

activity, it is perhaps one of the principal causes of deteriorating conditions in so many human settlements.

“Unfortunately, too, development planners often regard housing to be of secondary importance. They think investment in this sector is like throwing money into a bottomless pit, because of the almost limitless needs and the lack of prompt monetary returns. As a result, low-cost housing for the lower income households has been largely ignored. Which is a mistake. After all, housing construction has a wide multiplier effect in terms of creating jobs and in stimulating a demand for a large variety of housing components and fittings.

“Again, in many developing countries most of the public funds allocated for housing benefit only middle-income households. But of course middle-income people can usually get personal home loans from the private sector—from commercial banks, building societies or savings associations. The poorer sections of the community are very largely neglected. Yet there are mechanisms available by which mortgage facilities can be made available to low-wage earners: you can have a judicious mix of government and market funds, and also interest subsidies. Governments can probably play their most useful role in establishing what should be a revolving fund, and then let the housing finance system operate by itself.

“Anyway, we duly reported, and by May 1981 it was in the commission’s hands. Meanwhile Ramachandran, who wanted to keep me on as his special adviser on housing finance, wrote to all developing member countries to say I was on staff and available for short-term missions to talk to them and try to help establish this type of institutional arrangement.

“I was very keen. But, before we knew what had happened, we had 38 replies asking me to come to 38 different countries. I think I managed to do 15 of them, staying for periods of between a week and a month. I was away from Nairobi more than half the time.

“The countries had different needs. The longest I spent was a month in Amman, Jordan. There they didn’t need to establish a national corporation, for they had one—but it was getting into a bit of a mess. They wanted it evaluated and projections made on how it would become self-financing over a period of years.

“I went for two weeks to Kabul during the Russian period in Afghanistan, to do something nearly the same. They had a corporation that was in a chaotic muddle and was badly administered. They needed help to improve its performance. So I wrote a project proposal, which was submitted to Habitat, and they found a man to go out for a year’s stay and work with them to do what I had suggested.

“In most of the countries I found [that] the problem was that they didn’t know what the problem was! Much of my task was holding their hands and trying to suggest where they ought to go. A few guys in one office here were doing something, a few people here doing something else, and there was no organizational structure—and nothing was really happening. It is a very difficult problem when you are trying to house people and you have very limited resources indeed to do it. But it is mainly a question of organization, of