mobilizing resources. Otherwise, everyone is doing his own thing and you are wasting a lot of money and human resources.

"In almost all cases I was greeted with a great deal of enthusiasm. I got the message that these people desperately needed this kind of help and needed to be put on the right sort of course, but they didn't really know how to tackle the problem.

"Community effort was very much stressed, and co-operative financing schemes where people pooled both their human and financial resources. It is a reasonable hope that local government will provide something, when the people are getting involved and using their own labour. So you build up, and perhaps the central government will come in and, in due course, when they have got some proper organizational structure in place, there is a chance they can get some overseas finance.

"There has been a lot of talk about 'site and services,' which is a wonderful concept: you give them a site and you put in services and you say, 'Get on and build your house!' But the site and services scheme is better in theory than it turns out to be in practice. What you find is that it starts off fine and a couple of guys complete their houses—and then the rest is a complete shambles and the whole place goes downhill and the people move off as they would rather not live there. You end up with a semi-ruin. I have seen that happen many times, unfortunately. It is a pity, because it should work if they had this community concept.

"And the follow-up to our report and my missions? Well, I'm out of touch with many of the countries now, but in Sierra Leone there was considerable follow-up, because I helped them draft legislation to set up their housing finance corporation and that went into effect. In Afghanistan, this guy went out there from Habitat. In Western Samoa the problem was that the brightest people went to New Zealand for university training and, when they came back, there was no housing for them between the big houses, where the wealthy Samoans and the expatriates lived, and the communal houses where the villagers lived. These graduates wanted smaller homes where they could raise a family.

"To sum up, I would say that shelter development is as much a function of administrative and organizational structures as of unlimited availability of funds. When all is said and done, the provision of shelter and essential supporting services does not require enormous amounts of external finance. What it needs is organization, mobilization of available resources and the political will to see the job through."