A strategy for rural Human Settlements Development (HSD)

Report commissioned by
the Aga Khan Foundation, Geneva

Development Workshop

October 1990

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Areas of focus

Reviewing the current AK institution activities in this HSD context, four considerations emerge which should be addressed in putting in place a strengthened programme of activities and an HSD strategy:

* the need to broaden the HSD approach to embrace its larger scope and make use of the linkages within HSD;
* the need for collaboration in planning and execution of work;
* the need for developing the human resource capacity to meet the new demands in a comprehensive HSD programme;
* the need to work with the local population in all aspects of HSD programmes.

Action needed

Two forms of positive action are proposed in order to develop an integrated HSD programme and to address the issues mentioned above:

1. The formulation and implementation of specific project packages to develop skills and demonstrate the proposed HSD approach.
2. Support activities related either directly or indirectly to an HSD programme and to project formulation and implementation, such as (i) exposure of AK institutions to parallel experiences from which lessons can be drawn, and (ii) consultant assistance.

Project packages

Four project packages are proposed, each intentionally modest, but when seen together covering a large part of the HSD scope. The four packages, using for illustration the case of either the Northern Areas and Chitral, Pakistan, or Gujarat, India, but applicable in each case to the other area, are:

1. Settlement systems development and settlement development;
2. Neighbourhood development and small settlement development;
3. Home improvement;
4. Building materials production and improvement.

Each package has two elements: an 'immediate action' component over two or three years to give results, provide the basis for learning and training, and for testing and refining procedures; and a longer-term programme which is more investigative, working in parallel with the immediate action, and which progressively paves the way for more widespread or more easily disseminated operations. Improving the provision of services and facilities, improving environmental health, upgrading homes, and developing opportunities for local production and employment figure as key points. In each project package the emphasis is on inter-sectorial collaboration

and on promoting community involvement. To make project development and operation effective, it is strongly recommended that an HSD steering committee be established in the field area, representing all the involved parties.

The role of AKF

It is suggested, in order to bring about the establishment of the proposed HSD programme, that AKF adopt a strategy of promoting the HSD key issues mentioned above. In practical terms, support could be provided to project proposals which are formulated along these lines. In addition, in reviewing project proposals on a case by case basis, potentials for developing these issues in projects should be identified: to this end, AKF could provide consultancy support to assist in project formulation and implementation, so that, particularly in early years, the key issues are developed and applied in practice.

In addition, support should also be offered to facilitate the exchange of information about experience, the opportunities to learn from other experiences and projects, and in the longer-term, to disseminate the results of the AK institutions' HSD activities.

List of acronyms

AK	Aga Khan
AKES(I)	Aga Khan Education Services (India)
AKES(P)	Aga Khan Education Services (Pakistan)
AKF	Aga Khan Foundation
AKHB(I)	Aga Khan Housing Board (India)
AKHB(P)	Aga Khan Housing Board (Pakistan)
AKHS(I)	Aga Khan Health Services (India)
AKHS(P)	Aga Khan Health Services (Pakistan)
AKNC(I)	His Highness Prince Aga Khan Shia Imami Ismaili Council for India
AKRSP(I)	Aga Khan Rural Support Programme (India)
AKRSP(P)	Aga Khan Rural Support Programme (Pakistan)
AKTC	Aga Khan Trust for Culture
BRAC	Bangladesh Rural Advancement Centre
DCC	Day Care Centre
GRUH	Gujarat Rural Housing Finance Corporation Ltd.
HBFC	House Building Finance Corporation
HSD	Human Settlements Development
ICPC	Integrated Community Progress Centres
ILO	International Labour Organization
LB&RDD	Local Body and Rural Development Department
LCIP	Living Conditions Improvement Programme
NA & C	Northern Areas and Chitral
NAPWD	Northern Areas Public Works Department
PPI	Productive Physical Infrastructure
R & D	Research and Development
RDO	Rural Development Organizations
RHDP	Rural Habitat Development Programme
SHSCP	Self Help Schools Construction Programme
TOR	Terms of Reference
UN	United Nations
VO	Village Organization

Executive Summary

Introduction

Traditionally, most rural settlements have evolved slowly over the years, using the resources available locally. Today, their inhabitants increasingly face rapid and often critical changes in many aspects of their lives, not least of all affecting how to maintain and achieve a decent living environment, with necessary services and the requisite organization and finance to support them. Methods and resources which were previously viable are increasingly brought into question. Resources are changing, and in many cases disappearing. There are demands for new services and living standards, for which traditional practice or materials are not necessarily available, or locally thought suitable.

The popular expectations and demand for help in achieving better living conditions in the rural settlements where Aga Khan (AK) institutions are operating has been growing at an increasing rate. Responding to this demand in the past few years, an increasing number of the AK institutions have become involved in activities which concern the development of human settlements and the rural built environment. These activities have been varied, both in subject and approach.

For the AK institutions to exploit to the full the opportunities to assist the local populations in achieving better living conditions in their villages, as well as in their homes, there is increasing need for the adoption of a more coherent Human Settlement Development (HSD) approach. A new HSD approach would aim to tie together the various elements of AK institution activity and create a more cohesive and development oriented HSD programme.

This report reviews the key elements of existing AK institution actions, compares them with those which a more comprehensive Human Settlements Development programme should embrace, and then illustrates how specific project packages can be developed and implemented.

Strengths within the AK network

Several factors inherent in AK operations make the AK network particularly suited to the development and demonstration of an exemplary HSD programme. Foremost is the support provided by the belief, enthusiasm and energy of the Ismaili Community in participating in, and in developing and implementing programmes with the AK institutions. In addition, the emergence of active Village Organizations, particularly in the Northern Areas and Chitral, represent an excellent platform for HSD implementation.

At the practical level, there has already been a great deal of work done by the AK institutions in the field of rural Human Settlements, of which the substantial part has been funded by or through the AKF. Although much of the work done has been positive and successful, there are nevertheless opportunities for developing a more

dynamic, 'community driven' HSD programme, which would be better able to serve and respond to the needs of the rural population in these areas.

Four key issues

In developing an HSD strategy, four key issues underlie the approach advocated in this report.

1. Inter-sectorial linkages

HSD projects should fully exploit the inter-sectorial linkages between the built environment and the broader socioeconomic concerns of rural development; links such as between irrigation, water supply and village infrastructure; between health and the home.

2. Hierarchical linkages

An HSD programme must consider and eventually address the full scope of the HSD components:

* Settlement systems development;
* Individual settlement development;
* Neighbourhood development;
* Housing and built unit development;
* Physical infrastructure;
* Construction and building industries development.

For example, to address successfully the problems of individual housing units requires on the one hand relating them to settlement and neighbourhood development, in which physical infrastructure figures, and on the other hand calls for the development of, and improved access to the materials and skills needed for building.

3. Technology, organization and finance

HSD programmes need to be planned and executed with due regard to ongoing organization and finance, as well as technology, rather than concentrating on technology to solve problems.

4. 'Community-driven'

HSD should be 'community driven', calling for involvement of the community at all levels, and responding to their needs and capacities.

Terms of Reference

This work has been commissioned by the Aga Khan Foundation as part of a review of its strategic options for the future. In undertaking the work, the consultants visited both India and Pakistan. During the course of these missions, and through meetings in France and Switzerland, they had the opportunity to hold extensive discussions with representatives of the organizations mentioned in this report, as well as staff from the Secrétariat de Son Altesse l'Aga Khan, Aiglemont. We would like to thank all the members of the Aga Khan institutions who gave so generously of their time, and whose help and comments have contributed invaluably to the preparation of this report.

The major objectives of the work of which this report is the result have been to:

i) review briefly the state of knowledge in this field, and to identify possible contributions that AKF might be able to make to advancing knowledge and its practical application;

ii) review existing programmes within the Aga Khan Network that have an impact on the rural built environment (e.g. the Aga Khan Housing Boards, the construction and environmental health activities of the Service Companies, the Aga Khan Trust for Culture, and the Aga Khan Rural Support Programmes), to suggest ways in which these activities might be improved, made more complementary, and might contribute to the advancement of knowledge in the field;

iii) suggest strategic objectives and options for AKF in this field over the next decade, taking into account the policies and procedures of the Foundation, the context within which it works, the opportunities in the field, and the existing and potential programmes within the Aga Khan Network;

iv) indicate the likely magnitude of financial resources that would be required to meet the strategic objectives suggested;

v) note possible opportunities for financial and technical collaboration with other development agencies.

These TOR refer to the rural built environment. To bring this into sharper focus, this document and the approach it outlines refer to Human Settlements Development (HSD), specifically concentrating on the built environment aspect of rural settlements.

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Chapter 1

A review of current Aga Khan institution activities in the context of rural Human Settlements Development

The existing experience of AK institutions in the field of HSD is already considerable. The report highlights the number of HSD activities which are already taking place, and focuses particularly on those existing activities which have a bearing on the development of a more coherent HSD programme. Because there are gaps in the present AK institution operations in the context of HSD, in the chapters which follow the report goes on to propose areas where there are good opportunities for improvement and strengthening of an HSD programme.

This chapter is divided into two parts, the first reviewing activities in the Northern Areas and Chitral in Pakistan, the second reviewing activities in Gujarat, India.

1.1 Pakistan

Action concerning rural HSD in Pakistan has been largely concentrated in the Northern Areas and Chitral (NA & C). Less action is taking place in rural Sind.

The Aga Khan Foundation (AKF) plays an indispensable role in Pakistan operations, funding, or organizing the funding, of almost all the AK institutions' HSD activities in the Northern Areas and Chitral (the construction of schools and clinics, the Living Conditions Improvement Programme and the Mobile Training Programmes), and nearly all of the Aga Khan Rural Support Programme operations. The main exception to this in the area is the Baltit Fort restoration and the Karimabad Development Plan, which are funded through the Aga Khan Trust for Culture.

Five main AK institutions are currently actively involved in HSD in the NA & C: the Aga Khan Housing Board (Pakistan); the Aga Khan Rural Support Programme; Aga Khan Health Services (Pakistan); Aga Khan Education Services (Pakistan); and the Aga Khan Trust for Culture.

1.1.1 Aga Khan Housing Board (Pakistan) - AKHB(P)

AKHB(P) has had a wide portfolio of construction operations in the NA & C. These have included one-off projects (Sherquilla School, Booni Girls' Hostel, Karimabad Academy, Singal Medical Centre, to name but a few), and, on a wider scale, the Self Help Schools Construction Programme (SHSCP). All have become hallmarks of high quality in construction. The buildings are influential in creating an image in some villages of what 'new' buildings, and particularly public building, should be like. One challenge for the AKHB in developing HSD activities would be to explore ways of linking the high quality of its building work with the realities of working with local people to help them improve their houses and living conditions in a manner which can be locally affordable and acceptable.

Self Help Schools Construction Programme (SHSCP)

A key aspect of AKHB(P) operations has been the Self Help Schools Construction Programme (SHSCP), with over 200 classrooms built to a high standard. The 1990 Research and Development (R & D) programme examined possibilities of modifying the techniques and materials used to suit more closely what is locally available. In effect, the exercise has shown that to maintain the same standards of low maintenance, good durability and good scholastic space, the technical and material options remain for the time being limited, given the nature of material resources available. (Three types of wall building options have currently been retained: hollow cement blocks, stabilized earth and stone). The R & D exercise did, however, generate a number of ideas for walls and roofing which may be of greater interest in efforts to help people improve their own houses. These should be the object of ongoing investigation.

Living Conditions Improvement Programme (LCIP)

AKHB(P) has been operating the Living Conditions Improvement Programme (LCIP) since 1983. This programme has embraced four actions:

i) The sale of toilet bases to villagers

Once the cost of the necessary connecting pipes and soak pit are added, the overall cost is relatively high, beyond the means of many families. In some cases families have bought the toilet base, but failed to install it. Once installed, the need for water for flushing, and water freezing in the seal, have sometimes posed problems. Given the variety of both village conditions and household resources, a wider range of sanitation options could perhaps be made available. To this end more work could be done in evaluating what the villagers themselves find affordable and desirable.

ii) The sale of steel stoves with chimneys

The AKHB has played an important role in supplying and popularizing these stoves, particularly in Chitral. The important advantage of these stoves has been to reduce smoke in the home, otherwise a source of illness. It has been less clear that the stoves have contributed to reducing fuel consumption, and concern remains that for some families these stoves are too expensive. These are two issues which merit further attention.

iii) The promotion of a ventilator unit

This has not proved popular. The problem of ventilation appears to be solved quite easily by those people who can afford to buy glass and opening frames in the markets - and it remains difficult for those who cannot.

iv) The sale of water purification bags

Although their use has not been closely monitored, concern has been expressed by various people that the system has not produced as good results as expected originally. There is doubt whether the bags are cleaned or replaced often enough to maintain good purification, and uncertainty about their efficiency depending on where they are placed in the water container.

The LCIP is currently being replaced by a move towards a basic infrastructure programme with more emphasis at community level facilities, clean water provision and waste disposal still featuring as key elements. The AKHB, Aga Khan Health Services (Pakistan) (AKHS(P)) and the Village Organizations (VO) have collaborated in identifying a site for water filtration at Oshikhandas, and a prototype is being tested. The SHSCP R & D programme also incorporated four small water filtration units, also now being tested. There have been discussions on possible

collaboration by AKHB on the AKHS(P) Water and Sanitation Research and Development Project, which AKHS plans to start in 1991.

Village Planning and Self Help Housing

Village Planning and Self Help Housing are now also planned areas for action by AKHB(P). To date the focus has been on environmental health, a good starting point. From this start, however, the programmes concerning housing and village development need to broaden their focus to embrace a wider set of issues which contribute to improving living conditions, including such aspects as choice and availability of materials, structural safety, waste disposal of all types, and issues of village servicing and facilities, to mention a few. In so doing continued progress is needed to bring the materials and methods which can be used for improving conditions within range of the resources available to the population. Meanwhile, some contemporary building practices are actually climatically or structurally inferior to more traditional buildings, and this is increasingly the case near the towns where solid cement blocks and corrugated roof sheeting are becoming the norm.

Baltit Fort and Karimabad

AKHB(P) will be involved in the restoration activities of the Baltit fort with the Aga Khan Trust for Culture (AKTC), and in settlement planning for Karimabad. As far as possible, the settlement development methods for Karimabad should be a model for other settlements in the area. Nevertheless, the greater resources available to this project make it likely that equipment and techniques for planning affordable here would be beyond the means of planning programmes for a much larger number of other settlements in the region. For the latter the focus in most cases should be on developing planning guidelines for the VO to apply over the years.

Overview

An overview of AKHB(P)'s work shows a consistent high standard applied to its building and engineering activities, which represent the bulk of its present activities. In most cases this quality is in response to the design performance criteria and standards which AKHB(P)'s clients have asked for. The staff profile therefore currently reflects the requirements of the type of work that they have been asked to undertake to date. An HSD programme calls for far greater emphasis on helping villagers organize themselves and resolve their own problems. Support in terms of technical, managerial or financial assistance needs a light touch; the emphasis should consistently be on guidance and training. If the AKHB is to tackle what amounts to a new field of operation - HSD - then it is likely that additional skills and training will be needed to achieve the suitable team profile.

1.1.2 Aga Khan Rural Support Programme (Pakistan) - AKRSP(P)

In the AKRSP 1990-94 Summary Operational Design report, no specific mention is made of the rural built environment as a theme of concern. Nevertheless, by responding to the needs and requests of villagers, AKRSP is already in practice involved in several HSD actions, some of which require mention.

Land Development

AKRSP(P) has an existing involvement in "land development" related to newly irrigated areas, to which families wish to move. When land is divided up into family plots this serves for housing and road layouts, and for some legal recognition, making them eligible for housing loans from the House Building Finance Corporation (HBFC). This places AKRSP operations within the context of Settlement Development, with a focus on Organization. In addition, AKRSP has over the years collected together a large volume of material on each village, representing an important resource for settlement planning.

Support for Housing Loans

In 1989 - 1990 AKRSP's architects surveyed individual houses in some villages (in Hunza and Nagir) at the request of villagers. Subsequently individual plans have been drawn up enabling house owners to apply for loans from the HBFC. Over 60 such loans are being applied for in Passu. In the public eye, AKRSP itself can be seen to be involved in housing loan support. In so doing, a precedent is created. Meanwhile the high technician involvement for a few families makes it hard for the present approach to be replicated on a wide scale. There are limitations too to the loan package on offer: HBFC were contacted by AKRSP with the intention that HBFC work directly with the VO. Loans are proposed to individuals for sums up to some 60,000 rupees, with a minimum in the order of 15,000 rupees. AKRSP verbally suggests that these sums would be more than the majority can afford, and that the current offer is thus not available to the majority of the population.

Housing loans are an important issue. To start off in the right direction, it would be desirable to see the development of an equitable package designed to suit the realities of the Northern Areas and Chitral, and potentially available to a great number of people. A package could involve smaller sized loans, used to address and demonstrate specific and identified building improvements (for example, for sanitation, for earthquake resistance, for roof structure), all within the context of a house improvement programme. (See 'Project Packages', section 5.2). The application process should be simple, with organization of the loan dossier done by, for example, the VO, once given suitable training. The intervention of an architect each time should not be needed. 1

Construction

AKRSP is ready to start the construction of offices and houses for the Social Organization wings of AKRSP. If such construction goes ahead, every opportunity should be taken to demonstrate building methods and materials which could be of use in home improvement activities. To this end, given the variety of resources and

1 Lessons can be learnt from other examples: the Grameen Bank and BRAC housing loan packages (Bangladesh) provide examples of well organized small loans used to solve clearly identified building problems. Complementary to what is provided for in the loan, the family provide other materials and labour. Viewing the home as linked to income generation through having better health, security and at times a work place has helped maintain very high repayment rates.

conditions across the Northern Areas and Chitral, several building methods and materials should be considered.

Sanitation and Water Supply

The World Bank proposed (and as yet unfunded) Water Supply, Sanitation and Health Project for the Northern Areas2 envisages, amongst other activities, that grants would be made from the Local Bodies & Rural Development Department (LB&RDD) to VO for water supply and sanitation improvements. AKRSP has been invited to provide some technical and organizational assistance to the VO, and as well to project staff in participatory approaches. Given that AKHB and AKHS have been involved with water supply and sanitation and water-borne disease, it would have seemed logical for some collaboration with them to have also been envisaged. It would be unfortunate where there is experience in the same field, if such opportunities to cooperate were overlooked, leading eventually to duplication of action.

Tree planting

AKRSP's tree planting programme will in the long-term contribute to the availability of building timber and wood for fuel. In the short term, selection of timber species for building purposes could be facilitated by more information on the types of timber (lengths and profiles) best suited for building in the future. For this to happen. more work needs to be done on improving roofing (potentially by AKHB or an organization specializing in timber), and on improving the operation, practices and perhaps the equipment of the area's sawmills, to make better use of the wood available.

Village Organizations (VO)

Overall, perhaps AKRSP's greatest potential contribution to developing an HSD programme has been the creation of the VO in hundreds of villages, and through them, the acquisition of a great body of experience in working with village based organizations and the people, helping them to undertake their development activities themselves. AKRSP will be offering training programmes based on this experience of working with and helping local organizations, which could greatly assist other organizations develop the sort of skills which would be needed in carrying out 'community driven' HSD activities.

1.1.3 Aga Khan Education Services (Pakistan) - AKES(P)

Although not directly involved in construction, AKES(P) is responsible for the commissioning of its educational facilities construction work (SHSCP), and for, in part, defining the standards to be achieved. These standards and criteria have had a

2 Wardop-Acres Cowater International NESPAK: *Northern Areas Strategic Investment Plan and Project Preparation for Rural Water Supply, Sanitation and Health*, vols. 1 and 2, September 1989.

direct bearing on the choice of materials and on the nature of the buildings. (See the review of AKHB(P) activities above for some more detail.)

1.1.4 Aga Khan Health Services (Pakistan) - AKHS(P)

Quality of water

AKHS(P) has had some participation in the AKHB water purification filter bags element of the LCIP. AKHS(P) plans in 1991 to initiate a water and sanitation research and development project (and AKHB has been invited to participate in this). This programme aims to undertake research into water sources, water purification, communal and domestic water supply, and the investigation of sanitation and waste disposal methods and their socioeconomic implications. If implemented, it could make a valuable contribution to other water and sanitation programmes for the area.

Health Centres

AKHS(P) has been supporting the construction of Health Centres for some time. A pilot 'architect designed' health centre has now been built, using rammed unstabilized earth walls and traditional timber roofs. Provided that the performance of the building proves to be good AKHS would like to build more along the same lines. As a new initiative, the building has been totally financed by AKHS, including local materials and labour. Both the 'agency/village' relationship arrangement, and the building *criteria* (and thus its design) differ from the AKHB/AKES SHSCP buildings, with which inevitably comparisons are made. The difference in design criteria (such as questions of durability and maintenance responsibility) make such a comparison questionable. The prototype health centre aims to show that local building materials can be used to produce healthy living conditions. For replication elsewhere, whilst the layout could potentially remain the same, other building materials would in many instances need to be considered. Linked to AKHS having paid for the building itself, a strategy for making the community financially responsible for the upkeep of these centres is being tested; this, if successful, could be of importance to other AK institutions providing service facilities.

1.1.5 Aga Khan Trust for Culture - AKTC

AKTC are involved in the restoration of Baltit Fort and in the Karimabad Development Plan, on which work has started. Elsewhere, restoration projects have at times provided good opportunities to develop useful local building skills, to reactivate local building industries (for example, traditional brick making in Nepal), and to demonstrate techniques of construction of use to the population. In the case of the Fort, innovation in earthquake resistant construction could well be an example of this. Such opportunities should be exploited and publicized.

1.1.6 Other organizations

The AK institutions are not the only organizations active in HSD in the NA & C. In parallel there are the activities of the Northern Areas Public Works Department (NAPWD), the Local Bodies and Rural Development Department (LB&RDD), as well as activities funded by other external agencies. AKF and UNICEF jointly supported the Community Basic Services programme, intended to improve rural water supplies and sanitation. Many HSD activities in the area, construction and road building to mention two in particular, produce good results, although not always at lowest cost.

Almost the whole region benefits from the presence of the VO, representing an invaluable capacity which could be greatly enhanced for HSD activities through training and participation in all levels of project operation.

Overall, there has been less involvement of non-AK Pakistani NGO's and institutions in the Northern Areas than is this case for Gujarat, India, the counterpart region in this study. This means that there are fewer organizations active in the field, and thus less comparative experience to share and draw from. It might be desirable to encourage activities by other organizations to work on HSD activities alongside the AK institutions, particularly in non-Ismaili communities.

1.1.7 Overall comment

In general, for the NA & C, the impression is one of a relatively low degree of practical collaboration: this certainly seems the case for HSD. This low level of collaboration is regrettable, creating a situation in which, to a great extent, each organization (whether AK institution or Government) pursues its own programme, in apparent isolation from some of the others working in the same field.

Lack of collaboration is at best a waste of potential uses of resources, manpower and skills, and in terms of benefitting from existing experience. At worst the message to the population is confused. It would be desirable to see greater collaborative action between AK institutions, *and* between AK institutions and other agencies, whether governmental or not. To this end, it is hoped that a clearer HSD strategy and plan should make it easier for other agencies to see what is being done, and for each to see how their expertise, resources and activities might fit in.

Finally, the absence of a clear HSD view has also meant that staffing and skills are not at present best suited or prepared for undertaking the range of activities which a more comprehensive HSD programme would require, and thus the development and complementing of existing skills should emerge as an important aspect of future work.

1.2 India

As in Pakistan, the AKF is a major funder of AK institution operations in Gujarat, with the exception of the Aga Khan Housing Board (India) Rural Habitat Development Programme (see below). Funding covers all the AKRSP activities, the

construction of schools and Day Care Centres, the health services and the entire health programmes in Jonpur.

The concentration of practical action by AK institutions in India concerning the rural HSD is in Gujarat Province. The actions of four AK institutions, one AK partially supported organization (the Gujarat Rural Housing Finance Corporation Ltd.), and the National Council figure predominantly.

1.2.1 Aga Khan Housing Board (India) - AKHB(I) / Rural Habitat Development Programme - RHDP

Started in 1988, and funded primarily through the Muniwar Abad Charitable Trust, the Rural Habitat Development Programme (RHDP) in Gujarat, based on Keshod, devoted much of its first two years to analyzing local conditions and collecting data on available materials, skills, and building needs. Much of this material needs to be put into a useable form, and in some cases missing information completed. RHDP also made contacts in some ten villages, out of which two programmes have developed. Staff changes have taken place, and time is opportune for the clarification or strengthening of new initiatives, building upon the useful experience of the past years. The RHDP team is young, but benefits from being enthusiastic and ready to learn. This can be seen as a positive factor if the opportunity is taken to encourage and help the team develop its skills and at the same time develop a clearer programme of actions and its own HSD strategy. With this greater clarity, it will be easier for the RHDP to explain and project the role it envisages to other AK institutions and to the villagers themselves.

RHDP are at present involved in two operational actions, from which lessons can be drawn.

Assistance in housing loan process

Assistance is being given in the housing loan process of the Gujarat Rural Housing Finance Corporation Limited (GRUH) (see 1.2.5 below). The objectives of the latter are to help rural people build, extend or repair their homes. RHDP has acquired the role of loan facilitator and technical advisor, based on local demand. The RHDP team have helped a number of families in processing loan demands, taking demands to GRUH, and then disbursing the loan money. They have prepared plans for the homes, and have tried to encourage the use of indigenous materials. The loan assistance has been of considerable help to the beneficiaries. The beneficiaries have not, however, paid much attention to the technical advice given by RHDP, nor always followed the 'architectural' suggestions about how to spend the money. In two cases, as a result, borrowers have tried to build too much and cannot finish. In effect, to a great extent RHDP is perceived to be operating as a "go-between" for the population and GRUH. The resultant situation is unsatisfactory for RHDP, which would like to play a clearer technical and organizational role. Thus RHDP needs to strengthen its ability to link the loan process more directly to technical and organizational advice: in doing so it could better help the beneficiary avoid problems in organizing their building process.

Sanitation project

Under a scheme where World Bank funds for sanitary toilet blocks are offered by the Environmental Sanitation Institute (Safai Vidyalay) in Ahmedabad, RHDP, with initial funds for 100 latrines, provides assistance for building twin pit pour flush latrines in Lathodra Village (Junagadh). RHDP brings the money from the donors, assists in bulk purchases of materials including local stone and cement, and provides technical assistance; the beneficiaries provide labour. RHDP receives a subsidy from the donor and a reimbursement from richer beneficiaries (30% of total out of projected 100 beneficiaries at present). At the end of the present phase it will have a revolving fund to construct further facilities. Here RHDP plays a more rounded out and rewarding role involving technology assistance, organization and financial management, and it has been successful in training a local counterpart in the village to help in the work and give technical advise.

In addition to these two programmes, RHDP is in the early stages of working on two more schemes.

Village planning:

This is still in the preparation stage. Attention is focussed on trying to develop a workable planning approach, and as yet little has been done to really identify needs and potential action. Illustrative of difficulties to be faced in HSD in Gujarat, RHDP will confront problems in determining an equitable organizational and institutional base in the villages able to participate in resolving problems of ongoing operational finance and organization needed to maintain any public infrastructure that might be put in place or rehabilitated. Working on irrigation and/or biogas in the same villages AKRSP(I) has had more success in getting village organization and finance resolved, but there are more direct and obvious financial benefits to encourage the population, particularly now that AKRSP has several proven products.

Provision of subsidies for housing for rural artisans:

The objective is to provide an incentive for artisans to work on RHDP projects: at the same time the RHDP team hope that these buildings will serve as demonstration houses in cost effective technologies. This work is in the planning and design stage, and there remain a very large number of issues to be resolved. Nevertheless, this initiative presents an interesting potential base for starting a house improvement programme and for developing techniques with local builders which could be used.

1.2.2 Aga Khan Rural Support Programme (India) - AKRSP(I)

AKRSP(I), with an overall aim of promoting income generating activities, currently concentrates on land and water resources and energy. Its specific actions are linked with HSD issues in four fields.

Water resource development:

AKRSP(I) have contributed to bringing water to homestead land. This enables the landless to develop small scale irrigated agriculture in their own backyards. Bringing agriculture into the settlement context has potential consequences on future settlement planning. Although other AKRSP water resource activities relate to the HSD, this is a clear example of linkage between settlement development, planning issues and agriculture: it would be worthy of further development.

Biogas:

AKRSP has built a large number of biogas plants in the Junagadh area. Introducing biogas has consequences on building and compound space requirements: below ground for the plant itself, for reduced fuelwood storage, for animal and in some cases human waste disposal, and for the design of cooking areas. The biogas activity has demonstrated good partnership with AKHS(I) which is concerned about health problems from smoke in the kitchen, and which has acted as a 'facilitator' in getting AKRSP involved.

Animal husbandry:

AKRSP is involved in fodder supply and animal management; yet the close relationship of cattle and humans in the home compound remains an issue potentially requiring improvement. The link exists between health, the rural house and animal husbandry: it is an example of a good integrated theme for action to confirm cross sectorial linkages in the context of a 'home improvement programme'.

Building construction:

In 1990 AKRSP finished building its first "Campus", which makes use of 'appropriate building technologies'. Other buildings are planned. It is too early to assess the impact of these buildings on HSD.

1.2.3 Aga Khan Health Services (India) - AKHS(I)

The AKHS(I) has clearly seen the link between health and the quality of the rural built environment. Since many aspects of the RBE are outside the AKHS(I) mandate, it has been forward in encouraging collaboration with the other AK institutions (such as AKRSP for Biogas) and other agencies, including the World Bank (Sanitation). At Jonpur, AKHS(I) staff expressed the desire to move towards community development projects rather than piecemeal interventions. They see the participation of the community as essential, and view the role of 'Community Health Care Volunteers' as an useful interface with the villagers, able to transmit 'messages' both to and from the village about needs and health education. In the case of Jonpur, AKHS(I) acted as the intermediary in bringing in AKRSP for the biogas programme, and AKHS(I) staff have been encouraging the AKHB RHDP to assist with housing and water supply. Meanwhile, AKHS(I) has built its own Medical Centre (Jonpur) and has 4 smaller Health Centres: in the next decade more health facilities are planned. In Jonpur, the Medical Centre is outside the village, and - architecturally - has little in common with the houses of the villagers and the

problems which their occupants face. One would hope that a building approach could develop to meet both village needs and the construction needs of public facilities such as Health Centres, the latter to serve as models for the techniques, organization and materials used. A strengthened RHDP could contribute to this process. Meanwhile the AKHS(I) field staff's willingness to promote an integrated collaborative approach to village development is laudable.

1.2.4 Aga Khan Education Services (India) - AKES(I)

AKES(I) is implicated in the rural built environment in at least three ways: through women's education about health and hygiene; through its children's Day Care Centres (DCCs); and through girls' schools. AKES(I) has at present some 50 DCCs, mostly in rented buildings, where some rehabilitation work has been needed. It plans to collaborate with AKHB(I) to develop latrines and cooking areas on the DCC sites. The AKES(I) current proposal is to gradually transform the DCCs into Integrated Community Progress Centres (ICPCs). There will be a focus on ensuring the integrated development of the whole community, especially women. Within the objectives of the ICPC are skill development, and an aim to involve community youth in development work, including environmental sanitation and assistance in housing. These actions are viewed by AKES(I) in the perspective of interaction with other AK institutions. AKHB(I) has made a small model of a prototype DCC/ICPC complex, as yet unbuilt.

AKES(I) plans to build new schools in the 1991-95 period, and teachers' housing as needed: these actions which should be coordinated with other AK building activities in the area. Meanwhile, in 1990 AKES(I) was given by the Government in Mundra a primary school, in very bad condition. AKES used the services of a civil engineer for its rehabilitation; (the AKES staff commented that work would have taken a lot longer with AKHB(I), since the latter is already heavily committed). Thus, if one is to talk of harmonizing building operations, it becomes clear that the human resource capacity must be sufficiently developed for this to be a realistic practice amongst AK institutions.

1.2.5 Gujarat Rural Housing Finance Corporation Limited, Ahmedabad - GRUH.

GRUH was set recently up to finance rural housing in Gujarat. A loan potentially covers up to 80% of the building cost. Because money is released once the loanee has put in his own 20% contribution, owner contribution is in practice allocated to foundations: this means that consideration is not apparently given to which part of the building poses the greatest difficulty to the home builder. (Thus, to take an extreme, if a householder wanted help with foundations, but little with the roof, the system could be said to penalize him.) A second aspect could also be reconsidered: a loanee currently needs two guarantors from his own community, with an income equal or above his own: a guarantor cannot borrow himself, nor guarantee a second loanee: thus the potential proportion of the population in a given community able to borrow is down to 33%. The loan range is from 7,500 to 100,000 rupees. The package tends to preclude people with an insecure or non provable income, even though, for example, some farmers would be perfectly capable of repaying a loan. These are in effect precluded because of their difficulty in justifying what their

income is: thus the tertiary sector and the self employed are the worst served, but potentially in the greatest need. To date, GRUH has allocated a limited number of housing loans to villagers where the AKHB RHDP are operating, but would like to do more. A greater focus could be placed on house improvement, a little of which has been done.

There is, in this early stage of GRUH operation, considerable scope for developing the package to have a greater outreach, and since its loan package effects RHDP operations, this would be a positive step. Lessons could again be drawn from the Grameen Bank (Bangladesh) and the Bangladesh Rural Advancement Centre (BRAC) housing loan experiences: more 'specific problem solving' oriented loans, lower loan starting sums, a more flexible guarantor system, and potentially a better link with income generating activities which could tie in with AKRSP and other AK institution activities, including stimulating rural building materials and skills development.

1.2.6 His Highness Prince Aga Khan Shia Imami Ismaili Council for India - AKNC(I)

In India, the National Council appears to play a strong role, guiding policy and framing the actions of the AK institutions in the field. This is illustrated by the Gujarat Advancement Programme: the classification of settlements with Ismaili populations into "red", "grey" and "green" categories. The "green" is favoured and includes 20 centres which can become nodes of development. Some 340 "red" villages with populations below 1000 show little potential for the development of conditions for the Ismailis living there. The "grey" villages fall in between the two and potentially require intensive institutional support without which there are chances that they will "slide down" to the level of the "red". This classification, based on extensive data gathering, identifies settlements according to different growth potentials for the Ismailis living within them, and thus is a partial step towards a 'settlement systems' plan. Such a plan could have significant consequences in planning the location of facilities and, in the future, selecting where encouragement might be given to local building related industries.

1.2.7 Other organizations

In contrast to the Pakistan situation, there is a strong base of local experience and information amongst other Gujarati or regional organizations which can potentially be drawn upon as programmes develop. There is much practical experience, and a great deal has been well documented: to avoid duplication in efforts of data collection and research, it would greatly assist all institutions if this material were at least catalogued and potentially made available as an early step in implementing an HSD programme. In addition, academic institutions and NGOs based in Ahmedabad provide opportunities for support to the field based AK institutions in HSD, and have expressed their willingness to do so.

1.2.8 Overall comments

Relative to the Northern Areas and Chitral in Pakistan, much less work has been done in Gujarat by AK institutions in the field of HSD. In many respects this makes the possibilities of developing a clear programme of HSD operations easier. Nevertheless, there is less practical experience in both working with communities and in executing practical projects, certainly for the RHDP. Efforts to cooperate amongst the AK institutions are encouraging, and this suggests that it should be possible to work towards common agreement on an HSD approach.

Chapter 2

Strengths in the Aga Khan network for rural Human Settlements Development

A number of important positive factors emerge from this review of AK institution activities.

2.1 The Ismaili communities

A primary factor in the strength of AK institution operations in the field is the belief, enthusiasm and energy of the Ismaili Community in the implementation of programmes. In developing a HSD package of programmes, this spirit represents a major positive factor in developing village level operations based on making use of and involving local populations and artisans. The Ismaili Community spirit and the experience of the AK institutions combine to offer the opportunity to develop and demonstrate a cohesive HSD approach which, through example, can be come a model for action in other settlements or regions.

2.2 The Village Organizations (VO)

The development of the VO in northern Pakistan, and to a lesser extent in Gujarat, represent an organizational and institutional force to be mobilized in HSD.

2.3 Commitment

Overall, amongst the AK institutions there is commitment and dedication to improving living conditions in the rural areas where there are members of the Jamaat, and for many a desire to contribute to better living conditions amongst a wider community in the rural areas.

2.4 The will to collaborate

There are signs of an increasing willingness to collaborate amongst AK institutions both in Pakistan and India. This seems stronger in India and was well in evidence amongst the AK institution field staff in the Keshod area in Gujarat. For collaboration to happen in earnest there will need to be some important confidence building, best achieved through the realization of projects demonstrating the benefits of working together.

2.5 Readiness to learn

Overall there is a willingness to improve knowledge and effectiveness in the field. This is an important factor in the implementation of a HSD strategy, since in its early stages development of new skills in the AK institution teams will need to take place.

2.6 A body of knowledge and experience

There already exists much practical experience and knowledge related to the HSD amongst AK institutions in both Pakistan and India; (such as village data in the Northern Areas and Chitral; and knowledge of local conditions). This knowledge should be consolidated so that it can be shared and made more use of.

Chapter 3

Human Settlements Development in rural areas

Despite the many positive points in current actions and capacities, opportunities are nevertheless being missed for developing a more dynamic HSD programme better able to serve and respond to the needs of the Jamaat and by extension other communities. A starting point is to have a clearer view of what HSD encompasses. This section addresses this issue.

Traditionally, most rural settlements have evolved slowly over the years, using the resources available locally. Today, their inhabitants increasingly face rapid and often critical changes in many aspects of their lives, not least of all affecting how to maintain and achieve a decent living environment, with necessary services and the requisite organization and finance to support them. Methods and resources which were previously viable are increasingly brought into question. Resources are changing, and in many cases disappearing. There are demands for new services and standards, for which traditional practice or materials are not necessarily available, such as increased water supply bringing waste water disposal problems to the villages of Junagadh; shortages of wood making traditional houses costly to build in the Northern Areas.

Faced with this constantly evolving situation, it is important to find sustainable and replicable approaches to help people and the community solve these new demands: to reshape and reconstitute the local capacity to maintain settlement, house and building development, both now and for the future.

3.1 A community based approach to rural Human Settlements Development

In the long run considerable responsibility for HSD will rest with the local population, and on institutions within local communities. For HSD to be sustainable, action must therefore focus on developing skills and understanding amongst the local people who will be involved in the ongoing process of HSD. This means actively involving local communities - artisans, decision makers and the population at large - in all aspects of HSD programmes from the outset.

3.2 An interactive approach to addressing HSD in rural areas

Most rural settlements evolve through a very broad based response to local conditions and needs, social values and requirements. Nevertheless, one common school of thought has tended to view support action for the rural built environment as an engineered, architectural and design exercise, largely oriented towards physical products. This approach overlooks the interactive nature of human settlements development. Today it is increasingly recognized that a holistic and inter-sectorial view of human settlements development is critical to its success, a view where local involvement plays a paramount role. There are three key elements to this latter approach.

Inter-sectorial linkages

Firstly, the built environment should be viewed as contributing an important element to broader rural development objectives and issues: thus the planning and development of homes and human settlements play a crucial role in promoting and sustaining employment opportunities and incomes, and in maintaining good health and providing education. In turn, the broader aspects of rural areas development contribute or impinge on the potential development of the built environment. Thus there are important 'inter-sectorial linkages' between resource management, agriculture and human settlements; between health and the settlement plan and the house; between building and the stimulation of economic activities. Overall, HSD projects should not be developed from a 'single sector' or 'single institution' viewpoint.

Hierarchical linkages

Secondly, specific components that make up HSD should not be seen in isolation - in the sense that one talks, for example, of 'rural housing': rural housing is but one part of a hierarchy of highly interdependent 'components' which together make up the HSD package. The components are:

Settlement Systems Development;

Settlement Development;

Neighbourhood Development;

Housing and Building Unit Development;

Physical Infrastructure Development;

Construction and Building Industries Development.

Unless the approach were to remain haphazard and piecemeal, it is in reality difficult to deal with any single one of these components without at least taking into consideration the effects and constraints imposed by the other five.

These 'linkages', both inter-sectorially and hierarchically in HSD, are often insufficiently appreciated, both at the level of (a) their importance vis à vis other 'rural development' actions, and (b) at the level of how these 'linkages' develop into viable and useful relationships. Instead it often seems easier to develop sectorial strategies, and moreover, to regard HSD as a secondary issue. Making the shift from this limited view of HSD towards a more interactive approach, would enable the AK institutions to optimize potentially important advantages in economic, social and environmental development, and thus help ensure that rural settlements remain viable places where people wish to stay.

Technology, organization and finance

Thirdly, a common tendency in HSD has been to focus on technology aspects (including physical design and engineering). The interactive view takes into account that success will depend on giving serious attention to the linkage between organizational, financial and technical aspects. To take an example in Junagadh, Gujarat, a water supply system depending on an electric pump had ceased to work because the organization to manage it and the financial system to pay for its upkeep

did not exist. Paying attention to all three aspects - technology, organization and finance - needs to happen at all levels of each project: within the village as much as at higher levels. This in turn implies making sure of the development of the necessary skills at all levels to reflect all three aspects.

To summarize, an effective approach for HSD needs to make full use of the inter-sectorial linkages between the built environment and broader socioeconomic concerns; it must consider the full scope of the HSD components; programmes need to be planned with due regard to technology, organization and finance; and at all levels there needs to be a development of human resources, with specific focus on local capacity building and involvement.

3.3 Defining the scope of HSD

There has been a tendency to regard the rural built environment as meaning (1) Rural Housing, and (2) Physical Infrastructure. Recently within the AK institutions "Village Planning" has emerged as an issue. Specific components of the rural built environment should not be seen in isolation, either hierarchically or sectorially. It is important to establish what the full scope of HSD encompasses - including a shift away from a focus on 'building' towards considering the settlement and its component parts as a whole - so that there exists a framework within which interventions by different AK institutions can be located.

A genuinely comprehensive HSD programme would involve interventions at all six hierarchical levels described below, and in each case addressing Technology, Organization and Finance. Taken together, the levels and types of intervention provide the framework for both preparing project packages and assessing them. The Project Packages outlined in Chapter 5 provide starting points for working towards a comprehensive HSD programme.

3.3.1 Settlement Systems Development

This refers to the relationships between settlements, often of different sizes (e.g. district centre, smaller town, village, hamlet) within a geographic area. It involves developing a 'network' of settlements of different sizes, adequately linked, and planned so that there is a balanced distribution of social (schools, etc.), economic (markets, etc.), and administrative services. In the process it is important to identify settlements facing potential growth or decline. Settlement system development helps not only the location of facilities and organization of links; determining the feasibility of developing local building materials production activities (or other economic activities) also becomes easier when viewed in the context of settlement systems development.

3.3.2 Settlement Development

This means guiding the physical development of a settlement to serve the needs of its inhabitants and of those living in its hinterland who use its services (shops, doctors, etc.). It involves developing and managing a plan or guidelines for the

growth of the settlement: assisting the village in making decisions about land uses (residential, commercial, agricultural and circulation, etc.), and making the villagers aware of the implications of different choices. Once overall decisions are made, more practical actions involve defining the most rational road, water and sewage and other service patterns and systems, and finding the right technologies, organization and financial structure to implement and then operate them on a long-term basis (including when required the recovery of costs). Overall this implies a collaborative effort between the community and the assisting institutions. Because detailed planning in all settlements would be a huge task, settlement development in practice focuses firstly on developing within the community an awareness of planning issues (which can be supported by guidelines) and then the skills to implement them wherever this is possible; and secondly on ensuring the villages know to whom they can turn for practical assistance when they need it.

3.3.3 Neighbourhood Development

This refers to the development of the smaller sub-components of settlements where more detailed decisions and organization are required. It can include a variety of actions: the development and management of land plots and their servicing; the organization of local neighbourhood communities and their collaboration with local government, often with a focus on legal land status and management responsibilities; the development of infrastructure and the identification of financial and organizational arrangements to facilitate neighbourhood development and maintenance actions on an ongoing basis. Upgrading of existing neighourhoods is just as important as developing new ones.

Current initiatives in Gujarat and the Northern Areas & Chitral for water supply and sanitation are part of neighbourhood development, but these could be expanded to take on a more integrated view.

3.3.4 Housing and Building Unit Development

The house, the school, the health centre, the work place, the shop... these built units represent the level most often dealt with. In many ways building is the most difficult aspect to deal with successfully unless consideration is taken of the other levels mentioned above and below in this section, and to which the built unit relates - for its location, for the supply of materials, for the availability of services. Built unit development should involve work to improve existing buildings (separating animals from humans in the home, or improving the roof), as well as dealing with new construction. Much as it may require developing designs and construction techniques, these in turn should be combined with replicable improvements in affordability, suitable financing and recovery systems, and, for sustainability, the development of a local capacity to construct, to organize the work and to generate and manage the finance.

3.3.5 Physical Infrastructure Development

This encompasses roads, water supply, sanitation handling, energy and electricity, irrigation channels and water control, etc. These themes are an integral part of all the above; and can depend upon local skills and the availability of suitable materials for their implementation and maintenance. Attention should particularly focus on the link that needs to be made between infrastructure within the home compound, and how these services are supplied or removed outside the house compound. There is a tendency to think about the house, and less about the neighbourhood and who looks after these public responsibilities.

3.3.6 The Construction and Building Materials Production Development

This relates to the component parts of the building industry. It incorporates skills development and developing building enterprises; it refers to developing and improving production activities such as stone quarrying, timber processing, lime or brick kiln operation to mention a few. Improving building and production techniques through technology is at times possible, but better organization and finance (or financial management) play an equally important role, particularly in existing production units. The construction and building materials industry can (and frequently does) play a major stimulative economic role in rural areas development.

To date, in the Northern Areas & Chitral, the AKHB mobile training programme has aimed at improving building skills; and in Gujarat the RHDP has collected data on those skills which are available. Few efforts have been made to promote small scale building materials production industries although the scope for doing so exists.

Chapter 4

Strengthening Aga Khan institution operations in the field of integrated rural HSD

4.1 Four key issues

Four key issues, outlined in the previous chapter, underlie the approach advocated for HSD in this report.

i) HSD projects should be built up in full awareness of the *inter-sectorial linkages* between the built environment and broader socioeconomic concerns in rural development;

ii) it must consider and eventually address the *full scope of the HSD components*;

iii) programmes need to be planned with due regard to *organization, finance and technology*;

iv) HSD should be '*community driven*', involving and responding to the community at all levels.

4.2 Areas of focus

Reviewing the current AK institution activities in this HSD context, four considerations emerge which should be addressed in putting in place a strengthened programme of activities and an HSD strategy.

4.2.1 The need for a broader based HSD approach

Action by AK institutions needs to involve a move towards a broader based HSD approach which recognizes its full scope and makes use of the linkages between HSD and rural development. Building round the basis of current activities, project packages (see following chapter for examples) need to take opportunities to develop the inter-sectorial linkages within HSD. These actions will in turn enable the AK institutions to see how their actions within or relating to HSD are complementary to their existing rural development actions - in health, education, agriculture, forestry and so forth, and by the same token to see why stronger collaboration between AK institutions is worthwhile. Developing such actions will also help lead to a consensus amongst the AK institutions about what HSD involves, and make it easier for each AK institution to identify areas for collaboration.

4.2.2 The need for collaboration in planning and execution of work

Consensus on having a broader HSD approach is not enough: there needs to be greater collaboration between AK institutions, since most HSD project packages (see following chapter) involve different sectors and types of expertise. Lack of

collaboration would mean missing out on existing available experience, and eventually lead to building up a duplication of expertise. In certain areas, greater collaboration should be sought between the AK institutions and the other organizations operating in the area - whether academic, NGO or governmental. This would be facilitated by having a clearer statement of planned action in a given area (such as an action plan for settlement systems development, the development of which is proposed in the following chapter).

4.2.3 The need for developing the human resource capacity to meet new demands in a comprehensive HSD programme

In the long run, a comprehensive community based HSD programme requires its own particular profile of skills and expertise, bearing in mind that there should be less emphasis on design and technology. Although there will be overlaps with past actions and the skills they called for, a new programme would, amongst other aspects, need to strengthen skills in working with local communities *in the HSD context,* and skills for needs and resource analysis. For each project package (see next chapter) and for each stage of programme development and execution, suitable skills will be need to be developed to *assist and train* in technical choice and technology, in finance design and management, and organization.

This means developing certain skills amongst existing staff - through specific training, through training integrated into actual project activities, and exposure to other experiences. It will also call for some additions to the existing staff to complement present skills, particularly with regard to HSD planning and implementation, and for social and anthropological skills. Because the HSD programme must essentially be field based, there is a strong need to develop or strengthen HSD decision making capacities in the field. There could also be some changes in operational practices to reflect this field based focus.

4.2.4 The need to work with the local people in all aspects of HSD programmes

The onus of long-term HSD lies in the hands of the local population. This means that in every HSD project package the local people - artisans, builders and ordinary house-holders - must be involved in the process of developing and implementing HSD actions. It is the understanding of and respect for their needs, hopes, culture and financial capacities which must dictate the form of HSD. To achieve these means local involvement, but it also means developing the methodologies which allow and encourage villagers to express their views, and it means giving the time to enable this to happen. Fundamentally, it means working with the community to find out about their problems, and working with them to find solutions to them. This focus on local level decision making means that the support organizations need too to be close to the village, to be able to respond efficiently and quickly. This has been the case for other AK operations in the field (i.e. AKRSP in the NA & C), and needs to become the case for HSD across all its actions.

4.3 Action needed

Two forms of positive action need be taken to bring about an integrated HSD programme and to address the issues mentioned above.

1. The formulation and implementation of *specific project packages* to develop and demonstrate the above approaches and skills;
2. *Support activities* related directly or indirectly to an HSD programme and to project formulation and implementation, such as (i) exposure of AK institutions to parallel experiences from which lessons can be drawn, and (ii) consultant assistance.

Chapter 5 outlines these actions.

Chapter 5

Project Packages and Support Activities

5.1 Introduction

Whilst the whole scope of HSD is large, it should be broken down in each region into several smaller interrelated action components in the form of project packages. In developing each project package, the intention is to have two elements:

(a) an *'immediate action' component* over two or three years, which gives results, and at the same time provides the basis for learning and training and for refining procedures;

(b) a *longer-term programme* (or programmes) over five or possibly ten years, which is more investigative, operating in parallel with the 'immediate' action, and progressively paves the way for more widespread or more easily disseminated operations over a longer period and leads to their implementation.

As a starting point, four outline project packages are suggested here, taking, for illustration, either the case of the Northern Areas and Chitral, or Gujarat. In each case, similar profiles of action can be applied to the other region. Local variations need naturally to be taken into account.

These four packages cover the key levels of the HSD scope. They provide the opportunity for inter-sectorial linkages and collaboration, as well to as develop skills and working methods through action in the field. Individually, the projects are intentionally modest. They aim to integrate research, action and training: researching the technology, the organization and the necessary financing; training to develop skills in these three aspects; and both of the above as an active integral part of the planning and implementation of the project.

A contributory step in the process of project development and execution is to provide support and stimulation through exposure to other experiences and through specialist support. This will be discussed at the end of this section.

For each of the four packages described in the following pages, it is recognized that some aspects of each one are already being considered or implemented. This basis can be built upon. Nevertheless, ideally projects should not be developed on a sector by sector basis. The emphasis here is to increase the inter-sectorial and hierarchical linkages, promote collaboration, and to focus action on community involvement in deciding what is done. To make both their development and operation effective, it is strongly recommended that an HSD steering committee,

representing all involved parties including the community, be set up in the field to meet on a regular basis.4

5.2 Four project packages:

(1) Settlement systems development and settlement development
(2) Neighbourhood development/small settlement development
(3) Home improvement
(4) Building materials production and improvement

Project package (1) - Settlement systems development and settlement development

Overview

Decisions regarding upgrading settlements and their services in rural areas depend not only on responding to perceived needs within the settlement, but also on the viability of improving conditions in a given settlement. Each settlement should be considered in relationship to other smaller or larger settlements nearby. This broader view of settlement relationship is a starting point for specific settlement development planning. From this, decisions regarding specific actions can be made: what facilities to provide (or extend) in both type and size and location (schools, health centres, veterinary services, water supply, water filtration plants, drainage systems etc.), what type of road links to foresee; etc. These and other aspects of improving conditions are related to reviewing the possibility that a settlement will grow or decline, and become a service point to smaller settlements nearby or dependant on a larger local centre.

Settlement development and settlement systems development also have direct influence on the level of neighbourhood development to undertake; and on guiding the choice of location for developing small building materials industries and other marketing or commercial ventures. Above all, in the same way that a school mapping exercise plans for the location and growth of schools, the settlement systems analysis provides an overall framework for coherent settlement planning and subsequent action. Undertaking this work calls for a large measure of cooperation between institutions at this planning stage.

4 For example, in the 1970's the Selseleh Integrated Development Project in Luristan, Iran, operated all its building and planning activities on this basis, with weekly meetings of an inter-sectorial steering committee to monitor and guide developments. See Development Workshop, *Case Study of Selseleh Integrated Rural Development Project in Luristan, Iran,* in *Proceedings of International Conference on RURAL DEVELOPMENT TECHNOLOGY: AN INTEGRATED APPROACH*, Asian Institute of Technology, Bangkok, Thailand, 1977.

Objectives

These are to:
* ensure optimal use of resources and provision of facilities;
* promote the development of some settlements to the benefit of smaller villages around it; enhance the role of each settlement in its broader context;
* demonstrate an integrated approach to settlement development.

Content

A package for settlement development and settlement systems development can begin with a small geographical area, reviewing the situation for four or five villages of different size. To illustrate, a package for the Northern Areas could begin with a single valley (Ishkomen, Yasin), and given the amount of data already available, a larger number of villages.

* *Immediate action*

For the selected villages, review and coordination of existing data - AKRSP Village Case Study material and projects (complete or current), AKES school projections and mapping data, AKHS plans; review of Government and other agency plans for same area (for example current or projected road improvements, projected water supply pipeline installations etc.). Review of existing facilities, their capacity and projected use.

With the VO, undertake needs and problems analysis for each settlement, and an assessment of resources (raw materials, skills, water channels, buildings etc.) which could be used or developed.

On basis of this review, develop the outline settlement development plan or guidelines for each village, and identify required services and actions which could be undertaken, with possible support from AK institutions. As possible, coordinate these inputs with Government inputs.

Action is then two fold: (a) implement specific projects within overall plan; and (b) for specific settlements focus on training village institutions (e.g. representatives of the VO and/or traditional 'institutions') to understand and to be able to apply guidelines for future village growth and upgrading, including guidelines about land development and its effect on the provision of services. Larger settlements may need more physical planning.

* *Investigative and longer-term action*

Investigate potential impact of regional developments on settlements - (e.g. the Gilgit/Chitral road link); identify settlement groupings in other areas, to be the object of follow on planning exercises. Identify planned programmes by other agencies; use the first pilot settlement systems plan as an example to coordinate planning with other agencies. Monitor use and revise guidelines for settlement planning, based on feedback from communities.

Potential prime actors partners in programme

AKRSP, which already has substantial experience and data to be drawn on. AKHB, AKES, AKHS, all of which are involved in decisions about location and implementation of infrastructure. AKTC through its involvement in Karimabad.

In Gujarat, India

Steps have already been taken to develop aspects of a large scale settlement development plan (Gujarat Advancement Programme; collaborative action amongst AK institutions in Jonpur). Here, to strengthen and clarify these actions, specific action should focus down to on one or two settlement groupings with links between several villages of different size, economic strength, level of services etc.

Project package (2) - Neighbourhood development/small settlement development

Overview

Certain critical points in developing decent living conditions occur just outside the home compound: where family responsibility ends, and where public responsibility should begin. Waste water disposal is an example, where there is low domestic responsibility for conditions beyond the courtyard wall, and where there is often insufficient public responsibility, experience or strength to cope with removing such waste. To achieve the decent services that each family wishes, it is essential to plan and organize public spaces and facilities, roads and access with particular focus on the local economic base, and to deal with water supply and disposal. The task is in most cases threefold: organizational, financial and technical. Who will pay for and be responsible for keeping a system going after it is installed? Was the right system chosen to help this ongoing task? This is the point where village organizations should play an increasingly important role.
A neighbourhood/small settlement development package is related to house improvement on the one hand, and to settlement development and settlement system development on the other. For the latter the need and manner of developing infrastructure in a settlement will in great part be dictated by the growth potential of the settlement in the future and the nature of its economic activities (animal husbandry, goods production and selling etc.). Given the current interest and growing experience in environmental health issues, this is in practice a good starting point around which a neighbourhood or small settlement package can be built.

Objectives

These are to:
* improve the quality of infrastructure available;
* develop the community skills to plan and be responsible for future developments within the neighbourhood or settlement;
* demonstrate how neighbourhood planning and the provision and maintenance of facilities can be undertaken, and how they contribute to better conditions.

Content

A package for neighbourhood and small settlement development can focus in the short term on infrastructure and service improvement. In the longer term, at least for larger settlements, attention turns also to land requirements for houses and for public facilities; and to the need for guideline regulations, responding to situations where, for example, higher densities not only pose a strain on existing facilities, but also increase risks, such as fire. The basis of a neighbourhood or small settlement development package is developing the village capacity: working out guidelines

which the community can apply (road width consideration, drainage implications to site layout), and demonstrating techniques to solve specific problems (street drains, etc.) In the Northern Areas and Chitral, a neighbourhood/small settlement development package could take as a starting point environmental health; from this, other issues can be gradually tackled.

* *Immediate action*

Develop programme in a small number of dissimilar (different size, different conditions) settlements, with the objective of providing good demonstrative value and a greater practical experience of different solutions adapted to differing conditions.

Immediate actions deal with the whole sequence of water supply, water consumption and purification, washing and other uses, and water and excreta disposal.

Rapid enquiry and survey provides information on water sources, availability, types and sources of contamination and illness, water consumption patterns and ground conditions. Household enquiries provide information about social habits, preferences of water use and sanitary habits, potential affordability of systems.

Based on these findings, different technical options are assessed including those already tested in the area; in each case attention is paid to longer-term organization and finance to keep the system going (both domestic and public).

Short term action results in the implementation of a *comprehensive* water and sanitation package: this covers water supply, filtration, storage, public water collection (and washing points), toilet or latrine installation and waste disposal of different types of water and matter.

* *Investigative and longer-term action*

Monitoring to determine efficiency of short term action; based on results of rapid action programme, package development to simplify replication in other settlements using less technical assistance, with focus on implementation by VO including trained village development workers, supported by suitable guideline materials: enquiry focuses on means of communication to raise awareness of problems and of methods for solving them. Enquiry into needs to develop broader neighbourhood packages to cover other infrastructure and access requirements, and implementation as necessary.

Potential prime actors in the programme

AKHS(P) in identifying and providing information on health related problems and monitoring impact of programme. AKES(P) in raising awareness in schools and in participating in developing communication material. AKRSP in involving the village organizations and in developing programme related skills. AKHB(P) for technical assistance in developing and implementing systems within the neighbourhood. Close collaboration where possible with government and other agencies involved in current and planned water and sanitation projects.

In Gujarat, India

Similar action would cover three or four villages - for example Lathodra, Marabou, Jodhpur - where AK programmes have been started. Environmental health is again the starting point, with good potential for showing rapid results. Action on a small scale to demonstrate benefits then paves the way for involving a larger proportion of the community in later actions, since neighbourhood development problems at the beginning are accentuated by weakness of existing village organizations. Immediate

focus is the problem of waste handling as it leaves the compound; and finding mechanisms for maintaining water supplies.

Project package (3) - Home improvement

Overview

Although demand grows for new house construction in both the Northern Areas and Chitral and Gujarat, a greater number of families could benefit from a home improvement programme. This focuses resources to bring improvements to specific problems or aspects of the existing house. To the occupants, living conditions are improved at lower cost than required for total new construction. A home improvement programme cross relates to work on improving availability of materials, and to greater awareness of environmental health concerns. It extends to neighbourhood development, including the consideration of land needs for housing. A home improvement programme can then become the object of an equitable housing loan programme at low investment levels. In developing a housing improvement programme, there should be flexibility to respond to the needs of individual households, and thus a variable package of techniques.

Objectives

* Channel resources towards solving primary problems in housing and building;
* Make housing improvement accessible to a larger number of poorer families;
* Demonstrate ways to improve living conditions.

Content

To illustrate, in Gujarat, a package could be developed to cover the following

* *Immediate action*

Work in two or three settlements (e.g. Lathodra, Amrapur etc), and initially in a limited number of houses. Action aims at demonstrating a home improvement approach and the results. The process identifies with the occupants problem areas in the home - raises awareness of specific difficulties, as in health, structural safety etc., and explains the potential to use those materials and resources which already exist or are easily available. (For example, technical assistance could contribute to rehabilitating existing tiled roofs in Gujarat as an alternative to complete roof replacement). Based on needs and problem analysis, select and implement relevant responses to problems, working with local builders and households. Amongst other issues, the programme could address improving the physical relationship between cattle and humans in the home; the improvement of facilities in the home compound to deal with water supply, washing, sanitation and waste disposal; the improvement of structural and material weaknesses.

* *Investigative and longer-term action*

Identify constraints to home improvement, and investigate possibilities for sustainable financial and organizational support to make improvements easier to achieve. Enquiry focuses too on developing technical and material answers to specific identified problems: developing solutions would link to training for local artisans, themselves capable of playing a major role as agents to disseminate technical innovation and design. Development of the role of builders in the

community as agents for disseminating innovation; supporting action can cover the development of media such as manuals and models to help explain ideas.

Prime likely actors in programme:

AKHB(I)/RHDP for the identification of needs and problems, and for technical and managerial assistance in developing and applying building solutions. AKHS(I) involved for raising awareness of environmental health issues, identifying specific health problems, and collaborating in the development of suitable responses. AKRSP(I) involved in working out solutions to animal accommodation in the home, to the impact of back-yard farming as a result of better water supply, and for domestic energy. GRUH for a potential loan package. AKES for disseminating information and good practice through the DCCs.

In the Northern Areas and Chitral a similar programme would also cover a range of villages, by preference where access to materials differ, resulting in different problems and required solutions. Water supply, washing and sanitation would be one focus of action and enquiry, as too in some settlements the relationship between animals and human occupants. Greater emphasis would be placed on structural and seismic safety, and better thermal performance: both are currently affected by changes in materials and building techniques being adopted. Enquiry could focus on identifying suitable financial arrangements to help people upgrade. Overall such a package would involve at least AKRSP, AKHB, and AKHS. AKES could play a complementary and important role by raising awareness of programme issues in the schools.

Project package (4) - Building materials production and improvement

Overview

As demand for better living conditions increase, local skills and materials production should develop to meet the demand. Otherwise, for the latter, dependance grows on external resources, with potential decreasing benefit to local incomes. Opportunities for improving materials production and developing small scale industries exist both in Gujarat, India, and in the Northern Areas and Chitral, Pakistan.

Action focuses on developing the quality and availability of locally used materials for building. Direct benefits come in increasing local revenues from the building sector by using local resources under local ownership; and in making it easier for people to obtain the materials they want for building. A materials production package should be developed in parallel to a programme for improving house rehabilitation and building, so that products and skills relate to identified needs at the house and built unit level, and for infrastructure.

Off-shoot benefits vary according to locality, but one can expect at least (a) a better use of local resources, and (b) the potential for opening up external markets for a local product.

Objectives

These are to:
* improve the use of local resources for building;
* increase the local share of the building materials market; contribute to the local economy;
* facilitate the improvement of living conditions through better availability of affordable materials.

Content

In both "immediate" action and longer-term investigative action, technical inputs are linked to training to develop skills, both for the programme activities, and, for the AK field team, in need, resource and feasibility analysis techniques.
For the Northern Areas and Chitral, a potential sequence of operations would embrace the following.

* *Immediate action on two fronts*

Improved use of timber for building (which remains the favoured roof material, even though at present costly and wasteful) - evaluation of saw mills (of which a good number exist) leading to improvements in sawing, curing and stockage; and managerial and organizational improvements for more rational equipment, material and finance use.
Examination of timber supply and demand, identifying scope to improve both. At present, much of the timber arrives at the saw mills in poor condition, and demand is for timber profiles which are larger than necessary - smaller profiles could be used if quality improved: the immediate off-shoot benefit would be a better use of available resources, and conservation of wood.

* *Investigative and longer-term action on several fronts*

Assess availability of saw mill waste (wood/sawdust) as fuel for lime kiln development; identify accessible lime deposits; select suitable improved lime kiln design and required support; research and develop the local potential for producing roof insulation panels using woven mats of sarkandar reed dipped in lime based slurry (similar to techniques which have successfully been applied elsewhere). Review tree planting programmes related to rationalized timber requirements in building, and in the longer-term investigate plantation of sarkandar.

Potential prime actors in the programme

AKHB(P) for technical inputs to production, skills and use in building. AKRSP for assistance in developing local industries and marketing assistance (i.e. Productive Physical Infrastructure (PPI) and VO involvement for lime kilns improvement; involvement of women in sarkandar mat weaving as village based activity), and in tree planting.

In Gujarat, India

In Gujarat, a similar programme could start by looking at two materials already in use in building, both with poor production processes: stone quarrying, and lime production. Linked to both, parallel enquiry would investigate marketing methods and develop better use of these materials in building. AKHB(I)/RHDP could be a prime participant given suitable support, with potential collaboration from AKRSP.

Typically, a programme would involve a two year intense activity phase to implement and demonstrate pilot actions, followed by a longer period of intermittent support.

5.3 Support actions

At one level, for some of the AK institutions, the shift towards a more community based rural HSD approach will require support and encouragement. At another level, in any event, the process of turning outline project packages into workable documents and programmes would benefit from support. This support would take the form of helping ensure that objectives and the methods involved for each project package are clear and accepted, having been worked through in discussion before implementation. To this end, when developing detailed HSD packages, holding short workshops to review the key issues and methods to be used, and to compare the proposed ideas with other experiences tackling similar issues, would seem an approach able both to stimulate the development of good ideas and to produce a better project product. Local or international consultants could be invited to contribute or comment, but so too should the local community. Finally on a third level, there will be a need for ongoing specific support, e.g. training in identified skills or methodologies, as the need for these emerge.

Over a longer period, a parallel form of support, already requested locally amongst the field staff (Northern Areas and Gujarat) is, in general, to get more exposure to other experiences, through the exchange of information at least, and in more specific cases through seminars and visits.

Chapter 6

AKF and rural Human Settlements Development

6.1 Why should HSD be an appropriate theme for the AKF?

Whilst increasingly recognized in writing and academically as important, in practice successful achievement of comprehensive and community based HSD is still rare. The reasons are multiple, amongst which figure the following.

There is commonly a lack of opportunity for inter-sectorial linkage (which is not the case amongst the AK institutions); time and budgets encourage a tendency to focus only on one or two levels of the hierarchy of HSD; and there is still a major reluctance about local and community active involvement in real project development, operation and evaluation. Real participation is still regarded by many as a hindrance to HSD project operation and to product completion, rather than an essential component for long-term HSD success.

There are nevertheless sufficient successful projects which point the way to better and more sustainable results founded on integrative and community based HSD. These are broadly programmes which are locally acceptable and which to a high degree do not depend in the long run on significant external financial and technical assistance.

But more examples are needed. Thus there is a need for a clearer lead in the field and greater demonstration through action of how a more interactive and participative HSD attitude and approach can really be applied. The AKF is placed in an excellent position to facilitate this lead by supporting and encouraging such a demonstration, because of its direct and strong and inter-sectorial links to the AK institutions operating in the field; because already, through the activities the AKF supports, it embraces a wide range of activities and skills which relate to the HSD within specific geographical areas; and because there is already the proven ability to work with and help local communities and VO.

Moreover, the AKF has to date taken as its themes rural development (including income generation and renewable natural resource management), health and education. Overall there has been a focus on interrelated activities and a cross-sectorial approach to problem solving, to a greater or lesser extent reflected in the field operations of the organizations AKF supports. Given the essential linkages between HSD and the above themes, to embrace the theme of HSD is in effect not only complementary to the existing themes and foci, but actually rounds them out: HSD is an integral and essential part of rural development.

6.2 An HSD support strategy for the AKF

In chapter 4, four key issues have been highlighted - the importance of inter-sectorial linkage and a consequent need for a 'broad' attitude in HSD project development; the need to consider and address the full scope of HSD components;

the importance of finance and organization, as well as technology; and that HSD projects should be 'community driven', with all that this implies.

Chapter 5 outlines the basis of four project packages which could be developed to bring these four issues clearly into focus.

The role for the AKF is to encourage, along these lines, the development and demonstration of a coherent HSD programme through the projects it supports, and which can stand as a model for an approach to HSD in terms of attitude, understanding and action.

Two practical courses of action seem viable:

i) For the AKF, as it reviews the project proposals that it receives, to identify potentials for developing the issues given above. On a project by project basis, this then provides opportunities to encourage the proposer to reshape the proposal. Gradually this process can be used to steer Institutions and NGO's towards programmes and projects along the lines of the HSD approach presented in this document. AKF would also provide consultant support to AK institutions to assist in project formulation and implementation, so that the key issues are developed and applied in practice.

ii) For the AKF to make a clear statement of the type of project package that it would like to support for HSD, and to directly encourage project proposals formulated along these lines.

To strengthen the field based organizations potential to develop such programmes, AKF should offer support to opportunities for organizations and individuals to promote better understanding and exchange of experience in the field of HSD, raising AK institutions' awareness of issues and innovations in state-of-the-art HSD programmes. In turn the AK institutions will progressively contribute through their own projects to international knowledge.

Chapter 7

Indication of required financial resources

The overall financial implications for developing the HSD approach presented in this document will in large part be determined by the way that specific project packages develop in each area. Nevertheless, the nature of sustainable HSD implies that there should not be very large expenditure on capital investments. Budget allocations will focus on the development of a series of project packages to test and demonstrate the HSD strategy. The packages can in some cases be built out of existing programmes. The estimated annual budgets given below make allowance for the fact that project packages will require some additional support. This support is likely to be in the form of training, research and development activities, in some cases some additional staff, with the supporting structure that these in turn require: equipment, transport and travel, administration, information exchange and consultancy support.

Budgets for major construction activities, such as the Self Help Schools Construction Programme, and one-off building projects such as the hostels, are not included.

The requirements differ for Gujarat, India and the NA & C, Pakistan, given their existing funding sources and AK programmes.

7.1 Gujarat

The proposed HSD programme approach is not at odds with the present RHDP mandate. It is realistic, if RHDP is to become a lead organization for HSD, to consider that funding is likely to be available from existing sources to cover an expanded number of practical operations, such as latrine building, home improvement etc. Nevertheless, RHDP needs internal strengthening and help, which could be supported by the AKF (training, intensive workshops, and a possible addition of staff to improve the skills profile, exposure to other experiences including overseas travel), and support could be given to other organizations to help or complement these actions. Funding for local training and demonstration should be included.
An estimated annual budget including AKF overheads and support, but not allowing for inflation or future specific actions, would be in the order of US $ 250,000.

7.2 Northern Areas and Chitral

Setting up an independent HSD programme in the Northern Areas and Chitral would require considerable new support services, staff and administrative overheads, in addition to any direct project costs.

It seems more expedient to benefit from existing institutional structures and particularly since a number of existing activities amongst AK institutions already fall into the category of HSD.

Nevertheless, whether it is AKHB or AKRSP which plays a leading role in community based and interactive HSD programmes, there needs to be an increase in staff (including managerial staff in the field) and support, to complement those that already exist. This staff should have the appropriate skills and awareness of key issues, and necessary backup in order to guide the development of the HSD programme, and in order to avoid conflict with demands made by existing parallel programmes being operated in the area, (special construction programmes including schools, PPI programme support, etc.).

An estimated annual budget including AKF overheads and support, but not allowing for inflation or future specific actions, would be in the order of US $ 500,000.

7.3 Overall

A total overall annual budget in initial years is estimated at US $ 750,000.

Lowered consultancy costs over the years as experience increases would be offset in most cases by increases in the amount of practical activity on the ground.

Chapter 8

Avenues for support from and collaboration with other development agencies

In order to support the implementation of an HSD strategy, collaboration and assistance from other institutions will play an important role. In looking for opportunities to collaborate with other development agencies and institutions, distinction can be made between those whose principle focus is on development and training activities: the 'on the ground' operational aspect of putting the strategy in place; and those institutions which could be more useful in contributing funds towards programmes.

The contribution of this potential network of institutions can be both rich and varied: through the supply of information about projects and issues which the AKF and the AK institutions would benefit from being aware of; through their participation and eventually their hosting of exchange of information activities; through training and technical assistance activities; and through funding participation.

8.1 Development activities & training activities

In looking at areas for support and collaboration in this field, opportunities exist for institutional support and exchange with academic institutions, within India and within Pakistan. These opportunities appear somewhat stronger in India, where in Gujarat itself there are local organizations such as the Centre for Environmental Planning and Technology, Ahmedabad, with courses and consultancy capacity. In the past, in Pakistan the Rural Academies could have had this potential, diminished in recent years, although good institutions exist in the southern cities, (such as Dawood College of Engineering and Technology in Karachi), although their location tends to effect their focus of activities and the nature of the ideas they promote. Beyond the immediate regions, many other national academic institutions provide invaluable support in developing methodology skills, and in presenting other cases: the same applies overseas (MIT, USA; the Development Planning Unit, London, UK; the School of Rural Planning & Development, University of Guelph, Canada; the Martin Centre, Cambridge, UK). Nevertheless, in pursuing these links, it is important to maintain a close relationship between theory seen through case studies, and the realities of that which is possible in the real context in the fields of AK institution operations. To this end the continued focus on opportunities for local participation must be maintained, and as far as possible, training opportunities should be created locally and if possible within project operations.

A second category should also be considered in the process of supporting AK institutions though assistance and training and exposure to innovative ideas in other projects - institutions working as project operators (as well as consultants) in the field, confronting issues similar to those which are or will be confronted by AK institutions in developing HSD programmes. Through their own involvement in initiating and undertaking entire programmes in the field, they are in some measure able to exchange experience about difficulties confronted and about successful approaches. AKF and the AK institutions will be familiar already with some of these

organizations, although a number are of more specific interest in the field of HSD and thus may be less familiar. India in particular has a large number of groups dealing with rural HSD issues, amongst which some, such as the Ahmedabad Study Action Group (ASAG) and the Vikas Centre for Development, are Gujarat based. Similarly, benefit can be drawn from the experience of project organizations - to give a few examples: the Orangi Pilot Project (OPP) in Pakistan for low cost sanitation disposal; Grameen Bank for housing loans linked to income generation (applied in several countries); IUCN Sahel Programme linking resource management, environmental conservation and improved wood use with shelter needs.

8.2 Notes on Funding potentials:

Many of the existing AKF funding sources already funding rural development projects should be ready to fund independent HSD related programmes as well, or as integral parts of larger funding packages. HSD funding is easier where there is a strong developmental focus amounting to building a local community capacity, and where "bricks and mortar" projects are seen, as far as possible, as vehicles for demonstration. Within many of the bilateral funding organizations, there are specific allocations and channels for HSD programmes. There are, for example, a considerable variety of funding avenues through Canadian sources destined specifically to HSD and related programmes (such as IDRC Building Materials and Technology section, and CIDA Human Settlements Desk; so too in Europe through the EEC, and through the bilateral aid programmes such as ODA. Of some interest (but sometimes laborious to tap) are smaller operations such as the Programme Solidarité Habitat in France, Homeless International in the UK, and others, each of which invariably has its own special set of criteria for funding and country focus. These could nevertheless be useful for smaller project components such as building materials production improvement, as too could the ODA Small Enterprise Development Fund.

Internationally, the World Bank are interested in getting funding for sanitation and water in the Northern Areas, and already fund sanitation improvements in Gujarat. The World Bank recently did a National Housing Review of Pakistan, which did not extend to the Northern Areas, but where interest might be generated to do so and potentially cooperate in getting funding for HSD activities. Although there are examples of UN collaboration with other funders on Human Settlement programmes, this is unlikely to be a strong potential source for AKF to obtain HSD funds. There are again some exceptions, usually on a small scale: for example, UNESCO support research and documentation of indigenous building methods. ILO support training builders.