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Urban Ass. Conference

Workshops



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WORKSHOP REGISTRATION FORM

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

CONFERENCE WORKSHOPS

Thursday, December 5, 1985
H Building Conference Rooms
Sessions 12 and 13 Combined: 2:30 - 4:30 pm

Workshop Coordinator: John M. Courtney, Senior Urban Planner
Water Supply and Urban Development Department

Six concurrent workshops will be held on important topics on urban development. Each workshop is being coordinated by a Bank staff member, with assistance from specialists.

Would you please indicate below your preference for participation in the Conference Workshops and write your name at the bottom of the page.

Rank by Preference

I.	Managing and Financing Urban Development	1	2	3
II.	Housing Finance	1	2	3
III.	Planning and Designing Urban Infrastructure	1	2	3
IV.	Urban Land Management	1	2	3
V.	Urban Productivity and Labor Employment	1	2	3
VI.	Investing in Urban Training	1	2	3

Name: _____

FORMULARIO DE INSCRIPCION PARA EL SEMINARIO

**MEJORAS EN LA EFECTIVIDAD DE LA ASISTENCIA URBANA:
LECCIONES DEL PASADO, DESAFIOS DEL FUTURO**

SEMINARIOS DE LA CONFERENCIA

Jueves, 5 de diciembre de 1.985
Salas de Conferencia del Edificio 'H'
Sesiones Combinadas 12 y 13: 2:30 - 4:30 pm

Coordinador del Seminario: John M. Courtney
Experto Principal de Planificación Urbana
Sección de Suministro de Agua Potable y Desarrollo Urbano

Seis seminarios se llevarán a cabo simultaneamente sobre temas importantes del sector urbano. Un funcionario del Banco estará a cargo de la coordinación de cada seminario, asistido por expertos.

Agradeceríamos nos indique en cuales de los seminarios que se detallan a continuación le interesaría participar:

		Orden de Preferencia		
I.	Administración y Financiamiento del Desarrollo Urbano	1	2	3
II.	Financiamiento de la Vivienda	1	2	3
III.	Planificación y Diseño de Infraestructura Urbana	1	2	3
IV.	Gestión de Tierras Urbanas	1	2	3
V.	Productividad Urbana y Promoción del Empleo	1	2	3
VI.	Inversión en Formación de Personal para la Administración Urbana	1	2	3

Nombre: _____

FORMULAIRE D'INSCRIPTION AUX SEANCES DE TRAVAIL

**AMELIORER L'EFFICACITE DE L'ASSISTANCE AU SECTEUR URBAIN
LECONS DU PASSE, DEFIS A RELEVER**

SEANCES DE TRAVAIL

Jeudi 5 décembre 1985
Salles de conférences, Immeuble H
Séances 12 et 13 réunies: 14h30 - 16h30

Animateur: John M. Courtney, urbaniste principal
Département de l'approvisionnement en eau et du développement urbain

Six ateliers se dérouleront simultanément sur d'importants sujets ayant trait au développement urbain. Un membre du personnel de la Banque, assisté de spécialistes, coordonnera chaque atelier.

Veillez s'il vous plaît indiquer ci-après votre choix d'atelier et écrire votre nom au bas de la page.

	Ordre de préférence		
I. Gestion et financement du développement urbain	1	2	3
II. Coût du logement	1	2	3
III. Planification et conception de l'infrastructure urbaine	1	2	3
IV. Gestion du territoire urbain	1	2	3
V. Productivité urbaine et emploi	1	2	3
VI. Investissement dans la formation de planificateurs	1	2	3

Nom: _____

IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE

The World Bank, Washington, DC
December 2-6, 1985

CONFERENCE WORKSHOP II

Housing Finance Workshop
Bertrand Renaud

Thursday, December 5, 1985

1: OBJECTIVE OF THE WORKSHOP

Rapid overview of current conditions
 discussion of the emerging agenda
 specific problems and activities on which we should focus
 scope of the workshop
 housing finance
 not state and local finance (other workshop)
 very significant differences among regions and countries

2: CHALLENGES

TWO DOMINANT FORCES:

continuing rapid urbanization
 difficult/risky economic environment
 the impact of economic adjustment has fallen most heavily on
 cities
 drop in per capita incomes often severe (LAC , Africa)
 but farm incomes has more less held up
 therefore drastic fall in urban incomes

DIFFICULT FINANCIAL CONDITIONS:

need to increase investment to sustain future growth
 high levels of inflation in many countries
 high and frequently volatile real interest rates
 large budget deficits
 severe competition for domestic savings

IN SHELTER:

The magnitude of the housing task remains very large
 Public resources and public institutions are not meeting
 shelter needs
 The private sector is often unable to step into the vacuum
 Where do we find additional resources?
 What kind of intermediary institutions to mobilize and channel
 funds?
 What could be the nature of the public/private partnership in
 shelter?
 How do we release key bottlenecks on increased investment?
 What do we do for the low income population?

IN HOUSING FINANCE

Low Level of institutional financing in the sector
 limited institutions (number, size, scope)
 new area of activity for the World Bank compared to industry
 or agriculture

3: STRATEGIES

A. WORKABLE DIRECTIONS FOR THE HOUSING SECTOR

-Historical evolution of housing policy formulation
 the typical three stages
 -Current macro-economic difficulty affect the shelter system.
 Countries are
 1. evaluating critically the performance of public sector
 institutions
 market impact (can it market share be expanded?)
 financial performance (often quite poor)
 managerial performance (under political constraints)
 2. focusing on well controlled and targetted public support
 to the sector
 explicit measurable subsidies
 well allocated subsidies (most effective impact)

- Growing consensus on three major elements of shelter policy
 1. encourage the supply of affordable housing (lowered standards)
 2. insure cost recovery in public programs
 3. avoid hidden, open-ended, poorly targetted subsidies
subsidies through product pricing of public sector output
subsidies through credit programs
- Financial implications of market shares and trade-off facing governments
 1. public sector market share
 2. private sector conforming to current legal standards
 3. private sector supplying non-conforming housing
incremental housing market
slums and squatter settlements
 4. more housing finance today vs. highly subsidized upgrading tomorrow?
- Trends in the division of labor between public and private sector
 - focus government on infrastructure and the supply of serviced land
 - take government out of the direct production of housing
- Trends in the division of labor between levels of government
 - decentralized decision-making systems are less management intensive:
 - opportunity for innovation is greater
 - cost of failures is smaller
 - direct knowledge of local conditions is superior
 - central government:
 - focus central government on regulatory and financing activities
 - central governments should disseminate innovations in the sector
 - move central government out of the housing landlord business
 - most utilities are of a municipal scale:
 - too large for individual builders or private associations
 - too small or scattered for central government agencies
- Programs for low income households
 1. Targetting
 - Narrow down the policies and programs in terms of target groups
 2. Production
 - Stress central agencies' responsibility as technical innovators
 - Central agencies should not be landlords over the long term

B. RELEASING BOTTLENECKS ON INCREASED FINANCING

1. land tenure laws and administration: major impact on investment
 - links between costs of default and expensive financing
2. Regulation
 - a. Central agencies play a crucial role in setting standards
land development standards

utility standards (including realistic tariffs)
housing construction standards (performance oriented)

b. Encourage the emergence of private developers
regulation, taxation, access to financing

3. Pricing (rent controls, construction materials)

C. HOUSING FINANCE STRATEGIES

A. Priority to internal resource mobilization within the housing sector

Welfare state approaches to housing have no funds to back them up

New fiscal and monetary policies preclude large subsidies

housing is one of the major investment sector in the economy

large volumes of resources are informally circulating within the sector

there should be no need for transfers of resources to the sector

B. Better financial and management policies in shelter

1. More sound regulatory frameworks

entry into housing finance business
competition is favorable to innovation
financial infrastructure

2. Design better mortgage lending instruments

use adjustable lending instruments
damaging indirect impact of public mortgage rates below costs

3. Small depositors need a positive return on their savings

4. Financial Implications of Government activities must be carefully reviewed

governments should measure the contingent liabilities of their policies

4: SPECIFIC PROBLEMS

A. TYPES OF FINANCIAL POLICIES FOR THE SECTOR

Financial Policies Unfavorable to Housing Finance Institutions
forced low interest rate policies

directed credit

Existing Specialized Systems Under Stress

designed for low inflation and stable interest rates

lending regulations too narrow

mortgage instruments and mortgage rates too rigid (FRM)

conflicting views of housing and finance ministries

MOC: developer approach

supervises all public agencies

MOF: focus on financing priority sectors

supervises housing finance institutions

often wants to limit flow of financial savings into housing

B. TYPES OF HOUSING FINANCE INTERMEDIARIES

1. Tax Based Housing Funds

housing funds and retirements funds should be actuarially sound

very low lending rates have large negative indirect impacts

2. Public Housing Banks

publicly owned banks should insulate their subsidized

lending windows
 are they financially sound
 capital base
 portfolio quality and default risk
 interest rate risk and type of mortgages
 resource mobilization and growth strategy

what should be their role in the sector

 financing public developers
 financing low income housing
 manager of refinancing facilities

major responsibility as innovators

 new mortgage instruments
 new savings mobilization instruments

3. Lending By Housing Authorities or Boards

housing construction authorities should get out of direct mortgage lending

government agencies are not very good in certain kinds of activities:

 built in conflict between development and financing functions

 loan origination (poor targetting)

 loan recovery (high levels of arrears, low credibility)

 keeping administrative costs low

any public sector lending should be handled by financial agencies

4. Private Specialized Housing Banks

Latin American experience with Savings and Loans

Building Societies

What kinds of support systems are necessary?

5. Lending by Private Banks

Role of refinancing facilities

what kind of mortgage pricing is necessary?

 spreads interest rates

 quality of underwriting and sharing of risks

5: WORLD BANK GROUP EXPERIENCE

A. IFC (International Finance Corporation)

Emphasis on the development of capital markets (equity and loans)

 New specialized housing banks (India, Indonesia, Colombia, etc...)

 secondary mortgage facilities (Trinidad & Tobago)

B. WORLD BANK

1. Sectoral Adjustment Loans

combining policy reforms with institutional support

 Chile (subsidies, targetting, loan portfolio, financial infrastructure)

 Ivory Coast (public enterprise reforms, new financing mechanisms)

 Indonesia (policy reforms, targetting, institutional support)

 Philippines (under consideration)

2. Apex refinancing mechanisms

 Portugal (new INH to support low income development and mortgage finance)

 Mexico (improvements in FOVI banking directed credit)

- system)
3. Broadening of housing bank lending activities
 - Public sector bank: Morocco (CIH first housing loan)
 - Private sector banks: Zimbabwe (Building Societies)
 4. Sector studies
 - Philippines (a 6-year old system under stress)
 - Tunisia (review of a 10-year old system)
 - Korea (housing finance now a national plan priority)
 - India (what kind of institutions should be encouraged?)
 5. Many open issues
 - Developing appropriate housing finance regulatory framework
 - high cost of timely and specific information
 - effective supervisory and assistance systems
 - Efficient strategies for creating new institutions
 - Savings mobilization instruments
 - Mortgage design and pricing
 - simplistic approaches to interest rate levels
 - adjustable instruments
 - efficient loan origination procedures

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

The World Bank, Washington, DC
December 2 - 6, 1985

CONFERENCE WORKSHOP V

Improving Urban Employment and Labor Productivity
Freidrich Kahnert

Thursday, December 5, 1985

Improving Urban Employment and Labor Productivity

List of Contents and

Chapter I: Executive Summary⁽¹⁾

Friedrich Kahnert
Employment Adviser
Water and Urban Development Department
The World Bank

Washington, D.C., February, 1985

(1) Full report available on request from office N745

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Improving Urban Employment and Labor Productivity

Chapter I: Executive Summary

Introduction

1.01 When the Bank first focused its attention on the relief of urban poverty, a two-pronged approach was proposed, i.e., rectifying service delivery deficiencies to the poor and enhancing their employment opportunities. Given the lack of in-house experience with project assistance to urban development focused on poverty alleviation, both approaches were initially pragmatic and experimental, intended to foster "learning-by-doing."

1.02 There was, however, a major difference between the two lines of action. In the service delivery area, a basic consensus and conceptual framework for project formulation was in place; it became a matter of demonstrating the feasibility and replicability of low cost solutions to shelter and service delivery that were adapted to local conditions and thus both affordable and in demand by the poverty group. No such consensus and conceptual framework existed for interventions to promote employment.

1.03 Throughout the 70's, senior bank management periodically reaffirmed the importance of the urban employment generation objective. At the same time, repeated attempts were made to develop a conceptual consensus to underpin urban sector work and lending operations in support of this objective. These attempts bogged down repeatedly in lengthy discussions and controversies regarding, inter alia, whether it was desirable to increase job creation in urban areas, whether intervention would be more efficient at the macro-policy or at the city/regional level and so on.

1.04 In large measure, these disagreements were fed by what, in retrospect, can be called unrealistic expectations or factual misperceptions such as:

- a) Urban unemployment and poverty are primarily caused by "excessive" rural-urban migration;
- b) job creation in urban areas leads to disproportionate increases in rural/urban migration, thus further aggravating an already serious and deteriorating urban employment and underemployment picture;
- c) growth rates of towns and cities should and could be substantially reduced by promoting rural development;
- d) severe flaws in urban labor markets are producing substantial misallocations of labor, etc.

1.05 This lack of common understanding prompted the Bank's urban operational staff to be tentative and cautious in addressing the job creation objective. Although there were a few exceptions, so-called "employment" components in urban projects tended to be small, piecemeal, insufficiently

prepared and inadequately supervised. Again with some exceptions, the results were commensurate with the effort, i.e., they were at best partially successful and nearly always irrelevant given the scale of the urban poverty problem.

1.06 This paper is written to remove some of the conceptual uncertainty about the urban employment issue, enlarge the consensus about what can be done and suggest a course of action. In doing so, the paper shifts the basis of the discussion by arguing that the primary focus on urban job generation per se may be misdirected and should at least be complemented or, better even, replaced by a focus on labor productivity and income generation. The evidence marshalled in this paper suggests that many of the beliefs that have been so divisive in earlier arguments are becoming less and less tenable.

Objectives and Scope

1.07 The major objective of this paper is to examine the urban employment problem in developing countries and to describe its causes and characteristics. This lays the basis for outlining an action program on urban employment and income generation that can be implemented through Bank sector work and lending operations. More detailed proposals on how to make such a program operational are left to a separate note which will follow.

1.08 This action program deliberately focuses on issues that must be or conceivably can be addressed at the city/regional level. There are several reasons for this. In the first place, the reform of macro-policies involves considerations that go well beyond the question of urban employment and income generation. This is not to deny the importance of macro-policies for our concern. Wherever such policies have pronounced pro - or anti-urban biases, whether explicit or inadvertent, their reform could be a prime method for encouraging efficient urban employment and income generation. However, overall national policy reform can be tackled by sector- or project-specific intervention only to a very limited degree. Accordingly, the discussion of national policies in this report is confined to selective, mostly institutional biases that derive from them, bear directly on urban employment and incomes and can possibly be influenced by city/regional action.

1.09 Secondly, city authorities are, to varying degrees, decision-making units responsible for public service delivery, infrastructure investment and maintenance, local resource generation and various rules and regulations, all of which affect the economy of their urban areas. It is largely at city level that the economies and externalities of agglomeration can be promoted and inefficiencies minimized. Thirdly, more and more city administrations in developed countries are establishing economic development offices to stimulate employment and income generation for their residents. The need and the scope for effective intervention of this kind is even greater in developing country cities. Last but not least, city-level institutions continue to be the predominant channel for the Bank's urban development efforts. These considerations suggest that, while waiting for macro-policy change, much can and should be done in particular urban areas to improve employment and income generation and that such action will have high rates of return in most policy environments.

1.10 The focus on employment, incomes and labor productivity also means that other important urban development issues will not be addressed comprehensively, but will be touched upon only to the extent that they have a direct bearing on the main theme. This applies, for example, to rural/urban migration, overall urban efficiency issues, urban management and resource generation, municipal taxation, pricing and user charge policies and so on; many of these merit separate reviews in their own right.

1.11 The substantive discussion that follows is divided in three parts. Chapter II first sets the stage by recalling a number of well established facts and relationships concerning the pace of and the contributors to urban growth, its economic importance and its interaction with rural development. Most of these are widely known and accepted. Others have not yet gained the general acceptance they deserve. This chapter also reflects briefly on the likely future development of the relevant variables.

1.12 The Chapter then develops views on the functioning of urban labor markets. It examines the levels, composition and characteristics of urban employment and unemployment and discusses the results of some recent research on wage and income differentials, segmentation and urban poverty. It is this chapter that attempts to defuse some of the controversial issues referred to in paragraph 1.04 that have beset previous discussions of urban employment problems.

1.13 Chapter III then looks beyond any imperfections in the functioning of labor markets at other factors that affect output per member of the labor force by influencing the demand for and supply of labor in urban areas. Imperfections are identified and analyzed in human resource development (primarily education and health), in the supply of complementary factors of production (credit and foreign exchange, land, infrastructure and public services) and in the regulatory environment.

1.14 The concluding chapter IV builds on these analyses to outline the scope and nature of an action program at the city/regional level to promote employment and income generation. It does this by describing four components of such a program,^{1/} focusing respectively on:

- a) land, infrastructure and public services;
- b) direct business support measures;
- c) human resource development, and
- d) regulatory efficiency.

^{1/} The order of listing is not intended to convey substantive priorities. However, the reader will notice that the sequence is different from the one followed in the preceding chapter. Since this chapter proposes an action program for Bank support, the components were arranged in descending order of likely financing requirements.

The chapter explores what is needed to prepare and implement such a program and possible obstacles to effective Bank assistance in this area. It proposes that one or two such programs should be identified and supported by the Bank on an experimental basis to gain experience with this type of urban development activity.

Key Findings on Urban Growth

-The Importance of Urban Growth

1.15 In all countries, the shares of the urban sector in national output is larger than its share in the national labor force; it is also generally rising. This is so because urban employment and jobs produce higher average incomes than rural activities, urban employment and population growth exceed the national average and, in a number of situations, average urban/rural income differentials continue to widen. It is, therefore, no surprise that urbanization and national per capita income growth are highly correlated.

1.16 The intimate link between urban growth and development in the rest of the economy can also be demonstrated in other ways. For example:

a) during the Great Depression and World War II, many large urban areas experienced sharp reductions in their growth rates; these rates sometimes fall below national population growth, a development clearly linked to the deteriorating employment situation; similarly, the recession of the early 80's has probably produced a significant slow-down in the growth of many urban centers, although the evidence is not yet in.

b) the most dynamic urban areas are often those close to rapidly developing agricultural areas and many smaller urban centers derive their very raison d'être from servicing, processing and marketing functions for their rural hinterland; rural and urban development support and stimulate each other.

1.17 The trends showing a rise in the urban share of national output are likely to continue, fueled by rising shares of the urban population in the total and the persistence, perhaps even widening, of rural/urban income differentials. Only Latin America and East Asia (excluding China) are or may be about to enter the "urbanization transition", when the rise in the urban percentage in the total population has to slow down simply because the bulk of the population is already urbanized. In the rest of the developing world, substantial scope and perhaps likelihood exists for an acceleration in urbanization, particularly in China, India and the rest of South Asia.

1.18 Urban/rural income differentials will not narrow until such time as rural output per capita rises faster than urban output per capita. It has proven difficult to raise agricultural output growth, the backbone of rural incomes, to levels high enough by themselves to reduce the income differential and this is unlikely to change because increasing cultivated areas, a major contributor to past agricultural output growth, is becoming ever more costly in more and more developing countries, or extends to progressively less fertile soils.

-The Role of Migration

1.19 Raising average rural per capita income relative to urban income levels is thus crucially dependant on lowering rural population growth, itself a function of natural population growth and rural to urban migration. Overall population growth rates are now moderating in many developing regions, except in Sub-Saharan Africa and some Middle-Eastern countries; migration to urban areas speeds up the resulting reduction in rural population growth. Seen in this light, what is often considered "excessive" migration that multiplies problems of urban management, becomes a necessary and desirable contributor to raising relative rural per capita incomes.

1.20 Rural/urban migration is also frequently perceived as the main cause for urban growth in developing countries. This growth has been very rapid, averaging 4.3% per annum as compared to 2.1% in developed countries over the last 30 years. As a consequence, about 3 1/2 times as many people lived in urban areas in developing countries in 1980 than in 1950. In some regions, urban growth was even more rapid; African urban populations more than quadrupled. However, while undeniably an important contributor to urban growth, rural/urban migration is less important than natural population growth and has been so for over 20 years. Moreover, notwithstanding significant differences in regional experience, the contribution of migration to urban growth is declining almost everywhere, even though the actual number of migrants may still be rising.

-Urban Service Delivery and Resource Generation

1.21 The rapidity of urban growth in developing countries has strained the capacity of urban management and service delivery systems. Growth rates of some large metropolitan areas, particularly in Latin America, may have peaked in the 1940s and 1950s, and it is probable that these rates will decline further. But the pressure on urban management and service delivery will not ease any time soon because unprecedented numbers of people are being added to metropolitan areas. For example, about 2 million people joined Sao Paulo's population in the 1950s when the city grew by 6.5% per annum. Sao Paulo's growth rate fell to 4.4.% in the 1970s but that meant 4.3 million extra people; it will still add that number in the 1990s even if its growth declines to 2.6% per annum.

1.22 Equally, if not more serious, are the strains this addition to urban populations places on resource generation and management. One reason is the level of per capita incomes at which this growth occurs. For example, at the end of the 1970s, Mexico and Brazil were only about one decade behind the U.S. in the urbanization percentage, but it will take them well over 40 years to reach the 1980 per capita income of the United States even at the high income growth rates of the seventies. At these income levels, capacity to pay taxes and save is limited. In many countries, it is presently further eroded by stagnating or even falling per capita incomes and compounded by the weak prospects for net capital inflows from abroad. Painful choices thus lie ahead on where and how to tax and where and how to spend the available resources for best socio-economic returns, both between and within major sectors of the economy.

1.23. The central focus of this paper on how to improve urban employment, incomes and labor productivity originates from widely-held fears about the ability of urban areas to provide income-earning opportunities to their rising populations. Promoting urban income growth also goes directly to the heart of the resource constraint because the potential for generating public revenues ultimately depends on raising income, and urban incomes form an ever more important part of the nation's tax and savings base. Enhancing urban employment and labor productivity thus becomes a key objective both for alleviating poverty and for improving local resource generation.

Key Findings on Labor Market Issues

1.24 Concern with the ability of rapidly growing urban areas to provide income-earning opportunities to their labor force has given rise to a vast literature, much of which sees labor markets suffering from extensive imperfections that impede the efficient allocation of labor in response to supply and demand. Clearly, wages in urban areas differ greatly between high and low wage sectors and sub-sectors, large and small firms, the public and the private sector and so on. But the existence of such differentials does not tell us whether severe mis-allocations actually occur. This has to be judged by whether or not:

- a) there is a serious and growing problem of open unemployment or underemployment;
- b) wages for workers with similar characteristics tend to be equalized across sectors and firms;
- c) wage differentials respond over time to changes in labor supply and demand.

-The Urban Labor "Surplus"

1.25 The perception that developing countries were experiencing a growing urban labor surplus, in the form of open unemployment, underemployment or hidden in the tertiary sector, was a key reason for the growing concern with urban job generation. If the labor surplus is not as important as assumed and not growing as predicted, this perception is in doubt; the evidence, while partial and far from flawless, is indeed quite consistent in challenging it. Even though urban economies seem to have coped fairly well with rapid growth in their labor force in the past, large urban job growth will be needed well into the future and will remain an important concern.

1.26 First, there is little evidence that open urban unemployment rates are on a generally rising trend, or that they are anywhere near the dramatic levels predicted a decade or more ago. This has happened despite record urban labor force growth. If anything, the available evidence suggests these rates may have been falling over the 1970's. Similarly, underemployment, if defined as involuntary short time working and correctly quantified as the difference between actual hours worked by those on involuntary short time and the standard work week in the country concerned, is nowhere near as large as frequently claimed. Crude underemployment rates of 20-40% or more are often

cited; in reality, involuntary short time working in urban areas is only a fraction of these figures and may amount to as little as 2-7% or so of total hours actually worked.

1.27 A related view frequently expressed holds that a substantial and growing proportion of the labor force is channeled into urban tertiary activities where they form a pool of "surplus" and "unproductive" labor. It is not clear why income received from tertiary activities should be considered somehow inferior to income from the primary and secondary sectors; the income recipient certainly does not think so. In any event, the evidence we have, though scanty, does not support the hypothesis that the urban tertiary sector is absorbing ever larger proportions of "surplus" labor. Instead, there is some evidence that the share of tertiary activities in urban employment has remained quite stable over lengthy periods in the developing countries. In addition, average incomes in this sector compare well with those elsewhere in the urban economy and a few specific studies suggest labor wastage of this type does not amount to a very significant share of the labor force, nor that it has been rising rapidly. Unless more of such specific investigations develop proof to the contrary, the best guess now is that the urban tertiary sector in developing countries is growing primarily because there is demand for its output and not because people are being forced into it for lack of alternative income-earning opportunities.^{1/}

-The Meaning of Intra-Urban Wage Differentials and the Performance of Migrants

1.28 Nor can support be found for the view that high wages and low wages observed side by side in urban areas portray severe labor market segmentation and misallocations of labor. Empirical attempts to verify the existence of segmented high-wage and low-wage sectors have largely failed to document the importance of institutionally induced wage differentials or rigidities. This has happened whether the attempts focused on firm size, government wage legislation, union membership, or on formal/informal or modern/traditional dichotomies. The major part of wage variance in urban activities, at least in the private sector, is explained by productivity-related worker attributes. And "informal sector"^{2/} earnings are not universally inferior to formal wages. On the contrary, a large portion of informal sector incomes are well

^{1/} It should, however, be noted that the above generalizations about developing countries pertain to a period when such countries, as a group, experienced rapid growth of aggregate output. More recently, per capita incomes in developing countries have stagnated and in many instances even declined, particularly in Latin America and Africa. If these trends were to continue for any length of time, the urban employment and income picture would no doubt darken considerably. Falling real wages and possibly reduced employment and reduced rural to urban migration could be expected to occur. But whether or not the past employment trends analyzed above continue is a separate question from that of the light they shed on the functioning of labor markets.

^{2/} It has so far proven impossible to define the "informal" sector in an operationally meaningful way.

above what labor with comparable skill levels can earn in the formal sector. No wonder that many informal sector participants have no intention of leaving the sector to take a formal wage job, which makes it clear they are not just queuing to enter formal employment.

1.29 The experience of migrants does not conform to expectations either. They are not nearly as grossly overrepresented among the unemployed, the underemployed, in the informal sector and among the poor, as is widely believed. Some evidence even shows them to do as well or better than urban natives both in formal employment and in earnings across the board, at all education and age levels.

1.30 Thus, the urban labor market is best viewed as a continuum of employment and income earning opportunities ranging from very low to very high income levels. This reality cannot be adequately portrayed by arbitrarily dividing it into low and high wage sectors, however defined. Many imperfections can be demonstrated, particularly along ethnic or sexual lines, by barriers to entry into specific activities ^{1/}, by government and union policies and restrictive practices or by inadequacies in information flows, but they do not appear to have an overriding impact on the functioning of the labor market. This conclusion may not fully apply to public sector wages and salaries and, a fortiori, public employment policies, which may be the source of significant economic loss.

-Urban Poverty

1.31 Urban poverty is thus not primarily due to the workings of the urban labor market. It is by no means confined to the informal sector but occurs in all sectors of urban activity; only urban residents active in agriculture experience a significant concentration of poverty. Also, urban poverty is not synonymous with urban unemployment. Many unemployed are poor but many others are not or they would not have been able to acquire as much education as they have. More importantly, many of the poor in the labor force are not unemployed or on involuntary short time but work long hours at low wages or earn reasonable incomes but have large numbers of dependents at some stage in their life. Thus, while more jobs and more working hours will help some of the poor, others can be helped only if their productivity and income per hour worked rises.^{2/}

Key Findings on Issues other than Labor Market Functioning

1.32 The allocative performance of urban labor markets, therefore, does not appear to be the sole or prime cause of persistent urban poverty problems. If labor markets work reasonably well and urban earnings are indeed

1/ Such barriers again exist throughout the spectrum of activities, including many in the informal sector.

2/ Those not in the labor force, i.e., the too young, the too old and the infirm, and who are not part of households that have working members, cannot be helped by purely economic progress; their problems require other solutions.

largely determined by supply and demand and yet returns to labor remain very low for large parts of the urban labor force, one must act on the supply and demand for labor in order to raise employment, productivity and incomes. Efforts to overcome market imperfections and distortions that slow down human capital formation and reduce demand for labor are likely to show high payoffs in this regard. Three broad types of imperfections are here discussed:

- a) those that inhibit human capital accumulation;
- b) those that distort access to or prices of complementary factors of production or public services;
- c) those that impose unnecessary cash or time costs on business transactions.

1.33 The discussion focuses on constraints that are the responsibility of city-level institutions or, while the result of national policies, can conceivably be mitigated by city-level intervention.^{1/} The relative importance of each constraint varies enormously in each specific setting and over time. Thus, priority ranking has to be done on a case by case basis, and the sequence of discussion here is not intended to convey any order of importance.

1.34 Two other points deserve emphasis. First, attenuating or removing these distortions will in many cases produce positive payoffs even if labor markets were more severely segmented into high and low-wage sectors than appears to be the case. This is particularly true of imperfections in human capital accumulation; for example, even if labor mobility falls short of equalizing wages for workers with similar characteristics across sectors and firms, upgrading the quality of labor will still pay handsome dividends. Secondly, while those being moved out of the urban poverty group gain by definition, the urban poverty group as a whole may not shrink for some time. Certainly, at the lowest earnings levels, those that move up will be replaced by new arrivals as long as the rural poor see an opportunity to improve their welfare by migrating to towns. A significant part of the benefits of urban income enhancement will thus accrue through a reduction of rural poverty.

-Education and Health in Urban Areas

1.35 Considerable imperfections affect human resource development in at least some urban areas. In education and health, for example, high average service provision may hide wide variations across neighborhoods in urban areas. Disaggregated data show that access to primary education in low-income urban areas can be very substantially below that of many rural areas; primary education investments also typically show the highest rates of return. These rates may decline over time but this decline is likely to be gradual. There is thus no good reason to be complacent about access to

^{1/} The rationale for this approach is given in detail at the beginning of Chapter IV.

^{2/} See examples in the second section of Chapter III.

education in urban areas. In particular, functional literacy and numeracy as well as vocationally-oriented training remain highly important for worker productivity, regardless of the occupational status of the trainees.^{1/} Delivery systems, however, face the reality that most potential trainees, even primary school age children, have important economic and welfare enhancing functions in their households. Opportunity costs of attending traditionally run educational institutions can thus be prohibitive. Delivery systems must be developed that reduce the opportunity cost of attendance to acceptable levels.

1.36 Nor can we be complacent about general urban health, one area for potential productivity improvement that may now be important only for developing countries. Some extra health risks are intrinsic to urban life, such as increased risk of traffic accidents or the easier propagation of communicable disease in high density settlements. More generally, the incidence and severity of nutritional deficiencies, especially in calories, is often higher in low-income urban than in many rural areas and access of the urban poor to health services is often limited both physically and financially. These facts justify continued and in some cases increased attention to urban health delivery.

1.37 Both severe methodological problems and relative neglect of the matter in the literature make it impossible to quantify the direct link between general health status and performance at work and, even more, between a given health related investment and productivity. The link itself, however, is not in doubt and is clearest through the intimate mutual connection between health, education and nutrition and through the direct impact of debilitating and endemic diseases on absenteeism, on the earnings of casual workers and on the level of sustainable effort when at work.

1.38 The performance of businesses depends crucially also on entrepreneurial know-how. Even one-man enterprises require some of it. The target group here are the small and the very small, who typically don't have access to the needed technical and managerial know-how; larger enterprises usually can and do purchase required expertise. For the target group, we know that literacy and numeracy are important but the evidence on the entrepreneurial impact of higher education is generally ambiguous. There is a plausible working hypothesis, however, that vocational and managerial knowledge grow progressively more important as the enterprise grows and the entrepreneur withdraws from direct production functions.

-Capital Market Imperfections

1.39 Demand for labor is dependant on the availability of complementary inputs, which suffers from widespread imperfections in the markets for such inputs. With regard to capital, for example, market distortions can typically be traced to low interest rate, tax and subsidy policies, to various institutional biases and to overvalued foreign exchange rates leading to

^{1/} Clearly, this also applies to rural education. The point here, however, is that the urban poor often have less access to education than the rural population.

excess demand and administrative rationing systems. The latter add to already existing institutional biases in access to capital by their de facto if not de jure discrimination against small and medium-sized businesses. Such discrimination also arises because banking facilities are very unevenly distributed within and between urban areas and from inappropriate and overly burdensome loan approval, disbursement and collection procedures of financial intermediaries as well as from the increasingly untenable perception that the small cannot service loans at conditions that cover the costs of these loans to the intermediaries and an adequate return on capital.

1.40 Further imperfections often arise from special support programs to small and medium sized businesses. Frequently, such schemes supply only investment capital, when it is now established that working capital is often much more important for the regular operation and growth of small businesses.^{1/} Or they will cater only to manufacturing enterprises, excluding businesses in construction and in tertiary activities, which is unwarranted given the importance of these sectors in urban employment, income generation and growth. Finally, such schemes often work with subsidized interest rates on the mistaken assumption that smaller enterprises cannot pay the same rates as larger ones. The common consequences are that these schemes remain small in relation to need, their capital base is being eroded through inadequate returns, and they create another set of "privileged" businesses which will be tempted to move prematurely into more capital intensive activities and technologies, thus diminishing the employment creation potential and financial returns per unit of capital.

-Problems^{2/} with Supply of Land, Infrastructure and Services

1.41 Widespread imperfections also exist in land markets. In many cases, the very basis for a functioning land market is missing; land rights are often not recorded or out of date and systems for transferring land rights can be extremely cumbersome and time-consuming. This also affects the capital market; where clear land titles are difficult to obtain, their use as collateral for loans is limited. Together with ideological reasons, this has led the public sector in developing countries to assume a much wider role in land transactions than is common in developed countries. Unsatisfactory performance in this role is commonplace; for example, failures to operate at the level required by demand and with the necessary speed and coherence and failures to correctly assess business (and other) demand for land in relation to its location can be found with distressing regularity. The costs in foregone business opportunities and wasted public resources can be high. This applies particularly when the public sector tries to use the servicing of land

^{1/} This no longer applies to many such schemes supported by Bank finance.

^{2/} Depending on the particular circumstances, these problems may be caused by excessive or insufficient government intervention, by the wrong kind of public activity or by the absence of government intervention where it is essential. These particular circumstances will also dictate the appropriate remedial actions. Any general directions for such actions are shown in the next chapter.

and sometimes advance building of factories and workshops as a leading tool for intra-urban or inter-urban decentralization; this has generally proven ineffective.

1.42 Constraints on the supply of infrastructure and services also abound. Here again, with the partial exception of public transport and to some extent solid waste removal, the public sector has generally taken on a larger role in the developing countries than is common in developed nations. There are some good reasons for this that have to do, inter alia, with inadequate financial and managerial capacities of the local private sector, the high cost of bringing in private companies from abroad and the general inability of the public sector to regulate and supervise what are in practice monopoly suppliers of such services as water, power or telecommunications.

1.43 Inadequate performance can and does occur in reaching and maintaining adequate quantity, quality, reliability and cost of service. This impacts on the business sector, either on potential output when entrepreneurs decide not to invest or on current output when operations are disrupted or rendered inefficient. Many enterprises can and do adapt to service deficiencies to varying degrees. This, however, is always costly either through higher investment and operating cost or choice of suboptimal technology. Finally, failures may also occur because numerous interdependencies and tradeoffs between various elements of the service package are not recognized in the public investment program, resulting in unnecessary imbalances that can aggravate existing deficiencies.

-Problems with the Regulatory Environment

1.44 Last but not least, the regulatory environment for urban businesses often contains regulations that are without substantive merit or unenforceable, typically set standards ill-adapted to socio-economic conditions and follow application procedures that discriminate against part of the business community. Such regulations may also impose additional costs on the community in such areas as infrastructure provision, public transport, etc. In these regulations and standards, physical planning concerns dominate too frequently and have to be tempered by awareness of the tradeoffs that exist between the costs in cash, time and entrepreneurial attention and the legitimate concerns for public health, safety, revenue generation, etc.

Outline of an Action Program for Urban Employment and Income Generation at the City/Regional Level

-Introduction

1.45 The preceding analysis leads directly to the identification of an action program to address the large number and wide range of imperfections in the delivery of inputs and services needed for income and employment growth. It is proposed that the Bank should support such a program in a few selected locations. The program can be grouped into four components, as follows:-

1/ See footnote to paragraph 1.14.

- a) land and infrastructure/public services;
- b) direct business support;
- c) human resource development;
- d) regulatory efficiency.

Nothing in this report suggests that programs financed by the public sector for the primary purpose of directly creating jobs is either an appropriate response to persistent urban poverty problems nor an efficient use of public resources. Accordingly, "make-work" programs are not part of the action program.

1.46 Far from all urban areas in developing countries can undertake such action programs. Many of them do not have a sufficiently broad functional mandate nor the potential management capability for the concerted action required. For those with these pre-conditions, however, the case for city-level action is strong and clear:

- a) In land, infrastructure and service delivery and maintenance, local authorities usually have substantial responsibilities.
- b) The city is also the appropriate level of government for exploiting complementarities, establishing investment planning and coordination for public infrastructure and services and acting to minimize inefficiencies;
- c) Cities have a clear role in direct business support, be it in sponsoring schemes best implemented at the local level, such as micro-enterprise support schemes, or be it in helping their business community get access to existing sources of finance etc. and deal with the bureaucracy, including their own;
- d) Many cities are active in education and health delivery. More are entering these fields, partly because it is easier for them to mobilize resources and levy user charges than for the national government, because the local expenditures financed with them can be seen to confer specific benefits on residents themselves;
- e) Local authorities are in good position to mitigate adverse effects of regulation and procedures, because they themselves are the source of many of them and they are responsible for implementing others, issued by higher levels of government.

The many successes of city-level action to promote employment and income generation in urban areas of developed countries provide concrete proof that such city level action can be effective.

-Program Components

1.47 The program in land, infrastructure and services comprises the following elements:

- a) laying a sound basis for a well-functioning land market through development or rehabilitation of legal cadastres and streamlining procedures for land and property transfers;
- b) establishing or strengthening a land development agency operating along clear commercial lines;
- c) minimizing the role of the public sector in advance factory or worksnop construction and promoting private initiative in this field;
- d) setting up an effective system of investment planning and coordination for infrastructure and service provision with the close involvement of the private sector;
- e) strengthening management and maintenance in public services, as well as formulation and implementation of correct pricing policies and cost recovery systems;
- f) helping businesses adapt to service deficiencies by a small projects loan fund;
- g) promoting adequate and efficient involvement and operation by the public and private sector in the food marketing system which is so important for employment and welfare of the poor.

1.48 In addition to helping businesses overcome service deficiencies, the following direct business support measures are suggested:

- a) funding or promoting a financially viable micro-enterprise credit scheme through appropriate financial intermediaries;
- b) intervening with existing financial institutions to resolve biases against lending to small- and medium-sized businesses;
- c) wherever foreign exchange is rationed, helping businesses obtain foreign exchanges at least for vital spare parts, either by a direct fund for this purpose or by intervention with the relevant authorities;

- d) facilitating technical and managerial assistance to entrepreneurs where the need for this activity is established;
- e) helping businesses deal with red tape.

1.49 In education and health delivery, the city might act to:

- a) fill gaps in physical infrastructure for primary education, basic health centers and vocational training by constructing the necessary facilities;
- b) adjust delivery systems for health as well as primary education and vocational training to reduce the opportunity cost of access for the poor;
- c) involve the business sector in deciding what to teach in vocational schools and how to teach it and promote on-the-job complements to vocational training;
- d) promote health and nutrition education, including promotion of family planning.

1.50 In the area of regulatory efficiency, which affects all of the above components and also goes well beyond, the city should:

- a) review the regulatory environment and weed out inappropriate regulations or mitigate their negative effects;
- b) formulate and implement regulations and procedures that minimize costs and maximize positive impacts on the local economy, while safeguarding essential public interests;
- c) make sure essential regulations are adequately enforced;
- d) train relevant staff to alert them to the socio-economic implications of their activities.

-Some Common Characteristics of Program Components

1.51 A certain number of common threads run through these components. First, the target for all of them is the business sector as a whole and its labor force, but many of the proposed actions are likely to have their greatest value for the small and the very small enterprises, because these have on balance the least ability to compensate for the imperfections and impediments they face. Secondly, the ideas presented under the main headings suggest larger involvement of the business sector in such diverse areas as investment programming and coordination, financing land development, factory and workshop construction for sale, rent or lease, provision of some public

services, the establishment of vocational training curricula and teaching methods, reform of regulations and so on. Much of this is designed to increase the much needed appropriateness and flexibility of the public response to the needs of the business sector, which is, in practice, a mosaic with widely differing requirements. Particular care must be taken to ensure that, wherever appropriate, the voice of the small and very small enterprises is heard adequately.

1.52 Thirdly, most of what is proposed will produce improvements that are not made at the expense of other urban areas in the country, i.e., this is not a zero sum game. The bulk of the benefits are indeed likely to occur in the efficiency of public and private resource use and in stimulating investments and activities in the small and very small enterprise sector that would otherwise develop more slowly or not at all. This is the part of the enterprise sector where local supplies and local markets predominate with only minimal impact outside the urban area and its hinterland. Replication of such action programs in other cities would thus, *pari passu*, produce similar benefits there, and at the end of it, all of them would be better off.

1.53 Finally, both within the components and between them, numerous interactions exist. For example, relaxing zoning regulations in low income neighborhoods will reduce the need for workshops, reducing building standards and prompt payment of bills will reduce working capital credit needs, convenient location of low income residential developments in relation to employment centers will reduce the need for and cost of public transport and the stress and fatigue from long work trips and so on. Because of these interactions and complementarities, the components or subcomponents must be seen as part of a program.

-Some Pre-requisites for Program Implementation

1.54 Such programs need careful preparation; whether through sector studies or otherwise. Even where, in the end, only part of the program appears warranted, all potential problem areas need to be diagnosed. Very few of the preparation activities needed are new; almost all of them have been or are being carried out quite routinely by different Bank departments. Rarely, if ever, have these efforts been combined, however, to address the wide range of issues that impact on urban employment and incomes and that are amenable to city-level intervention. This proposal is not alone in emphasizing the need for multi-sectoral coordination within the Bank's sector and project work; others are coming to the same conclusion from different angles, especially in trying to increase the Bank's project leverage on national or regional policy issues.

1.55 Three further issues deserve emphasis. First, the experimental nature of the proposal dictates care in the choice of cities or regions for program implementation; far from all of them are suitable. This suggests emphasis on a macro-policy framework devoid of pronounced pro- or anti-urban or anti-business biases, on commitment at all levels of government to act on employment and incomes, on a broad functional mandate and potentially adequate management capacity of the local government and on adequate Bank leverage through a multisectoral approach and longer-term Bank commitment to a sequence of projects. Secondly, primary responsibility for the various actions included in the proposal is likely to be diffused among a large number

of institutions and agencies; some of the actions may not be within the mandate of any institution. Hence the need to coordinate implementation at the city- level. In order to keep preparation and supervision of the action program managable, a city- or regional-level Economic Development Office with sufficient clout should be created to serve as a focal point for program implementation. Last but not least, again because of the experimental nature of such an action program, impact monitoring of the various activities must be built into the program from its inception.

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

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CONFERENCE WORKSHOP VI

The Role of Training in Urban Development: The Mexican Experience
Eduardo Ibanez

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THE ROLE OF TRAINING IN URBAN DEVELOPMENT:

THE MEXICAN EXPERIENCE

Eduardo Ibanez

INTRODUCTION (See Sector Background - ANNEX I)

I. Human Skills Shortages and the Problem of Developing Human Resources

In most developing countries skill shortages is one of the problems that the public administration has to deal with, in particular severe shortages of senior professional and technical people, which results in a very poor performance of public management as an inefficient delivery of public services and the underutilization of financial resources. Nevertheless, available evidence indicates that the development of human resources in this group of countries, through training opportunities, has not been improved as much in quantitative as qualitative terms. This problem is also faced by the Government of Mexico (GOM). In this connection, training seems to be the most suitable way to start dealing with the problem.

II. Mexico's Key Problems

According to the general pattern of developing countries in the field of training, the GOM has faced a wide range of problems linked with different issues.

Policy Issues

There is a lack of adequate training policies and plans that have not enabled the possibility of improving the efficiency of urban management,

primarily delivered through municipalities. Municipal training requirements have not generally been identified and scarcity of funds and shortage of staff have meant that little use is made of the limited training opportunities.

Institutional Issues

There is a scarcity of training institutions that can offer training programs in order to fulfill the overall requirements of municipalities. In addition, training institutions have experienced a progressive centralization in the principal urban municipalities of the country, originated from the centralization phenomenon of the last forty years, coexisting with an insufficient knowledge of training needs.

Technical Issues

There is a need to consolidate the number and diversity of available courses and make them more relevant to the demands of the municipalities through the development and improvement of training agencies. There is also a lack of structured programs for the training of trainers as well as a very poor availability of equipment, materials, and methods.

Financial Issues

A financial obstacle is related to the shortage of finance for training which has received very little emphasis in the plans and programs for development at the federal, state, and municipal level.

III. MEXICAN EXPERIENCE

Up to 1983, a limited number of agencies at the federal, state, and municipal level were promoting training to municipal administrations as well as an exchange of experiences in this matter. At the same time, centralization phenomenon had resulted in a wide concentration of training services in a few municipalities, with no clear objectives adopted by federal,

state, and municipal authorities for the training of their respective staff. Training actions were channeled to solve specific problems in the short term, neglecting measures that could promote deep changes in urban finance, or in the structural organization of municipalities in the long term.

The Challenge

The long-term objectives of the GOM are to strengthen the institutional, financial, and technical capabilities of municipalities to plan, finance, implement, operate, and maintain basic municipal services, and to enjoy greater autonomy, according to the general guidelines for its municipal decentralization policy. Thus, in February 1983 the GOM adopted modifications to Article 115 of the Constitution governing municipal responsibilities and establishing definite functions and procedures for which the municipality became responsible.

In this connection, Article 115 offered a big challenge to municipal management that was shared with federal and state authorities, as well as various government agencies who will be involved in overseeing policy and providing training and technical assistance to the municipalities.

According to this, modifications to Article 115 became a "Trigger Mechanism" to build up a national training program to meet municipal needs, according to the new responsibilities in the field of planning and delivery of a range of urban services (for example, water supply and sewerage, drainage, solid waste management, streetlighting, traffic management, retail and wholesale markets, slaughterhouses, etc.).

Courses of Action

Training will attain greater status when it is made an element in major policy initiatives by the government. In Mexico, this is supposed to be

achieved by tying training closely to changes in economic policy, as the case of the decentralization policy or the efficient use of available resources. (See Annex 2, Extract from the proposed project.)

The GOM has embarked on a very ambitious national program that will focus on three areas: (a) arresting the deterioration of existing urban infrastructure through improved operation and maintenance programs; (b) planning, budgeting, and programming new investments in a practical, affordable, and systematic manner; and (d) reducing the demands of local authorities on the national budget and developing alternative mechanisms for financing local infrastructure and services.

IV. TRAINING STRATEGY IN MUNICIPAL DEVELOPMENT

The overall preparation of a training program has been conceived taking into account a parallel principle: the willingness of the federal government to strengthen local governments in order to induce a stable growth, and the decision of the local authorities to obtain training and technical assistance. The overall strategy has been formulated in four phases: preparation, initiation, expansion, and consolidation, including a timetable for each phase in a period of ten years. It should be noted that the federal and local governments will play a central role in its implementation.

Objectives

Program implementation will lead to strengthen the institutional, financial, managerial, and technical capabilities of the municipality in order to promote its own growth as well as to plan, finance, implement, manage, operate, and maintain the municipal services, according to Article 115 governing municipal functions. Another objective will be to rationalize the use of federal transfers and improve access to loan finance.

Implementation

In spite of the problems faced by the GOM in the field of training, the existing programs do provide an adequate basis of experience and facilities for developing a national training program to meet municipal needs under the program. Thus, various Secretariats and agencies of the GOM offer training programs which address municipal requirements in different degrees. In order to implement the program, these different agencies, as well as the institutions of local governments, will contribute to achieve its goals. The program will start with a "pilot project" that represents the initiation phase, covering about ten percent of the 2,378 municipalities in a "rolling program."

At the same time, the program will have two main components: municipal staff development and management strengthening; and federal and state level training. The themes that will be included in the initiation phase are: program priorities and legal aspects, municipal administration, financial management, technical services, and credit management.

Institutional Coordination

Program objectives will be achieved through (a) setting up a central coordinating interinstitutional mechanism for the development, financing, administration, delivery and evaluation of training for municipal staff, and (b) providing substantial technical assistance and training for federal and state staff, to enable their coordinated and appropriate responses to the needs of the municipalities.

At this state, no single agency can automatically assume an overall coordinating role. Hence, it is envisaged to set up a central national coordination unit for municipal training programs.

V. **INTERNATIONAL COOPERATION**

It is well known that international agencies and aid donors, officials and nongovernmental organizations, have played an important role in the expansion of training infrastructure in developing countries and in the greater exchange of research and information in this field. Hence, international cooperation in training has proved to be effective in generating innovations and in testing and documenting them, promoting by this means an improvement in public administration. That is why this kind of support should be strengthened.

It is probably fair to say that the development of borrowers' planning capability is the most important objective of the international lending agencies in the development of investment projects. To reverse this assumption, it can be said that the contribution of lenders to the achievement of targetted goals in projects for development may be made in two ways: direct assistance by funding training programs and facilities and provision of research support based on its own experience. The relationship between the GOM and the World Bank has been a good experience of mutual collaboration in developing jointly the municipal strengthening project.

Conclusions

I would like the conference participants to address the question of what priority should multilateral and bilateral agencies give to improving the focus, the financing, and implementation of training for urban development.

I. SECTOR BACKGROUND

1. Mexico's outstanding spatial problems are the heavy concentration of economic activity, wealth and population in Mexico City, the lack of integration between urban and rural areas, and unbalanced inter-regional development. Population growth has declined from 3.5% p.a. in the early 1970s to 2.6% p.a. at present. Approximately 68% of the country's 75 million people live in urban centers of more than 2,500 inhabitants, while about 26% of the population live in the three main metropolitan areas: Mexico City, Guadalajara and Monterrey.

2. Providing basic municipal services and improving the social well-being of all Mexicans has preoccupied successive Administrations. During the decade of the 70's and early 80's, the percentage of the population with access to piped water grew from 49 to 66; while the percentage with connections to sewers or adequate sanitation grew from 29 to 43. The harsh economic climate of the past 4-5 years, have led to a) a significant rise in services deficits nationwide; and b) a deterioration in the condition of existing infrastructure, through poor maintenance and lack of training. For example it is estimated that 40% of all urban systems and 70% of rural water systems need rehabilitation. Morbidity increased from 1,200 in 1979 to about 5,800 per 100,000 inhabitants in 1982.

3. In view of the importance assigned to local participation in the federal decentralization strategy, the Government, as the first initiative towards establishing a base for its decentralization policies, in February 1983, modified Article 115 of the Constitution which governs municipal functions. Through subsequent related decrees, the role of federal agencies were modified to conform to the municipalities' increased responsibilities.

Sector Organization

4. The Government structure in Mexico is highly centralized with the federal government selectively delegating power to the 31 states and 2379 municipalities. Municipalities are the primary political and administrative units of government. Municipal governments are headed by mayors which, together with approximately 10% of senior municipal officials, are elected for three-year terms and are not eligible for reelection. In accordance with the recent modifications to Article 115 of the Constitution, municipalities are responsible for the planning and delivery of various urban services including: water supply and sewerage, drainage, solid waste management, roads and streetlighting, retail and wholesale markets, slaughterhouses, parks and gardens, graveyards, traffic management and public security. Municipal governments have full authority to set and collect user charges and property taxes, to plan, finance and implement investments, and to operate and maintain basic municipal services.

5. The administrative, financial and managerial capabilities of municipalities vary substantially; only about 100 of the larger municipalities are capable of undertaking their legal responsibilities. The absence of both qualified technical staff and adequate access to technical assistance and training result in reduced mobilization of financial resources at the municipal level, slow implementation of projects and overall inefficiency in the provision, operation and maintenance of basic municipal services. While municipalities have recently been given

increased responsibilities, no clear municipal training policy has been adopted by Federal and State governments; heretofore training of municipal staff has taken place informally on the job or on an ad-hoc basis. Strengthening municipal management through intensive training programs in order to improve the provision of basic municipal services is, therefore, essential for the success of the Government's decentralization program.

6. At the federal level, various Government agencies are involved in overseeing policy in and providing technical assistance to municipalities. The Secretariat of the Government (SG) is concerned with the jurisdiction, status and administration of local governments and their political relations with the Federal Government. The Secretariat of the Treasury and Public Credit (SHCP) is responsible for revenue collection, for overseeing the financial management and revenue operations of local governments, for determining sources of financing at the federal level, and for the operation and management (including credit operations) of the Government's financial agents. The Secretariat of Programming and Budget (SPP) reviews and subsequently evaluates state and local budgets to ensure their priorities are consistent with national and regional plans, programs and statutory requirements. SPP is also responsible for the allocation of federal budgetary allocations to municipalities. The Secretariat for Urban Development and Ecology (SEDUE) is the principal normative authority responsible for water supply, sewerage, solid waste and other basic municipal services. SEDUE is responsible for advising on and reviewing of land use plans prepared by state and local governments and for providing technical assistance and support for all municipal and urban services. All of the Secretariats have regional offices in each state.

7. BANOBRAS is a financial agent of the Government responsible for financing infrastructure (urban development, water supply, highway, etc.) investments. The federal government, through SHCP, controls BANOBRAS' policies and directs its borrowings and lending activities. BANOBRAS onlends funds to states and municipalities through various "windows" on varying terms and conditions. However, in view of the internal organization requiring coordination among four divisions (External Credit, Planning, Operations and Training), as well as complex bureaucratic procedures for loan application and processing, and lack of promotion, BANOBRAS has not been a major source of funding to municipalities. A Government decree issued in July 1985, modifies the status of BANOBRAS to that of a National Credit Institution and Development Bank. In its expanded capacity, BANOBRAS is to become more actively involved in initiating, preparing, appraising and supervising investment projects.

8. In support of the Government's decentralization efforts, federal, state and municipal agencies have been instructed to create special internal units which would provide technical and financial assistance and training to municipalities. There is, however, at present no proper framework for coordinating the activities of these units and there is considerable ambiguity on the roles and responsibilities of the various agencies. The proposed project would assist the Government in addressing this issue on a pilot basis by developing the framework, direction and necessary technical and financial assistance so as to strengthen all municipalities over the next 10-15 years period.

THE PROJECTProject Objectives and Strategy

1. The proposed project would support the Government's Program Objectives to improve the utilization of human and financial resources and strengthen institutional development, particularly at the municipal level, to improve their delivery of affordable urban services, which in turn would lead to better economic productivity. Specifically the proposed project will:

- a) At the Municipal Level: (i) systematically develop their human resources; (ii) strengthen the organizational, administrative and financial management systems; and (iii) improve their access to credit, and encourage local resource generation initiatives; through (a) setting up a central coordinating institutional mechanism for the development, financing, administration, delivery, and evaluation of training, of municipal staff; (b) provision of technical assistance to implement improvements in organizational and administrative systems, financial management, and establishment of a management information system;
- b) At the Federal and State Level: (i) promote national and state agencies to become active "facilitators" and "promoters" for coordinated municipal economic development, and (ii) assist and accelerate the transformation of BANOBRAS into an efficient and viable financial intermediary for municipal credit; through (a) provision of technical assistance and training to enable their coordinated and appropriate support to the needs of municipalities; (b) developing an effective operational framework for the planning, appraisal, and monitoring of municipal programs and of subprojects; (c) improving the operational procedures of BANOBRAS for loan processing, and the financial viability of its lending windows; and
- c) At the Federal Level: (i) gradually reduce the municipalities' dependence on federal transfers, through rechanneling federal financing of municipal projects into a coordinated investment fund, through (a) addressing aspects of financial policy (interest rates, matching grants, cost recovery) in municipal finance; and (b) provision of incentives for local resource mobilization, improved financial transfer mechanisms and resources, and improved availability and access to credit for municipal investment.

Project Description

2. The proposed pilot project will include four components:
- (i) Municipal Staff Development and Organizational Strengthening;
 - (ii) Federal and State Staff Development and Organizational Strengthening; and
 - (iii) An Infrastructure and Related Investment Fund for Municipal Development;
 - (iv) Project Administration.

3. (i) Municipal Staff Development and Organizational Strengthening: This component will consist of: Training of Municipal Staff, Training of Trainers, Technical Assistance, and Equipment and Teaching Materials, in a coordinated program to upgrade the administrative and financial capacity of municipalities. Training under the proposed project will utilize existing facilities, courses and curricula to the extent possible. This will be focussed at three levels of staff in particular: (i) senior officials of incoming municipal administrations (14,320 persons), who require require a quick, but structured orientation or reorientation of the government's program priorities for municipal reform, to enable them to become immediately effective, instead of the current "learning-on-the-job" approach; (ii) mid-level officials (4,940 persons) who are not subject to the same degree of mobility, and are thus responsible for the continuity of operation of services and programs; and (iii) Training of Trainers (260 persons), who are municipal staff who already are involved in training or will be in future.

4. Training under the proposed project will utilize existing courses, facilities, courses and curricula, to the extent possible. About 60 courses (nearly 20% of available number) into 6 training themes: Program Priorities, Financial Management, Credit Management, Municipal Administration, Legal Aspects, and Technical Services. These are considered adequate to initiate the program. Training for mid-level officials will focus on specific skill training such as improving cadastres, accounting, inventory control, pricing of services, programming, project formulation, economic evaluation and project appraisal, and, operation and maintenance. Additional appropriate training materials would be developed under the project.

5. (ii) Federal and State Staff Development and Organizational Strengthening: This component will consist of: (i) training of staff of federal and state agencies providing outreach support to the municipalities. These include the SG, SHCP, SPP, SEDUE, and BANOBRAS, their regional branches, relevant state-level agencies and training subsidiaries. Training will focus on the same general themes as noted in paragraph 5; (ii) Training of Trainers; (iii) two studies for formulating policy in future: a) the SG assisted by the Training Support Unit is to set up an information and data system, to study the characteristics of municipal manpower and complete an assessment of training needs, as a prerequisite to formulating a National Training Policy in the future; and b) the SHCP is to undertake a Tax Participating Study to identify the magnitude of distortions in resource allocation and possible measures for correcting such distortions in due course; strengthening or relevant information systems in SPP and SEDUE; (iv) Technical Assistance and fellowships, Equipment and Materials.

IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE

The World Bank, Washington, DC

December 2 - 6, 1985

CONFERENCE WORKSHOPS I

Session 12

Managing and Financing Urban Development

Thursday, December 5, 1985: 2:30 - 4:30 pm

H Building Conference Rooms

URBAN CONFERENCE WORKSHOP ON
MANAGING AND FINANCING URBAN GROWTH

Managing and Financing Urban Development
- a Personal Viewpoint

Kenneth Davey

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December 1985

ATTACHMENT

Possible Revisions on Bank Operations to
Support Urban Management

With regard to internal administration, some measures which could be considered include:

- (a) strengthening the Country Programs Division with experienced staff in public administration, and the urban divisions with staff experienced in urban and local government administration
- (b) require that in each region key sectoral divisions (urban and water, transportation, power, electricity and telecommunications)
 - i) identify the effects of their sectoral strategy on key urban areas; ii) demonstrate that the projects they are assisting will support a common strategy; and iii) agree upon actions in key areas of conflict or opportunity
- (c) change the system of staff time allocation away from its rigid association with the project cycle and allow more time for institutional and management factors
- (d) expand the Bank's activities in research on key factors in urban management and on development of useful planning and management tools.
- (e) expand and strengthen the Bank's field offices to provide closer understanding and liason with governments

With regard to its lending vehicles, two possibilities come to mind:

- (a) Sectoral Adjustment Loans. These would have similarities with Structural Adjustment Loans (SALS), engineering loans and sector loans, but would be focused at policy and administrative improvements and disbursed in tranches according to the implementation of policy reforms.
- (b) Field Office Lending. Small amounts of funds are often needed to respond quickly to an unforeseen opening or experimental initiative by government or by local community associations, non-governmental organizations and small entrepreneurs. These needs could be met by a small line of credit (say \$1 to 3 million for each country per year) operated jointly by the Bank field office and government representatives. The Bank's central office and Government would agree the principles and criteria for the fund and receive reports on its operations, but would not review and approve individual loans.

**Improving the Effectiveness of Urban Assistance:
Lessons from the Past, Challenges for the Future**

December 2-6, 1985
Washington, D.C.

**URBAN CONFERENCE WORKSHOP ON
MANAGING AND FINANCING URBAN DEVELOPMENT**

**From Urban Projects to Urban Management -
Making the Process Equal to the Product**

**David G. Williams
Water Supply and Urban Department**

The views in this paper are those of the author and do not necessarily represent the official views of the World Bank.

Context

1. Urban management can be broadly defined as the institutional, administrative and financial arrangements for the governance of urban areas. In the period of rapid economic development and growth of the past 30 years the emphasis of both Governments and the Bank in the sphere of urban development has been to concentrate on capital investment projects in key subsectors (water supply, transport, housing) to deal with the backlog and growth requirements of industry, business and population. New corporations or parastatal organizations were often set up to plan and implement projects in many locations in particular subsectors. This approach was often successful in highlighting national sectoral targets and establishing policies and techniques, but the emphasis on sectoral capital investments overshadowed the issues of intersectoral balance and priorities and the efficient daily management of urban services and in some cases has tended to undermine the local capabilities in urban governance.

Emerging Issues

2. As the size of urban areas has grown and the number and locations of investment projects has rapidly increased, a range of problems has emerged with centrally-directed and implemented programs. These include:

- (a) gaps and weak linkages between investments and between implementing agencies.
- (b) weak definition of priorities and consequent misallocation or duplication of investments (especially in metropolitan areas).
- (c) split responsibilities between project planning and implementation on the one hand and operations, maintenance and cost recovery on the other, to the detriment of the latter functions.
- (d) emphasis on capital investment projects at the expense of demand management, renovation and maintenance activities.

- (e) bottlenecks in decisionmaking where too many decisions are referred for resolution at the center.
- (f) ad-hoc interventions on a project-by-project basis from government agencies and international and bi-lateral agencies create inefficiency and confusion and demoralization of local governments.

3. A combination of the above problems, the expansion of development activities to numerous smaller cities and, in particular, the current squeeze on many central government budgets has prompted some governments to take a fresh look at the division of responsibilities between central ministries, sectoral corporations, local governments, and the private sector (both commercial and non-profit), and the involvement of external financing agencies.

Local Governments and the Private Sector - Problems and Opportunities

4. As the only entity responsible for all activities solely within its local area and usually accountable to local residents, the local government is a logical choice to set local investment priorities within overall national policies, plan and implement works within its technical capability, operate, maintain and, to a substantial extent, pay for the investments it wishes to have. In many countries, however, local governments are hampered in fulfilling these roles. They labor under the following difficulties, among others:

- (a) a weak revenue base. In earlier years many local governments in several countries were more self-sufficient, but subsequently some of their best revenue sources were pre-empted by central government. Revenue sources, including transfers, need to be predictable and matched to the functions assigned to local governments.
- (b) lack of policy coordination among central ministries and unclear and fragmented responsibilities between local, provincial and central levels. These factors lead to inertia at the local level, ad-hoc requests for special treatment, and lack of a medium and long-term development perspective.

- (c) poor remuneration and personnel policies for local government officials. Low levels of pay and the lack of a professional career-structure in many countries leads to inadequately-trained staff, over-staffing through patronage, and part-time work.

5. These problems, however, are not insurmountable. There are examples of well-run local government systems in many developing countries both large and small such as in Nicaragua, Southern Brazil, Zimbabwe, and parts of India among others. They are successful mainly because they contain much of the ingredients noted in Paragraphs 8 and 9 below.

6. A potential source of provision of public services which is often neglected may be the private sector. There are many examples of water companies, markets and other self-financing activities where the management is contracted to private companies by the local governments. Road and drain maintenance and solid waste management is also sometimes contracted to private operators, usually on a periodic bidding basis. These approaches can result in lower costs and better service and relieve local governments of administrative burdens and high payroll costs. Care however, must be taken to make sure that contracting to the private sector does not result in uncoordinated services and self-perpetuating interests and does not de-capitalize the local government and leave it with the most unattractive or unwanted functions. An area of particular promise for the private sector is the provision of land development and housing. Given the rapid increase of the urban population, more implementing actors, in addition to the public sector agencies, should be brought in as developers. In addition to the commercial operators, community organizations and non-profit housing associations have a potentially important role.

New Perceptions, New Actions

7. In those countries where the problem and issues outlined in Paragraph 2 are reaching a significant level of importance, two ingredients are required for change to be effective:

8. First, there must be a political/attitudinal change on the part of central government to move towards an attitude of partnership with local governments and the private sector. There must also be a willingness among central ministries to collaborate and take a more holistic view of urban management and development rather than an exclusive concern with their special area of interest and authority.

9. If the first condition is present, there is a chance for the necessary policies and changes in procedures to take root. They should include:

- (a) clarification of the respective responsibilities and powers of central and local government for provision and financing of services. In general, central or state government would restrict itself to setting policy, providing technical assistance and evaluating borrowing requests from local government.
- (b) improve local governments' revenue base to match financial resources with responsibilities for the delivery and maintenance of services.
- (c) improve pay and career structure for local government officials.
- (d) provide incentives for local governments to improve financial and physical performance.
- (e) extend training to local governments, particularly in the areas of financial management, operation and maintenance, needs and demand analysis and investment planning.
- (f) identify private and community actors capable of providing and running urban services and establish the financial, legal and regulatory needs they require to operate effectively.

- (g) in metropolitan areas, establish an investment planning process where major policy-making and implementing agencies and metropolitan and local governments are represented. This should be associated with an adequate information system (physical, demographic, land and services).

How Can the Bank Improve Its Assistance?

10. The Bank is good at preaching to others, but poor at reforming itself! It also suffers from some of the same problems it criticizes in its borrowers, including poor inter-sectoral coordination and an excessive concern with neatly packaged projects at the expense of overall institutional improvement. If "institution-building", "strengthening management", and "sustainability" are to become more than sexy buzz-words in Bank reports, the Bank first needs to improve its understanding of the administrative culture and social dynamics in each of its borrowers. The Bank also needs to devote more staff time to institutional and management issues which may extend beyond or be broader than the individual projects which it is financing and the Bank needs to devise lending vehicles which address urban institutional and management issues directly and also can be responsive to smaller-scale experimental efforts. Possible specific measures in this regard are noted on the attachment.

MANAGING AND FINANCING URBAN DEVELOPMENT -

A PERSONAL VIEWPOINT

There is a new orthodoxy in urban management. Problems of human settlements will not be solved by capital investment alone; much more attention is needed to improving the recurrent operation and maintenance of physical and social infrastructure. National resources are short; it is essential to recover as much of the cost of urban services as possible from local taxes and charges. Both these earthy considerations, together with the loftier goals of participation, coordination, etc focus attention on municipal government. How can local authorities be made more effective, buoyant, self-sufficient, dynamic?

The scene at City Hall is usually one of faded glory. The portraits recall the days, often pre-Independence, when civic leadership was at the frontiers of political ambition. The maps and ledgers and tools belong to a time when municipal action was the cutting edge of civic improvement. The "action" has passed on. Today's city fathers (or mothers) are in someone else's waiting room seeking help; the whizz kids have moved up-town to the new Development Bank or Authority where the air-conditioning works and the computers purr.

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All sorts of detailed practical reforms are needed to revive the effectiveness of local authorities, but their success will depend upon an overall recovery of momentum and esteem. How can this be achieved? I am not at all sure, but let me list some ingredients.

Firstly, it is essential that local government regains a role in the exciting work of capital investment, as well as the tedium and hassle of maintenance. Project design and execution involve rewards which are important to motivation and image. Lack of technical skills is not a reason for excluding local government from this field; it can use the skills of national agencies or the private sector on a consultant basis.

Secondly, career patterns in local government need to offer promotion opportunity and mobility. This may be provided by separate recruitment of staff if appointments are not too parochial or politicised. Otherwise there are unified professional services serving all local authorities or secondment from the national government cadre.

Thirdly, local authorities should not be left dependent upon the most difficult and least buoyant revenue sources. There is another orthodoxy concerning the improvement of property taxes. It is true that most

urban authorities have property taxes and there is much scope for increasing their yield. But with the possible exception of some parts of USA, no healthy system of local government in the world is chiefly dependent upon property tax. Virtually all the financially sound and buoyant local authorities, in the West or the Third World, have substantial other revenues, often from taxes or tax sharing. Central government gets most of its revenue through other people's efforts. Why should local government not have a share of both the difficult and the easier revenues to exploit?

Attitudes by governments and aid agencies to alternatives to property tax (including those already enjoyed by local governments) has often varied from indifference to doctrinaire hostility. This needs to change.

Fourthly, much clearer thought is needed about the technologies 'appropriate' to local government, whether in engineering, accounting or any other skill. Technical assistance often seeks to achieve a leap between processes which are too rudimentary for modern municipal needs to those which are unnecessarily complex. It is important in technical assistance to concentrate upon improvements in process

whose utility will be clear to them.

Finally, the effectiveness of local government depends considerably upon the framework of national law, policy and financial relations within which it operates. The supportive attitude of central government is critical. This can be undermined if there is a division of responsibility at national level between a ministry responsible for local government and another for urban infrastructure (housing, water supplies, etc). Separate ministries for urban development are likely to promote the execution of major programmes and the channelling of resources through non-municipal agencies under their own control and patronage.

Municipal authorities are, above all, political institutions, with a mind of their own. Playing their part in an urban development programme will depend upon their practical ability in terms of skills and resources but even more on their will to do so. Where the programme is generated externally - by governments, aid agencies, etc, it is important to treat them as freely contracting partners. They need a real sense of obligation to do the things required of them. This is more likely to come from a sense that they have obtained external intervention by their negotiating skill to meet needs they perceive, than from central fiat or gratitude.

Kenneth Davey

December 1985

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AMELIORATION DE L'EFFICACITE DE L'AIDE AU DEVELOPPEMENT URBAIN
LECONS DU PASSE ET ORIENTATIONS FUTURES

Ateliers : Séances 12 et 13

I. Gestion et financement du développement urbain

La taille croissante des centres urbains des pays en développement, leur expansion de plus en plus rapide, et l'importance de leur contribution au PIB national exigent une amélioration de la gestion des ressources limitées dont ils disposent. Les débats porteront sur la nature et l'origine des problèmes que posent le plus fréquemment la gestion et le financement du développement urbain :

- exemples de tentatives de réforme : succès et échecs;
- moyens et incitations susceptibles d'améliorer la capacité administrative et technique des administrations locales;
- obstacles à l'amélioration des sources locales de recettes et solutions;
- comment faire en sorte que l'aide et les directives des divers organismes centraux aux administrations locales soient compatibles et coordonnées;
- meilleurs moyens de mobiliser des capitaux en faveur du développement des centres urbains locaux; et
- améliorations à apporter aux systèmes de gestion financière (établissement des budgets, comptabilité, contrôle financier, rapports financiers et vérification des comptes, etc.).

Dans ce contexte, il s'agira aussi d'examiner les modifications que les organismes extérieurs, telle la Banque, pourraient apporter aux modalités de leurs interventions et de leurs prêts pour mieux tenir compte des problèmes posés par la gestion et le financement du développement urbain.

II. Financement du logement

Malgré son importance dans la plupart des pays en développement, le secteur du logement ne fonctionne pas très bien. En particulier, une bonne partie des groupes à faible revenu n'ont pas accès au marché structuré. Les principales contraintes au bon fonctionnement du marché du logement seront examinées, et notamment les suivantes :

- sous l'effet de l'inflation, les coûts des logements augmentent plus vite que les salaires;

- l'adoption de normes élevées pour la construction de logements et d'infrastructures en milieu urbain porte les prix à des niveaux inaccessibles;
- déficiences des mécanismes d'établissement des prix;
- inadéquation des programmes destinés aux groupes à revenu faible ou intermédiaire;
- absence d'un système national de financement du logement;
- mobilisation de ressources par l'adoption de politiques appropriées dans le domaine des prix et des institutions; et
- mise en place d'une gamme d'instruments financiers pour l'achat et l'aménagement de terrains, le financement des travaux de construction, l'octroi de prêts hypothécaires et de prêts à l'amélioration de l'habitat.

III. Planification et conception de l'infrastructure urbaine

La planification et la conception de l'infrastructure urbaine comptent parmi les aspects les plus importants de l'investissement public. La planification stratégique des divers éléments de l'infrastructure peut contribuer à améliorer sensiblement l'efficacité et les avantages de ces ouvrages pour toute la zone urbaine concernée. Six contraintes importantes seront examinées :

- nécessité d'un processus efficace de planification stratégique, centré sur la coordination sectorielle et le classement des investissements par ordre de priorité;
- amélioration de la coordination des investissements par l'instauration de mécanismes de budgétisation des travaux d'amélioration des infrastructures;
- amélioration systématique des méthodes d'exploitation et d'entretien;
- introduction de nouvelles techniques et normes de conception;
- investissements dans la réhabilitation des infrastructures; et
- mécanismes de recouvrement des coûts et de financement.

IV. Gestion des terrains urbains

Dans beaucoup de pays, il est difficile de trouver des terrains urbains viabilisés. Et s'il en existe, leurs prix sont souvent trop élevés pour que les groupes à faible revenu puissent y accéder. Plusieurs facteurs limitent l'offre de terrains urbains. Parmi les questions qui seront examinées figurent notamment les suivantes :

- les administrations locales ne disposent pas de ressources financières suffisantes pour acheter des terrains et aménager l'infrastructure primaire;
- dans bien des cas, les achats de terrains sont assujettis à de longues formalités astreignantes et les cadastres sont périmés;
- l'achat de terrains, leur enregistrement, leur regroupement et leur viabilisation relèvent généralement d'administrations différentes;
- les marchés fonciers sont inefficaces et les politiques de prix inadéquates; et
- la coordination des organismes publics chargés de l'aménagement des infrastructures primaires est insuffisante.

V. Productivité et emploi dans les zones urbaines

La pauvreté urbaine est un problème très répandu dans la plupart des pays en développement. Pour lutter contre cette pauvreté, il est actuellement jugé nécessaire d'intervenir sur deux fronts : fournir aux groupes à faible revenu des logements et d'autres services connexes à des conditions compatibles avec leurs moyens financiers et améliorer leur capacité de gain. Les participants étudieront certaines des questions qui font l'objet de controverses et examineront ce que peuvent faire les autorités municipales pour réduire les principaux obstacles au développement des emplois urbains :

- déficiences des systèmes d'éducation et de santé;
- obstacles au développement des entreprises urbaines (terrains, locaux et services);
- inadéquation de l'accès des petites et très petites entreprises aux capitaux, aux devises et au savoir-faire technique; et
- contraintes résultant des réglementations.

VI. Investissements dans la formation

Bien que l'on sache qu'il est important de contribuer par des activités de formation au renforcement des capacités locales, les composantes Formation incorporées aux projets urbains ont été relativement modestes. En outre, les résultats ont souvent laissé à désirer en ce que ces investissements n'ont pas entraîné l'amélioration attendue des moyens d'action des institutions et de leur aptitude à gérer plus efficacement le développement urbain. De plus, les pays emprunteurs eux-mêmes n'ont pas attaché à la formation et au développement des ressources humaines un rang de priorité suffisant dans leurs plans et programmes d'amélioration de la gestion des villes et des municipalités. Les participants examineront les résultats des activités de formation incluses dans certains projets financés par la Banque et ce qui pourrait être fait à l'avenir. Parmi les questions qui seront discutées, figureront notamment les suivantes :

- quelles sont les priorités à retenir en matière de formation et de développement des ressources humaines, selon le pays et la situation;
- quelles sont les stratégies possibles en matière de développement des ressources humaines; qui faut-il former et comment? Qui doit dispenser cette formation?
- quels sont les obstacles à surmonter pour mettre en oeuvre un programme efficace de développement des ressources humaines en vue d'améliorer la gestion urbaine; et
- quelle est l'aide que pourraient apporter la Banque mondiale et d'autres organismes?

MEJORAMIENTO DE LA EFICACIA DE LA ASISTENCIA PARA
DESARROLLO URBANO: LECCIONES DEL PASADO,
DESAFIOS PARA EL FUTURO

Seminarios de la Conferencia sobre Desarrollo Urbano:
Sesiones 12 y 13

I. Administración y financiamiento del desarrollo urbano

La tasa de crecimiento y el tamaño cada vez mayores de los centros urbanos de los países en desarrollo y la importante función que las zonas urbanas desempeñan en la contribución económica al PIB de los países, han creado una demanda significativa de una mejor administración de los limitados recursos de que disponen dichos centros. Se tratará de identificar las cuestiones y problemas que se plantean con mayor frecuencia en cuanto a la administración y las finanzas de las zonas urbanas y sus causas subyacentes. Entre tales cuestiones y problemas se incluyen los siguientes:

- ejemplos de éxitos y fracasos de los esfuerzos por introducir reformas;
- medios e incentivos que podrían mejorar la capacidad profesional y técnica de los gobiernos locales;
- obstáculos que se oponen al mejoramiento de la generación de los ingresos locales y medios para eliminar dichos obstáculos;
- medios para obtener uniformidad y coordinación entre los organismos centrales en el suministro de asistencia y orientación a los gobiernos locales;
- mejores medios para movilizar el financiamiento de capital para el desarrollo urbano, y
- necesidades en cuanto a la introducción de mejoras en los sistemas de administración financiera (preparación de presupuestos, contabilidad, control financiero, información y auditoría).

Los temas precedentes plantean la cuestión de cómo los organismos externos, por ejemplo, el Banco, pueden ajustar las modalidades de sus operaciones y concesión de financiamiento para responder a estas preocupaciones en materia de administración y finanzas de los centros urbanos.

II. Financiamiento para vivienda

A pesar de la importancia que tiene para la mayoría de los países en desarrollo, el sistema de suministro de vivienda no funciona bien. Los grupos de población de bajos ingresos permanecen por lo general fuera del sistema oficial. Se considerarán a este respecto los principales factores limitativos que afectan al sistema de suministro de vivienda, incluidos los siguientes:

- los efectos de la inflación hacen que los costos de la vivienda aumenten más rápidamente que los salarios;
- las normas más altas en materia de desarrollo urbano e infraestructura de las viviendas hacen que los precios se eleven a niveles inaccesibles;
- mecanismos de fijación de precios diseñados inadecuadamente;
- programas inadecuados para grupos de población de ingresos bajos y medianos;
- falta de un sistema de amplia base para el financiamiento de vivienda;
- movilización de recursos mediante una fijación de precios y una política institucional adecuadas, y
- suministro de una variedad de instrumentos financieros para la adquisición y desarrollo de terrenos, financiamiento de construcciones, hipotecas, y préstamos para introducción de mejoras.

III. Planificación y diseño de infraestructura urbana

La planificación y diseño de la infraestructura de los centros urbanos constituye uno de los aspectos más importantes de la inversión pública. La planificación estratégica de los componentes de infraestructura puede ayudar a lograr niveles de eficiencia y beneficios notables para la totalidad de la ciudad de que se trate. Se considerarán seis factores limitativos de importancia, a saber:

- la necesidad de un proceso estratégico efectivo que atienda principalmente a la coordinación entre sectores y a las prioridades en cuanto a las inversiones;
- coordinación mejorada de la inversión a través de mecanismos más eficaces de preparación de presupuestos;
- desarrollo sistemático de operaciones y procedimientos de mantenimiento;

- introducción de otras técnicas y normas de diseño;
- inversiones en la rehabilitación de obras de infraestructura;
y
- mecanismos de recuperación y financiamiento de los costos.

IV. Administración de terrenos urbanos

En muchos países es difícil el acceso a los terrenos urbanos dotados de servicios. Aún en los casos en que se dispone de tales terrenos, sus precios elevados impiden que estén al alcance de los grupos de población de ingresos más bajos. Diversos factores limitan el suministro efectivo de los terrenos urbanos. Entre los temas que serán objeto de deliberación figuran los siguientes:

- insuficiencia de los recursos financieros de los gobiernos locales para atender a la adquisición de terrenos y la construcción de nuevas obras troncales de infraestructura;
- procedimientos de adquisición de terrenos a menudo engorrosos y prolongados, y catastros no actualizados;
- responsabilidades generalmente fragmentadas en cuanto a la adquisición, registro, agrupación y desarrollo de lotes de terreno;
- mercados ineficaces de terrenos y políticas inadecuadas de fijación de precios, y
- falta de coordinación entre los organismos del sector público que tienen a su cargo la ejecución de obras troncales de infraestructura.

V. Productividad y empleo de la mano de obra en los centros urbanos

Los problemas generalizados de la pobreza de los centros urbanos afectan a la mayoría de los países en desarrollo. Por algún tiempo se ha creído que para combatir la pobreza de las zonas urbanas es necesario actuar en dos frentes: hacer que la vivienda y servicios conexos estén al alcance de los residentes de bajos ingresos y mejorar sus oportunidades de percepción de ingresos provenientes del trabajo. En el seminario se examinarán algunos temas controvertidos y se intercambiarán criterios acerca de las posibilidades que tienen las autoridades municipales para tomar medidas en relación con los principales factores limitativos de los ingresos provenientes del empleo en los centros urbanos, temas entre los cuales figuran los siguientes:

- deficiencias en el suministro de servicios de educación y salud;

- insuficiencia de terrenos, espacios de trabajo y servicios para el sector de negocios en los centros urbanos;
- acceso inadecuado de las empresas de pequeña y muy pequeña escala a capitales, divisas y conocimientos técnicos, y
- medios reguladores inadecuados.

VI. Inversión en recursos humanos

No obstante la reconocida importancia que se atribuye al fortalecimiento de las aptitudes locales mediante la capacitación, en los proyectos de desarrollo urbano se han incluido componentes relativamente modestos en materia de capacitación. Además, los resultados de las inversiones efectuadas en tal virtud no han satisfecho las expectativas de mejoramiento de la capacidad de las instituciones para administrar con más eficacia el desarrollo urbano. Por añadidura, los propios países prestatarios no han concedido al desarrollo de recursos humanos y a la capacitación una prioridad suficiente en sus planes y programas destinados a dar una mayor eficacia a la administración de las ciudades y municipalidades. En este seminario se examinará la experiencia obtenida en las actividades de capacitación realizadas en una selección de proyectos financiados por el Banco y se explorarán las orientaciones para el futuro. Entre los temas que serán objeto de deliberación constan los siguientes:

- cuáles son las prioridades en materia de capacitación y desarrollo de recursos humanos en diferentes países y situaciones;
- cuáles son las estrategias para el desarrollo de recursos humanos, quiénes deberán recibir capacitación, cómo la recibirán y quiénes la impartirán;
- cuáles son los obstáculos que deben superarse para llevar a cabo un programa exitoso de desarrollo de recursos humanos para la administración de centros urbanos, y
- en qué forma pueden el Banco Mundial y otros organismos prestar asistencia en este campo.

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

The World Bank, Washington, DC
December 2 - 6, 1985

CONFERENCE WORKSHOPS

Sessions 12 and 13

Thursday, December 5, 1985: 2:30 - 4:30 pm

H Building Conference Rooms

Workshop Coordinator: John M. Courtney, Senior Urban Planner
Water Supply and Urban Development Department
World Bank, Washington, D.C. 20433

WORKSHOP REGISTRATION FORM

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

CONFERENCE WORKSHOPS

Thursday, December 5, 1985
H Building Conference Rooms
Sessions 12 and 13 Combined: 2:30 - 4:30 pm

Workshop Coordinator: John M. Courtney, Senior Urban Planner
Water Supply and Urban Development Department

Six concurrent workshops will be held on important topics on urban development. Each workshop is being coordinated by a Bank staff member, with assistance from specialists.

Would you please indicate below your preference for participation in the Conference Workshops and write your name at the bottom of the page.

Rank by Preference

- | | | | | |
|------|--|---|---|---|
| I. | Managing and Financing Urban Development | 1 | 2 | 3 |
| II. | Housing Finance | 1 | 2 | 3 |
| III. | Planning and Designing Urban Infrastructure | 1 | 2 | 3 |
| IV. | Urban Land Management | 1 | 2 | 3 |
| V. | Urban Productivity and Labor Employment | 1 | 2 | 3 |
| VI. | Investing in Urban Training | 1 | 2 | 3 |

Name: _____

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
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CONFERENCE WORKSHOPS

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Water Supply and Urban Development Department

Six concurrent workshops will be held on important topics on urban development. Each workshop is being coordinated by a Bank staff member, with assistance from specialists.

I. Managing and Financing Urban Development (Room H-)

- Coordinator: David Williams
Senior Urban Planner
Water Supply and Urban Development Department
- Specialist: Ken Davey
Institute for Local Government
Birmingham, England
- Specialist: Jan van Putten
Secretary-General
International Union of Local Authorities
- Specialist: Robert Satin
Senior Urban Management Specialist
Water Supply and Urban Development Department

II. Housing Finance (Room H-)

- Coordinator: Bertrand Renaud
Housing Finance Adviser
Water Supply and Urban Development Department
- Specialist: Dr. Jesus Marcos Yacaman
Director, Bank of Mexico
- Specialist: Alfred P. Van Huyck
President, Planning and Development
Collaborative International (PADCO)
Washington, DC

III. Planning and Designing Infrastructure: (Room H-)

Coordinator: David Cook
Engineering Adviser
Water Supply and Urban Development Department

Specialist: K. C. Sivaramakrisnan
Director, Ganga Authority, India

IV. Urban Land Management: (Room H-)

- Coordinator: Harold Dunkerley
Senior Adviser
Water Supply and Urban Development Department

- Specialist: William A. Doebele
Professor, School of Design
Harvard University
Cambridge, Mass.

V. Urban Productivity and Labor Employment (Room H-)

- Coordinator: Freidrich A. Kahnert
Senior Economist
Vice President's Office, Europe, Middle East, and
North Africa Region

VI. Investing in Urban Training: (Room H-)

- Coordinator: Braz Menezes
Senior Urban Planner
Latin America and Caribbean Urban Projects Division

- Specialist: Edwardo Ibanez
Coordinator, Urban Projects
Government of Mexico (SHCP)

- Specialist: John Herbert
Senior Lecturer
Economic Development Institute
World Bank

- Specialist: Babar Mumtaz
Director, Center for International Development,
Planning, and Building
Alexandria, VA

11/26/85

Outline of Conference Work Shops: Sessions 12 and 13, Thursday, Dec. 5, 1985

I. Managing and Financing Urban Development

The increasing rate of growth and size of the urban centers in developing countries and the significant role which urban areas are playing in the economic contribution to the countries' GDP has created a major demand for improved management of the limited resources available to these urban centers. The identification of the most frequent issues and problems in urban management and finance, and their underlying causes will be discussed and they include:

- Examples of successes and failures in efforts at reform.
- Means and incentives which could improve the professional and technical capabilities of local governments.
- Obstacles to improving local revenue generation and ways to resolve them.
- Ways to obtain consistency and coordination among central agencies in their assistance and guidance to local governments.
- Improved ways of mobilizing capital finance for local urban development.
- Needs for improvements in financial management systems (including budgeting, accounting, financial control, reporting and auditing).

The above items raise the question of how external agencies, such as the Bank, can adjust their style of operations and lending to respond to these concerns in urban management and finance?

II. **Housing Finance**

Urban policies during this decade are shaped by two dominant forces: continuing rapid urbanization and a difficult economic environment. The impact of economic adjustment policies has fallen most heavily on cities and the drop in per capita income has been particularly severe in Latin America and Africa.

The magnitude of the housing task will continue to remain very large and the main questions to be addressed in this workshop are:

- What are appropriate housing finance policies?
- Where and how do you mobilize additional resources?
- What could be the nature of public/private partnership?
- What kinds of intermediaries should be encouraged to mobilize and channel funds for housing?
- What are the key bottlenecks on increasing financing?
- What do we do for the low income population?

It is expected that the participants in this workshop will discuss both the type of strategies and specific actions that are likely to be most effective.

III. **Planning and Designing Urban Infrastructure**

The planning and design of urban infrastructure is one of the more important aspects of public investment. Strategic planning of infrastructure components can help achieve significant efficiencies and benefits city wide. Six major constraints emerge that would be discussed:

- The need for an effective strategic planning process which focuses on sectoral coordination and investment priorities.
- Improved coordination of investment through capital improvement budgeting mechanisms.
- Systematic development of operations and maintenance procedures.
- Introduction of alternative technologies and design standards.
- Investing in infrastructure rehabilitation.
- Cost recovery and financing mechanisms.

IV. Urban Land Management

In many countries, access to serviced urban land is difficult. Even when available, high prices often preclude access to the lower-income groups. Several factors restrain the effective supply of urban land. Some of the issues to be discussed include:

- the inadequacy of local governments' financial resources to handle land acquisition and new trunk infrastructure.
- land acquisition procedures are often cumbersome and lengthy, and cadastrals are outdated;
- the responsibilities for land acquisition, registration, assembly and development are generally fragmented;
- land markets are inefficient and pricing policies are often inadequate;
- lack of coordination between public agencies responsible for providing trunk infrastructure;

V. Urban Productivity and Labor Employment

Pervasive problems of urban poverty affect most developing countries. Action to address urban poverty has for some time been thought necessary on two fronts: making housing and related services accessible and affordable to low-income residents and improving their income earning opportunities. The workshop would examine some of the controversial issues and discuss the potential of municipal authorities for acting on key constraints to urban employment incomes, including:

- deficiencies in education and health delivery;
- shortcomings in land, workspace and service delivery to the urban business sector;
- inadequate access to capital, foreign exchange and technical knowhow of small and very small enterprises; and
- inappropriate regulatory environments.

VI. Investing in Urban Training

Despite the acknowledged importance of building local capacity through training, urban projects have included relatively modest training components. Moreover, the results of these investments have often not met expectations in enhancing the capability and capacities of institutions to manage urban development more effectively. Moreover, borrowing countries, themselves, have not given human resources development and training matters sufficient priority in their plans and programs for improving the efficient management of cities and municipalities. This workshop will examine the experience of past training activities in selected Bank-financed projects and explore directions for the future. Among the issues that will be discussed are:

- what are the priorities for training and human resources development in different countries and situations;
- what are the strategies for human resources development, who should be trained, how, and by whom;
- what obstacles must be overcome to implement a successful human resources development program for urban management; and
- how can the World Bank and other agencies assist in this area.

Note: A brief issues paper will be prepared for initiating discussion in the workshops. The proceedings of the workshop discussions will be written up and published by the World Bank.

Improving the Effectiveness of Urban Assistance: Lessons from the Past, Challenges for the Future

December 2-6, 1985
Washington, D.C.

CONFERENCE WORKSHOPS

Session 12

Thursday, December 5, 1985: 2:30 - 4:30 pm

H Building Conference Rooms

English/French	Group I	Managing & Financing Urban Development	- Auditorium
English/Spanish	Group II	Housing Finance	- H 6084
English only	Group III	Planning & Designing Urban Infrastructure	- H 2300
English only	Group IV	Urban Land Management	- H 12 156
English only	Group V	Urban Productivity & Labor Employment	- H 4196
English/French	Group VI	Investing in Urban Training	- H 4195

SMALL GROUP MEETING ROOMS

MONDAY, DECEMBER 2:

H-Auditorium
H-4195
H-4196
H-6084
H-12-156
D-458 (if necessary)

TUESDAY, DECEMBER 3:

H-Auditorium
H-4195
H-4196
H-6084
H-12-156
D-458 (if necessary)
H-2300

THURSDAY, DECEMBER 5:

H-Auditorium
H-2300
H-4195
H-4196
H-6084
H-12-156
~~D-458~~

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

December 2-6, 1985
Washington, DC

**Tentative Assignments for
Cross-Regional Group Discussions**

Group I:

Mr. Leke Olajide, Nigeria
Mr. Peter Molosi, Botswana
Mr. T. Thabane, Lesotho
Mr. J. Forjax, Mozambique
Mr. M. Chenga, Zimbabwe
Dr. Ziad Fariz, Jordan
Mr. Vahit Erdem, Turkey
Mr. Radinal Mochtar, Indonesia
Mr. Darrundono, Indonesia
Unknown, Philippines
Mr. Lee Fong Yew, Malaysia
Mr. Songman Lee, Korea
Mr. S. M. Kelkar, India
Mr. N. D. Peiris, Sri Lanka
Mr. Oscar Yujnovsky, Argentina
Mr. Paulo Renato Silveira Bicca, Brazil
Mr. Dovale, Brazil

Group II:

Mr. Sadio Diallo, Guinea
M. Mamadou, Senegal
M. Hamidou Sakho, Senegal
S. E. Ir. Isidore Nyaboya, Burundi
M. Gabriel Razafindrainibe, Madagascar
Monsieur Leonard Gapyisi, Rwanda
Citoyen Tshiombombo Makuna, Zaire
Dr. M. Nzuwah, Zimbabwe
Mr. Abderrahmane Boufettass, Morocco
Mr. Driss Toulali, Morocco
Mr. Ali Chaouch, Tunisia
Ms. Lorinda Carlos, Philippines
Mr. Mohamed Nor, Malaysia
Mr. Husain Ahmed, Bangladesh
Mr. Sirisena Cooray, Sri Lanka
Mr. Manuel Sevilla, El Salvador

Group III:

Mr. D. A. Akoh, Nigeria
Mr. E. O. Lufadeju, Nigeria
Ato Tesfaye Maru, Ethiopia - *new on*
Mr. John Mbogua, Kenya
Mr. Nkhahle, Lesotho
Mr. E. G. Shaba, Malawi
Ms. Ilhan Dulgar, Turkey
Comm. Nathaniel von Einsiedel, Philippines
Mr. Soo-hak Kim, Korea
Mr. Ramesh Chandra, India
Mr. R. Paskaralingam, Sri Lanka
Mr. Atilio Vieytez, El Salvador
Dr. Felipe Portocarrero, Peru

Group IV:

Mr. Bah, Guinea
Ms. Adeogun, Nigeria
M. Moussa Toure, Senegal
Mme. Gomez Koffi, Togo
Mr. Ali Cheick Barkad, Djibouti
Monsieur Mamy Rajaobelina, Madagascar
Haji Badra Wegulo, Uganda
Citoyen Thambe Mwamba, Zaire
Mr. J. Zamchiya, Zimbabwe
Mr. Mohammed Saleh Hourani, Jordan
Mr. Mohammed Ben Haddou, Morocco
Mr. Arras Turki, Tunisia
Col. Antonio A. Fernando, Philippines
Dr. Wera Weesakul, Thailand
Mr. Cho Chul-Jai, Korea
Mr. D. Afzulpulkar, India
Mr. Dewey L. Bryant, Sri Lanka

Group V

Mr. John Tamba, Liberia
Joram Mghweno, Tanzania
Dr. Hisham Zagha, Jordan
?, Philippines
Mr. Sangyol Yoo, Korea
Mr. K. C. Sivaramakrishnan, India
Mr. M. A. Matin, Bangladesh
Mr. Barbieto, Argentina
Mr. Jaime Medrano, Bolivia
Mr. Walter Soto, Chile
Mr. Rodrigo Villamizar, Columbia
Mr. Sixto Duran, Ecuador
Lic. Marco Carrillo, Mexico
Lic. Horacio Carbajal, Mexico

**IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE**

December 2-6, 1985
Washington, DC

**Tentative Assignments for
Cross-Regional Group Discussions**

WESTERN AFRICA

GUINEA

Mr. Sadio Diallo, Directeur, General de l'Urbanism..... Group II
Mr. Bah..... Group IV

LIBERIA

Mr. John Tamba, Deputy Minister for Urban Affairs..... Group V
?..... Group

NIGERIA

Mr. D. A. Akoh, Permanent Sec., Works and Housing..... Group III
Mr. E. O. Lufadeju, Director..... Group III
Mr. Leke Olajide..... Group I
Ms. Adeogun..... Group IV

SENEGAL

M. Mamadou Diop, Mayor, Dakar..... Group II
M. Moussa Toure, Sec.- Gen. Manager of Finance..... Group IV
M. Hamidou Sakho, Minister of Urbanism..... Group II

TOGO

Mme. Gomez Koffi, Chef de la Division des Infrastructures..... Group IV

EASTERN AND SOUTHERN AFRICA

BOTSWANA

Mr. Peter Molosi, Permanent Secretary..... Group I

BURUNDI

S. E. Ir. Isidore Nyaboya, Ministre..... Group II

DJIBOUTI

Mr. Ali Cheick Barkad, Directeur de l'Urbanisme et du Logement..... Group IV

ETHIOPIA

Ato Tesfaye Maru, Minister of Urban Development and Housing..... Group III

EASTERN AND SOUTHERN AFRICA

KENYA

Mr. John Mbogua, Permanent Secretary, Local Government..... Group III

LESOTHO

Mr. T. Thabane, Principal Secretary..... Group I

Mr. Nkhahle, Dir., Maseru Urban Development Project..... Group III

MADAGASCAR

Monsieur Mamy Rajaobelina, Directeur, Bureau du Projet
de Developpement Urbain de Madagascar..... Group IV

M. Gabriel Razafindrainibe, Directeur de l'Architectre,
de l'Urbanisme et de l'Habitat..... Group II

MALAWI

Mr. E. G. Shaba, Gen. Mngr., Malawi Housing Corp..... Group III

MOZAMBIQUE

Mr. J. Forjaz, Sec'y. of State for Physical Planning
National Planning Comm..... Group I

RWANDA

Monsieur Leonard Gapyisi, Secetaire General,
Ministere des Travaux Publics et de l'Energie..... Group II

TANZANIA

Joram Mghweno, Dir. of Housing, Prime Min. Office..... Group V

UGANDA

Haji Badra Wegulo, Ministry of Housing and Urban Development..... Group IV

ZAIRE

Citoyen Thambe Mwamba, Commissaire d'Etat, Departement
Travaux Publics et Amenagement du Territoire..... Group IV

Citoyen Tshiombombo Makuna, Gouverneur de Kinshasa..... Group II

ZIMBABWE

Dr. M. Nzuwah, Permanent Secretary, Ministry of Local Government,
Rural and Urban Development..... Group II

Mr. M. Chenga, Permanent Secretary, Ministry of Public
Construction and National Housing..... Group I

Mr. J. Zamchiya, Dir. of Physical Planning and Programme
Coord., Ministry of Local Gov't., Rural and Urban Development..... Group IV

EMENA

JORDAN

Dr. Hisham Zagher, Dir., Urban Development Program
Amman Municipality..... Group V
Mr. Mohammed Saleh Hourani, Gen. Mngr., Cities and
Villages Development Bank..... Group IV
Dr. Ziad Fariz, Sec. General, Ministry of Planning..... Group I

MOROCCO

Mr. Abderrahmane Boufettass, Minister of Housing..... Group II
Mr. Mohammed Ben Haddou, Directeur de l'Habitat,
Ministere de l'Habitat..... Group IV
Mr. Driss Toulali, Directeur des Collectivites Locales..... Group II

TUNISIA

Mr. Arras Turki, Chef de Cabinet, Aupres du Ministre
de l'Equipment et de l'Habitat..... Group IV
Mr. Ali Chaouch, Pres. Dir. Gen. Agence de la
Rehabilitation et de la Renovation Urbaine..... Group II

TURKEY

Ms. Ilhan Dulgar, Dir., Social Planning, State
Planning Organization..... Group III
Mr. Vahit Erdem, Chairman, Housing Development and
Public Participation Admin..... Group I

EAST ASIA AND PACIFIC

INDONESIA

Mr. Radinal Moochtar, Sec. Gen., Ministry of Public Works..... Group I
Mr. Darrundono, Proj. Mngr., KIP, Jakarta Municipal Gov't..... Group I

PHILIPPINES

Mr. Oscar Rodriguez, Dep. Min., Ministry of Public
Works and Highways..... Group I
Ms. Lorinda Carlos, Dir., Local Gov't. Finance,
Ministry of Finance..... Group II
Comm. Nathaniel von Einsiedel, Office of the Comm.
for Planning Mngt. Coordinating Board..... Group III
Col. Antonio A. Fernando, Asst. Gen. Mngr., National
Housing Authority..... Group IV
?..... Group I
?..... Group V

THAILAND

Dr. Wera Weesakul, Dep. Dir., National Housing Auth..... Group IV

EAST ASIA AND PACIFIC

MALAYSIA

Mr. Mohamed Nor, Dir. Infrastructure Federal Economic
Planning Unit, Prime Minister's Dept..... Group II
Mr. Lee Fong Yew, Dir., Public Works and Traffic..... Group I

KOREA

Mr. Songman Lee, Sr. V. Pres., Korea Land Development Corp..... Group I
Mr. Soo-hak Kim, Pres., Korea Land Development Corp..... Group III
Mr. Cho Chul-Jai, Exec. Dir., Proj. Planning, Korean
National Housing Corp..... Group IV
Mr. Sangyol Yoo, Dir. Gen. Ministry of Construction..... Group V

SOUTH ASIA

INDIA

Mr. D. Afzulpulkar, Sec'y., Housing and Special
Assistance Dept., Gov't. of Maharashtra..... Group IV
Mr. S. M. Kelkar, Additional Secretary, Dept. of Economic Affairs
Ministry of Finance, Gov't. of India..... Group I
Mr. Ramesh Chandra, Sec'y., Ministry of Works and Housing..... Group III
Mr. K. C. Sivaramakrishnan, Dir., Central Ganga Authority..... Group V

BANGLADESH

Mr. M. A. Matin, Minister of Works..... Group V
Mr. Husain Ahmed, Sec'y., Ministry of Local Gov't.
Rural Development and Co-operatives..... Group II

SRI LANKA

Mr. R. Paskaralingam, Sec'y., Ministry of Local
Gov't., Housing and Construction..... Group III
Mr. N. D. Peiris, Additional Sec'y., Ministry of Local
Gov't., Housing and Construction..... Group I
Mr. Dewey L. Bryant, Adviser, Ministry of Local Gov't. Housing
and Construction..... Group IV
Mr. Sirisena Cooray, Mayor, Colombo Municipality..... Group II

LATIN AMERICA AND THE CARIBBEAN

ARGENTINA

Mr. Barbiato, Gobernacion de la Provincia de Buenos Aires..... Group V
Mr. Oscar Yujnovsky, Subsecretario de Cooperacion
Technica Internacional..... Group I

BOLIVIA

Mr. Jaime Medrano, Dir., Proyecto HAM-BIRF..... Group V

LATIN AMERICA AND THE CARIBBEAN

BRAZIL

Dr. Paulo Renato Silveira Bicca, Proj. Coord. Brazilian Urban
Transport Corp..... Group I
Mr. Dovale..... Group I

CHILE

Mr. Walter Soto, Ministerial Advisor..... Group V

COLUMBIA

Mr. Rodrigo Villamizar, Jefe de unidad, Departamento
Nacional de Planeacion..... Group V

ECUADOR

Mr. Sixto Duran, Presidente BEV/JNV, Banco Ecuatoriano de la
Vivienda..... Group V

EL SALVADOR

Mr. Atilio Vieytez, Economic Advisor to the Pres..... Group III
Mr. Manuel Sevilla, Dir., Ejecutivo, Fundacion
Salvadorena de Desarrollo y Vivienda Minima..... Group II

MEXICO

Lic. Marco Carrillo, Subdirector General, BANOBRAS..... Group V
Lic. Horacio Carbajal, Subdirector, BANOBRAS..... Group V

PERU

Dr. Felipe Portocarrero, Secretario Gen., INVERMET..... Group III

New Room Assignments for December 3

IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE: LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE

Assignments for Cross-Regional Group Discussions

Group I:

Mr. Leke Olajide, Nigeria
Mr. Peter Molosi, Botswana
Mr. T. Thabane, Lesotho
Mr. J. Forjaz, Mozambique
Mr. M. Chenga, Zimbabwe
Ms. B. Okte, Turkey
Mr. Radinal Mochtar, Indonesia
Mr. Darrundono, Indonesia
Mr. Mathay, Philippines
Mr. Songman Lee, Korea
Mr. S. M. Kelkar, India
Mr. N. D. Peiris, Sri Lanka
Mr. Oscar Yujnovsky, Argentina
Mr. Paulo Renato Silveira Bicca, Brazil
Mr. Du Vale, Brazil
Mr. Timothy Makunoa

Room H-8140

H-2300

Group II:

Mr. Sadio Diallo, Guinea
M. Mamadou Diop, Senegal
M. Hamidou Sakho, Senegal
S. E. Ir. Isidore Nyaboya, Burundi
M. Gabriel Razafindrainibe, Madagascar
Monsieur Leonard Gapyisi, Rwanda
Citoyen Tshiombombo Makuna, Zaire
Dr. M. Nzuwah, Zimbabwe
Mr. Abderrahmane Boufettass, Morocco
Mr. Tagrit Lahlen, Morocco
Mr. Ali Chaouch, Tunisia
Ms. Lorinda Carlos, Philippines
Mr. Husain Ahmed, Bangladesh
Mr. Sirisena Cooray, Sri Lanka
Mr. Manuel Sevilla, El Salvador
Mr. Thieman Kore Mali
Mr. Makaga Kabungo, Zaire

Room H 12-156

Group III:

Mr. Kalyan Ray, Sri Lanka
Mr. D. A. Akoh, Nigeria
Mr. E. O. Lufadeju, Nigeria
Ato Tesfaye Maru, Ethiopia
Mr. John Mbogua, Kenya
Mr. Nkhahle, Lesotho
Mr. E. G. Shaba, Malawi

Room H 4195

Group III Room H 4195

Ms. Ilhan Dulgar, Turkey
Comm. Nathaniel von Einsiedel, Philippines
Mr. Soo-hak Kim, Korea
Mr. Ramesh Chandra, India
Mr. R. Paskaralingam, Sri Lanka
Mr. Atilio Vieytez, El Salvador
Dr. Felipe Portocarrero, Peru
Dr. Moht Harun, Malasia

Group IV:

Mr. Envenwosu, Nigeria
Mr. Bah, Guinea
Ms. Adeogun, Nigeria
Mme. Gomez Koffi, Togo
Mr. Ali Cheick Barkad, Djibouti
Monsieur Mamy Rajaobelina, Madagascar
Haji Badra Wegulo, Uganda
Citoyen Thambe Mwamba, Zaire
Mr. J. Zamchiya, Zimbabwe
Mr. M. Mahassini Abelkrim, Morocco
Mr. Mohammed Ben Haddou, Morocco
Mr. Arras Turki, Tunisia
Col. Antonio A. Fernando, Philippines
Dr. Wera Weesakul, Thailand
Mr. Cho Chul-Jai, Korea
Mr. D. Afzulpulkar, India
Mr. Dewey L. Bryant, Sri Lanka
M. Boro Suso, Gambia

H Auditorium

Group V

Mr. John Tamba, Liberia
Joram Mghweno, Tanzania
Dr. Hisham Zagha, Jordan
Ms. Lordes Santos, Philippines
Mr. Sangyol Yoo, Korea
Mr. K. C. Sivaramakrishnan, India
Mr. M. A. Matin, Bangladesh
Mr. Barbieto, Argentina
Mr. Jaime Medrano, Bolivia
Mr. Walter Soto, Chile
Mr. Rodrigo Villamizar, Columbia
Mr. Sixto Duran, Ecuador
Mr. Ibanez, Mexico
Mr. Maydon, Mexico
Mr. Alien M. N'Gum, Gambia
Mr. Makunda, Ethiopia

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IMPROVING THE EFFECTIVENESS OF URBAN ASSISTANCE:
LESSONS FROM THE PAST, CHALLENGES FOR THE FUTURE

December 2-6, 1985
Washington, DC

Tentative Assignments for
Cross-Regional Group Discussions

WESTERN AFRICA

GUINEA

Mr. ~~Sadio~~ Diallo, Directeur, General de l'Urbanism..... Group II
Mr. Bah..... Group IV

LIBERIA

Mr. John Tamba, Deputy Minister for Urban Affairs..... Group V
?..... Group

NIGERIA

Mr. D. A. Akoh, Permanent Sec., Works and Housing..... Group III
Mr. E. O. Lufadeju, Director..... Group III
Mr. Leke Olajide..... Group I
Ms. Adeogun..... Group IV

Mr. Enuwozu → Group IV

SENEGAL

M. Mamadou Diop, Mayor, Dakar..... Group II
~~M. Moussa Toure, Sec.- Gen. Manager of Finance..... Group IV~~
M. Hamidou Sakho, Minister of Urbanism..... Group II

TOGO

Mme. Gomez Koffi, Chef de la Division des Infrastructures..... Group IV

Mali
M. Thiémata Kore

EASTERN AND SOUTHERN AFRICA

Group II

BOTSWANA

Mr. Peter Molosi, Permanent Secretary..... Group I

BURUNDI

S. E. Ir. Isidore Nyaboya, Ministre..... Group II

DJIBOUTI

Mr. Ali Cheick Barkad, Directeur de l'Urbanisme et du Logement..... Group IV

ETHIOPIA

~~Ato Tesfaye Maru, Minister of Urban Development and Housing..... Group III~~
Mr. Tadesse Kidanemariam Group IV

GAMBIA

Alien M. Ni Gum Group 3

Dr. Boro Suso - Group 4

EAST ASIA AND PACIFIC

MALAYSIA

Mr. Mohamed Nor, Dir. Infrastructure Federal Economic
Planning Unit, Prime Minister's Dept..... Group II
Mr. Lee Fong Yew, Dir., Public Works and Traffic..... Group I
Dr. MOHT HAIUM *Group III*

KOREA

Mr. Songman Lee, Sr. V. Pres., Korea Land Development Corp..... Group I
Mr. Soo-hak Kim, Pres., Korea Land Development Corp..... Group III
Mr. Cho Chul-Jai, Exec. Dir., Proj. Planning, Korean
National Housing Corp..... Group IV
Mr. Sangyol Yoo, Dir. Gen. Ministry of Construction..... Group V

SOUTH ASIA

INDIA

Mr. D. Afzulpulkar, Sec'y., Housing and Special
Assistance Dept., Gov't. of Maharashtra..... Group IV
Mr. S. M. Kelkar, Additional Secretary, Dept. of Economic Affairs
Ministry of Finance, Gov't. of India..... Group I
Mr. Ramesh Chandra, Sec'y., Ministry of Works and Housing..... Group III
Mr. K. C. Sivaramakrishnan, Dir., Central Ganga Authority..... Group V

BANGLADESH

Mr. M. A. Matin, Minister of Works..... Group V
Mr. Husain Ahmed, Sec'y., Ministry of Local Gov't.
Rural Development and Co-operatives..... Group II

SRI LANKA

Mr. R. Paskaralingam, Sec'y., Ministry of Local
Gov't., Housing and Construction..... Group III
Mr. N. D. Peiris, Additional Sec'y., Ministry of Local
Gov't., Housing and Construction..... Group I
Mr. Dewey L. Bryant, Adviser, Ministry of Local Gov't. Housing
and Construction..... Group IV
Mr. Sirisena Cooray, Mayor, Colombo Municipality..... Group II
MR. KALYAN RAY *Group III*

LATIN AMERICA AND THE CARIBBEAN

ARGENTINA

Mr. Barbiato, Gobernacion de la Provincia de Buenos Aires..... Group V
Mr. Oscar Yujnovsky, Subsecretario de Cooperacion
Technica Internacional..... Group I

BOLIVIA

Mr. Jaime Medrano, Dir., Proyecto HAM-BIRF..... Group V

LATIN AMERICA AND THE CARIBBEAN

BRAZIL

Dr. Paulo Renato Silveira Bicca, Proj. Coord. Brazilian Urban
Transport Corp..... Group I
Mr. Dovale..... Group I

CHILE

Mr. Walter Soto, Ministerial Advisor..... Group V

COLUMBIA

Mr. Rodrigo Villamizar, Jefe de unidad, Departamento
Nacional de Planeacion..... Group V

ECUADOR

Mr. Sixto Duran, Presidente BEV/JNV, Banco Ecuatoriano de la
Vivienda..... Group V

EL SALVADOR

Mr. Atilio Vieyetz, Economic Advisor to the Pres..... Group III
Mr. Manuel Sevilla, Dir., Ejecutivo, Fundacion
Salvadorena de Desarrollo y Vivienda Minima..... Group II

MEXICO

m. Eduardo Iñiguez
~~Lic. Marco Carrillo, Subdirector General, BANOBRAS..... Group V~~
~~Lic. Horacio Carbajal, Subdirector, BANOBRAS..... Group V~~

PERU

Dr. MARIN Maydan
Dr. Felipe Portocarrero, Secretario Gen., INVERMET..... Group III

EASTERN AND SOUTHERN AFRICA

KENYA

Mr. John Mbogua, Permanent Secretary, Local Government..... Group III
" Timothy Makunda Group I

LESOTHO

Mr. T. Thabane, Principal Secretary..... Group I
Mr. Nkhahle, Dir., Maseru Urban Development Project..... Group III

MADAGASCAR

Monsieur Mamy Rajaobelina, Directeur, Bureau du Projet
de Developpement Urbain de Madagascar..... Group IV
M. Gabriel Razafindrainibe, Directeur de l'Architectre,
de l'Urbanisme et de l'Habitat..... Group II

MALAWI

Mr. E. G. Shaba, Gen. Mngr., Malawi Housing Corp..... Group III

MOZAMBIQUE

Mr. J. Forjaz, Sec'y. of State for Physical Planning
National Planning Comm..... Group I

RWANDA

Monsieur Leonard Gapyisi, Secretaire General,
Ministere des Travaux Publics et de l'Energie..... Group II

TANZANIA

Joram Mghweno, Dir. of Housing, Prime Min. Office..... Group V

UGANDA

Haji Badra Wegulo, Ministry of Housing and Urban Development..... Group IV

ZAIRE

Citoyen Thambe Mwamba, Commissaire d'Etat, Departement
Travaux Publics et Amenagement du Territoire..... Group IV
Citoyen Tshiombombo Makuna, Gouverneur de Kinshasa..... Group II

ZIMBABWE

Dr. M. Nzuwah, Permanent Secretary, Ministry of Local Government,
Rural and Urban Development..... Group II
Mr. M. Chenga, Permanent Secretary, Ministry of Public
Construction and National Housing..... Group I
Mr. J. Zamchiya, Dir. of Physical Planning and Programme
Coord., Ministry of Local Gov't., Rural and Urban Development..... Group IV

M. MAKANGA KAMUNGO, — Group II

EMENA

JORDAN

Dr. Hisham Zagher, Dir., Urban Development Program
Amman Municipality..... Group V
~~Mr. Mohammed Saleh Hourani, Gen. Mngr., Cities and
Villages Development Bank..... Group IV~~
~~Dr. Ziad Fariz, Sec. General, Ministry of Planning..... Group I~~

MOROCCO

Mr. Abderrahmane Boufettass, Minister of Housing..... Group II
Mr. Mohammed Ben Haddou, Directeur de l'Habitat,
Ministere de l'Habitat..... Group IV
Mr. Driss Toulali, Directeur des Collectivites Locales..... Group II
TAGRA LALLI, DIRECTEUR DES AFFAIRES RUALES

TUNISIA

Mr. Arras Turki, Chef de Cabinet, Aupres du Ministre
de l'Equipment et de l'Habitat..... Group IV
Mr. Ali Chaouch, Pres. Dir. Gen. Agence de la
Rehabilitation et de la Renovation Urbaine..... Group II

TURKEY

Ms. Ilhan Dulgar, Dir., Social Planning, State
Planning Organization..... Group III
~~Mr. Vahit Erdem, Chairman, Housing Development and
Public Participation Admin..... Group I~~
Mrs. B. OKTU

EAST ASIA AND PACIFIC

INDONESIA

Mr. Radinal Mochtar, Sec. Gen., Ministry of Public Works..... Group I
Mr. Darrundono, Proj. Mngr., KIP, Jakarta Municipal Gov't..... Group I

PHILIPPINES

Mr. Oscar Rodriguez, Dep. Min., Ministry of Public
Works and Highways..... Group I
Ms. Lorinda Carlos, Dir., Local Gov't. Finance,
Ministry of Finance..... Group II
Comm. Nathaniel von Einsiedel, Office of the Comm.
for Planning Mngt. Coordinating Board..... Group III
Col. Antonio A. Fernando, Asst. Gen. Mngr., National
Housing Authority..... Group IV
?.. ISMAEL M. ARAY, PHILIPPINES..... Group I
?.. M.S. HOWARD, SANTOS..... Group V

THAILAND

Dr. Wera Weesakul, Dep. Dir., National Housing Auth..... Group IV

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Ms. B. OKTE

Tentative Assignments for
Cross-Regional Group Discussions

Group I:

- Mr. Leke Olajide, Nigeria
- Mr. Peter Molosi, Botswana
- Mr. T. Thabane, Lesotho
- Mr. J. Forjax, Mozambique
- Mr. M. Chenga, Zimbabwe
- ~~Dr. Ziad Fariz, Jordan~~
- ~~Mr. Vehit Erdem, Turkey~~
- Mr. Radinal Moochtar, Indonesia
- Mr. Darrundono, Indonesia
- ~~Unknown, Philippines~~
- Mr. Lee Fong Yew, Malaysia
- Mr. Songman Lee, Korea
- Mr. S. M. Kelkar, India
- Mr. N. D. Peiris, Sri Lanka
- Mr. Oscar Yujnovsky, Argentina
- Mr. Paulo Renato Silveira Bicca, Brazil
- Mr. Dovale, Brazil

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~~Brazil / India~~

Mr. MARTIN

Mr. TIMOTHY MAKUNOA

Group II:

- ~~Mr. Sadio Diallo, Guinea~~ ← LEAVE IN
- M. Mamadou, Senegal
- M. Hamidou Sakho, Senegal
- S. E. Ir. Isidore Nyaboya, Burundi
- M. Gabriel Razafindrainibe, Madagascar
- Monsieur Leonard Gapyisi, Rwanda
- Citoyen Tshiombombo Makuna, Zaire
- Dr. M. Nzuwah, Zimbabwe
- Mr. Abderrahmane Boufettass, Morocco
- Mr. ~~Briss Touiali, Morocco~~ → TABRI LATHEN
- Mr. Ali Chaouch, Tunisia
- Ms. Lorinda Carlos, Philippines
- Mr. Mohamed Nor, Malaysia
- Mr. Husain Ahmed, Bangladesh
- Mr. Sirisena Cooray, Sri Lanka
- Mr. Manuel Sevilla, El Salvador

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~~Sen / ZIM~~

Mr. Thieman Kone Mali Guy
Mr. MAKANGA KASONGO, Zaire

MR. KALYN RAY Sri Lanka

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Slide projector - carousel in Philippines

Group III:

- Mr. D. A. Akoh, Nigeria
- Mr. E. O. Lufadeju, Nigeria
- ~~Ato Teofaye Maru, Ethiopia~~
- Mr. John Mbogua, Kenya
- Mr. Nkhahle, Lesotho
- Mr. E. G. Shaba, Malawi
- Ms. Ilhan Dulgar, Turkey
- Comm. Nathaniel von Einsiedel, Philippines
- Mr. Soo-hak Kim, Korea
- Mr. Ramesh Chandra, India
- Mr. R. Paskaralingam, Sri Lanka
- Mr. Atilio Vieytez, El Salvador
- Dr. Felipe Portocarrero, Peru
- Dr. Mohd Harun, MALAYSIA

Nigeria / Sri Lanka

Group IV:

- ~~MR. E. N. ENENORU IV~~
- Ms. Adeogun, Nigeria
- ~~M. Moussa Toure, Senegal~~
- ~~Mme. Gomez Koffi, Togo~~
- Mr. Ali Cheick Barkad, Djibouti
- Monsieur Mamy Rajaobelina, Madagascar
- Haji Badra Wegulo, Uganda
- Citoyen Thambe Mwamba, Zaire
- Mr. J. Zamchiya, Zimbabwe
- ~~Mr. Mohammed Saleh Hourani, Jordan~~
- Mr. Mohammed Ben Haddou, Morocco
- Mr. Arras Turki, Tunisia
- Col. Antonio A. Fernando, Philippines
- Dr. Wera Weesakul, Thailand
- Mr. Cho Chul-Jai, Korea
- Mr. D. Afzulpulkar, India
- Mr. Dewey L. Bryant, Sri Lanka
- M. Boro Suso, GAMBIA

H-Andirrin

Morocco / Philippines

M. MAHMOUDI, Abdelkrim, Morocco

Group V

- ~~Mr. John Tamba, Liberia~~
- Joram Mghweno, Tanzania
- Dr. Hisham Zagha, Jordan
- ~~?, Philippines~~
- Mr. Sangyol Yoo, Korea
- Mr. K. C. Sivaramakrishnan, India
- Mr. M. A. Matin, Bangladesh
- Mr. Barbieto, Argentina
- Mr. Jaime Medrano, Bolivia
- Mr. Walter Soto, Chile
- Mr. Rodrigo Villamizar, Columbia
- Mr. Sixto Duran, Ecuador
- Lic. Marco Garrillo, Mexico
- Lic. Horacio Carbajal, Mexico

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Jordan / Bolivia

MR. IBÁÑEZ

M. A. IEN M. NIGUN, GAMBIA
M. MAKUNDA, ETHIOPIA

Mr. Maydon

leave in

leave in

leave in

Ms. Lourdes Santos