

Dominick Sarsfield Housing for the Poorest

■ Dominick Sarsfield is a chartered accountant whose career in banking and finance took him from England to Canada and—after he became director of the Canadian International Development Agency's (CIDA's) Business and Industry Division in 1972—to distant places such as Papua New Guinea, where he helped to establish the National Investment and Development Authority (NIDA). Sarsfield was also involved in the negotiations to set up a common fund for the integrated commodities program sponsored by the UN Conference on Trade and Development (UNCTAD). He was seconded in 1980 by CIDA to work under Dr. Arcot Ramachandran, executive director of the UN Centre for Human Settlements (known for short as Habitat), and went out to Nairobi a few months after his wife Mairuth.

"In May 1980, Ramachandran was coming back from Mexico City, from his annual Habitat Commission meeting, and one of the things he had been requested to do by member countries was to set up an *ad hoc* group of experts on how to finance human settlements on an international scale. He was looking for someone to fill this slot, and my name was suggested because of my financial and business background. I met him in New York, and he asked me to set up this group and [to] produce a report in time for the next Commission meeting the following year.

"I spent the summer preparing the groundwork because I knew the time-frame was tight. Because of the contacts I had made as director of the Business and Industry Division of CIDA, I knew some key personnel around the world who were friends and colleagues. I got on to people like Willi Engel, director of Kreditaustalt fur Wiederaufbau of Frankfurt and Henri Neumann, president of the Société internationale d'investissements in Belgium. There was a lawyer from Papua New Guinea and a former mayor of Brasilia, who had housing experience rather than financial, whereas others, including Harold Dunkerley of the World Bank, were experts in international finance. They were a very good geographical spread, covering an area from the South Pacific to Europe to Latin America.

"We didn't start meeting until December 1980, and we finalized the report by early February and submitted it. Well, I think it was a very good report and most people did who took the trouble to read it. The main recommendations may sound simple. They were that a much greater effort would have to be made to establish proper financing institutions in the countries themselves, institutions that were properly managed and organized. Then to move on and do the same thing on a regional base, and build up to a kind of apex. Then they would get an opportunity of financing from a regional development bank, the World Bank and the sort of institutions that Willi Engel and Neumann were representing themselves. But without an institutional arrangement being established in the countries concerned, there was very little hope that they could do anything on a worthwhile scale.

"We were looking obviously at the poorest people, and we were talking about human settlements in the full meaning of the term: it wasn't just housing, it was access roads, and proper sewerage and fresh water and so on. A house by itself is not a home. There must be security of tenure, access to jobs and health care and schools. In fact, if housing is pursued as an isolated