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SWANFORD RESEARCH INSTITUTE  
1000 PEARL STREET, BALTIMORE, MD 21201

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PD-AAB-524-A1

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COOPERATIVE APPROACHES TO LOW INCOME HOUSING

An Evaluation of the USAID-FCH Experience  
In the Development of Minimum Shelter Projects

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November 1975

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Cooperative Approaches to Low Income Housing; An Evaluation of the  
USAID-FCH Experience In the Development of Minimum Shelter Projects

Stanford Research Institute

Menlo Park, California

November 1975

47 pages

2 appendices

AID Contract Number:

AID Project Number: 5980099

Source: DIS

*ARC Catalog No. LAT 334.1 G866*

AID is at the crossroads in its demonstration of the potential of the cooperative approach to minimum shelter. Assistance from the Foundation for Cooperative Housing (FCH) is due to terminate yet the start of the most valuable portion of the field advisors' assistance is over six months away. If AID wants to be part of what may be a new and successful approach to housing lower income households it must consider funding continued technical assistance to the Colombian and Jamaican projects. If AID believes that FCH has done a competent enough job to have launched the minimum shelter approach, then termination of the contract is in order. The FCH field advisors have performed remarkably well, while the Washington-based efforts (scoping the approach, identifying the project countries and preparing training manuals) have not produced the results usually expected from such large expenditures. AID should clarify the exact and specific tasks it wants the contractor to perform and state these with precision in any future PIO/T's and PROP'. The evaluators made several specific recommendations regarding (1) use of private sector Technical Service Organizations (TSO's); (2) selecting demonstration countries; (3) training and training materials; and (4) assisting the development of minimum shelter projects in Colombia and Jamaica.

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## PREFACE

This evaluation paper is part of an on-going, self evaluation of USAID's Latin American Task Force 1971 decision to redirect its housing capital and technical assistance expenditures towards the poor majority. To begin to accomplish this policy goal, USAID contracted with the Foundation for Cooperative Housing (FCH) to help encourage Latin American and Caribbean countries to devote more of their housing resources to the poor to identify potential approaches and sites where demonstration minimum shelter projects could be built, to assist in the development of two demonstrations, and to prepare training materials. Since Task Order No. 8, under which these FCH activities have been funded, is to be terminated on 31 December 1975, an evaluation of the activities and accomplishments to date was deemed important. However, the backstopping of USAID Mission funded FCH contracts was not evaluated under this exercise since that aspect was no longer on-going, having been deleted from Task Order No. 8.

The conclusions reached by the evaluation team in this paper must be taken as tentative since they were produced when the approach envisioned in the PROP had changed, when the construction phase of both the Colombia and Jamaica demonstration projects was far from complete, and when training materials were still in draft form. Further and later investigations of the projects' progress is warranted for a more refined understanding of what the combination of

housing cooperatives, the minimum shelter approach, and individual self help can demonstrate as a means for improving the housing conditions of households in Latin America and other lower income countries. The purpose of evaluation at this stage is to synthesize goals and accomplishments for the development of recommendations upon which future USAID technical assistance to minimum shelter programs can be established.

The opinions and statements made in this paper are those of its authors and do not necessarily reflect those of USAID, its divisions or missions.

## INTRODUCTION

By the end of 1975 AID will have spent over half a million dollars attempting to effect a stronger orientation of the housing delivery systems in Latin America and the Caribbean toward shelter solutions for the poor majority. Specifically, the Foundation for Cooperative Housing (FCH) has been paid to (1) develop two projects demonstrating cooperative type approach to minimum housing, (2) provide technical backstopping to USAID Mission funded low income housing programs in Peru and Nicaragua as well as to various short term assignments in other countries. In addition to maintaining the headquarters backstopping organization, FCH has placed one full-time cooperative housing specialist in Medellin, Colombia and one in Kingston, Jamaica for slightly over one year each. The tangible results of this expenditure as of October 1, 1975 were two projects in progress but seriously behind schedule; two groups of potential residents for projects in Colombia and Jamaica, but no housing cooperative as a legal entity; and draft training materials. FCH cannot claim complete authority or responsibility for the status of these efforts, but rather shares in the attempt to accomplish all of the above goals. Getting even to this point demanded the concerted efforts of dedicated, professional cooperative development experts, competent housing organizations, and the external assistance of at least eight institutions, including the National Apprenticeship Service of Colombia (SENA) and the International Bank for Reconstruction and Development.

A significant by-product of this effort is formation of the Inter-American Cooperative Housing Organization (INTERVICO) offering a regionally based approach to minimum shelter.

Since there were four distinct products of the two and one half year FCH effort, the organization of this evaluation paper will follow the original sequence of stages. First a proposed approach to minimal

housing was advocated by FCH, followed by in-country technical assistance for the projects, and finally the development of training materials.

Three evaluation questions will be asked of each stage: A) was the Non Capital Project Paper (PROP) originally designed to accomplish the goals incorporated in each stage in a manner which could be completed on time and within budget; B) what was the general level of performance of the institutions involved with each stage; and C) what general lessons have been learned from this experience which may be translated into optimizing resources for future projects.

Throughout the course of this evaluation paper it is important to remember that three separable concepts for organizing and building residential settlements are being dealt with. The first concept is the housing cooperative, strictly speaking a legal entity owned by its members for the provision of housing services in an efficient and effective manner. However, here it is referred to largely as a means to social and work organization in which members gain a certain legal personality in their homeownership status by being part of a single mortgage. The pertinent question for the evaluator is whether the cooperative concept is a better means of organizing to produce housing than other social organizations. The second concept is that of minimum shelter as a means for government or private institutions to shelter those households heretofore unable to participate in housing programs with higher physical standards. This approach has encompassed residential development from nothing more than a services site to a serviced, core housing unit. The third concept is a construction method, self-help, and usually individual self-help, in which the builder of the housing unit is the owner, sometimes referred to as auto-construction or owner building. Each of these different means of accomplishing the housing or people can be separated from the others, i.e., a project can be cooperative and self-help, but of high standards, or a project can be minimum shelter and self-help and need not be under a single mortgage. What is partially at test in the demonstration projects is whether any one of these three components hampers the full and rapid completion of the entire project.

## SECTION I

### THE PROPOSED APPROACH TO TECHNICAL ASSISTANCE FOR SHELTER DEVELOPMENT

When the FCH completed its study, Cooperative Housing and the Minimum Shelter Approach, in August, 1972, it concluded that the redirection of foreign aid resources through more multinational organizations and the formation of the Interamerican Cooperative Housing Organization (INTERVICO) could offer a basis for a sound, regionally based approach to minimum housing in Latin America. INTERVICO, a federation of technical services organizations (TSO's) specializing in the development and management of middle income cooperative housing projects in Latin America, was seen as having great potential to assist in the production and management of housing for low-income families using the minimum shelter approach and cooperative techniques. This assistance was envisioned to be both in the use of its own resources, the brokerage of other TSO's to projects within and outside their own countries, and the use of FCH's technical assistance skills. Since more than a half dozen of these TSO's had been established during the 1960's with technical assistance from FCH and seed capital from USAID, and many had proven records of capable organization and management skill by 1972, they appeared to be a logical resource to turn to in an effort to redirect USAID's housing delivery assistance program.

Another attractive feature of employing the TSO's cooperative development training and management skills was their legal personalities as private sector organizations. The report cited above and the authors of the PROP were concerned with increasing private sector participation in the development of self-liquidating minimum shelter programs, and avoiding the disastrous effects of high delinquency and default rates which had plagued prior loans to government housing organizations from agencies such as the Interamerican Development Bank. It was believed that if there were some private sector project management organization

between the householder and the lending government or international institution, that organization could convince or coerce owners into meeting their mortgage obligations. Likewise, the private sector TSO was looked to as embodying the skills to quickly organize the manpower and materials for project construction: thereby avoiding the pitfalls of red tape and the slow-moving government agency decision processes. Several examples of TSO's acumen in the organization and delivery of housing services were noted by FCH, particularly that of FUNDAVICO, a Panamanian technical service organization, and the Salvadorean Development and Minimum Housing Foundation (FSDVM), which although not a cooperative organization, was skilled and successful in its approach to minimum housing. What was proposed therefore was to reorient the private sector, cooperative TSO's to become a catalyst for eventually reorienting government housing agencies towards housing for low-income families, while assuring the ability of the target income groups to meet their financial obligations so that lending institutions would not be decapitalized.

One of AID's purposes in promoting minimum shelter was written into the PROP as "To increase private sector participation in the development of self-liquidating minimum shelter programs using primarily TSO's and other non-profit institutions for promotion and development." (PROP, p. 2) FCH's recommended approach to accomplishing this purpose included continued USAID support to TSO's for expansion of their technical expertise; a regional technical assistance effort supposedly incorporating the brokerage talents of INTERVICO and FCH; and implementation of demonstration projects to show that the private cooperative approach produces savings resulting in lower costs and better maintenance. Except for the last point, which cannot be evaluated because projects are yet unfinished, little of the FCH recommended approach has been employed.

The regional part of the TSO approach, employing the services of INTERVICO, seems to have been the first concept to have been discarded. INTERVICO officials visited the United States in 1971, and apparently found little support for the idea of their administering a \$5 million development loan to TSO's throughout Latin America for the construction of minimum shelter projects. Even three and one half years later, with FCH recommending a similar approach, there was still no indication of support for allowing this regionally based, multi-national organization to manage overall development of the minimum shelter concept in Latin America. Another part of the regional approach described in Annex I of the PROP as identifying demonstration countries, preparing detailed finance and land commitments, and then identifying the local TSO's to perform the actual construction and administration of demonstration projects, with intermittent FCH assistance. Supposedly this would have involved frequent trips to demonstration sites by FCH Washington-based staff to oversee the TSO's work, consequently demanding a rigorous air schedule.

A. Was this stage of the PROP, as originally designed to accomplish the purpose of increasing private sector participation through the use of TSO's, practical? The PROP states: "Realistically, during the life of the project, the most that can be accomplished to change the TSO's orientation is FCH persuasion and completion of possibly two projects to demonstrate feasibility." (PROP, p. 10) In neither of the countries where demonstration projects are under construction have the TSO's participated in their development.

In 1972 PROVICOOP (Promotor de Vivienda de Cooperativas) of Colombia had expressed interest in developing experimental type programs for low-income families, and again in mid-1974 PROVICOOP agreed to provide local

cooperative education and organizational services for the Colombian demonstration project. A sister organization, FEDECOOP (Federacion de Cooperativas) agreed with FCH in mid-1974 to provide construction financing for the first 50 units of the demonstration project and to handle project administration. These two TSO's were to have participated in 13 of the 15 tasks envisioned for project development according to an FCH memorandum of 3 June 1974. If these tasks had been completed by the two Colombian TSO's, created in the 1960's with FCH assistance, the "flying FCH approach" could have been employed. These tasks were not carried out by PROVICOOP and FEDECOOP, and the reasons for their failure to do so bear directly on whether the approach described in the PROP was practical.

First, FEDECOOP, an organization which had developed three cooperative housing projects with counterpart funds and nine other middle income projects with Central Mortgage Bank funds, did not know whether it had enough working capital to commit to financing the project's construction because bookkeeping on the revolving seed capital fund originally loaned from USAID was so poor. Apparently there was some confusion over the status of the fund which was administered by FEDECOOP, but audited by ICT (Instituto de Credito Territorial -- Colombia's housing organization). Project capital was therefore required from an amendment to ICT's FY 1975 budget. FEDECOOP and PROVICOOP had worked with ICT in the development of Los Pinos, a multi-storey, middle income cooperative housing project near downtown Medellin. There were also long-standing differences of opinion between FEDECOOP's directorate and ICT-Antioquia (the regional ICT office with authority over the demonstration) over the role of cooperatives and management of housing projects. Another problem appears to have been that TSO's, being private,

non-profit institutions, have to cover the costs of technical assistance either out of charges eventually levied against the home buyer, or through grants from outside sources. Once the decision was made that FEDECOOP was not able to finance the project, the first means of paying for technical assistance was excluded. Other funding sources for opening a Medellin FEDECOOP and/or PROVICOOP office and staffing it with cooperative specialists were needed if these TSO's were to participate.

The proposed FCH approach of employing TSO's to the fullest extent possible involved other problems in Jamaica. Mutual Housing Service (MHS), the Jamaica TSO, lacks the qualified site management personnel and has no funds to finance either a demonstration project or technical assistance. Presumably MHS could not have provided these services in 1973. The Director of MHS is also not convinced that his organization should be participating in the development of minimum shelter projects at present, both because MHS is a fledgling organization, and because the Ministry of Housing has become so adamant about developing its own expertise in cooperative development and project management. MHS is more interested in a "wait and see" approach to whether it will become the private, non-profit organization involved in the development of minimum shelter projects.

A year after the PIO/T was funded, using the PROP of September 1972 as its guide for establishing the range of services, the decision was made to abandon the regional approach using TSO's as the mainstay of project development with FCH as a service organization. This decision came less than one month after FCH described the interest of FEDECOOP and PROVICOOP in playing a major role in the Colombian demonstration, and less than three months after INTERVICO had requested a loan to initiate minimum shelter projects using its services in several other countries. Since

the written evidence suggests that the original, broader approach was underway, what may have been the reasons to shift to a simple completion of two demonstration projects and have FCH prepare training materials?

Unfortunately there are no records of why the decision to rescope the PIO/T was made, but hindsight does suggest several points about which the 1972 PROP seems realistic and several where it was impractical to envision using TSO's for promotion and development.

The PROP and its Annexes envision using INTERVICO only for the dissemination of training and materials. This seems a more appropriate role than giving them responsibility for overall promotion and execution (as suggested by the 1972 FCH report), particularly in the light of the note on page 10 of the PROP, which states that there was still hesitancy on the part of some members of INTERVICO to participate in minimum shelter promotion. It was probably wiser to give INTERVICO some time to establish itself while simultaneously demonstrating the potential of minimum shelter, rather than loading a nascent organization with apparent internal differences with the overall responsibility for regional project development. Subsequently, INTERVICO did have significant influence upon decisions of several TSO's to develop low cost housing projects which compare favorably with host government projects in that price range.

The approach agreed to by both USAID and FCH in the PROP was to have at least utilized TSO's in countries where demonstration projects were to have been built. The program was to have reoriented cooperative TSO's as the means for developing minimum shelter programs. The fact that FEDECOOP failed to provide financing neither speaks well of its management capability, nor indicates that TSO's, even in a country selected for the enthusiasm and potential of its TSO's, are able to assume responsibility for a new approach.

The proposed approach in the PROP was to reorient the TSO's from their middle-income perspective to one of active participation in the promotion and development of minimum shelter. This has not happened because of several reasons, including the predominance of the Ministry of Housing in Jamaica, and previous disagreements between ICT and TSO's in Colombia. Again, if the demonstration countries were picked because TSO's were willing to reorient themselves (as suggested in the FCH June 3, 1974 memorandum), and the subsequent commitment was not forthcoming, then the PROP's assumption that reorientation could be done with FCH's persuasion in the two year project period seems to have been unrealistic.

When the scope of work was to have the TSO's develop the demonstration projects, and have FCH supply 36 man-months of "flying" cooperative housing specialist, and 12 man-months of a Bogota-based regional shelter specialist, financial support for TSO's to provide technical expertise was expected to come from host country sources. The issue of whether TSO's would provide capital development financing was not raised in the PROP. It is now evident that some plan of action for paying for the services of in-country private sector organizations was needed in the beginning.

In summary, the PROP seems to have been realistic in expecting no more from INTERVICO than documentation and dissemination; but unrealistic to have assumed that the TSO's, even in those countries where interest and capability were expressed, were ready and able to supply their technical services for minimum shelter development, especially without a clear plan for financing their individual participation.

B. What was the general level of performance of the institutions involved in establishing the original, regionally based approach?

The purposes and assumptions embodied in the PROP and the subsequent PIO/T of June 1973 grew from the earlier experiences of USAID and FCH. The method of approach which grew from the combined experiences of the two organizations was a novel departure from the general Mission-oriented approaches, and an ambitious scheme for not only developing demonstration projects, but also for training TSO's and INTERVICO in the development of demonstrations.

For the two year, \$406,000 effort, the purpose of increasing private sector participation in the development of self-liquidating minimum shelter programs primarily using TSO's may seem overly ambitious. The PROP identifies resistance on the part of INTERVICO members to promote minimum shelter. However the fact that the TSO's in the demonstration countries and some other INTERVICO member TSO's have to have a degree shifted their interest toward minimum shelter projects with FCH's persuasion, evidences a measure of progress in this respect.

There is no argument that AID and FCH did a competent, professional job in preparing the PROP. However, for an organization like FCH, with over 12 years' experience in coping with the problems of housing development in Latin America to assume that as many as six TSO's orientation could be reversed in the space of two years, and that at least two of these would have completed projects, appear to have been only ambitious. For AID to have accepted these terms of reference in funding the effort also belies its prior experience in the difficulties of housing development. Thus while both organizations must be congratulated for attempting the novel and ambitious effort to bring private sector organizations into the development and production of low-income housing, it nevertheless appears that the time frame required to reorient the TSO's was underestimated.

C. What conclusions and recommendations can be made about the proposed approach to use private sector TSO's in the development of minimum shelter?

First, the PROP seems to have been either overly ambitious, or the subsequent PIO/T seems to have been underfunded, or both. To have expected the FCH to have been able to reorient TSO's within two years, particularly given the TSO's' status as still developing organizations, appears somewhat unrealistic. To have provided only \$406,000 (although over \$550,000 will be spent by the end of 1975) to mount an effort to reorient private sector organizations, particularly given the other PIO/T requirements, appears to have been a serious underestimation of the funding required to accomplish this purpose. Given the history of USAID and FCH involvement in middle-income housing efforts (which are probably easier to promote and develop) and the history of the minimum shelter demonstration projects to date, it appears that an effort of at least twice the time and cost might have been a more reasonable estimation of technical assistance requirements.

Second, the TSO's which showed initial interest in the demonstration project should have been more thoroughly investigated prior to launching an approach which supposedly would involve them. Two distinct subjects should have been covered with FEDECOOP and PROVICOOP: that of their ability to finance project construction cost, and simultaneously, their ability to provide cooperative organization and training assistance. To base a demonstration or any project on a TSO's verbal or written commitment to finance construction, without a general audit of its accounts and an independent establishment of its financial capability, seems overtrusting. To have expected private, non-profit TSO's to finance their technical assistance efforts from either their own or other local sources appears to have placed a major constraint upon the rapid development of the demonstration projects.

This over-optimism in the preparation of the PROP and PIO/T effectively excluded TSO's from participating, and thwarted the chances of a successful regional approach using TSO's as the primary technical services delivery organization.

Third, the regional approach, using INTERVICO with FCH backstopping, may be a promising, prototypical use of more multinational channels for funding technical assistance; but the "wait and see" attitude of some of its members (particularly Mutual Housing Services in the demonstration country of Jamaica) indicates a hesitancy which will be hard to overcome before a history of successful cooperative minimum shelter programs is written. If a demonstration mode of operation is to be pursued by AID in funding technical assistance to minimum shelter projects during the 1970's, then it may be wise to begin to build INTERVICO into specific, line item operations, such as that of documentation and dissemination envisioned in the 1972 PROP. AID may consider giving INTERVICO more responsibility as its permanent staff emerges; but only after INTERVICO has accomplished some record of its own, and taken the initiative to work with minimum shelter projects, should it be considered as the organization primarily responsible for regional minimum shelter development.

AID should consider the following recommendations if it intends to follow through with technical assistance to the development of minimum shelter projects.

1. The use of in-country TSO's is worthy of pursuit, but only on the basis of an accurate understanding of their financial and technical assistance capabilities, and a full-time, AID-funded (or other international institute) technical advisor on-site during the project development and construction stages.

2. If AID is to pursue the use of TSO's as the primary agent for technical service delivery, its PIO/T's should be written with more steps, so that more checks and evaluations of prior steps can be made to assure the TSO is able to accomplish the purposes of prior steps.
3. USAID must assure that TSO's have an independent source of grant assistance for their participation if the TSO is not going to finance the construction and mortgage of the project.
4. The use of INTERVICO, or some regionally based technical assistance organization, is recommended for the long-term goal of making foreign assistance efforts more multinational in character. However, such an organization must be built carefully, and probably independent of the demonstration effort in the 1970's.

SECTION I  
SELECTING DEMONSTRATION COUNTRIES  
FOR THE COOPERATIVE APPROACH TO MINIMUM SHELTER

In the PIO/T of July 1973 and the PROP of 1972, FCH was to have initiated its work by identifying two countries wherein pilot projects could be undertaken with a high probability of success. The reasons why Jamaica and Colombia were selected, the process of that selection, and the lessons learned about choosing demonstration countries are discussed in this section.

Initially AID and FCH considered the potential of selecting five or six demonstration countries because of the tendency for projects to fall behind schedule or be discontinued for reasons uncontrollable by them. This objective never appears to have been carried forward, although there is mention of some contact in Guatemala which has yet to come to fruition.

FCH was to have identified demonstration countries by follow-up visits to those countries surveyed in the 1972 FCH study mentioned in Section One, where interest and support was expressed for the minimum shelter approach. FCH had been contracted in 1972 under a separate agreement to do supplemental studies in seven countries on the minimum shelter approach. Of the seven studied, five were recommended for loan support (El Salvador, British Honduras, Bolivia, Honduras, and Ecuador) in the 1972 PROP; one (Guatemala) was added; and two (Panama and Peru) were dropped. How Guatemala became added to the recommended list of six countries and how Peru was dropped from it are not discernible from available literature. However, Panama's TSO, FUNDAVICO, showed resistance to the minimum shelter idea except for rural areas, and was presumably dropped for this reason.

It would be pertinent to ask why none of these countries, originally identified as showing interest and later followed up with pre-feasibility visits, ever became demonstration countries. However, it is more to the point to ask how Colombia and Jamaica did become demonstration countries if neither was mentioned in the 1972 FCH recommendations, and if the Jamaican TSO was hesitant about, and eventually did not participate in, the demonstration projects? It would appear to be curious decision-making to commit technical assistance to one country where the TSO was unconvinced of the approach discussed in Section One and yet be consistent with that approach in another demonstration country, Colombia. One defensible hypothesis of why these two countries were selected seems to be that both had the essential ingredient of initial construction capital.

AID had never envisioned providing the construction or mortgage capital for the demonstration projects. Therefore, capital commitments by host governments, by local TSO's, or by other international lending institutions was the heart of the feasibility of any demonstration. The expression of interest in financing the Colombian project by FEDECOOP, identified by an FCH field visit in 1973, could have been central to the decision to select Colombia as a country where real TSO commitment and participation would not only build a minimum shelter project, but also demonstrate that TSO's could provide the primary source of technical expertise. One year later, when the FEDECOOP financial proposal was not forthcoming, FCH had already committed its professional staff to a full-time, in-country effort to make the project a success. Subsequent to the FEDECOOP failure to provide financing, the ICT/Antioquia regional office sought supplemental financing to its FY 1975 budget three times before being granted permission to draw down ten percent of the project costs.

The tentative IBRD commitment to finance construction of sites and services projects in Jamaica predates the USAID PROP for Cooperative Approaches to Low Income Housing by nearly one year. Since Jamaica never appeared on the FCH recommended list of countries; because the MHS felt that it couldn't produce an acceptable house for under \$5000 (U.S.); and because the Ministry of Housing, although interested, had no funds for low-income housing when surveyed during the preparation of Cooperative Housing and the Minimum Shelter Approach in Latin America, the only reason which seems to explain how Jamaica became a USAID demonstration project is the availability of the IBRD construction capital for financing what IBRD refers to as sites and services, and what USAID refers to as a minimum shelter.

A. Was this stage of the PROP, to select two demonstration countries, designed to be accomplished on time and within budget?

Supposedly using its 1972 PROP recommendations as a baseline for exploring further the specific potential of any given country as a demonstration site, FCH visited ten Latin American and Caribbean countries and filed reports about the likelihood of a successful demonstration in each. Although Colombia and Jamaica were not in the original PROP list of seven recommended for low-income housing loans, they were budgeted in the 1973 PIO/T for visits, presumably because in the intervening period news of the IBRD construction loan for Jamaica and the FEDECOOP financing offer in Colombia became available. Guatemala, one of the original seven recommended, also appeared to have a local commitment to minimum shelter as late as mid-1974.

Identification of demonstration site countries was described in an Annex of the PROP to be the first step of the FCH. No specific budget amount for this task was set out in the PROP or the PIO/T,

but the task appears to have cost approximately \$200,000. The time schedule proposed in the PROP was to identify the demonstration countries before the end of September 1973 and to complete the FCH surveys two months later. Only in mid-June 1974 were the potential demonstration countries narrowed to Colombia, Guatemala, and Jamaica. Since none of the original countries identified as having interest in minimum shelter ended up being demonstration countries, nearly forty percent of the project's time and money to date was spent without tangible or implementable results.

Even if one of the original countries recommended in 1972 had been selected for demonstration, the expenditure of this stage of the PROP seems disproportionate to the overall goal of building two projects and producing training materials. However, without an original basis for comparison in the PROP as to how much should have been spent identifying demonstration countries, the professional judgment that nearly 50% of the originally targeted funds and 40% of the final budget seems like an excessive proportion appears to be a defensible conclusion.

B. What was the general level of performance of the institutions involved in selecting the demonstration countries?

The final criterion for selecting Colombia and Jamaica appears to have been expediency. This conclusion is meant in a constructive sense: USAID apparently became convinced sometime after project initiation that more focus had to be given to the effort, that goals and purposes had to be narrowed, and that tangible results were central to initiating the demonstrative effect of a minimum shelter project. By June of 1974 AID recognized that half of the project's time and resources were spent without even having finalized plans for which countries would be demonstrator

sites, thus the issue of expediency became critically important. Otherwise, why wouldn't AID have dropped Colombia once the FEDECOOP funding commitment vanished? At mid-project AID apparently placed more value on obtaining concrete results than on institution building or cooperative with local TSO's.

If the original seven countries held less promise in late 1973 when surveyed than in 1972 when they were put on the recommended list, the professional judgment of FCH and AID should have circumvented the formal process of a country-by-country survey for a more pragmatic approach. Certainly FCH and/or AID should have known enough by then of the IBRD's intention to finance the Jamaica project, and of the ICT's reputation for competence and their history of building low-income housing, to have pursued the appropriate organizations with offers of free technical assistance. Even if there were problems getting agreement with IBRD, the Ministry of Housing in Jamaica, ICT, or FEDECOOP, both FCH and AID have the institutional history of working in both countries and may have considered pursuing these opportunities -- after all, it was only two countries that were needed. In retrospect, a proportionally high amount of the professional time of AID and FCH was spent on the process of identifying two demonstration countries, particularly given the result that none of the original recommended list became demonstration countries.

C. What conclusions and recommendations can be made about the process of selecting countries for demonstration projects or other minimum shelter projects?

In conclusion, the work of identifying and following through with the seven originally recommended countries has left AID with a somewhat better idea of where other demonstration projects might be undertaken with less initial effort to find them. However, as admitted in the PROP, circumstances beyond the control of AID or FCH, such as natural disasters and changes of government, can make seemingly certain opportunities fall by the wayside. What may have been a possibility in early 1974 may not be in early 1976.

The final, pragmatic approach of assisting the IBRD in a country where IBRD had gone through the process of identifying local interest, where IBRD was the certain financier, and where IBRD did not place field technical assistance from its own staff, may be a model to expand or repeat. Likewise, AID may use more of its own institutional memory to verify or confute the potential of certain countries' becoming demonstration or regular minimum shelter sites, particularly now, given the age of the FCH reports. There are several recommendations which stem from these conclusions. These are as follows:

1. That country identification tasks should be written into the PIO/T as separate line items, identifying the length of time and amount of money to be spent. Such contractual terms should be specified that, if and when AID has determined that the number of sites has been selected, this task can be terminated in a manner which will avoid having the project's resources depleted by continuance of this task.
2. That USAID should pursue more formal contact with the IBD, the IBRD, the UNDP, and other international organizations which have construction and mortgage finance capability and have supported minimum shelter and sites and services concepts. This contact should be developed into an information network whereby sites with a high financial potential can also be explored for the possibility of AID's providing technical assistance.

3. That AID should institute a process of written continual follow-up with those countries identified in 1972-74 as having the potential for being demonstration sites in order that AID's files and records may be kept abreast of the higher probabilities without having to repeat the task of country identification if the minimum shelter concept is pursued.

SECTION III,  
ASSISTING THE DEVELOPMENT OF MINIMUM SHELTER PROJECTS  
IN COLOMBIA AND JAMAICA

Actual, in-country FCH technical assistance to the ICT/Antioquia and the Division of Sites and Services of the Ministry of Housing in Jamaica began in the last quarter of 1974. This assistance was terminated in September 1975 in Colombia, and AID's portion is scheduled for termination in Jamaica by the end of December 1975. What has occurred in the interim is described in detail in FCH's quarterly reports, in special memoranda, and in Appendices A and B of this report. Therefore, this section of the evaluation paper will concern itself more with analysis and evaluation of the following events: the general scheduling of the minimum shelter projects' development and technical assistance; the training of institutional personnel in cooperative development and management principles; design of the project and selection of its participants; and the commitment of the respective governments to the concept of a cooperative approach to minimum shelter.

Project Development and the Timing of Technical Assistance

Construction in neither the Giradota, Colombia 96 unit minimum shelter site, nor the Camplands (Kingston), Jamaica 455 unit sites and services project is completed. Both are more than six months behind schedule, and neither is likely to be occupied before the middle of the first quarter of 1976. In Colombia the tardiness is due to a shuffle between three potential sites, followed by a five month delay in ICT/Antioquia's obtaining of financing for house construction. In Jamaica the delay in contractor construction of core units can only be attributed to the lack of astute contracting firms, the lethargic pace of on-site

work, and low construction productivity. These delays have had the effect on the AID/FCH technical assistance effort of causing the timing of putting cooperative on-site advisors in the two countries to be premature; forcing the advisors to concentrate on other tasks; and consequently delaying the point of their most potentially useful assistance, the forming and developing of the cooperative and its leadership past the termination date of the present contract. However, it must be recognized that neither project would have come into being without the long-term presence of the advisor.

According to both FCH field advisors, the most important stage of their assistance will be when construction of the basic houses is finished and households have occupied the site. Since the Colombian project participants are given up to one year to build their houses, and the Jamaican households have four months to finish their core shelter after occupancy, the point of optimal FCH assistance probably will not begin before September, 1976. This leadership and development training effort is likely to take six months or more; therefore it will be the end of the first quarter of 1977 when the acid test of the total AID/FCH efforts will be shown in whether the demonstration projects' cooperatives can stand alone without international technical assistance.

#### The Training of Institutional Personnel in Cooperative Development and Management Principles

This is a major accomplishment of the field effort to date: personnel of host government housing institutions have received high quality, intensive training in the principles of cooperative development and management. Both the Social Work Department of the ICT/Antioquia and the Divisions of Cooperatives and Condominiums and of Sites and Services of Jamaica's Ministry of Housing have become the loci of decision-making for the pre-cooperatives' development. The FCH field advisors have concentrated on this training both because of project

construction delays and because they felt that the lasting institutional capability for minimum shelter cooperatives must be embodied in these people and their departments or divisions.

The model for this development has been somewhat similar in the two countries. In Colombia, the FCH advisor had three institutions which potentially he could have turned to for assistance: FEDECOOP, PROVICOOP, and INDESCO (Instituto para Desarrollo de la Comunidad), Colombia's accredited cooperative university. He has successfully employed the voluntary services of INDESCO in training the pre-cooperative members, and concentrated his time on a series of three seminars for different ICT departments. He gave twelve hours of instruction to the legal staff, and the same to the adjudication staff, but concentrated the detailed training of 21 social workers into sixty hours of instruction over a three-week period. In Jamaica, the FCH advisor has been assisted since April 1975 by a training director assigned to the Division of Sites and Services. Together, they have drafted a leadership training manual and given about forty hours of training seminars to educators and assistant educators who eventually will provide pre-occupancy training.

No one trained has previous experience with minimum shelter development or housing cooperatives. The Director of INDESCO, who resigned in October 1975, had the only housing cooperative experience in the university's Antioquia office. Since PROVICOOP, FEDECOOP and MHS have not participated in the programs' development, and since both the ICT and the Ministry of Housing either have developed or are developing their own housing cooperative sections, it is doubtful if these private sector TSO's will participate in the crucial stage of transferring knowledge from the professional social workers or educators to the potential leadership of the on-site pre-cooperative. Additionally, the social workers and educators, although now trained, have very little

experience to date in organizing programs and teaching materials and running cooperative self-help training courses. They are also not backstopped by hard information on the projects' finances or design options, as evidenced by their inability to field questions during an evening training course.

Another feature of the training of the trainers is that they will have been practicing and learning over a year when the actual cooperative forms and elects its own board of directors. While good for the development of the trainers, this is an extremely long time to request a household to attend meetings before they have some voice in who runs the cooperative, for in both countries the host agency has determined that the directorate will be held in trust until some point at which the cooperative will exhibit "natural leadership."

#### The Design of the Project, Selection of Participants and Pre-Cooperative Organization

In both countries, the site and house design have been handled by professionals of the housing organizations involved. In Colombia, the Giradota site was originally earmarked for a low-income project to be constructed by contractors. By the time it was finally selected over the Barbosa and Hatillo alternatives, all site grading, road construction and services networks had been installed. The design and execution of site works by professional contractors had always been envisioned in the Jamaica projects, of which either Camplands or Spanish Town can be classified as demonstration sites, since the former was designated to be, but the latter has gained the most assistance since it is ahead in construction.

In Colombia, all households began the self-help process from the same point: a designated, serviced site which requires that the owner begin by digging his own foundation trenches. The final Jamaica housing designs, as in Colombia, are all equal, and in each country the owners are expected to finish with the same house; but in Jamaica there are three optional starting positions. The least expensive Jamaican unit, Option I, is also a serviced site, but it also entails a party wall between two adjoining units.

Selection: Participant selection in both countries has involved a survey of the surrounding areas, an application process, a set of selection weighting criteria, and the elimination of applicants who did not meet certain of these criteria. In Colombia, a standard ICT socioeconomic survey was conducted to determine demographic and socioeconomic characteristics of the baseline Giradota population. Lower income households were targeted in Colombia, but the final criterion appeared to be whether they owned or rented their present residence. Since the housing areas where participants come from are not slums, and because renters in Giradota (according to the survey) now have considerably more space than they will when they occupy the basic shelter before the addition of more rooms, their motivation for joining the project could be to gain in the increase of equity and other benefits realizable through home ownership.

In Jamaica, a survey by the University of the West Indies was done for its seven year longitudinal study. The IBRD required that 25% of the sites go to the lowest income category, and every applicant with a weekly household income between \$11.50 and \$18.75 (Jamaican) was qualified. The remaining applicants (there were eleven times as many applicants as lots) had to live within a two mile radius of the project and then competed with one another on the basis of 14 weighted factors, including income, household size, job skills, etc. Final determination of whether

they were to be participants depended on a household interview, but the major accomplishment of the Jamaica selection process, including the use of an IBRD-mandated lottery, was the apparent depoliticization of the selection process, these minimum shelter projects having been eliminated from the patronage system.

Cooperative Organization: Since there is as yet no cooperative as a legal entity at either site, the objective of having them formed by this time has not been met. But considerable effort has been put into taking the selected applicants toward the stage where a cooperative can be formed as soon as legal documentation is completed (Colombia) or the stage where participants know the rudiments of cooperation and essentials of the projects which they will build and occupy (Jamaica).

The cooperative literature and the popular wisdom of organizing communities into cooperative-like organizations stresses the need to have participants in at each step of the decision process, and to give them tangible benefits of their labor as quickly as possible. In Colombia, the pre-cooperative group met and worked on-site within a month of their selection, while in Jamaica the pre-cooperative group began meeting nearly ten months after the groundbreaking for the Spanish Town project. Neither pre-cooperative group had any decision-making role in the design of the site, the houses, or the cooperative training program. In both cases the pre-cooperative members will be meeting together for a year or more before they will be a democratically controlled decision-making group.

#### The Commitment of Governments to the Cooperative Approach to Minimum Shelter

The first purpose of the PROP was to shift government housing institutions away from the traditional approach to housing to a new minimum

shelter approach (and to improve their administrative capabilities and efficiency). In preparing Cooperative Housing and the Minimum Shelter Approach in Latin America, FCH had identified seven countries where local organizations had expressed interest and support for the minimum shelter approach. Although it is not known whether any of these government housing organizations or local TSO's have initiated minimum shelter programs since 1974, none became a demonstration site, and therefore it is relatively safe to conclude that most probably were not convinced enough in early 1974 to commit their staff and financing to the approach. What then is the commitment of the countries selected as demonstration sites to the cooperative approach to minimum shelter?

Cooperatives: The housing organizations of both countries (at least the Antioquia region of the ICT in Colombia) seem to be committed to the cooperative part of the approach. In Medellin the regional director is establishing a "shadow" cooperative department until funds are approved for the full administrative commitment. In Jamaica, the Minister of Housing, in preparing his loan request to the IBRD, used the 1972 FCH volume, promoted the idea of cooperatives in order to gain more control over the financial repayment schemes, as well as the physical and social development of minimum shelter projects, and convinced a hesitant IBRD of the merits of this approach. In June 1973, the Minister established a Division of Cooperatives and Condominiums to convert rental units and to work with the IBRD-mandated Division of Sites and Services in developing the cooperative approach to their projects.

Both governments see the cooperative approach as having merit in the development of a properly selected and educated group of residents who look to their own organization for democratic control over their repayment obligations. Although ICT projects have excellent repayment records

(about 7% of outstanding mortgage obligations in arrears 3 months or more), they welcomed the potential to improve it. In Jamaica, where mortgage and rent repayment is extremely poor, the Cooperatives Division has been given authority to raise payments by one-third in order to make the repairs necessary for conversion and to apply that increment to the costs of management and maintenance. In those former rental projects in Jamaica where conversions to cooperative ownership and management have been made, repayment has improved considerably.

Officials in both countries were enthusiastic about the potential of servicing a single cooperative mortgage. Heretofore, the costs of servicing a small loan made on a minimum shelter was an exceedingly large proportion of the obligation. Without grant assistance for debt servicing, financial institutions were reluctant to make such loans because they couldn't properly cover their costs without overburdening the borrower. While no loan has been written yet, and debt servicing will have to be on an individual basis until the cooperatives become capable of handling their own books, both governments welcome this potential aspect of cooperative loans.

Both governments also see cooperatives as a means to social development, although in Colombia the approach to it is far less rigid and coercive than in Jamaica. The cooperative is definitely looked upon as a means of social discipline in Jamaica, while in Colombia the cooperative is viewed more as a collective talent pool from which individual members benefit by tapping their collective resources. The differences in the governments' perspectives and approaches on the matter of what social ends the cooperative is to meet are dramatic. However, both government agencies are interested in those aspects of cooperative control over the management of the debt servicing, the control of reserves and set-asides, and the maintenance of the public grounds in cooperative projects.

Much of the enthusiasm of both governments toward cooperativism is based either on others' experiences in middle-income housing projects, or on the literature on the projects several TSO's have executed in Latin America in the past decade. Since neither organization has yet brought a cooperative minimum shelter project to the point of establishing a legal cooperative, and since in both countries the actual experience of a residents-owners' group managing and maintaining a housing project is a year or more from beginning, the verdict of the success of a cooperative as a means of social and financial organization for minimum shelter projects is yet to come.

Minimum Shelter: There is no doubt that the Ministry of Housing in Jamaica is committed to the minimum shelter, or as known by their financier, the sites and services approach. Whether the ICT/Antioquia is or not is difficult to assess accurately, because the terms used for minimum solutions in Colombia comprise a different ICT expenditure category than services sites, the term used for minimum shelter in Jamaica.

Figure 1

ICT/Antioquia Expenditures and Units  
For FY75 and FY76 (January 1 - December 31)

<u>Expenditure Category</u>	<u>FY75</u>		<u>FY76 (proposed)</u>	
	<u>Units</u> %	<u>Expenditure</u> %	<u>Units</u> %	<u>Expenditure</u> %
Serviced Lots	0%	0%	27%	8%
Minimum Solutions	61%	57%	40%	34%
Basic Solutions	29%	19%	11%	6%
Intermediate Solutions	10%	24%	22%	51%

Although the Giradota project was partially funded from 10% supplemental grants to ICT/Antioquia in July 1975, the minimum solution category in 1975 was large because another project, Monte Carlo, although neither cooperative nor self-help, qualified because its houses were one square meter less in size than the 40 square meter maximum allowed for minimum shelter. The projected budget for minimum shelter in FY76 does include the Giradota housing costs, but is considerably less both as a percentage of total units and as a percentage of expenditures than the category held in FY75. Serviced lots increased drastically in FY76, but so did intermediate solutions, so it is difficult to tell without a few years' perspective just how much a trend is represented in these figures.

If the idea of the minimum shelter approach is based upon an ability to pay more than the maintenance of high quality housing stock at the point of construction, then both the ICT and the Ministry of Housing seem committed to the approach. The shift in expenditures of the ICT toward even less expensive initial housing solutions could indicate an effort to reach even further down the income scale; while the present conversations between the IBRD and the Government of Jamaica on increasing lending authority to the point of financing up to 24,000 units (nearly four times the original loan capability) is a clear indication of that government's commitment to minimum shelter.

Self-Help Construction: Both projects have the owner building his or her house, as opposed to the mutual self-help approach where groups move from house to house building for each other. Since this is the first self-help project in Jamaica, and since construction starts from three different points, there is considerable flexibility in the way a builder may approach the means of finishing his or her house. In Colombia, the ICT had a previous mutual self-help program with enough varying success

that it took a sustained effort by the FCH advisor to sell the owner-builder idea to them. However, both governments seem convinced at present of the merits of the individual self-help approach enough to be planning future minimum shelter projects based on it.

In Colombia, households are receiving competent, full-time voluntary assistance in construction techniques from SENA (Servicio Nacional de Aprendizaje). In Jamaica, only one self-help construction supervisor has been hired by the Division of Sites and Services, and while back-stopped with a training manual and visual aids, the supervisor has no prior self-help construction training experience. No self-help construction has begun in Jamaica.

Two items of the self-help approach require addressing: the use of tools, and plans for continuing construction towards a more physically adequate housing solution. In Colombia, some tools which households use are their own, and some are donated by a tool manufacturer-distributor. Block organizations have taken responsibility for organizing their use and storage. In Jamaica, no definite plans have yet been made as to where tools will come from and who will be in charge of their distribution and storage.

No definitive plans have been made as to how households will finance continued construction in either country, although called for in the PROP (p. 8). Tentative negotiations to use a local industry's credit union as a source of funds was halted in Colombia with the change of the credit union's board of directors and the absence of the FCH advisor. Although there was some discussion of the formation of credit unions for the purchase of materials and labor for shelter improvements in Jamaica, no project there has reached the point at which this is a subject for demanding solution.

A. Was this section of the PROP, to provide on-site technical assistance for the demonstration projects, designed to be accomplished on time and within budget?

While the PROP refers to the original, regionally based approach to in-country assistance, the PIO/T demands that FCH assist local institutions in the actual development of demonstration projects through the various stages of organization of cooperative groups, identification of sites, etc. Some of this has been accomplished and some has been delayed, the latter largely because of circumstances beyond the control of FCH and USAID. However, the PIO/T envisioned all of these tasks as being accomplished at least within the nine month period July 1973 to April 1974. By the time this period had expired, country selection had not even been finished, and the first FCH on-site advisor was not to establish residence in Colombia for another six months. It seems fairly conclusive that the PIO/T was not designed with a realistic estimate of the time it would take to accomplish on-site work, especially since it began late and has taken over one year to get to the point of having viable pre-cooperative groups.

The PIO/T allocated nearly \$190,000 for both identifying countries and assisting in the development of pilot projects. That was spent six months before a full-time FCH advisor ever arrived in Jamaica or Colombia. By the time the advisors had been in-country six months, another \$200,000 had been spent (only partially on their efforts) to assist in the actual development of demonstration projects. A supplemental request of over \$150,000 had to be granted to keep them in-country until December 1975 (only about 50% of the man-months of this supplemental request went toward financing in-country assistance). The PIO/T was, by any measure, underfunded to accomplish this stage of the technical assistance effort.

B. What was the general performance of the institutions involved in assisting the in-country development of the demonstration projects?

Both of the FCH field advisors have performed their missions professionally and with considerable acumen. They have had to provide the locus of community organization for the projects at times, while at other times working quietly behind the scenes to bring together those organizations which eventually will be responsible for the continued development of such projects. They have been called upon to be experts in a wide range of subjects. Either they have used their previous experience as the basis for finding outside organizations, for selecting sites, and for drafting legal documents or training materials, or they have called upon others in FCH and other organizations to backstop them, as for example the competent work of INDESCO, SENA, or the FCH architect who analyzed project housing designs. Neither advisor has helped form a credit union for financing improvements, but both have won the respect of the host government agencies they have worked with, and they deserve credit for a clearly disproportionate amount of the projects' accomplishments to date.

That neither project has been completed to date, and that their most valuable contribution will not occur because self-help construction of the minimum shelters will only be completed in late 1976, nearly a year after they leave, is not a condition of their own making. They have provided the development assistance for low cost housing called for in the PIO/T, but have not been able to see the projects through to the point of being cooperatives. If their primary mission was to have proved the feasibility of cooperative techniques to show how to expand the minimum shelter, to make people more responsive to paying financial obligations, and to show how cooperatives can provide community services -- as stated

in the USAID June 1974 evaluation -- then the timing of the placement of their services was poor, and this timing presumably was the responsibility of the management of FCH.

But FCH's management is not wholly at fault here either. They committed long-term project resources to Kingston and Medellin at a point where the evidence had both projects on the point of initiating construction. Delays in both sites were beyond their control: the site finalization and commitment of funds in Colombia, and the slowness of construction in Jamaica. Conversely, the FCH regional directorate which has required a considerable proportion of the program's funds, should have been astute enough to know of the process by which the ICT central office and the Ministry of Development had to approve project expenditures on supplemental funds, and should have realized that the IBRD requirements for one-quarter of the households to be lowest income and selected by a lottery would slow progress, and that the post-construction, cooperative formation in Jamaica would not begin at least until the contractors had completed site development and the core units.

The TSO's in Colombia have not provided professional services for assisting the project's development. INDESCO and SENA, brought together under formal assistance agreements through the efforts of the FCH advisor, have provided high quality cooperative organization and construction training assistance. What will happen now that the INDESCO leader has left the university remains to be seen, but the continued work of the SENA construction assistance technicians and the ICT architect-supervisor demonstrate that high-quality skills have been drawn upon and fused together into a potential long-term working relationship. The ICT, particularly the Antioquia office, has a long-standing reputation of relative professional competence in the planning, execution and

management of housing projects, one certainly borne out by their performance in this project. However, ICT is organized along functional and not housing program lines. This means that each department (legal, social work, design, etc.) works on a series of projects; but has no responsibility to see any one of them through to completion. Delays in such an organization can occur because the staff either doesn't know what steps are to be taken next or doesn't have a sense of urgency about moving through the various administrative steps required to complete the project.

In Jamaica, the organization is mixed, but the Ministry does have a single division responsible for a project type -- sites and services -- and that division encompasses nearly all the specialized functions required to complete a project. However, the division is so inexperienced that it didn't have the capability of telling when there were serious construction delays that needed high level attention, and likewise so overburdened with the rapidly expanding project unit horizons that they inevitably have lost time in trying to construct the first few. The contractors in Jamaica, who have to be coaxed into taking government work even in "down" periods, are the cause of the delays and of the rather shoddy construction work. Their reluctance to allow site occupation prior to total completion is understandable, but without a time penalty clause they alone have created the situation in which they now find themselves. The Jamaican TSO, Mutual Housing Services, stated from the outset that it would not participate in the project, and has been only an observer of the Ministry's efforts.

C. What conclusions and recommendations can be made about the provision of technical assistance in the development of minimum shelter projects?

No recommendations can be made about ways to increase the viability of the cooperative concept, because as yet there is no cooperative organization at either site. Although there was general enthusiasm for the idea in both housing organizations, there was some trepidation on the part of potential members concerning the fact that they all were required to build the same minimum shelter although they had widely varying incomes and household sizes, and were not allowed to sell their units on the open market, but were required to adhere to plans for completion of their dwellings into standard houses although there was presently no visible means of financing these additions. These points should be watched carefully in the 1976-77 post-construction period as cooperative members learn their rights and obligations.

While the field work portion of the demonstration effort has been carried out with some success, and government organizations seem to be convinced that cooperatives and self-help are a means to delivering minimum shelter projects, several recommendations are in order:

1. Contractors to AID in such projects should have complete familiarity with the working procedures of the host national organizations and not commit full-time, in-country technical services to those projects before constraints to final approval are overcome. (The timing of the technical assistance effort, particularly in Colombia where the cooperative approach was stressed as the main objective, demonstrated the need for intimate familiarity with the internal procedures of the ICT and the Ministry of Development. Such unfamiliarity has caused the placement of valuable technical assistance in both countries nearly two years before the point of beginning to maximize those cooperative specialist talents.)
2. The length of time of technical assistance to minimum shelter projects has to envision inevitable delays which are beyond the control of AID. The time to be spent in assistance and demonstration of the cooperative approach (if it does show promise) appears to demand at least two years of continuous in-country commitment.

3. If a choice were to be made in the distribution of the resources between in-country and regional technical assistance, serious consideration should be given to allocating the vast majority of those resources to in-country assistance. The payoff of the regional personnel's role to individual demonstration projects, especially in the funding amendment to the PIO/T, appears to be marginal since most decisions about both the projects' development and the training materials appears to have been made by the in-country FCH advisors. Backstopping for Mission funded projects is, of course, a separate matter.
4. Future projects should make every attempt to include future residents in the site and housing design in order to have them gain as much identification with the project as a group effort as possible. (Since serious questions have arisen concerning the utilization of the minimum shelter, and since residents in Colombia are paying for an expensive roadway which non-auto owners have little use for, there should be attempts to include at least a portion of the future cooperative in such decisions.)
5. The time between advertisements of the project and initiation of self-help construction should be as short as possible. (In Colombia the enthusiasm is high because people began working on what they knew to be their future home within a month of having applied for a site. In Jamaica, residents probably will have to wait 10 months or more after applying and six months after beginning orientation classes to begin construction on their homes. During this period enthusiasm wanes, and promises of the Ministry become abstract.)
6. AID has to consider that there is a limit to designing self-liquidating minimum shelter projects. (There is a class of households who, without substantial subsidies, will be "unhouseable." When criteria are laid down that the projects have to provide for the lowest income group, and selection includes both low and not-so-low income households, USAID has to recognize the limits of the low income minimum shelter solution. The IBRD guidelines for distribution of a certain percentage of units to the lowest possible income group warrants attention and refinement.)
7. Development of the means for financing house improvements after the minimum shelter has been constructed should be viewed as an

integral part of project design. (The uncertainty of this in both sites is already causing questions from pre-cooperative members, especially from the majority which can afford to improve their houses immediately after occupancy if they can get a reasonable loan.

8. The value of the ad-hoc approach of identifying organizations other than the TSO and the housing agency and bringing them into the project's development should be stressed by USAID in future efforts. The return to the Colombia project of some effort on the part of the advisor to bring in two outside organizations has been invaluable.

**SECTION IV**  
**TRAINING AND TRAINING MATERIALS**

The PROP calls for three regional and five or six country training seminars to be held in the Caribbean and Latin America on the minimum shelter approach.(p.4 and p.8). The seminars were to be held, if possible, in cooperation with the IBD, and IBRD, and the OAS, and focus on cooperative housing techniques. The PIO/T also calls for training of cooperative members and preparation of training materials. While there are pre-occupancy training programs underway in both countries, the status of the country training seminars is not known, and since training materials are still in draft form, it is hard to discern what their status is at present and what the final products will be.

Pre-occupancy training of the Giradota, Colombia and the Spanish Town, Jamaica, projects began in August and September of 1975 respectively. The format for both is similar, classroom instruction and group interaction. The Colombian training is being run by the INDESCO students and the FCH advisor (until his departure) based on the advisor's expertise, a one page training outline, and an organization diagram of an ideal cooperative. In Spanish Town, Jamaica, the 558 approved applicants have been split into two training groups, which will attend five class sessions and a final personal interview with the trainers to assure that they have understood the lease agreement, financial obligations, cooperative organization, and other subjects being taught in the classes. The inexperience of the trainers has been noted in Section III, but they are being assisted by an easily understood draft "Leaders Manual" for the orientation meetings.

There appear to be three training documents in preparation. The first draft of one document, the Manual on Cooperative Minimum Shelter, was 75% complete in August 1974, supposedly divided into two volumes in 1975, the first of which was essentially completed in draft form in March 1975, while the second was 50% complete at that time. The Leaders Manual for the Jamaican Cooperative Minimum Shelter Project, submitted in draft to USAID and FCH in June 1975, has undergone the review and comment of the Ministry of Housing leadership. The third document is the Manual for Self Help Construction, like the Leaders Manual drafted by the FCH advisor in Jamaica, but submitted in July 1975.

The Leaders Manual for Jamaica is to be used by the orientation trainers and reflects the Ministry of Housing's policies toward the selection, training, financing obligations, and social conduct of the projects' participants. The draft at present reflects much of the tone and direction of the Division of Cooperatives and Condominiums, a group which has been forced into a tough and somewhat dogmatic stance towards residents of rental projects which are being converted into cooperatives. While well organized in a chronological manner and more conciliatory than the written rules of the Division of Cooperatives and Condominiums, the manual has certain points which may seem offensive to an outside reviewer. The tone of the manual is that the government is giving the participants the opportunity to own their own homes, and that in return, the participants must conform to certain Ministry-approved norms in their financial repayments, in addition to their minimum shelter, and in their social behavior. While final costs and therefore repayment rates have not been established (and were the subject of considerable concern in the orientation session), there are subsidies to the project in the form of inexpensive ground rents, and subsidies internal to the project in that the more expensive lots carry

part of the costs of the less expensive lots, so that the government does have some financial stake in the projects. The manual goes on to specify the length of time a household has to finish the various stages of its minimum shelter, the materials of which houses and fences cannot be constructed, and how a rental room is to have street access (as opposed to the Divisions' rule which says absolutely no renting). The manual specifies that dog houses and goat shelters may be constructed only to specifications approved by the Division of Sites and Services (the Division and Cooperatives and Condominiums disallows pets of any kind); that only non-offensive small business uses can be made in certain parts of the quarters (uses also disallowed by the Cooperative Division); and that loud radios, televisions or musical instruments cannot be played between 11:00 p.m. and 7:00 a.m. in the project (in agreement with the Cooperative Division). Each member of the cooperative is a compulsory member of the community organization and must accept a program of integrated and coordinated community management.

The draft of the Manual for Self Help Construction, for teaching the construction supervisors, is well organized, and with the supplementary drawings now being prepared should provide the basis for a well prepared teaching aid during the house construction phase.

The Manual on Cooperative Minimum Shelter approaches its audience from the perspective of the worldwide problem of housing, and implies the need for careful agency control over project participants. There are sections which delineate participants' roles and the selection of the cooperative leadership under the guidance of the parent agency.

A. Was this section of the PROP, to prepare training materials and give training seminars, designed to be accomplished within the time and budget allowed?

It is difficult to tell if the PIO/T is the outgrowth of the more demonstration project-directed effort on the matter of training and training materials. The original, regionally based approach outlined in the PROP would logically have called for the regional and in-country seminars, but perhaps in the shift towards the demonstration-oriented approach, FCH envisioned providing only the training as related to assisting the local institutions in project development. Specific in-country seminars of the type where TSO representatives and affiliated organizations are invited to a training workshop or conference have not been held, but the training of the housing agency personnel in Colombia and Jamaica may be interpreted by FCH as completion of that portion of the training. As of June 1974, two regional workshops had been held (one each in Peru and Colombia), and therefore one more would satisfy the agreement for regional workshops outlined in the PROP.

B. What was the general level of performance of the institutions involved in training and the development of training materials?

FCH has undoubtedly carried the burden of training responsibility and the preparation of training materials for all of the agencies involved. The majority of training and the drafting of training materials appears to have been produced by the in-country advisors, and they are to be commended for the fulfillment of this requirement while still having to perform a multitude of other tasks.

It appears that FCH has not used the services of INTERVICO, the OAS, the IBD, or the IBRD as envisioned in the PROP, but this most probably is more a matter of the reorientation of the project towards the demonstrations than of any oversight on the part of FCH. With the exception of the tone and strictness of the Leaders Manual for Jamaica, the draft materials in progress seem to be those which will be useful in the preparation of future shelter projects. The FCH does appear to be seriously behind in the finalization of these materials. Likewise, FCH may have difficulty completing the requirement for three regional workshops envisioned in the PROP.

C. What conclusions and recommendations can be made to improve training and training materials for future cooperative minimum shelter projects?

Training materials are still in draft form; pre-occupancy training has only just begun at both sites; informal construction training by SENA is underway in Colombia, but none in Jamaica; and no leadership training or cooperative organization training will take place for some months to come. Therefore, conclusions and recommendations are confined to those training materials existent and the orientation training as observed.

1. AID should assure that the PROP and the PIO/T correspond more closely, or are worded exactly alike, so that future contractors have no misunderstanding of their regional and in-country training obligations.
2. AID will want to scrutinize closely and comment on the training manuals (especially the Jamaican Leaders Manual) before it allows its name to become associated with the rules and regulations established in such manuals. This should be done prior to publication by FCH, and with the proviso that AID alone can approve the substance and tone of such manuals.

3. AID may wish to recommend orientation training in future projects to go through a pre-test phase whereby trained professionals of the host organization practice on a smaller group before attempting to train entire cooperatives.
  
4. AID should recommend to its contractors that no orientation training take place before the full range of financial obligations is known to trainers and they are cognizant of the reasons behind each charge.

SECTION V  
PERSPECTIVES ON THE DEMONSTRATION OF THE COOPERATIVE APPROACH TO  
MINIMUM SHELTER

AID is at the crossroads in its demonstration of the potential of the cooperative approach to minimum shelter. The FCH assistance is due to terminate on December 31, 1975, and the projects in Colombia and Jamaica are far from complete. The half million dollars has been spent, and the start of the most valuable portion of the field advisors' assistance is over six months away. The draft training materials are in progress, but there is no chance to test their validity and revise the later editions before the end of this year. If AID wants to be a part of what may be a new and successful approach to housing lower income households and to claim to have demonstrated that approach when the projects are constructed and cooperatives fully functional, then USAID must consider the potential of funding some level of continued technical assistance to the Colombian and Jamaican projects. If AID is convinced that FCH has done a competent enough job to date to have launched the minimum shelter approach, then termination of the contract is in order.

In either case, AID should recognize that FCH has performed some of its tasks well and others less well. The efforts and products of the two in-country advisors are commendable and need the recognition that such professionalism deserves. The scoping of the approach, the identification of countries, and the Washington-based portion of the preparation of training materials have not been handled with the same efficiency nor produced the same results that the man-months of effort in the field have shown. AID's decision to shift the FCH role to an in-country technical assistance for the demonstrations appears to have

been well-considered, given the outcome of the TSO's' involvement and the costly methods of the 1973-74 short-term technical assistance. The expense of the selection of countries for the demonstration projects does not appear to have paid off; particularly since the process did not choose any of the originally recommended countries. The expenditure of funds for Washington-based personnel to work on the training manuals seems disproportionately large in comparison to the present draft results, particularly given the amount of draft material supplied by the Jamaican field advisor. If a general conclusion were to be drawn at this point it would be that the FCH field advisors have performed remarkably well, while the Washington-based efforts have not produced the results that such large expenditures would lead one to expect.

AID also has to consider that it has to clarify the exact and specific tasks it wants the contractor to perform, and state these with precision in both the PIO/T and the PROP. One difficult part of the evaluation was that task definitions were not clearly spelled out in the contractual PIO/T, did not correspond completely to the PROP, and did not have exact timetables and expenditure sums attached to them. Future contractual drafts should well consider "tightening" these points if independent evaluators are later to know what was understood between the Agency and the contractor. Likewise, more rigorous monitoring of the contractor in minimum shelter projects is called for. To have allowed a year to pass before the countries were selected, and fifteen months to pass before the field advisors were on the job, particularly given the rescoping of the approach in July 1973, was in hindsight unfortunate. A better accounting system of the contractor's performance, and a tougher stance towards the expenditure of funds on certain tasks, are called for in future contracts in minimum shelter development.

In closing, however, USAID has to recognize the exploratory nature of the work it contracted with FCH to perform. No international institute has provided such assistance in the recent past. Delays beyond the field advisors' control have thrown their work schedules off, and while there may be cause to criticize some of FCH's performance and the fact that the PROP's goals have not been fulfilled, there is cause to search for ways to continue the invaluable work the two in-country field advisors have begun. The institutional memory of USAID, the ICT, the Ministry of Housing, and the projects' participants have much to gain from such an effort.

## APPENDIX A

### COOPERATIVE TRAINING AND DEVELOPMENT IN THE COLOMBIA AND JAMAICA DEMONSTRATION PROJECTS

The purpose of this appendix is to describe and evaluate the procedures used by FCH, government and private institutions to prepare institutional personnel and direct groups for the implementation of cooperative minimum shelter pilot projects in Colombia and Jamaica. The guidelines for the evaluation will be based on the goals and objectives of the project documents that were agreed to when funding for these two projects was approved.

For example, the original 1972 Non-Capital Project Paper (PROP) indicates that one of the purposes of the project is to "...develop institutions with a continuing capacity to promote, organize and implement minimum shelter programs for families of low income." Since such capacities are based on the education of institutional personnel in new methods for low income housing, the PROP provides for and requires that the contractor carry out the following:

Conduct training seminars and workshops on use of the cooperative approach for production of housing for the low income family... (including)...production of cooperative housing publications and training materials geared to use of cooperative techniques in production of low cost housing.

One aspect this appendix shall consider is the extent to which the involved institutions have developed, through FCH's training, the capacity to implement similar projects on their own in the future. Further, since the target group is described as "families of low income" the means used to identify and select low income families for participation in these projects will also be examined.

Similarly, inherent in the phrase "to provide minimum shelter" is the assumption that adequate shelter is not now available to the target group. Therefore, this appendix will consider the procedures used to determine if the shelters presently occupied by the target groups are of a low standard or are located in slums or squatter areas.

The PROP also requires that the contractor assist TSOs and other non-project institutions in the "...organization of potential occupants into cooperative or cooperative like bodies." Thus, the methods used by FCH to both involve TSOs and non-profit institutions in the pilot projects

shall be considered as well as the methods used to organize the client group into cooperatives or cooperative like bodies.

In summary, the following points will be considered:

- 1) The development by FCH of the institutional capacity in other organizations to duplicate the pilot project.
- 2) The use or provision by FCH of training aids to promote understanding of the minimum shelter cooperative approach.
- 3) The establishment of working criteria to select appropriate candidates for participation in the pilot project.
- 4) The collaboration of private and public organizations in the project.
- 5) The formation of cohesive, viable cooperative or cooperative like bodies to participate in the minimum shelter project.

#### The Girardota, Colombia Pilot Project

In Colombia, FCH worked in close collaboration with the Instituto de Credito Territorial (ICT). Thus, this section will deal with the preparation of ICT personnel as well as the efforts made by FCH to involve other organizations in planning and implementing the project.

#### Training of ICT Personnel

In order to orient ICT personnel in the purpose and methods of the minimum shelter approach and thus prepare the concerned ICT divisions for their participation in the project, the FCH adviser utilized both seminars and informal group discussions. Three seminars, directed at different functional ICT divisions, were held. The first series, held daily for four hours over a three week period, was in November, 1974 and was attended by 21 social workers, home improvement assistants and the director of the ICT Social Work Department. A second, three day-12 hour seminar for the two person legal staff started on April 11, 1975, and focused on the legal aspects of minimum shelter projects. The third seminar, also three days in duration, was held the third week in April and was attended by 12 members of the administrative and adjudication staff. This course focused on the differences between cooperative housing and traditional housing projects in relation to adjudication, i.e., the evaluation of target group surveys, the application process, and the turning over of housing to the buyers. Due to work requirements

not all of the staff attending the seminars could attend each session, thus attendance varied from day to day.

In addition, the FCH adviser had a series of informal, unstructured discussions regarding minimum shelter projects with technical and administrative staff members. These discussions were initiated during the periods when the details of the project were being planned by ICT. Through them he was able to offer advice regarding the contribution that each division would need to make to the program.

The seminars' training aids used were generally limited to a blackboard, discussion outline and a question and answer sheet about cooperatives.

#### Attitude of Cooperative Trainees

Nine ICT training participants were interviewed to determine the effectiveness of the seminars and informal discussions.

While some of the staff had had limited past experience working with or studying cooperatives, no interviewee had worked with a minimum shelter cooperative project. Most of the subjects discussed by the FCH adviser were new to the interviewees. All felt that the seminars and discussions were helpful in giving them basic knowledge of the minimum shelter approach to housing, and had been comprehensive enough to enable them to effectively work in the pilot project. Those involved in the technical construction aspects also felt that they could utilize their training and experience to carry out similar projects in the future.

The social workers interviewed, however, as well as the Chief of the Social Work Division and the Chief of Administration, believe that as the Girardota project develops, outside technical expertise may be necessary to resolve problems or advise the Girardota cooperative directors and to train and organize other groups of families for similar projects. Further, the social worker presently assigned to and most directly involved with the Girardota project believes that she may require assistance, perhaps from the Instituto para Desarrollo de la Comunidad (INDESCO), the Cooperative University, if problems arise regarding the financial management of the Girardota cooperative.

On the other hand, the Regional Director of ICT/Antioquia indicated he needs and wants more personnel trained in the cooperative approach to housing, and plans to set up a small cooperative unit within ICT/Antioquia sometime this year. Present staff will be used to set up this unit since

no specific request for personnel or funds has been made to the Central ICT office.

It thus appears that the formal and informal training of ICT personnel given by the FCH adviser has been effective in enabling ICT personnel to plan the pilot project and implement it to the point where self help construction and the initial formation of the cooperative can take place. The advisers presence has also undoubtedly been instrumental in influencing the Regional Director's decision to set up a special cooperative unit within his office.

Since the cooperative is just now being trained and the cooperative has not yet been legally organized, it is too soon to predict if ICT will successfully cope with all of the problems that may arise as self help construction proceeds and the Girardota cooperative undertakes loan repayment. ICT staff members will learn from the project as cooperative organization and construction proceeds. But ICT's ability to provide technical backstopping necessary to complete the project is as yet untested and thus ICT's ability to carry out a similar project on its own cannot at this time be determined.

#### Involvement of Other Institutions

As indicated in Mr. Odenheim's January 1975 report, the Federacion de Cooperativas (FEDECOOP) and the Promotora de Vivienda Cooperativa (PROVICOOP) had agreed in the spring and in July 1974 to collaborate with ICT in the development of the pilot project. FEDECOOP had agreed to make available financing for the first 50 units of the project from a revolving fund administered by ICT which was set up through a USAID grant in the 1960's. PROVICOOP had agreed to provide co-op technical assistance in organization, marketing, and project management. Nevertheless, when the FCH adviser began permanent work in Medellin in September 1974, the assistance offered by FEDECOOP and PROVICOOP was not forthcoming, in spite of the adviser's having contacted the directors of both organizations in an effort to involve them in the project.

During a September 1975 interview, the President of FEDECOOP indicated his interest in the projects while also citing several problems precluding FEDECOOP's involvement. One problem was that FEDECOOP is a non-profit organization and would need supplemental funds to assign personnel to the Girardota pilot project. No such funds were available from ICT or any other organization. Another problem involved apparent differences between FEDECOOP and ICT in the philosophy of the housing project's goals as well as its management. Since these problems were

not resolved, FEDECOOP did not provide technical assistance.

The financing that was to have been provided from the revolving fund administered by FEDECOOP could not be disbursed due to a problem in determining how much money had been repaid to the fund over the years since its inception. No one knew how much actually was available in the fund. The revolving fund is administered by FEDECOOP, but FEDECOOP reports expenditures to ICT, and ICT controls expenditures and keeps account of money paid in and disbursed. Due to some lack of coordination between these institutional activities, the amount of funds available could not be determined and the Giradota pilot project thus needed to be financed through ICT's resources.

The General Manager of PROVICOOP in Bogota indicated that PROVICOOP was anxious to work with ICT on the implementation of the pilot cooperative. However, this does not explain PROVICOOP's lack of response to requests from the FCH advisor for examples of legal forms which could be used by ICT for incorporating the Giradota cooperative. Further, the FCH advisor's request for a PROVICOOP cooperative technician to work with the project was not responded to, perhaps due to the fact that PROVICOOP, like FEDECOOP, needs to finance assignment of its technicians from outside sources.

In spite of the original intentions of ICT, FEDECOOP, and PROVICOOP to collaborate on the Giradota project, the latter two organizations did not provide their assistance when the project was implemented. This served to delay the project and also placed the burden of finding financing and long-term technical assistance on ICT and the FCH advisor. Fortunately, Mr. Odenheim and ICT were able to enlist the support of the Instituto para Desarrollo de la Comunidad (INDESCO) and the Servicio Nacional de Aprendizaje (SENA) in providing much of the cooperative and construction technical assistance required to implement the Giradota pilot project. The role of INDESCO in training cooperative members and SENA's contribution of instructors in self-help construction techniques is detailed later.

#### Choice of Target Household Group

The choice of the target group for this project was dictated to a large extent by construction sites available to ICT. From the arrival of the FCH advisor until December of the same year, negotiations were carried on by ICT to obtain land for the pilot project in the City of Hatillo. Illness of the owner precluded finalization of the purchase. ICT and FCH immediately began to consider two alternative sites owned by ICT and requiring an additional expenditure. One was in the city of Barbosa and the other in Giradota.

In late November it was agreed that standard ICT socioeconomic surveys of both cities would be conducted. In early December the results of a partial economic survey of Barbosa were summarized in ICT memorandum No. 1218. The survey for Giradota was completed and summarized by late February 1975. By this time the decision had already been made to proceed with the project at Giradota. This choice of Giradota was made for three reasons: (1) the Giradota site had two large industries nearby; (2) Giradota was closer to Medellin and more readily accessible by road and rail, and (3) when ICT had purchased the Barbosa site, which had been the community football field, the villagers held a mock funeral, signifying their negative feelings toward the ICT take-over of the land. Mainly to avoid ill feeling and potential local opposition to the project, Mr. Odenheim and ICT selected the site at Giradota.

Selection of the target group was thus based mainly on the availability and location of a suitable construction site and possible opposition to the Barbosa project rather than an ideal comparison of the socioeconomic survey results. After the results of the socioeconomic survey were summarized in February, the selection of the Giradota site was confirmed.

The decision to select Giradota was both pragmatic and reasonable.

#### Selection of Project Participants

Unclear guidelines for selecting families for the project appear to have led to the use of several selection criteria designating very low income. For instance, the social worker assigned to the project as well as the Chief of the Administrative Division both understood that only household applicants with a total monthly income of between 1,800 and 3,500 pesos were accepted. This served to exclude the higher income groups as well as eliminate participation of those with too little money to make the required monthly payments. However, the FCH advisor indicated that the two main criteria were (1) not having a down payment saved up, and (2) not being a property owner. The last two criteria apparently were determining factors since eleven of the 96 families eventually selected for the project earned between 3,500 and 6,000 pesos per month.

However, ICT did disqualify some families for not complying with the application requirements. For example, nineteen families were disqualified for not submitting all of the documentation required, such as income statements or references, or for failing to attend all work sessions at the construction site. The next nineteen families after them on the list were then admitted to the project. The selection criterion that families earn between 1,800 and 3,500 pesos per month either was not systematically applied or was made subordinate to the other two. In any

event the criteria that were utilized were apparently not clearly understood by all ICT and project personnel.

#### Requirement of Providing Minimum Shelter

Since one project objective was to provide minimum shelter, one selection assumption should have been that the target group did not have adequate shelter, or that they were squatters or living in slums. The Giradota socioeconomic survey determined the status of the housing occupied by the target group by means of categorizing the physical condition of the house (dilapidated, inhabited or new), the types of public services available, as well as the use of the dwelling, its ownership and the number of occupants in relation to size.

While this information was useful in obtaining an idea of the living conditions of the target group, it is not evident that the Giradota project participants are now living in homes less adequate than those they will be building. Visual inspection of the location of homes now inhabited by project applicants indicated that their present dwellings are made of adobe or brick, are not located in slum areas or squatter settlements, and are as large as, if not larger than, the multi-purpose rooms that they will be building under the first stage of construction of cooperative project. As a note, one of the chief complaints project participants expressed at a night meeting was that the homes designed for them were too small, at least before construction of additional rooms beyond that of the first multi-purpose room. It does not appear that a definitive set of criteria was developed during the selection of applicants to differentiate between those living in adequate and inadequate housing. However, since landowners were excluded from the project, those living in rented housing or living with friends appear to have applied to the program. Project participants' motivation thus appears to be that of having their own house to live in.

#### Participation of Applicants in the Planning Process

Since much of the success of the project depends on the efficient operation of the cooperative, it is important to investigate the preparation made to organize the project participants into a cohesive community. Selection of the Giradota site inadvertently precluded project participants' planning the type of community that they would be living in. The Giradota site had been planned previously as the site of a traditional housing project. Thus the plans for lot size, access road, public land location, etc. had already been drawn up and site development work scheduled to begin when the location was tentatively selected as the site for the pilot project. Development work could not be stopped, and in late December 1974, all of the

development work was carried out according to the previous plan. Physical aspects of the construction site, including the construction of an unnecessary access road, were all determined prior to the completion of the survey of the target group.

ICT and FCH did leave to the future cooperative the decision as to how to utilize the public land, which is part of the project (assuming that the Municipality of Giradota does not claim this land as it could).

Therefore, there was little opportunity to involve participants in the planning of the factors which will affect their daily lives once they move into the Giradota site. This involvement may have been valuable in drawing the people into a decision-making body and motivating them to work together later as a group.

#### Community Organization

As soon as the project site was chosen the FCH advisor planned to complete ICT staff training and initiate the final selection of project participants. By this sequence, project participants could be organized into a functioning cooperative prior to the beginning of the self-help work phase at the construction site. Due to an unexpected delay in obtaining funding for the project, the training of the participants had to be postponed for five months.

When the FCH advisor arrived in Medellin in September, 1974, ICT/Antioquia had already drawn up their proposed budget submission for FY '75 (January 1 to December 31) and funds for the pilot project could not be included in the regular ICT budget for 1975. However, the Technical Director felt that special funds could be obtained after the approval of the regular budget. These funds were requested three times, in February, April and June, before they were approved by the central office of ICT and the Ministry of Development. In the meantime, ICT/Antioquia had also attempted to obtain funds for the project from the FEDECOOP revolving fund, but due to the difficulty in determining the amount of money available in the fund, no money could be provided for the pilot project. The ICT Regional Director told the FCH advisor in March 1975 that no further preparation for the project should be made until capital development funds were approved. Thus, it was not until July 16, 1975, when the ICT Board of Directors approved the project (ICT resolution number 832) that preparations for forming the cooperative could be initiated.

Immediately following this approval, the project was publicized with handouts as well as posters displayed throughout Giradota. Applications were accepted eight days later and references and documents

submitted by applicants were reviewed. Admission to the project was on a first come, first served basis. Each applicant signed up for a specific lot and those applying after the lots were all assigned were put on a waiting list. After the initial 94 families were selected, the list of selected households was published in the newspaper. Selected applicants were asked to come to the construction site on August 23 to start work on their houses. It was not until the following day, however, that the first meeting of the group was held and the cooperative training started.

The five month funding delay allowed no time to form a pre-cooperative or begin cooperative training prior to the commencement of self-help construction. Consequently, project participants had little opportunity to learn the details of cooperative home ownership and the type of organization that they would be required to form in order to manage the cooperative's debt servicing.

#### Cooperative Member Training

Most ICT social workers are not qualified to completely carry out the training of cooperative directors and members that is required for the Giradota cooperative to function as an independent organization. For this reason the FCH advisor and ICT have solicited the cooperation of the Instituto para Desarrollo de la Comunidad (INDESCO) to organize and train the project participants. INDESCO is a university accredited under Colombian law to train professionals for the formation and management of cooperatives in the private or public sector. Up to ten semesters of study in cooperatives and related social services and in field practice of the subjects are required of INDESCO students wishing to receive a professional degree.

Two instructors were selected by the INDESCO Director to organize and teach the Giradota cooperative members. They are students who have already completed six semesters of academic training and are now fulfilling their field practice requirement. They teach the 20 hours of instruction per member required in order for a cooperative to be incorporated under Colombian law. INDESCO's director points out that they have not studied or worked with housing cooperatives in the past, and that he has given them special instructions so that they may be qualified to work with the Giradota group.

Six of the scheduled twenty hours of instruction have been held as of the end of September 1975 in the community center located near the construction site. Classes are compulsory for all family heads and training is held every Sunday morning for two hours. After the session is finished, the people return to the self-help construction of their houses.

The FCH advisor and INDESCO's director point out that additional training will be required for the participants who become cooperative directors. Since the INDESCO instructors are not qualified to give the specialized instruction, the INDESCO director may assume this responsibility. The FCH director also plans to teach the cooperative directors the organizational structure and specific functions of each of the elements within the cooperative.

It should be pointed out that the Director of INDESCO resigned effective October 1, 1975; therefore continued support of INDESCO for similar cooperative housing projects is uncertain. Similarly, the FCH advisor has changed his permanent residence to the United States. Both however are enthusiastic enough about the project that they plan to continue working with the Giradota cooperative.

Thus, while the general organization and training of the potential cooperative members is being performed by INDESCO, plans for the additional training of the cooperative directors required to qualify them legally to manage the project have not yet been finalized. Since leadership capacity will determine how well the cooperative carries out its responsibilities, this training is a crucial element in the success or failure of the pilot project. Also, after the leadership has been trained, they will need help to resolve problems that will arise as the cooperative begins to function.

FCH participation is due to end on December 31, 1975, and thus arrangements will need to be made with the new director of INDESCO to provide the technical assistance that is required. Since, however, the former director admits that he is the only person within the Medellin office of INDESCO that has housing cooperative experience, it is not clear that the new director will be able to arrange the technical assistance that may be needed.

#### Selection of Cooperative Leadership

ICT field staff and INDESCO plan to identify leaders within the pre-cooperative membership and select and train them for cooperative leadership. This is not a completely democratic process, but ICT and especially INDESCO believe that through this method they will be able to select leaders with the education and experience to work as cooperative directors.

In the meantime, as yet unidentified ICT personnel will be responsible for carrying out the function of the cooperative directors. To build a self-perpetuating organization, it would be preferable for elections to be held after the members had the time to form a cohesive

group and identify their own leaders. The pre-cooperative group then could determine whether or not tentative leadership met the qualifications needed to direct their cooperative. Elections could be held, and the people elected could be given training. This method would have the advantage of obtaining leaders that the people readily identify with, and who also command their respect.

### Training Materials

INDESCO instructors have a one page training outline to follow in the teaching of the cooperative members. They are developing a complete training syllabus which will be available to project participants. The only visual aids available are a blackboard and one poster. The FCH advisor is to have made an organizational diagram with an explanation of the function of each unit within the cooperative. ICT staff and field workers indicated that if they have questions regarding housing cooperatives there is no written literature available for them to refer to at ICT.

This suggests that a cooperative minimum shelter manual that could be used by instructors as well as cooperative members would be a highly useful tool in the development of this or similar pilot projects. Such a manual would be useful during the training of cooperative leaders and as a means of reference for them when they begin to assume their responsibilities. The manual could also serve as a general guide to ICT field personnel in their day-to-day work with this or other cooperatives. Such a manual could thus strengthen the capacity of ICT to implement similar projects in the future.

### Conclusions

In conclusion, the following issues regarding the pilot shelter cooperative in Colombia have been raised:

1. The training given to ICT staff and field workers has enabled them to work with the pilot project up to the present initial stage of organization and training of the people. Since, however, the highly important operation of the cooperative has not yet started, the ability of ICT to provide needed organizational and technical assistance to the cooperative is still untested. There is sufficient motivation on the part of the ICT Regional Director, largely due to his contact with Mr. Odenheim, to follow through with ICT's involvement. Whether or not a project similar to the one in Giradota is undertaken, however, will depend largely on the outcome of this pilot project.

2. The cooperation of two institutions that could have helped in both the implementation and the possible duplication of the projects, PROVICOOP and FEDECOOP, was not forthcoming as had been originally understood, in spite of efforts to bring them into the project. A more formal, definite commitment regarding this assistance during the planning stage may have avoided this problem. Due to Mr. Odenhiem's initiative, two other institutions, INDESCO and SENA, became involved in the project and have done a very good job of providing the technical assistance needed.

3. The availability of suitable ICT-owned land in Giradota appears to have been the major factor involved in selecting the target area.

4. Participant selection criteria were developed to admit only low income families, but not all of the criteria were adhered to. Property owners and those with savings for down payments on homes were excluded, but it is not evident that those selected for the project lived in inadequate housing, or slums, or were squatters.

5. Due primarily to the delay in obtaining funds for the project, community organization and training to qualify participants to direct their own cooperative was not done before beginning self-help home construction. Since the Giradota site was developed on the basis of plans for another project, there was no opportunity to involve the people in the process of planning the site or houses. This lack of pre-construction organization has taken away the opportunity to stimulate the formation of a motivated, trained group of people with the incentive to work together over a long period of time for a common goal. Whether or not such a group can still be formed will depend to a great extent on the training that the cooperative members receive, as well as the opportunities given to them to manage their own affairs. The present motivation of the individual families to work on their homes and learn about the cooperative appears high, and if ICT and INDESCO can utilize this to bring about a sense of community involvement and group purpose, cooperative organization will be facilitated.

6. The involvement of INDESCO trainers in the project has provided the means by which the participants can be trained and organized into a functioning cooperative. The resignation of the Director of INDESCO, however, may leave unresolved the important aspect of training of cooperative leaders, especially since FCH field participation in Colombia ends in October.

7. There is a definite need for a training manual or manuals in the cooperative minimum shelter approach for use by INDESCO instructors, cooperative members and ICT staff and field workers. This could serve as a training guide as well as a reference source to guide both professional personnel and cooperative members and leaders as the cooperative begins to manage its affairs. This manual would also assist ICT and INDESCO in the duplication of this project in other areas.

#### The Kingston, Jamaica Spanish Town and Camplands Pilot Projects

In order to prepare Division of Sites and Services personnel for their work with the minimum shelter project, the FCH cooperative housing advisor in Jamaica has directed his efforts toward orienting and training those personnel who will be most directly involved in the project. The FCH advisor has carried out this training by means of meetings, discussions and by assisting in conducting seminars for field workers.

#### Training of Division of Sites and Services Staff

The Division Training Director assumed her duties with the Division on April 1, 1975 and worked daily with the FCH advisor. The FCH advisor also assisted the Training Director in planning the training of the educators from the Division who will provide pre-occupancy education. The training manual entitled "Leaders Manual," drafted by the FCH advisor, was used as a guideline for planning the orientation courses.

The 10 educators and assistant educators, including two on loan from the Social Development Commission, have attended four weeks of training seminars which were led by the Training Director and the FCH advisor. During each of the two hour sessions the "Leaders Manual" was again utilized as a guideline in teaching educators the purpose, means of construction, regulations, obligations, and responsibilities of project applicants, and management of the minimum shelter project. The use of visual aids for teaching project participants was also discussed and flip charts were developed by the Division to complement the instruction to be given by the educators.

The Director of the Sites and Services Division believes that since the educators have just begun to work with the minimum shelter project they need more guidance in the orientation of project participants. This seems to be borne out by observation. At one of the orientation sessions for project participants held at the Spanish Town construction site, four separate classes of approximately 25 household heads each were

held, where the educators generally made good use of visual aids, religiously kept attendance, and encouraged questions from the audience, but had some difficulty in responding to specific questions regarding the project, such as the size of the rooms in the housing units, the compilation of interest and the monthly payments (the Division of Sites and Services has not yet made the amount of the payments known to the educators).

### Construction Supervisors

There will be one self-help construction supervisor and one assistant supervisor for each 85 homes to be built at each site. Since only the construction supervisor for the Spanish Town site has been hired by the Division, Mr. Campbell has delayed the training in self-help construction methods until the Camplands supervisor and his assistants are hired. The delay is due to an unresolved issue regarding whether or not these people can be hired by the Ministry of Housing as regular civil servants and what salaries they should be paid. This is being discussed with the Ministry of Finance and when it is resolved the rest of the field staff are to be hired.

The Spanish Town construction supervisor presently has only a general idea of the techniques that the people need to learn in order to build their own homes, so he and his assistants will need instruction to help them teach self-help construction techniques to all of the families working on the project. In order to train the supervisors in self-help construction techniques, the FCH advisor, with assistance from an FCH architect, has drafted a manual to be used by supervisors when directing the construction work on the project. It is important that supervisors are hired and trained for this work prior to the December 31, 1975 termination of the FCH contract.

### Site Manager

Each project will have a site manager and an assistant manager to work full time with the management of the project. Neither has yet been hired for the Camplands site. The site manager's position is considered by the FCH advisor to be key to project development, since he and his assistant will be responsible for the formation and training of the cooperative members. The site manager will continuously work with and advise the cooperative after it is formed; he must have the opportunity to train the people that he is working with prior to occupancy on the site. The FCH advisor plans to utilize the "Leaders Manual" and the manual of self-help construction techniques to prepare the manager to assume his responsibilities. The advisor also plans to draft a special manual to

guide the manager in organizing and training the cooperative members and directors.

However, it appears doubtful that this last manual can be written, and the site manager and his assistant hired and thoroughly trained in the use of all three manuals prior to December 31, 1975. Even if this could be accomplished, the Camplands participants will not have completed construction on the minimum shelter and occupied the site until June of 1976 or later. And it is only after all participants have occupied the site that the Ministry plans for the organization and training of the cooperative to begin.

Thus there appears to be no opportunity for FCH to monitor the effectiveness of the instruction given by the manager or to provide technical guidance on a need basis. Since the site manager and his assistant have not yet been hired, their capability to carry out the instruction of pre-cooperative members on their own is also not known. Even if they are trained before the end of December, it would be preferable for them to have a refresher course before attempting to organize the cooperative five months or more later, and this also could not be done by FCH. Training and technical support for the site managers will depend on the Ministry's Training Director. It is not known whether or not the Director has the expertise in cooperatives to train and advise the project managers without the assistance of a cooperative specialist, because no contact was made with her.

#### Involvement of Other Institutions

Mutual Housing Services (MHS) is a private technical services organization (TSO) which was set up in the mid-1960's by FCH to encourage private investment in housing cooperatives in Jamaica. The FCH advisor attempted to interest the Minister of Housing in the collaboration of MHS during implementation of the pilot project. The Minister of Housing preferred to have the managerial aspects of the project handled by the Division of Sites and Services. The Director of MHS also preferred not to become involved because of (1) the Ministry's desire to manage the project through its own resources; (2) MHS' lack of qualified site managers to work with the project; and (3) his own desire to see how well the project is accepted in Jamaica and what results it has before investing MHS' money and effort to build expertise to potentially manage such a program. The FCH advisor's efforts were subsequently directed toward training the Sites and Services Division to be able to manage the minimum shelter project.

### Choice of the Pilot Project Site

The Camplands pilot project is part of an extended housing program which will comprise 6,000 serviced lots in Jamaican cities. The implementation of this program is in three phases. The first phase comprises the initiation of three projects: Camplands, Spanish Town, and Marcus Garvey Drive. Surveys to determine the target group's characteristics as well as planning the type of homes to be constructed had been completed prior to the involvement of FCH in the project. Camplands was selected as the USAID/FCH Demonstration Project since it had been scheduled to be the first undertaken and according to the FCH report to AID dated March 18, 1975, "...it is the most typical as to serving an in-city, heterogeneous sector of the lowest income range of citizens." The Camplands site was already owned by the government (a former army training camp) and there was a large squatter settlement located nearby. Surveys conducted prior to the implementation of the project concerning other reasons for its choice were not available.

### Selection of Project Participants

The groundbreaking for the Camplands project began on November 21, 1974. The three week application period ran from November 25 to December 13, 1974. Eleven times more applications were submitted for the project than lots were available, indicating high public interest in the project. Those submitting applications had to meet the requirements of living within a two-mile radius of the project for 5 years or more. After those applications not meeting this requirement were eliminated, the remaining applications were rated on each of 14 factors, such as income, family size, and location of present dwelling. The ratings for all the factors were then totaled, and those with scores of 85 or more went to the next stage in the selection process. A lottery was utilized to select a total of 573 applications to be verified later by house visits by Sites and Services Division personnel. The IBRD, the project's financier, required that 25% of all lots must go to those in the lowest income bracket, determined by the Ministry to be \$11.50 to \$18.75 (Jamaican) per week. Only 138 applicants out of the total of 1607 selected for the lottery were in this bracket, so every one of these applicants was selected. However, the fact that the other 75% of the applicants selected earn between \$19 and \$40 (Jamaican) a week suggests that the PROP's desire that project beneficiaries be those with "very low income" is only partially met by this project.

The project is designed to attract those people living in the squatter settlements near the construction site, and the rating system provides a lower score for those living outside of these areas. Applicants finally selected were interviewed in their homes by Division personnel to check the accuracy of their applications. This final checking

is being carried out, and it is not yet known how many applicants will be disqualified. It is also not evident that these personnel will disqualify applicants for living in adequate or better housing, and if so, what criteria for determining adequate housing the Division will use.

#### Participation of Applicants in the Planning Process

The number, size and type of houses to be built, as well as the public facilities to be included on each of the several sites, were planned prior to the selection of the people who would benefit from the project. For instance, the location of an industrial park has been planned adjacent the Camplands, and a shoe factory is scheduled to be built there. A school, medical post and skills training center will also be part of the project.

Three different stages of construction will be provided as start-off positions for allottees, with the houses that have more construction already completed prior to site occupancy costing the allottees disproportionately more money.

The project was designed to be a well planned community with most residents' needs provided for at the project site. One element that is missing, however, is the contribution of the people who will live at the site. These people are now being selected; therefore no opportunity to have them meet as a group and contribute their ideas to the planning process has arisen. If they could identify enough with the project that it became their project, this could have laid the foundation for the organization of a highly motivated and self-perpetuating cooperative or group to manage the project in the future.

#### Organization of the Community and Training of Cooperative Members

There has not yet been any community organization or training of cooperative members at the Camplands site. Since, however, the methods of community organization are discussed in the "Leaders Manual," training will be discussed as it appears in the manual. As was pointed out, the FCH advisor has already drafted two training manuals and is planning a third. A member of the Division of Sites and Services technical staff is also making an illustrated self-help construction manual to be used by the families in building their homes.

The manual for teaching the construction supervisors the techniques to be used in self-help construction is detailed and has appropriate illustrations to clarify the text. The manual is written at a technical level for supervisory personnel and should be understood by other qualified construction technicians. The text of the

comprehensibility of this manual will come when construction supervisors are given the opportunity to read and use it.

The illustrated self-help construction manual in preparation should present an easy to follow step-by-step guide to the self-help housing construction. A separate manual apparently will be printed for each of the start-off points of the shelters, and these manuals should be useful to families constructing their homes.

The organization and training of the people for the Camplands project has not yet begun. However, the "Leaders Manual," which details the step-by-step orientation of the project participants, will be analyzed to understand the methods to be utilized to orient and organize the people into a cooperative group.

The "Leaders Manual," drafted by the FCH advisor in consultation with the Sites and Services Division Director and the Division staff, is an attempt to reflect the Division's view of and approach to minimum shelter cooperative projects. The Director has reviewed the draft manual and, except for minor changes, believes that it should be utilized (as it is now being utilized at Spanish Town), but changed based on their experience with each of the projects. The manual is written for the use of the educators, is easily understood, and is designed to be used when the allottees to the project are selected and assembled for their first meeting. It details the instruction to be given at each of the five pre-occupancy education sessions that all families must attend in order to be accepted for the project.

The manual explains in detail the background, purposes, methods of management, financing, payments, regulations, obligations of project participants, the role of the government and the role of the cooperative that all leaseholders are automatically a part of. The manual also lays the guidelines for constructing homes and managing the housing project. It does not, however, provide the means for establishing a viable community organization with the power of democratic group determination, and thus does not provide the means of establishing organized communities with the means of regulating themselves, which has been expressed as the goal of the Division of Sites and Services.

The tone of the manual is that the Government is providing the participant with the opportunity to have his own home, and that in return the people must organize themselves to carry out the regulations that have been established by the Government. There is little or no opportunity, however, for the people to participate in the physical planning of the project (which has already been completed) or to develop the rules and regulations (which have already been formulated) under which they must live. The rules (such as no loud radio playing at night,

no riding of motorcycles in certain areas, using only approved materials for house and fence construction, etc.) are designed to ensure that the housing project will be a reflection of an orderly society under the assumption that in time the participants will appreciate the value of the rules and embrace them as their own. That this will occur, however, is by no means self-evident.

It is well established, however, that community motivation cannot be obtained by decree. If people are to be expected to form a cooperative as the manual indicates, which will assure that regulations are enforced, then the people as a community need to participate in the making of the regulations. People identify with decisions that they have helped formulate and feel the need to see them carried out. Further, since people don't live in slums by choice, and know what type of community they want to live in, they could establish their own rules for governing their lives.

The manual indicated that after a cooperative is formed (and after several years is given the choice to function semi-autonomously), government still retains the right to overrule the cooperative in any of its decisions regarding the control of the community. While this will ensure that the social and physical regulations remain those that the government agrees with, this type of veto power over the cooperative will not serve to stimulate a feeling of autonomy on the part of the members.

The opportunity does not exist within the framework of the project to develop a community organization which would be self-perpetuating and self-regulating. This would require revisions in the manual to allow the people to work with the government in planning the regulations and management of the community. Natural leaders could be identified by the Division staff during the pre-occupancy education courses and asked to help arrive at a consensus of what type of community the people wish to live in. Instead of Division personnel selecting the cooperative leaders, elections could be held and a viable community organization established through allowing the people to actually participate in the management of the project.

If some modification of the terms under which the people are required to live is not made, when government leaves the cooperative to function on its own, the fear of eviction for non-compliance will be dissipated, and the cooperative that has been formed may also dissipate.

## Conclusion

In conclusion, the following aspects regarding the pilot project in Jamaica have been raised:

1. Training by Mr. Campbell of Division of Sites and Services personnel has been of considerable assistance to the Training Director in preparing the educators to carry out pre-occupancy training of project participants. The educators still need more practice to improve the quality of their presentations, but this problem should be resolved as they gain experience with the Spanish Town project.

2. Construction supervisory personnel have not yet been hired. Further, the manual for site managers to use while training the cooperative members has not yet been written, and thus it is doubtful that the site managers will be hired and properly prepared for their job prior to the termination of the FCH contribution to the project. Since the site manager is the key person to be involved with the cooperative, his adequate preparation is essential to the organization and operation of the cooperative.

3. While the FCH advisor attempted to obtain the technical assistance and managerial expertise of MHS to work with the project, this collaboration was not possible since both the Ministry and MHS felt that the project should be handled by the Division of Sites and Services.

4. The choice of the target group was determined prior to FCH's involvement in the project and the selection procedures for applicants were arranged by the IBRD and the Ministry. While 25% of the people selected are in the lowest income bracket (\$11.50-\$18.75 Jamaican per week), the other successful applicants have income from \$19 to \$40 (Jamaican) per week. This does not completely agree with the PROP requirement that beneficiaries have very low incomes. The criteria established for excluding applicants already having adequate shelter are not known, and it cannot be determined to what extent this requirement will be met.

5. Beneficiaries of the project were not included in the planning process of the physical construction of the project nor in the determination of the rules under which they will live. As the "Leaders Manual" indicates, no organization of the cooperative will take place until the initial minimum shelter is constructed. There are thus no provisions made for the formation of a community group with the motivation and opportunity for self-government of the cooperative. It is thus doubtful that

a viable community organization will be created, and project management will therefore depend on the government indefinitely.

6. The training materials drafted by the FCH advisor have been well organized and directed toward establishing the institutional ability of the Division to implement similar projects in the future. If the "Leaders Manual," however, could be revised to accomplish the Division's objective of creating organized communities with the power of self-regulation, the potential outcome of the Camplands project would be improved.

#### A Manual for the Minimum Shelter Approach

This manual was drafted by FCH for the purpose of explaining the minimum shelter approach as a means of dealing with the world-wide problem of inadequate housing. There are useful sections in the manual which deal with the involvement of the people in the planning of the project and the organization of a cooperative with the rights and responsibilities of self-government. At the same time, however, other sections seem to suggest that the agency involved exercise more control over the planning of the project, the selection of cooperative leaders and the operation of the cooperative. The first section of the manual contains considerable background material which seems to be directed toward institutional planners while later sections are more applicable to field personnel or cooperative technicians. The manual is, however, still a draft and has not yet been utilized in its present form as a training resource in either Colombia or Jamaica. Nevertheless, the manual would profit from a better definition of the audience that it is directed toward.

## APPENDIX B

### SELF-HELP CONSTRUCTION IN THE COLOMBIA AND JAMAICA

#### MINIMUM SHELTER DEMONSTRATION PROJECTS

Self-help housing is by no means new. In many societies self-help of one type or another has over the ages been the normal way to build shelter. During the 1960's the Agency fostered self-help housing broadly, often building up local traditions, and can point to several successful results. However, self-help housing has not remained among housing programs of Latin American governments.

The self-help process advocated under this program was one instrument for holding the cost of housing within the means of the low-income target group. Access to shelter under this program is for most of the families dependent upon savings realized through the contribution of their own labor and other non-monetary resources (estimated at about 30%). The second reason for advocating self-help was to further the establishment of the individual family and the community as a collective body with the capability to control their living environment and to maintain their life quality on an upward trajectory.

Further aims of this present program were to identify successful self-help construction techniques and demonstrate means of overcoming some of the problems which caused the self-help approach to lose favor, such as rural-urban migration, hidden subsidies in the high volume of administrative services, and governments' politico-paternalistic attitudes toward housing low-income people.

#### The Giradota Project near Medellin, Colombia

The basic infrastructure for this project was installed by the ICT before the end of 1974. The construction of dwelling units is to be entirely individual (self-help) or ayuda propia, where each family is responsible for all construction on its own home.

Shelter Design: although complicated somewhat by a sloping site, construction is of a type within the capability of ordinary skilled workmen. Many of the techniques to be used are no doubt already known by several within the homeowner group.

Vocational Training: Arrangements have been made for the National Apprenticeship Service (SENA) to provide on-site training in all the construction skills needed. SENAs has assigned one full-time technician to the site on Tuesdays and Thursdays and two SENAs technicians on Saturdays and Sundays. Skilled homeowners or those with previous construction experience are to assist SENAs.

SENA is a well staffed national organization with a successful record of vocational training. SENAs generally trains in those building trades most often performed on-site. As practice shop for apprentices, SENAs is to make the steel window sashes and flush wooden doors for all project houses. Prices for these items will be below those prevailing on the market.

Construction Supervision: In exercising its responsibility for general management and quality control of construction, ICT has assigned a full-time construction inspector to this project. This man, an architect by training, will coordinate with the SENAs technicians. These assistance services appear adequate.

Community Organization: Ideally, the structure and process of organization decision-making and administration after completion of home construction should be an outgrowth of the structure and process of organization through which the houses are built. Therefore, care and foresight should be exercised in organizing for self-help construction.

Although the initial organization of the Giradota project's cooperative is still underway, a definite organizational pattern has been set. Interim block committees, complete with chairmen and officers, coordinate self-help construction at present. This includes the distribution of ICT-furnished materials and the allocation of those tools obtained by the FCH technician as a donation from the subsidiary of a U.S. tool company. This interim arrangement should be useful in identifying and developing leaders and as the framework for the later permanent organization.

Visual and Other Training Aids: Self-help construction training is to be conducted by SENAs, which will follow its own methods and use its own training aids.

## The Camplands and Spanish Town Projects Near Kingston, Jamaica

All urbanization and basic house construction are being completed by contractors under the supervision of the Ministry of Housing and funded through an IBRD sites and services loan. Homeowners will complete the particular unit they purchase from four options. Materials for completing basic units will be obtained through the Ministry of Housing, but each family is to provide its own tools.

Shelter Design: The design was established under the IBRD sites and services loan. Suggestions for making the design and building system more suitable for individual self-help construction are contained in the June 25, 1975 report of the FCH architect-technician.

Construction Training: Technicians from the Ministry of Housing will train homeowners in how to build their shelters and supervise house construction. The chief self-help housing technician was hired in July of 1975 but has no previous experience in self-help construction. He is to supervise other self-help technicians, the first three of whom are expected to be hired in November, 1975. These technicians will have had previous experience and training in conventional construction, but they too lack experience in self-help construction. Strong training prior to their duties on-site should be initiated at the earliest possible date and should ease difficulty for technicians and homeowners during an unavoidable period of learning together. After this period, if the proper level of technical staff strength has been reached and maintained, this arrangement should function satisfactorily. Training methods are expected to include (1) formal classroom discussions; (2) formal on-site field demonstrations; (3) individual and group on-the-job instruction; and (4) guided knowledge sharing among homeowners. The preparation of self-help housing technicians to conduct this training is a priority requirement.

Training Aids: The FCH technician is preparing a self-help construction manual to be used in training the Ministry's self-help technicians. A first draft of this manual was substantially complete at the time of our visit. It is not in itself a "how-to" guide but is to be used in conjunction with illustration sheets being prepared by a Ministry architect. These graphic illustrations of construction operations are to be supplemented by a sequence of photographs taken during the present construction of the model dwellings. For certain operations full-scale templates will be provided in addition to illustrations. Indications are that the results will compose a good visual aids system.

Community Organization: Homeowners have been assembling regularly for orientation sessions but have not yet formed into an organization -- even on a provisional basis -- despite the fact that their first involvement in this program came almost a year ago. Ministry of Housing social development staff and the FCH technician are to assist homeowners in organizing themselves into pre-cooperatives.

Although each family will be responsible for completing its own home, the community organization will be the logical instrument for handling problems in the availability and sharing of tools, in mutual assistance on heavy construction operations which pose particular difficulties for female household heads with small children, with the storage and protection of materials, and with the procurement of skilled craftsmen. While all of this is yet to be done, the importance of community for successful self-help construction cannot be overemphasized.