

“We are to come up with a more coherent framework. The basic elements are represented in the framework for each area of intervention. The impact and complexity of poverty is described. The bottom of the ladders starts with slum improvement, then land management and housing, then urban management, and governance. It is a skeleton approach for all to consider. This has been the outcome of a review procedure taking into account the reality of the urbanization of poverty.”

For each of the key areas, for example, slum improvement, it was important to come up with physical improvement. “Can we do it all over Africa? This is for you to consider. Are municipalities playing the right role here? In many parts there are community initiatives – can we coordinate some of these activities and transfer their lessons from Durban to Lagos, for example?”

Knowing that most residents are poor – how can they contribute efficiently to help alleviate their plight? Stating the example of the city economy of Ouagadougou, Burkina Faso, which is based mainly on the informal economy, he urged the experts how they help improve such a situation. The experts had to look at governance and fighting corruption, and discuss whether pro-poor policies were indeed, pro-poor. A coherent policy for all 53 member States also had to deal with security, crime and disease.

“This is a kind of exercise in which we must succeed in the hope that we all contribute efficiently – to transform our organization into one of people for the people and to lift them out of poverty,” said.

A representative of the African Development Bank (ADB) attending as an observer wondered how the two working groups could try to set policy and meet the Millennium Development Goals on a proverbial train moving from the Cape to Cairo covering such a broad array of issues.

As they sat down to set policy, he said: “The emphasis seems to be more on providing housing and water – but what about power (this is left out here), education, and crime. How can we prevent crime if we do not have electricity? Hopefully this can be addressed.”

UN-HABITAT reminded delegates that the AMCHUD meeting marked the first time in 20 years that African ministers of housing land and urban development were meeting to discuss urbanization issues. The meeting was a timely, rare opportunity, the agency said, on the eve of a series of international meetings into which their deliberations would feed. They had three key assignments – to help implement an enhanced framework, find a common position, and present to the ministers a mechanism for consultation.

Working Group 1 – an Enhanced Framework for Shelter and Slums

Zambia was elected Chair of Working Group 1. Mr. Farouk Tebbal, Director of UN-HABITAT’s Shelter Branch, also stressed the need for a common position, ahead of the upcoming international conference agenda.

Delegates debated factors that lead to the growth of slums. These include unresolved land tenure, a lack of effective housing and urban strategies, rural poverty, gender inequality, discrimination and violence against women poor governance.

Ghana urged delegates to look at population growth as a root cause of rapid urbanization and slum growth in African cities. Kenya raised the HIV/AIDS pandemic as one reason why orphans leave home villages for the city. Uganda cited a lack of policy. Mali spoke of under-development forcing people out of the countryside.

Malawi cited political change and the fact that in the transformation to democracy people now felt they could settle anywhere, and politicians encourage this to win votes – “we have taken the rights at expense of responsibilities”. Kenya concurred saying every effort was being undertaken to prevent this since the advent of the new government.

Côte d’Ivoire said huge population movements because of conflict also had to be taken into account in dealing with urbanization problems and slum growth.

Burkina Faso said land speculation led to the growth of slums, and Madagascar said unclear housing policies and land management were also a factor. Chad said the illegal occupation of land exacerbated land management and city planning problems.

The Chair asked Ghana to elaborate on population growth.

Ghana replied: “What we are emphasizing is a need to improve conditions of life of all Africans. You cannot do that if populations grow at a rate you cannot support.”

Tanzania said governments could not stop migration to towns and cities, and that it was “very, very difficult to stop the urban population increase.” Save for those better educated most people wanted many children because they are seen as an asset for elderly parents. But governments had to accept that slums were there to stay. Ways had to be found to legalise tenure for slum dwellers who should themselves be regarded as an asset in poverty reduction strategies.

“When I think of population growth,” said the Malian delegate, “I think of the Malian school. We have classes with 100 to 200 kids per class. We are 11 million people, we don’t have enough classrooms to accommodate everyone, or enough infrastructure because we cannot finance accommodation for everyone. There are always financing problems.”

The chair said the remarks of the country delegates pointed to the root causes of slum growth in Africa. Poverty was global, national and local. It had to do with trade, local and international, and such issues that are discussed at the World Trade Organization.

Senegal said there was a proliferation of slums in the country's peri-urban zones, and that it was looking at a preventive policy to encourage people to settle in specially allocated serviced areas to stop the development slums.

The Chair moved the discussion to governance aspects of shelter and slum challenges, and Mr. Tebbal was at pains to outline four major ideas for discussion: 1/ a new agenda responsive land legislation, 2/ to acknowledge the rights of slum dwellers who had no other choice as to where they live – an issue that is acknowledged at the Porto Alegre world social summit, 3/ greater stakeholder participation in decisions taken by governments that involve the target populations, and 4/ acknowledgement of the role of women in decision making – because it relates to every issue under consideration. Senegal concurred referring to recent developments bringing women's cooperatives into the process, and ensuring that legislative changes reached the grass roots through better information processes.

South Africa called for exchanges of best practices and “a change the mindset of the planning regime to a more holistic, rather than a sectoral approach and applying innovative practices that are perhaps not tied to the normal planning practices so that we can bring the target communities in as part and parcel of the solutions”. The Chair warned that it would be pointless to “reinvent the wheel” given the many best practices that already exist.

Mali cautioned that civil society and women could only be brought into the process taking cultural and religious traditions into account: “We can take a decision here, and vote in a law, but then when it comes to implementing, the local chief or leader will always be dead against it. I warn once again – watch out for the cultural and religious traditions. These are so strong that only too often, the government cannot do anything.”

Benin sought better national and local coordination on implementation, and Nigeria said the three arms of local, regional and national government need to work more cooperatively to produce results.

UNFPA said local government had to empower communities with the means and skills on garbage collection and waste disposal. Communities had to take this into their hands themselves.

UN-HABITAT said governments in Africa had to strive to reach targets beyond those set in the MDGs to which their governments had agreed. But the Chair asked whether

Africa had the capacity to meet MDG challenges. “What should we as experts recommend? What capacity – human resource, expertise, resources, technology. We cannot have slum eradication without technology, building materials, etc.” South Africa said political will was crucial. The Chair

said it would be difficult to achieve the MDGs given its cost. Even so, the Chair added, “we have to do all we can to back up” the Commission for Africa established by the British government.

The Economic Commission for Africa called for better cooperation among regional bodies and the ADB said it remained always ready to assist on specific projects.

Land and Secure Tenure

In the afternoon session, Working Group 1 elected Swaziland to the chair the deliberations on land and pro-poor land approaches.

Various problems with land were raised – such as the fact that in many countries people do not have title deeds even though they have paid for land, or the fact that huge sections of lands remain unregistered.

“In our country it can take two years or more to register one's land at considerable cost. We need to make this more efficient – to aim for six, even four months,” the delegate from Benin said. Burundi said it was virtually impossible for ordinary people in the country to obtain a title deed because of lengthy and costly administrative procedures.

Chad said the land market remained in the hands of the State, and it had to be liberalized if the poor were to get better access and security. Mali said customary practices had to be given legitimacy in the law for its land systems to work. “In Mali we let parliament vote in laws, while we apply customary legislation at the local level anyway. We need to find a compromise between Western style legislation and customary laws.”

Ms. Clarissa Augustinus, Chief of UN-HABITAT's Land and Tenure Section, said that at the global level a number of countries were adopting the liberal land market approach, while others were being more cautious and talking about how this affects the poor. It would be important for Africa to have a position on privatization, the highest and best use of it, and other the hand the social factor. “We cannot do land titling for all in the next ten to twenty years. We need to look at a range of instruments,” she said. “Finally, there has been a lot of good land policy development – but we know we have hit a problem in implementation. We are struggling to implement pro-poor land policies.”

South Africa said some of the challenges on landlessness in Africa were of a “very complex historical” nature. Côte d'Ivoire said most important was to ensure that the poor had access to homes, and that it had experienced much land conflict because so much land was not registered.

Working Group 2 - Urban governance: enhancing community involvement

This working group focused on the role of urban governance in addressing the challenge of housing and urban development. It sought to formulate actionable recommendations for improving governance to achieve sustainable urban development on a continental level.

Countries shared their experiences on governance in an urban development and housing context including

decentralization, sector and local government reforms, and outlined the results yielded by the reforms.

South Africa described local authority reforms that had taken place in the post-apartheid years. These included reform of municipal financing including grants to local authorities for infrastructure projects, new public-public and public-private partnerships, integrated development planning with a focus on community participation, and improved relations at the local, provincial and national levels. The country opted for capacity development not rather than retrenchment to improve the performance of local authorities and believes that what it had achieved could be replicated in other countries. It supported an exchange of ideas among countries as well as mechanisms to streamline community participation in decision-making. In South Africa, this is done with community development workers who act as the interface between government and communities.

South Africa proposed a coordinating mechanism to link central governments across the continent so that countries could learn from one another and added that the AU should champion good governance with UN-HABITAT providing technical backstopping. It also recommended the inclusion of good governance in the agenda of the United Cities and Local Government Africa (UCLGA) and in the NEPAD peer review mechanism. However, it stressed that international agencies should support government programmes that were in place and aligned to country needs rather than imposing new initiatives.

The delegate from Ghana focused on the importance of population projections when planning cities and facilities such as waste management systems. Some of the problems highlighted by the delegate were the lack of multi-sectoral integrated planning, lack of adequate capacity at the local level to take on decentralized functions, and insufficient resources at local level for maintaining infrastructure developed by central government. The delegate reported that private-public partnerships for delivering urban services in Ghana had not succeeded except in the telecommunications sector.

Ghana called for the integration of population into planning with the assistance of United Nations Population Fund (UNFPA) and advocated the sharing of best practices and documentation of lessons learnt for the benefit of all African states.

Benin echoed Ghana's suggestion to link population growth to housing and urban development. Benin emphasized the need for community participation and described its urban observatory which is used as a management tool to identify problems and solutions. Though lacking in

skilled personnel, local authorities in Benin, are given the leeway to identify their own priority areas for capacity building while housing construction banks have helped to facilitate access to finance so that people can construct their own houses.

Lesotho, whose constitution provides for the establishment of democratic local government structures in both urban and rural areas, described how this had empowered local communities and given them an active and direct voice in determining priorities, improving service delivery, and deciding how to optimize the use of limited resources. Lesotho called for establishment and strengthening of African forums for consultation, sharing of best practices, study tours and practical attachments to improve local capacity, and a Local Authority forum to facilitate consultations between local governments at regional and continental levels. This would enable African countries to share best practices, build capacity and speak with one voice in the global arena.

Kenya noted that decentralization of responsibilities and authority to the local level did not always yield positive results and called for identification of critical success factors for successful decentralization.

Chad reported on its national capacity building programme which covers a number of towns. The country's poverty reduction strategy includes creating a housing bank to kick start property development. Chad proposed a consultative meeting of ministers of housing every year or every two years to promote common policies and a more coherent African position in global meetings.

Uganda noted the weak funding base of many local authorities which has hindered their capacity to deliver services such as education, health and water adequately, and again highlighted the need to build local capacities and enhance technical skills. On the role of international organizations, Uganda said that this should include helping governments fulfil, monitor and track the achievement of the Millennium Development Goals.

Zambia echoed the points raised by other delegations and highlighted the need for accurate data to enable better planning of cities. It noted that while urban management had been decentralized, in most cases, demographers remained at the central level whereas urban demographic information was required at the city level. The Zambian delegate called for UNFPA to enhance its advocacy role to ensure that population issues are taken on board and asked international organizations to fund capacity building programmes.

Meanwhile, Western Sahara stressed the need for adequate finances for urban development. He said that NEPAD initiatives outlined the necessary development programmes but the necessary funds to implement these programmes were still lacking. Similarly, the Millennium Development Goals in Africa would be difficult to achieve without sufficient financial resources. The delegate from Western Sahara proposed mechanisms at the African Union level to follow up implementation of the MDGs as well as housing and urban development policies and resolutions.

Tanzania called for international organizations to play a role in initiating and pushing for the adoption of global policies on urban development as well as researching, monitoring and evaluating activities on urban development with a view to identifying best practices and effective policies. Tanzania described its success in the areas of decentralization, private-public partnerships for road cleaning solid waste disposal, and management of parking areas and bus terminals. It also outlined the improvements in land administration, delivering some 20,000 plots for sale at market price rather than the previous highly subsidized prices. Tanzania supported community based urban management that is sensitive to the poor and increased involvement of NGOs and communities to improve security and environmental management.

Malawi sought technical assistance from international organizations and said that to achieve effective transfer of skills external consultants should work with not for the country.

The United Nations Population Fund (UNFPA) said that population growth should be highlighted as a root cause of rapid urbanization. The demographics of a nation were important to urban planning, development and governance. It said that it would collaborate with countries, UN-HABITAT, the AU and regional commissions to support the sharing of best practices and building of learning packages.

Other key issues highlighted by delegates included the need for more accountability and transparency, the need for consultative coordination committee(s) at regional and continental level to avoid duplication of effort and the role of the AU in raising the continent's urban and housing issues at global summits so that African nations speak with a united and stronger voice.

Developing sustainable mechanisms for financing human settlements

UN-HABITAT's Director of Monitoring and Research Division, Mr. Okpala introduced the session, stressing that the financing of urban development and housing needed to be generated domestically with foreign assistance being used only to supplement the core local resources. He outlined the current sources of housing finance saying that Africa had the potential to increase income from property taxes because only 10-30 per cent of housing finance is currently raised from property rates as opposed to 80 per cent in developed countries. He also highlighted other issues that could help to leverage more financing, such as mortgage insurance and land against which financial institutions can lend. He explained UN-HABITAT's newly established Slum Upgrading Facility to help mobilize funds for improving slums and gave examples of regional institutions like

Shelter Afrique whose experience provide useful lessons.

Countries presented experiences, lessons learnt and options that had worked in their countries.

Benin highlighted the problem of illiteracy in Africa which made it difficult for the poor to access financing for housing projects and said that many land owners did not have the legal status necessary to interact with financial institutions. It proposed garnering support from public-private partnerships and the international community to provide social housing to alleviate the plight of the poor.

Malawi said that poor revenue collection was a problem. Less than 50 per cent of property taxes were being collected mainly when property changes hands. The high interest rates in the country also made it almost impossible for individuals and institutions to borrow money for housing and urban development initiatives. Rents and sale of houses and plots were currently the main source of housing finance. Malawi proposed the inclusion of social housing and slum management in national budgets, government assistance to housing institutions in land development to arrest squatter settlements, and the speeding up of title deeds to facilitate the securing of loans.

Chad described its use of housing finance banks to provide credit and the engagement of intermediary NGOs to sensitize and train local communities to access loans, manage repayments and devise micro projects. It advocated the transfer of competencies to enable local communities to make good financial decisions and take care of their own affairs. As land in Chad belongs to the state, the country has started an exercise to demarcate land which it sells to local communities.

South Africa advocated a multi-sectoral approach to funding urban development and promoting domestic savings. The country's representative said that it was important to explain to people, the benefits they would derive from the collection of property taxes such as adequate provision of services. South Africa said that countries should be mindful of the poor when collecting taxes. In South Africa, the current property boom was not reflected in the lower end of the market so collecting taxes from the poor was not an immediate objective. The country has adopted mechanisms to direct housing finance to the lower income population. It shared its wealth of experience in housing finance issues including mortgage insurance and consultation with financial institutions to fund housing in the lower end of the market.

South Africa proposed the exploration of legislation to encourage the private sector to engage in lower income markets and the creation of government or quasi-government institutions to stimulate the housing finance market.

Meanwhile, Botswana, described its four-pronged housing policy whereby government was no longer a housing provider but focused on creating the environment to facilitate access to housing, e.g., by encouraging the private sector to participate in the housing sector through land servicing. It described a pilot housing scheme that provides finance for low and middle income. It hopes to

hopes to replicate this in other areas of the country. Economic projects such as brick molding have also helped to generate income and stimulate housing development, as has government assistance to the poor by guaranteeing 25 per cent of loans to purchase or develop properties.

Tanzania stressed the importance of political will, a pre-requisite for successful development of new regulatory frameworks and policies to improve financing for housing and urban development. In poverty settings, Tanzania advocated linking micro-finance for productive activities with housing financing. It suggested government focus on resources for credit institutions to enable individuals to borrow and provide low cost housing rather than getting involved in property development itself.

On the way forward, delegates called for a pan-African cooperative or fund, the targeting of debt relief to the achievement of the MDGs, more consultation at the regional and continental level as many of the problems were similar across Africa. By sharing, Africa can learn and develop a view on what should be done at the global level.

Further information

Detailed further information is available on UN-HABITAT's website, [www/unhabitat.org](http://www.unhabitat.org). Additionally, you can contact the following people for information on:

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