

The Forum

promoting dialogue among Habitat for Humanity's worldwide partners

The Millennium Development Goals and Habitat for Humanity

by Melvin Crawford

“MDG” sounds like another one of the many acronyms development practitioners in the official aid community bandy about to lose outsiders during a conversation. Or could it be a misnomer for the quintessential British roadster—the MGB? Do a Google search, however, and nearly 2 million sites and articles appear, reflecting the intensity of the dialogue on what has become known as the Millennium Development Goals (MDGs).

ADOPTED BY VIRTUALLY ALL THE WORLD GOVERNMENTS, THE MDGS HAVE BECOME THE “OUTLINE” FOR A BETTER 21ST CENTURY.

The promise

The MDGs were derived from the U.N. Millennium Declaration agreed to by 189 countries in 2000. Adopted by virtually all the world governments, the MDGs have become the “outline” for a better 21st century. All the major bilateral and multilateral funding institutions, except USAID, have rethought strategies to make the MDGs a corner piece for cooperation with aid-receiving countries. The 50 U.S.-based foundations, providing more than two-thirds of international grants, consider achieving the MDGs a priority in their giving. Kofi Annan, U.N. secretary-general, calls the MDGs “a blueprint for building a better world.”

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Set against the year 2015, the MDGs define 18 targets for progress in eight key areas (see chart on page 28). The targets can be achieved if all actors work together and do their part. Unlike other cooperation frameworks, the MDGs encapsulate a two-way commitment from poor and rich countries to work toward improving governance and investing in people to radically reduce the number of people left outside of social progress. If this global effort succeeds, it will make this generation the first to eradicate poverty.

PROFESSOR JEFFREY SACHS BELIEVES
ENDING EXTREME WORLD POVERTY IS AN
ECONOMIC POSSIBILITY IN OUR TIME.

U.N. Millennium Project

The U.N. Millennium Project was commissioned in 2002 to provide a concrete action plan for the world. Professor Jeffrey Sachs, director of the Earth Institute at Columbia University, is the special adviser to Kofi Annan on the MDGs and head of the U.N. Millennium Project. He believes ending extreme world poverty is an economic possibility in our time. He posits that halving the 1 billion people living in extreme poverty, preventing the deaths of 6 million children from starvation every year, and effectively ending the death of a woman in pregnancy or childbirth every minute can be achieved by 2020. Professor Sachs' outlook is supported by a bevy of international high profile individuals and celebrities. Not everyone supports this approach, however.

Contrary views

William Easterly is a professor of economics at New York University and senior research fellow for the Center for Global Development. In his most recent book, Professor Easterly argues that despite the passionate support for efforts to eradicate world poverty, disease and hunger, the West's efforts to reshape the rest of the world in its image is "a tragic hubris."

He points out that after 50 years and nearly US\$2.3 trillion in aid from the West toward one "Big Plan" or another to address poverty, there is shockingly little to show in much of the Third World. Success stories such as Korea and Taiwan, he argues, have little to do with aid flows and aid bureaucrats but much to do with internal

systemic retooling that allowed the markets to reward those who found cost-effective ways to deliver the products and services the poor need.

But the proof of the pudding is in the eating. Five years down the road with this new "Big Plan," what is the evidence from the scorecard? Are we truly heading toward a world free of all forms of extreme poverty, disease and hunger? Are the goals attainable within the set time-frame?

Progress toward the MDGs

The 2005 MDG Report, published by the U.N., points to progress in some regions of the world but not in others. In Asia reductions were dramatic, but in Africa the proportion of people living on less than US\$1 per day rose from 44.6 percent to 46.4 percent. While available data suggest significant reductions in the number of pregnancy-related deaths in countries with moderate to low levels of maternal mortality, evidence of similar progress was not found in countries where pregnancy and childbirth are risky.

The Forum

Volume 13 Number 4

The Forum is published quarterly in English, Spanish and Portuguese

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Mission statement

"The Forum" exists to enable the worldwide partners of Habitat for Humanity International to accomplish its mission by providing a means to:

- Promote discussion, the exchange of ideas and best practices, and knowledge sharing;
- Share concerns and challenge our standard ways of doing things; and
- Explore different methodologies and issues relating to housing and poverty worldwide.



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Hunger, however, is receding in all regions of the world.

On Goal 7, the report concludes that good intentions have not resulted in sufficient progress to reverse the loss in environmental resources. And in poor countries, the number of people living in cities will exceed the rural population by 2007; and nearly one in three city dwellers will live in slums where disease, mortality and unemployment will rise.

The overall conclusion, however, is that progress is being made but crisis areas remain. Moreover, regional variations suggest that not everywhere is moving at a sufficient rate to reach the 2015 targets. For the poorest countries, 2015 might be an unrealistic target year.

Habitat and the MDGs

But where do we fit in?

Why are the MDGs significant for Habitat for Humanity? Do the goals align with our mission?

By next year, the bulk of potential client families for Habitat outside the United States would have moved or will be in the process of moving to city slums. **Goal 7, Target 11, which calls for significant improvement in the lives of at least 100 million slum dwellers, is the most direct link to Habitat's work; but a case can be made for Goal 8** which calls for a global partnership to increase international flows and investments to countries that take the lead in maintaining policy environments favorable to their own development and to address human and social needs.

Moreover, anecdotal evidence suggests that a decent housing environment can contribute to other social

Useful links

You can use the following links on the Internet for more information about the MDGs:

- www.unhcr.org (publications tab)
- www.undp.org/mdg
- www.un.org/millenniumgoals/
- www.dfid.gov.uk/mdg/
- http://hdr.undp.org/reports/global/2003/pdf/hdr03_overview.pdf

outcomes as well—reduction in poverty, improvement in well-being of women and children, and reductions in child morbidity and mortality. While credible data to support these conclusions are difficult to come by, there is clearly an opportunity to impact a broad range of social indicators through housing solutions.

Furthermore, improvement in the lives of slum dwellers assumes a comprehensive approach that embraces elimination of poverty housing, providing decent community environments, and boosting public health and education services and employment-generating activities, thereby aligning well with key aspects of Habitat's mission and the first three goals of HFHI's strategic plan for 2006 to 2011. 🏠

Melvin Crawford is a grants development officer with Habitat for Humanity International.



KIM MACDONALD

MDGS ARE "A BLUEPRINT FOR BUILDING A BETTER WORLD."

— KOFI ANNAN, U.N. SECRETARY GENERAL

Expanding our reach

by Jonathan Reckford



MICHEL FLAMMI

In Vietnam, women from a Habitat loan group meet each month to discuss home improvements, health issues and ways to improve their quality of life. In this photograph they are performing a traditional dance after the meeting.

As I've traveled over the past year, I've been inspired by Habitat for Humanity's focus on serving more families by exploring, securing and cultivating partnerships with those who share our commitment to improving lives.

The relationships we form both globally and locally are critical as we increasingly see our efforts toward providing decent housing as a foundational, but not sufficient, tool to eradicate poverty. As we develop communities, we need to do so within a broad context that accounts for such needs as health care, education, sanitation and nutrition. Habitat will remain focused on what we know best—shelter—but, through partnerships, we will help create sustainable, holistic communities, as well.

Housing is very important because, for good or bad, it influences many other facets of family life.

This issue of "The Forum" is devoted to explaining and discussing the Millennium Development Goals, which the United Nations instituted six years ago, and how these goals relate to the work of Habitat for Humanity.

There is a close link between the MDGs and the mission of Habitat for Humanity. These goals are aimed ultimately at minimizing or eliminating the many deficits

poverty creates—deficits of health and housing, of education and human rights, of income, employment and access to opportunity. Therefore, it is important that we see Habitat's work—a collaborative model that engages so many diverse experiences and talents—as a means of complementing, or even fulfilling, the MDGs.

For example, Goal 7 of the MDGs is to ensure environmental sustainability. (Incidentally, perhaps the closest link between Habitat for Humanity and the U.N.'s goals lies within the subtext of Goal 7: "Achieve significant improvement in the lives of at least 100 million slum dwellers by 2020.")

In Vietnam, Habitat is partnering with an organization to help provide home-improvement loans. In the village of Hoa Thanh, six women have invested their loans in deep tube wells to create reliable access to clean water. A lack of such access has had negative health implications for their families, so an adequate water supply—coupled with an adequate house—will help sustain the families and their community.

In addition to the necessary loans, Habitat in Vietnam assisted by providing these women technical training that would help ensure the integrity of the wells.

Moreover, this particular project has been implemented and monitored by the Women's Union of Kien Giang, an organization dedicated to promoting the rights and empowerment of women which, incidentally, is No. 3 on the U.N.'s list of goals.

There is no question that clean, decent housing delivers tremendous health benefits to families. Solid shelter, for example, allows children in Central and South America to grow up without the threat of Chagas disease. The disease is transmitted by "kissing" bugs that live in the cracks and holes of substandard housing, killing some 50,000 people each year. Goal 4 of the MDGs is to reduce child mortality, so we can

easily see how Habitat's efforts are clearly contributing to the fulfillment of the U.N.'s stated goals.

Nowhere in the world is the health of parents and children more precarious than Africa, where HIV/AIDS threatens entire generations. Goal 6 is to combat HIV/AIDS, malaria and other diseases.

In Chimoio, between the ports of Mozambique and Zimbabwe, an estimated 20 percent of the population is HIV infected. A million children in this area have been orphaned.

Habitat has partnered with organizations in Chimoio to serve the housing needs of orphans and vulnerable children. As volunteers with other groups address issues such as nutrition, education and health, Habitat focuses on building decent housing and sani-



The Shange family, cared for by their eldest sister after their parents died of HIV/AIDS, is thankful to Habitat for Humanity for their new house.



Habitat for Humanity is bringing hope to children orphaned by AIDS by providing them with decent housing.

tary latrines and, among other things, on inheritance planning which helps protect the legal rights of the children.

AIDS has robbed these children of their parents, and abject poverty has imposed on them enormous hardships. As they work with Habitat, however, the children find new possibilities in better housing. They have a secure place to study in and, for the very young, an adequate shelter from which they can access primary education. Goal 2 of the MDGs is to achieve universal primary education. Habitat's work in Chimoio illustrates the linkage between Habitat's work and the MDGs.

The children not only end up in stronger shelter, but they learn new skills as they help build it, thus becoming more attractive to potential employers. They learn to maintain their homes and to re-create the stability that dissolved with the death of their parents.

In other instances worldwide, Habitat equips houses with mosquito nets which help thwart the risk of malaria, and filters that help ensure safe drinking water, minimizing the threat of water-borne illnesses.

Community development is complex and the needs of poor families equally daunting. But as Habitat for Humanity remains fixed on its mission, true to its core principles, and forward in its thinking, we will increase the pace at which we leave lasting, sustainable impact on families and communities—and we will continue to do so in collaboration with so many other individuals and groups striving together to improve lives holistically.

Our aim is to provide families access to decent housing solutions. The beauty is that by so doing, we help increase their access to other fundamentals as well. The U.N.'s Millennium Development Goals provide an ambitious, yet manageable, framework for dramatically changing the lives of millions of people.

As we expand our reach to more and more families, we also extend the capacity with which we can help fulfill those goals—and change the lives of families surviving in deplorable housing conditions. 🏠

Jonathan Reckford is CEO of Habitat for Humanity International.

KATE BISTLINE

KIMI MACDONALD

FINDING OUR SEAT AT THE TABLE:

Using the Millennium Development Goals to clean our muddy boots

by Steve Little



MIKEL FLANN

A group of grungy volunteers in muddy work boots cheers as a single mother wipes her tears and cuts the ceremonial ribbon across the doorway of her new home. Thousands of miles away, a group of concerned economists and politicians sit in an air-conditioned boardroom and debate the importance of public policy in the complex problem of poverty.

Sometimes it feels like we're on opposite teams.

Habitat for Humanity's phenomenal success comes in large part because we provide a way that anybody can help eliminate poverty. You don't need a degree in economics; you don't need to understand municipal regulations; you don't need to know about government subsidies, or worry about land tenure issues.

It's a simple, understandable message anywhere in the world: If you have a heart to serve and a spare Saturday afternoon, grab your tool belt and let's make a difference. Because of that message, hundreds of thousands of families will sleep in a safe home tonight. Because of that message, hundreds of thousands of volunteers have a comprehensive understanding of poverty.

And, largely because of that message, our ministry has become one of the most well trusted charitable brands in the world. To quote a popular bumper sticker: "Habitat for Humanity: It Works."

But ours is not the only approach to community

development.

It's easy to look at ourselves and believe that we're different—that our muddy boots make us somehow superior to the folks in the boardrooms. After all, we're the ones who know the families in need by their first names. We've heard their stories firsthand, played with the children, and eaten at the same table with their families and their friends. Our sweat and stray fingerprints will forever be in the mortar joints of their houses.

Those calluses on our hands prove that we know housing, but if we're serious about our goals, it's time we stomped some of the mud off of our boots and pulled up our seat at the boardroom table.

Why? Because we can't eliminate poverty housing alone. Because there are some 2 billion people waiting for a better house.

Habitat for Humanity has a lot to share, and we also have a lot to learn. If we truly want to impact poverty housing, we need to be in tune with policy-level decisions that impact affordable housing, and we need to find ways to tie housing to the broader battle of eliminating poverty. Not only is this important to our coordination with other organizations and their initiatives, it also is an important part of capturing the enormous amount of resources, both public and private, available to community development organizations.

So how do we transform our hands-on know-how into a seat at the table? The Millennium Development Goals offer an exceptional way to link our vast experience and knowledge with the rest of the development world.

Here are a few ideas that might help us find our seat:

Measure the difference, as well as the building

Millennium Development Goal 7, Target 11, reads: Achieve significant improvement in the lives of at least 100 million slum dwellers by 2020. Additional U.N. documents list the five key dimensions of slum improvements: access to water, access to sanitation, secure tenure, durability of housing and sufficient living area.

In nearly every local HFH organization in the world, these five elements are considered when planning a house.

And yet after the ribbon's been cut, instead of trumpeting the change in the family's situation, we glibly announce, "We've built another house!" We need to rephrase our achievements in a way the rest of the development world understands. Have we provided a family the five key dimensions listed above? Did that family lack one of those dimensions prior to moving into their new home?

Step 1 is to learn how to present our successes in a way that makes sense to other development organizations.

Focus on the product, as opposed to the process

Some local and national HFH organizations are experimenting with new ways to put families in houses. In the Dominican Republic, for example, the national HFH organization is working with the government to acquire land titles for 200 families over the next three years and greatly reduce the cost (and simplify the system) of the land-titling process for all the families.

Once a family owns the land they live on—after the threat of being evicted from the premises has been removed—research shows that families are much more willing to invest in their own house. Maybe they’ll even apply for a “traditional” Habitat house? But regardless, by helping families gain secure tenure through a simplified and more economic land-titling system, we will help many future

WE NEED TO MOVE BEYOND OUR ANECDOTES AND HUNCHES, AND BEGIN RESEARCHING AND GATHERING HARD NUMBERS.

generations acquire a simple, decent place to live.

Another example is HFH Haiti, which is working with families who don’t have the economic ability to build a new home even with our help. Through a relationship with FONKOZE,¹ HFH Haiti is financing floors, roofs and latrines.

These small, incremental steps toward better housing—a land title or a cement floor in a humble, Haitian shack—will never make the headlines. But bit by bit they

gradually put families into simple, decent homes. And most importantly, these programs meet the family’s needs on their terms, as opposed to asking them to buy into a “one size fits all” approach.

And they easily tie Habitat’s work to the metrics offered by Goal 7, Target 11.

Consider (and measure) the results of the house

When telling the public about the importance of decent housing, we frequently refer to health as one of the principal improvements that a family can expect. Even so, we have little, if any, proof of that improvement. We need to move beyond our anecdotes and hunches, and begin researching and gathering hard numbers.

Millennium Development Goal 6, Target 8, reads: Halt and begin to reverse the incidence of malaria and other major diseases.

In some parts of Africa, which are plagued by deaths from curable and preventable diseases like malaria, the simple act of including window screens in house designs can greatly reduce the risks of mosquito-borne diseases.

In Latin America and the Caribbean, we’ve worked with students from the University of Florida, sponsored by Coca-Cola, to conduct several studies showing the impact of decent housing on HFH families. One of those studies (“More Than Houses: The Impact of Housing on the Lives of Partner Families in Costa Rica”) shows that 83 percent of families who reportedly were frequently ill in their former residence find that they are sick less often in their Habitat home.

Is that enough proof to definitively demonstrate that our hunch about housing and health is correct? No, of

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The MDGs (Target 11) aim to improve the lives of slum dwellers.

IF WE TRULY WANT TO IMPACT POVERTY HOUSING, WE NEED TO BE IN TUNE WITH POLICY-LEVEL DECISIONS THAT IMPACT AFFORDABLE HOUSING, AND WE NEED TO FIND WAYS TO TIE HOUSING TO THE BROADER BATTLE OF ELIMINATING POVERTY.



ERIN HOOPER

The MDGs (Target 1) aim to provide sustainable access to safe drinking water.

Finding our seat at the table: Using the Millennium Development Goals to clean our muddy boots

Continued from page 7

course not, but it might be enough to catch the eye of an institution offering grants tied to health-related MDGs.

Be deliberate in working with your volunteers

Habitat has long been a mecca for volunteers searching for some sort of meaning or new understanding to the world around them. It's brought a win-win-win situation to all those involved: volunteers, families in need, and to Habitat's ministry.

Our primary audience is, and always will be, the families in need of decent housing. But we need to recognize that our volunteers are our most important allies. Too often our approach toward them is simply, "What can they do for us?" The volunteer's change in perception toward poverty housing (and their development as a housing advocate) is frequently left to chance.

Millennium Development Goal 8, Target 16, reads: In coordination with developing countries, develop decent and productive work for youth.

In Latin America and the Caribbean, we're experimenting with new types of volunteer projects and including deliberate attempts at education and personal development into the program.

A recent pilot project with volunteers from a local orphanage produced some surprisingly good work from the students and, at the same time, allowed the kids to hone their professional skills. It also developed several dedicated housing advocates who seem very capable of spreading Habitat's dual messages of decent housing and personal involvement into their own communities.

As Habitat for Humanity enters its fourth decade, we bring a lot of hard-won knowledge with us. But even so,

in spite of a lot of gnashing of teeth over the changes in our ministry, we really haven't changed all that much. We still build houses for people who need them. We still work with volunteers. We still pray at meetings, cry at house dedications, and carefully examine any change to our organization with a lot of suspicion and angst.

And, yes, a lot of us still wear muddy boots. Please clean them on the welcome mat on your way into the boardroom. 🏠

Steve Little is communications director for Habitat for Humanity's programs in Latin America and the Caribbean.

¹ An organization that offers very small loans to some of the Western Hemisphere's poorest residents.



KIM McDONALD

A recent study has shown that adequate housing, such as Habitat for Humanity provides, contributes to better health. Pictured here is a Habitat community of 86 houses in Paraiba do Sul, Brazil.

Aid, trade and debt

by Chris Vincent and Thomas Price

The Millennium Declaration

In September 2000, at the United Nations Millennium Summit, 189 heads of state committed their countries to a set of time-bound, measurable goals and targets for combating poverty, hunger, disease, illiteracy, environmental degradation and discrimination against women.

These goals—the Millennium Development Goals (MDGs)—create a global framework for both rich and poor countries to work together in a strategic manner toward a common end by 2015. Not only did poor countries pledge to reform policies, improve governance, and to channel resources to development objectives, but rich countries promised to deliver more effective aid, faster and deeper debt relief, and fairer trade rules. Developed country commitments are outlined in Goal 8 of the MDGs, which simply reads: Develop a global partnership for development. (See page 28 for the targets of this goal.)

These targets are what all developed countries are measuring themselves against and are, and will remain, the focus of all development activities and funding for the foreseeable future. Often, these targets are simplified into the categories of aid, trade and debt.

How are developed countries meeting their commitment to Goal 8?

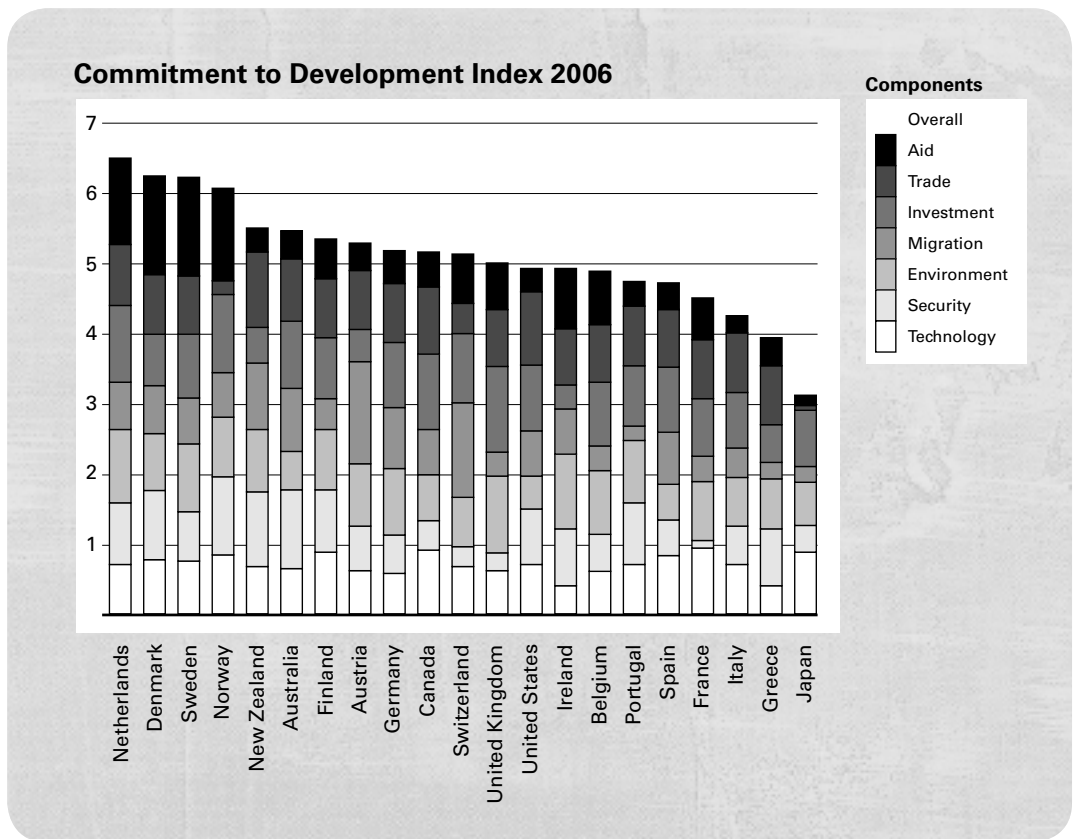
As with all United Nations resolutions, each individual country is responsible for developing a plan to meet its commitment. This holds true for all the devel-

oped countries that have committed to the Millennium Declaration and the MDGs.

There are a few mechanisms in place that are helping the U.N. track the commitment of the developed countries outside of its own reporting. One such example is the Center for Global Development's Commitment to Development Index (CDI)—a global progress report focused on developed countries. The Center for Global Development is an independent think tank based in Washington, D.C. The CDI rates 21 rich countries on how much they are helping poor countries build prosperity, develop good government and increase security. Each rich country receives scores in seven policy areas, which are averaged for an overall score. The following graph gives their overall ranking for 2006.

As you can see, the Netherlands ranks first in the index. The Netherlands' strengths are:

- a very high net aid volume as a share of the economy;



From http://www.cgdev.org/section/initiatives/_active/cdi

- a large share of aid to poor recipients with relatively democratic governments; and
- a large amount of private charitable giving attributable to tax policy.

On the other hand, Japan ranks last among other developed countries' commitment to development.

Japan's weaknesses are:

- a very low net aid volume as a share of the economy;
- a small amount of private charitable giving attributable to tax policy; and
- funds many small projects rather than larger, more transformational projects.

IN ORDER TO FULFILL THE MDGS,
DEVELOPED COUNTRIES HAVE ALSO
COMMITTED THEMSELVES TO HELPING
IN VARIOUS WAYS SUCH AS PROVIDING
MORE EFFECTIVE AID AND DEVELOPING
FAIRER TRADE RULES.

The full interactive graph and information from the Center for Global Development can be found at http://www.cgdev.org/section/initiatives/_active/cdi.

Another mechanism to track how developed countries are meeting their commitment to Goal 8 is through each country's annual report. So far, the following countries have submitted official reports to the United Nations: Austria, Belgium, Denmark, Finland, Germany, Hungary, Japan, Lithuania, Luxembourg, Netherlands, Norway, Poland, Sweden, Switzerland and the United Kingdom. (The United States is the most notable exception.) All of these reports can be found on the United Nations Development Group's Web site at <http://www.undg.org/content.cfm?id=79>.

These reports promote transparency and hold the countries accountable for their commitments.

The Millennium Declaration states, the world's leaders "will spare no effort to free our fellow men, women and children from the abject and dehumanizing conditions of extreme poverty, to which more than a billion of them



KIM MACDONALD

are currently subjected. We are committed to making the right to development a reality for everyone and to freeing the entire human race from want." For this statement to hold true, both rich and poor countries will need to work together to meet the goals set out in the MDGs by 2015, with the role of developed countries in the MDGs clear and integral to their overall success. Simply, each developed country must deliver more effective aid, faster and deeper debt relief, and fairer trade rules. 🏠

Chris Vincent is director of congressional relations and international relations at Habitat's Washington D.C. office. Thomas Price is director of communications for Habitat's programs in Europe and Central Asia.

The MDGs and Habitat in Asia and the Pacific

by Steven Weir

Housing is not only a basic right guaranteed under the U.N. Universal Declaration of Human Rights, it is the foundation upon which human development is built, allowing families to break the generational cycle of poverty. Can housing contribute to poverty reduction as measured by the U.N. Millennium Development Goals (MDGs)? The research is compelling and the task grows more urgent as the world urbanizes.

About a third of the world's urban residents, about 1 billion people, live in slums.¹ Projecting ahead to 2050 with a world 50 percent denser, at 9.1 billion² people, makes today's statistics even more staggering. Statistics from "Growing Up In Asia,"³ a report by Plan International—a humanitarian organization working with children—show that:

- Over the next 10 years 600 million children in Asia (almost 50 percent), will be deprived of some of their basic needs: food, water, sanitation, health services, shelter, education services and information.
- Malnutrition is associated with more than 50 percent of the deaths of children under 5.
- In India, half of all children under 5 are malnourished and 80 percent of the country's 400 million children are severely deprived.

Is there a correlation between poverty and inadequate housing? Here again the statistics speak for themselves. In Karachi, a city with an estimated housing need of around 80,000 new units annually, more than half of the housing stock is in illegally developed informal settlements with reduced access to proper water, sanitation, housing and secure tenure, complicating poverty reduction interventions.

The U.N. Fact Sheet on the Right of Adequate Housing expresses the connection between housing and poverty reduction and the scale of the need in this way:

"...the significance of a secure place to live for human dignity, physical and mental health and overall quality of life, begins to reveal some of the human rights implications of housing. Adequate housing is universally viewed as one of the most basic human needs.

"Yet as important as adequate housing is ... 1 billion people live in inadequate housing, with in excess of 100 million people living in conditions classified as homelessness.

"Access to drinking water and adequate sanitation facilities are additional needs directly associated with housing. According to figures released by the World Health Organization, 1.2 billion people in developing countries do not have access to drinking water and 1.8 billion people live



ALICIA WAGNER

without access to adequate sanitation.”⁴

Evidence that improved shelter, particularly using participatory methodology, serves as a catalyst for broad improvements in the quality of life as well as the development of civil society, can be found in an interim report for a USAID-funded Habitat for Humanity project, *Measuring Transformation through Housing*. The report’s findings include the following statistics:

Economic: new economic activity: 55 percent, increase in family income: 76 percent, increase in clothing expenditure: 55 percent, increase in furniture expenses: 52 percent

Civil society: improved participation by marginalized groups: 39 percent

Peace and reconciliation: improved unity and positive relationship with different ethnic groups: 71 percent

Education: improved school attendance by female children 32 percent and males 17 percent

Women: improved self-confidence: 87 percent

Health: fewer days of work missed: 46 percent

The following are specific examples of methodology used by Habitat with a direct bearing on the MDGs:

Housing microfinance: (MDG 1: extreme poverty and MDG 8: livelihood development) Housing is the single largest investment most families will make, and home equity serves as their most significant asset for credit. Often families rent out a portion of their improved

dwelling as a source of income for loan repayments.

Through housing microfinance, even families earning US\$1 to \$2 per day can build equity through incremental daily savings plans. Through equity and lending strategies, Habitat encourages microfinance institutions to extend their lending from traditional livelihood loans to housing loans.

One of the first partnerships for Habitat was with the Center for Community Transformation (CCT), a microfinance institution in the Philippines that mobilized savings and serviced the loan repayments while Habitat provided technical housing assistance. (See IAU Vol. 12:4 for more details.) One savings-based program that has been introduced in many countries is the Save & Build program, where 10–15 families form savings groups specifically for housing improvements.

Habitat Resource Centers: Small business development and vocational and skills training (MDG 1: extreme poverty, MDG 3: gender equity, MDG 7: environmental sustainability and MDG 8: livelihood development)

Through Habitat Resource Centers, people are equipped with skills in construction management, carpentry, masonry or construction material production. In the Philippines, Habitat partners with the government and a cement company to provide certified skills training. HFH Vanuatu also partnered with the government rural training center network for similar training, and in Australia, university vocational training students build homes through the Technical and Further Education program.

The use of indigenous materials such as bamboo in Nepal, palm stalk in Timor Leste and coral in Vanuatu helps to keep construction costs down. Concrete-interlocking brick technology helps the communities obtain low-cost construction materials and earn income through cooperative purchase of supplies and sales of materials.

While statistics on the general impact of housing-related small businesses is limited in develop-



Five women’s self-help groups in a village in India meet monthly to contribute to a group bank account, creating their own micro-finance resource for group members’ needs.

KIM MACDONALD

ing countries, in the United States, housing directly contributes to 14 percent of GDP and triggers another 6 percent on down-stream expenditures. Housing in developing countries is typically produced with domestically produced goods and lower skilled informal sector labor, also suggesting significant broad economic impact.



KIM MACDONALD

Access to education encourages self-confidence. Young people who have been learning English and construction skills are preparing to be crew leaders to work with volunteers to build the new 182-house project for their village which was destroyed by the tsunami.

Disaster response (MDGs 1, 7, 8)

In a paper presented at the World Urban Forum in Vancouver, Habitat and the Asia Center for Disaster Response presented research that correlated community-based disaster response and on-site reconstruction with long-term Human Development Indicator improvements in income, crime reduction, ongoing shelter improvement, employment, tenure status and reduced school drop-out rates. Additionally disaster response enables informal communities to rebuild at a higher standard.

Gender issues (MDG 3)

Home-based businesses are more easily developed in a decent home and often allow families to climb the first rung on the economic ladder. The disposable income managed by the women not only increases their economic freedom, resulting in increased decision making and reduction in domestic abuse, but enables improvements for their children through the purchase of school books and uniforms as well as health care.

For example in Sri Lanka, Habitat partnered with Sister Marie Gonsague, a pioneer board member of

its Anuradhapura affiliate, to give small-scale loans to help women pack chili powder or make wicks. Women in Fiji and Vanuatu received training in carpentry and brick-making, respectively, giving them viable livelihood skills.

Water, sanitation and health (MDG 4: child mortality, MDG 5: maternal health, MDG 6: HIV/AIDS, MDG 7: environmental sustainability—water and sanitation)

Urban and rural poor experience high rates of child mortality and short life expectancies. An Emory University study in Malawi⁵ determined that there was a 44 percent reduction in malaria, and gastrointestinal and respiratory diseases with decent housing and water and sanitation services. Indoor air pollution from cooking smoke in poorly ventilated homes especially impacts women and children. Children from households without piped water and sanitation are three to five times more likely to die of diarrhea.

Former slum dwellers in General Santos City, Philippines, partnered with Habitat to purchase a site for housing under a government community land trust program. The community is now running its own community based water and electricity management system. A similar system in Indonesia provides income for underemployed youth.

UN-HABITAT's analysis, reflected in the State of the World's Cities, claims that "the incidence of disease and mortality is much higher in slums than in non-slum urban areas" and "Inequality in access to services, housing, land, education, health

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Studies have shown that children in inadequate housing are more prone to disease and, in some cases, even death.



EVEN BELL

Urbanization and slum mitigation in Asia and the Pacific

by Wong Hiew Peng



An Australian Global Village work team helps build houses to provide decent housing for relocated slum dwellers in Sen Sok, Cambodia.

EMEN BELL

Based on current statistics, at least 570 million people live in slums in the Asia/Pacific region.¹ That means one in three urban dwellers in Asia lacks safe and secure housing which has a negative impact on family health, children's education and economic opportunities. By 2020, Asia will be home to an estimated 839 million slum dwellers, according to the United Nations. With a presence in more than 20 Asian countries, Habitat for Humanity plays a key role in fulfilling the Millennium Development Goals (MDGs), especially with regard to slum alleviation. This article takes a look at how Habitat's programs in Cambodia and India have a bearing on MDG 7, Target 11.

Cambodia

Habitat started its operations in Cambodia in 2003. It works mainly with former slum settlers around the capital city of Phnom Penh. According to the Solidarity for Urban Poor Federation (SUPF) in Cambodia, more than 180,000 people live in informal settlements in Phnom Penh. These shelters are often built on rooftops, along rivers and roadsides, and on government and private land. Most of them have neither water supply nor electricity and also lack sanitation facilities. People living in these settlements face the risk of evictions, fires and flooding.

Over the past decade, the government has been relocating the slum dwellers to sites around Phnom Penh.

The Sen Sok and Samakkhi communities, which Habitat is working in, are sites of such relocations. Sen Sok, about 20 km west of Phnom Penh, is made up of more than 3,000 families. These residents were relocated following a fire accident in 2001 at their previous location along the Tonle Sap riverbank, which is now Phnom Penh's new urban development zone. (See the article "Land tenure problems in Cambodia," in "The Forum" Vol. 13:3.)

A United Nations Centre for Regional Development (UNCRD) report in 2003 found that sanitary conditions were poor, and health and educational facilities were very limited in Sen Sok. The families also faced issues such as land tenure security, basic service delivery of water supply and means of livelihood.

Habitat aims to help 65 percent of Sen Sok's community who have some means of their own but require additional assistance to build their houses. About 20 percent of the families are able to build houses on their own without assistance. For the remaining 15 percent of the families who are struggling to make ends meet, Habitat will try to connect them with local organizations for the required help. Habitat aims to build 150 homes in Sen Sok by 2009.

Habitat also worked in another relocation community of Samakkhi where it built houses with international volunteers as well as skilled and unskilled labor in the community.

India

In July 2005, Habitat for Humanity and partner Discipleship Centre launched a pilot program to repair and renovate 120 houses with residents of a slum relocation colony in Delhi. Disciple Centre is a Christian, nongovernmental organization that has been working for more than a decade to improve the lives of the impoverished and marginalized in Delhi.

The slum relocation colony of Madanpur Khadar is home to about 15,000 families. It was started in 2000 when a government agency forcibly relocated families from Nehru Place, a commercial district.

A lack of infrastructure plagued the colony. For four years after their resettlement, residents lived without electricity until November 2004 when they finally had power in their homes. In the colony, drinking water has to be hauled from tankers and houses don't have a toilet. Inadequate transportation services added a financial burden to many families.

Unlike squatters throughout India and the world, the families in Madanpur Khadar own their land. They were given the opportunity to buy plots of land upon relocation. Plot sizes depended on how long families had had legal residence as determined by their official ration cards.

But purchasing land left the Madanpur Khadar residents with few resources to build their houses. Some lived without walls or permanent roofs and strung up tarpaulins to cover their few possessions. Brick walls, where present, are often not safe and provide little support for roofs.

Through Habitat's Save & Build program, the families will add on to what they already have to make it decent and durable, which means reinforced concrete pillars, brick walls and concrete floors. A poured concrete roof is most desirable and would allow for expanding upward, but the families may use other roofing materials until they can afford the concrete.

In August 2006, Habitat partnered with nongovernmental organization Chetanalaya in a 150-house project in the slum relocation colony of Bawana, about 40 km from Delhi. Bawana was created in 2004 to house about 10,000 families, most of whom were relocated from slum clusters along the Yamuna River in Delhi. The Bawana residents live in temporary huts made of mats and polythene sheets, and lack clean water and sanitation facilities.

In India since 1983, Habitat has helped build over 11,000 homes, sheltering 60,000 people. 🏠

Wong Hiew Peng is a writer/editor for HFH in Asia and the Pacific.

¹ Figures taken from Homeless International, <http://www.homeless-international.org>.

The MDGs and Habitat in Asia and the Pacific

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care and employment opportunities has socio-economic, environmental and political repercussions including raising violence, urban unrest, environmental degradation and underemployment which threatens to diminish any gains in income and poverty reduction."

Housing is an important strategy for economic, social and civil society development. In developing countries, housing construction is a common entry level economic opportunity for rural-urban migrants. Enabling policies that provide secure tenure opportunities unleashes incremental housing improvements that create both industry and an improved tax base. Social support networks are built around communities, and improved shelter, water and sanitation have demonstrable health and education benefits that in turn enhance and enable civil society development through participation, empowerment and the development of local organizations.

As the focus on meeting the Millennium Development Goals shifts increasingly to the world's slums, the poor must be engaged in a strategy that narrows the divide between the rich and the poor—and improved shelter is an integral part of the solution. 🏠

Steven Weir is vice president of Habitat's programs in Asia and the Pacific.

¹ United Nations Population Fund, Urbanization: A Majority in Cities, 15 December 2005. <http://www.unfpa.org/pds/urbanization.htm>

² United Nations. Department of Economic and Social Affairs/Population Division. 2005. World Population Prospects: The 2004 Revision, Highlights. p. 1. http://www.un.org/esa/population/publications/WPP2004/2004Highlights_finalrevised.pdf

³ Plan International, Growing Up in Asia: Plan's Strategic Framework for Fighting Child Poverty in Asia 2005–2015, August 2005. <http://www.plan-international.org/pdfs/guiatxt.pdf>

⁴ United Nations, Office of the High Commissioner for Human Rights, Fact Sheet No. 21.

⁵ Christopher G. Wolff, Dirk G. Schroeder, Mark W. Young, Effect of improved housing on illness in children under 5 years old in northern Malawi: cross sectional study, *BMJ* 322; 19 May 2001. <http://bmj.bmjournals.com/cgi/content/full/322/7296/1209>

Developing an integrated MDG database in Habitat communities

by Nestor M. Pestelos

During the last two years, HFH affiliates in the province of Bohol in the Philippines and in the districts of Dili, Aileu and Liquica in East Timor have pioneered the use of an integrated database that tracks the 12 Millennium Development Goals for participating households and the local village or settlement.

The database, known as Poverty Database Monitoring System (PDMS), was developed as part of an initiative of the provincial government of Bohol to ensure a cohesive response to poverty in the region. The resulting Bohol Poverty Reduction Program Framework set policy guidelines and program directions for all sectors in order to deliver basic services as well as to stimulate and sustain pro-poor economic growth. Starting in May 2002, the local Habitat for Humanity affiliate was among 15 NGOs involved in multi-sector consultations that eventually resulted in the development of the database.

As of August 2006, a total of 170,000 out of the 210,000 households in 47 municipalities and one city in the province had been included in the poverty database, now increasingly being used by projects for target-specific interventions at household and local community levels.

Both the government and NGOs can use it to track basic services actually reaching specific households, monitor the status of each household vis-à-vis the MDG indicators, and eventually, over a longer period, determine the actual impact of project interventions to households and local communities.

For instance, the database can supply the names of malnourished children, school dropouts, and the unemployed at various age levels, complete with their gender and addresses. This information is routinely provided to government agencies and NGOs in each municipality for their guidance in directing assistance in terms of service



ALICIA WAGNER

The integrated database system based on 12 MDG-focused poverty indicators helps to compare the status of Habitat homeowners with that of other households in the villages. It also enables the local affiliate to better advocate with the government for specific assistance for highly deprived families.

delivery and provision of livelihood support.

These indicators include education (school dropouts); health (malnutrition, child mortality, sanitation); unemployment; water source; income, meal and food thresholds; housing; and tenure status. In recent months, information on disability, illiteracy, maternal mortality and access to electricity have been included in the household survey instrument. Other indicators can be added to the survey instrument in accordance with the mandate of organizations conducting the survey, but the core poverty indicators are enough to rank basic levels of deprivation.

Bohol, Philippines, and Habitat home partners

Bohol is the country's 10th largest province with a land area of around 411,700 hectares. It has a population of 1.26 million, growing yearly at a rate of 2.92 percent, which is higher than the national average of 2.36 percent. In 2000, it was among the top 20 poorest provinces out of the country's total 79 provinces. In terms of families, poverty incidence rose from 37.3 percent in 1997 to 47.3 percent in 2000. More than half of the population was below the poverty line.

Habitat for Humanity has operated since 1999 in two villages: Bool in Tagbilaran City and Tabalong in Dauis

municipality. To date, it has a total of 327 home partners. Habitat has been able to establish the development status of each household in these two villages. Moreover, it has become possible to compare the status of Habitat home partners with those of other households in the village based on specific MDG indicators.

The local Habitat affiliate is now using the database to advocate with the local government and donors for assistance to families still burdened by high levels of deprivation. The data for Tabalong village in Dauis suggests that with shelter provision, households are better able to cope with poverty-associated deprivations.

The use of the MDG-focused poverty database has enabled the Habitat affiliate to expand its advocacy concerns not only in Habitat communities, but also in other areas with large concentrations of disadvantaged households and groups. For instance, the database has made it possible for Habitat for Humanity Bohol to work closely with the Provincial Association of Differently Abled and to propose to the city government a joint housing project. With the city government as a partner, the response to other basic needs will be assured.

East Timor

Habitat for Humanity East Timor, in cooperation with the Bohol Local Development Foundation Inc. used PDMS to conduct household surveys for its 764 home partners from the districts of Dili, Aileu and Liquica.

The findings were cited in a paper presented at the recent World Urban Forum in Canada by Steve Weir, vice president of Habitat for Humanity International's Asia/Pacific area office. With the use of the MDG-focused poverty database, he was able to prove that no statistically significant difference exists between families who received a shelter kit provided by the United Nations High Commission on Refugees (UNHCR) during the country's emergency situation in 1999, and those who already lived in adequate housing at the time of the kit distribution in the areas of total deprivation, child mortality and malnutrition.

"These findings suggest that a US\$264 shelter kit program enabled families to reach the same level of poverty reduction as those with adequate housing at the time of independence," the paper said. "Why would we not increase the number of families assisted tenfold rather than increase the cost of assistance per family tenfold?" Steve Weir asked.

The PDMS data will be the basis of a new program thrust being formulated for Habitat operations in the country which will focus more on partnerships and joint projects with the government, the United Nations, bilateral agencies and civil society institutions in localizing

MDGs in the provision of basic services and assistance, to informal employment through a proposed Habitat Resource Center.

Potential for partnership and resource development

In both Bohol and East Timor, Habitat for Humanity promotes vigorously the use of the poverty database monitoring system to bring about greater cooperation among key sectors. A common database on MDG indicators can indeed bring about a cohesive response to poverty-associated problems, ensuring in the process target-specific interventions.

Further development and use of the database as an effective tool looks very promising:

- National organizations in both the Philippines and East Timor have integrated the household poverty surveys and the installation of an MDG database in all projects submitted to government and donors.
- A cabinet-level project, carried out on a pilot basis in six municipalities in Bohol, used PDMS to bring about convergence of national and local efforts in addressing high levels of deprivation based on MDG indicators.
- The British Embassy, through its Economic Governance Facility, is providing funding for the further development of the PDMS software so that it will have more enhanced user-friendly features.
- The Australian Embassy, through its community grants projects, has made reference to the database as a requirement in seeking assistance to ensure the systematic delivery and monitoring of services to specific households and groups.
- In recent months, the Bohol provincial government, backstopped by Habitat for Humanity International and Bohol Local Development Foundation Inc. (BLDF), has played host to several provinces and cities outside the province for their initial orientation in conducting household poverty surveys.

UNDP South Pacific is in final negotiations with Habitat for Humanity International and BLDF for the establishment of the MDG database at subnational levels initially in three countries: Solomon Islands, Fiji and Vanuatu. In preparation for this engagement, HFHI Asia Pacific and BLDF have jointly developed an interface for the PDMS software with DevInfo, the software used by the U.N. system worldwide to track the pursuit of MDGs. It is envisioned that DevInfo will be used at national and regional levels, while PDMS will focus on targeting specific households and communities at local levels. 🏠

Nestor M. Pestelos is the regional program manager for Southeast Asia with Habitat for Humanity Asia/Pacific.

Helping the Roma

by Lucija Popovska

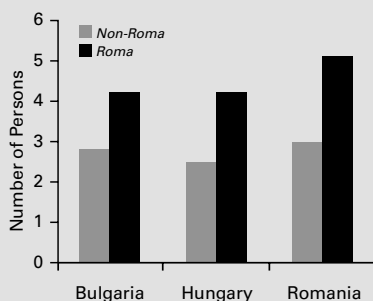
The Roma people—often referred to as gypsies—are a heterogeneous ethnic group that live primarily in Southern and Eastern Europe, Western Asia, Latin America, the Southern part of the United States, and the Middle East. Worldwide there are an estimated 8 million to 10 million Roma, most of whom reside in Europe. They speak Romani, an Indo-Aryan language, although most Roma speak the dominant language of their region of residence.

The Roma today remain the most deprived ethnic group of Europe. Almost everywhere their fundamental civil rights are threatened. Discrimination and violence against them is common in many societies. Needless to say, in many regions of Europe, significant portions of the Roma communities live in destitute poverty.

Habitat for Humanity International's Europe and Central Asia area office first got involved in housing for Roma in 1999 in the village of Svinia, Eastern Slovakia. (See the article "Responding to Man-made Disasters" in the "International Affiliate Update," Volume 12:3.) This initial involvement and the difficulty to get the project off the ground for several years have brought many lessons: HFHI in Europe had no previous experience in working with groups at this level of destitution and social exclusion, each challenging the traditional Habitat model fundamentally. Even more, changing the perceptions of the non-Roma communities has required involvement of skills and

practices that are not part of the core competencies of HFHI. With a steep learning curve and many slow steps forward, HFHI identified a suitable partner in Slovakia—a local NGO called ETP—and brought the Svinia project to a successful end in 2005.

Table 1: Household Size in Bulgaria, Hungary and Romania, 2000



Sources: Yale Dataset; Revenga et al. 2002.



MARTINA TEMKOVITZOVA

L'udovit' and Ervina Cervenak and their four children live in a 172-square-foot room with no kitchen, bathroom or water. The settlement of mud shacks and crumbling apartment blocks is located in Svinia, Slovakia, where 650 Roma live on less than four acres of land.

This experience, as well as the growing capacities of HFH programs in Europe and Central Asia, has made us realize that the poverty in the Roma communities in our part of the world is alarming and urgent, and it requires specialized knowledge and tailored multifaceted interventions.

At the end of 2005, HFHI E/CA initiated a research project on Roma housing in Hungary and Macedonia, in partnership with HFH Hungary and HFH Macedonia, with the ultimate objective of the development of models and program interventions suitable for tackling poverty amongst the Roma. Also, the project aims at expanding to Slovakia (where currently a second project is run in partnership with ETP) and Romania. The researcher for the project was an independent consultant, Yael Ohana, who worked closely with the E/CA Program, HFH Hungary and HFH Macedonia teams.

The research involved sifting through international and local studies and publications and analyzing the learnings relevant to poverty housing; field visits and meetings with Roma community representatives, Roma NGOs and local governments; and several working sessions with HFH staff.

Some of the main findings of this research regarding Roma poverty list the following common characteristics:

- Long-term unemployment
- Income insufficient to cover daily subsistence
- Welfare dependency
- Large households
- Very poor housing and hygiene conditions
- Poor health and lack of access to health care
- Poor education
- Lack of access to public information and opportunities
- Involvement in shadow/informal economy

The research mapped two types of Roma settlements: a rural one (or outside of the major urban centers) and

an urban or suburban one. The rural Roma settlements are usually completely segregated from other population groups, lack most basic infrastructure, illegal or informal by definition of public authorities, isolated from basic public services (health, welfare, education) and any socio-economic development opportunities, and often close to environmental hazards. The research finds the urban Roma settlements among other urban poor, partially or fully integrated in majority society, in degraded public/rented housing or squats, unable to afford access to utilities even when access is available, and with poor access to welfare and public services.

In general, our research concludes the following regarding the Roma housing conditions:

- Extreme poverty
- Absence of indoor water supply and/or (functional) sanitation
- Absence of, or insufficient heating
- Extreme overcrowding
- Inappropriate building materials
- Housing is not in conformity with safety standards
- Wetness/dampness
- Degraded housing
- Infestation by vermin and lice

Among the barriers to addressing Roma housing problems, several should be emphasized: the illegal status or unclear ownership of the land on which the settlements are built; segregation; lack of political will to implement “radical” housing policies due to losing political popularity; the cost of housing, especially in urban areas and the extreme regulation of the sector; and limited family resources.

Conclusions and future steps

- Poor housing is both a symptom and a cause of ongoing poverty among the Roma people. Further, the condition of Roma housing and settlements reinforces the majority of the prejudices towards the Roma and leads to crime.
- Any housing intervention has to take into consideration all of the specifics and the interlocking of the poverty factors among the Roma. The relationships between education/literacy, employment, housing, health, discrimination and social exclusion are very intricate and indivisible. Therefore, any isolated intervention will probably have limited success—only an integrated and multifaceted approach can lead to the desired outcomes.
- A multi-partner involvement in a Roma housing intervention is compulsory. HFH cannot undertake a housing intervention as described above on its own due to the lack of capacity, lack of competencies and lack of power to resolve certain issues (the legality of the settlements, for instance). Involvement of local partners, especially local government and NGOs, is key to a successful project.

HFH Macedonia has identified partner communities and potential partners. Together with the partners, the organization has developed the first project draft that they hope to implement in 2007 and is currently trying to raise funds for the project. HFH Hungary is following by researching partnership opportunities and scanning potential partner communities. 🏠

Lucija Popovska is program director for Habitat for Humanity in Europe and Central Asia.

Table 2: Housing Characteristics by Ethnicity, 2000 (% of households)

	Bulgaria		Hungary		Romania	
	Non-Roma	Roma	Non-Roma	Roma	Non-Roma	Roma
Households with:						
Electricity	99.5	94.5	99.0	98.1	99.1	94.5
Central or gas heating	16.1	4.1	78.6	35.3	51.2	25.6
Cold running water	96.8	67.6	92.0	65.3	67.4	41.4
Hot running water	39.1	9.4	83.2	45.1	35.3	10.7
Sewer or cesspool	90.3	52.3	58.3	33.4	53.6	30.0
Telephone	80.6	12.1	76.0	41.4	58.2	26.4
Bathroom/shower	82.5	23.5	88.8	50.2	54.3	18.9
Indoor toilet	65.2	15.0	86.4	49.9	52.6	18.3
Wet walls	20.6	50.4	16.6	40.1	21.0	44.9
Leaky roofs	19.2	54.2	9.6	33.0	14.8	40.2
Earthen floor used for sleeping	7.4	36.7	5.8	12.2	19.3	39.0

Sources: Yale Dataset; Revenga et al. 2002.

HFH Kyrgyzstan in the World Bank Development Marketplace

Editor's note:

Habitat for Humanity Kyrgyzstan recently became one of 30 winners of the prestigious World Bank Development Marketplace competition, a competitive grant program that funds innovative, small-scale development projects that deliver results and show potential to be expanded or replicated. This year's marketplace awarded US\$4 million for the best ideas for helping the poor in developing countries. In addition, Habitat for Humanity Armenia was among 118 grant finalists for its project "Harnessing the Sun: Energy for the Armenian Poor," chosen from 2,500 applicants from 55 countries worldwide.

Here, Moldosherip uulu Nurlan, new project development manager, HFH Kyrgyzstan, shares his thoughts on the competition. (For more details, see article, "Competing with Innovation: HFH Armenia and HFH Kyrgyzstan in the World Development Marketplace" in "The Forum" Vol. 13:2.)

First, it was very exciting to participate in this great competition. It has been a real honor to go there as a finalist. But when our cane-reed project won it was quite a different feeling and joy.

Second, this competition has given me much more confidence in what we are doing. I saw with my own eyes that there are a lot of ideas and opportunities that we can use in our work to serve more people in need. I met many organization and private representatives with whom we have a good chance to develop partnership programs.

Third, during the competition I also participated in panel discussions and knowledge exchange, which was very helpful to know what problems, challenges, successes and methods people have for working in their country.

Finally, I express my gratitude to the World Bank Development Marketplace and to everyone who organized this competition. Thanks to such projects, we are made aware of community development, helping the poor, protecting the environment and having our ideas become reality. 🏠

FACILITATING ACCESS TO LAND PROPERTY RIGHTS:

Reform of land policies, institutions and norms in Peru

by Maria Luisa Zanelli

This article addresses the historical framework of the land title reforms; how the reforms dealt with various barriers to property rights access by changing procedures, timing, costs and institutions; and the impacts that legislative reforms have had on the overall conditions of the poor in Peru in terms of housing, land and economic opportunities.

Security of tenure is pursued and encouraged in the international arena¹ to improve the living conditions of some 100 million slum dwellers in the world for the next 10 years, and to promote legislative reforms, pro-poor policies and tools, and efficient and transparent management and administrative systems.

Overview of reforms in Peru

In 1996, a project entitled "Peru: Property Rights" (PPR) was initiated to change policies and procedures to enable more than 1 million urban poor and very poor families² to acquire secure land rights within five years.

The elected Peruvian president³ was strongly committed to the formalization of property rights in poor settlements as one of the main goals of his political agenda for national development and as a tool to overcome poverty.

Previously, in 1988, various other initiatives had been implemented to begin to address land issues such as a series of studies, participatory exercises and small-scale regularization programs, including the creation of a new public registry for informal settlements—the Registro

Predial Urbano (RPU)⁴. These were promoted by a private research institute, Instituto Libertad y Democracia-ILD,⁵ which influenced the PPR approach⁶.

The PPR project was carried out through a loan of US\$38 million from the World Bank and a contribution of US\$24 million from the Peruvian national government for a five-year term. The Law to Promote Access to Formal Property⁷ was passed in March 1996 to apply the new system to urban settlements of the main cities and urban areas of the country. The PPR project developed three components:

- Urban property markets reforms
- Work through two key autonomous national institutions responsible for formalization:
 - i) COFOPRI⁸ was created to implement the law, with the function of issuing titles on the basis of legal and physical studies; and,
 - ii) The existing RPU (public registry for human settlements) to strengthen the massive registration of titles issued by COFOPRI
- The implementation of the National Formalization Plan including the conversion of existing informal property to securely delineated property rights, requiring documentation of all the processes, staff recruiting and execution of field campaigns, all supported by fieldwork and the collection of data.

The World Bank has qualified the PPR as a “flag-ship project” because financial and technical standards were achieved, and qualitative and quantitative goals were accomplished in a timely, cost-effective manner.

Historical framework to the reforms

Prior to the reforms:

1) The existing processes for land regularization were not properly designed to define and create legal security. In

1996, more than 1 million properties in Peru were informally held or occupied. Fifty percent of those informal properties were in or around Lima, the capital. Privately registered land owners, peasant communities and state agencies were claiming rights on the occupied land.

2) Over-regulated and bureaucratized processes and systems meant extremely slow and inefficient practices, resulting in a lack of transparency and further corruption. The municipal offices of urban planning and zoning, offices of land regularization and other similar offices had good intentions and possibly good plans. However, these entities did not make successful decisions, and thus achieved few results to positively impact the needs of the poor (see table below and on page 22).

3) The processes and transactions resulted in extremely high costs that were impractical and beyond the reach of most of the nation’s population.

4) Political and social conflicts and endless judicial processes had historically been a problem for the Peruvian population when trying to get a title and register their properties.

Implementation of reforms

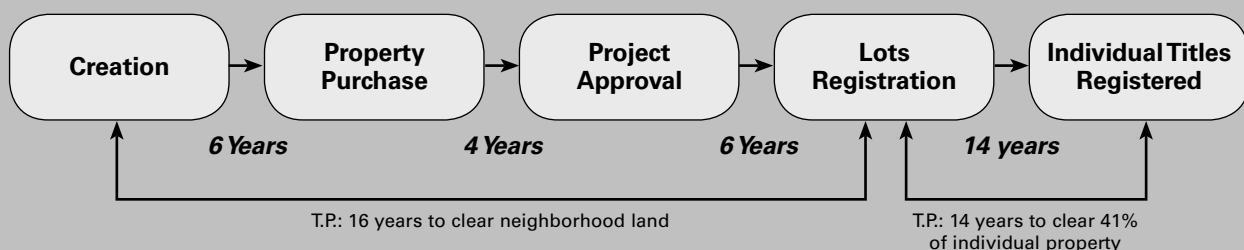
1. Three features were in place to implement the needed property rights reforms:

- i) political decision and commitment at the highest level;
- ii) financial resources; and
- iii) a specialized technical body with the capacity to design the strategy and new legislations, and facilitate the debate with different sectors like similar-minded political parties with seats in the Congress, community organizations’ representatives, union leaders, university authorities and relevant influential professionals.

2. These three features were critical to create, put in place and strengthen an enabling legal framework. A strategic

Process of title acquisition for a popular neighborhood family⁹

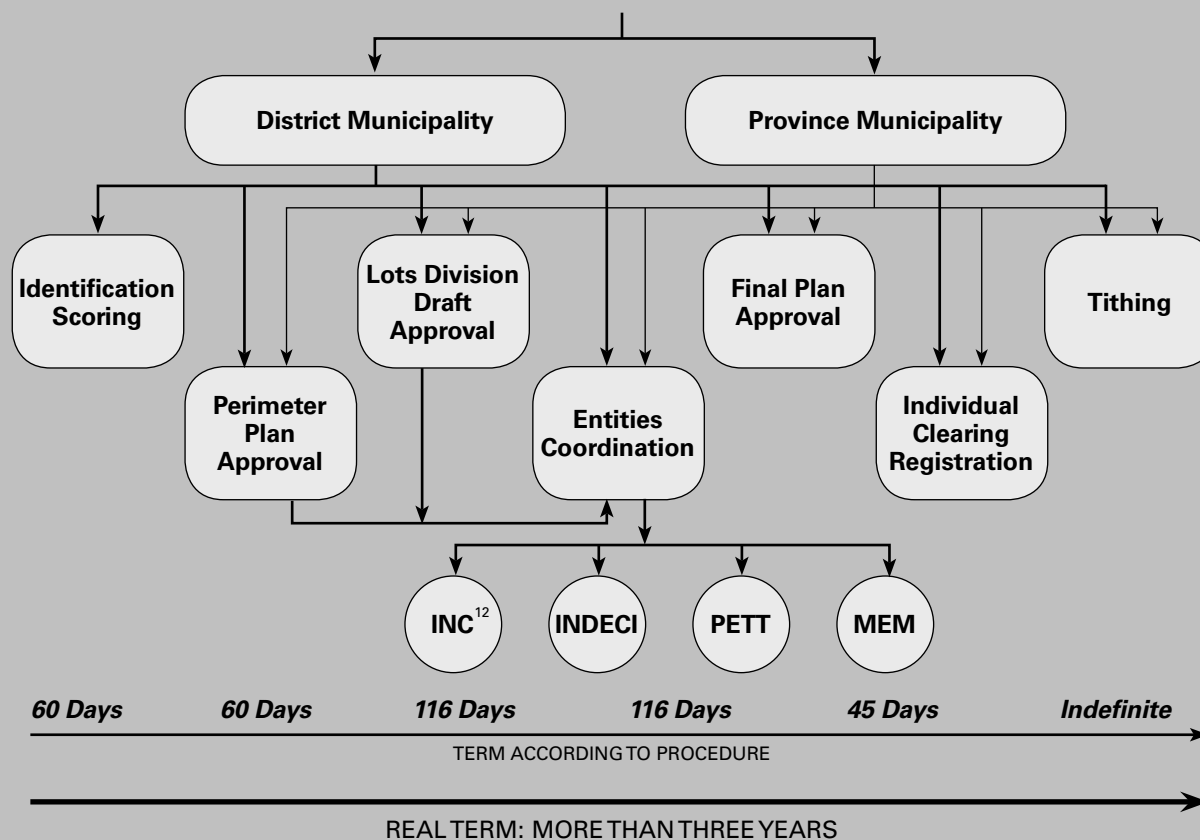
PRIOR TO REFORMS: For a popular neighborhood family to have access to property it was necessary to perform 207 bureaucratic steps, visit 48 public offices during 30 years at a cost of US\$2,200.



Data: “El Otro Sendero,” Hernando de Soto, ILD, 1989¹⁰

Process of title acquisition in Peru for a “human settlement family”¹¹

PRIORTO REFORMS: For a human settlement family to have access to property, three to 20 years were necessary to obtain a property title, including costly and long procedures.



Data: Directiva Para el Saneamiento Técnico-Legal de la Propiedad en Asentamientos Humanos (Technical and Legal Clearance of Property), Municipalidad Provincial de Lima, 1995

startup of the PPR was the mechanism to pass a legislative decree (Decree Law 803) as the initial reform. This reform had two purposes:

- i) to declare the formalization of property rights as a strategy to fight against poverty, and
- ii) to create COFOPRI as the sole titling authority at the national level, with budgetary autonomy.

Reforms in brief

1) The newly established reforms improved processes and standards that included digitalized mapping, and gathering and collecting legal information about the area through community leaders and various agencies (including the judicial system, national registries and several other public agencies). Along with the processes, a categorization of the existing legal status of the land to be formalized was established. Six main conflicting statuses were identified:

- i) public land

- ii) private owned land
- iii) peasants' community land
- iv) archaeological land
- v) mining companies claimed land
- vi) high risk areas

Each status required a specific legal framework, technical resources, methodology and interaction with third parties in order to be formalized. At the local level, the steps included a house-by-house census to gather proof of possession documents for analysis, the publication in the community of potential future titling beneficiaries (to allow other members of the community to dispute individual claims to the land) and, finally, cross-referencing of information with a historical database on titling.

The property studies, titling and registering process supported the whole effort to “clean up” the legal status of land, formalizing properties recognized as legitimate and accepted by the market.

2) Reforms called for the reengineering of processes to be more effective, proactive, simplified, low cost, flexible, innovative and transparent, with economies of scales enabling a large scale approach. Many steps in titling and registering procedures were outsourced to third parties for greater effectiveness and to reduce costs. Community participation and social control were stressed as key to efficient and low cost transactions.

3) The reforms under PPR recognized the value of community-sanctioned ownership norms¹³ admitting customary proofs of ownership in the definition of property rights for abandoned married women, widows, marriages and possession, among others. For example, the use of documents that are readily on hand and available to the poor (relevant for conflict/disaster contexts) like neighbors' affidavits, certificates, photos, bills and any relevant "informal" proof.

4) The PPR project called for community participation for conflict resolution, mediation and reconciliation within an arbitration system at the administrative level, organization of proofs of possession and feedback on potential adjudicators. Participatory techniques have been essential to this project, both in the design of the new system and in the day-to-day implementation of the formalization process.

It took COFOPRI five years to issue and register over 1 million titles, benefiting around 5.5 million urban dwellers. The average cost per title was less than US\$50, and no fees were charged to the new owners. The highest peak attained by COFOPRI was during its fourth year (2000) when COFOPRI issued and registered 400,000 titles in a single year.

For each status of land to be formalized, the duration of the titling process decreased radically in relation to historical (20 to 30 years) processes: i) 45 days to title in public and peasants' community land; ii) 60 days in risky zones and mining-claimed land; iii) 60 to 120 days in archeological zones; iv) 150 days in private-owned land.

Impact of the PPR reforms

The PPR project had a large and visible effect on the country and the conditions of the poor. Although political changes in government reoriented the project during its last year, the impact expected was attained:

- 17 percent of households invested in home improvements the year following titling, housing quality improved overall (with more titled homes made of durable materials) and access to services rose (notably water). Crowding was reduced as households increased the number of rooms which also stimulated the rental market. Families had increased their access to basic infrastructure and credit for materials, construction and small busi-

nesses, which greatly boosted local development.¹⁴

- Personal loans for COFOPRI's new owners increased by 73 percent during that same period.
- Repayment rate of COFOPRI beneficiaries has been better than the total Peruvian market averages.¹⁵
- The number of mortgages on COFOPRI's formalized properties grew by 83 percent between November 2001 and November 2005.¹⁶
- The markets dedicated to land, housing and finance grew. Property values increased 25 percent of their market value after COFOPRI titling. For the some 550,000 households titled by COFOPRI, the accounted creation of wealth was more than US\$500 million.¹⁷
- 6,000 small businesses were beneficiaries of the property formalization program.
- There were marked changes toward gender equality—56 percent of titles have been granted to women, and their participation in the economic sector increased and familial inheritance was improved.
- There was an increased participation of family members in the workforce, since beneficiaries had no need to guard the property or spend time doing administrative tasks to obtain a title: there was an increase of 17 percent in the amount of hours worked, a 47 percent reduction in the probability of working inside the home and a 28 percent reduction in the probability of sending the children to work.¹⁸
- Promotion of credit and registration cultures.
- Titling and registration institutions united under a System of Land Administration developed and operated under a unified digital mapping system.
- The municipal economy was developed, given that their main source of income is the property tax.
- Increased accountability of the state. Corruption decreased due to COFOPRI's more transparent practices.

In Latin America, around 20 countries see the access to property rights as an important government priority. Peru is a successful example to look at when designing efficient regulations, systems, procedures and implementing programs serving families by bettering their housing situation.

There is no single path for reforms. New reforms will rely basically on the national context, the commitment of the political power, the nature of the tenure situation, and financial and technical resources. However, there are key ingredients for success and impact:

- Identify land tenure types
- Study the processes (know the steps, barriers, costs, individuals and institutions involved)
- Identify the gender gaps
- Simplify the procedures

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Environmentally friendly houses

by Manuel Mancuello

For several years, Habitat for Humanity has been promoting the construction of environmentally friendly houses in the Latin American and Caribbean region. (This ties in with Goal 7 of the MDGs to ensure environmental sustainability.)

Costa Rica

Habitat Costa Rica has become interested in identifying and developing alternative and innovative construction systems that are also environmentally friendly.

Particularly during this year, HFH Costa Rica has tried out and worked with the HABICON system.

"It is a system that works under strict concepts of sustainability that uses renewable resources such as wood obtained from plantations. In addition, it is greatly adjusted to the existing topographic conditions, since it uses pillars instead of being based directly on the ground," explains Rafael Vargas, director of Habitat Costa Rica.

HABICON was conceived for assembling light buildings of one to four levels. It is a prefabricated, integral, modular, light, flexible, environmentally friendly and low-cost construction system. Thus, it has become a good example of massive incorporation of wood in housing projects.

"Since it is based on pillars, it even allows for the soil to be covered with vegetal coal, which contributes to the cleanliness of air and favors sanitary conditions," states the director of Habitat Costa Rica.

For further information, contact director-nacional@habitatcostarica.org.

Honduras

The preservation of the environment is one of the priorities of Habitat Honduras. For the past three years, Habitat has had an alliance with the National School of Forest Sciences (ESNACIFOR), which provides all the wooden doors, windows and frames that are used in the houses built by Habitat Honduras. Over two thousand high-quality doors and frames have been acquired at competitive prices through ESNACIFOR.

"Through this alliance, we are able to guarantee

that the wood comes from forests managed under the technical sustainability specifications for this valuable forestry resource," states Alberto Benitez, director of Habitat Honduras. "Through this approach, Habitat intends to demonstrate the respectful stewardship of the natural resources."

As part of the agreement with ESNACIFOR a group of students, under the guidance of professors from the school, developed a reforestation project in the colony of La Joya in Amaratéca, a community with a population of 350 families, most of them affected by Hurricane Mitch.

For further information contact hphalbesa@amnetmail.com or visit <http://www.esnacifor.hn/>.

Brazil

Habitat Brazil, as a member of the National Forum for Urban Reforms, has been in discussion with authorities of the Brazilian government about considering and passing several law proposals which would allow for considerable improvement in the quality of life of the inhabitants of slums.

"These proposals seek to gain access to land for families living in poverty housing through the legal system within a social justice framework," states Ademar Marques, director of Habitat Brazil.

The main topics for lobbying efforts with the Brazilian authorities are:

- Access to potable water and electricity for the low-income population.
- Approval of Provisory Measure 292 which provides new norms to facilitate the use of public lands for social housing purposes. The approval of this law would allow for a quick attention to about 1.2 million low-income families.

Those and other topics are still under discussion with the Brazilian government and other authorities.

For further information contact ademar.marques@habitatbrasil.org.br.

Area office

In turn, HFH LAC's area office, from its headquarters in San Jose, Costa Rica, promotes the construction of

environmentally friendly houses.

"In promoting the construction of houses like HABICON, we are promoting new paradigms where we accommodate the house to the land and not the land to the house," states Fernando Chavarria, specialist in housing solutions.

The land movements and cuts required to install retaining walls often put the natural water streams in danger. In adapting the house to the land, however, the streams are maintained.

AdoBlock is another innovation that promotes the construction of environmentally friendly houses. It is a modern version of the adobe brick, a material that was used for many centuries for the construction of houses. Clay is technologically compressed to make AdoBlock. The system uses local labor and raw materials and the amount of cement used is minimal.

Likewise, ecological septic wells have become another innovation.

"Potable water touches the whole ecosystem," explains Chavarria. "We encourage the use of septic tanks and drains and recommend the FAFA system septic tanks with inverted ascendant flow filter for the drains."

For further information contact Comunicaciones LAC@habitat.org. 🏠

Manuel Mancuello is a writer with HFH Latin America and the Caribbean.

"The Forum" needs

You!

Please contact us at TheForum@habitat.org if you have any ideas for articles or information on the following topics:

2007

Number 2: *Special events*

Contact us by Jan. 23, 2007

Number 3: *Families served*

Contact us by April 10, 2007

Number 4: *Housing as a human right*

Contact us by July 17, 2007

Facilitating access to land property rights: Reform of land policies, institutions and norms in Peru

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- Dialogue with all sectors
- Grassroots volunteer engagement and capacity building for surveys, use of GPS, project teams
- Formal political willpower (indicated by laws, funds, or the creation or strengthening of institutions)
- Simple low-cost technologies to support titling and registering systems

To promote security of tenure and access to land rights for the poorest populations is an obvious and important step to facilitate the attainment of the Millennium Declaration. Access to land rights is a worldwide consensus that can and will galvanize support from all sectors of society as well as international donors. 🏠

Maria Luisa Zanelli is the program coordinator for the Caribbean in HFH LA/C.

¹ UN-HABITAT Global Campaign on Secure Tenure, 2006; the Millennium Development Goals for target year 2015.

² The program targeted the largest informal areas in Lima and other cities of the country where dwellers were mostly migrants or third or fourth generation of original migrants. They were among the poor and very poor in society, generally involved in informal services activities. The monthly per capita expenses of the target families in 1997 was around US\$49 (World Bank Project Evaluation document, 1998).

³ Alberto Fujimori was elected in July 1995 for a second term of government.

⁴ Registro Predial Urbano, Urban Real Estate Registry.

⁵ Hernando de Soto, President of ILD, signed a technical agreement with the government at that time to draft the legal framework for the creation of the RP.

⁶ During Fujimori's first government (1990–1995), De Soto was one of his principal economic advisers. With the help of a Japanese-financed World Bank grant, a pilot project applied reforms on property registry in selected urban and rural areas in 1992–1994; later on the ILD and the government distanced from each other.

⁷ "Ley de Promoción del Acceso a la Propiedad Informal" (Decree Law 803).

⁸ COFOPRI is the acronym of Comisión de Formalización de la Propiedad, Commission for the Formalization of Informal Properties.

⁹ Popular neighborhoods are housing association and cooperatives that privately own land bought from the state, but individual properties are not titled.

¹⁰ The official minimum monthly wage in Peru is actually around US\$150.

¹¹ Typically, human settlements are formed from the invasion of public lands.

¹² INC: Instituto Nacional de Cultura (SPA) = National Institute of Culture.

INDECI: Instituto Nacional de Defensa Civil = National Institute of Civil Protection (or Defense). PETT: Programa Especial de Titulación de Tierras (Rural) = Especial Program for Land Titling (rural). MEM: Ministerio de Energía y Minas = Ministry of Energy and Mining

¹³ "Their (the informal dwellers) only alternative is to live and work outside the official law, using their own informally binding arrangements...result from the official legal system, ad-hoc improvisations, and customs brought from their places of origin or locally devised...held together by a social contract, upheld by the community as a whole and enforced by the authorities elected by the community." From "The Mystery of Capital" by De Soto.

¹⁴ From "The Urban Poor in Latin America," the chapter entitled "Keeping a Roof over One's Head: Improving Access to Safe and Decent Shelter," by Marianne Fay and Caterina Ruggeri, "Directions in Development," World Bank Publication, 2005.

¹⁵ From "Secure Tenure in Latin America and the Caribbean," S. Angel, 2006.

¹⁶ Ibid.

¹⁷ Ibid.

¹⁸ Ibid.

Working with UN-HABITAT to further the MDGs

by Jane Katz

Habitat for Humanity and UN-HABITAT (United Nations Human Settlements Programme) entered into a formal Agreement of Cooperation on Sept. 15, 2004, at the World Urban Forum II in Barcelona to work together to address urban poverty and post-conflict and disaster-related reconstruction issues around the world.

In her remarks at the signing event, Anna Tibaijuka, undersecretary of the United Nations and executive director of UN-HABITAT, said, "This collaboration is an important step towards meeting the World Millennium Development Goals of halving the number of poor by 2015 and in improving living conditions among slum dwellers." She went on to say, "From policy-level decisions to the implementation of strategies, the combined experience of UN-HABITAT and Habitat for Humanity International will be a powerful force to meet the challenges of slum upgrading and providing decent housing in cities all over the world."

Since then, Habitat for Humanity and UN-HABITAT have explored ways to enhance this collaboration and build upon the strengths each brings to the partnership.

UN-HABITAT's role

Why UN-HABITAT? As a strategic partner, our missions are closely aligned as international organizations fighting poverty and bringing people out of slum living conditions. We have often been confused with each other in that we have similar names and founding dates, and a global presence. Rather than continuing to explain the differences, we joined forces to work together on mutual goals. UN-HABITAT is the United Nation's coordination agency for human settlements. It is mandated by the U.N. General Assembly to promote socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all. Established in December 1977, UN-HABITAT is headquartered in Nairobi, Kenya, and is the focal point for monitoring, evaluating and assisting member states in implementing Goal 7, Target 11, of the Millennium Development Goals to improve the conditions of 100 million slum dwellers by the year 2020, and Target 10 which calls for the reduction by half of the number of people without sustainable access to safe drinking water.

Collaborating with UN-HABITAT

The Agreement of Cooperation provides a framework for collaborative efforts where the interests and priorities of both organizations coincide. National offices are encouraged to meet with and identify joint opportunities, which are then implemented through local agreements. Some of these activities may include, but are not limited to:

- Raise the visibility of housing issues in the international policy arena;
- Address housing construction, site selection, housing finance, etc., and provide basic human and sanitary conditions in slum and post-conflict areas;
- Make needed infrastructure enhancements in slum and war-torn areas;
- Help build the capacity of local organizations to address poverty and housing needs in developing countries;
- Collaborate on research efforts and data collection regarding the prevalence of slums and related poverty housing issues; and
- Increase global awareness of poverty living conditions through international training sessions, conferences and workshops.

Across the globe, we are finding ways to carry out the intentions of this collaboration and to further the MDGs. Both organizations are encouraging field offices to meet with their counterparts wherever possible and to support each others' local efforts. Some of these joint activities follow:

Advocacy and outreach

World Habitat Day: HFH held a World Habitat Day event in New York City on Oct. 3, 2005, working closely with UN-HABITAT, the Center for Sustainable Urban Development, part of the Earth Institute at Columbia University and the Rockefeller Foundation. World Habitat Day seeks to raise awareness of the state of human settlements and the basic right to adequate shelter for all. The event brought together U.N. diplomats and representatives from civil society and the faith community to volunteer alongside Habitat homeowner families at a build site in Harlem. This was followed by a discussion with Jeffrey Sachs, director of the Earth Institute and the U.N. Millennium Project and special adviser to the U.N. secretary-general on the MDGs, and Jonathan Reckford on the

global theme “The Millennium Development Goals and the City,” where attendees learned how urban partnerships are advancing the MDGs around the world.

In 2006, the U.N. and Habitat’s global observance of World Habitat Day was held in Naples, Italy, on Oct. 4 with the theme of “Cities, Magnets of Hope.” Habitat for Humanity encouraged HFH affiliates and partners to participate in their cities to bring awareness of the issues surrounding migration of populations into towns and cities.

Hearings on housing and urbanization issues in Africa:

As part of the efforts to raise the visibility of housing issues and advocate for the urban poor, HFHI and UN-HABITAT were invited to brief members of the Senate Foreign Relations Committee African Affairs Subcommittee on housing and urbanization issues in Africa on May 4, 2006, along with the U.S. Agency for International Development and the U.S. Department of Housing and Urban Development. Working closely on coordinating messages and vision, Tibaijuka and Reckford gave pressing testimony on the implications of slum conditions of the urban poor and, through photos and examples, the need to address the challenges of urbanization, secure tenure and more funding to support the critical housing needs in Africa.

World Urban Forum III, 30th Anniversary: HFHI played a major role in UN-HABITAT’s World Urban Forum III held in Vancouver in June of this year. To commemorate the opening of the forum, leaders from HFHI and its national office in Canada joined Anna Tibaijuka at a Habitat build site. The theme of the forum, hosted by the government of Canada, was “Our Future: Sustainable Cities—Turning Ideas into Action.” The Burnaby build site, where a 27-townhome complex is under construction near Vancouver, illustrates HFH’s contribution to sustainable cities. In celebration of its 30th anniversary, HFH compiled examples of 30 initiatives that highlighted the organization’s efforts to provide housing solutions toward eradicating poverty housing worldwide. Jonathan Reckford welcomed Anna Tibaijuka and UN-HABITAT staff to the build site. In her remarks, she noted the continuing collaboration of both organizations, “I applaud our partnership with Habitat for Humanity,” said Tibaijuka at the Burnaby build site. “Housing problems exist in both rich and poor countries. This project illustrates a best practice of Habitat for Humanity; they deliver. I have the pleasure of visiting Habitat for Humanity houses around the world—in Indonesia, Africa, Europe and Latin America. Habitat for Humanity is an agency that has reached the world with housing.”

Working with the International Housing Coalition, HFHI and its partners worked to get housing as a primary theme at the forum and secured the agreement of UN-HABITAT and World Urban Forum III staff for the IHC to sponsor 12 workshops on various housing issues and topics. HFH had a display prominently positioned in the exhibit hall and, with HFH Vancouver, held a public event to assist Katrina hurricane victims.

Disaster response and reconstruction

Pakistan earthquake: HFH and UN-HABITAT are working together in Pakistan to respond to the earthquake disaster. HFH was one of only a handful of NGOs invited to attend a dinner/meeting with the secretary-general of the U.N., Kofi Annan, and Anna Tibaijuka when they visited the disaster area. When introduced to HFH, Tibaijuka replied, “Don’t tell me what HFH does because we have had many projects around the world with them and they are doing a wonderful job.” The two organizations have also met in Japan to further explore Pakistan earthquake reconstruction.

Tsunami reconstruction: In Banda Aceh, HFH and UN-HABITAT have collaborated on activities on the ground, including hosting volunteers and staff. The organizations are working together on special committees created by BRR (central agency in implementing Aceh reconstruction), in coming up with policies—such as with house renters. UN-HABITAT has provided contacts with the U.N. Envoy’s Office and its working groups on the tsunami anniversary.

Hurricane Katrina: HFH provided linkages for local contacts in Louisiana. The Governor’s Office in Louisiana requested that UN-HABITAT support rebuilding of houses and the development of temporary housing communities as a result of Hurricane Katrina.

Slum upgrading

Both organizations continue to meet and collaborate on slum upgrading projects in Egypt, Mozambique, Lesotho, Madagascar, Kenya and Tanzania.

Research and data collection

In July 2005, HFH Latin America and the Caribbean met with UN-HABITAT in Brazil to work on implementing their agreement locally. HFH is working on helping UN-HABITAT develop a tool that measures the social production of Habitat.

HFH and UN-HABITAT are still learning from these collaborations as the organizations build upon their

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The Millennium Development Goals and Habitat for Humanity

Goal 1: Eradicate extreme poverty and hunger	<p>Target 1: Halve, between 1990 and 2015, the proportion of people whose income is less than \$1 a day</p> <p>Target 2: Reduce by half the proportion of people who suffer from hunger</p>
Goal 2: Achieve universal primary education	<p>Target 3: Ensure that all boys and girls complete a full course of primary schooling</p>
Goal 3: Promote gender equality and empower women	<p>Target 4: Eliminate gender disparity in primary and secondary education preferably by 2005, and at all levels by 2015</p>
Goal 4: Reduce child mortality	<p>Target 5: Reduce by two-thirds the mortality rate among children under 5</p>
Goal 5: Improve maternal health	<p>Target 6: Reduce by three-quarters the maternal mortality ratio</p>
Goal 6: Combat HIV/AIDS, malaria and other diseases	<p>Target 7: Halt and begin to reverse the spread of HIV/AIDS</p> <p>Target 8: Halt and begin to reverse the incidence of malaria and other major diseases</p>
Goal 7: Ensure environmental sustainability	<p>Target 9: Integrate the principles of sustainable development into country policies and programs; reverse the loss of environmental resources</p> <p>Target 10: Reduce by half the proportion of people without sustainable access to safe drinking water</p> <p>Target 11: Achieve significant improvement in lives of at least 100 million slum dwellers, by 2020</p>
Goal 8: Develop a global partnership for development	<p>Target 12: Develop further an open, rule-based, predictable, non-discriminatory trading and financial system; includes a commitment to good governance, development and poverty reduction both nationally and internationally</p> <p>Target 13: Address the special needs of the least developed countries; includes tariff- and quota-free access for least developed countries' exports, enhanced program of debt relief for HIPC's and cancellation of official bilateral debt, and more generous ODA for countries committed to poverty reduction</p> <p>Target 14: Address the special needs of landlocked countries and small island developing states</p> <p>Target 15: Deal comprehensively with the debt problems of developing countries through national and international measures in order to make debt sustainable in the long term</p> <p>Target 16: In cooperation with developing countries, develop and implement strategies for decent and productive work for youth</p> <p>Target 17: In cooperation with pharmaceutical companies, provide access to affordable essential drugs in developing countries</p> <p>Target 18: In cooperation with the private sector, make available the benefits of new technologies, especially information and communications</p>

Working with UN-HABITAT to Further the MDGs

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current efforts and explore future areas of work, such as HFH's participation in UN-HABITAT's secure tenure campaign and efforts in post-conflict reconstruction in Lebanon. But the value of the relationship will be most

helpful as HFH and UN-HABITAT support each other's plans to meet the MDGs and to address the challenges of mitigating disasters, addressing slums and improving the conditions of the poor around the globe. 🏠

Jane Katz is the director of international programs at HFH's Washington D.C. office.