**Slums, Informal Settlements and Inclusive Growth in Cities:
Examples from Morocco and Colombia**

Judith A. Hermanson, President and CEO
IHC Global Coalition for Inclusive Housing and Sustainable Cities
   jhermanson@ihcglobal.org
   301-793-7620
   1424 K Street, NW – Suite 600
   Washington, DC 20005

Introduction
Of the world's 7.4 billion population, approximately 4 billion live in urban areas. Of
these, a quarter, approximately 1 billion people, live in slums! The United Nations
defines a slum as a place where people live with any one of "five deprivations": clean
water, improved sanitation, sufficient living area so as not to be over-crowded, durable
housing, and secure tenure. Hundreds of millions lack all five.

With accelerating urban growth, in many areas slums in outlying areas, known as
"informal settlements,"[1] are the fastest growing. The growth of informal settlements
during the latter part of the 20th century and continuing more rapidly in the 21st century
raises serious concerns, both for the large number of people living without the basic
requirements for a decent life as well as for the wider implications of these living
situations for cities, their countries and indeed the world. Communities of people living
without adequate services and spatially and psychologically divided from the cities in
which they reside are a crucible for issues that extend beyond their borders. Such
issues potentially include health pandemics, national and global insecurity, political
instability and mass migration.

It is of course true that slums and informal settlements are not monolithic, despite some
of their shared characteristics. For many people moving to the city, the living conditions
are regarded as temporary and sometimes it is the case that once people have
established themselves they are able to move. In other places, people of some means
live in slums such as Dharavi in Mumbai out of choice for a variety of reasons. And in
still other places, the urban rural cultural connection remains strong, with some urban
residents requiring only a "place to stay," rather than a permanent home," as has been
seen for example, in Ghana,. But in most cases slum dwellers in informal settlements
around the world do not move on and are caught in an inter-generational "poverty trap."
As their numbers grow, so does urban inequality and inequity.

Whatever the story of individual informal settlements might be, they universally manifest
the inability of cities to provide services and infrastructure to meet the needs of all
citizens in the face of ever more rapidly increasing urban growth.   So, a range of

---

[1] Informal settlements are also referred to as "peri-urban settlements," "clandestine neighborhoods,"
and "squatter settlements," among other terms. This paper uses "informal settlements" to cover all
categories where people are living in an unplanned area outside of the formal city planning and other
systems, physically contiguous to the city but without recognized legal status.

practical approaches is necessary. This paper puts forward the idea that ***in situ*, comprehensive upgrading of informal settlements**[2] is such a practical solution and is a key element in managing rapid urban growth effectively and inclusively. Drawing on examples in Morocco and Colombia, this paper shows that upgrading informal settlements and integrating them into the "formal city" and its economy can be a vehicle for the achievement of greater inclusiveness, while at the same time fostering innovation, creating jobs and developing social capital. It argues that such upgrading should be viewed by rapidly urbanizing countries not simply as a means for cities to address slum conditions but also as an intentional strategy (1) to knit the informal communities into the life and fabric of the cities to which they are attached ***and*** (2) also to advance a policy of inclusive economic growth that will create greater equity and lessen inequality.

Historical Backdrop
Slums are not new. Indeed, the development of most cities worldwide has been characterized by the "two city" phenomenon, with one home to wealth, prosperity and "the Establishment" and the other home to squalor, poverty and often an array of vice. This phenomenon has been well-studied and documented (see, for example, Cronin, 2011). Over time, a characteristic pattern in industrialized countries is the absorption, renovation, "gentrification" of the second city resulting in a reduction in city divisions (although they often persist in other forms in many cities).   In many rapidly growing cities, however, this cycle often includes another element—the proliferation of informal settlements beyond the boundaries of the formally recognized city. These are sprawling outward from the city, usually settled in a haphazard fashion, so with no apparent design, and are densely inhabited with limited internal infrastructure and services.

Urbanization has been associated historically with industrialization and the corresponding growth of employment in the formal sector which have both spurred and accompanied urbanization. Now, this is often not the case, as seen most dramatically perhaps in sub-Saharan Africa (Hendrick-Woong, et. al., 2014) which is now the most rapidly urbanizing region of the world.

According to the UN Habitat World Cities Report, 2016, as shown in Figure 1 below, during the period between 1995 and 2015, low income countries experienced an average 3.68% annual rate of urban population growth while high income countries experienced in contract .88% urban population growth during that same period. The pattern of urban population growth is usually not formally reported on or reflected in statistics such as these, which focus on rate of growth. However, pattern is very important to consider in understanding the dynamics of any city as well as the trends and to develop policies and investment strategies aimed at inclusion and equity.

---

[2] This paper uses the term "*in situ* comprehensive upgrading" to mean upgrading of informal settlements with and for the current residents, combining the physical improvements (roads, drainage, water, housing, tenure rights) with economic and social services. The paper sometimes shortens the phrase to "upgrading" for brevity's sake but intends always to differentiate this approach from others that may displace communities or be limited to physical interventions.

Figure 1: Urban Growth, 1995 - 2015

Region/Area	Average annual rate of change of the urban population				Entire Period
	1995-2000	2000-2005	2005-2010	2010-2015	1995-2015
World	2.13%	2.27%	2.20%	2.05%	2.16%
High-income countries	0.78%	1.00%	1.00%	0.76%	0.88%
Middle-income countries	2.74%	2.77%	2.61%	2.42%	2.63%
Low-income countries	3.54%	3.70%	3.70%	3.77%	3.68%
Africa	3.25%	3.42%	3.55%	3.55%	3.44%
Asia	2.79%	3.05%	2.79%	2.50%	2.78%
Latin America and the Caribbean	2.19%	1.76%	1.55%	1.45%	1.74%
Europe	0.10%	0.34%	0.34%	0.33%	0.31%
North America	1.63%	1.15%	1.15%	1.04%	1.24%
Oceania	1.43%	1.49%	1.78%	1.44%	1.53%

Source: UN Habitat, World Cities Report 2016

Most of the growth in rapidly urbanizing countries is taking place in informal settlements, where most people are employed in the informal economy, where job and enterprise opportunities are limited by both financial resources and spatial patterns, and where access to the formal city and economy is made difficult by distance, physical separation and lack of transport. In order to achieve Inclusiveness, city policy makers and planners must take into account these settlement patterns. *In situ* comprehensive slum upgrading does just that. However, it is not the universal answer. For various reasons, some communities may not be suitable for this approach. But for many cities, *in situ* comprehensive slum upgrading, with strong community engagement and participation and investment of resources in infrastructure and service delivery, combining public, private and community resources, is an essential part of a multi-pronged strategy to achieve equitable development.

In 2015, 193 countries at the United Nations Development Summit signed on to the 2030 Agenda for Sustainable Development (Agenda 2030) to eradicate poverty, fight inequality and injustice and combat climate change.[3] It lays out 17 Sustainable Development Goals (Global Goals) to eradicate global poverty over the next 15 years and has focused world attention on the challenges that increased inequality poses to our collective global future.[4] Agenda 2030 includes Goal 11 focused on making cities and

---

[3] The framework for this ambitious plan is "people, planet and prosperity." It supports peace through greater freedom and seeks to eradicate poverty in all its forms, identifying it as one of the most critical challenges facing the world today. www.sustainabledevelopment.un.org (retrieved 8/13/16).

[4] The United Nations has found that inequality has increased or ceased to decline with relatively few exceptions over the past two decades. (United Nations: Globalization and Equity, 2012), pp 47-48; see also (United Nations Development Program, Human Development Report Office Research Paper; Equity, Inequality and Human Development in a Post-2015 Framework, 2013).

communities "*. . . inclusive, safe, resilient and sustainable.*"[5]   With these mutually reinforcing descriptors, the goal addresses inequality and poverty through an urban framework, supported in turn by 10 targets that address the physical and service delivery aspects of cities. Goal 11 says in effect: *Cities are not places for "magic bullets," or single sector approaches, but rather for a carefully orchestrated set of **place-specific** social and economic policies and interventions seen and carried in relation to each other*. Only in this way can safety, security, sustainability and resilience be achieved.

As important as the integrated conceptualization of Goal 11 is in preparing a shift in thinking about urban growth and its challenges, its targets do not address investment and financing or policies to ensure inclusive growth. With their vibrancy and often indomitable human spirit, as well as with their very difficult physical circumstances (dichotomized elsewhere as "slums of hope" and "slums of despair"[6]) informal settlements provide city governments, supported by national governments and the global community, with a way forward towards more equitable urban development and social inclusion. The mind-shift required is to see them as potential assets and not simply as "problems to be solved." Seen this way they become a vital component of a city-level strategy for inclusive growth.

Participation, Governance and Political Will

While the proportion of people in slums today is lower than it was a decade ago, the absolute number of slum dwellers continues to climb, with informal settlements experiencing higher than average population growth and continuing to increase in number, size and physical separation from the cities to which they are attached. Without other options, their residents live in conditions that can be described only as squalid and unhealthy, reinforcing the cycle of poverty in which most of them find themselves and excluded from many of the economic and other opportunities historically associated with urbanization.

Even in the recent past, there are many instances of governments[7] seeking to "wish away" informal settlements, seen as embarrassments or areas of political opposition, by simply ignoring them or, worse, clearing them in brutal fashion. These strategies simply do not work since they do not erase the underlying conditions that give rise to them in the first place. Worse, they risk alienating the people who are displaced in more radical ways that can lead to social instability. On the other hand, taking the opportunity to tackle the underlying issues in collaboration with the residents can have the opposite outcome. Joint community planning and meaningful participation by communities will usually result in better, more acceptable solutions as well as serve the purposes of strengthening democracy and individual agency at the grassroots and of developing both human and social capital.

---

[5] www.sustainabledevelopment.un.org (retrieved 8/13/16).
[6] United Nations Human Settlements, 2003.
[7] Examples may be found even in progressive countries, such as Morocco and Ghana. In some cases razing of settlements arises from the clash between the informal assertion of the right to occupy and the legal ownership of the land.

Inclusive Growth[8]
Over the past decades, income inequality has grown at global, national and city levels throughout the world. As a response to the rise of inequality, a growing group of policy makers, officials and scholars are focusing on the concept of "inclusive growth."[9]   This idea of growth is spurred by inequality and recognizes that income inequality is both cause and effect of a complex interrelationship of social, spatial, psychological, economic and educational factors. In short, it goes beyond the idea that economic stimulus alone will address the broader issues within society. A fundamental aspect of inclusive growth is employment and social inclusion. For example, the linchpins of the inclusive growth strategy advanced by the OECD is affordable housing, employment and skills. (New York Declaration, 2016)   As another example, in laying out its Europe 2020 strategy for inclusive growth, the European Commission sets out these dimensions: *A strategy for smart, sustainable and inclusive growth in a high employment economy resulting in economic, social and territorial cohesion, combating poverty and social exclusion, enabling all to ". . . live in dignity and take an active part in society."* (European Commission, 2010)

One of the less positive outcomes of globalization, rising inequality is having visible political repercussions, some of which may sometimes fly in the face of some aspects of social inclusion. Nonetheless, the initiatives of the European Commission and the OECD are part of a growing recognition that things will not simply "sort themselves out," but rather that intentional policy and investment are required. This is particularly so in rapidly urbanizing countries where economic and spatial divisions within a city are more starkly visible. If inclusive growth is an intention of rapidly urbanizing countries, informal settlements must be part of the equation.

Inclusive Urbanization, Slum Upgrading and Inclusive Growth
A bold vision is required for inclusive growth! One that turns the proposition of urban inequality on its head: *In situ comprehensive urban slum upgrading*, which meaningfully includes, responds to and engages residents in the process, can make cities more inclusive and stimulate greater shared prosperity by enhancing social inclusion through participatory processes, creating jobs, developing skills and enhancing productivity, and creating linkages between the formal and informal sectors of the economy.

A call for comprehensive upgrading is not new. Since the 1980's at least, slum upgrading – approached variously but all focused on improving the living conditions of residents *in situ* – has been known and successfully implemented in a number of places. Comprehensiveness (meaning economic, social and physical interventions) in combination with robust participation have been shown to be critical to success. (UN Habitat, 2014; World Bank, 2014) Even so, the majority of upgrading initiatives have remained just that – initiatives – and have not been taken to scale. Despite many

---

[8] This paper uses the definition of "inclusive growth" as established by World Bank, PRMED: *Rapid and sustained poverty reduction requires inclusive growth that allows people to contribute to and benefit from economic growth. Rapid pace of growth is unquestionably necessary for substantial poverty reduction, but for this growth to be sustainable in the long run, it should be broad-based across sectors, and inclusive of the large part of the country's labor force.* Ianchovichina, et. al., 2009).
[9] For example, the OECD Initiative on Inclusive Growth in Cities championed by 47 Mayors from cities across the world (including high, middle and low income countries) is an on-going important initiative.

anecdotes and success stories, upgrading has not stemmed the tide of informal settlement and slum formation nor been able, in many cases, to integrate communities into their cities.   This outcome undoubtedly results from many factors and most certainly one of these is failure to conceptualize such initiatives as part of a strategy for overall city prosperity based on inclusive growth.

The proliferation of informal settlements and their de-humanizing lack of basic services and insecurity of tenure illustrate vividly the failure of cities to keep pace with urban growth. They are also the visible face of urban inequality. Their scale illustrates the immensity of the challenge posed by Global Goal 11, calling for cities to be resilient, safe, sustainable and inclusive by 2030. In order to achieve this goal, cities undergoing rapid urbanization must not only prepare for at least 3.8% (average) annual urban population growth that they will experience but must also address the existing conditions and deficits manifested in slums and informal settlements.

LESSONS FROM PRACTICE
In its daunting challenge, Global Goal 11 also offers a potential new way of thinking that could, with the right policies and finance in place, considerably help to redress the current living conditions of millions and stimulate inclusive growth as a result. This manner of thinking is supported in different ways by the policies and practices in Morocco and Colombia – two different countries in two different parts of the world.

Described below is the macro context and broad urban development history for Morocco and Colombia in order to place into perspective specific cases within each country that illustrate the positive role of a comprehensive, participatory urban upgrading program not only in benefiting the residents of the upgraded communities but also the cities as a whole. Although perhaps not key motivating elements in either case, they both show that when cities recognize and value the human capital and assets represented by informal settlements, great strides can be made towards achieving inclusiveness, safety, resilience and sustainability for the city as a whole.

Morocco
Context: In Morocco, the government pursued in the late 1990's and early 2000's a policy of slum resettlement. This policy followed a period that had some demonstrated success with successful slum upgrading and integration of informal settlements into the formal footprint of the city. (Hermanson, 1990) However, slums and informal settlements persist.

As shown in Figures 2 and 3 below, urban growth in Morocco was robust through the mid-1980's and then began to taper off. Although the urban population growth rate dipped from 3.4% in the 1990's during the first decades of the 2000's, it appears to be once again on an upwards trajectory as shown most clearly for the last 10 years represented in Figure 3.
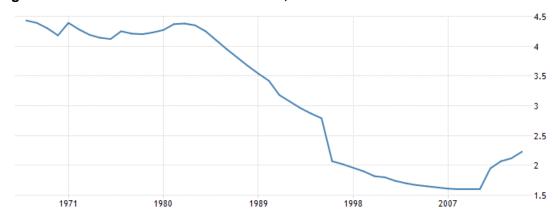
Figure 2: Urban Growth Rate in Morocco, 1962-2015

Source: Trading Economics, www.tradingeconomics.com; retrieved 8/7/2016
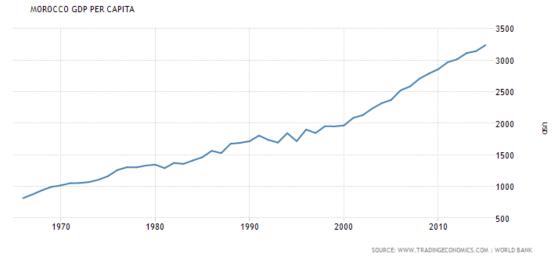
Figure 3: 10-Year Urban Growth Rate in Morocco

Source: Trading Economics, www.tradingeconomics.com; retrieved 8/7/2016

Since 1990, when Morocco's urban population had already reached the urban 50% benchmark, the percentage of the population living in urban areas has risen by 10%, now hovering around 60%. With an annual urban growth rate of 2.2%, up-ticking from a declining growth rate, and approximately 60% of its population living in urban areas, Morocco has a new set of emerging challenges.

In 2005, King Mohammed VI of Morocco launched a new initiative for an integrated housing delivery strategy aimed at social inclusion. The King's speech launched a National Initiative for Human Development. In this speech, he said "Effective and

sustainable development can become a reality only by integrated public policies."[10] This policy has three main lines: Accessibility of services, Income and employment, and Safety Net for Very Poor People.
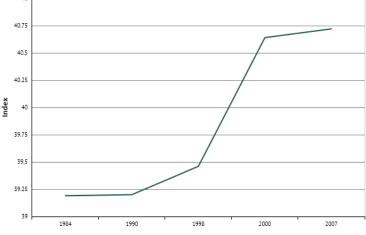
At the same time, the GDP per capita has also increased approximately $1,000 over the last ten year period.

Figure 4: Per Capita GDP Growth Rate in Morocco, 1962-2015

Source: Trading Economics, www.tradingeconomics.com; retrieved 8/7/2016

At the same time income inequality in Morocco has also risen. However, it has not risen as fast as per capita GDP, with an increase of +/- 10% over a portion of that same period, with a possible leveling off of the increase trend as shown in Figure 5.

Figure 5: Income Inequality in Morocco, as Measured by the Gini Coefficient,

Source: "Africa by the Numbers," www.koema.org derived from World Bank data. Retrieved 8/13/16

---

[10] King Mohammed VI, May 18, 2005

It is too neat (and would require further study) to say that the increase in per capita GDP is a consequence of the country's urbanization and its manner of handling the urban growth it represents. Indeed, the increase in inequality clouds the picture. However, in this period of time, Morocco's policies have seen a reduction in both the proportion of urban population living in slums from 8.2% to 3.9% (UN Habitat, 2016) and simultaneously also a reduction in the absolute numbers, from 1. 4 million to under one million (807,066) suggesting that the urban policies are having a positive effect as well as enabling the Government to make progress in catching up with demand for infrastructure and services. The current integrated strategy that emphasizes participation, combines housing solutions and provides a safety net for the very poor.

The Example of Montfleuri Comprehensive In Situ Upgrading as an Inclusive Growth Strategy: *Montfleuri is an example of an innovative initiative that successfully integrated an informal settlement into the fabric of the city of Fes and points to a strategy for inclusion that can be used by other cities in other countries.*

In the 1980's, Montfleuri was an outlying area of the city of Fes, Morocco's second largest city. Montfleuri's growth began slowly and somewhat atypically, but as a result of increasing pressures of urbanization, it began to burgeon. Instead of razing this settlement, the Government of Morocco (GOM) and the municipality of Fes (working with the agricultural commune in which Montfleuri was located) actively engaged with the community to make an accommodation between the illegal structures and informal development patterns and the formal sector norms.

This accommodation was accomplished in a cost effective manner, with many of the costs being borne by the residents themselves. Key to the success were the commitment of government, the presence and work of a legitimate citizen association, participatory planning, and the incentive of regularized land title. The accommodations on the citizens' side involved abiding by certain planning norms, becoming integrated into the formal sector of Fes, and agreeing to abide by the established urban plan which was modified in a mutually agreed fashion by the city and the residents. Accommodations from the city's side included accelerated land titling, conveying of legal title, and acceptance of some deviations from urban planning norms. (Hermanson, 1990). The result was the incorporation of this informal settlement into the fabric of the city of Fes, benefiting both the residents and the city as a whole.

Outcomes of the Montfleuri initiative were many, including robust participation of the community, stimulation of private enterprise; acknowledged legitimacy of the formal urban planning system; increased housing; better living conditions for low and moderate income families; environmental improvements; leveraging of private investment by public resources; rationalized land use; legalized secure tenure leading to asset accumulation for families and expanded tax base for the local authority.
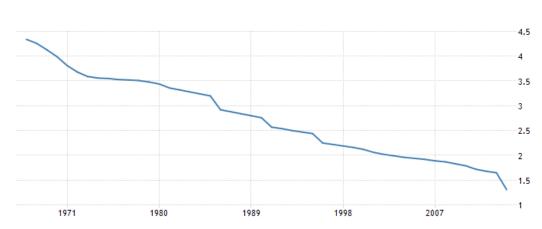
Current urban policies in Morocco include a component for upgrading informal settlements *in situ*, using a comprehensive set of inputs that include participatory planning, physical improvements, skills training and education and other service delivery. In order to ensure positive alignment of urban growth, per capita GDP growth and income inequality, Morocco could do worse than look to the past and Montfleuri for a way to foster inclusiveness and meet the aspirations of Goal 11.

Colombia

Context: Colombia is a highly urbanized country in South America, with a population totaling almost 49 million. Of this number, approximately 77% live in urban areas (approximately 38 million).   Marked for many years by civil war and armed conflict, fueled in turn by a highly profitable illegal drug industry, Colombia has a large number of internally displaced people (IDPs). There are estimated to be 5.8 million IDPs (Hojen, 2015), most of whom have been displaced to cities. Looked at through an urban lens, this figure means, in addition to the many serious social and economic implications that such large numbers of displaced people might have for Colombia, that a significant number of city residents are recent arrivals. IDPs account for15% of urban residents.
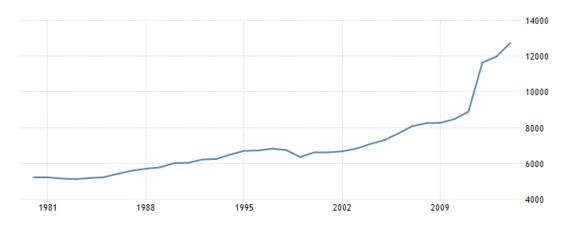
Aware of the challenges for IDPs as well as for the country, tor over a decade, Colombia has advanced a set of progressive social policies to address the inequities and suffering of the IDPs, with programs that range from land restitution to youth enrichment to employment training to transitional and humanitarian assistance. Colombia has also been enjoying over the past several years a period of relative calm; the security situation, although still variable from place to place, has significantly improved. With a negotiated Peace Accord in sight, Colombia is experiencing a period of economic progress and prosperity.

Even so and despite the reported lessening of the housing deficit due to an emphasis by government on the provision of social housing ([www.colombiareports.com)](www.colombiareports.com), retrieved August 10, 2016), the existence of informal settlements in Colombia continues to challenge. Gilbert has found, "While the local state has been active in regularizing tenure and providing services to existing self-help settlements, there is no policy beyond targeted subsidies to cater for future demand for low-income housing. There is no solution to the housing problem in Colombia but a different approach would be helpful in mitigating some of the worst symptoms" (Gilbert, 2014) Already highly urbanized, Colombia's challenge with respect to the housing dimension of inclusive growth is primarily to manage its informal settlements. It would seem that there is a solution suggested in part by the existing strategy for land title regularization and the upgrading approach that was used effectively in Medellin.

Figure 6: Colombia Urban Growth Rate, 1962 – 2015

Source: Trading Economics, www.tradingeconcomics.com, Retrieved August 13, 2016

Figure 7: Colombia GDP Per Capita Growth, 1979 -2013

Source: Trading Economics, www.tradingeconcomics.com, Retrieved August 13, 2016

Already highly urbanized, Figures 6 and 7 tend to suggest a relationship between Colombia's marked growth in productivity and the decreasing rate of urban growth. The urban growth rate is noticeably trending downward, and with a Peace Accord on the horizon, ending years of strife and reinforced by an active land re-distribution program, some areas may in fact see urban internally displaced people (IDPs) returning to the countryside. At the same time, inequality is high as shown in Figure 8.
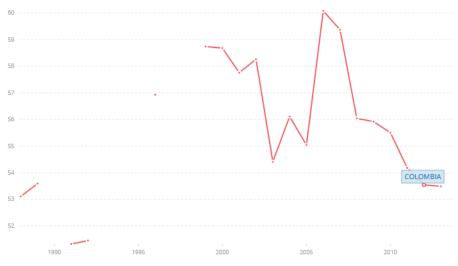
Figure 8: Colombia Income Inequality as Measured by the Gini Coefficient

Source: World Bank, www.worldbank.org Retrieved 8/13/2016.

While the inequality gap is declining, it still remains above 50%. So, despite significant positive trends a more inclusive approach to impact inequality is suggested by the data shown in Figure 8.

Example of Medellin Upgrading as an Inclusive Growth Strategy: *Medellin provides an excellent example for application elsewhere in Colombia as well as other places as to how an active collaboration with excluded communities divided economically, socially and spatially from the city as a whole can yield benefits for the communities themselves as well as for the greater city. The benefits include a marked reduction in crime and an increased resilience of the city as whole.*

Through its industrialization in the mid twentieth century, Medellin, already the second biggest city in Colombia, attracted large numbers of migrants. Subsequently, many IDPs also found their way to the sprawling outlying informal settlements that carpet the steep hills surrounding the formal city situated in the valley below.

The economic and displacement migration placed a strain on the urban infrastructure resulting in both a proliferation of informal settlements. What was once a place of economic opportunity attracting migrants became a place where there were insufficient jobs to meet the need for employment. (Betancur, 2007) This convergence of circumstances created an ideal entry point for the illegal narcotic drug trade and other illicit activity, such as "kidnap for ransom." In short, large areas surrounding Medellin began to exist well outside the law. The city became a "no go" zone for many and put the entire economy and population at risk. Relatively quickly, Medellin turned from a prosperous city to the "murder capital," not only of the country but of the world.

At the beginning of the 1990's the national government enacted legislation and developed a program to be implemented by the Medellin government (Betancur, 2007). The private sector supported the nationally mandated initiative. The local government designed a highly participatory process in which residents of the outlying informal settlements engaged in planning and prioritizing improvement plans and services to these physically separated communities, including drainage, housing improvement and sanitation. One of the most visible improvements that came about is a sophisticated transportation system that both literally and figuratively links the informal settlements and the communities. A series of cable cars and escalators enable residents to travel to work in the city and access the services that the city provides.

But transportation was only part of a multi-faceted program that included economic and social services. It is important also that the program was (and is) a "two-way street" and involved also investing in the communities' cultural lives, fostering arts *the communities,* as well as elsewhere in the newly accessible city. The program also boosted employment, bringing cultural and other services to the communities, and literally knitting the communities into the physical fabric of Medellin.

Although Medellin has been highly touted for its undeniable success, it is by no means perfect nor has it solved all of its challenges. Nonetheless, what it has managed to achieve is a city that is more inclusive and cohesive, benefiting again from more widely shared prosperity[11] and the exercise of citizenship of all its residents. And it stands as a vivid example both of a city on the verge of anarchic disintegration finding ways to make a remarkable comeback and emerge more prosperous and vibrant than before. Investment in *in situ* comprehensive upgrading of the informal settlements is the key to the transformation. The resulting social capital, economic opportunity and enhanced cultural and social vitality of Medellin illustrate how a vision of inclusion has been

fulfilled. Income inequality is still high but many more pathways to opportunity exist than previously.

<u>Conclusion</u>

Inclusive growth is a necessary element in increasing global equality and equity. In addition to financial growth other elements that are essential are social inclusion, housing and employment. Any causal relationship between comprehensive *in situ* upgrading of informal settlements and inclusive growth remains to be definitively established by further research and analysis. However, the examples of Montfleuri and Medellin show the practical benefits to cities of such programs and their potential as engines for the achievement of Global Goal 11's vision of inclusive, sustainable, secure and resilient cities and urban settlements.

The reduction of inequality depends in large measure on the availability of decent accommodation and equitable access to basic services of water, sanitation, health and education, opportunity to benefit from city amenities, and a sense of connection to the city in which people live. Informal settlements are symbols as well as manifestations of exclusion, vulnerability and separation within cities. If both the physical and social integration of slums in the outlying, underserviced informal settlements are taken as an important starting point for a city's comprehensive and integrated vision for the city, rapidly growing cities may be able to get ahead of the urban growth curve. Investment in comprehensive, participatory upgrading, revitalization and new infrastructure servicing them can be used intentionally to drive socially inclusive growth.

References

Betancur, John J. "Approaches to the Regularization of Informal Settlements: The Case of PRIMED in Medellin, Colombia," *Global Urban Development Magazine*, Vol.3, Issue 1: November 2007.

Brodzinsky, Sibylla. "From Murder Capital to Model City: Is Medellin's Miracle Show or Substance?" *The Guardian*. April 17, 2014.

Burra, Sundar. "Towards a Pro-Poor Framework for Slum Upgrading in Mumbai, India," *Environment & Urbanization*, Vol. 17, No. 1, April 2005.

Colombia Reports. www.*colombiareports.com/colombias-social-housing-projects-lessening-housing-deficit*.   April 22, 2014

Cronin Victoria L. M. "Slum Upgrading in Kenya and India: Investigating the Sustainability," PhD Dissertation: Cambridge University, Center for Sustainable Development, Department of Engineering, October 2011.

European Commission, *Europe 2020: Europe's Growth Strategy*. 2010. www.ec.europa.eu/europe2020

Gilbert, A.G. "Housing policy in Colombia." In: Bredenoord, J and van Lindert, P, (eds.) *Housing the poor in an urbanizing world*. (pp. 256-270). Earthscan: London. 2014.

Gurria, Angel. "Productive Economies, Inclusive Societies," Opening Remarks, OECD Forum 2016.ay 31, 2016.

Hendrik-Wong, Yuwa and George Angelopulo. "Understanding Inclusive Urbanization: 2014 MasterCard African Cities Growth Index," MasterCard Knowledge Leadership Series. 2014.

Hermanson, Judith A. "Montfleuri: A Case of Accommodation Between Informal and Formal Sectors in Urban Development." USAID: 1990.

Hove, Medici, Emmaculate Tsitsi Ngwerume, Cyprian Muchemwa. "The Urban Crisis in SubSaharan Africa: A Threat to Human Security and Sustainable Development," *Stability, International Journal for Security and Development*. March 2013*. http://www.stabilityjournal.org/articles/10.5334.

Ianchovichina, Elena and Susanna Lundstrom. "What is Inclusive Growth?" World Bank, www.worldbank.org, February 10, 2009.

Koema. "Africa by the Numbers," August 2016. www.koema.org.

OECD Initiative on Inclusive Growth in Cities, *New York Declaration*, 2016. www.oecd.org.

Owusu-Ansah, Frances. Harry Tagbor, Mabel Afi Tagbe. "Access to Health in City Slum Dwellers: The Case of Sodom and Gomorrah in Accra, Ghana. *AOSIS, African Journal of Primary Health Care and Family Medicine.* March 29, 2016. Retrievable at www.phcfm.org.

Trading Economics. August 2016. www.tradingeconomics.com.

United Nations, 2030 Sustainable Development Agenda, September 2015; January 2016. www.sustainabledevelopment.un.org

United Nations. *Globalization and Equity*. New York: 2012.

United Nations Development Program, Human Development Report, Office Research Paper: *Equity, Inequality and Human Development in a Post-2015 Framework*. 2013.

UN Habitat. *World Cities Report, 2016*. Nairobi: 2016.

World Bank. *Urban Data*. www.worldbank.org.