



## Economic and Social Council

Distr.: General  
15 November 2019

English only

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### Commission for Social Development

Fifty-eighth session

10–19 February 2020

**Follow-up to the World Summit for Social Development and  
the twenty-fourth special session of the General Assembly:  
priority Theme: Affordable housing and social protection  
systems for all to address homelessness**

### **Statement submitted by Congregation of Our Lady of Charity of the Good Shepherd, non-governmental organization in consultative status with the Economic and Social Council\***

The Secretary-General has received the following statement, which is being circulated in accordance with paragraphs 36 and 37 of Economic and Social Council resolution 1996/31.

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\* The present statement is issued without formal editing.



## Statement

The Congregation of Our Lady of Charity of the Good Shepherd together with the above listed organizations welcome the priority theme of the 58th Session of the Commission for Social Development, “Affordable housing and social protection systems for all to address homelessness.” Affordable housing and social protection systems for all, if well-resourced and implemented, would go a long way towards addressing multidimensional poverty, and social inclusion, two of the three pillars of the Copenhagen Declaration and Platform for Action. While the world has made seismic gains since the World Summit for Social Development (1995) through developing knowledge, science and technology, these advances have not yet delivered social and environmental justice for people and planet. The three pillars and ten commitments of the Copenhagen Declaration and Platform for Action were groundbreaking agreements putting people at the center of development. The prioritization of people’s needs for adequate and affordable housing, and the provision of inclusive social protection systems for all, including floors, afford us a new moment to recommit and fully implement a human rights-informed agenda for people that affords dignity, human well-being and a sharing in the accumulated wealth of the world.

These commitments echo through the years and have been reframed within the 2030 Agenda for Sustainable Development. The Sustainable Development Goals Report 2019 informs us that an increasing share of income goes to the top 1%, 55% of the world’s population have no access to social protection, and one in four urban dwellers live in slum-like conditions. Growing inequality, the size of military spending, and financialized globalization impede action towards real and sustained poverty eradication, implementation of social protection systems for all including floors, the provision of adequate, safe and affordable housing and basic services, and social inclusion. Budgets allocated to military expenditure destroy infrastructure, demolish public goods and services, and displace people.

The neoliberal political economy and financialized globalization are causes for concern as they impose numerous structural obstacles. In a globalized world, national governments lack a range of instruments to limit the exploitative nature of global economic actors. Global governance is required to reduce tax evasion by international private players, but also to avoid tax competition between governments to attract investors. Implementation of progressive taxation laws, addressing illicit financial flows, and tackling tax evasion would contribute significantly to a government’s capacity to finance public goods and services. Rhetoric favouring ‘social spending’, in theory, needs to be countered by continually challenging austerity policies in practice. Social spending needs to be prioritized before debt servicing and protected from austerity measures. Privatization of public goods and social services, including the commodification of housing and the financialization of housing projects promoted by financial institutions in the name of public-private partnerships is antithetical to poverty eradication, social inclusion, human rights and the responsibility of the state as duty bearer. These current realities are not inevitable consequences but are driven by deliberate policy choices to which we urge systemic change, and the need to create redistributive and sustainable mechanisms are for the wellbeing of all people and the planet. The rise in inequality, and the threats to the planet are driven by policy choices to maintain the status quo and need to be moderated.

When confronted by such realities, our organizations are decidedly on the side of people and planet, particularly those who live the experience of multi-dimensional poverty, lack access to social protection and social services, and are excluded from financial services, yet show resilience in the face of homelessness and marginalization. Our ministries are undertaken in the context of upholding and addressing the human rights of girls, women and children in the absence of policy

and/or public goods and services to ensure their most basic needs and inclusion. Through innovative learning and new approaches, global advocacy on social protection floors, capacity building, education and empowerment, Good Shepherd ministries on the ground seek to implement services and programmes including financial inclusion, and empowerment in the context of family and local community.

Financial Inclusion Action Plan (FIAP) with Good Shepherd Microfinance, Australia is one such innovative approach launched in 2016. The focus is on practical actions to enable financial inclusion and resilience. See: <https://goodshepherdmicrofinance.org.au/what-we-do/>. Dr. Vinita Godinho, a General Manager with Financial Inclusion Action Plan is currently based at the Center for Financial Inclusion in Washington DC, connecting with those working to improve the financial lives of vulnerable groups within their communities across Canada and the United States. She is exploring behaviorally-informed financial solutions for those on low incomes, and how to motivate families to save more and borrow less. Dr. Godinho shared some practical insights on key priorities indicating that growing inequality, and a growing informal work sector are compromising financial well-being and making people vulnerable to financial stress and crisis. The Financial Action Plan report of June 2019 noted that safe and secure housing is a key factor influencing positive social outcomes, and a lack of affordable and appropriate housing can impact directly and indirectly on people's economic security.

To conclude this statement, we will share two life experiences of what financial resilience looks like and feels like, one from Guatemala and one from India.

Graciela lives in Honduras where Good Shepherd Sisters operate a microcredit scheme with a membership of 32 women and 7 men. Graciela earns her living selling beans. Before engaging in the microcredit scheme, Graciela could only afford to buy, and resell six bags of beans a day. Upon joining the microcredit program, her capacity to invest and resell has improved greatly. Currently, she is selling more than 60 bags of beans a day. With her profits she improved her family's diet and nutrition, purchased better working tools, a mill and sealing machine, and improved her house and her family's sanitation by building a toilet. Graciela is very proud of her achievements and is a community role model and advisor to anyone who wants to start a micro-business.

The life of Draupadi, a woman of tribal origin from Madhya Pradesh, India, together with those of her husband and two children, was transformed after engaging consistently in the Good Shepherd Economic Justice Project. The goals of the project are reduction of discrimination against women, increase in household income and increase in self-esteem, confidence and leadership. Each of these have been fulfilled in the life of Draupadi and her family. The changes witnessed between 24 June 2016 and 12 May 2019 are documented. 'Home' was a mud house, with thick walls and a large square opening for the entrance and a smaller square in the middle of the wall for the window. It was obvious that all daily human needs were done outside of the home. 3 years later, a new two-story, brick house had been constructed next to the original mud house. The fish pond that was receiving seed funds from the economic justice projects was at low water level because it was the height of the summer with 42 degrees Celsius temperature, but all was ready for the onset of the first rains in June and the deposit of new fingerlings for the next season. All the family demonstrated increased self-esteem and confidence. Draupadi was successful in applying for government schemes to construct the new house, a well, and a bore well, as well as in applying to the agricultural department for two hybrid mango trees. The children are in school, with one son in a masonry apprenticeship program.

Addressing multidimensional poverty and social inclusion is not about people aspiring for a place in the global financial markets or seeking 'handouts,' but women

and families seeking sufficiency, wellbeing and security in the face of global processes that exploit through advertising, marketing, the undercutting of wages, the continuance of the gender pay gap and the lack of recognition of women's unpaid care work. Affordable housing and social protection systems for all in collaboration with local initiatives can only strengthen human dignity and human wellbeing to create, as stated in Commitment One of the World Summit for Social Development, "an economic, political, social, cultural and legal environment that will enable people to achieve social development."

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