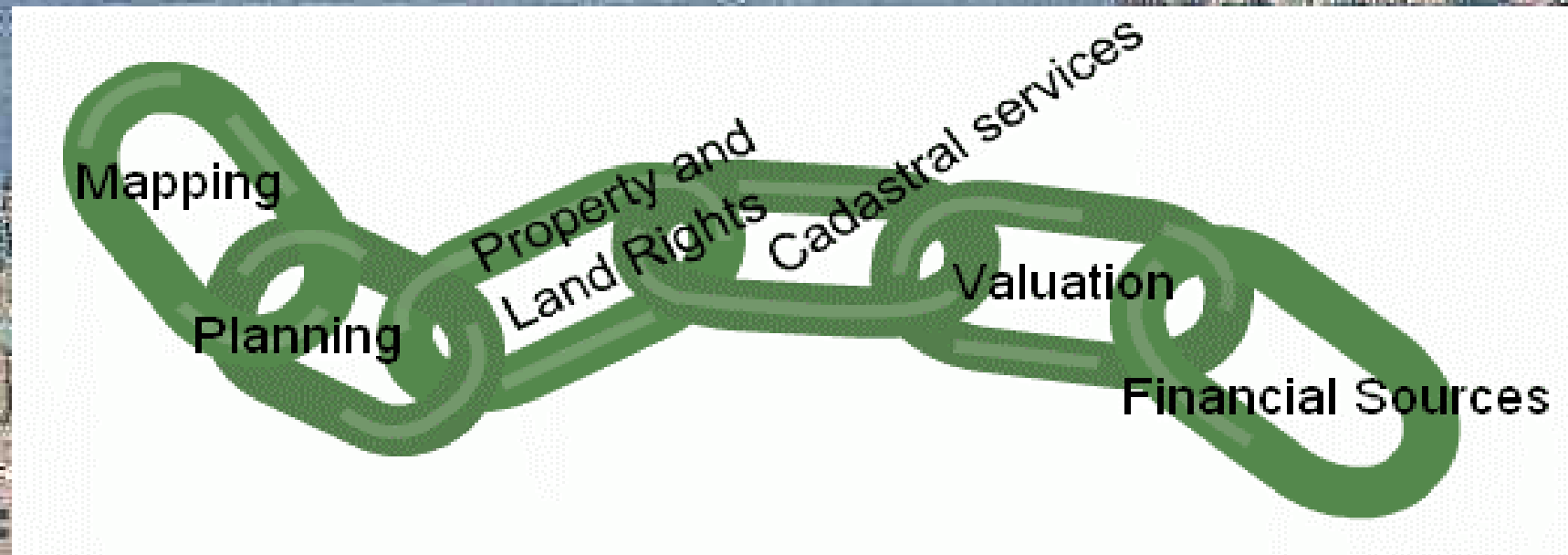


Improving slum conditions through innovative financing.



Tommy Österberg
Swedesurvey

An aerial photograph of a city, likely Copenhagen, showing a large body of water in the foreground and middle ground, with dense urban development on the surrounding hills. The text is overlaid on the image.

Main focus

Sustainable provision of shelter for poor people:

- Policy coordination with land infrastructure, legal and financial systems
- Appropriate regulations for land-use, zoning and building
- Secure land rights for all
- A sustainable housing finance system
- Timely provision of infrastructure and
- Access to land and access to credit

An aerial photograph of a city, likely Stockholm, showing a large body of water in the foreground and middle ground, with dense urban development on the surrounding hills and islands. The buildings are mostly multi-story, and the water is a deep blue-grey color. The sky is overcast.

Presentations

Ms Anna Tibaijuka, Under-secretary General and Executive Director, UN-Habitat:

- 1 billion slum dwellers in urban areas
- Only 20% of parcels in the world are registered
- Only 2% are registered in the name of a woman
- Poor people cannot access land and financial markets because they are not empowered

An aerial photograph of a city, likely Oslo, Norway, showing a dense urban landscape with a river winding through it. The buildings are mostly multi-story, light-colored structures. The river is dark blue, and there are some green spaces interspersed among the buildings.

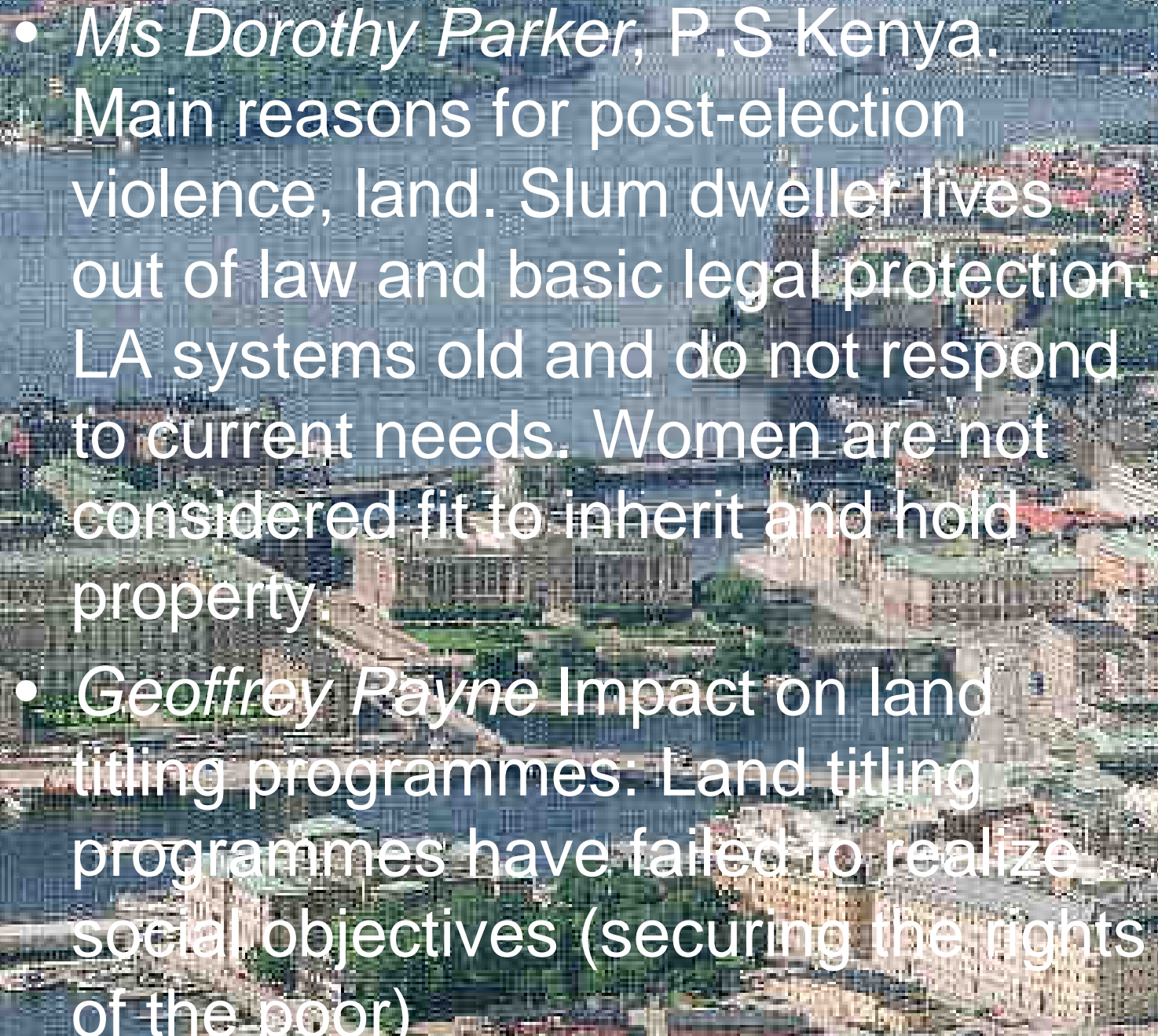
Mr Ashraf Ghani, High Commission of the
Legal Empowerment of the Poor

Four pillar approach for empowering the poor:

- Access to justice and the rule of law
- Property rights
- Labour rights
- Business rights

In the next 25 years USD 42-44 trillion to be invested in global urban infrastructure.

Getting the design right is essential

- 
- An aerial photograph of a densely populated urban area, likely a city in Kenya. The image shows a mix of residential buildings, some with red roofs, and a large, prominent building with a central tower. A river or canal flows through the city, and there are green spaces interspersed among the buildings. The overall scene depicts a complex urban environment.
- *Ms Dorothy Parker, P.S Kenya.* Main reasons for post-election violence, land. Slum dweller lives out of law and basic legal protection. LA systems old and do not respond to current needs. Women are not considered fit to inherit and hold property.
 - *Geoffrey Payne* Impact on land titling programmes: Land titling programmes have failed to realize social objectives (securing the rights of the poor)

An aerial photograph of a city, likely Harare, Zimbabwe, showing a river (the Save River) flowing through the urban landscape. The city is built on a hillside, with a mix of residential and commercial buildings. The text is overlaid on the image in white, semi-transparent font.

Dialogues on land use management and property rights in regional context

- Southern and Eastern Africa

Many concerns regarding titling, legitimize land invasions, benefit men more than women, unaffordable rates, consumption instead of improvements, force people to sell, lead to unaffordable rates,

Way forward decentralisation, broader planning and upgrading, new methodologies for financing, simplifications, group or collective approaches

An aerial photograph of a city, likely in Asia, showing a river winding through the urban landscape. The city is built on hills, with dense residential and commercial buildings. The text is overlaid on the image.

Asia and Pacific

- Incremental approach from collective loans to individual
- Massive titling is not working,
- Legal security important to avoid eviction, to pass on assets to children and then to access credit without risking their assets.
- Savings schemes starting with small loans and then evolving into mortgages

West Africa

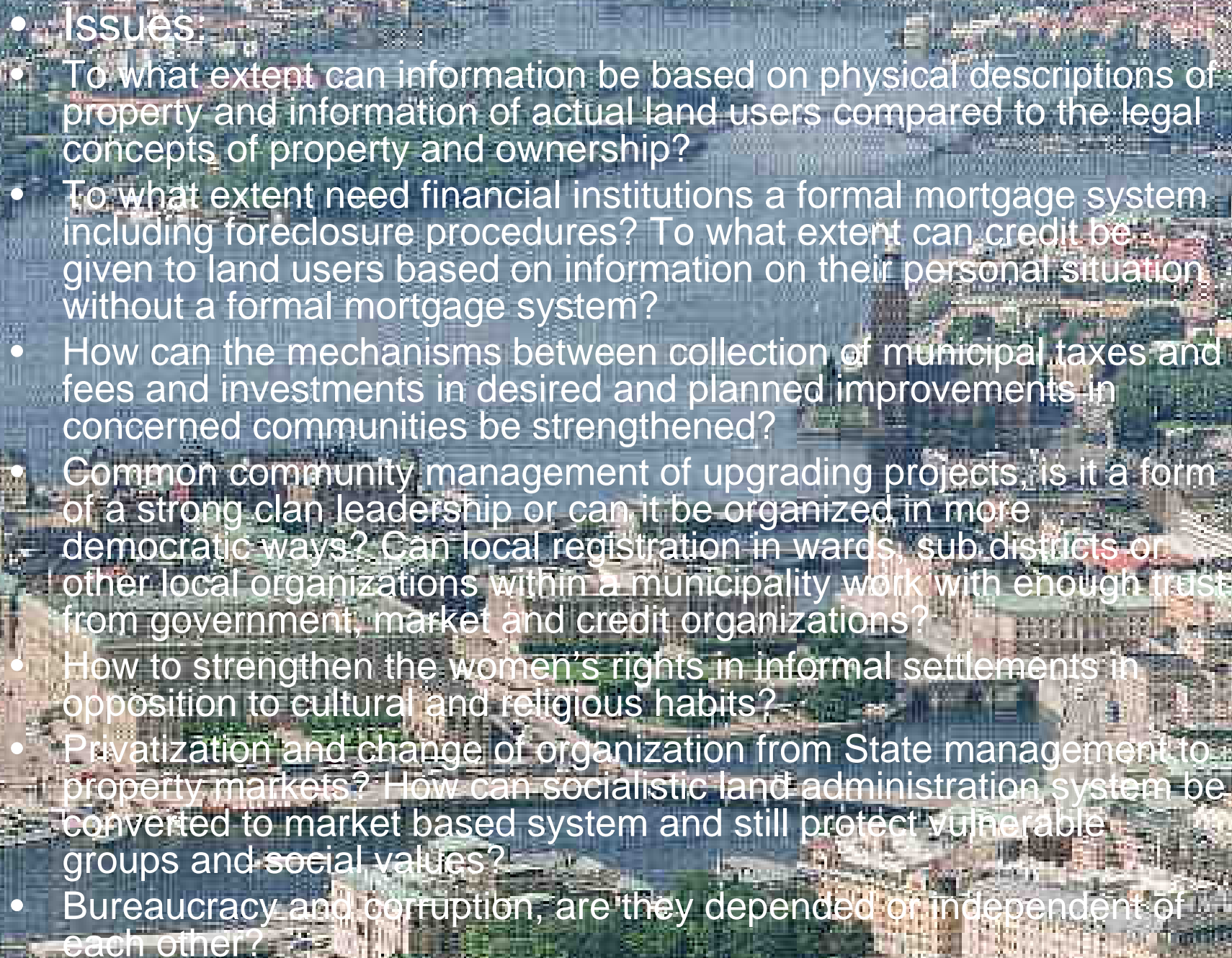
- Collaborative approach, bringing different professions on board. FIG to work with others
- Capacity building much needed
- Titling, para-legal titles, collective tenure incremental approaches
- Taxation, need of information- register

Central and Eastern Europe

- Illegal constructions and informal settlements common in many European countries
- Two forms, poor people and rich people, who ignore legislation
- Legalisation not enough, upgrading, environmental improvements needed
- Taxation important tool
- Modern technology needed to speed up registration and procedures
- Post-conflict areas particularly threatened

Land management practices and tools

- Social Tenure Domain model
- Global Land Tool Network (www.gltn.net)
- Women are discriminated by customary laws, by access to education and by lack of ownership rights to property, by local tribunals
- Municipalities are not able to collect rates/taxes
- Need for information But for whom? Communities, local governments, land owners

- 
- **Issues:**
 - To what extent can information be based on physical descriptions of property and information of actual land users compared to the legal concepts of property and ownership?
 - To what extent need financial institutions a formal mortgage system including foreclosure procedures? To what extent can credit be given to land users based on information on their personal situation without a formal mortgage system?
 - How can the mechanisms between collection of municipal taxes and fees and investments in desired and planned improvements in concerned communities be strengthened?
 - Common community management of upgrading projects, is it a form of a strong clan leadership or can it be organized in more democratic ways? Can local registration in wards, sub-districts or other local organizations within a municipality work with enough trust from government, market and credit organizations?
 - How to strengthen the women's rights in informal settlements in opposition to cultural and religious habits?
 - Privatization and change of organization from State management to property markets? How can socialistic land administration system be converted to market based system and still protect vulnerable groups and social values?
 - Bureaucracy and corruption, are they depended or independent of each other?

METHODOLOGY

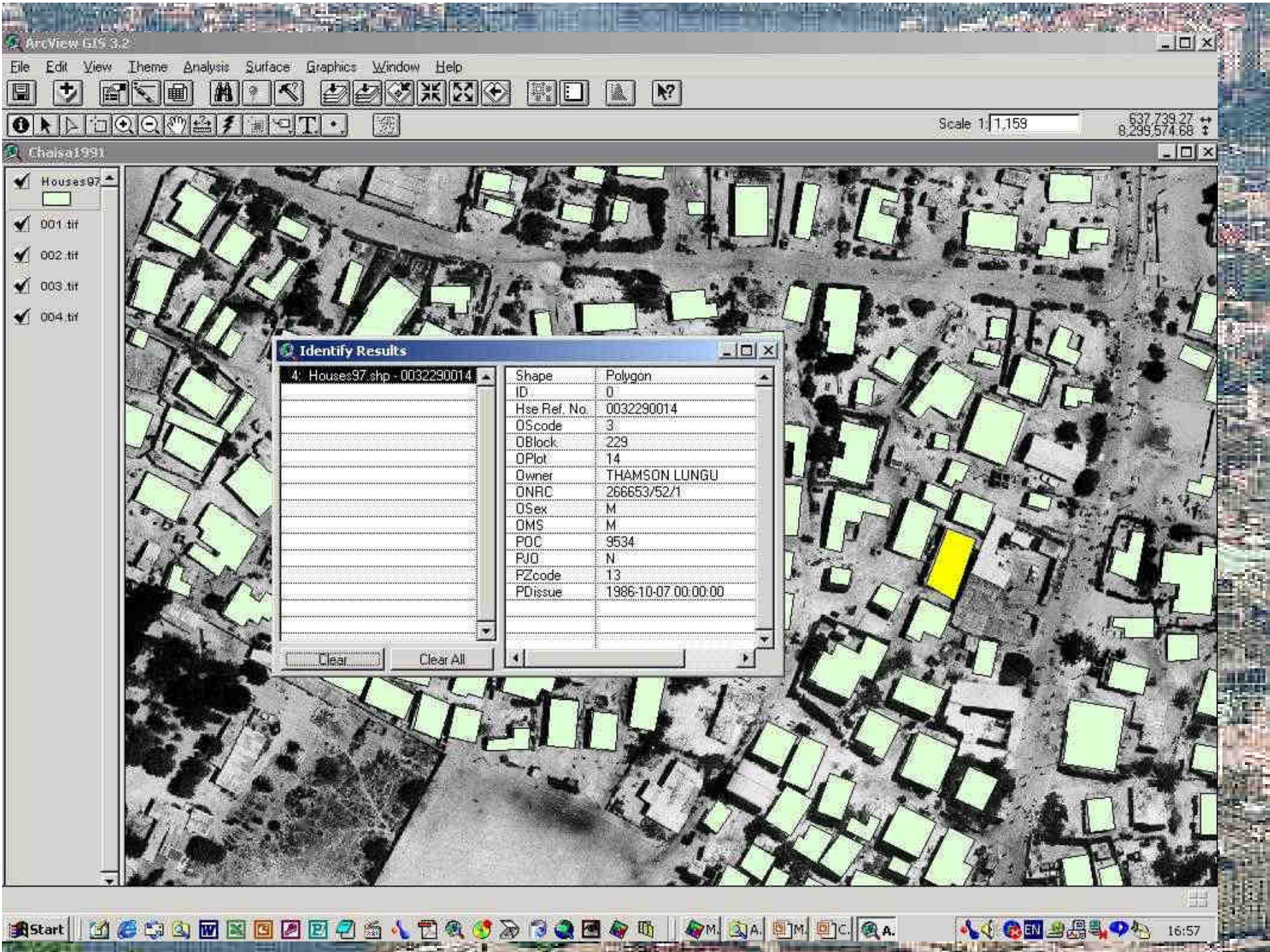
- **Structure numbering**



STRUCTURE NUMBERING

- Identification of structures.







An aerial photograph of a city, likely London, showing a wide river (the River Thames) and a large bridge (Tower Bridge) crossing it. The city buildings are densely packed on both sides of the river. The text is overlaid on the top half of the image.

GLTN's 5 themes on land tool development

- **1. Land rights, records and registration**
- **2. Land use planning**
- **3. Land management, administration and information**
- **4. Land law and enforcement**
- **5. Land value capture**

An aerial photograph of a city, likely Rio de Janeiro, showing a dense urban landscape with a river in the foreground and hills in the background. The text is overlaid on the image.

Revisiting planning

- Dynamic cities are vital to rural development
- How to de-link land interests (of politicians/elite) from planning?
- System for redistribution of wealth (to support planning of informal settlements)
- Market driven development, transferable development rights (India) can finance upgrading. Taxation can support upgrading

Financing for urban poor

- Corruption is the basic problem
- Credit based on assets are not appropriate for urban poor, repayment history more important
- Need for information about houses, addresses and the people
- Incremental approach including subsidies necessary
- Group savings essential
- Need for new institutions besides banks for group lending, handling governmental subsidies etc.

Gender

- Need for more attention to gender issues at all levels including international workshops etc
- In Kenya, the draft constitution was rejected in a referendum and even women voted against. The concept of women heritage to property was not accepted. A general feeling was that women who get property will immediately file an application for divorce.
- Women' access to land, information and support to upheld formal rights against tradition, planning of activities so women can participate, promotion of women to managers in organisations
- Credit and saving schemes through women

Why is the gender dimension of our work important?



Wrap up

- Incremental approaches
 - Intermediate forms of land titles/information
 - Incremental construction of houses
 - Incremental finance, micro-loan, cooperatives
- Collective approaches
 - Women-led saving schemes
 - Collective projects led by women
- Process to make land markets work for the poor
 - Innovative planning, transferable development rights (India)
 - Local, ward-development planning (Zambia)
 - Planning for the future, access to land for growing urban population
- Way forward
 - Disseminate information on experiences
 - Develop new curriculum for land surveyors
 - Next stop World Urban Forum in Nanjing, China 3-6 November 2008

An aerial photograph of a city, likely Oslo, Norway, showing a large body of water (the fjord) and a prominent church spire (St. Mary's Church) on the right side. The city is built on a hillside, and the water is a deep blue color. The text "Dialogue worked well" is overlaid in white, sans-serif font in the upper middle part of the image.

Dialogue worked well

Papers available at
www.justnsustshelter.org