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UNITED NATIONS ECONOMIC COMMISSION FOR AFRICA

Multinational Programming and Operational  
Centre (ECA/MULPOC) for Eastern and  
Southern African States

Workshop on Management and Technical  
Capacity Building in Housing Finance  
Institutions

7 - 11 June, 1993  
Harare, Zimbabwe

REPORT OF THE WORKSHOP ON MANAGEMENT AND TECHNICAL  
CAPACITY BUILDING IN HOUSING FINANCE INSTITUTIONS  
IN AFRICA

## TABLE OF CONTENTS

	Page
A. INTRODUCTION	1
B. OPENING OF THE WORKSHOP, ATTENDANCE, ADOPTION OF AGENDA/PROGRAMME	1
Official Opening	1
Attendance	1
Election of Officers	2
Adoption of the Agenda and Organisation of work	2
Overview	3
C. ACCOUNT OF PROCEEDINGS	
Summary of the Official Opening Statements	4
Summary of Presentations by Consultants and Syndicate discussions:	6
(i) Government Role in Housing...	6
(ii) Constraints in Housing Delivery...	7
(iii) Self-Building versus Mass Housing...	8
(iv) Structural Adjustment and Deregulations...	10
(v) Two-tier Mortgages...	11
(vi) Standards...	13
(vii) External Aid and Housing...	14
(viii) Housing Finance ...	16
(ix) The Priority of Housing...	17

ECA/MULPOC/LUS/AUHFI/MTCBHFI/2

(x) Housing and the Entrepreneur...	19
D. CLOSURE	20
E. WORKSHOP EVALUATION	20

ANNEXES:

- I. Statement by Honourable F.C. Chikowore, MP,  
Minister, Ministry of Public Construction and  
National Housing, Republic of Zimbabwe
- II. Statement by Mr. Layashi Yaker, United Nations  
Under Secretary General and Executive Secretary  
of ECA...
- III. List of Participants, Observers, Resource Persons  
and Secretariat

**A. INTRODUCTION**

1. The United Nations Economic Commission for Africa Multinational Programming and Operational Centre (ECA/MULPOC) in conjunction with the African Union of Housing Finance Institutions (AUHFI) held a workshop on "Management and Technical Capacity Building in Housing Finance Institutions" from 7 - 11 June, 1993 in Harare, Zimbabwe. The workshop which was convened in accordance with the Programme of Work and Priorities of the Lusaka-based MULPOC was hosted by the Central Africa Building Society (CABS) at their complex in Harare.

The objectives of the workshop were two-fold:

- to discuss continental problems relating to the mobilization of funds through housing finance institutions for housing for lower income groups; and
- to expose participants to lower income housing constraints and opportunities.

**B. OPENING OF THE WORKSHOP, ATTENDANCE ADOPTION OF AGENDA AND PROGRAMME OF WORK**

**Opening of the workshop**

2. The workshop was officially opened by the Honourable E.C. Chikowore, MP, Minister of Public Construction and National Housing, Republic of Zimbabwe. It was chaired and called to order at 11.00 hours on Monday, 7 June, 1993 by Mr. Mike Beresford, Senior Manager, Housing Projects/Premises, Central Africa Building Society (CABS), Republic of Zimbabwe.

**Attendance**

3. The workshop was attended by participants from 14 English speaking countries of North, West, Eastern and Southern Africa. Countries represented included: Botswana, Egypt, Ghana, Kenya, Lesotho, Malawi, Mauritius, Namibia, Nigeria, Republic of South Africa, Swaziland, Tanzania, Uganda and Zimbabwe.

4. There were 19 speakers at the workshop drawn from the following institutions: Central Africa Building Society (CABS), Planafic, Housing People of Zimbabwe, United Nations Economic Commission for Africa (UNECA), Financial Management Consultants, SA Permanent Building Society, Beverley Building Society, University of Zimbabwe, Old Mutual, the New Building Society, United States Agency for International Development, USAID, Founders Building Society, Merchant Bank of Central Africa, Keith Evans and Associates (Pvt) Limited, Over Arup and Partners and G.S. Development (Pvt) Limited.

### **Election of Officers**

5. The workshop elected Mr. Mike Beresford, Senior Manager, CABS, Zimbabwe as its Chairman and Mr. Norman Mbisi, Mortgage Manager, Swaziland Building Society, as Rapporteur.

### **Adoption of the Agenda and Organisation of Work**

6. The workshop adopted the topics for discussion which formed its agenda and the organisation of work. The adopted agenda is as follows:

1. Opening Ceremony
2. Election of the Bureau
3. Adoption of the Agenda and Organisation of Work
4. Country Briefs
5. Topic 1: The Government Role in Housing
  - A Building Society's perspective of Government's role in housing
6. Topic 2: Constraints in Housing Delivery
  - Housing with a human face
  - Capacity building in Housing Finance Institutions
7. Topic 3: Self-Building Versus Mass Housing
  - Community based lending, co-operatives or self-help builders strategies
  - The advantages of turn-key mass housing projects in terms of costs, economies of scale and speed of implementation
8. Topic 4: Structural Adjustment and Deregulation
  - Towards Building Society recovery in Zimbabwe

- Structural Adjustment and Deregulation, Impact of Deregulation and the problems and opportunities facing housing Finance Institutions

9. Topic 5: Two-Tier Mortgages

- Security requirements of housing finance
- Some thoughts on loans for low-income households to improve shelter

10. Topic 6: Standards

- Housing and planning standards and the capacity of the residential environment
- Widening gap between the standards required by housing authorities and those of the target groups

11. Topic 7: External Aid Housing

- Two papers including one on: "How can Aid Agencies assist in the effective implementation of national housing projects"

12. Topic 8: Housing Finance

- Mobilisation of domestic finance for housing
- Government policy and housing finance

13. Topic 9: The Priority of Housing

- Two papers including one focusing on: "The case for a larger share of available resources"

14. Topic 10: Housing and the Entrepreneur

15. Closure of the workshop

**Overview**

7. Ten topics were selected for the workshop and two speakers were assigned to present papers under each topic. A total of nineteen speakers made presentations.

8. Chapter C gives the account of proceedings which includes a summary of the presentations made under each topic, syndicate and plenary discussions and conclusions. These are preceded by

summaries of statements made during the official opening. Delegates were grouped into four syndicates which examined pre-selected aspects of each topic, which were then debated by the plenary workshop session. In the final session, ten conclusions were made, one for each plenary topic.

9. The workshop is considered to have achieved its objectives relating to policy considerations pertaining to financing of low cost housing programmes. Indeed, through the various country briefs that were presented and distributed at the workshop as well as interaction on issues raised by resource persons, delegates were equipped with information, ideas, and the experiences of others and new skills which they could apply when they returned home.

#### C. ACCOUNT OF PROCEEDINGS

##### Summary of the Official Opening Statements

10. In her introductory remarks, Mrs. S. Trail, Secretary General of African Union of Housing Finance Institutions (AUHFI) thanked the UNECA/MULPOC/LUSAKA for sponsoring the workshop, as well as the Government of Zimbabwe and the Central African Building Society for hosting it. She gave a brief background of AUHFI and said that in its brief history the membership had grown considerably.

11. She said that AUHFI was part of the Worldwide Organisation and its key role was in identifying the role of public and private sectors in financing urban housing development in Africa.

12. She informed the workshop that assistance received by AUHFI so far had come from UN Habitat and UNECA/MULPOC/LUSAKA and thanked UNECA, CABS, Beverley, Founders and all AUHFI members for their support.

13. In his statement made on his behalf by Mr. B.C. Gondwe, Officer-in-Charge of the Lusaka-based MULPOC, the UN Under Secretary General and ECA Executive Secretary, Mr. Layashi Yaker thanked the African Union of Housing Finance Institutions, AUHFI, for their co-operation in implementing the programme, the Government of the Republic of Zimbabwe and CABS in particular for hosting the workshop, and to all delegates and resource persons for responding positively to the invitation. He then reminded the workshop that shelter was a basic necessity of life and the way it was met had external ripple effects which influenced and enhanced prosperity in society as a whole, and this was why

public authorities in most African countries were playing a role in housing of their citizens. He also pointed out that shelter was clearly related to issues of Agenda Twenty-One of the United Nations Conference for Environment and Development (UNCED).

14. The Executive Secretary reminded the workshop of the problem to be addressed which was embodied in the immediate and long term objectives of the workshop. In this connection, he cited few problems including controlled legislation within which housing institutions operate, inflexible monetary guidelines covering the nature of investment offered to the public and finally controlled rates of interest on savings and lending rates on mortgage loans. He reviewed the poor economic performance of the subregion during 1992 which he said had a bearing on the performance of housing finance institutions.

15. In conclusion, Mr. Yaker hoped that the workshop would recommend that the shanties could improve by being provided with a financial base which would be used to issue short term loans to the poor in the manner "that those who provide money to the rich to buy cars do". He also urged the workshop to propose strategies of changing the present status quo which favours the rich who manipulate the nations' savings to their advantage.

16. In his statement to officially open the workshop, Honourable E.C. Chikowore, MP, Minister, Ministry of Public Construction and National Housing, Republic of Zimbabwe expressed concern over the fact that the urban housing situation had continued to deteriorate largely due to the rapid expansion of population and to a dramatic growth in the urban population of the developing countries. He observed that if this situation prevailed, which was mainly as a result of demand for housing and other services outstripping supply, it would lead to serious political and social instability in the near future. The Minister highlighted some of the major factors that contributed to failure by developing countries to meet the housing needs which included among others, the lack of sustainable housing development strategies coupled with unfavourable economic trends, persistent droughts and falling industrial outputs and growth.

17. He also emphasized the need for mobilizing material resources in order to reduce over-dependence on foreign aid in order to develop a self-sustaining housing development programme. To achieve this, he recommended that housing authorities institute an effective institutional arrangement for housing delivery with well defined roles for each of the actors. He added that the role of central government in such an arrangement was to co-ordinate and harmonize the activities of other actors, and also to ensure equitable distribution of resources for housing development.



18. Further, the Minister called for the immediate review and streamlining of the central government regulations and procedures, in order to achieve a sustainable housing delivery system that was responsive to each country's situation. He also stressed the need for developing affordable housing programmes to ensure sustainability, and appealed for initiative and total commitment of those involved in housing finance sector.

19. Ms. B. Agbaje from Nigeria, moved a vote of thanks on behalf of her fellow delegates, in which she thanked the Government of Zimbabwe for allowing the workshop to be held in Harare, and the Honourable Minister for gracing the workshop. She said that the Minister's address had highlighted the fact that the problems of housing finance was indeed an African problem, not restricted to one individual country.

**Summary of Presentations by various Consultants and  
Syndicate discussions**

**(i) The Government Role in Housing**

20. In his presentation the speaker on this topic based his paper on "Building Society's perspective of Governments' role in housing". Specifically, the paper examined three pertinent questions including - how building societies should relate to Government, whether building societies could operate independently of government or not? What the building society's relationship with government was and whether or not it could be improved.

21. In answering these questions, several conclusions were outlined using the presenter's own organisation, CABS, as a case study. Some of the conclusions were as follows:

- (a) The history of Building Societies in Zimbabwe proved that they were uniquely placed to mobilize private sector resources for low cost housing, and as such they required positive government support if their potential were to be realised. Government's main task was to reduce interest rates to enable the building societies compete and beneficiaries afford loans.
- (b) Government, after consultation with all the players in the housing field, should establish the priority of housing in the national context, thereafter policies should be adopted to ensure that housing attracted the resources appropriate to this priority.

- (c) Government housing policy should be clear-cut and long-term to ensure the correct balance of resources and skills for a sustained housing programme. It should recognise the profit element as a motivating and beneficial factor in shelter production.

22. In the ensuing syndicate discussion, participants concurred with the major observations made by the consultant, notably that government should provide land and infrastructure and train beneficiaries to self-build; that policy orientation should include allocating of resources to housing and the creation of housing institutions consisting of all players.

23. It was agreed that government should give higher priority to housing and provide clear-cut policies, basic infrastructure and an enabling environment including fiscal and monetary incentives. This would include the establishment of housing councils which would play a leading role in ensuring that low cost housing received due priority in government expenditure.

(ii) Constraints in Housing Delivery

24. The first speaker on this topic based his paper on "Housing with a Human Face" and made a strong case for:

- (a) the need for controls to protect the end-user;  
and
- (b) the maintenance of acceptable standards of  
development, health and environmental control.

25. In its analysis of these arguments, the paper reviewed the approach of two renowned authors. One of these authors, Graaskamp, described the Real Estate Process as the interaction of three groups of actors, namely:

- (a) space users (consumers);
- (b) space producers (those with site specific expertise); and
- (c) public infrastructure (off-site services and facilities).

26. The other author, on the other hand, argued that the real estate process was not so simple as it tended to differ with different housing segments.

27. In conclusion, the paper argued that there were merits in thorough planning and investigation before housing was permitted to proceed and that there were some consequences of omitting any essential steps in the process. It maintained that there was need for control to protect the end user and for maintenance of development, health and environmental control but underscored the importance of allowing people especially the poor to the "negotiating table" to discuss their own needs and desires.

28. The second presenter based his paper on capacity building, and reviewed the demand situation for urban housing in Zimbabwe. He also reviewed three major constraints that needed to be overcome if housing was to be made accessible to low and moderate income families, which included costs, access to land, and finance.

29. The paper concluded by recommending a change in approach from top down, whereby government and other housing institutions took the role of "provider" of housing, so as to achieve the same objective by creating enabling environment, i.e. helping the people to provide themselves with accommodation through co-operatives.

30. In the ensuing syndicate discussion, participants discussed a number of issues notably on how the interests of beneficiaries could be safeguarded through the bureaucratic and legislative processes. Wide ranging proposals were made which included town planning, title ownership and the need to give adequate priority to housing delivery in national resource allocation, among others. Suggestions were also made pertaining to the pros and cons of limiting governments' control of the private sector and allow it to operate freely.

31. Participants were unanimous in concluding that constraints in housing delivery would be minimized by government providing land title, appropriate standards, regulatory procedures in a decentralized environment as well as private sector participation, group finance options, and thus reduce overhead and administrative costs.

### (iii) Self-Building Versus Mass Housing

32. The first speaker on this topic, gave a review of the "housing needs in Africa", based on estimates worked by the United Nations which showed that in Africa 8 to 10 dwelling units should be constructed for every 1000 inhabitants against an estimated 2 to 5 dwelling units globally per annum. He cited lending and limited financial resources as the main obstacles to the construction of housing directed at low income groups who were required to purchase the land and had to pay for services and materials.

33. He also cited examples of economic, social and educational advantages which were associated with community participation in housing construction which included respectively:

- (a) use of potential labour;
- (b) social and psychological impact resulting from access to decent housing conditions; and
- (c) the skills acquired in the construction process.

34. He then outlined the major problems of the community in housing systems which included, among others, the prospects of the richer people benefiting from the products, and land guarantees and availability of mortgages. He also cited conditions surrounding credit facilities as a bottleneck to property development, in that the high rates of interest and the collaterals required by finance houses were beyond the means of the low income group. Hence the need to incorporate such projects into national housing policy group. He also said that an effective housing policy should cater for training and technical assistance to housing co-operatives and the preferential allocation of affordable plots to low income owners.

35. Finally, the presenter gave a number of recommendations that could help in providing the basis for the promotion of community participation in housing construction for the low-income group. There were:

- (i) provision of interested family grouping or associations with necessary facilities; and
- (ii) provision of housing co-operatives with necessary technical assistance in the implementation of their projects.

36. In addition, he urged the UNECA and AUHFI to organise workshops in every African subregion through the MULPOCs in order to assess the experiences in community participation for the construction of housing, and that a consolidated report for each workshop should be prepared and disseminated widely to all African countries.

37. The second speaker on the topic based his paper on "The Advantages of Turn Key Mass Housing Projects in terms of costs, economies of scale and speed of implementation". In this regard, he said that the latest technology techniques should be taken into consideration when considering building of houses and that where possible, houses should be built following tender procedures, and on contract basis.

38. The presenter added that before construction began, analysis of all ingredients required in the building programme should be undertaken carefully. Such factors included time taken to complete a unit, disbursement of funds for mass housing construction, economies of scale, theft of materials, and the resources of the building contractor. Other factors included, selecting of cheaper source of funding, feedback from end users and size of houses required, as well as acceptability of the product to the market.

39. In the ensuing syndicate discussion, participants discussed the advantages of the self- and mass built housing both to the beneficiary and to the financial institutions. It was generally felt that under self-builder arrangements, involvement of beneficiary, and orientation of financial institutions towards the self-build approach were among the main advantages. The financier would benefit in several ways including increased funds, turnover as well as constant contact with owner. On the other hand, the mass housing turn key projects had advantages of reducing cost and therefore rentals to the beneficiary while financial institutions tended to enjoy more efficient administration of the scheme coupled with formal contracts which spelt out the rights and obligations of every party.

40. In conclusion, a general consensus reached was that the advantages of mass housing included speed of delivery, economies of scale, as well as the existence of a formal contract showing rights and obligations of all parties. The advantage of self-building included cut costs, thus providing opportunity to acquire a roof over the head for the poor. The pre-requisite of the foregoing required that the housing finance institutions and co-operatives should reorient themselves regarding potential and requirements of one another and that government should ensure and allocate resources directly to low income groups under special guidelines.

(iv) Structural Adjustment and Deregulation

41. The first speaker on this topic, reviewed prospects of the recovery of building societies in Zimbabwe, which up until recently had been affected by government policy that had hitherto restricted them from competing for funds. His paper highlighted the effects of the controlled market which included inability by the financing institutions to attract sufficient funds at current interest rates.

42. The paper reviewed the shortfall in urban housing which would create a deficit of 558,000 dwelling units by the year 2000, and recommended a number of actions that needed to be taken urgently by central government in order to rectify the situation. These included, among others, extending competition to housing institutions, privatization of parastatals and selling of shares held by central government in private sector to foreign investors.

43. The second speaker, reviewed a number of factors that had an impact on housing finance institutions during the last decade, resulting in major structural changes. His paper cited the worldwide phenomenon of deregulation as one major factor. Other factors included competition and capital adequacy. It also highlighted the advantages and disadvantages of deregulation. The former included offer of full range of financial services such as home loans, personal credit, instalment credit, price competition and product innovation to name a few. Among the disadvantages were lack of control of systems, lack of competitive experience, and price wars.

44. Finally, the paper advocated joint effort between government and private sector in providing finance for the affordable housing sector. It gave the South African example of the mortgage lenders who had developed a segmentation model which divides the market into three distinctive segments, namely: economically active, sub-optimally economically active and economic refugees.

45. In the ensuing syndicate discussions on this topic, participants debated widely on a number of issues including, the arguments for deregulation as well as consequences of deregulation in the housing finance sphere particularly as these affected low cost housing. With respect to the first issue, a number of suggestions made ranged from availability of more funds from a larger pool, enhanced competition resulting in stimulating efficient service and delivery. On the latter issue, suggestions made included the likelihood of a rise in interest rates and erosion of affordability, among others.

46. In conclusion, participants agreed that deregulation enhanced competition, stimulated efficient services delivery and increased availability of funds. Deregulation however lead to an increase in interest rates in the short term which eroded the low income sector's affordability and caused increases in the rate of defaulters and repossessions. Further it was also accepted that to survive, housing finance institutions should diversify operations and adopt new marketing strategies and if necessary, merge to strengthen equity base. Besides, housing finance institutions should avoid fore closures by taking whatever action they considered appropriate including counselling clients at the time of granting loans.

(v) Two-Tier Mortgage

47. The first speaker on this topic, made a presentation on "Security requirements of housing finance". For purposes of risk assessment in connection with lending money against the security of properties, the speaker categorised advances on mortgages into two main classes namely: ordinary and building loans. He said that each of these consisted of low density and high density loans. He also stated that acceptable security for mortgage was urban moveable property.

48. He stated that properties must be valued according to their market value, treating those in areas remote from town with utmost caution. It also stated that suitability of the applicant was also taken into consideration when assessing risks surrounding a mortgage proposal and gave some guiding rules for lending.

49. The second speaker based his paper on "some thoughts on loans for low-income households to improve shelter" and underscored the lack of consideration for the urban poor whose needs were not taken into consideration when constructing houses in urban areas. Consequently, they were housed on the periphery of the city with no adequate commuting arrangements into and out of the centre of the city.

50. The paper further pointed out that most third world countries resorted to self-help projects in order to reduce the backlog of demand for housing, and that the self-help and community organisation approach had become more popular to most governments and aid donors. This was due to their cost-effectiveness, the declining employment opportunities in the productive sector and rising costs of housing, among other things.

51. In a nutshell, the paper advocated the view that attitudes of formal financial institutions towards the poor needed to change and called for institutional changes and the opening up of conventional financial institutions to the poor as a result of work being undertaken by NGOs throughout the world. It stated that such schemes would have to be complimented by the efforts of financial institutions rooted in the organisations of the poor such as small community based housing savings and loans schemes which may continue to grow until they were converted into separate financial institutions. Further, the paper observed that financial and non-financial assistance from external agencies would be required to support the community based organisations while the local financial institutions were in the rethinking process.

52. Among the issues debated by participants during syndicates and plenary was the question of moral or financial justification for housing finance institutions to cross-subsidise in order to provide low income mortgages at softer terms. There was no clear cut answer since there were both negative and positive attributes to this approach. For example, the approach could be morally justified and it would bring social and political stability, although its negative aspects would entail loss of profit and would deter potential investors due to reduced return. On the other hand, government could find ways to underwrite the subsidy.

53. In conclusion, it was agreed that two-tier mortgages were possible but required subsidies which must be transparent and properly targeted. In addition, the formation of a community bank with the assistance of government and housing finance institutions was encouraged.

(vi) Standards

54. The speakers on this topic examined the scope of urban councils, government and the private sector to review to some extent their lower income housing and design policies, and made particular emphasis on the extended family and multiple occupation. The prospects for rational use of existing low cost houses through various extension techniques were also examined.

55. One paper suggested that the services infrastructure should also take into account the additional population pressure. Hence, the water sewerage should anticipate more persons per dwelling unit. Giving Bulawayo city as a good example of impressive urban environment characterised by good housing delivery satisfying different income levels, and having the lowest occupancy rates in Zimbabwe. The paper also made a strong case for forward planning to accommodate eminent population pressure and urged building societies to consider investing in engineering services even where finances for housing bonds were not readily available or affordable.

56. Some guidelines for neighbourhood and house design were outlined based on Elsie's River Study in Cape Town, while the existing status quo in housing policy was supported. In addition, local authorities were also urged to look at the full range of options to provide services only or a combination of a particularly built house and services to cater for all pertinent income groups.



57. In the ensuing discussion, the issue of building, monitoring and lowering of standards in the planning, servicing and building of low cost housing were debated. A wide spectrum of views were put across in favour of standards. For example in planning, it was felt that safety measures should be taken into consideration, and that minimum standards in building sizes should be enforced to prevent overcrowding. Similarly, the services of infrastructure required minimum standards to ensure efficiency (e.g. sewerage), security and indeed proper drainage.

58. In conclusion, it was considered important to maintain appropriate planning services and building standards even in low cost housing. The alternative would entail compromising the health, safety and social needs of the community and incur the cost of reworking in future. However, the mortgage loan should finance permanent structures which will last for at least the term of the loan on the basis of secure tenure.

(vii) External Aid and Housing

59. The first paper on this topic, looked at how aid agencies could assist in the effective implementation of national housing policies. It was based on the observations of the author of the life cycle of the first urban housing project in Malawi funded by the World Bank as well as the experiences of people who had implemented similar projects in Africa.

60. The paper then made observations on how the relationship between aid agencies and recipients of external aid for housing could be improved to ensure the successful implementation of aid projects. It further observed that aid projects were not genuine joint ventures as judged by the non participation of the beneficiaries in designing aid packages, and the dominant position of external aid agency. It also described aid projects as inappropriate importations to the local environment in that too much emphasis was placed on designs which were appealing to the external aid agency, and that there was too much dependence on foreign experts.

61. The paper then outlined the changes in World Bank's housing philosophy since 1970 when it made a major shift and placed greater emphasis on site and service instead of public housing as was the case previously. One of the major shifts in the bank's policy reviewed by the paper included one which came when a new policy paper advocated new directions including lending only directed to urban development strategy; land policies that were directed at facilitating land tenure for the poor; and provision of serviced sites by the public sector for the poor segment. Further policy changes which came after 1986 were also highlighted.

62. Finally, the paper made several recommendations for effective implementation of housing projects some of which advocated that housing or shelter strategies should be localised; that local consultants should be involved in project formulation and design phases, and that during implementation of housing projects, external aid agencies should permit recipient governments to manage them.

63. The second speaker on this topic reviewed three aspects of this subject which included the shelter sector and the donor community; the evolution of donor involvement in the shelter sector; and the present shelter sector policies and objectives of the donor agencies.

64. Under the first category, the paper grouped external aid into four forms namely: humanitarian aid, military assistance, cultural exchanges and economic development aid. It contended that housing normally fell under economic development assistance, although the flow of aid funds to this sector was very limited due to its non-productive nature that tended to limit its contribution to economic growth. The paper cited a counter argument which recognised the fact that the shelter sector did not just involve the construction of fixed assets, but it had great multiplier potential, notably resulting from creation of employment. The paper further outlined the negative effects of tied aid and that for housing it came in the form of grants and loans with the latter being a more preferred mode of assistance by donors. Other categories included the involvement of donor agencies in housing which mainly became evident at the beginning of the 60s' and 70s', and the areas in which donors believed that policy reforms were needed.

65. In the ensuing discussion, participants discussed disadvantages of external aid to recipient countries and factors that influenced donors in allocating aid. Among the disadvantages given were the danger of developing dependency syndrome, loss of sovereignty by recipients due to conditionalities and negative effects on local industry resulting from tied aid. Among the factors that influenced aid allocation were housing needs of the potential recipients' political stability, good land tenure system and favourable regulatory environment.

66. In conclusion, participants were unanimous that all players should participate fully in negotiations from concept to implementation and post completion stage. In addition, they agreed that training and utilization of human resources and technical expertise should be encouraged.

(viii) Housing Finance

67. The first speaker on this topic, outlined the difference between building societies or housing finance institutions and other lenders in the housing sector. It also reviewed statistics on the growth in urban population in developing countries which was estimated to reach 2 billion by the year 2000, with 25 per cent falling within the category of the poor.

68. The paper further reviewed the controls that largely characterised the housing sector, particularly in inputs which usually resulted in inefficiencies. It also blamed deliberate government policies to keep interest rate on housing low or negative resulting into sharp reduction of supply thereby contributing to higher unit costs. It also listed four sources of domestic finance including government, money or capital markets, pensions funds and life companies; and concluded by making a case for laying greater emphasis on resource mobilization.

69. The second paper was based on government policy and housing finance with particular emphasis on how governments could help solve the housing finance crisis in Africa. On the basis of statistics on housing backlog and increase in urban population, the paper estimated that there was need to increase the urban housing stock by 60 per cent over the next seven years.

70. The paper also reviewed the role of the state, and considered two opposing arguments namely the need for governments to invest in housing and provide subsidies on the one hand, and the need for governments to stand aloof and ensure that market forces worked freely on the other. It also reviewed the shift in World Bank's policy that culminated in a further shift from the provisional site and service schemes to providing finance for the mortgage institutions.

71. As regards the roles of government in finance, the paper suggested that it should confine itself largely to an enabling role on both the demand and supply sides of the housing market. This implied developing of a free market to allow competition and use of positive real interest rate when lending out housing finance. Further, the paper recommended the practice whereby employers lent money to their employees to enable them acquire houses of their choice.

72. In the ensuing discussion, delegates reviewed methods of mobilizing additional funds, the role of government as well as additional sources of finance. Creation of new products, corporate support lending, creation of secondary markets and development of new marketing strategies were some of the methods that were identified for mobilizing additional funds for low cost housing loans. There were several suggestions on how governments could play a role, including review/management of inflation through competitive rates/investments, introduce compulsory housing fund like in Nigeria, and deregulation of financial sector.

73. Finally, the workshop concluded that:

- (a) Governments should manage and control inflation, enforce sound credit policy and allow competitive rates/investment;
- (b) All employers should be encouraged through tax incentives to house their employees (home-ownership); and
- (c) Community-based organisations should be encouraged to house themselves to reduce the dependency syndrome.

(ix) The Priority of Housing

74. The first paper on this topic, pointed out that following the introduction of the Structural Adjustment Programme (SAP) in Zimbabwe in 1990, less and less resources had become available for housing. It recognised the fact that national governments had primary responsibility for allocating economic resources while there were competing demands for the limited resources at their disposal, which included, inter alia improvement in living conditions and reduction of poverty, economic growth, expansion and liberalization of trade, stabilization of public finances, and creation of employment opportunities.

75. The paper gave an example of the existing intricate inter-dependency between the objective of improved living conditions and reduction of poverty on the one hand, and the provision of housing on the other. It stated that the reduction of poverty required the promotion of people's participation in economic and social development, hence the need to continue promoting mass literacy and skills training and enhance access to production inputs such as land, credit and technology along with housing needs. The paper stated that likewise, there was need for Government to improve macro-economic management, increased savings and investment, to enhance productivity and to translate economic growth into improved well being of their people including access to housing.

76. In a nutshell, economic liberalization and deregulation were not an end in themselves but were supposedly instruments for the rapid growth of output, exports and employment, and that the ultimate objective was to increase real per capita GDP, through the revitalization of investment in productive sectors primarily by the private sector.

77. Finally, it was expected that the global goal namely, "housing for all by the year 2000" would be realized inspite of the numerous competing demands on the resources of the African governments. The paper underscored the importance of improving social infrastructure to reduce the influx of the rural people to urban areas as a result of SAP.

78. The second paper on this topic made a case for allocating a larger share of available resources to housing, and highlighted the economic, social and other consequences of failing to provide shelter opportunities. The paper observed that whilst the housing sector accounted for 3 to 8 per cent of GDP, most countries were experiencing problems with resources partly as a result of a reduction in the flow of foreign capital and partly as a result of structural adjustment programmes which tended to accord priority on the productive sector. It further observed that the relationship between the housing sector and the economy was reciprocal and that the government should play the role of creating an enabling environment. As regards the social and environmental consequences, the paper underscored the fact that shelter construction was labour intensive and provided employment to many low income earners in addition to providing a living to numerous small firms in the informal sector.

79. Among the issues debated during the syndicate discussion, were adverse consequences of according low priority to low cost housing nationally, benefits arising from according correct priority to low cost housing and factors that must be taken into account when according such priority. Prevalence of squatter conditions, increase in social problems like crimes, prostitution and loss of employment were among the adverse consequences of lack of priority for low cost housing that were identified. Among the benefits were achievement of housing for all at an early date, improvement of living conditions and health standards and enhanced political stability. Among the factors to be taken into consideration were availability of national resources, contribution of housing to GDP and competing demands on the national economy.

80. In conclusion, participants agreed that low income housing should be accorded higher priority by government than was the case at present. Furthermore, governments were urged to facilitate the participation of all necessary players to avoid adverse socio-economic and political consequences.

(x) Housing and the Entrepreneur

81. The first paper on this topic, categorised potential house builders into four, including co-operative owners, government or local authority, an employer who wished to provide housing for his employees, and an entrepreneur who wished to provide housing for sale. The paper observed that there were no entrepreneurs and employers in Zimbabwe who were building either for sale or for their staff. This was largely due to the amount of capital involved. It further pointed out that delays in construction would have a bearing on the cost of constructing a house and consequently on the affordability.

82. The paper then reviewed the parallel development approach which helped to cut down delays as well as the prospects of share transfer whereby a developer would take transfer of the total piece of land and develop it while retaining security on his loan. This enabled each owner in the whole development to own shares in the development company which could re-exchange for title deeds of the land at the point when transfer of individual stands occurred.

83. The second speaker on this topic focused on total packaging of housing projects from conception to delivery and the parts to be played by various agencies. In this regard, his paper gave a brief description on the experience of his company and its contribution in housing delivery programme. It also discussed the current housing market conditions and constraints for private developments in Zimbabwe, as well as a system approach to the housing development process which drew participants from government and parastatal institutions, development and aid agencies, NGOs and other foreign donors.

84. It also considered sustained growth in the housing and construction sectors as one of the single most effective multipliers in an economy where each dollar invested was estimated to have a six fold effect on GDP. Hence the need to give it priority. It also advocated the promotion of affordable mortgage finance to assist the low income investors and reviewed the role of financial institutions, both international and domestic, government agencies and parastatal institutions, in addition to making an in-depth analysis of cost-saving measures in house construction. It then called for joint efforts between public and private institutions in developing a healthy housing sector.

85. During the syndicate discussion on this topic, participants reviewed, among other things, the importance of time in the implementation of low cost housing projects, desirability of profit in low cost housing and how to encourage a private developer to participate in low cost housing. Among the factors to be taken into consideration when timing implementation of low cost housing projects, were cost overruns which lead to inflation, adverse effects on repayments and profitability and loss of confidence. Profit was seen to be very essential for anyone to go into production and it ensured continuity of production, employment and housing quality. It was also observed that government could encourage private developers into participation in low cost housing in several ways, such as early provision of off-site infrastructure and creation of an enabling environment for easy acquisition of land.

86. In conclusion, the consensus of the participants was that the private sector entrepreneur or property developer was better suited to deliver low cost housing, and called on government to create the enabling environment, such as provision of off-site infrastructure, management of inflation, minimizing bureaucratic controls and delays, in order to foster profitable private investment in the provision of low cost housing.

#### D. CLOSURE

87. The closing ceremony was officiated by the United Nations Development Programme Resident Representative in Zimbabwe, Ms. Awori on Friday, 11 June, 1993 at 19.00 hours. In her closing remarks, Ms. Awori praised the UNECA/MULPOC/LUSAKA for sponsoring the workshop, the AUHFI and CABS for their role in organising the workshop and the Government of the Republic of Zimbabwe for hosting it. She said that she was particularly thrilled with some of the resolutions which urged governments to work closely with private institutions in mobilizing resources, as this was in keeping with the new direction of the United Nations which encouraged the financing of low income community residential projects through the private sector.

#### E. WORKSHOP EVALUATION

88. At the end of the workshop, participants were requested to complete evaluation questionnaire. Out of the fifty-two persons who received the questionnaire, only 30 responded and returned their completed questionnaire to the secretariat.

89. An analysis of the questionnaire shows that the majority of the participants had a very high regard for the workshop both in terms of organization and content. For example, 60% of the respondents stated that the workshop did achieve its objectives to a very great extent. 80% of the respondents agreed that the workshop was relevant to the needs and development strategies in their respective countries.

90. However 30% of the respondents felt that the schedule of the workshop did not permit enough time for an indepth discussion of the issues both after speakers had made their presentations and during the syndicate discussions. Some felt that it would be better to reduce the number of topics in order to allow for more discussions.

91. 90% of the respondents felt that all the papers presented at the workshop were very useful, and expressed interest in receiving copies of the final report of the workshop which should be accompanied by a bound volume of all the reports presented. A significant number of respondents suggested that more workshops on housing should be organised in future.



STATEMENT BY THE HONOURABLE E.C. CHIKOWORE, (MP) MINISTER OF  
PUBLIC CONSTRUCTION AND NATIONAL HOUSING, REPUBLIC OF ZIMBABWE  
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The Workshop Chairman: Mr. Beresford

The Representative of the United Nations Economic Commission for  
Africa (UNECA): Mr. Gondwe

The Secretary General of Africa Union of Housing Finance  
Institutions: Mrs. Trail

The Chairman of the Association of Building Societies of  
Zimbabwe: Mr. Hollick

Distinguished Delegates, Ladies and Gentlemen

The urban housing situation has continued to deteriorate throughout the world, especially in the developing countries. Available information from the United Nations Centre for Human Settlements (HABITAT) indicates that there has been a rapid expansion of population in developing countries and a dramatic growth in the urban population. This has resulted in deteriorating settlements conditions over the past decade as the demand for housing and other essential services outstripped supply. If this trend is allowed to continue it will lead to a serious political and social instability in the near future.

All over the world, national governments and international organisations are continuously searching for possible solutions to the urban housing crisis. I am pleased that this international workshop on "Management and Technical Capacity Building in Housing Finance Institutions", will be discussing various issues affecting the housing delivery systems in our countries, with a view of coming up with sustainable housing finance options.

Mr. Chairman, the lack of sustainable housing development strategies coupled with unfavourable economic trends are some of the major factors that have contributed to the failure by the developing countries to meet the housing needs during the past decade. Persistent droughts, falling industrial outputs and growth, high rates of inflation, unemployment and mounting debts are some of the economic set backs suffered by the developing countries.

As developing countries we therefore need to re-consider our national priorities and adopt workable human settlements policies and strategies to cope with the housing requirements. It is however unfortunate to note that there are some governments which still regard housing as an unproductive social service. It is time governments realise that housing development is more than

a social service but an economic good which stimulates economic growth and generates employment opportunities for the people.

This however cannot be achieved by over reliance on international aid and foreign investment. It requires the full mobilization of national resources from both the public and private sectors for a self sustaining housing development programme.

Mr. Chairman, for us to achieve this, it is important that housing authorities institute an effective institutional arrangement for housing delivery, with well defined roles for each of the actors in the housing development sector. This minimises duplication of activities thereby maximizing the efficient utilisation of available resources.

The role of central government in such an arrangement is to co-ordinate and harmonize the activities of the other actors in housing development and also ensure equitable distribution of resources for housing development. It should seek to understand the housing market with a view of creating an atmosphere conducive to effective participation by all the actors. This can be best achieved through continuous dialogue with other actors in meetings and fora such as this one.

Mr. Chairman, in most of our countries the lack of private investment in housing development has often been blamed on official controls and lack of seriousness on the part of central governments and their agencies. The process of acquiring, transferring and developing land for housing is in most cases very long, cumbersome and expensive and the building regulations and standards are very much prohibitive.

There is a great need for change of attitude on the part of central governments and local authorities. The regulations and procedures need to be reviewed and streamlined to achieve a sustainable housing delivery system, that is responsive to each country's situation.

Ladies and Gentlemen, one of the major challenges facing housing development, is affordability. Our urban housing policies, standards and programmes have been unable to provide housing at costs which the intended beneficiaries can afford. This is mostly true with housing programmes which aim at achieving high rates of return.

For our housing programmes to be sustainable they should aim at satisfying the housing needs of people and affordability should be one of the main determining factors in appraising, planning and implementing housing projects. To achieve affordability, we should, among other things, employ strategies that utilise the available and appropriate technologies in the manufacturing of building materials and construction of housing.

Let me take this opportunity to inform the delegates at this workshop that in Zimbabwe some concrete steps have already been taken which are aimed at achieving affordable housing. These include, among other things, the reduction of planning and building standards for low and middle income housing schemes, and the adoption and use of innovative house designs and use of local building materials that can be easily produced by the informal sector. I now challenge the housing finance institutions to be also progressive, dynamic and gear themselves to necessary changes.

Mr. Chairman, a major housing problem for developing countries has been their inability to mobilise domestic finance for housing development. This has frequently led to an excessive reliance on expensive external aid some of which has conditions that are not relevant to the local situation. The benefits from such an option has been the perpetuation of a dependency syndrome and the realisation of unsustainable housing programmes.

Our housing finance strategies should aim at self reliance by maximising the mobilisation of domestic finance which includes building societies, insurance companies, pension funds and personal savings by employers, housing co-operatives and households themselves. These should be constantly reviewed to address the prevailing social and economic situations.

With out societies becoming more and more urbanised, we should encourage community based organisations such as housing co-operatives, and savings clubs to assume an important role in housing development. Our housing finance institutions and local authorities should accept and support such organisations and provide them with the necessary credit facilities, land and technical assistance in the implementation of their housing projects.

Mr. Chairman, Ladies and Gentlemen, let me take this opportunity to emphasize the fact that the housing problems in developing countries can only be resolved by the peoples of the developing countries themselves. We should not expect the developed world to bail us out of our problems.

What is required is initiative and total commitment from the people like you who are our leaders in the housing finance sector. You should be quick to accept change and be implementers of change in your respective areas of operation.

I therefore hope that you will be frank and objective in your deliberations in order to share your experiences and come up with concrete solutions which you are capable of implementing when you return to your respective countries.

ECA/MULPOC/LUS/AUHFI/MTCBHFI/2

Annex I

Page 4

In conclusion, I would like to thank the United Nations Economic Commission for Africa, Lusaka MULPOC and the African Union of Housing Finance Institutions for their assistance in organising this workshop.

I really look forward with interest to the recommendations from this workshop, and wish our visitors a fruitful and memorable stay in Zimbabwe.

I thank you.

STATEMENT BY MR. LAYASHI YAKER, UNDER SECRETARY GENERAL OF THE  
UNITED NATIONS AND EXECUTIVE SECRETARY OF THE ECONOMIC COMMISSION  
FOR AFRICA

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Mr. Chairman  
Hon. Minister  
Ladies and Gentlemen

It is an honour to address you on this occasion of the official opening ceremony of this important workshop on Management and Technical Capacity Building in Housing Finance Institutions. Some of you may be aware that the Lusaka-based United Nations Economic Commission for Africa Multinational Programming and Operational Centre (ECA/MULPOC) had planned to implement this activity two years ago, but this was not possible. It is therefore fitting that I pay tribute to the African Union of Housing Finance Institutions who had agreed to co-operate with us in making this workshop possible. May, I also express our appreciation to the many delegates and resource persons for responding positively to our invitation. We extend a warm welcome to all of you and invite you to participate fully in the proceedings of the workshop. Our tribute also goes to the Central Africa Building Society (CABS) and the Government of Zimbabwe for agreeing to host this workshop.

Mr. Chairman, shelter is a basic necessity of life. The way in which this need is met has far reaching ramifications. The quality of the shelter available affects public health and has an important impact on the productivity and self-development of each citizen, which in turn affects society as a whole. It must also be noted that housing can have external ripple effects which influence and enhance prosperity. Therefore it is evident that the issue of housing is vital in domestic economic policy because it is a key instrument in the distribution and creation of national wealth. Shelter is clearly related to issues of agenda Twenty-one which is one of the main thrusts of development planning in the 1990s.

It is for this reason that in most African countries, public authorities play a role in the housing of their citizens. But this role is declining as the prominent position of the state in the direction of economic affairs is being reduced. Nevertheless, the influence of housing policy on the housing market does take several forms. Interventions usually cover regulation of rent prices; regulation of legal relationship between tenant and lessor (for the tenant's protection); public

aid for dwelling construction (object subsidies) or for tenants (subject subsidies); quality requirements are dwelling distribution.

Available statistics show that at the current rate of urban population growth, sub-Saharan urban population will grow to over 250 million by the year 2000. Further, it is estimated that 60 per cent of Africa's population lack adequate shelter infrastructure. Hence, the need for enhancing the capacity of building institutions in their quest for providing shelter to the majority of the needy has become more obvious now than ever before. The main problem to be addressed is clearly reflected in the objectives of the workshop, namely:

- (i) "Discuss continental problems relating to mobilization of funds through housing finance institutions for housing for low income groups; and
- (ii) Expose participants to lower income housing constraints and opportunities".

The short-term or immediate objectives outlined above should, to a large extent, act as catalyst towards the fulfilment of yet a long-term or development objective of this workshop, and that is to contribute to the improvement of the living conditions of the people by way of developing policies and strategies that can enhance the provisions of shelter for the people.

Mr. Chairman  
Hon. Minister  
Ladies and Gentlemen

I need not remind you that there are many problems which affect housing finance institutions. To name a few, there is the problem of controlled legislation within which housing institutions operate, inflexible monetary guidelines covering the nature of investment offered to the public and finally controlled rates of interest on savings and lending rates on mortgage loans. Moreover, although shelter is essential for social economic wellbeing, the majority of African people cannot afford decent housing due to the hard economic situations in most African countries. Besides, the rural urban migration, rising cost of building materials and finance as well as inadequate infrastructure have put too much pressure on resources and in the process, have tended to limit the ability of governments and local institutions to provide housing for all.

The challenge of this and future fora is not only to meet the stated objectives, but also to find meaningful solutions to the numerous problems surrounding the industry, some of which have been enumerated above. A look at the topics that have been

programmed for discussion suggest that this workshop marks a milestone in the future housing, finance institutions in the region to the extent that the deliberations this week are expected to be successful. At this juncture, I would like to assure you that UNECA shall work tirelessly to ensure the implementation of the recommendations of this workshop in collaboration with other relevant organisations such as HABITAT, Shelter Afrique and the African Union of Housing Finance Institutions, to name a few.

Mr. Chairman  
Hon. Minister  
Ladies and Gentlemen

The success of the housing finance institutions in implementing their respective policies and objectives depends to a very large extent on the various economic realms that prevail first in their respective countries, as well as subregionally and continentally. In this regard, I consider it pertinent to review at this juncture, the recent economic trends in Eastern and Southern Africa.

As most of you here are aware, the year 1992 was a year of economic stagnation and social deterioration for the region of Africa as a whole. This conclusion which is drawn from UNECA's preliminary economic observation of the performance of the region released at the beginning of 1993, is substantiated by the regions' rate of growth of economic output which was estimated at 2.4 per cent in 1992 compared to 1.9 per cent in 1991. The performance of the Eastern and Southern Africa subregion has been even worse to say the least with the comparable indicators estimated at less than one per cent in 1992.

The recent economic situation of the subregion as described above is particularly alarming, when we compare the rate of economic growth with the rate of population growth which was estimated at 3 per cent in the same period. The implication of this trend is very obvious in that average personal and family incomes have continued to decline in the first three years of the 1990s. This is indeed contrary to the optimistic speculation of the late 80s that this would be the decade for economic recovery as opposed to the previous decade.

I need not remind you of the fact that one of the major factors behind the subregion's poor economic performance of the past year was the drought which affected a good number of countries in the subregion with Zimbabwe as one of those that were most hit. This drought, which has been described as the worst in decades reduced cereal production of the affected countries in Southern Africa by 50 per cent and at the same time, created an incremental need for 8 to 10 million tons of cereal

imports. Needless to mention, the effect it exerted on the subregion's livestock industry, raw materials for agricultural based industries, as well as energy. Meanwhile, the countries of Africa, and indeed the Eastern and Southern African subregion continue to grapple with the chronic debt burden. At the end of 1991, the subregion's external debt was estimated at approximately US\$55 billion (excluding Namibia). This constitutes an increase of about US\$1.8 billion or 3.4 per cent compared with an increase of US\$6.2 billion or 13.3 per cent in the previous year. Angola recorded the highest stock of debt which was estimated at 7.2 per cent of GDP.

Mr. Chairman  
Hon. Minister  
Ladies and Gentlemen

These statistics show that the subregion's debt burden remains heavy and has reached a level which is clearly unsustainable. A recent study released by UNECA/MULPOC/LUSAKA states that in Eastern and Southern Africa the ratio of public external debt to GDP was 119 per cent in 1991 compared to 81 per cent for sub-Saharan Africa.

Prices of primary commodities have continued to plummet while terms of trade continue to deteriorate. At the same time the flow of concessionary resources to Africa from the donor community continue to be extremely limited. The target of 6 per cent growth rate for Africa in the 1990s as set by the United Nations New Agenda for the Development Africa might seem a tall order. Furthermore, structural adjustment programmes militate against government policies which promote expenditure on social amenities such as provision of housing.

The trends testify to a deepening poverty which is not only manifest in this subregion but in Africa as a whole. The quality of life in Africa has deteriorated for more than a decade because the economy has not been able to transform and grow at a rate fast enough to employ, house, feed, clothe, provide social services and give a rising standard of living to the growing population.

It is my hope that this workshop in recognizing that the poor in the shanties were a productive force, will recommend that the shanties could improve by being provided with a financial base which would be used to issue short term loans to the poor in the manner that those who provide money to the rich to buy cars do. It is also important to propose strategies of changing the present status quo which favours the rich who use the nations



savings in financing their mansions. The poor urban could be assisted by being given title to land on which their shanties are strewn and loans to turn them into cheap but habitable homes.

Mr. Chairman, Hon. Minister, Ladies and Gentlemen, with these few remarks, I would like to thank you for your kind attention.

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ECA/MULPOC/LUS/AUHFI/MTCBHFI/2  
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Page 2

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**Annex III**  
**Page 12**

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ECA/MULPOC/LUS/AUHFI/MTCBHFI/2  
Annex III  
Page 13

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