



The Southern Regional Model United Nations—SRMUN XVII



Dear Delegates,

Welcome to the Southern Regional Model United Nations Conference (SRMUN) XVII and the United Nations Human Settlements Programme (UN-HABITAT). My name is Amanda Brown, and I am delighted to be serving as the Director for UN-HABITAT. This is my first year on staff at SRMUN, although, I have served on staff and participated as a delegate at SRMUN and other MUN conferences for seven years. Presently, I work in the University Library's Special Collections and Archives at Georgia State University (GSU). Additionally, I am pursuing my masters in heritage preservation at GSU.

UN-HABITAT is a relatively new body of the UN established in 1978 following the Vancouver Declaration on Human Settlements, also known as Habitat I. UN-HABITAT is mandated by the General Assembly Plenary to spearhead policies that will provide for sustainable development in cities and towns with a goal to provide adequate shelter access for all. Over the last few decades, the relevance of UN-HABITAT's mission has grown in tandem with the increased urbanization of human settlements and the growing disparity between the poor and the rich in societies. This trend has left hundreds of millions of people living in deplorable, inhumane conditions especially in the developing areas of the world. UN-HABITAT continues to pilot many successful initiatives to educate UN Member States, citizens and civil groups on sound development strategies that will prevent the spread of slums and alleviate the human settlement crises that exist today. The international community has acknowledged the need to address many global challenges in the shape of the Millennium Development Goals (MDGs). UN-HABITAT's work is especially important in meeting many of the MDGs. As such, every Member State in UN-HABITAT will all have vested interests in the topics discussed at the conference.

UN-HABITAT will discuss the following topics at SRMUN XVII:

- I. Urban Rehabilitation in Post-Conflict Areas;
- II. The Role of Women in the Global Campaign for Secure Tenure;
- III. Slum Upgrading Facility Initiatives.

The background guide is an invaluable resource for understanding all of these topics. However, do not limit research to only the points addressed in the background guide for each of these issues is extremely dense and complicated in nature. In order to engage in a lively and meaningful debate, delegates must research thoroughly the views and position of their State relative to all topics. Success of the committee depends upon the commitment and preparedness of the delegates. Remember, these are timely topics that change over time and require diligent watchfulness for relevant policies, programs and initiatives over the months leading up to SRMUN.

Research culminates in the writing of a position paper. Every delegation is required to submit a position paper for consideration. It should be no longer than two pages in length (single spaced) and demonstrate your country's position, policies and recommendations on the three topics. **A copy should be sent to Laura Merrell, Director General (dg@srmun.org) no later than 11:59 pm EST on October 30th.**

I wish you all the best in preparing for SRMUN XVII. We will surely have an enlightening experience debating these pertinent issues and procuring much needed solutions. If you have any questions or concerns, please do not hesitate to contact me. I look forward to seeing you in November.

Regards,

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History of the United Nations Human Settlements Programme

The United Nations Human Settlements Programme, commonly referred to as UN-HABITAT, was established in 1978 when 2/3rds of the planet's population was still rural.¹ The agency resulted from a meeting in Vancouver, called Habitat I, in which the Vancouver Declaration of Human Settlements was written.² The Vancouver Declaration of Human Settlements defined the purpose of UN-HABITAT, which is to “promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all.”³ UN-HABITAT has a budget of nearly \$300 million, which comes from four main sources.⁴ Of that budget, 80 percent comes from contributions from multilateral and bilateral partners, 10 percent in earmarked governmental contributions, 5 percent from the regular UN budget and 5 percent of voluntary funds from governments.⁵

The program initially did not receive much support from the global community because the majority of the world's population still lived in rural communities. As urbanization increased, the United Nations recognized the need for increased support and awareness to be given to UN-HABITAT.⁶ As a result, the United Nations held a second conference, Habitat II, in Istanbul, Turkey in 1996. The *Habitat Agenda* was written at this conference and was adopted by 171 nations.⁷

Since the adoption of the *Millennium Declaration* by the United Nations as its overarching goals, UN-HABITAT has been placed squarely in the mainstream of the UN's development agenda for poverty reduction. This includes creating a more streamlined and effective structure and staff, and more relevant and focused set of programs and priorities. The *Millennium Declaration* recognizes the circumstances of the world's poor. It articulates the commitment of Member States to improve the lives of at least 100 million slum dwellers by the year 2020—a task mandated to UN-HABITAT.⁸ While improving the lives of 100 million people may sound like an insurmountable task, when put into perspective, it is only 10 percent of the total worldwide slum population.⁹

Currently, UN-HABITAT's primary goals are to promote shelter for all, improve urban governance, reduce urban poverty, improve the living environment and manage disaster mitigation and post conflict rehabilitation among cities.¹⁰ It runs two major worldwide campaigns, the *Global Campaign on Urban Governance* and the *Global Campaign for Secure Tenure*.¹¹ UN-HABITAT also has joint programs with the World Bank to upgrade slum cities. In total, it provides 154 technical programs and projects in 61 countries, most of them in the least developed countries.¹²

UN-HABITAT is governed by a Governing Council composed of 58 Member States who examine its partnerships and relationships, as well as establish policy guidelines and budgetary constraints.¹³ The Governing Council reports to the General Assembly through the Economic and Social Council (ECOSOC). The governments have representatives in Nairobi, where UN-HABITAT is headquartered.

The current members of the United Nations Human Settlements Programme are:

¹ “History.” United Nations Human Settlements Programme. <http://www.unhabitat.org/content.asp?typeid=19&catid=10&cid=927>

² Ibid.

³ “Mandate.” United Nations Human Settlements Programme. <http://www.unhabitat.org/categories.asp?catid=10>

⁴ Ibid.

⁵ Ibid.

⁶ “History.” United Nations Human Settlements Programme. <http://www.unhabitat.org/content.asp?typeid=19&catid=10&cid=927>

⁷ Ibid.

⁸ Ibid.

⁹ Ibid.

¹⁰ “Operational Activities Report.” United Nations Human Settlements Programme. <http://hq.unhabitat.org/activities> .

¹¹ Ibid.

¹² Ibid.

¹³ “Oversight.” United Nations Human Settlements Programme. <http://www.unhabitat.org/content.asp?typeid=19&catid=10&cid=932>

ANGOLA, ANTIGUA AND BARBUDA, ARGENTINA, BANGLADESH, BELARUS, BELGIUM, BRAZIL, BULGARIA, BURKINA FASO, BURUNDI, CANADA, CHILE, CHINA, CONGO, COSTA RICA, CZECH REPUBLIC, DEMOCRATIC REPUBLIC OF THE CONGO, ECUADOR, FRANCE, GERMANY, GHANA, GREECE, HAITI, INDIA, INDONESIA, IRAN (ISLAMIC REPUBLIC OF), ISRAEL, JAPAN, JORDAN, KENYA, LIBYAN ARAB JAMAHIRIYA, MALAWI, MEXICO, NETHERLANDS, NIGERIA, NORWAY, PAKISTAN, PARAGUAY, PHILIPPINES, POLAND, RUSSIAN FEDERATION, RWANDA, SAUDIA ARABIA, SENEGAL, SIERRA LEONE, SLOVAKIA, SOUTH AFRICA, SPAIN, SRI LANKA, SWAZILAND, SWEDEN, TANZANIA, TRINIDAD AND TOBAGO, TURKEY, UGANDA, UNITED ARAB EMIRATES, UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND, UNITED STATES OF AMERICA.

I. Urban Rehabilitation in Post-Conflict Areas

Introduction

Cities are vitally important to sustaining peace following conflict. Conflict that causes extensive loss of life, damage to property and harm to the environment often turns back the development clock. Conflict perpetuates poverty by forcing developing countries to postpone national development programs for extensive periods of time, thus worsening already precarious social, economic and environmental conditions in human settlements.¹⁴ Many areas throughout history have plunged back into conflict when the needs of large, urban and often marginalized populations have not been met. Currently, there are several areas of the world such as the Middle East, Asia and Africa where the development of sustainable human settlements could contribute to the reduction of vulnerability to the impacts of conflict. However, many of these cities face what might seem to be insurmountable challenges. For example, twenty-three years of conflict and chronic under-development have had a severe impact on the urban housing stock and physical infrastructure of Afghanistan where almost half of all housing units were unplanned and over 80 percent of the population has no access to safe drinking water.¹⁵ Many areas of the world are caught in a disaster/re-building cycle whereby the damage may be repaired but the causes underlying the devastation are overlooked. However, the payoffs for the hard work or sustainable reconstruction are clear. Developing sustainable settlements leads to rising economic benefits, lower poverty, fewer epidemics and lasting peace.

UN-HABITAT recognizes that urban rehabilitation is vital to securing the lives and livelihoods of people adversely affected by conflict. Without stable urban infrastructure including sanitation and waste management, the provision of potable water resources, adequate housing and other public works, the poverty and devastation incurred through the conflict cannot be eradicated and the Millennium Development Goals (MDGs) will not be achieved. Many urban regions are specifically targeted during conflict due to the supplies, strategic position and location of political or military officials that are often located within them. Therefore, they must receive the means by which to plan and rebuild these urban post-conflict zones efficiently and effectively, thus quickly reducing poverty, homelessness, and the spread of disease. The global community acting through the UN and NGOs has aided such areas as Afghanistan, the Balkan Region, Colombia, Papua New Guinea, Somalia, and most recently Iraq in rebuilding conflict-ridden urban areas.

From Conflict to Sustainable Reconstruction: a Rocky, but Worthwhile Road

Armed conflicts occur in many parts of the world and have escalated in size and intensity over the last decade. In Africa, over 1/4 of the continent's 53 countries were afflicted by conflict during the late 1990s.¹⁶ The root causes of conflict often include poverty, the struggle for scarce resources and violations of human rights. Today's conflicts are predominantly internal, with regional and international repercussions. Wars are no longer fought only on battlefields between large armies; rather, they are often waged in cities and villages by amateur militia, driven by long-simmering ethnic and religious ideologies and fuelled by a struggle for political and economic control.¹⁷ The victims of today's wars are disproportionately civilians. For example, during World War I, only 5 percent of all

¹⁴ *Sustainable Recovery in Post-Crisis Situations*. United Nations Human Settlement Programme. March 2004

¹⁵ *Afghanistan's Millennium Development Goals Report 2005*. United Nations Assistance Mission in Afghanistan. 2005

¹⁶ *Women, Peace and Security*. The United Nations. Study submitted by the Secretary-General pursuant to the Security Council. 2002.

¹⁷ *Sustainable Recovery in Post-Crisis Situations*. United Nations Human Settlements Programme. March 2004

casualties were civilians, as compared to the 99 percent during the 1990s.¹⁸ There are more than 20 million refugees in need of protection and assistance, with another 20-25 million internally displaced peoples.¹⁹ The movement of populations during and after conflict will have a major impact on the sustainable development of human settlements, and therefore on reconstruction activities. Unsupported urbanization will constrain sustainable development of cities, as well as hampering the well being of the inhabitants and increasing their vulnerability to future conflicts.²⁰

When conflicts occur it is always human settlements, people and property that are among the most affected. Therefore, any recovery process irrespective of its short or long-term planning horizon has to consider, in addition to meeting urgent human needs, the physical infrastructure and human settlements problems that arise, including adequate shelter for all and sustainable human settlements.²¹ The changing nature of conflict is leading to a re-visioning of traditional approaches to relief assistance. Human caused emergencies are increasing in regularity, as are their impacts on populations and human settlements. Coupled with cycles of dependency and shortage of resources, these emerging changes in conflict necessitate the development of innovative approaches and re-examine traditional policies on relief assistance and reconstruction.²²

Massive infrastructure damage and great social dislocation are common consequences of wars. Until a few years ago, the aims of relief and reconstruction simply looked to the immediate physical relief of victims, reduction in social dislocation, restoration of a functioning social organization and reparation of physical infrastructure.²³ In recent years, the objectives of both disaster relief and post-conflict reconstruction have become more complex.²⁴ Disaster relief and post-conflict reconstruction have become increasingly intertwined, so that it is difficult to understand the dynamics of one arena without looking at the other.

Post-crisis responses by national governments, bilaterals, NGOs and UN agencies have been characterized by the implementation of a series of rapid rehabilitation projects including water and sanitation, housing, irrigation, food-security measures. However, they have tended to be ad-hoc, palliative and not linked to the overall development objectives of post crisis countries.²⁵ Piecemeal efforts, which are not linked with the long-term development strategy, can aggravate not only precarious social conditions creating dependency on aid, but can also be a critical waste of financial and human resources invested in shortsighted emergency relief plans.²⁶ Humanitarian agencies can no longer act alone or without considerable communication and coordination of action.

However, significant opportunities lie within reconstruction. Urban rehabilitation offers the ability to revisit past practices (or lack there of) and rewrite policies affecting future development of post conflict areas. A range of mitigation measures can be incorporated during recovery to promote vulnerability reduction and sustainability, such as land-use, environmental and community planning, improving building codes and construction regulations.²⁷ Yet, sustainable development policies are easily precluded by mismanagement, corruption and egalitarianism. The concept of sustainability evolves around three elements: economic, environmental and social equilibriums.²⁸ Sustainable post conflict urban rehabilitation means that a community creates a good, safe and healthy place for its members.

The first pre-condition for achieving sustainable recovery and resettlement of post-conflict populations is the challenge of ensuring security and protection, and the elimination of the circumstances and occurrences that generate dispute and conflict.²⁹ Next, shelter is one of the most visible and immediate needs of post-crisis situations.

¹⁸ *Women, Peace and Security*. The United Nations. Study submitted by the Secretary-General pursuant to the Security Council. 2002.

¹⁹ *Sustainable Recovery in Post-Crisis Situations*. United Nations Human Settlements Programme. March 2004

²⁰ *Ibid.*

²¹ *Ibid.*

²² *Ibid.*

²³ Waldon Bello. "The Rise of the Relief-and-Reconstruction Complex." *Journal of International Affairs*. Spring/Summer 2006, Vol. 59, no.2.

²⁴ *Ibid.*

²⁵ *Sustainable Recovery in Post-Crisis Situations*. United Nations Human Settlements Programme. March 2004

²⁶ *Ibid.*

²⁷ *Ibid.*

²⁸ *Ibid.*

²⁹ *Ibid.*

Relief efforts are most often focused on providing shelter quickly, without taking into account the impact of short-term shelter strategies.³⁰ Access to resources like land and water is usually an underlying cause of conflict; therefore provision of these resources is extremely important to lasting peace. With careful understanding of antecedents, any imbalances and sensitive situations must be addressed through formal and traditional systems to ensure equitable access and use of such resources by all communities to support their livelihood.³¹ Rights to security of tenure make an enormous difference to the maintenance, management and development of shelter in post conflict urban areas. Finally, public participation and inclusive decision-making are well recognized as central elements in UN-HABITAT's global campaign for good governance, which is key for sustainable development and reconstruction.

The Role of UN-HABITAT

As the lead agency within the United Nations system for coordinating activities in the field of human settlements, UN-HABITAT is also the focal point for the implementation of the Habitat Agenda, which established the approaches and strategies towards the sustainable development of the world's urban areas.³² Subsequently, UN-HABITAT is mandated through the Habitat Agenda to take the lead in post-crisis rehabilitation capabilities in human settlements. They promote concepts of inclusion, participation and sustainability in the human settlements context. These overarching issues are also reflected in supporting sustainable, people centered solutions in post-conflict rehabilitation of urban areas.

At the 19th session of UN-HABITAT's Governing Council, the organization moved to devote specific attention to human settlement needs in the reconstruction of countries affected by armed conflict and other man-made or natural disasters.³³ UN-HABITAT brings a wealth of experience and expertise to this task. They have experience in almost all areas of the world with on-going operations providing technical support in the housing, school and road construction, water supply and sanitation and capacity building areas.³⁴ They also are focused on providing post conflict areas with a comprehensive and holistic approach to urban reconstruction based on decades of experience working with local governments.³⁵

To achieve the overarching goals of urban rehabilitation and secure urban governance UN-HABITAT implemented programs such as the Global Campaign on Urban Governance, the Global Campaign for Secure Tenure, the Sustainable Cities Project, the Urban Management Program, and Safer Cities Programme, and Urban Information Systems. In addition, UN-HABITAT currently has two focus countries, which are Afghanistan and Iraq. UN-HABITAT specifically coordinates its efforts with the United Nations Development Program in addition to other UN bodies and NGOS to implement these programs.

Housing Reconstruction in Iraq: An Ongoing Case Study

Currently, UN-HABITAT recognizes two target nations, Afghanistan and Iraq, as major areas of post crisis urban rehabilitation. They both require specific and complex reconstruction plans to provide security, housing, and basic utilities to their citizens. In Afghanistan specifically, one UN-HABITAT report states that "[t]he urban physical infrastructure and basic services today remain damaged and in disrepair."³⁶ It is expected that by 2015, the population of Afghanistan will increase by 14 million people, at least half of which will live in urban areas.³⁷ The circumstances in Iraq are somewhat different, as UN-HABITAT has been present in Iraq since 2000, which it had not been in Afghanistan.

On May 22, 2003, the United Nations' Security Council requested a Special Representative be created to coordinate UN and international agencies, "engaged in humanitarian assistance and reconstruction activities in Iraq."³⁸ Iraq's

³⁰ Ibid.

³¹ Ibid.

³² Ibid.

³³ *Iraq Reconstruction Plan: Shelter and Urban Development*. United Nations Human Settlements Programme. August, 2003.

³⁴ Ibid.

³⁵ Ibid.

³⁶ "Housing and Infrastructure Overview: Stress." United Nations Human Settlements Programme.

www.unhabitat.org/Afghanistan/rehabilitation.asp

³⁷ Ibid.

³⁸ *Iraq Reconstruction Plan: Shelter and Urban Development*. United Nations Human Settlements Programme. August, 2003.

total population is estimated at 26 million, with close to 70 percent of the population living in cities.³⁹ Consequently, it is clear that the main challenge of reconstruction will be focused in the cities. The Special Representatives duties include: coordinating assistance among the different actors, providing a safe orderly return for refugees, working to establish local and national institutions to fully facilitate the reconstruction process, promoting economic reform and human rights.⁴⁰

These are indeed ambitious goals. UN-HABITAT's goal is to meet the housing needs of thousands. Under the Oil for Food Programme, UN-HABITAT implemented two major programmes in Iraq: the Settlements Rehabilitation Programme and Housing Sector Observation Programme. Their operational objective is to achieve sustainable forms of housing and urban development, based on the idea of the government enabling the private sector, local authorities and civil society in revitalizing institutions, based on equitable, participatory decision making processes.⁴¹ In order to achieve this objective, there needs to be revised policies regarding renewing housing delivery and upgrading.⁴²

Beyond the direct damage from conflict from the war in Iraq, there is a rapidly deteriorating stock of housing due to neglect and inadequate capital investment, the consequences of which are high numbers of people housed in sub-standard shelter and unplanned neighborhoods.⁴³ UN-HABITAT's approach to assisting the resolution of these issues involves an integration of both policy and development support and capacity building within the institutions responsible. During the 1990s, city planning in Iraq was virtually non-existent. Urban infrastructure in Iraq needs rehabilitation, re-investment and modern operation and maintenance. The provision of housing, water and sanitation, electricity, waste and environmental management, and transportation form an important part to urban development. Therefore, new policies, capacity building and direction in the efforts of Iraqi reconstruction are needed. Indeed, the reconstruction of areas such as Iraq and Afghanistan can prove an opportunity to test new urban planning and reconstruction methods.

The Principles of Reconstruction and Development

There are several recognized principles that back sustainable urban reconstruction after conflict situations. While many assume that reconstruction is simply rebuilding destroyed homes, water, sewer and transportation services, it is really much more. The objective is not to build infrastructure back to the level at which it was before conflict, but to build it back better, more sustainable and more equitable. To accomplish this monumental task there are a set of principles that must be kept in consideration during any effort.

First and most important, is the principle of ownership. A post-conflict country must drive its own development needs.⁴⁴ It is essential that the country's people view development and reconstruction as belonging to them, with the donor and NGO community simply as support and assistance partners. What a community ultimately wants is extremely important and should be well formulated with NGOs and other support partners. When ownership exists, the citizens will defend, maintain and expand the project well after donors have departed.⁴⁵

Secondly, reconstruction should strengthen local institutions, transfer technical skills, and promote appropriate policies, a process called capacity building. Capacity building involves the transfer of technical knowledge and skills to individuals and institutions so that they acquire the long-term ability to establish effective policies and deliver competent public services.⁴⁶ Capacity Building also increases the ability to retain, absorb and facilitate economic investment. Strong human and technical capacities are necessary prerequisites for stability and economic growth and social development.⁴⁷

³⁹ Ibid.

⁴⁰ Ibid.

⁴¹ Ibid.

⁴² Ibid.

⁴³ Ibid.

⁴⁴ Andrew S. Natsios. "The Nine Principles of Reconstruction and Development." *Parameters*. Autumn 2005.

⁴⁵ Ibid.

⁴⁶ Ibid.

⁴⁷ Ibid.

Finally, it is important to design programs to ensure that their impact is perpetual. The core of the sustainability principle is that development agencies at the local, regional and international levels design reconstruction programs so that their impact continues beyond the end of the project.⁴⁸ Sustainability is especially important in times of turmoil; if proper sustainable structures are in place the projects will endure despite surrounding conflict.

Conclusion

The international community faces an ever-widening range of relief and rehabilitation activities. This exacerbates the fundamental challenges of crisis management and recovery processes. How do we bridge the gaps that have repeatedly emerged between emergency relief and sustainable reconstruction? How do we provide national and local government, civil society and business organizations with practical strategies to mitigate and recover from conflict? Moreover, reconstructing urban areas is an extremely important task with the ever-growing movement of individuals from rural areas to cities. How can we implement enduring reconstruction design that may adapt to urbanization trends?

Committee Directive

There are many issues that face the global community's and UN-HABITAT's efforts to rehabilitate urban post conflict areas. This committee should consider the breadth of these issues and devise ways to overcome them to achieve the goals set forth by the HABITAT Agenda and Millennium Development Goals. Some questions to answer should include: Why are urban post-conflict zones particularly vulnerable to corruption, poverty and further conflict, and what ways can these vulnerabilities be eradicated? Also, what are ways that the current HABITAT and other UN programs can be strengthened to be as effective as possible? How can UN-HABITAT ensure the principles of reconstruction and development? Finally, delegates should develop a thorough understanding of the current programs in place and how they vary from region to region and explain why a universal program for rehabilitating post-conflict areas cannot work in every situation.

II. The Role of Women in the Global Campaign for Secure Tenure

“Securing tenure for the household does not necessarily secure tenure for women and children. In undertaking the Global Campaign for Secure Tenure, the extension of secure tenure must benefit women and men equally, which will require some fundamental changes to the rights of women.”⁴⁹

Global Context

From its inception in 1978, the United Nations Human Settlement Program's (UN-HABITAT) agenda to “promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all” has become increasingly pertinent in global discussions.⁵⁰ Major urban centers grew exponentially over the past decade as widespread population movements left rural areas in search of promised opportunities in cities.⁵¹ A definite cause for this urban migration stems from growing global economy networks. As economies globalize, urban areas entice people with promises of security from conflict, and the provision of public services, housing, education and job stability not available to them in their small towns or villages.⁵² However, an alarming trend reveals that globalization fails to benefit all sections of the population equally, and the rural immigrants join the urban poor as the rich pass the wealth amongst themselves.⁵³ In urban areas of developing countries, 36 percent of all households and 41 percent of female-headed households live below the local poverty line resulting in 1 billion poor people

⁴⁸ Ibid.

⁴⁹ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor.* United Nations Human Settlements Programme. 2004.

⁵⁰ “Overview of UN-HABITAT.” United Nations Human Settlements Programme.
www.unhabitat.org/declarations/articles/default_overview_1.asp

⁵¹ *Urban Land for All.* United Nations Human Settlements Program. 2004.

⁵² *Istanbul +5: Special Session of the General Assembly for an Overall Review and Appraisal of the Implementation of the Habitat Agenda.* General Assembly. 6-8 June 2001.

⁵³ Ibid.

residing in inhumane conditions.⁵⁴ The various securities promised to urban transplants have not translated into active policy decisions or better quality of life for most individuals. Indeed, uncontrolled economic restructuring in urban areas has proven to reduce public services, erode real incomes and increase competition for affordable housing and employment positions.⁵⁵ Developing regions are relatively new to the experience of urbanization and globalization as compared to developed countries, but the quick onslaught of demographic population shifts is having an unnecessarily negative impact.

At the time the United Nations began, 2/3rds of all people lived in rural areas; by 1997 half of humanity resided in cities.⁵⁶ Projected analysis of population growth reveals that urban areas in less developed countries will take in 95 percent of the population increase between 2000 and 2030, swelling the total populations of these areas from 2 to 4 billion people over the next three decades.⁵⁷ The unplanned rapid influx of people en masse into urban areas leads to resource shortages and increased poverty and greatly hampers the progress of development. UN-HABITAT has identified problems such as inadequate access to public services, informal housing and slum communities as unacceptable and avoidable circumstances given the proper planning by local authorities.⁵⁸ Furthermore, UN-HABITAT points to security of tenure for urban poor as an essential element to combating the urbanization of poverty.

As more and more governments grapple with the problems produced by the urbanization of poverty, the international community has made a greater commitment to elevating the poor through specific measures. In 1996, 171 Governments adopted the *Habitat Agenda* and *Istanbul Declaration* (Habitat II), both of which “recognized that more holistic, inclusive and participatory policies are needed to improve the living environment in the world’s cities.”⁵⁹ Moreover in 2000, the Millennium Development Goals (MDGs) outlined a plan for the amelioration of the major problems plaguing people around the world including focuses on alleviating poverty and attaining universal human rights to a sustainable environment. Specifically, Targets 10 and 11 of MDG 7 affirm to increase the number of people with durable connections to drinking water and waste systems and improve the standard of living for 100 million slum dwellers.⁶⁰ The indicators for these two targets measure progress by looking at the proportion of urban and rural poor with access to a water source, sanitation facilities and secure tenure.⁶¹ UN-HABITAT defines security of tenure as “the certainty associated with absence of violent forced evictions” and spotlights the importance of sustainable land policies in combating the spread of poverty.⁶² International law determines forced eviction as “the permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to appropriate forms of legal or other protection.”⁶³

The Global Campaign for Secure Tenure

The Global Campaign for Secure Tenure is one of two Global Campaigns guided by UN-HABITAT. The Campaign stems from the above-mentioned 1996 Habitat II as a means to move forward on providing adequate shelter for all.⁶⁴ The general development objective of the Campaign “is to improve the condition of people living and often working in slum areas and informal settlements in urban areas by promoting security of their residential

⁵⁴ Ibid.

⁵⁵ Jo Beall, “Participation in the city: where do women fit in?” *Gender and Development*. February, 1996.

⁵⁶ “History of UN-HABITAT.” United Nations Human Settlements Program.

www.unhabitat.org/about/articles/history_history_1.asp

⁵⁷ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁵⁸ *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁵⁹ Ibid.

⁶⁰ “Goals, targets, and indicators.” UN Millennium Project. www.unmillenniumproject.org/goals/goals03.htm

⁶¹ Ibid.

⁶² *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁶³ *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁶⁴ “Overview of the Global Campaign for Secure Tenure.” United Nations Human Settlements Programme. www.unhaitat.org/campaigns/tenure/articles/overview_overview_1.asp

tenure.”⁶⁵ Additionally, the Campaign facilitates the cooperation and dialogue between the inadequately housed and local authorities to determine the best plan of action for combating issues in poor communities and the types of tenure that would best fit the situation.⁶⁶ The Campaign uses a strategy that includes assisting governments in developing and implementing sustainable shelter policies through legislation, utilizing high profile campaign launches, including the urban poor especially women at every aspect of shelter policies and identifying best practices to make its projects a success.⁶⁷

The Global Campaign for Secure Tenure empowers individuals living in poverty to become advocates for themselves and their communities. In areas where governments implemented the Campaign, an individual with secure tenure invests and contributes to the improvement of his/her surroundings because they feel more connected within the overall system.⁶⁸ Secure tenure also legitimizes the right of residents in currently unregistered, quasi-legal areas to exist in the city and enjoy the rights of urban citizens.⁶⁹ The Campaign recognizes the double jeopardy of poor women as victims of discriminatory policies based on socio-economic status and gender. The unique difficulties experienced by women make increases in the number of women with access to secure tenure a primary way in which the Campaign measures success. For maintaining women’s rights to property and inheritance guaranteed in international law, UN-HABITAT engages “in various activities, including advocacy, technical advice, ensuring a gender perspective in slum upgrading, etc., to make secure tenure for women a reality.”⁷⁰

For governments, the Global Campaign for Secure Tenure functions as a framework through which they can meet international promises such as the MDG commitment to “cities without slums.”⁷¹ UN-HABITAT realizes the inextricable link between human settlements and the social and economic development of countries and incorporates this understanding into the goals of the campaign.⁷² The Campaign works with governments to enact tenure systems that minimize bureaucratic policies and can be easily disseminated through local authorities.⁷³ Burdensome and uncertain tenure policy not only inhibits urban citizens from investing in the city but also may detract from external investment.⁷⁴

The Campaign’s guidelines state that shelter policies of governments should promote a variegated land and housing market where a wide range of suppliers compete to fulfill the needs of every section of society.⁷⁵ To meet this end, UN-HABITAT helps governments review the complex nature of land use needs in their State and urges them to look beyond the hackneyed and oftentimes insufficient procedure of land titling, which falls under the tenure system known as freehold or ownership. In fact, land titling when implemented without options to other types of tenure systems has produced disastrous affects on the urban poor in regards to higher rents, unrealized access to credit, and inflexibility to changes in market growth or recession.⁷⁶ Other types of tenure systems include group tenure, formal undocumented tenure and informal (ad hoc) tenure.⁷⁷ Realizing that different tenure systems may exist vis-à-vis one another is continually stated throughout UN-HABITAT program initiatives. Importantly, the level of security related to each tenure system correlates with good governance by authorities to establish and implement

⁶⁵ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁶⁶ “Overview of the Global Campaign for Secure Tenure.” United Nations Human Settlements Programme.

www.unhabitat.org/campaigns/tenure/articles/overview_overview_1.asp

⁶⁷ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁶⁸ *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁶⁹ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁷⁰ *Ibid.*

⁷¹ “Background of the Global Campaign for Secure Tenure.” United Nations Human Settlements Programme.

www.unhabitat.org/campaigns/tenure/articles/background_background_1.asp

⁷² *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁷³ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁷⁴ *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁷⁵ *Ibid.*

⁷⁶ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁷⁷ *Ibid.*

sustainability, subsidiary, equity, efficiency, transparency and accountability and civic engagement in whichever policies they chose.⁷⁸

Women and Secure Tenure

In providing impoverished people with secure tenure options, women are in a particularly egregious situation. As mentioned above, the Global Campaign highlights the particular needs of women and streamlines gender conscious initiatives throughout the program. At the June 1996 UN Conference on Human Settlements (Habitat II), governments adopted the *Istanbul Declaration* and the *Habitat Agenda*, both of which reiterate the need for governments to ensure gender equality for secure tenure, property and inheritance rights.⁷⁹ The *Habitat Agenda* commitment concerning gender equality inter alia pledges Member States to integrate gender sensitive analysis to human settlements related legislation, policies, programmes and projects as well as enhance the participation of women in decision-making and planning.⁸⁰ Despite political, social, economic, and legal gains that women have made since 1996, traditional infrastructure, susceptibility to domestic violence, lack of equal access to credit and resources, inadequate information of women's rights and illiteracy all continue to increase the probability of women lacking secure housing.⁸¹ Women are likely to face gender biased laws and attitudes in customary systems that see them as property and therefore unable to hold property themselves, giving men the legal authority to secure loans or sell property without consulting women first.⁸²

Cultural traditions that make women dependent upon male relatives for secure tenure deny women of their rights if they become widows or divorcées.⁸³ For example a 2000 study in the Chinese province of Hainan found in rural areas that women who find themselves widowed may only assume the position of head of household if the husband does not have a son or until the son becomes of age at which point she must relinquish the land title to him.⁸⁴ Similarly, a divorced woman in Hainan may hold rights to land in either her maiden village or her ex-husband's town leading her to seek out a new husband as quickly as possible to regain access to land.⁸⁵ While a woman's right to household land upon divorce is legally recognizable, it is not socially recognizable in these villages. This social exclusion of women from land rights tends to push them out of rural areas and into cities where they often reside in slums or attain other informal, insecure tenure because they lack collateral to buy legitimate property.⁸⁶ Scholars have noted the growing visibility of women's poverty since the 1970s, but until the mid 1990s, no thorough analysis of the correlation between the two subjects existed in international reports.⁸⁷ This phenomenon termed *the feminization of poverty* links the increased proportion of females in poverty to women-in-development or gender-and-development factors such as expansion of female-headed households, inequalities and bias against women and girls in the home, and economic restructuring.⁸⁸

Concentrating on women may seem to overlook other portions of poor populations, but research indicates that helping women goes a long way in assisting the entire community. Moreover, the home serves women beyond the basic function of shelter. To women, the home is a potential workplace, a communal interface, shelter for their dependents and a safe haven from social chaos and violence.⁸⁹ Additionally, women more often cultivate land,

⁷⁸ *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁷⁹ Marjolein Benschop. *Rights and Reality: Are women's equal rights to land, housing, and property implemented in East Africa?* United Nations Human Settlement Programme. 2002.

⁸⁰ *Habitat Agenda*. United Nations Human Settlement Programme. 1996.

⁸¹ "Women's equal rights: Current Situation." United Nations Human Settlement Programme.

www.unhabitat.org/campaigns/tenure/articles/current_situation_current_percent20situation_1.asp

⁸² Marjolein Benschop. *Rights and Reality: Are women's equal rights to land, housing, and property implemented in East Africa?* United Nations Human Settlement Programme. 2002.

⁸³ *Ibid.*

⁸⁴ Jennifer Duncan and Li Ping. *Women and Land Tenure in China: A study of Women's Land Rights in Dongfang County, Hainan Province*. Rural Development Institute. April 2001.

⁸⁵ *Ibid.*

⁸⁶ *The Global Campaign for Secure Tenure A Tool for Advocating the Provision of Adequate Shelter for the Urban Poor*. United Nations Human Settlements Programme. 2004.

⁸⁷ Valentine M. Moghadam. *The "Feminization of Poverty" and Women's Human Rights*. UNESCO Social and Human Sciences Sector. July 2005.

⁸⁸ *Ibid.*

⁸⁹ *Source 5*. The Centre on Housing Rights and Evictions. www.cohre.org

collect water and fuel and attend to domestic chores resulting in larger community suffering when discrimination against women hinders their access to resources, services and tenure.⁹⁰ Unfortunately, women constitute nearly 1/3rd of the world's homeless or residents in informal settlement areas.⁹¹ Due to their responsibilities in caring for their homes, communities and dependents, financiers have witnessed that women are stable loan applicants and offer lower risk against default than men.⁹² These statistics should promote, contrary to present practice, policies that consciously incorporate the opinions of women, enhancing the probability of sustained success and benefiting a wider cross section of the community. Women with secure tenure have more autonomy, independence and freedom that translate into a more equitable social, political and economic structure as they pass on similar ideals to their children.⁹³ Moreover once women know that their homes are secure, they may become more active in civil life and have proven themselves "inventive and resilient in managing communities, maintaining social cohesion, and building homes and neighborhoods under conditions of dislocation or disharmony."⁹⁴

Secure Tenure: A Human Rights Based Approach

A fourth of all countries in the developing world have constitutional provisions or domestic laws that bar women from land ownership and/or inheritance rights.⁹⁵ The foundation for guaranteeing women's access to secure tenure relates directly to the home government's commitment to the implementation of human rights especially those regarding equality, property and an adequate standard of living outlined in numerous UN documents including the *Universal Declaration on Human Rights* that every Member State must sign before admittance into the UN. However, in most countries, international legislation must be translated into national law before it can be enacted throughout the land.⁹⁶ Moreover, the disconnect between national legislation protecting women's rights and local enforcement where gender discrimination continues to effect policy exists in perpetuity due to an inadequate lack of support of funding and resources, non-existent legal rights education and awareness campaigns, and the deep-seeded misogynistic view of the status quo.⁹⁷ For example, in many countries in Africa and South Asia married women are seen as legal minors within the constitution and are systematically denied the right to enter into contracts without the consent of their husbands or fathers.⁹⁸

Covenants, conventions, and treaties are legally binding to the countries that have signed and ratified them, making State authorities responsible to their citizens and accountable to the international community for all conditions within the document.⁹⁹ The *International Covenant on Civil and Political Rights (ICCPR)*, adopted in 1966, establishes under article 3 the equality of rights between men and women.¹⁰⁰ The monitoring body of the *ICCPR*, the Human Rights Committee, released *General Comment number 28* in March 2000, and specified in paragraph 19 that equality of the sexes "implies that the capacity of women to own property, enter into a contract or to exercise other civil rights may not be restricted on the basis of marital status or any other discriminatory ground."¹⁰¹ Similarly, the *Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)*, gives a legal definition to discrimination against women and calls on Member States to implement legislation and other

⁹⁰ *Istanbul +5: Special Session of the General Assembly for an Overall Review and Appraisal of the Implementation of the Habitat Agenda*. General Assembly. 6-8 June 2001.

⁹¹ "Women's equal rights: Why Focus on Women?" United Nations Human Settlement Programme. www.unhabitat.org/campaigns/tenure/articles/women2_women2_1.asp

⁹² *Urban Land for All*. United Nations Human Settlements Program. 2004.

⁹³ *Source 5*. The Centre on Housing Rights and Evictions. www.cohre.org

⁹⁴ Jo Beall. "Participation in the city: where do women fit in?" *Gender and Development*. February, 1996.

⁹⁵ "Facts and figures about the Condition in Human Settlements." *State of the Worlds Cities: 2001*. United Nations Human Settlement Programme. 2001.

⁹⁶ Marjolein Benschop, *Progress Report On Removing Discrimination Against Women In Respect of Property and Inheritance Rights*. United Nations Human Settlement Programme. January 2005.

⁹⁷ Marjolein Benschop. *Rights and Reality: Are women's equal rights to land, housing, and property implemented in East Africa?* United Nations Human Settlement Programme. 2002.

⁹⁸ "Facts and figures about the Condition in Human Settlements." *State of the Worlds Cities: 2001*. United Nations Human Settlement Programme. 2001.

⁹⁹ Marjolein Benschop. *Rights and Reality: Are women's equal rights to land, housing, and property implemented in East Africa?* United Nations Human Settlement Programme. 2002.

¹⁰⁰ *International Covenant on Civil and Political Rights*. United Nations General Assembly. December 1966.

¹⁰¹ *General Comment No. 28: Equality of rights between men and women (article 3)*. Human Rights Committee. March 2000.

actions against laws, regulations, customs and practices that prejudice women.¹⁰² CEDAW's monitoring body has subsequently submitted recommendations on various aspects of the continuing discrimination based on sex. *General Recommendation number 21* on equality in marriage and family relations states in paragraph 26 that women's access and rights to property are central "to a woman's right to enjoy financial independence, and in many countries will be critical to her ability to earn a livelihood and to provide adequate housing and nutrition for herself and for her family."¹⁰³

Resolutions are non-binding except for those passed in the Security Council, but carry considerable political clout as diverse UN bodies generally adopt them. The Commission on Human Rights Resolution 2000/5 on the right to development highlights the need to apply "a gender perspective in the implementation of the right to development, inter alia by ensuring that women play an active role in the development process."¹⁰⁴ Additionally, the Commission on Human Rights adopted Resolution 2001/28 on adequate housing relating to the right for an adequate standard of living and recognizing that deterioration in general of housing adversely affects the poor, as well as women and children.¹⁰⁵ Moreover, the Resolution requests that the Special Rapporteur integrate these rights and considerations into the Global Campaign for Secure Tenure and share findings with relevant review processes of the UN specifically at the five-year review of the Habitat Agenda.¹⁰⁶

Continued problems in gender and secure tenure despite safeguards in international legislation largely stem from gender-biased city designs that discount the diverse interests and needs of women. Reasons for excluding women from access to resources and services within cities, including secure tenure, are the result of low incomes, lack of collateral or patronage, limited education and illiteracy, little to no representation in the political process and time constraints.¹⁰⁷ Additionally, while signing international documents conveys a supportive position most states require that any international document signed must be ratified within the national framework to have any implication on its citizens.

Addressing Customary Laws, Traditions and Cultural Factors

UN-HABITAT respects and provides for customary laws and traditional practices in relation to land tenure systems in all its programs by allowing housing layouts and construction that enables the expression of cultural identity. However, UN-HABITAT recognizes the importance of upholding human rights over discriminatory customs and traditions.¹⁰⁸ CEDAW stipulates in Article 15 that women and men must have equality before the law including the right to enter into contracts, equal treatment during court procedures, and concludes that any legislation limiting women's legal capacity is effectively null and void.¹⁰⁹ Customary laws usually consist of unwritten social rules presumably originating from shared community values based on tradition, but they arguably do not reflect women's interpretation of cultural customs and history.¹¹⁰ Judicial interpretation of the law represents a venue through which gender biased customary laws remain legitimate even when constitutional laws prohibit sex discrimination. Legal pluralism where both statutory and customary law co-habitat often stipulates that constitutional laws override customary law except in cases pertaining to marriage, adoption, divorce, and inheritance frequently to the detriment of women and the upholding of restrictions on women to own or inherit land and property in their own names.¹¹¹ In

¹⁰² *Convention on the Elimination of All Forms of Discrimination Against Women*. United Nations General Assembly. December 1979.

¹⁰³ *General Recommendation No. 21*. Committee on the Elimination of All Forms of Discrimination Against Women (CEDAW). 1994.

¹⁰⁴ E/CN.4/RES/2000/5. *The Right to Development*. Commission on Human Rights.

¹⁰⁵ E/CN.4/RES/2001/28. *Adequate housing as a component of the right to an adequate standard of living*. Commission on Human Rights.

¹⁰⁶ *Ibid.*

¹⁰⁷ Jo Beall. "Participation in the city: where do women fit in?" *Gender and Development*. February, 1996.

¹⁰⁸ *Urban Land for All*. United Nations Human Settlements Program. 2004.

¹⁰⁹ *Convention on the Elimination of All Forms of Discrimination Against Women*. United Nations General Assembly. December 1979.

¹¹⁰ Marjolein Benschop. *Rights and Reality: Are women's equal rights to land, housing, and property implemented in East Africa?* United Nations Human Settlement Programme. 2002.

¹¹¹ *Ibid.*

African States such as Eritrea, the right of women to inherit land is seen as harmful to the continuity of clan land and a threat to the stability of society.¹¹²

Islamic Law grants women ownership and inheritance rights, but not equal to that of men making a widow who continues to live in her matrimonial home reliant on the benevolence of male relatives because it is usually titled to her son or one of her husband's sons post mortem.¹¹³ Moreover in the Islamic and Latin American cultural systems that permit female ownership and inheritance, women may be coerced or socially pressured into relinquishing these rights to maintain valuable kinship ties with her husband's male relatives.¹¹⁴ Resolution 2000/13 passed by the Commission on Human Rights addresses women's equal ownership of, access to and control over land and specifically encourages governments to support changes within "customs and traditions that discriminate against women and deny women security of tenure and...to take other measures to increase land and housing availability to women living in poverty."¹¹⁵ Continued evaluation of customary laws is necessary to guarantee implementation of international laws at the local level, the absence of prejudice against women among judges, police officers, local councilors and land officials and the inclusion of women at all decision making levels indicating disseminated information on gender and human rights.¹¹⁶

Domestic violence marks an unfortunate side effect of insecure tenure that threatens women and children. In places like the Philippines, Tibet and Palestine where house demolition frequently occurs, the displaced must rely on extended family for shelter.¹¹⁷ In this context of overcrowding living arrangements, frustrations complicated by unemployment or poverty make the situation ripe for domestic violence. Women in most regions of the world have limited options to escape domestic violence, and if they do, may fall prey to sexual harassment or violence inflicted by landlords or find themselves homeless.¹¹⁸ Even if a country provides access to security of tenure for the poor, domestic violence renders tenure insecure by disturbing the calm environment that should be the gratification of any home.

Best Practices

A key proponent of UN-HABITAT's mission centers on the dissemination of best practices and the lessons learned from a program to States that seek solutions to their own human settlement dilemmas. To this end, UN-HABITAT participates with the Together Foundation in compiling examples of programs that have worked particularly well in a country into the Best Practices Database that guarantees easy access for policy makers and researchers. In Latin America, regional countries along with the government of Spain adapted this concept into the Ibero-American and Caribbean Forum on Best Practices to identify "regional best practices that have contributed to improving the quality of life in the regions cities" as a part of UN-HABITAT's global Best Practices and Local Leadership Programme.¹¹⁹ In Colombia where over 27 percent of the households are headed by women, the city of Cali named regularization of land tenure as a priority to its Municipal Development Plan and Land Use Master Plan with the objective to provide secure tenure to 6,000 slum dwellers through the reduction of cost and bureaucracy of public notaries and public service agents systems in order to obtain land title deeds and complete coverage of water, electricity, sanitation, and garbage collection respectively.¹²⁰ In the same region, pre-fabricated homes provided by the grassroots organization Estrategia in Peru created jobs for women and transformed informal settlements into legitimate residential areas with the help of local, national, and international partnerships.¹²¹

¹¹² Marjolein Benschop, *Progress Report On Removing Discrimination Against Women In Respect of Property and Inheritance Rights*. United Nations Human Settlement Programme. January 2005.

¹¹³ Source 5. The Centre on Housing Rights and Evictions. www.cohre.org

¹¹⁴ Ibid.

¹¹⁵ E/CN.4/2000/13. *Women's equal ownership of, access to and control over land and the equal rights to own property and to adequate housing*. Commission on Human Rights.

¹¹⁶ "Facts and figures about the Condition In Human Settlements." *State of the Worlds Cities: 2001*. United Nations Human Settlement Programme. 2001.

¹¹⁷ Source 5. The Centre on Housing Rights and Evictions. www.cohre.org

¹¹⁸ Ibid.

¹¹⁹ "Operational Activities Report: Latin America and the Caribbean." United Nations Human Settlement Programme. www.unhabitat.org/activities/Activities.asp

¹²⁰ Ibid.

¹²¹ "Solutions." Huairou Commission: Women, Land and Housing. www.huairou.org/campaigns/land/solutions.html

Countries of South Asia grapple with a staggering slum population of 262 million.¹²² The Asha Community Health and Development Society of India created an effective holistic plan to improve the lives of over 200,000 slum dwellers in Delhi. The first priority of Asha's initiative entitled Facilitating Community and Government Participation to bring about Slum Transformation focused on empowering the community to ameliorate its own situation. This involved soliciting the participation of slum women at every level of planning with the aim to "transform disadvantaged, illiterate slum women into literate, confident, earning members of the society who can be a source of strength and guidance to their children and husbands...The [women] are continuously trained in leadership, management, accounting, micro-planning, healthcare and legal literacy."¹²³ The results of this program document a change from a slum area characterized by makeshift iron, plastic sheet or cloth huts amidst high levels of exposure to diarrhea, TB, respiratory diseases and one of the world's highest infant and maternal death rates to a healthy neighborhood of lower-middle class neighborhoods with secure tenure and an active community.¹²⁴ In Nepal, the Lumanti Support Group for Shelter combats urban poverty through shelter upgrades, micro-finance, education, children's programs, good governance, gender equality and a projected policy to demonstrate the capability of women farmers to run farms enabling them to gain access to resources, natural capital and secure tenure.¹²⁵

Sub-Saharan nations suffer the highest percentage of slum dwellers in urban regions at 72 percent of the total urban population; North Africa sustains a level of 28 percent of slum dwellers to the total urban population.¹²⁶ In Nairobi, Kenya where some of the most dense, unsanitary and insecure slums in the world exist, the Minister of Roads, Public Works, and Housing and the Executive Director of UN-HABITAT agreed on a Memorandum of Understanding (MoU) to improve shelter, public services, land tenure and employment issues to people living and working in slums under the Kenya Slum Upgrading Project (KENSUP).¹²⁷ In Tanzania, the Women's Advancement Trust (WAT), a Tanzanian NGO, propels a solidified voice against gender-biased laws presented in the state's legislative body. Recently, WAT organized a campaign on women's right to have equal access to land and a protest march against the new Land Act that states: "women have the right to own land through purchase or inheritance, unless it is clan land."¹²⁸ Since by far the majority of land in Tanzania is classified as clan land, the bill would effectively negate women's land rights if passed. Similarly, another women's NGO in Tanzania succeeded in adopting a Land Use Master Plan with the provision of an equal allocation of land plots for women and men during regularization.¹²⁹

Conclusion

If past trends hold true in population shifts from rural to urban areas, the problems associated with rapid urbanization will inevitably exacerbate the instance of poverty especially among women. In turn, poverty increases the likelihood of insecure tenure. To curtail poverty and *the feminization of poverty*, the international community established goals at the UN Millennium Convention. MDG 7 is not the only goal that stands to benefit from the realization of secure tenure for women. MDGs 1 concerning the eradication of extreme hunger and poverty and 3 promoting gender equality and empowerment of women are beneficiaries of the Global Campaign for Secure Tenure as well. The Global Campaign for Secure Tenure utilizes best practice situations and lessons learned from other programs to translate responsive actions into preventive policies. Members of the committee will also take this approach whenever possible to plan for smart growth before slum areas can develop. With the expert advice of NGOs, Member States will be able to coordinate efforts through the Global Campaign for Secure Tenure in alleviating poverty not only among women but also within the entire community. Empowering women through property rights and access to secure tenure will ultimately establish the foundation for realizing many international goals.

¹²² *Urban Land for All*. United Nations Human Settlements Program. 2004.

¹²³ "Facilitating Community & Government Participation to bring about Slum Transformation." Best Practices Database. www.bestpractices.org

¹²⁴ Ibid.

¹²⁵ "Solutions." Huairou Commission: Women, Land and Housing. www.huairou.org/campaigns/land/solutions.html

¹²⁶ *Urban Land for All*. United Nations Human Settlements Program. 2004.

¹²⁷ "Operational Activities Report: Kenya Slum Upgrading Project (KENSUP)." United Nations Human Settlement Programme. www.unhabitat.org/activities/Activities.asp

¹²⁸ *Handbook on Best Practices Security of Tenure and Access to Land*. United Nations Human Settlement Programme. 2003.

¹²⁹ Ibid.

Committee directive

During committee, Member States will discuss the lack of secure tenure among women and how it negatively impacts productive development. Specifically, the body will focus on determining effective ways to implement relevant international and national legislation on human rights for ensuring secure tenure. Combating negative images of women and encouraging initiatives that recognize the equality of women and men within the community should be another focal point for the committee. In conducting research, establish if your State is currently on target to meet these goals. What strategies do your State employ to address issues of land use? The Global Campaign for Secure Tenure utilizes international, national and local nongovernmental organizations at every stage of its program. What role has/could an NGO contribute in strengthening the Campaign? Women's role in the Global Campaign for Secure Tenure as guardians of the home, community and future generations must be encouraged at all levels to solidify progress in slum upgrading.

III. Slum Upgrading Facility Initiatives

“Upgrading [slums] makes a highly visible, immediate, and large difference in the quality of life of the urban poor.”¹³⁰

A Picture of Slums

The broadest and earliest definition of slums characterizes them simply as housing areas that have deteriorated, but unprecedented rates of urban growth have brought along a host of other inhumane and unhealthy conditions notable to slums including lack of access to improved water or sanitation, security of tenure, durability of housing and/or sufficient living space. Over 50 percent of the world's population lives in cities with 1/3 of those people residing in slums without access to potable water or safe sanitation, rampant overcrowding, fragile shelter structures and lack of secure tenure.¹³¹ More alarming still is the projected doubling of slum and squatter settlements over the next 25 years.¹³² Cities have dealt with slums for centuries. Modern urban slums existed 100 years ago in England and other European countries that experienced rapid urban growth facilitated by the Industrial Revolution. As once “respectable” areas became run down, landlords subdivided houses into rental properties that generally became overcrowded, devalued, neglected and condemned; introducing government involvement in housing, building control regulations and planning laws.¹³³ Cities today especially in the developing world grapple with the challenge of slums in the shape of informal settlements set up by migrants in big cities who cannot afford or are not entitled to live in the planned sections of the city. Informal settlements represent the attempts of the urban poor to access affordable (if not safe or secure) housing in a city where living wages are non-existent.¹³⁴ Furthermore, these types of slums signify the manifestation of failed policies, bad governance, corruption, inappropriate regulation, dysfunctional land markets and unresponsive financial systems.¹³⁵

As mentioned above, access to drinking water and basic sanitation is a major issue in slums. These two conditions alone introduced 30 new infectious diseases over the past 20 years, disproportionately affecting children in urban areas of Africa, Asia and Latin America.¹³⁶ Additionally, sexual violence and drug use in slums puts inhabitants at a higher risk for contracting HIV/AIDS.¹³⁷ It is not uncommon in the worst and most densely inhabited slums, such as the slum neighborhoods of Nairobi, Kenya, to find 400 slum dwellers sharing one toilet facility.¹³⁸ Additionally,

¹³⁰ *Cities Alliance for Cities Without Slums: Action Plan for moving Slum Upgrading to scale.* United Nations Human Settlements Programme. 2004.

¹³¹ *Second Committee of the 60th session of the General Assembly of the United Nations, Agenda Item 53.* United Nations General Assembly Plenary. November 1, 2005.

¹³² *Cities Alliance for Cities Without Slums: Action Plan for moving Slum Upgrading to scale.* United Nations Human Settlements Programme. 2004.

¹³³ Babar Mumtaz. “Why Cities Need Slums.” *Global Debate.* Vol.7 No. 3. (n.d.).

¹³⁴ *Ibid.*

¹³⁵ *Cities Alliance for Cities Without Slums: Action Plan for moving Slum Upgrading to scale.* United Nations Human Settlements. 2004.

¹³⁶ *Ibid.*

¹³⁷ “2003 Making Cities Work Partnership Grant Program.” The Office of Urban Programs, USAID. (2003). <http://www.makingcitieswork.org/www/files/docs/Tools/MCWPartnershipFundRFPFINAL.pdf>

¹³⁸ Rasna Warah. “Ticking Time-Bombs: Low Income Settlements.” UN-HABITAT Features. (2003). www.unhabitat.org/mediacentre/documens/sowc/tick.doc

insecurity of tenure exploits the vulnerable position of slum dwellers susceptibility to unpredictable rental rates and forced evictions. In most cities, the state owns 50 percent of the land in informal settlements, obligating individual landlords to negotiate arrangements with the authorities to build structures and charge rent, often extracting a hefty profit of margin off their tenants under informal lease.¹³⁹ Furthermore, the physical proximity of slum dwellers to wealthier urban citizens shows the disparity between the urban rich and urban poor and precludes social tensions that may lead to escalated instances of violence. For example, in Nairobi where 134 slum settlements border affluent residential areas, slum residents protesting rent hikes refused to comply with the increases, which prompted the landlord to hire 100 young people to forcibly evict them without notice resulting in a mob-community reaction that left 13 of the evictors dead.¹⁴⁰ Improving access to the political process, promoting availability to sound financial institutions and empowering the community to negotiate its own terms of housing and development policies deter these types of violent actions.

While some experts argue that slums are inevitable environments of the urban landscape, it is necessary to remember that the people who live in slums are essential to a city's success, but the slums are not. Slums provide housing for a large portion of the low-wage labor force that enable urban based industries, factories, shops and homes to operate.¹⁴¹ The United Nations Human Settlement Program (UN-HABITAT) commits itself to the goals of the international community exhibited through the Millennium Development Goals (MDGs) to decrease global poverty and promote sustainable development. Slum upgrading initiatives incorporate and support the physical, social, economic, organizational and environmental improvements undertaken by community groups, businesses and local authorities to overcome urban poverty and sustain positive development.¹⁴² To focus energies in achieving these goals, UN-HABITAT developed the Slum Upgrading Action Plan that "calls for long term commitment, a ratcheting up of resources and a coherence of priorities, programs and organizational arrangements within each international development organization, as well as engaging committed local and national partners" and incorporated it into pre-existing frameworks such as the Cities Alliance that seeks to improve the lives of 100 million slum dwellers by 2020 with a high level of participation from the World Bank Group.¹⁴³ Capacity building of local and national institutions and facilities must happen simultaneously with slum upgrading for sustained results. This type of in-country capacity building calls for restructuring policy, regulatory, operating frameworks and laws to support upgrading, overcoming institutional bureaucracy, promoting community involvement and tenacity and strengthening the dissemination of information regarding resources and opportunities available to slum dwellers through learning and training.¹⁴⁴

Slum upgrading initiatives and capacity building address the symptoms of urban poverty. To address the causes of poverty, preemptive policies need to surpass responsive actions. As UN-HABITAT director, Anna Kajumulo Tibaijuka, commented, "Attaining the Millennium Development Goals will depend increasingly on the ability of government and local authorities and civil society partners to come up with concrete solutions to make our cities and towns more equitable and inclusive."¹⁴⁵ Regulatory and policy reforms need to focus on pro-poor frameworks that remove obstacles to access the political structures, encourage small-scale suppliers, ensure effective and well targeted subsidies, reduce inequalities in tax systems, and promote active partnerships between private investors, civil society and governmental authorities.¹⁴⁶ Soliciting private financial institutions will extend access to credit to the poor for housing, services and business development especially when marketed to developers, infrastructure providers and micro-credit for households.¹⁴⁷ UN-HABITAT supports formulating a holistic city-wide approach to alleviating urban poverty and to this end has designed City Development Strategies (CDS) that define "local stakeholders' vision for their city, analyze its economic prospects, and identify priorities for action and investment

¹³⁹ Ibid.

¹⁴⁰ Ibid.

¹⁴¹ Ibid.

¹⁴² *Cities Alliance for Cities Without Slums: Action Plan for moving Slum Upgrading to scale*. United Nations Human Settlements Programme. 2004.

¹⁴³ Ibid.

¹⁴⁴ Ibid.

¹⁴⁵ *Second Committee of the 60th session of the General Assembly of the United Nations, Agenda Item 53*. United Nations General Assembly Plenary. November 1, 2005.

¹⁴⁶ *Cities Alliance for Cities Without Slums: Action Plan for moving Slum Upgrading to scale*. United Nations Human Settlements. 2004.

¹⁴⁷ Ibid.

follow-up.”¹⁴⁸ Additional support to urban upgrading through the “scaling up” of pilot projects translates successful initiatives to the national level, promotes their sustainability and outlines a long-term development strategy that the international community can support.¹⁴⁹

The Economics of Upgrading Slums

UN-HABITAT uses much of its resources to acutely focus on urban poverty and its eradication as committed through the MDGs, so to find progressive solutions to the issue, the body began investigating the economics of slums. *Habitat II*, created at the UN-HABITAT Conference in 1996, reinforced the duty of states to respect, protect and fulfill housing rights through establishing an equitable legal, social and economic atmosphere where households have an adequate chance to meet their needs.¹⁵⁰ The Monitoring and Research Division of UN-HABITAT determined two policy initiatives to relate to this objective: development and strengthening of housing finance systems, and enhancing productivity in the urban informal sector.¹⁵¹ Of all workers in developing countries, 80 percent find employment through the informal economy where low productivity, low wages and low job security characterize most positions.¹⁵² Unfortunately, there exists a void of available and relevant data to draw conclusions on how each income-level of society accesses a country’s financial sector, complicating measurements of aid impact on housing finance systems.¹⁵³ However with 925 million people living in slums around the world and enduring poverty despite record economic growth in 2004-2005, traditional approaches to urban development through external borrowing that hinders sustained growth coupled with fast growing urban populations demanding affordable shelter will have catastrophic results.¹⁵⁴ Therefore, responsible fiscal policy supporting all income levels within a society must incorporate the demand for layers of finance for different sectors of the housing supply process with creative and local solutions.

At the macro-economic level, effective and sustainable urban shelter development relies on good governance in facilitating the communication between public, private and non-governmental institutions to plan and manage city development and promote an environment conducive to strong and diverse financing.¹⁵⁵ To satisfy household needs, one of the biggest challenges for municipalities is financing public services and amenities, which also attracts additional sources of capital through taxes on property and businesses, user fees, betterment taxes, development exactions, borrowing and income-generating enterprises.¹⁵⁶ Infrastructure development of this kind requires large amounts of resources for construction and maintenance that is often out of reach for developing countries without foreign direct investment (FDI) or official development assistance (ODA).¹⁵⁷ Moreover, the lack of well-paid employment in developing or transitional states contributes to the low levels of domestic savings in both the public and private sectors reducing tax revenues and limiting public expenditures and public budgets especially important to the financing of urban infrastructure and housing.¹⁵⁸ The privatization of municipal services has positively affected revenue-producing facilities including more efficient and higher outputs of water supply and solid waste management but has not benefited lower income communities, emphasizing the need for the public sector to maintain a role in the delivery of essential amenities.¹⁵⁹ Encouragingly, public-private partnerships involving community based organizations (CBOs) and micro-enterprises have proved successful in empowering local groups and promoting social inclusion. For example, Society for Promotion of Area Resource Centres (SPARC), a NGO in Mumbai, India, enters into bank partnerships for a guarantee to “bid for the construction of public toilet blocks as

¹⁴⁸ Ibid.

¹⁴⁹ Ibid.

¹⁵⁰ *Habitat Agenda*. United Nations Human Settlement Programme. 1996.

http://www.unchs.org/downloads/docs/1176_6455_The_Habitat_Agenda.pdf

¹⁵¹ *Proposed medium-term plan of the UN-HABITAT for the period 2006-2009*. United Nations Human Settlements Programme. April 25, 2003.

¹⁵² *Microfinance and the Millennium Development Goals: A reader’s guide to the Millennium Project Reports and other UN documents*. UNCDF. October 2005.

¹⁵³ Ibid.

¹⁵⁴ Donatus Okpala et al. *Financing Urban Housing: United Nations Global Report on Human Settlements*. Global Urban Development Volume 2 Issue 1. March 2006.

¹⁵⁵ Ibid.

¹⁵⁶ Ibid.

¹⁵⁷ Ibid.

¹⁵⁸ Ibid.

¹⁵⁹ Ibid.

well as to secure housing loans for construction projects.”¹⁶⁰ Governments may provide subsidies for these types of initiatives keeping in mind that access to finance provides a means for eradicating poverty.¹⁶¹ Ultimately, government cooperation with public and private enterprises will stretch municipal budgets to have the greatest effect against urban poverty by targeting infrastructure and services for low-income neighborhoods and welfare service to the poorest.¹⁶²

Leveraging the small amount of available public investment is largely channeled at the micro-economic level. Microfinance is especially useful in its ability to “invest in small-scale enterprise, informal and self-employment opportunities to increase incomes in cities...It can also provide the financial means to adequate housing and related essential services.”¹⁶³ Furthermore, the 2005 UN World Summit recognized the importance of micro-finance and micro-credit in achieving MDGs by 2015 in creating a tool to fight poverty and empowering the poor to invest in income-producing activities.¹⁶⁴ Due to low wages, 70 percent of housing investment by low income urban dwellers in developing countries occurs in several stages of land purchase, service installation and upgrading, and housing construction, consolidation and expansion, making them ineligible for conventional mortgage loans.¹⁶⁵ Microfinance agencies have recently diversified into providing housing micro-credit because of the increased demand for small-scale housing loans due to rapid urbanization. While most micro-credit loans are financed to individuals, slum upgrading initiatives such as the Local Development Program (PRODEL) in Nicaragua utilize micro-financing to “develop the capacity of local communities to manage a comprehensive upgrading and redevelopment process that is financed primarily by the state (through subsidies), with additional monies through loans take by communities and repaid by individual members.”¹⁶⁶ This strategy allows even the poorest of the community to participate in upgrading, increases the affect of government funding and develops social bonds within the community. Similarly, community funds provide another point of access to financial mechanisms for groups through small loans to households routed through CBOs. Community funds develop savings and loans to prompt development, building social capital to use existing finance more effectively and incorporating external finance directly to the community development plan.¹⁶⁷ Microfinance generates larger private sector enterprises by increasing wealth for low-income individuals simultaneously creating new consumers and markets need to fuel the expansion of suppliers.¹⁶⁸

Slum Upgrading Facility

Slum upgrading projects require lucrative initial funding and on the surface contain high risks that deter potential investors in both the public and private sectors. In 2001, the United Nations General Assembly passed a resolution that encouraged the strengthening of UN-HABITAT funds to facilitate its operative objectives to support shelter, related infrastructure development programs and housing finance institutions and mechanisms.¹⁶⁹ Taking heed of this resolution, UN-HABITAT created a new global facility known as the Slum Upgrading Facility (SUF) designed to lead and coordinate “technical cooperation and seed capital initiatives established to develop bankable projects that promote affordable housing for low-income households, the upgrading of slums, and the provision of urban

¹⁶⁰ Anil Kumar. *Innovative financing models for Community Led Initiatives for micro housing and slum infrastructure*. Swedish International Development Cooperation Agency. (n.d.)

¹⁶¹ *Microfinance and the Millennium Development Goals: A reader's guide to the Millennium Project Reports and other UN documents*. United Nations Capital Development Fund. October 2005.

¹⁶² Donatus Okpala et al. *Financing Urban Housing: United Nations Global Report on Human Settlements*. Global Urban Development Volume 2 Issue 1. March 2006.

¹⁶³ *Microfinance and the Millennium Development Goals: A reader's guide to the Millennium Project Reports and other UN documents*. United Nations Capital Development Fund. October 2005.

¹⁶⁴ *Revised draft outcome document of the High-level Plenary Meeting of the General Assembly of September 2005 submitted by the General Assembly*. United Nations General Assembly. August 5, 2005.

¹⁶⁵ Donatus Okpala et al. *Financing Urban Housing: United Nations Global Report on Human Settlements*. Global Urban Development Volume 2 Issue 1. March 2006.

¹⁶⁶ *Ibid.*

¹⁶⁷ *Ibid.*

¹⁶⁸ *Microfinance and the Millennium Development Goals: A reader's guide to the Millennium Project Reports and other UN documents*. United Nations Capital Development Fund. October 2005.

¹⁶⁹ *Strengthening the United Nations Habitat and Human Settlements Foundation*. United Human Settlements Programme Governing Council. December 21, 2001. note 22

infrastructure in settlements in cities of the developing world.”¹⁷⁰ A facility is a special trust fund used to pre-finance activities like pre-feasibility studies and provide seed capital with the expectation that the facility would be replenished from projects’ development and success or by donors. A key objective of SUF is to mobilize domestic capital for slum upgrading projects by presenting their financial, technical and political elements into an attractive and financially stable package for investors.¹⁷¹ SUF produces and facilitates inter alia low income housing loans, credit facilities for housing cooperatives, municipal bonds, localized credit enhancements, joint low income housing development companies, land sharing agreements with private developers and structures for servicing locally contracted municipal debt instruments.¹⁷² UN-HABITAT conceived of SUF on a two-stage development plan where the initial phase is a design phase to create a global framework identifying pilot projects and the second phase implements these pilot projects.¹⁷³

SUF has the ability to access a network of complementary institutions and eager partnerships with other bilateral and multilateral facilities. UN-HABITAT and its partners established an initial capitalization of SUF at 30 million dollars, of which 20 million has already been promised by the Swedish International Development Cooperation Agency (SIDA) and the Department for International Development (DFID) through the Cities Alliance Programme.¹⁷⁴ SIDA’s investment guarantees facilitate foreign financing or financing from local capital markets by covering “political risks for companies from industrial countries that wish to invest in share capital...in connection with their participation in a development project,” making sponsored development projects more secure and attractive to potential foreign investors.¹⁷⁵ Both DFID and SIDA participate in the Private Infrastructure Development Group (PIDG), which aims “to mobilize private sector investment and engagement in the provision of infrastructure and basic service that support growth and the elimination of poverty.”¹⁷⁶ Furthermore, UN-HABITAT Human Settlements Financing executes the funds of SUF in conjunction with the Cities Alliance due to its consistent mission to advance strategies to improve conditions of cities in the developing world.¹⁷⁷ Partnerships of the Cities Alliance with the World Bank, all G-7 governments and other supporting groups assist in easing investment concerns.¹⁷⁸ With proper planning and initial funds, past upgrading projects supported by the World Bank have shown rates of return on investment of up to 25 percent.¹⁷⁹

Many programs and initiatives demonstrate interest in using SUF to create policies and fuel project implementation at the local level. Since October 2004, the SUF working with local governments in 15 cities in Asia and Africa created “innovative financial packages involving community savings, micro-finance, public expenditures and private investment for pro-poor slum upgrading and public infrastructure.”¹⁸⁰ Ghana, Indonesia, Sri Lanka and Tanzania represent the four pilot projects of the SUF.¹⁸¹ In Tanzania, the first credit guarantee pilot scheme is underway establishing women housing cooperatives that already realized a high leverage ratio of 1:4 where every 1 USD guaranteed by the SUF, a commercial bank gives a loan of 4 USD to low income borrowers carried by the project.¹⁸²

¹⁷⁰ “Slum upgrading Facility (SUF).” United Nations Human Settlements Programme. <http://www.unchsh.org/suf>

¹⁷¹ Michael Mutter. “UN-HABITAT Slum Upgrading Facility-SUF.” Field Testing Design Instruments for Financing Slum Upgrading and Low-Income Housing in Developing Countries: SIDA seminar. (n.d.)

¹⁷² *Ibid.*

¹⁷³ *Strengthening the United Nations Habitat and Human Settlements Foundation.* United Human Settlements Programme Governing Council. December 21, 2001. note 22

¹⁷⁴ *Public Private Partnerships in Infrastructure: A brief overview of DFID programs of support.* The Department for International Development. (n.d.)

¹⁷⁵ Ruth McLeod. *Overview of existing International Financing Facilities for Slum Upgrading and Infrastructure Provision in Developing Countries.* Commonwealth Action For Human Settlements. April 2005.

¹⁷⁶ *Ibid.*

¹⁷⁷ *Strengthening the United Nations Habitat and Human Settlements Foundation.* United Human Settlements Programme Governing Council. December 21, 2001. note 22

¹⁷⁸ Michael Mutter. “UN-HABITAT Slum Upgrading Facility-SUF.” Field Testing Design Instruments for Financing Slum Upgrading and Low-Income Housing in Developing Countries: SIDA seminar. (n.d.)

¹⁷⁹ *Cities Alliance for Cities Without Slums: Action Plan for moving Slum Upgrading to scale.* United Nations Human Settlements. 2004..

¹⁸⁰ *Second Committee of the 60th session of the General Assembly of the United Nations, Agenda Item 53.* United Nations General Assembly Plenary. November 1, 2005.

¹⁸¹ Michael Mutter. “UN-HABITAT Slum Upgrading Facility-SUF.” Field Testing Design Instruments for Financing Slum Upgrading and Low-Income Housing in Developing Countries: SIDA seminar. (n.d.)

¹⁸² *Second Committee of the 60th session of the General Assembly of the United Nations, Agenda Item 53.* United Nations General Assembly Plenary. November 1, 2005.

Similarly, Sri Lankan cities Colombo and Moratuwa show great promise in benefiting from SUF's low income housing products and municipal bonds due to a relatively sophisticated and stable capital market, a well-organized local government system that promotes slum upgrading projects, and informed local CBOs that tout savings measures that may mature into housing cooperatives for housing development projects.¹⁸³ Additionally, the Commission for Africa report names the SUF as an effective mechanism for empowering African States to manage rapid urbanization and urban poverty through funding capacity building efforts and offering innovative financial access to the poor.¹⁸⁴

Conclusion

The UN-HABITAT sponsored SUF and similar facilities work to meet MDGs that inter alia improve the lives of slum dwellers and halve world poverty. Sadly, "the poor" will always exist. In developing sustainable shelter policy it is crucial to confront challenges of adequate shelter not only with measures to increase incomes but also with policies that promote access to housing by every level of society. Moreover, most "slum dwellers" are in reality the "working poor" who because of inefficient financial mechanisms cannot use resources that are presented by their government. On that note, adequate shelter does not preclude free housing or mass government subsidies; although, some of these strategies may be necessary to engage the poorest in society. Given the opportunity, low-income groups show eagerness to provide for themselves and benefit their surroundings. The growing urgency of urbanization of poverty deserves the attention and investment supported through initiatives like the SUF. Targeting slums and slum upgrading specifically is essential to reaching the MDGs.

Committee Directive

In committee, delegates will discuss the viability of different financial mechanisms and further investigate policies that provide economic access to a wide range of society. For States, research your own financial structures in providing for adequate housing and public services. Does your State rely heavily on external loans to fund public projects? What is the current ratio of gross domestic product to interest rates on external loans in your country? How does this affect your development plan? How could SUF and other similar initiatives improve housing conditions? Also, pay close attention to the economic distribution of capital in your state. Is there a great disparity between the rich and poor with little middle income level households? What steps can government fiscal policies take to shorten that gap? For NGOs, increased data on the levels of access to financial services is key to measuring progress. What types of reports and strategies could be employed to assist governments in collecting information on housing and development projects? The committee will also be evaluating the progress of UN-HABITAT's SUF in the four pilot countries. How can the lessons and success be translated into large scale projects to meet the MDGs?

¹⁸³ Michael Mutter. "UN-HABITAT Slum Upgrading Facility-SUF." Field Testing Design Instruments for Financing Slum Upgrading and Low-Income Housing in Developing Countries: SIDA seminar. (n.d.)

¹⁸⁴ *Our Common Interest: Report of the Commission for Africa*. Commission for Africa. March 2005.