

Business Partnership for Sustainable Urbanisation

Making cities better places to work, to live in and to do business

First Stakeholders Meeting Proceedings

13-14 April 2007 - UN-HABITAT, Gigiri, Nairobi, Kenya



From left: Praveen Aggarwal, Arafa Yahya, Deepak Jolly, Kulwant Singh, Chris Kirubi at the UN-HABITAT Press Conference on the BPSU.

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Address by Mrs. Anna Tibaijuka

Under-Secretary-General of the
United Nations and Executive
Director of UN-HABITAT

Honourable Soita Shitanda,
Minister of Housing, Government
of Kenya,
Excellencies,
Distinguished Guests,
Ladies and Gentlemen,

I am delighted to open this First Stakeholders Meeting of the Business Partnership for Sustainable Urbanization. It is also a great pleasure for me to welcome you all. Among your number today in this distinguished audience are top business leaders and decision-makers, representatives of small and medium size enterprises, as well as organizations working with the business community. It is vital that we in the United Nations system work more closely with the business world! So I say a warm word of *karibu* – welcome to our Nairobi headquarters. And I extend you our hand of friendship and partnership.

This first Stakeholders meeting is important for UN-HABITAT because it opens a new door to strengthen our relations and work further with the private sector. At the dawn of new the urban age, with half of humanity now living in towns and cities around the world, it is more important than ever that we keep this door open. I wish to recall here the wide ranging reform of the United Nations started by our former Secretary General, Mr. Kofi Annan. One important part of this process is the opening of the United Nations to non-state actors, including business and civil society, as essential partners for change.

Recent political and economic changes have fostered and intensified the search for collaborative arrangements with the private sector. Efforts to renew and reform the United Nations provide the overall rationale for closer cooperation and partnership between the United Nations and non-state actors, including the business community.

In this new process, the United Nations seeks new alliances with the business community that can help us fulfil our mission, by supporting our work, directly or indirectly. In particular, the United Nations looks for partnerships with entities that display corporate responsibility in the community, or which make a positive contribution to the environment. We look to companies and business leaders with a track record of socially-responsive behaviour, especially in their labour and environmental practices. These principles are embedded in the Global Compact with the business community that UN-HABITAT embraces as part of the UN family.

I believe that the business community has a growing role in generating employment and wealth through trade, investment and finance and UN member states have increasingly stressed the importance of private investment in development. I also understand that the business community is increasingly appreciative of the role of the United Nations in promoting peace and security, providing norms and standards and addressing issues of vulnerability, poverty, environmental degradation and social conflict. All of this is seen as helping provide a stable and favourable framework for business and development.

Our new Secretary General Ban Ki Moon has reiterated this commitment when he told a recent gathering of business executives in New York, and I quote: *“Even though business focuses on economic growth and profit while the United Nations works to promote peace*

and security, reduce poverty and ensure human rights, the United Nations and business need each other. The work of the United Nations can be viewed as seeking to create an enabling environment within which business can thrive.”

UN-HABITAT’s mission is to promote socially and environmentally sustainable urban development with the goal of providing adequate shelter for all. Towns and cities are growing at unprecedented rates, leading to increased numbers of slum dwellers with little or no access to shelter, water, sanitation, education or finance. In this process of unprecedented changes, UN-HABITAT acknowledges that sustainable urbanization cannot be ensured without the help from the private sector.

Distinguished Ladies and Gentlemen, Our research indicates that in a generation from now, the number of people living in towns and cities will grow from 50 percent today to two-thirds. It is a shame at the dawn of our new urban era that the developing economies are witnessing an explosion of slums. Currently, more than 1 billion people are living in slums. Over the next 25 years, over 2 billion people will add to the growing demand for housing, water supply, sanitation, energy and other urban infrastructure services. Close to 3 billion people, or about 40 percent of the world’s population by 2030, will need to have housing and basic infrastructure services. This translates into completing 96,150 housing units per day or 4000 per hour.

No single government or municipality can afford the kind of financial outlay such infrastructure would require. Rather than raise taxes to meet such targets, it is far better to seek the help of the private sector here. It is only through business partnerships that we can meet the targets. Our limited experience in partnering with the business community shows how profitable investing in the urban poor can be – politically, socially and in terms of hard profits. For example, Muhammad Yunus, the Bangladeshi banker and Nobel laureate tells us that he sees credit is a human right. The small loan concept he pioneered has proved to be much more than kind-hearted charity: 99 percent of his Grameen borrowers repay their debts. Finding the capital to provide people with security of tenure, helping them own their homes, improve their neighbourhoods, makes for healthier and happier communities. The problems of crime, disease and unemployment are automatically reduced. It is a win-win situation.

A decade ago, when we in the United Nations system spoke of sustainable development as the key to the future, the Chinese Government, most notably and shrewdly at the Habitat II summit in Istanbul in 1996, insisted that the slogan should read, sustainable economic development. And look how much better Chinese cities are today. From Bangladesh and India, to China and beyond, there are plenty of examples to follow, from practice to policy.

Today I wish to cite especially our tsunami reconstruction work in Sri Lanka with BASF of Germany, and Coca Cola’s role in our Water for Asian Cities Programme. UN-HABITAT is thus well aware that the private sector is not merely a part of the solution, but instead is a vital partner that must be engaged if the world’s cities are to achieve sustainability. However, the private sector includes a multiplicity of stakeholders.

The kind of private sector partners we need are the global leaders known worldwide for their engagement and contribution to sustainable development and their commitment to the Millennium Development Goals for poverty reduction. These companies advocate sustainable development approaches. They are committed to environmental conservation, innovation and corporate social responsibility. They want to participate in policy development so that business can contribute effectively to sustainable development. They want to demonstrate business progress in environmental and resource management. They want to show corporate social responsibility and to share leading-edge practices. The challenge is

first and foremost to address the shelter and basic services needs of low-income segments in urban areas. Doing this means exploring business models and untapped opportunities in cities while engaging the private sector to work towards a more sustainable urbanization.

A further challenge is to scale-up operations through new partnerships in order to address the daunting challenge of rapid urbanisation and the growth of slums. For national and local governments, significant rethinking will be also required to embrace the private sector while ensuring healthy governance and safe regulatory frameworks that can make this happen. The role of UN-HABITAT will be to bring the different partners around the table and take concrete actions.

I hope that this first meeting will allow us to draw the key directions, challenges and ways to shape new partnerships with the private sector. Again, I thank you very warmly for joining us here today. I know that some of you have travelled very far to be here. I wish you every success in your important deliberations.

Meeting Agenda

Day 1 - 13 April 2007

OPENING SESSION

Introductory remarks

Hon. Soita Shitanda, Minister of Housing, Government of Kenya

Opening Address

Mrs. Anna Tibaijuka, Executive Director, UN-HABITAT

The urbanization challenges ahead

Professor Banji Oyelaran-Oyeyinka, Director, Monitoring & Research Division, UN-HABITAT

Views from the private sector: corporate social responsibility and mainstreamed business to address sustainable urbanization

Dr. Manu Chandaria, Chairman, Comcraft Group Kenya

Chris Kirubi, Chairman, HACO Industries, Kenya

The Business Partnership for Sustainable Urbanization (BPSU)

Objectives, Opportunities, Agenda

Christine Auclair, Coordinator, BPSU, UN-HABITAT

CHALLENGE 1: WATER AND SANITATION

Water and sanitation solutions to address households and business needs in deprived urban areas. Challenges, business and best practices.

Panelists:

Dominique Héron, Special Advisor to the Senior Executive, Veolia Environment, France

Graham Alabaster, Programme Manager, Water, Sanitation and Infrastructure Branch, UN-HABITAT

Edith Kamundi, Sociologist, Nairobi Water Company

Dr. Bindeshwar Pathak, Sulabh International Academy of Environmental Sanitation, India

CHALLENGE 2: ENERGY

Clean energy solutions to address households and business needs in deprived urban areas. Challenges, business opportunities and best practices.

Panelists:

Betty Maina, Chief Executive, Kenya Association of Manufacturers

Ken Cherogony, Managing Director, Winafrique Technologies

Mike Harries, Director, Kijito Windpumps, Kenya

Paul Kirai, National Programme Manager, GEF/KAM Energy Project, Kenya

Steven Mutimba, Head of Sustainable Energy Africa

CHALLENGE 3: WASTE MANAGEMENT

Efficient solutions to address waste management in deprived urban areas. Challenges, business opportunities and best practices.

Panelists:

Jean-Patrick Bahizi, Director, Bujumbura Garbage Collection

David Kuria, Director, Practical Action / ITDG (East Africa)

Andrew Macharia, Chairman, Plastic Recycling Sacco

Hanif Devji, Director, Kamongo Waste Paper Limited

Day 2 - 14 April 2007

CHALLENGE 4: SHELTER AND HOUSING FINANCE

Shelter and financing solutions to respond to housing needs in deprived urban areas. Challenges, business opportunities and best practices.

Panelists:

Michael Mutter, Senior Advisor, Slum Upgrading Facility, UN-HABITAT

Robert Muir, BUILDAID and Presidential Commissioner, Royal Institution of Chartered Surveyors, UK

Patrick Lau, Chairman, Asian Habitat Society, China

Evelyn Mngoda, Manager, Interlending facility, KUSCCO

CHALLENGE 5: THE SLUM CHALLENGE

A local initiative that bring together private sector companies to improve the living conditions in Nairobi slums through a business perspective.

Panelists:

Albert Cordeiro, Director, Vackord Ltd., Kenya

Esther Passaris, Managing Director, Adopt a Light, Kenya

Dr. Jennifer Riria, CEO, Kenya Women Finance Trust, Kenya

Mahesh Chabra, Mabati Rolling Mills Ltd, Kenya

Karun Koernig, Manager, Division of Green Technology & Business, Environmental Youth Alliance

David Kithakye, Senior Human Settlement Officer, Regional Office for Africa and the Arab States, UN-HABITAT

CHALLENGE 6: IT AND TRAINING

IT solutions and training to strengthen entrepreneurship and promote business in deprived urban areas. Challenges, business opportunities and best practices.

Panelists:

Marc Lepage, Regional Director, Middle East and Africa, Digital Opportunity Trust (Canada)

Hital Muraj, Area Academy Manager, CISCO Systems

Susie Lonie, Vodafone Group Partner Markets Team, M-PESA project (Kenya)

CROSS-CUTTING CHALLENGE: FINANCING PARTNERSHIPS

Partnerships in development projects and post-disasters contexts. Challenges and partnership models.

Panelists:

Deepak Jolly, Vice President, Coca Cola India

Tim Challen, United Nations Federal Credit Union

Hafiz Sherali, Chairman, Aga Khan Planning and Building Services, Pakistan

Wolfgang Frosch, Manager of Social Foundation, Donations and Childcare, BASF (Germany)

Maleye DIOP, Global Manager, UNDP Public Private Partnerships for Service Delivery

Jaana Mioch, Disaster Management Specialist, UN-HABITAT

Juma Assiogo, Safer Cities Programme, UN-HABITAT

CONCLUSION AND WAY FORWARD

Mrs. Inga Klevby, Deputy Executive Director, UN-HABITAT

Abbreviations

CSR	corporate social responsibility
BPSU	Business Partnership for Sustainable Urbanization
MDG	Millennium Development Goals
BOP	bottom of the pyramid

Day 1 - 13 April 2007

OPENING SESSION

Key speakers and panelists:

- Hon. Soita Shitanda, Minister of Housing, Government of Kenya
- Mrs. Anna Tibaijuka, Executive Director, UN-HABITAT
- Prof. Banji Oyelaran-Oyeyinka, Director, Monitoring & Research Division, UN-HABITAT
- Dr. Manu Chandaria, Chairman, Comcraft Group, Kenya
- Chris Kirubi, Chairman, HACO Industries, Kenya
- Christine Auclair, Coordinator, BPSU, UN-HABITAT

The opening session set the stage by identifying and defining the agenda, objectives, and opportunities of private sector involvement in sustainable urbanization in general, and the Business Partnership for Sustainable Urbanization (BPSU) initiative in particular.

The meeting was opened by Honorable Soita Shitanda, Minister of Housing, and Mrs. Anna Tibaijuka, Executive Director of UN-HABITAT, who welcomed the business community to the new Business Partnership for Sustainable Urbanization initiative.

Honorable Shitanda underlined the importance of cooperation between various sectors and stakeholders and presented the on-going initiatives carried out by the Government of Kenya, intended to strengthen public-private partnerships. Urban areas in Kenya face important challenges which require investments that cannot be supported by the Government alone. The required urban infrastructures and housing stock to match the growing demand in Kenya represents tremendous business opportunities for the private sector. While developers and the construction sector are already well engaged in housing provision, the banking and financial institutions are not yet able to meet the demand for housing finance in Kenya, particularly for the low income. The Minister concluded by saying that urban poverty is a challenge for both the public sector and the business community. Solutions need to be found in partnership with the private sector and the communities.

In her opening address, **Mrs. Tibaijuka** reminded that the UN has embarked in a wide reform towards becoming a more effective and accountable institution. One important part of this process has been the opening of the United Nations to non-state actors, including business and civil society, as essential partners for change. Recent political and economic changes have also fostered and intensified the search for collaborative arrangements with the private sector. In this new process, the United Nations seeks new alliances with the business community that can help us fulfil its mission, by supporting its work, directly or indirectly. In particular, the United Nations looks for partnerships with entities that display corporate responsibility in the community; make a positive contribution to the environment; have a record of socially-responsive behaviour; and have responsive labour and environmental practices. These principles are embedded in the Global Compact that UN-HABITAT embraces as part of the UN family. The business community has a growing role in generating employment and wealth. The business community is also increasingly appreciative of the role of the United Nations in providing norms and standards and addressing issues of vulnerability, poverty and environmental degradation. All of this is seen as helping provide a stable and favorable framework for business and development.

UN-HABITAT's mission is to promote socially and environmentally sustainable urban development with the goal of providing adequate shelter for all. UN-HABITAT acknowledges that sustainable urbanization cannot be ensured without the help from the private sector.

The Business Partnership for Sustainable Urbanization's objective is precisely to offer a new platform for the private sector to exchange on business practices and models in our sectors such as construction, housing finance, water and sanitation, energy, transport, disaster management and reconstruction. UN-HABITAT's role in the BPSU will be to promote dialogue between partners and help them take concrete actions.

The opening session included remarks from key speakers of the business community in Kenya. Dr. Manu Chandaria and Chris Kirubi addressed corporate social responsibility and mainstream business to achieve sustainable urbanization.

Chris Kirubi particularly hoped that all stakeholders should strive to coordinate their actions in order to improve the supply of basic services to low-income households. He pointed to the lack of planning coordination among private sector companies that control transport, construction, water supply and sanitation. He also expressed the need for a better approach to land management and provision, as the private sector is often extremely restrained by land availability in Kenya. This has been a major issue in recent projects. Also, he expressed the need for more incentives that could allow the business community to operate towards the lower income segments.

Dr. Chandaria reminded that the MDGs were supposed to be achieved by 2015. By the end of this year, six years will have passed without any significant achievement. In the coming eight years, we have to achieve an almost unachievable goal. How can corporates help to make it happen?

Most businesses are run with targets, inputs being driven by efficiency productivity and teamwork and a drive to achieve targets. The issue is how can we apply these tools to reduce poverty? The experience in Africa shows that governments' revenue contribution to poverty reduction programmes is negligible. However, Governments have recently started accepting that the private sector is the largest contributor of revenue. They have also started to understand that corporates have the capacity to contribute towards poverty reduction. Corporates must play a role under public private partnerships and should be able to also decide on the utilization of collected revenue. We need to be assured that a specific percentage of the budget is clearly allocated to poverty reduction and that matching grants and subsidies be allocated to well run organizations managed by the private sector. The government should provide incentives to the corporates and strengthen relationships with the private sector.

The government has the basic responsibility to create an environment of supporting corporate social responsibility. During the last budget allowed tax exemption to bonafide institutions. This should set the stage for further incentives.

In his presentation, **Prof. Banji Oyelaran-Oyeyinka** provided some statistics on urbanization trends and the challenges ahead. The urban population is growing at an unprecedented rate, but the urbanization rate is much higher in developing countries. Half of the urban growth will take place in small cities, but also the mega-cities will grow and present enormous challenges. However, urbanization should not be seen as a negative phenomenon. Cities drive national economies, and offer economies of scale, even in slums. Economic development is largely taking place in cities and there is strong evidence that human development levels increase with the level of urbanization. As concentrations of people, wealth and knowledge, cities are areas with highly positive economies

of scale. In slums, larger numbers of people can be reached with fewer resources and integrated interventions can have a tremendous impact by reaching more people with less investment than anywhere else as densities are usually very high. A water adduction system is most likely to reach more people in a city slum than in a rural settlement. New roads and electricity supply lines are likely to reach more dwellings per meter of trunk infrastructure system provided than in rural settings. It is important to identify the business opportunities that cities represent.

The challenge of slums is daunting. Slums grow as cities grow, and slum growth represents 38% of the world's urban growth. We have been facing an unprecedented slum growth with about 18 million new slum dwellers per year during 1990-2001. The projected growth is 27 million people a year for the 2005-20 period and the slum population will reach 1.4 billion in 2020.

Prof. Oyeyinka introduced the audience to the MDG 7 Target 11 that seeks to improve the lives of 100 million slum dwellers by 2020. US\$4.2 billion is needed annually over 2005-2020 to meet MDG Target 11. Funding for slum upgrading will have to come from subsidies, loans, savings, self-help, donors contributions. The private sector will be a key player in reaching the target. The conditions of slum dwellers will not improve worldwide if no action is taken in order to eradicate poverty (MDG goal 1), to reduce child mortality (MDG goal 4) and to combat HIV-AIDS (MDG goal 6). Working with the business community is a necessity, not just an option to reach the MDGs and to ensure sustainable urbanisation.

Christine Auclair ended the opening session with explaining the purpose of the Business Partnership for Sustainable Urbanization and reemphasizing the arguments made by the previous speakers. A key driving idea of the BPSU is the bottom of the pyramid approach. For UN-HABITAT, the challenge is to address the markets at the bottom of the pyramid, an argument developed by the now famous economist Prahalad. It says that businesses usually believe that profit is best achieved at the top of the pyramid or in the middle of the pyramid (1.5-1.8 billion people who have 1500-20000 US). But the wider market is at the bottom of the pyramid (4 billion people who have less than USD 3000 per year in local purchasing power), where companies can make smaller profits but with a larger market. The International Finance Corporation has recently calculated that this is a 5 trillion worth market and the middle of the pyramid a 12.5 trillion market.

At the bottom of the pyramid, the poor live in very high-cost economies. For instance, urban slum dwellers without access to municipal water pay 4 to 100 times as much for drinking water as do middle and upper class families. In slums, credit is unavailable, or available only from local moneylenders who charge unreasonable interest rates per day.

The challenge for UN-HABITAT is to find solutions for the bottom of the pyramid in the areas of shelter and basic services. However, bottom of the pyramid markets stands for small products that can be marketable to low income and where risk is limited. This is the case for limited consumer goods and ICT. The mobile phone sector has been a strong example in Africa. When it comes to shelter infrastructure and housing finance, the challenge is of another nature where risk need to be alleviated by an external party or through alliances, establishing synergies, creating consortia, venture groups and investment funds aimed at seeding entrepreneurial ventures. For that to happen, all partners needs to be considered: 1/ the small and medium-sized enterprises that are the key private operators on the ground the engines for practical action and innovation with the communities at the bottom of the pyramid; 2/ the global private sector leaders that can provide business leadership to engage in order to address the bottom of the pyramid; 3/ the government that can regulate, deregulate and

provide incentives to business in order to expand toward the bottom of the pyramid; 4/ the UN playing a brokering role bringing the different partners together and negotiating on key issues and actions that can reinforce markets at the bottom of the pyramid.

As UN-HABITAT is engaged in the reform and supports the Global Compact, the organization looks for business partners that display corporate responsibility in the community; make a positive contribution to the urban environment; have a record of socially-responsive behaviour; have responsive labour and environmental practices. Also, UN-HABITAT gives special attention to some industry sectors working in the area of shelter and basic services and contributing to improving the lives of slum dwellers. The BPSU will precisely bring partners together to build a strategic alliance of business companies, foundations, civil society organizations and the UN working towards sustainable urbanisation. The challenge is to harness profit towards sustainable urbanisation. The motto is Making cities better places to work, to live and to do business.

The objectives will be : 1/ To disseminate and share first hand knowledge on urbanization issues, stimulate the private sector's interest and create a framework that allows business to contribute effectively; 2/ To identify untapped market opportunities and business models that works to address sustainable urbanization in order to attract business investment, particularly through corporate social responsibility; 3/ To offer brokering solutions between partners in cities bringing together business partners, governments, local authorities, urban environmental activists and local communities; 4/ To encourage and initiate locally driven initiatives that address the urban poor.

Challenge 1: Water and Sanitation

Key speakers and panelists:

- Dominique Héron, Special Advisor to the Senior Executive, VEOLIA Environment, France
- Dr. Bindeshwar Pathak, Sulabh International Academy of Environmental Sanitation, India
- Edith Kamundi, Sociologist, Nairobi Water Company
- Graham Alabaster, Programme Manager, Water, Sanitation and Infrastructure Branch, UN-HABITAT



In the year 2000, there were 1.1 billion people without access to improved water supply, of which 16 per cent were urban dwellers. There were also 2.4 billion without access to improved sanitation, of which 17 per cent were urban dwellers. In terms of provision of water, there are large global deficits. Africa has 38% of its population unserved by safe water and 40% are without sanitation. Asia has 19% without safe water and 52% without sanitation. In Latin America and the Caribbean, 15% are without water and 22% without sanitation. The water sector's funding of investment is too low. International aid for water and sanitation has fallen in the last few years. As such, the challenge is huge in the water and sanitation sector.

The following questions directed the discussion:

- What are the best innovations in water and sanitation that can increase responses to needs at the bottom of the pyramid?
- What are the best forms of partnerships in the water and sanitation sector that can meet the needs at the BOP? How best can we involve the communities in the financing part, the implementation part, and the maintenance part?
- What are the best practices in private sector participation?
- How can large corporate and SMEs join hands to achieve best partnerships?

Dominique Héron opened the discussion with the argument that all sectors are inter-linked: water supply, waste management, transportation and energy. However, in this setting, the prime focus should be on the management and affordability of local basic services (water supply and energy). The energy issue is central. Without energy, water supply is unworkable.

Mr. Héron organized his presentation around three main points:

- What are the main issues?
- What are the main challenges?
- Partnership with UN agencies

The main issue is not a question of technology because we know how to transport water and how to transform sea water in drinking water. It is more a question of finance. Water supply needs service, and service has a cost. However, the question is who will pay? It is vital to find business solutions that attract companies to invest in the communities. It is important to keep in mind that the private sector is in need of profit and the business community does not act as humanitarian organizations. However, experiences show that full privatization is not viable. We need to engage the local authorities and NGOs to make investments workable.

Dr. Bindeshwar Pathak presented the water and sanitation scenario in India, where the share of households' access to toilets is very low. The lack of toilet facilities, which is also induced by traditions and cultural issues, have important negative impacts on the urban environment. Dr. Pathak took us through a cultural and historical explanation of this urban challenge in India. While rural areas did not have a tradition of toilets, in urban centers, a system of bucket toilets for disposal of human excreta has developed. These toilets required cleaning by scavengers, the most oppressed and suppressed class in Indian society. The Sulabh Organization was founded as a contribution to liberate the scavengers, and developed a technology of Sulabh toilet – eco-friendly, technically appropriate, and economically affordable. With a twin-pit pour-flush system, excreta in one pit is converted into fertilizer. Sulabh has also ensured full recycling of human excreta into biogas production. As a good sanitation practice, the UNDP Human Development Report has recommended this technology for replication. This model should be encouraged to address the growing needs implied by the urbanization, and particularly as a cost effective and environmentally sound technology to serve the bottom of the pyramid in growing slum settlements.

Edith Kamundi focused on the fact that 60% of the Nairobi population lives in slums. The aim is to provide safe and affordable water to the people, and to reduce the distance to water. The NWC is in the process of developing a new policy to reorganize water supply focusing on community based organization in order to address ownership and community management of water facilities. The major problem faced by the NWC remains access to land, that needs to be solved in partnership with the government.

Graham Alabaster presented UN-HABITAT's approach to water, particularly pro-poor water and sanitation solutions managed through a Trust Fund. This involves the monitoring of best practices, developments of norms and promoting of pro-poor investments. Graham Alabaster presented a set of different regional activities:

- Water for African Cities Programme (Phase I and Phase II)
- Water for Asian Cities Programme
- Special Initiatives: the Lake Victoria Region Water and Sanitation Initiative (LVWATSAN), the Mekong River Basin Water and Sanitation Initiative (MEK-WATSAN) and the Kibera Integrated Environmental Sanitation Project.

In order to enhance water and sanitation delivery for the urban poor, Graham Alabaster argued that it is crucial to establish a good baseline data in order to monitor impacts of interventions and plan for new ones. Tracking the MDGs assumes that we know where we are starting from! Unfortunately, much of the

existing data is not disaggregated by gender/urban rural. This does not allow us to analyse the present interventions. We need to geo-reference collected data as without spatial reference, the information is of little use.

He also recommended a phased approach to design and implementation of capacity building, focusing on long-term sustainability. It is crucial to tackle immediate problems to relieve the dire situation and gain confidence of stakeholders. Also, we need to design and implement capacity-building focusing on sustainability. We should only undertake full-scale design and implementation of long-term interventions, once the above have been accomplished. He also recommended an integrated approach to slum-upgrading. This should include all basic (environmental) infrastructures: water, sanitation, sewerage, drainage and basic access.

Conclusion:

After a debate involving a large number of participants, it was agreed that private sector participation in the water sector is expected to bring greater efficiency to management and mobilize investment funds for sector development. One of the rationales for private sector involvement is for increasing access and improving the level of service through benchmarking and reducing non-revenue water.

There are many small and informal enterprises which are finding good business opportunities, even in low income areas, for improving water and sanitation to deprived households. Private enterprises operating in low income settlements provide better services to those who do not yet have adequate access to water and sanitation.

Multi-stakeholders and multi-sectoral and integrated approach are needed. Also, multi-level partnerships are central to address the water and sanitation challenges. Well designed Private Sector Participation (PSP) schemes can maximize the benefits that both public and private sectors bring to the water and sanitation sector.

There are controversies over private versus public water and sanitation provision. But there are enough opportunities where both private and public operators can be made to provide better services to poorer sections in the low income areas.

The involvement of communities on the ground is essential in these partnerships, though very challenging. Good practices need to be identified such as the Maji Bora - Kibera model. It is important to envisage mainstreamed business solutions and CSR approaches that are integrated in the main business activities in order to reach sustainable models.

Also, innovation is essential in the sector and best practices need to be identified and disseminated to the business community to be possibly replicated taking into account the local constraints. The pool of private companies with the resources and willingness to invest in water and sanitation is an invaluable source of know-how and potential for innovation.

Challenge 2: Energy

Panelists:

- Betty Maina, Chief Executive, Kenya Association of Manufacturers
- Ken Cherogony, Managing Director, Winafriqie Technologies
- Mike Harries, Director, Kijito Windpumps, Kenya
- Paul Kirai, National Programme Manager, GEF/KAM Energy Project, Kenya
- Steven Mutimba, Head of Sustainable Energy Africa



Making cities better places to live in and do business must start by improving access to energy. Manufacturing, construction, transport, communication, education, information, health and medical facilities in cities all need reliable energy. Lack of clean, affordable energy is part of the poverty trap. Achieving increased energy levels will mean improving urban and environmental sustainability. Sustainable transportation systems are also crucial to fostering economic activity and raising standards of urban living. The negative impacts of urban transport restrict the potential for greater economic growth and happiness. In Mexico City, high levels of pollution are estimated to cause over 6500 deaths each year. In developing nations such pollution can cost from 5 to 20 per cent of GDP.

The following questions directed the discussion:

- What are the best and most promising innovations in renewable energy that can increase responses to needs at the BOP? Solar energy, hydro technologies, wind generation, improved bio-fuels?
- What are the best forms of partnerships in the energy sector that can meet the needs at the BOP? How best can we involve the communities (in the financing part, the implementation part, the maintenance part)?
- What are the best practices in private sector participation?
- How can large corporate and SMEs join hands to achieve best partnerships?
- What are the best Government policies that enable development and use of renewable energy solutions?

Betty Maina opened the session by reminding the importance of energy in a country's economic and social development. Inefficient use of energy results in increased energy consumption without corresponding with economic growth, increased energy costs, increased production costs and reduced profit, as well as increased CO₂ emissions. Saving energy is therefore beneficial for the whole country. Betty Maina presented the energy scenario for Kenya. Kenya is highly dependent on imported petroleum. Fuel imports represents 30% of Kenya's total import, with 65% going to transportation. High energy wastage is common in Kenya. In order to increase energy access, Betty Maina suggested three measures: generating more energy by strengthening capacity and promoting renewable energy, improving energy distribution, and reducing the energy demand by improving efficiency in utilization, using efficient equipment.

A successful public-private partnership (PPP) between the Government of Kenya, KAM, UNDP, and the Global Environment Facility (GEF) resulted in significant reduction in emissions and recorded important energy savings. **Paul Kirai** elaborated on this project in his following presentation. Paul Kirai reemphasized the issue of cheap energy and energy saving in order to increase energy levels of deprived households. He ended urging the involvement of more stakeholders, including the Government and the private sector to finance more energy efficiency projects.

On the issue of clean energy production, **Steven Mutimba** stressed the need to analyze the type of energy the world's poor need for cooking, lighting, and make their small businesses running. Unfortunately, poor urban households are still dependent on charcoal and other fossil fuels. Most poor cannot afford cleaner alternative like solar and biogas. As three quarter of global CO₂ emissions comes from cities, cleaner urban environment will be achieved by financing cheaper alternative energy solutions through a concerted approach at the local, national and global levels.

As a best practice in renewable energy, **Mike Harries** presented the Kijito Windpump – a multi-bladed pump that can lift water with wind from up to 150 meters. Questions from the floor expressed concerns that the wind-pump might be too expensive and high-tech for poor. However, such technology is necessary in order to pump water from 150 meters. Also, the maintenance is not more expensive and complicated than with other machines. The windpump also has as preventive function as it allows water storage for days without sufficient wind. A sustainable supply of clean water in rural areas prevents water borne diseases, improves living conditions, and discourages migration to city slums. According to Mr. Harries, one of the main challenges is to convince people to break out from the accepted traditional norms and practices of using polluting diesel machines. There is also lack of reliable wind data, as there is no wind map in Kenya to date.

Ken Cherogony closed the session by arguing that natural resources such as sun shine are abundant in Kenya. There should therefore be a huge market for renewable energy. As energy is a driving force to development, conserving and exploring alternative and renewable sources should be a strong focus of all development strategies. The main challenge for private sector is to change the collective mind. People lack knowledge about renewable energy, and consequently doubts the business opportunities. There must be a push from government by providing incentives to widespread renewable energy.

Conclusion:

After debating on the key challenges and solutions, participants agreed that business opportunities clearly reside in non-conventional energy options and renewable energy technologies -- solar energy, mini-hydro technologies, wind generation, improved bio-fuels -- in areas where energy is not available to businesses and households but undoubtedly needed. However, in order to make the alternative options workable, governments need to adopt policies that enable the widespread use of these alternatives. For energy-related policies to succeed, it is crucial to align the goals of both the Government and the private sector. Also, incentives are necessary to increase business solutions in the energy sector. In Israel, solar heaters are compulsory for all building below 27 meters. Tax rebates are also provided on solar panels and equipment in many countries.

Working on energy efficiency and saving shows impressive results as this has been achieved in the industry sector in Kenya. These savings have tremendous impacts on the cost of products to end-users and on available energy for households consumption. In order to increase energy supply to deprived households, solutions have to be found in increasing the supply chain for LPG and renewable energy solutions, as well as providing credit facilities to households and small business at the bottom of the pyramid.

Technologies need to be explored further as they are still too expensive to address the BOP. In India, some private sector companies working in partnership with NGOs provide photo-voltaic systems to households at an affordable cost, with matching financing options. The Sulabh Sanitation Movement promotes the construction of public toilets connected to biogas plants to provide clean energy for households in India. Wind generators

for domestic use are developed by Craftskills, a company based in Nairobi's Kibera slums that manufactures and installs small-scale wind generators for domestic use to produce electricity for household needs. Bio-diesel systems using vegetable oils such as jatropha oil are used to electrify neighborhoods in Mali. The BPSU should identify and disseminate such technologies and the business models that allow them to be a workable solution at the BOP.

Challenge 3: Waste Management

Panelists:

- David Kuria, Director, Practical Action/ITDG East Africa
- Jean-Patrick Bahizi, Director, Bujumbura Garbage Collection
- Andrew Macharia, Chairman, Plastic Recycling Sacco
- Hanif Devji, Director, Kamongo Waste Paper Limited



Appropriate management of solid waste is essential to the health and well-being of urban populations. This in turn helps ensure the productivity of businesses. In most developing cities, garbage is left uncollected on the streets each day, acting as a feeding ground for related health and infrastructural problems. Increases in urban waste volume are due principally to increasingly affluent lifestyles, rather than urban growth. The urban poor – particularly those living in slums, with little or no access to solid waste collection and adjacent to open dumps - are particularly vulnerable. Despite many good practices from around the world, inappropriate technologies, particularly for solid waste collection and disposal, still exist in many developing countries.

Additionally, inappropriate operation and lack of maintenance of waste handling equipment is a major cause of breakdowns. The challenges to be faced will dramatically increase in the next 30 years as a result of both the rapid growth of developing cities and increases in per capita waste production.

The following questions directed the discussion:

- What are the best and most promising solutions to solid waste management that can increase responses to needs at the BOP?
- What are the best forms of partnerships in the waste management sector that can meet the needs at the BOP? How best can we involve the communities (in financing, implementation, maintenance)?
- How can the small-scale private waste management sector play a key role in a city's waste management strategy?
- Are recycling cooperatives sustainable solutions for low-income settlements?

David Kuria opened the session by asking whether waste should be considered a garbage or a resource. Many people in Nairobi make a living out of waste collection. Along with growing urbanization, there has been a negative development in delivering waste management services in Africa. Urban waste is one of the major challenges cities face. Still, very few cities in Africa have taken the issue of waste management seriously. It is necessary to develop a comprehensive policy framework that integrate waste management. A waste management policy framework must include a plan on the use and treatment of waste.

Another challenge is the separation of waste. Separation of waste at the household level is of no use if everything ends up in the same dumping. Separation must be considered in a comprehensive approach. There must be a concerted effort to waste management involving all partners.

Jean-Patrick Bahizi shared his experiences on waste management from Burundi. After the civil war, people lost their rural houses and moved to urban areas. The major problem in cities is the inability to manage waste due to lack of disposal sites, which also represent a major source of diseases. Bahizi challenged the government to give more attention and provide resources to waste management. There is also a need to adopt an integrated waste management approach, which includes recycling and reuse of waste. It is also important to produce statistics and collect data at the household level to document the amount and nature of waste generated.

Andrew Macharia followed up on the importance of educating people in waste management. Recycled waste, particularly plastics, can be transformed and sold as household products. This help reducing plastic waste in cities. Macharia called out for support in acquiring land for plastic separation and recycling.

Hanif Devji explained how his company has made an impact on employment and livelihood creation, pollution reduction, energy and resource conservation. The paper industry is a major contributor to air and water pollution, but recycled paper reduces water pollution by 35% and air pollution by 74%. Recycling paper contributes to reduction of tree cutting, saving of energy, and uses less water than manufactured paper. Paper recycling has also created 3000 fulltime jobs in Kenya, as well as giving others the opportunity to make a business out of collecting and selling waste paper and transportation. This contributes to the livelihood in slums, where most waste paper is collected. Devji proposed that the government and other stakeholders promote and educate the public on the various advantages of recycled materials.

Conclusion:

After debating on the key challenges and solutions, participants agreed that, in cities of developing regions, waste should be more considered as a reclaimable resource in itself. At present, it is the least considered element in urban policies, as well as the least financed sector, though the most damaging on the urban environment. There is also a strong need to adopt integrated policy frameworks that include waste management, inter-linked with sanitation and water supply and management in particular.

Recycling can help reduce demand for valuable and scarce landfill space. In cities where its use in agriculture is a possibility, composting is also a sensible option. The small-scale private waste management sector can play a key role in a city's overall waste management strategy. The incorporation of micro-enterprises and informal waste recycling cooperatives in the municipal solid waste management system has shown interesting results. Addressing the bottom of the pyramid can be done through the promotion and development of recycling cooperatives, which also provide a way of improving the living and working conditions of informal waste pickers, resulting in increased livelihoods. Rationalization of waste collection, however, is not sufficient without creating sanitary disposal capacities, in the form of either sanitary landfill sites, or recycling or incineration plants.

Waste treatment technologies are important but partnerships involving communities on the ground are equally critical to address challenges in waste management and at the same time enhancing livelihoods at the bottom of the pyramid. Best business and partnership models should be explored by the BPSU.

Challenge 4: Shelter and Housing Finance

Panelists:

- Michael Mutter, Senior Advisor, Slum Upgrading Facility, UN-HABITAT
- Robert Muir, BuildAid and Presidential Commissioner, Royal Institution of Chartered Surveyors, UK
- Patrick Lau, Chairman, Asian Habitat Society, China
- Evelyn Mngoda, Manager, Interlending Facility, KUSCCO



More than one billion of the world's total urban population lives in inadequate housing. Close to 3 billion people, or about 40% of the world's population by 2030, will need to have housing and basic infrastructure services. From a business perspective, this reality represents a significant untapped market. However, investors, financial institutions and developers shy away from engaging in the low-income housing sector. Faced with almost no formal options, the poor use a variety of incremental and informal means to meet their shelter needs. Informal systems are still the dominant shelter producers in many developing countries because current value chains are not adapted to the needs and realities of this growing low-income market.

Michael Mutter opened the session by presenting the UN-HABITAT Slum Upgrading Facility (SUF). The SUF approach, underway in Ghana, Indonesia, Sri Lanka and Tanzania through the SUF Pilot Team and with limited support in Kenya and Uganda through the UN-HABITAT SUF PMU, undertakes the following activities:

- Technical advisory services – working directly with low-income groups local government and the banks as they plan their residential upgrading;
- Referral services – to link local needs with local and international resources set up for the purpose of pro-poor housing development;
- Financial packaging – because taking upgrading and low income housing projects to scale requires specific legal documentation, and;
- Developing financial products – new instruments that will enable investors to work with and provide loans to various upgrading initiatives are designed, tested, and applied in the field projects.

The key to any “bankable” housing or upgrading project is the Project Business Plan and its Financing Plan Agreements. This is the statement of the cost of the project and how it will be paid for – together with the repayment mechanisms and period of time for full ownership.

Slum dwellers, in partnership with government and financiers, are taking the lead in the process. Providing land is the main investment for the municipalities, while the private sector brings the infrastructures. UN-HABITAT plays a role as a broker between partners.

Robert Muir followed up on the importance of involving the communities in construction process. The case was the reconstruction of small fishing communities in Sri Lanka after the Tsunami disaster. People lost not only their houses, but also their possessions and livelihoods, which gave them no option to finance anything themselves. Working units were formed within the communities, in order for the communities themselves to do the reconstruction. BuildAid and other NGOs contributed with technical support and training of new skills. Local materials and skills were primarily used, which gave the communities ownership

in the project, and renewed self-respect.

Muir expressed a hope to involve the private sector further. Questions from the floor expressed concern about sustainability of the initiative and how we can apply and expand this experience/initiative to other areas, like slums. By using local skills and local manpower, there are opportunities to expand the project to other areas.

Patrick Lau started by stressing the importance of promoting sustainable urbanization through the private sector and making people understand what sustainable development means. Mr. Lau elaborated on dilemma that China is facing on tradition versus modernity. China is going through a time of cultural transformation and rapid urbanization, and it is important to avoid the breakdown of “city life”. Instead Lau encouraged a rediscovering of our cities. This includes a response to the natural elements of urban layout. This means an orientation towards the waterfront where poor people are situated. A new planning approach of revitalization in these areas will attract investors. In this city beautification process, private developers are encouraged to cooperate with the waterfront dwellers to find a solution to the resettlement issue. The Chinese Government provides economic incentives and land for private sector companies to develop housing.

The issue of housing finance was the focus of the last key speaker of this session, **Evelyn Mngoda**. As shelter is a basic human need, it is crucial to think of how we can provide more shelter for the fast growing urban population. KUSCCO has developed a mortgage facility using the existing formal framework of the Co-operative sector. Members of co-operatives can contribute to the fund, and are encouraged to come together and borrow as a group. The members must raise 20% of the cost of construction or housing price, and must continue to save 2000 Kenya Shillings per month for the entire loan repayment period. The major challenges are the lack of title deeds, unattractive and unsupportive fiscal framework, and lack of knowledge by members of savings and credit co-operatives.

Conclusion:

The key challenge is to address the factors that deter the private sector from venturing into low income housing. They are mainly: the lack of macroeconomic stability, making return on investments unpredictable; the deficits in the regulatory basis for housing development and finance (effectiveness of property titles, foreclosure mechanisms); unattractive regulatory and fiscal framework for banking, saving and lending; ineffective and non-transparent land management; slow and unpredictable urban planning, lack of building control; insufficient public infrastructure provision and maintenance due to financial and management constraints; absence of effective and targeted housing assistance frameworks for low-income residents; high cost of housing due to inappropriate standards, building materials and inefficient techniques. If these can be addressed, the housing finance and real estate sector could provide more affordable shelter options.

Even when private developers and investors are willing to engage in housing finance and low-cost housing provision for the poor, governments have to develop the right regulatory and macro-economic frameworks, and local resources must be leveraged from the urban poor themselves. A further key responsibility of governments is to provide the necessary infrastructure to enable municipalities to fulfill their role and the private sector to operate. Shelter micro finance and community-based shelter funds are important tools to promote. They consist in short-term, small-scale loans of one to eight years, in amounts of US\$500 to 5000 are often more useful for incremental development than the long term, large value loans favored by the mortgage markets. Small housing loans, disbursed through housing micro finance institutions, are some of the most promising developments in housing finance during the last decade.

Challenge 5: The Slum Challenge



Panelists:

- Albert Cordeiro, Director, Vackord Ltd., Kenya
- Esther Passaris, Managing Director, Adopt a Light, Kenya
- Dr. Jennifer Riria, CEO, Kenya Women Finance Trust
- Steve Kiruhi, Mabati Rolling Mills, Kenya
- Mahesh Chavda, Mabati Rolling Mills, Kenya
- David Kithakye, Senior Human Settlement Officer, Regional Office for Africa and the Arab States, UN-HABITAT

Almost one billion people worldwide are living in slums. Without radical change, that number could double in 30 years. By 2050, there may be 3.5 billion slum-dwellers, out of a total urban population of about 6 billion. Worldwide, 18% of all urban housing units (some 125 million units) are non-permanent structures and at least 25% of all housing (175 million houses) does not meet urban construction codes. For every 10 non-permanent houses in the cities of developing countries, 3 or 4 are located in areas prone to floods, landslides, hurricanes and earthquakes. When 4 or more people live together in one tiny room, they experience a loss of dignity and are susceptible to infectious diseases and domestic violence. These facts demonstrate the tremendous challenges and the need to engage in local initiative with the private sector to alleviate and solve the issue.

Kenya's capital city Nairobi has some of the most dense, unsanitary and insecure slums in the world. Almost half of the city's population lives in slums. It is estimated that in Nairobi there are about 200 slums and squatter settlements. The proposed local 'Slum Challenge' initiative for Nairobi was discussed in this session.

Albert Cordeiro opened the session by explaining the concept behind the Slum Challenge, a private sector driven initiative, which aims to turn Nairobi slums into opportunities. The project is not yet launched, so interested partners are encouraged to participate in the development of the initiative. Slums represent a formidable opportunity where small interventions can have tremendous impacts and be profitable to a large number of people as well as to the private sector, particularly the SMEs. With some of the largest slums in Africa such as Kibera and Mathare, Nairobi represents a unique potential where investments can have huge results in improving livelihoods and contributing to the economic development of Kenya. The idea is that private sector should explore and develop business models in the areas of construction, water supply, sanitation, IT, energy and transport. Businesses usually believe that profit is best achieved at the top of the economic pyramid. However, a wide market exists at the BOP. About 1.5 million people live in Nairobi slums. This represents a huge market where companies can make smaller profits but on large scale. Cordeiro also urged the private sector to look at the development of an insurance scheme. If 1 million slum dwellers contribute 100 Kenya Shillings a month, then we are talking about a total of 100 million Kenya Shillings per month.

Esther Passaris also argued that a small individual donation from many could make a huge difference. If 1 million Kenyans give \$1 a month, we could build thousands of housing units every month. Mrs. Passaris also highlighted the fact that 40% of the income from mobile scratch cards comes from slums. There are great business opportunities in the slums, but still businesses do not operate in slums. At the same time there is a necessity to instill the concept of market in slums. Through her lightning project, Adopt

a Light, companies can "adopt" a light in a slum in exchange of an advertisement board. Even though there are more people in Kibera than along the highway, companies prefer to advertise on the highway. When Adopt a Light raises a high-post light in a slum or deprived urban area, it has tremendous positive impacts. Businesses can be open longer, children can study and play outside, security increases reducing rapes and violence. After a light was raised in Uhuru Park, there has been no reported rapes. Mrs. Passaris expressed some critical remarks towards the commitment and seriousness of leaders. Political leaders have failed; it is now up to the private sector to restore security.

Dr. Jennifer Riria brought the issue of women in focus, particularly on poor women. There are certain things poor do not need: being statistics, pity, half-baked commitments, etc. What poor need is access to basic services, they need water and cooking facilities, they need respect, protection, involvement, and engagement. They mostly need to be involved. Dr. Riria emphasized the need to work on youth in rural areas, so to prevent them to move to cities. Material things are easy to change; the challenge is the change of mind.

Mahesh Chavda presented the recently developed roofing technologies that should be promoted in slum dwellings. The steel sheets with coated aluminum and zinc have up to four times longer life span than other steel sheets due to extended weatherproofing. The reflective surface improves thermal comfort and results in cooler interiors by up to 4°C. The steel sheets are also formable and flexible, giving the opportunity to create your unit just like you want it. Lastly, the steel sheet has an excellent water and humidity resistance.

David Kithakye acknowledged that slum is a way of life, not just a physical structure. Slums are a complex social-economical issue. Kithakye reminded us that not all slum dwellers are poor and that we must recognize that slum dwellers are innovator, and not only hopeless and a risk population. Slum dwellers are to be supported, not provided. Given the fact that approximately 1.5 million people live in slums or informal settlements in Nairobi but are situated on a minimum of land, government, communities, and the private sector must recognize what they can do and what they cannot do. The challenge is to make all stakeholders work as one.

Karun Koernig closed the session by focusing on the youth. Koernig emphasized that given that youth constitutes such a large proportion of the population, companies ought to develop a special market strategy towards youth. Youth knows trends best and have extensive networks. When we are addressing slum upgrading, it is important to consider related consequences, like involving youth, employ them and train them. Youth represent to a huge market. On one hand, youth are a challenge, on the other hand, an opportunity. One example we heard in an earlier session is to subcontract street boys in waste management activities. The main point is that youth is to be seen as an asset.

Conclusion:

After a passionate debate, participants agreed that the Slum Challenge initiative is necessary. It should be driven by the private sector. UN-HABITAT could play a key role in bringing the different private sector partners together, as well as engaging the Government to provide incentives for private sector-driven slum upgrading. The BPSU should also play a coordinating role in linking private sector companies with the communities on the ground.

According to participants, the Slum Challenges objectives would include: 1/ building partnerships in Nairobi slums bringing together business partners, local authorities and the slum communities; 2/ promoting existing business operating in Nairobi slums; 3/ identifying untapped market opportunities and business models that work thus improving the living conditions of slum dwellers.

The role of the private sector would also be as follows: 1/ making existing products more accessible to slum dwellers; 2/ developing new products to cater for slum dwellers; 3/ strengthening skills of entrepreneurs in slums and strengthening supply chains to channel products and services in the slums; 4/ funding projects as part of corporate social responsibility or mainstreamed business.

Challenge 6: IT and Training



Panelists:

- Marc LePage, Regional Director, Middle East and Africa, Digital Opportunity Trust, Canada
- Susie Lonie, Vodafone Group, M-PESA, Kenya
- Hital Muraj, Area Academy Manager, CISCO Systems

The mobile phone, as a small IT device, is a critical component in developing businesses. 62% of small businesses in South Africa and 59% in Egypt said they had increased their profits as a result of mobile phones, in spite of increased call costs. Mobile banking, a new banking instrument using mobile phones, will help increase the potential markets at the bottom of the pyramid. In urban slums, where the majority of households and business are unbanked and rely on cash transactions in unsafe environments, the reduced cost of IT money transfer is good news for improving access to livelihoods.

Empowering and strengthening skills in low-income areas is essential for businesses to increase. IT can play a vital role in this process, especially among the youth.

Marc Le Page opened the session on IT and Training by discussing how ICTs can help break the poverty cycle. The model he presented, recognized as an international best practice, promotes locally owned social and economic development, and is based on local learning and leadership. Students from target communities are recruited to work as trainers within their communities. DOT has launched a program that specifically addresses the need to build ICT capacity in African communities. The program aims to support economic and social development, improve rates of employment and business, improve social outcomes, and enhance the role of women in society and economy. The DOT model engages public-private partnerships, and works from the grassroots in generating local capacity, ownership, and sustainability at the community level.

Susie Lonie presented an IT technology designed specifically for the developing world. M-Pesa, or mobile banking, targets the people without access to banking and gives them the opportunity to transfer money through a fast, safe, and easy mode by SMS. M-Pesa works as follows: an agent sends e-money to your account with his phone. In return, you pay an agent in cash. You can send the e-money to another phone, which can be withdrawn as real money at an agent. The M-Pesa trust account holds the funds. M-Pesa is developing other services like international money transfers, salary payments, bill payments, merchant payments, microfinance and banking services.

Hital Muraj closed the session by emphasizing the importance of Internet as a network of people and an educational tool for development for young people and future entrepreneurs. Hital Muraj presented a case on how IT education through the Network Academy empowered young women in Afghanistan. Muraj stressed that governments, the private sector and NGOs must work together in partnership to educate people in ICT skills.

Conclusion:

There are outstanding examples on IT use to address the BOP. Computers can allow small business development at the local level in communities. These can really address urban setting and low income settlements to support sustainable livelihood. The use and spread of internet creates new opportunities for small entrepreneurs, as CISCO clearly demonstrates. IT training and education is part of lifting people out of poverty. Mobile banking and education cannot yet really reach the BOP markets but can empower the unbanked small entrepreneurs in the long run if prices of money transfer reduce. Mobile banking allows fast, safe and easy money transfers. Entrepreneurs will be able to rely on cash transactions which they could not access before. Additionally, the spread of mobile technology has allowed the creation on new job opportunities and sources of income in slum areas.

Because IT products are generally small products that can be tailored to low income segments, they demonstrate the BOP approach. These examples are outstanding and very encouraging. These are all PPP experiences and mainstreamed business initiatives. The BPSU should explore these models further.

Cross-cutting Challenge: Financing Partnerships



Panelists:

- Wolfgang Frosch, Manager of Social Foundation, Donations and Childcare, BASF, Germany
- Hafiz Sherali, Chairman, Aga Khan Planning and Building Services, Pakistan
- Deepak Jolly, Vice President, Coca Cola, India
- Jaana Mioch, Disaster Management Specialist, UN-HABITAT
- Tim Challen, The Kilimanjaro Initiative, UN Federal Credit Union, Switzerland
- Juma Assiago, Safer Cities Programme, UN-HABITAT
- Maleye Diop, Global Manager, Public Private Partnerships for Service Delivery, UNDP

Wolfgang Frosch presented the experiences of BASF and partnerships with different NGOs and UN-HABITAT in disaster relief activities. BASF has no competency itself in the field of reconstruction; its role has been to finance the project only. Frosch explained that BASF has been working with UN-HABITAT because of UN-HABITAT's stakeholder approach, which includes communities, local authorities, governments, NGOs, and private sector. Frosch stressed the need to develop business models and partnerships with win-win situations, in order to reproduce smaller projects at a higher-scale.

Hafiz Sherali shared his experience on Aga Khan Development Network's response to the South Asia Earthquake in 2005. The earthquake had devastating consequences in terms of casualties and destroyed homes and livelihoods. The estimated cost of reconstruction is US\$ 6 billion. From his experience, Sherali highlighted the importance of a multi-sector approach in order to ensure success. Reconstruction should be inclusive and community driven. Home reconstruction is not the same as just getting people new houses. It is also about training and technical support. Then the communities get ownership in the reconstruction process.

Deepak Jolly followed on the issue of disaster response, sharing Indian experiences of the Tsunami relief interventions. He explained why a company like Coca Cola was involved and with the will to impact on the society as a whole. Water is fundamental to all communities, and Coca Cola understand that business thrives only amidst vibrant and sustainable societies. Water management

and distribution is therefore a priority to improve the overall standard of living in communities. The big challenge, according to Jolly, is to bring together communities and partners and coordinate public-private-community partnerships. During disasters like the Tsunami there is a huge flow of funds, but there is little coordination on investments to be made.

Janna Mioch explained the new trend towards a stronger private sector involvement in post-disaster interventions. It is no longer business as usual. Private sector is involved in the process in an unprecedented way. Disasters also represent opportunities for a new start in the reconstruction process. But as the previous speaker argued, Mioch also saw the need for better coordination and urged private sector partners to coordinate post-disaster reconstruction, in order to maximize contributions. Reconstruction goes beyond shelter. It is also important to rebuild governance structures and ensure economic recovery. Sustainability begins with a house and a job.

Tim Challen presented the Kilimajaro Initiative, a climb aimed to raise funds and awareness on urban safety needs, in terms of crime. The Kilimanjaro Initiative, together with Un-Habitat Safer Cities Programme, focuses on youth as agents of change in the communities, and highlights problems of unemployment, exclusion, education, safe urban environments, and social responsibility. Reaching the “rooftop of Africa” symbolizes the overcoming of life’s seemingly insurmountable challenges. Challen represents UNFCU, which sponsors youth participation on the climb. UNFCU also provides young people with access to financial tools, like micro-credit, saving schemes and grants.

Juma Assiago elaborated on the UN-HABITAT Safer Cities Programme. The objective of the program is to prevent violence, crime, and insecurity in cities. The concept of urban safety is valid not only in the developing world, but also in developed countries. It is about the security of people.

Maleye Diop ended the session by explaining the concept of public-private partnership (PPP) as an inclusive partnership that uses the strength of all partners to address service delivery challenges and achieve the Millennium Development Goals. The PPP consists of governments (national government, federal states, municipalities, local authorities), civil society (communities, NGOs, universities, research centers), and businesses (national and international, formal and informal enterprises). Diop made clear that PPP does not equal privatization, but involves both public and private investment responsibilities.

Conclusion:

Multi-stakeholders approaches are needed and when partnerships are designed, partners’ roles and functions need to be defined carefully, as well as the nature of their contribution, be it financially, in terms of personnel and expertise. Financing partnership can take several forms: donations -- the philanthropic approach -- or CSR contributions, focusing not just on the economic value added to business but also on the environmental and social values. In post-disaster interventions, the private sector sometimes goes beyond CSR, contributing to the overall economic and social recovery and resettling governance structures at the local and national levels.

Setting transparent and accountable processes for financial contribution is key to private sector operators. It is crucial to set-up transparent systems for channeling CSR funds in order to increase the effectiveness and impact of contributions. Also, it is important to involve the communities from the start in partnership and financing arrangements.

Campaigns are part of the instruments to fund-raise, as shown by the UNFCU Kilimanjaro initiative. You need to raise awareness

to raise funds. That is maybe why disaster relief operations attract funding as operations are immediately and extremely visible when disasters occur.

The BPSU needs to explore business models for PPP and multi-stakeholders partnerships, particularly the financing mechanisms and contributions from the different partners.

Conclusion and way forward

Mrs. Inga Klevby
Deputy Executive Director,
UN-HABITAT



Mrs. Klevby closed the meeting by reiterating that the private sector is not only a part of the solution, but a vital partner that must be engaged if the world’s cities are to achieve sustainability.

Mrs. Klevby made a first call to the **global leaders** for their engagement and contribution to sustainable development, and commitment to the MDGs. The global leaders want to participate in policy making in order to create a framework that allows business to contribute effectively to sustainable development.

The second call was directed to **small and medium-sized enterprises** as the main contributors in areas addressed by UN-HABITAT. The SMEs are already engaged in policy dialogue with local governments and the UN, but they do not work on a scale that maximizes market opportunities that address both private sector and development needs. SMEs should also expand their impact by exchanging best practices that demonstrates innovative technologies that address the challenges in cities and finding new avenues and business opportunities with new partners, be it city managers, NGOs, foundations and other private sector companies complementing their businesses.

The Business Partnership for Sustainable Urbanization’s objective is precisely to offer a new platform for the private sector to exchange on business practices and models in our sectors such as construction, housing finance, water and sanitation, energy, transport, disaster management and reconstruction. Mrs. Klevby said that the BPSU was necessary and that we should make good use of it.

She also stressed the fact that the private sector and the UN share common objectives of more efficient, productive and inclusive cities. Their common challenge is first and foremost to address the shelter and basic services needs of low-income segments in urban areas. Doing this means exploring business models and untapped opportunities in cities while engaging the private sector to work towards a more sustainable urbanization. Then, it means implementing and scaling-up operations through partnerships.

She thanked all the participants by their active involvement in this first event and she called for further cooperation through the BPSU initiative.

Site Visit

Sunday 15 April 2007

Almost thirty participants of the BPSU First Stakeholders meeting from different countries were taking part in the visit of a UN-HABITAT Kenya Slum Upgrading Programme (KENSUP) Project in one of the largest slum of Africa, namely Kibera.

The project is managed from the current UN-HABITAT site of office located near Mbagathi Way.



They were welcomed by Joshua Kaiganaine, UN-HABITAT Project Manager for this project, and three inhabitants from Kibera, elected by the community.

Within KENSUP framework, the Kibera Integrated Water, Sanitation and Waste Management Project (Kibera WATSAN) as part of Water for African City Phase II (WAC II) programme, also supports low cost community based demonstrations in the Soweto village of Kibera slums. The project aims at contributing towards improving the livelihoods of the urban poor in Soweto East, by supporting small-scale community based initiatives in water, sanitation and waste management.



To project will involve the construction a 2,5km low-volume up-graded road, 1.8 km storm water drains and improvement of two foot bridges, to enhance movement of people and goods within the greater Kibera.

Sanitation improvement is addressed by constructing communal water and sanitation facilities (all-in-one complexes with VIP latrines, shower cubicles and water booths) in strategic locations connecting them to piped water and providing for local storage. This also includes small scale door to door waste collection and recycling demonstrations.

Most of the participants visiting the site expressed their interest in the project in terms of housing upgraded, water and waste management.



After the Soweto Estate in Kibera, the group visited a private project located in Athi River, a Nairobi suburb, some 20 km from the city centre.

It will comprises 750 three-bedroom bungalows. Phase1 of the project comprising of 415 three-bedroom bungalows was completed by December 2006. This project contributes to decongesting Nairobi as well as offering affordable houses to middle-classes.

The complex will provide its residents all basic needs (shopping centre, school...) and won't require them to travel to Nairobi.

Two different kinds of houses are built: 86 square meters units and 92 square meters units. Each house consists of three bedrooms, a lounge, a kitchen and a bathroom. In front of the house and behind, a small garden is provided. The cost per unit is 3 Million Kenyan Shilling.



Press Conference

Tuesday 17 April 2007

[Press release]

Joint press Conference to launch UN-HABITAT's Business Partnership for Sustainable Urbanization and to launch UN Habitat's new partnership with Coca-Cola (India) to improve access to water and sanitation for marginalized communities in India and Nepal.

The objective of UN-HABITAT's Business Partnership for Sustainable Urbanization is to offer a new platform for the private sector to exchange business practices and models in sectors such as construction, housing finance, water and sanitation, energy, transport, disaster management and reconstruction.

The BPSU will be a strategic alliance of business companies, including foundations and other partners, working towards sustainable urbanization. UN-HABITAT's role in the BPSU will be to promote dialogue between partners and help them take concrete actions, such as the Slum Challenge in Nairobi, a private sector driven initiative to address slums dwellers through corporate social responsibility and mainstreamed business.

Coca Cola, India, has entered into a partnership with UN-HABITAT to take up community development projects on water and sanitation in India and Nepal. The projects to be undertaken under this partnership will be relating to the UN-Habitat's Water for Asian Cities Programme. These include provision of safe drinking water in 150 schools in West Bengal and construction of Rain Water Harvesting structures in 10 schools in Madhya Pradesh, India. Similarly, there will be activities relating to promotion of home based water purification, awareness raising and capacity building.



Speakers included: Anna Tibaijuka, Executive Director of UN-HABITAT; Mr. Deepak Jolly, Vice President, Coca Cola India; Chris Kirubi, Chairman of Haco Industries - Chris Kirubi is a prominent Kenyan business executive who has invested heavily in a number of Kenyan companies and multinationals; Christine Auclair, Coordinator, Business Partnership for Sustainable Urbanization

The Habitat Business Expo

13 to 20 April 2007

Some 39 exhibitors, mostly private companies working in housing, water, waste management or energy sectors took part in the Habitat Business Expo. Some 16 Youth exhibitors also participated in the event.

The exhibition provided the opportunity for businesses to demonstrate products, services and technologies to a wide range of partners in the following areas during the 21st Governing Council:

- 1 - Innovative building systems for better shelter solutions;**
- 2 - Innovative technologies for affordable water supply and adequate sanitation;**
- 3 - Clean energy options for all and energy efficiency solutions;**
- 4 - Appropriate waste management solutions for human settlements;**
- 5 - Financial products and real estate solutions;**
- 6 - Training and IT solutions to strengthen urban entrepreneurship.**

List of Exhibitors

Adopt-A-Light
Africa Online
Afrigarnics
Altener Solar Ltd.
Ankit Design
Aquatech Industries
Asian Habitat Society
Asset Management Systems
Bamburi Cement (Lafarge)
Better Days Technology
Kijito Windpumps
Bola Associates Ltd.
Brooms Limited
Coca-Cola India
Craftskills Enterprises
Freeplay Market Development
Federal Mortgage Bank of Nigeria
Federation of Kenya Employers
Harp-Group
Jayne Textile Products
Kamongo Waste Management
Kenya Association of Manufacturers
Mabati Rolling Mills
Makiga Engineering Services
Munix Solar
Nairobi Water Company

Nigerian Building and Road Research Institute
 Practical Action/ITDG
 Regional Centre for Mapping of Resources for Development
 Safaricom/Vodafone M-Pesa
 Scion Real
 Standard Chartered Bank
 Stork Project
 Sulabh International
 Tanzania Building Agency
 UN Millennium Campaign
 Winafrique Technologies
 Wood-Perfect
 Zigira Nyanza

Youth Exhibitors

Slumcode
 Ghetto Radio/Koch FM
 One Stop Youth Centre
 HAMWA
 Kawaka Environmental Services
 Jacqueline Comp.
 Art and Craft Women Group
 Blessed
 Vijana Shimo La Tewa Self Help Group
 D-Light
 Janamuj Collections
 Fortress of Hope
 Hawa Artists Project
 South Turks Youth Group
 PACT Global Business
 Nairobi Youth Against Drugs and Crimes
 Designs and Creations Africa
 AKALA Designs, Ecosandals
 Hope Disabled Women Group
 Philscreations
 White Charcoal Self Help Group
 YES Kenya
 Environmental Entrepreneurship Program



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