
Closing Remarks

Peter Oberlander

This anecdote might interest some of you. It concerns what Ismail said a moment ago about solidarity, with a small “s,” and trust. In 1958 I was on my first United Nations mission to the then very recently independent Ghana. I was in the company of two other much more senior experts, and we were to do something about a most terrible urgency for housing in Accra. And an idea came from Charley Abrams, the leader of the delegation and a man whom you may recall. He invented the following idea: the roof loan scheme of Accra. Clearly the people of Ghana knew how to build, having done it for hundreds of years. What did they need in order to make sure that they completed the houses that they built?

They needed help to build a roof that would really keep out the rain and the sun and maintain the integrity of that shelter. But they could not afford those marvelous corrugated sheets of tin, which were the fashion of the day, and which were readily available. So Charley Abrams invented a very simple idea. For US\$15 per house people could buy the roof, if they could build their own four walls. But they did not have the money. So the idea was to give them a loan, but a loan is based on guarantee. Every bank in the world needs some proof that we will pay it back. The people had no basis for that kind of transaction. The community in which they lived became the guarantor. The chief of the village was the guarantor that that debt would be repaid. The arrangement was very straightfor-

ward—and every last penny was repaid. Something like 6,000 units were built between 1958 and 1964. The roof loan scheme was based on trust, integrity, and above all on the sense of solidarity that the community had for its own members.

Let me conclude by thanking Wally N’Dow, who really created the notion that we should talk about something other than bricks and mortar, that there is something about the community that is critical if we are going to succeed in meeting the human settlement needs of the future. We have to find a way of making the consumer the producer, and of engaging the community in its own self-interest to make sure that, in fact, the resources are available to provide the community with its needs.

The notion of solidarity is simply a way of bringing the spiritual and the material together. Yes, Ismail is right, we need both. And a balance has to be struck between the physical, the emotional, and the social needs of communities.

Wally N’Dow developed this idea in relation to the United Nations Conference last year in Istanbul, and out of that came the notion that there should be some follow-up. No conference is better than its follow-up. This is how the Foundation for Human Solidarity was formed, with the generosity of two wonderful people, who unfortunately could not be with us today, and they continue to support it so we can have the kinds of conversations that we have tonight.

I am deeply grateful to the World Bank, above all to Ismail, who allowed us to become partners in this process of discovery. I say discovery process because solidarity is not an end point. It is clearly a continuing, dynamic revolution that will engage all of us for the rest of our days if we are to succeed in improving our settlements.

An interesting question was posed at the very end. Solidarity for what? Solidarity against what? The answer is very simple: we can each

make our own list. Here is mine: solidarity against hunger, poverty, discrimination, and fear. Solidarity for equity, opportunity, tolerance, and perhaps, I even dare say, peace.

Because ultimately the social fabric is first woven in our local communities. As Dr. N'Dow has told us again and again, the struggles between Burundi and Rwanda, in Bosnia, and in other parts of the world are really struggles about space, about land, about location—about who owns the Earth.