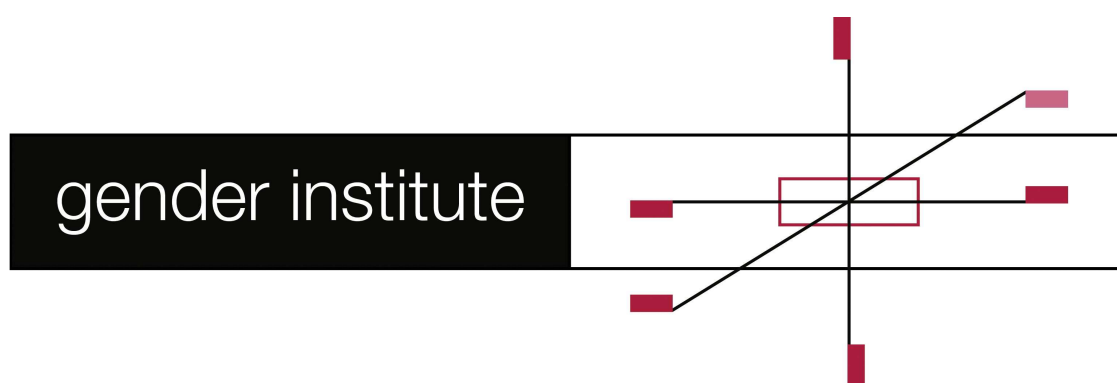


**GENDER, CITIES, AND THE
MILLENNIUM DEVELOPMENT GOALS
IN THE GLOBAL SOUTH**

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Issue 21, November 2007



New Working Paper Series

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This new working paper series is designed to bring new ideas and new findings in the field of gender studies into the public arena. The author/s welcome comments.

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ABSTRACT

Despite a dedicated Millennium Development Goal for 'promoting gender equality and empowering women', and popular rhetoric around the fulfilment of MDG 3 as a prerequisite for achieving all other seven goals, there has been widespread criticism on the part of feminists of their limited scope to address gender inequalities in the Global South. Suggestions have been made by the UN Millennium Project Task Force on Education and Gender Equality to improve the gender-responsiveness of the MDGs. Drawing on recent research on the 'feminisation of poverty' in Africa, Asia and Latin America and on the wider literature on gender in cities, this paper reflects on the potential of selected MDGs and their proposed revisions for reducing inequalities among poor urban women and men in the 21st century.

INTRODUCTION

'... the subordinate role of women ... enables the minimal maintenance of its (the city's) housing, transport and public facilities... because women guarantee unpaid transportation (movement of people and merchandise), because they repair their homes, because they make meals when there are no canteens, because they spend more time shopping around, because they look after other's children when there are no nurseries and because they offer "free entertainment" to the producers when there is a social vacuum and an absence of cultural creativity... if women who "do nothing" ever stopped to do "only that", the whole urban structure as we know it would become completely incapable of maintaining its functions' (Castells, 1978:177-8).

When I first began research on a PhD on gender and housing in Querétaro, Mexico in the early 1980s, Castells was one of very few writers on cities¹ in that period who actually mentioned women, let alone draw attention to the role played by gender relations in urban growth and functioning. I used his hard-hitting summation of the women's inputs to city life not only to help justify my own research, but to indicate that women's undervalued domestic labour, community work, and contribution to the housing stock was by no means confined to one secondary city in Latin America (Chant, 1984).

Since this time, the share of the global population living in urban areas has come close to doubling. Accompanying this dramatic demographic shift, another revolution seems to have occurred, namely that rhetoric on gender is now rarely absent from the majority of academic and policy documents on urban systems and inequalities. The incorporation of gender into the urban development

lexicon undoubtedly owes in large measure to the fact that that the years since 1975 have seen out a UN Decade for Women (together with an impressive series of monitoring and review exercises), successive pro-poor (and pro-women) HABITAT agendas, and latterly, a Millennium Development initiative which includes women and urban 'slum-dwellers' alike. In practical terms, however, there seems to have been little change in the scenario painted by Castells for the 1970s. Does this imply that urban gender regimes are intractable to change, or that policy initiatives have been inappropriately conceived and/or implemented, or that political will is lacking? Or is it that the seeds sown for change in previous years have yet to mature in future generations?

Many feminists have questioned how comparatively little seems to have been achieved for women in more than thirty years of 'gender-aware' development (see for example, Cornwall et al, 2007; Longwe, 1995; UNRISD, 2005: WEDO, 2005). Woodford-Berger (2007:131), for example, argues that:

'Despite decades of struggle, large parts of the "mainstream" in all our societies, including their androcentrism and male bias, remain stubbornly intact. In fact, many of us fear that the most misogynist and oppressive structures have instead been reinforced, gaining strength from an increasingly militarised and polarised world community, and the effects of conservatism and of neo-liberal economic reformism'.

At the same time, it is conceded that the prospects for advancing gender equality today are decidedly better than in the past. As summarised by Molyneux (2007:225), even if the policy commitments

which have been secured for women represent 'fragile gains', they have also been '...hard won, and are not easily dismissed as being without any significance. They can influence policy direction and programme design, and they can provide those pressing for positive policy outcomes with some leverage'. In addition to this, an ever-larger number of South-based NGOs are working on gender issues, and, in the context of globalisation, are increasingly forming transnational networks and alliances (see McIlwaine and Datta, 2003; also D'Cruz and Satterthwaite, 2005).

Acknowledging the undeniable momentum exerted by determined attempts from the grassroots to the upper tiers of development management to 'mainstream' gender, my paper focuses on the potential of the Millennium Development Goals (MDGs) to support and take forward struggles which have been in existence in most countries in the Global South since gender inequalities among the urban poor first encroached into the academic and policy literature.

Among the various reasons why we might interrogate the potential of the MDGs to address gender inequalities among the urban poor, two reasons are of a general nature: first, that even if all eight MDGs fail to constitute a sufficient agenda for development in the 21st century, their fulfillment could go some way to reducing poverty, and second, the MDGs are undoubtedly exerting '...a major influence on the policies and practice of most aid agencies and development banks' (see D'Cruz and Satterthwaite, 2005:8; also Box 1). Other persuasive reasons pertain more specifically to gender. These

include frequent reference to the scope of the MDGs to reduce gender inequalities, on-going efforts to broaden the scope of gendered indicators, to bring these more closely in the line with the Beijing Platform for Action (BPFA) ², and to generate data appropriate to the task, and the increasingly prominent intermeshing of policy initiatives to reduce poverty and to ‘empower women’ (see Bradshaw, 2008; Chant, 2007; Mayoux, 2006; Molyneux, 2006). Another factor, raised in this year’s report on the State of the World Population, dedicated to urban growth, is that advances in gender equality will enable women to ‘avoid unwanted fertility’ which is critical in reducing the main factor in contemporary urban expansion: natural increase (UNFPA, 2007:3).

BOX 1: THE UNITED NATIONS MILLENNIUM DECLARATION AND THE MILLENNIUM DEVELOPMENT GOALS

UN Millennium Declaration, September 2000

‘We will spare no effort to free our fellow men, women and children from the abject and dehumanising conditions of extreme poverty, to which more than a billion of them are currently subjected’.

Goals and targets

Indicators

GOAL 1: Eradicate extreme poverty and hunger

Target 1: Halve the proportion of people on less than US\$1 per day between 1990 and 2015

1. Proportion of population below US\$1(1993 PPP) per day
2. Poverty gap ratio (incidence X depth of poverty)
3. Share of poorest quintile in national consumption
4. Prevalence of underweight children (under 5 years of age)
5. Proportion of population below minimum level of dietary energy consumption

Target 2: Have the proportion of people who suffer from hunger between 1990 and 2015

GOAL 2: Achieve universal primary education

Target 3: By 2015, ensure that all children (boys and girls alike) complete full primary education

- 6. Net enrolment ratio in primary education
 - 7. Proportion of pupils starting grade 1 who reach grade 5
 - 8. Literacy rate of 15-24 year olds
-

GOAL 3: Promote gender equality and empower women

Target 4: Eliminate gender disparity in primary & secondary education preferably by 2005, and at all levels of education by 2015

- 9. Ratio of girls to boys in primary, secondary & tertiary education
 - 10. Ratio of literate women to men in 15-24 year age group
 - 11. Share of women in wage employment in the non-agricultural sector
 - 12. Proportion of seats in Parliament held by women
-

GOAL 4: Reduce child mortality

Target 5: Reduce by two-thirds the under-5 mortality rate between 1990 and 2015

- 13. Under-5 mortality rate
 - 14. infant mortality rate
 - 15. proportion of 1 year old children immunised against measles
-

GOAL 5: Improve maternal health

Target 6: Reduce maternal mortality ratio by three-quarters between 1990 and 2015

- 16. Maternal mortality ratio
 - 17. Proportion of births attended by skilled personnel
-

GOAL 6: Combat HIV/AIDS, malaria and other diseases

Target 7: Halt and begin to reverse spread of HIV/AIDS by 2015

- 18. HIV prevalence among 15-24 year old pregnant women
- 19. Contraceptive prevalence rate
- 19a. Condom use at last high-risk sex
- 19b. Percentage of population aged 15-24 with comprehensive correct knowledge of HIV/AIDS
- 20. Ratio of school attendance of orphans to non-orphans

Target 8: Halt and begin to reverse the incidence of malaria & other major diseases by 2015

- 21. Prevalence & death rates associated with malaria
- 22. Proportion of population in malaria risk areas using effective malaria prevention & treatment measures
- 23. Prevalence and death rates associated with tuberculosis
- 24. Proportion of TB cases detected and cured under Directly Observed Treatment Short Course (DOTS)

GOAL 7: Ensure environmental sustainability

Target 9: Integrate the principles of sustainable development into country policies & programmes & reverse the loss of environmental resources

Target 10: Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation

Target 11: Achieve a significant improvement in The lives of at least 100 million slumdweller by 2020

- 25. Proportion of land area covered by forest
- 26. Land area protected to maintain biological diversity
- 27. Energy use (kg oil equivalent) per US\$1 (PPP)
- 28. Carbon dioxide emissions per capita and consumption of ozone-depleting CFCs
- 29. Proportion of population using solid fuels
- 30. Proportion of population with sustainable access to an improved water source.
- 31. Proportion of people with access to improved sanitation
- 32. Proportion of people with access to secure tenure

GOAL 8: Develop a global partnership for development

Target 12: Develop further an open, rule-based predictable, non-discriminatory trading & financial system

Includes a commitment to good governance, development & poverty reduction – both nationally & internationally

Target 13: Address the special needs of the Least Developed Countries

Includes tariff and quota free access for LDC exports; enhanced programme of debt relief for HIPC and cancellation of official bilateral debt, and more generous ODA

Target 14: Address the Special Needs of landlocked countries & small island developing states (through Barbados Programme & 22nd General Assembly provisions)

Official development assistance

- 33. Net ODA as % of OECD/DAC donors' GNI
- 34. Proportion of ODA to basic social services (education, primary healthcare, nutrition, safe water & sanitation)
- 35. Proportion of ODA which is untied
- 36. ODA received in landlocked developing countries as % of their GNIs.
- 37. ODA received in small island developing states as % of their GNIs.

Market access

- 38. Proportion of total developed country imports by value (excluding arms), from developing countries admitted free of duties
- 39. Average tariffs & quotas

Target 15: Deal comprehensively with the debt problems of developing countries through national & international measures in order to make debt sustainable in the long term

Target 16: In cooperation with developing countries develop & implement strategies for decent & productive work for youth

Target 17: In cooperation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries

Target 18: In cooperation with the private sector, make available the benefits of new technologies, especially information and communications

imposed by developed countries on agricultural products, and textiles & clothing

40. Agricultural support estimate for OECD countries as % of their GDP

41. Proportion of ODA provided to help build trade capacity

Debt sustainability

42. Total number of countries which have met their HIPVC decision and completion points

43. Debt relief committed under HIPC initiative

44. Debt services as % of exports of goods and services

45. Unemployment rate of 15-24 year olds, each sex and total

46. Proportion of population with access to affordable essential drugs on a sustainable basis

47. Telephone lines and cellular subscribers per 100 people

48. Personal computers in use per 100 population, and internet users Per 100

Sources: Millennium Development Goals website

(<http://www.unmillenniumproject.org/goals/gti.htm>) (accessed 6 July 2007).

Among the more optimistic readings of the MDGs is that they have contributed to 'en-gendering' the global development agenda.

Designation of the 'promotion of gender equality and the empowerment of women' as a goal its own right (MDG 3) has been viewed by some as '...a powerful symbol of the success of the international feminist movement on international politics and development' (Sweetman, 2005:3; also Hayes, 2005:67; Moser, 2007:33 et seq). That other goals -- notably MDG 2 on education

and MDG 5 on maternal mortality (Box 1) – also comprise explicit gender objectives, is also welcomed. On top of this, constant reiteration that MDG 3 is not only ‘an end in itself’ (Kabeer, 2005:13), but fundamental to realising other objectives set out in the Millennium Declaration, is taken as affirmation that the international development establishment is genuinely committed to ‘mainstream’ gender (see Satterthwaite,2003; World Bank GDG, 2003). The MDGs also nominally afford an opportunity to ‘....catalyse gender-responsive policy-making and programming, and facilitate more optimal resource allocation’ (UNDP, 2005:3).

Yet views on the shortcomings of the MDGs are equally vehement. One of the most comprehensive – and pointed -- diagnoses of their limitations has been issued by the UN Millennium Project’s own Task Force on Education and Gender Equality (UNMP/TFEGE). Following a brief review of some of the main feminist criticisms of the MDGs I explore the relevance of existing indicators and proposed revisions to addressing key aspects of gender inequality among the poor in Southern cities. The discussion draws in part on recent first-hand research conducted on the ‘feminisation of poverty’ in urban areas of The Gambia, Philippines and Costa Rica (see Chant, 2007), as well as on earlier related fieldwork in these latter two countries and Mexico. Although these ‘case study’ countries vary widely in terms of levels of human and economic development, the extent and character of urbanisation, the degree and dimensions of gender inequality, and the likely achievement of different MDGs (see Chant, 1997,2007; also UN, 2007; World Bank, 2007), these variations do

not, in my view, seem to fundamentally impact on gender injustice. Nor do they preclude the drawing of directions for the MDGs which might better serve the interests of poor women in urban areas in this diverse range of contexts and beyond. With this in mind, one of my principal conclusions is that as much, if not more, could possibly be achieved for low-income women in urban areas by introducing gender targets in goals other than MDG 3 itself. A second, and related, point is that concerted efforts need to be made to extend the range of data which is disaggregated by sex and which can serve to expand existing indicators. At the same time, a third conclusion is that 'objective', quantitative, material or physical targets and indicators are unlikely to secure major advances in gender equality unless attention is also paid to the social relations between women and men, both at the level of information generation and analysis, and in the sphere of policy interventions. A fourth observation (and major concern), relates to a frequent tendency for 'gender projects' to be driven by an 'efficiency' rationale in which the need for development to work for women gets subsumed by the imperative of women working for development (see Chant, 2007: 121 for discussion and references). One abiding general issue in all of the above is the extent to which the cart drives the horse or vice versa, and whether transformations in the quotidian lived experiences of women and men are necessary to catalyse more profound and sustainable social change – in other words, are certain 'Practical Gender Needs' a pre-requisite for the fulfillment of more 'Strategic Gender Interests'? (see Molyneux, 1984, 2001: Chapter 3; also Kabeer, 1994; Moser, 1993; Wieringa, 1994).³

FEMINIST CRITIQUES OF THE MDGS

Among the main reasons why feminists have often been less than sanguine about the MDGs devolves upon the rather limited grounds on which gender is included. Barton (2005:25), for example, observes that: 'When the MDGs emerged from the UN Secretariat, women's groups were dismayed that gender equality as an issue in its own right was limited to one quite limited Goal'. As echoed by Saith (2006:1174): 'Gender empowerment cannot be corralled into a single goal or target – it is a profoundly cross-cutting force'. In turn, despite frequent lip-service to the significance of MDG 3 to all the other goals, gender-specific indicators and targets are conspicuous by their absence in the majority, and a recent review of MDG Reports (MDGRs) from 78 countries indicated that disappointingly few revealed thinking 'outside the MDG box', the majority concentrating only on the minimum indicators for MDG 3 (UNDP, 2005:53). Indeed, a slightly earlier review conducted by the UNDP of the status of gender concerns in 13 MDGRs found that not one identified gender as a 'cross-cutting' issue -- MDG 3 being the only goal in which gender had been systematically addressed. Despite some mention of gender in relation to MDGs 2 and 5, there was resounding evidence of a "ghettoisation" of gender issues within women-specific sectors', along with a persistent portrayal of women '...in terms of their vulnerabilities, and cast in their traditional roles as mothers or victims rather than actors in development' (UNDP,2003.:22).

Another major problem identified is that while 'MDG 3 is remarkably broad in its scope..(it) is simultaneously also remarkably narrow' (Saith,2006:1173).

Nominally the indicators in MDG 3 are supposed to measure gender inequality in the household (education), in the economy (employment) and in society (political representation) (see World Bank, 2007). However, the indicators selected are limited by any stretch of the imagination. One significant omission, for example, is that of reproductive rights, despite their intrinsic importance to women's ability to '...expand their capabilities, to access economic and political opportunities and have any level of determination over their own lives' (UNMP/TFEGE, 2005:6). Other concerns with MDG 3 have included the preoccupation with male-female ratios (as in education), which detracts from attention to absolute improvements in women's capabilities and well-being (UNIFEM, 2002:6). Qualms about numbers have also been expressed with respect to poverty, with Johnsson-Latham (2004:27) claiming that owing to an over-emphasis on measurable data, '..efforts to capture power-related dimensions of poverty appear almost to have come to a halt' (see also Painter, 2004:22). Lack of timeframes set for women's political and economic empowerment have been a further source of concern (Rodenberg, 2004:iii). Such has been the significance attached to these caveats, and because the MDGs are argued to divert attention not just from Beijing (Box 2), but other UN Platforms for Action such as Cairo (population, 1994), Vienna (human rights, 1993), Copenhagen (social development, 1995), and Istanbul (Habitat,

1996), Antrobus (2004,2005) has gone as far to challenge that the acronym 'MDG' would be better characterised as 'Major Distracting Gimmick':

'Given that the MDGs are weak on the goal of gender equality and that the gender dimensions of the other MDGs are almost invisible, those committed to the advancement of women's equality and empowerment need to consider putting their efforts into developing strategies for monitoring and measuring progress toward the achievement of the Beijing Platform for Action. After all, the BPFA is theoretically consistent (which the MDGs are not); it includes all of the MDGs; and it already has a constituency of support. Work will have to be done to make links between the MDGs and BPFA in terms of Targets and Indicators, and new Indicators, such as violence and time use, may have to be added' (Antrobus, 2004:16; also Pietila, 2004,2007).

BOX 2: CRITICAL AREAS OF CONCERN IN THE BEIJING PLATFORM FOR ACTION (BPFA)

- * The persistent and increasing burden of poverty on women
- * Inequalities and inadequacies in, and unequal access to, education and training
- * Inequalities and inadequacies in, and unequal access to, health care and related services
- * Violence against women
- * The effects of armed or other kinds of conflict on women, including those living under foreign occupation
- * Inequality in economic structures and policies, in all forms of productive activities and in access to resources
- * Inequality between men and women in the sharing of power and decision-making at all levels
- * Insufficient mechanisms at all levels to promote the advancement of women
- * Lack of respect for and inadequate promotion and protection of the human rights of women
- * Stereotyping of women and inequality in women's access to and participation in all communication systems, especially in the media
- * Gender inequalities in the management of natural resources and in the safeguarding of the environment
- * Persistent discrimination against and violation of the rights of the girl child

Source: Pietilä (2007:73-4).

PROPOSALS FOR 'EN-GENDERING' THE MDGS

In light of these and other criticisms, the object of the UN Millennium Project Task Force on Education and Gender Equality (UNMP/TFEGE), commissioned by Kofi Annan, was to improve on existing indicators and strategies. Aside from advocating the inclusion of gender-equality targets in every MDG, the Task Force has recommended that MDG 3 include seven strategic priorities aligned with the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the BPFA. These are detailed in Box 3, with issues of arguably greatest significance to poor urban women being investment in infrastructure, guarantees of women's property rights, and elimination of gender inequalities in employment (see also below). In terms of indicators which might be used to monitor and advance these priorities, a basic 'menu' of twelve has been suggested. These incorporate sex-disaggregated measures of time devoted to basic domestic tasks, land ownership and housing title, and earnings in waged and self-employment (Box 4).

BOX 3: SEVEN STRATEGIC PRIORITIES FOR GENDER EQUALITY: SUGGESTED AMENDMENTS TO MDG3

- Strengthen opportunities for post-primary education for girls while simultaneously meeting commitments to universal primary education
- Guarantee sexual and reproductive health and rights
- Invest in infrastructure to reduce women's and girls' time burden
- Guarantee women's and girls' property and inheritance rights
- Eliminate gender inequality in employment by decreasing women's reliance on informal employment, closing gender gaps in earnings and reducing occupational segregation
- Increase women's share of seats in national parliaments and local government bodies
- Combat violence against girls and women

Sources: UNDP (2005); UNMP/TFEGE (2005).

BOX 4: EXPANDED MENU OF INDICATORS FOR MDG 3 PROPOSED BY THE TASK FORCE ON EDUCATION AND GENDER EQUALITY**Education**

- Ratio of female to male gross enrolment in primary, secondary and tertiary education
- Ratio of female to male completion rate in primary, secondary and tertiary education

Sexual and reproductive health and rights

- Proportion of contraceptive demand satisfied
- Adolescent fertility rate

Infrastructure

- Hours per day (or year) spent by women and men in fetching water and collecting fuel

Property rights

- Land ownership by women, men or jointly held
- Housing title, disaggregated by women, men or jointly held

Employment

- Share of women in employment (wage and self-employment), by type
- Gender gaps in earnings in wage and self-employment

Participation in national parliaments and local government bodies

- Percentage of seats held by women in national parliament
- Percentage of seats held by women in local government bodies

Violence against women

- Prevalence of domestic violence

Sources: UNDP (2005:53); UNMP/TFEGE (2005: Box 1)

In accordance with the poverty reduction imperative of MDG 1 (Box 1), the Task Force also calls for particular attention to poor women on the grounds that gender inequalities are greatest among the poor, especially in respect of capabilities and opportunities, that increasing numbers of poor households are headed and/or maintained by women, and that the 'well-being and survival of poor households depend on the productive and reproductive contributions of their female members' (UNMP/TFEGE, 2005:3-4).

In many respects this attempt to bring the MDGs more in line with the BPFA has borne fruit insofar as the 2005 UN World Summit Outcome (WSO) led to a reaffirmation on the part of world leaders of the essential role of BPFA goals and objectives in achieving the MDGs (UN-HABITAT, 2006b:51). The WSO also expressed commitment to the majority of the strategic priorities proposed by the UNMP/TFEGE (ibid.) Yet although this included, *inter alia*, the elimination of gender inequalities in land and property and other productive assets such as credit and technology, the omission of investments in infrastructure to reduce women's and girls' time burdens was perhaps one of the most surprising, and injurious, to poor female citizens, as detailed below.

PROBLEMS FACING WOMEN IN TOWNS AND CITIES OF THE GLOBAL SOUTH: IS THERE A DIFFERENCE BETWEEN GENDERED POVERTY IN URBAN AND RURAL AREAS?

Poor women are clearly found in both rural and urban areas of the Global South. As such, all issues identified thus far in relation to gender and poverty apply to a greater or lesser degree to both

constituencies, especially in the context of migration and the on-going inter-weaving of urban and rural livelihoods (see Tacoli [ed.], 2006). As argued by UNFPA (2007:10): 'In many cases, poor urban people are no better off than poor rural people'. However, just as various studies have drawn attention to diminishing quantitative differences in the incidence of rural and urban poverty as urbanisation has proceeded towards the 'tipping point' (and one distinct possibility is that the poor will constitute a persistent, if not growing, presence in cities in the South in the 21st century-- see UNFPA, 2007), so too have they pinpointed a range of qualitative differences in rural and urban privation (see for example Beall and Fox, 2007; Gilbert, 2004:102-4; Kedir, 2005; Mitlin, 2004; Montgomery et al, 2004: Chapter 5; Satterthwaite, 2003; Tannerfeldt and Ljung, 2006: Chapter 2; UNFPA, 2007:16). As indicated in Beall and Fox's resumé of the particularities of urban poverty in Box 5, an especially prominent role is played by conditions of tenure, services and housing, all of which pertain to issues currently dominating discussions of 'slums'⁴, and which feature in two of the targets in MDG 7 (Box 1). Although urban poverty and slum residence are by no means co-terminous, that slum neighbourhoods house a substantial segment of poor urban women makes it possible to identify a number of interrelated issues which might be especially pertinent to this group, and which differentiate them to some extent from their rural counterparts.

BOX 5: KEY CHARACTERISTICS OF URBAN POVERTY AND VULNERABILITY

- Reliance on a monetised economy
- Reliance on the informal economy
- Inadequate housing
- Insecurity of tenure
- Lack of access to basic services
- Vulnerability to disease
- Environmental hazards
- Social fragmentation
- Exposure to violence and crime
- Increasing experience of warfare and terrorism

Source: Beall and Fox (2007: Box 1)

Employment

One important factor is that poor urban women are more likely than their rural counterparts to be reliant on the wage economy than on self-provisioning through subsistence production. Although it is often the case that towns and cities offer a wider range of employment opportunities (UNFPA, 2007:18), and urban women may well undertake a range of subsistence activities such as horticulture and livestock-raising to supplement and/or substitute for market goods, space and scope to engage in such pursuits tend to be more limited than in rural areas. In some respects this can increase women's dependence and vulnerability, especially where they are engaged on

an informal basis by others (see Valenzuela, 2005). In turn, the relevance of existing and proposed revisions to employment indicators in MDG 3 – notably to eliminate gender inequality in employment by reducing women’s participation in informal versus formal work, closing gender gaps in earnings, and reducing occupational segregation -- are more likely to pertain to urban women. By the same token, given that poor urban women also have to contend with poor-quality and overcrowded shelter, lack of public services and infrastructure, and insecure land tenure, the concern that increasing women’s involvement in the wage economy will simply exacerbate their ‘double-burden’ (see Moser, 2007: 34) is well-founded. In my recent work on The Gambia, Philippines and Costa Rica, for example, women’s days could involve as many as 17 hours of work in and outside the home, with little relief in reproductive tasks from male spouses, whose working hours were considerably less and mainly dedicated to earning income (see Chant, 2007).

Exposure to Environmental Risk

Leading on from the above, a second factor is that more poor urban than rural women may live in hostile physical environments.

Although rural settlements may be situated in inaccessible and/or inhospitable areas, intense competition for urban land often forces slum neighbourhoods onto terrain prone to geological or environmental risk. This includes hillsides in cities such as Rio de Janeiro, La Paz, and Caracas, or low-lying plots vulnerable to flooding, as in Guayaquil, Mumbai, Bangkok and Monrovia (see

Satterthwaite, 2005:28). Slums are also frequently close to polluting industries, rubbish tips, and/or are located in areas which by virtue of their distance from existing infrastructure, or topographical unsuitability, are difficult to service (ibid.). As far as my case study localities were concerned, the flooding of low-income neighbourhoods was particularly rife in the towns of Guanacaste, Costa Rica (Fig 1) and in the Metro Cebu area of Philippines due to extended rainy seasons, often accompanied by hurricanes and typhoons respectively. In the case of Cebu, additional problems relating to services and infrastructure were posed by the extension of slum areas into the Bohol Sea (see Fig 2). As summarised more generally by UNFPA (2007:10), such situations are ‘...particularly grave for women, who bear a disproportionate burden of providing the household’s water, sanitation, fuel and waste management needs’. Another major problem is childcare. This is often extremely onerous in slum environments not only on account of the immediate hazards to health and safety in people’s homes and neighbourhoods, but because deficiencies in public transport add to the time and trouble predominantly borne by women to accompany their children to schools, health centres and so on (Beall, 1996; Chant, 1996).

FIGURE 1: LOW-INCOME SETTLEMENT, CAÑAS, COSTA RICA



FIGURE 2: FORESHORE HOUSING, METRO CEBU, PHILIPPINES



Source: Photos by Sylvia Chant

Competition for Space and Services

A third set of factors impacting on the daily lives of poor urban women relates to pressures of space and services resulting from overcrowding. While rural women may have further to travel to access basic services such as water, the demands on their urban counterparts not only to collect water from distant sources, but also to compete with one another for facilities, may significantly extend working days, not to mention add to the stress and conflict entailed in the execution of routine chores (see for example, Thompson et al, 2000 on women and public water taps in urban Kenya; also Miraftab, 2001:148, and Box 6). Indeed, there may even be personal risk of injury or death, as documented by Bapat and Agarwal (2003:86) for a low-income settlement in Pune, India, where one girl's efforts to secure an early place in a queue for water delivery by a tanker led to her being crushed under its wheels . Death may also result from more progressive conditions of ill-health engendered by life and work in urban slums, as discussed below.

BOX 6: WOMEN'S EVERY DAY STRUGGLES IN A BAMAKO SQUATTER SETTLEMENT, MALI

In Samé, a squatter settlement in the north-west of Bamako, Mali the burden of everyday struggles to ensure health through compound maintenance falls disproportionately on women, with additional disadvantages accruing from the fact that women have few opportunities to determine what is actually built on their compounds and which spaces are used for different functions. Among the difficulties facing women in a context where internal space is at a premium is that most household work has to be done outside. In cases where male household heads do not invest in compound walls, this means that women's work is carried out with exposure to the elements – making it harder to get or keep things clean, not to mention being personally uncomfortable both physically and socially – with women frequently expressing resentment about lack of privacy. In addition, given a large number of compounds which comprise extended families or a mixture of owner-occupiers and tenants, women end up 'having to deal with the day-to-day details of sharing space for housekeeping work'. This not only raises problems in terms of women timing their domestic labour to work around their own families' needs, but with others, which is often marked by conflicts over children and animals, as well as the upkeep of communal infrastructures such as kitchen and toilet areas. Moreover, given that women are responsible for disposing of rubbish – which is usually dumped in the road – 'Women are identified as culprits for the nuisances associated with piles of garbage'.

Source: Simard and De Koninck (2001).

Physical and Mental Health

Vulnerability to ill-health in slum neighbourhoods is such that UNFPA (2007:16) argues that: 'Nowhere are the disadvantages of the urban poor ... more marked than in the health area. Poor women are at a particular disadvantage'.

In line with discussions about an 'urban penalty' in health in low-income settlements (see Montgomery *et al*, 2004: Chapter 7; also Ambert *et al*, 2007:12), one major risk in this regard is communicable disease, or what are often referred to as 'diseases of poverty'. For example, the incidence of a wide range of infectious, gastro-enteritic

and respiratory illnesses is increased where people live in overcrowded dwellings, and/or on the fringes of open refuse dumps, standing pools of stagnant water, or open drainage channels (see Fig 3). The same applies where large numbers of people have to rely on local streams, rivers or other untreated water sources for a multitude of activities such as washing cooking utensils, clothes, and personal bathing, or are forced to share toilets, to cook over open fires in poorly-ventilated conditions, or, due to lack of electricity or refrigeration, have difficulties preventing the contamination or premature putrefaction of food (Chant, 1996; also Figs 4-7).⁵ Diseases such as malaria, bilharzia (schistosomiasis) and tuberculosis, for example, are rife in poor urban settlements in sub-Saharan Africa (Ambert et al, 2007). That the latter has also re-emerged along with epidemics of dengue, cholera, hepatitis and typhoid in many parts of Latin America since the 1980s, has been in part attributed to declining funds for environmental improvements (see Asthana, 1994; Ferguson and Maurer, 1996; Ugalde et al, 2002; also later).

Although infants and children may be particularly prone to morbidity and mortality, this has knock-on effects on adult women who are usually their main carers. This places major demands on their strength as well as bringing them into frequent, and direct, contact with infectious disease. Added to the greater time women spend in their homes and neighbourhoods, and to their daily battles to combat infrastructural deficiencies, this undoubtedly helps to explain women's greater vulnerability to particular kinds of ill-health than their

male counterparts (see Chant, 1996; also Table 1). An additional factor is that women's risk of Sexually Transmitted Infections (STIs) and HIV/AIDS is deemed to be greater in urban settings. In sub-Saharan Africa, for example, women in the 15-24 age group are more than twice as likely to be sero-positive as their male counterparts (Ambert et al, 2007: 4). On top of this, HIV prevalence is 1.7 times greater among urban than rural populations (ibid.:2; see also Fig 8).

FIGURE 3: OPEN DRAINAGE CHANNEL, CEBU CITY, PHILIPPINES



FIGURE 4: WOMEN WASHING, RIO CUALE, PUERTO VALLARTA, MEXICO



Source: Photos by Sylvia Chant

FIGURE 5: COOKING AREA, BAKAU, THE GAMBIA



FIGURE 6: INDOOR STOVE, PUERTO VALLARTA, MEXICO



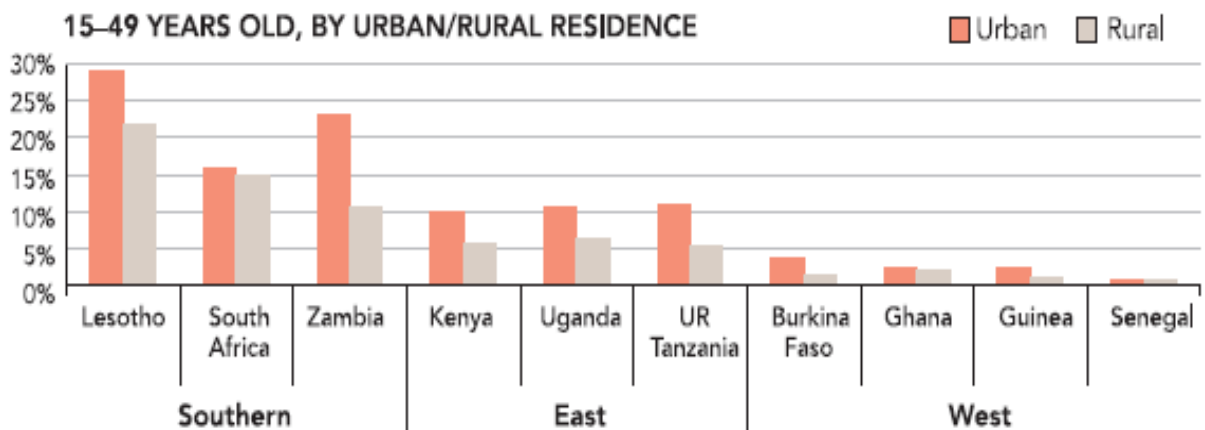
Source: Photos by Sylvia Chant

FIGURE 7: KITCHEN, LIBERIA, COSTA RICA



Source: Photo by Sylvia Chant

FIGURE 8: HIV PREVALENCE ACCORDING TO RURAL AND URBAN RESIDENCE, SELECTED SUB-SAHARAN AFRICAN COUNTRIES



Source: UNAIDS (2006: Table 2.7, presented in Ambert et al, 2007:2).

**TABLE 1:
SOURCES OF DEATH AND DISABILITY WITH LARGEST GENDER
DIFFERENTIALS IN DISEASE BURDEN AMONG 15-29 YEAR OLDS, LOW-
AND MIDDLE-INCOME COUNTRIES**

Disease/condition	Burden of disease (% of total) Females	Burden of disease (% of total) Males	Gender ratio (female/male)
Females			
Fires	2.13	0.9	2.34
Migraine	1.46	0.68	2.12
Panic disorders	2.49	1.24	2.0
HIV/AIDS	12.76	9.03	1.4
Unipolar depressive disorders	8.05	5.82	1.37
Males			
Other unintentional injuries	4.29	8.09	0.53
Road traffic accidents	2.24	7.73	0.29
Violence	1.24	7.58	0.16
Alcohol use disorders	0.68	4.12	0.16
War	0.13	2.68	0.05

Source: World Bank (2007: Table 3.5)

Note: The burden of disease has been calculated as the percentage of DALYs (disability adjusted life years) lost due to a specific cause over the total DALYs lost (for men and women separately). For identifying priority diseases for gender equity, all diseases that primarily affect males (e.g. prostate cancer) or females (e.g. maternity conditions) were omitted. The burden of disease for men and women were multiplied by the sex ratio. The diseases with the greatest gender differentials are those that have a weighted differential above the statistical threshold of its distribution i.e. mean plus one standard deviation

Explanations for the higher prevalence of HIV in urban areas have often centred on people's wider availability of, and accessibility to, casual sexual partners, greater relaxation in sexual morés and a predominantly youthful age structure. However, as stressed by Ambert et al (2007:i), while significant, these factors 'over-emphasise the behavioural dimensions of HIV transmission'. Pointing out that data disaggregated by 'geotype' (areas designated as 'rural formal', 'rural informal', urban formal', and 'urban informal'), reveal that the latter have the highest rates of HIV (ibid.: 2-3), Ambert et al argue an eminently convincing case for taking into account the 'systemic linkages' between HIV/AIDs and urban development and poverty. Among some of the more salient of these links is the limited access of the urban poor to decent water and sanitation. Where these deficiencies give rise, as they so often do, to conditions such as worms (e.g. whipworm [Ascaris and Trichuris], hookworm [Ancylostoma and Necator]), malaria, bilharzia and tuberculosis, common outcomes are malnutrition, compromised immune systems, and increased 'viral load'. These, in turn, render people more susceptible to HIV infection and/or to accelerated progression from HIV to AIDS. Women infected by bilharzia, for example, often end-up with lesions in the urogenital tract which can lead to a three-fold increase in their vulnerability to HIV. In mothers, the risk of passing HIV onto babies is up to seven times greater where they are infected by worms (ibid.:29). On top of this, HIV-positive individuals co-infected with malaria can be as much as seven times more contagious than those without (ibid.:ii). Other important factors in HIV prevalence associated with urbanisation and poverty include

limited access by urban poor populations to health facilities, and competition over increasingly scarce resources of land and services which can decrease social cohesion and the prospects for effective community mobilisation and responses to HIV and AIDS (ibid.:i).

In addition to women's greater anatomical and physiological vulnerability to HIV, and social and cultural factors associated with first intercourse with older men, and lack of power to negotiate 'safe sex', urban women's dependence on cash income – for which opportunities are often very restricted -- may also increase unsafe 'transactional sex'. (Ambert et al, 2007:4). However, another issue to which these and several other authors draw to attention is the risk of 'early sexual debut' and/or assault arising from the lack of privacy and security in urban slums, whether in the home or in the context of shared sanitary facilities (see Kiwala, 2005; Larkin, 1998:97-8; Mboup and Amuyunzu-Nyamongo, 2005; UNFPA, 2007:24; Van Donk, 2006). As far as the latter is concerned, Warah (2005: 11) contends that: 'There is no issue that touches upon the lives of women – particularly poor urban women – as intimately as that of access to adequate sanitation'. Whereas most rural women may have access to their own pit latrines, shared sanitation facilities in urban areas often force women to restrict defecation and urination to particular times of day (or night), and/or to limit their food and water intake, with lack of sanitation particularly taxing and distressing for women in times of menstruation (ibid.; also Ambert et al, 2007:8; Bapat and Agarwal, 2003:74; Kiwala, 2005).

Common mental disorders (CMDs), which refer to non-psychotic mental disorders or neurotic conditions such as anxiety, fatigue and depression (Patel et al, 1999:1462), and which are currently the third major source of morbidity in adults worldwide, may also be more prevalent in urban slums. In São Paulo, for example, the incidence of mental disorders is recorded as highest (at 21%) in the poorest socio-economic district of the city, and lowest (12%), in the wealthiest (Blue, 1996:95). The skew of mental health problems towards low-income populations is commonly attributed to 'stressors' such as lack of access to employment, or to poor physical well-being due to environmental conditions, and to the disruption in social and kin networks provoked by rural-urban migration (see Arrossi, 1996:56; Chant with Craske, 2003:100-2; Ekblad, 1993: 127; Paltiel, 1993:139-41; Satterthwaite, 1993:91 & 108). An additional factor, and arguably of particular pertinence to women, is the emotional trauma of losing babies and children to infectious disease. Whatever the case, the latest results of the Global Burden of Disease project (co-funded by the World Health Organisation and World Bank), point to mental illness bearing a decidedly female bias (Table 1).

Gender-based Violence

Leading on from the above, although Table 1 indicates that men's health may be more at risk from violence than women's, in respect of gender-based violence (GBV), urban women may be more at risk than their rural counterparts.⁶ That registered levels of crime and GBV tend to be greater in urban than rural areas may owe partly to higher levels of

denunciations in towns and cities where more extensive judicial and paralegal infrastructure is in place. However, another issue is that although most violence towards women is meted by intimate partners, the relative anonymity of female urban dwellers, especially recent migrants, may mean less intervention on the part of relatives or neighbours in the event of spousal abuse, as well as greater vulnerability to attack from strangers (see UNFPA, 2007:23). On top of this, women's entry into 'male terrain' such as the labour force sometimes seems to be a catalyst for violence, as indicated by the hundreds of murders of young women (often employed as factory workers in the export sector) in Ciudad Juárez on the Mexico-US border (see Pearson, 2007). Whatever the case, on the basis of the World Health Organisation's (2005) multi-country study, McIlwaine (2007) draws attention to the fact that violence against women by non-partners seems to be higher in urban than in rural areas, and in peri-urban settlements in Luanda, Angola, female household heads' fear of assault means that they often prefer to rent 'annexes' appended to landlords' houses than to reside in independent dwellings (Ducados, 2007). In light of this it is no surprise that the UN-HABITAT 'Safer Cities' Programme has emphasised the importance of integrating a gender-based approach to spare women from threats to their lives (see Smaoun, 2005). The prominence accorded to violence prevention is also evident in the fact that the Philippines' second largest metropolis, Cebu, was selected as UN-HABITAT's most 'Women Friendly City' in 2004 on account of it being the first in the country to have adopted a Gender Code, and for its flagship programme against domestic violence: 'Bantay Banay'. Launched in the early 1990s by a local NGO, Lihok Pilipina, and now replicated in numerous other

Philippine cities, Bantay Banay (Cebuano for 'Family Watch') brings together barangay (district) officials, male and female and residents, local doctors, healthworkers, and police with the intention of sensitising communities to identify, report on, and eliminate gender-based violence. In some neighbourhoods this has been so successful that battering by husbands now affects only one-fifth rather than two-thirds of female residents (see Chant, 2007:244).

The 'Feminisation' of Urban Sex Ratios

A sixth significant factor in rural-urban gender differences is that increasingly greater numbers and proportions of women are living in urban areas relative to men. This is especially the case in regions such as Latin America and Southeast Asia where rural-urban migration has been female-selective for several decades. Although in Costa Rica, for example, there are roughly equal numbers of women and men in the population as a whole, and there has been a slight decline in the female bias in urban sex ratios over time, in 2000, 60.5% of Costa Rican women lived in towns compared with only 57.6% of men. In terms of sex imbalances this translates into only 94 men per 100 women in urban areas versus 107 men per 100 women in rural areas (INEC,2001: Cuadro 1; see also Table 2). Despite traditional male bias in rural-urban migration in South Asia and sub-Saharan Africa, recent years have seen a diminution of sex imbalances in towns and cities as more women have migrated from rural areas in search of employment and/or as a result of conflict (see Kabeer, 2000; Tacoli [ed.], 2006).

TABLE 2: URBAN SEX RATIOS, SELECTED DEVELOPING COUNTRIES, 1990s/2000s

	<i>Men per 100 women Total</i>	<i>Men per 100 women in urban areas</i>
AFRICA		
The Gambia (1993)	100	107
Kenya (1999)	98	120
Malawi (1998)	96	107
Mozambique (1997)	92	98
Namibia (1991)	94	99
Swaziland (1997)	90	98
Tunisia (1994)	102	103
Uganda (2001)	95	94
Zambia (2000)	100	100
Zimbabwe (1997)	92	99
LATIN AMERICA & CARIBBEAN		
Bolivia (2001)	100	94
Brazil (2000)	97	94
Chile (2002)	98	96
Costa Rica (2003)	100	94
Dominican Republic (1993)	95	90
Ecuador (2001)	100	98
El Salvador (1992)	94	90
Mexico (2000)	95	94
Paraguay (2002)	102	94
Saint Lucia (2001)	95	91
Uruguay (2003)	94	91
Venezuela (1998)	101	98
ASIA		
Iran (1997)	104	105
Jordan (2000)	108	109
Syrian Arab Republic (2003)	105	106
Bangladesh (2001)	104	114
India (2003)	107	110
Cambodia (1998)	93	95
Indonesia (2000)	99	100
Malaysia (2000)	101	102
Philippines (1990)	96	92
Thailand (2002)	99	94

Sources: UN (2005b:Table 1b), UN (2006:Table 6).

The 'Feminisation' of Household Headship

The 'feminisation' of urban sex ratios, in turn, is an important factor in rising rates of female household headship (see Chant, 1997,1998). This applies particularly to de jure female-headed households which consist of women who have no male partner in residence and/or who lack a migrant spouse who sends remittances. In Costa Rica, for example, female-headed households have long been more common in urban than in rural areas. In 1987, 20.9% of urban households were headed by women, as against 13.4% in rural areas, and in 1995, the urban rate had ascended to 30.9% as opposed to a rural level of 20.5%. While 57% of all female heads were living in urban areas in 1987, this was 69% by 2003 (as against 36% and 54% of all), and while only 1 in 3.7 urban households were headed by women in 1987, by 2003 this was 1 in 2.9. Women's limited access to land in rural Costa Rica, as in other parts of Latin America, has played a major role in transferring female-headed households to urban areas (see Bradshaw, 1995; Chant, 1998), as well as prompting female migration in general elsewhere in the Global South (UNFPA, 2007:19),

Over and above these considerations, it would seem that de jure female headship is more likely to be an urban phenomenon even in places such as The Gambia, where rural-urban migration continues to be male-biased. For instance, in 2003, 19.9% of households nationally were headed by women, but as many as 25% in the capital, Banjul (Chant, 2007: 143).

Reasons accounting for greater rates of female headship in urban areas require detailed exploration in specific contexts, but in general terms seem to relate to a gamut of economic and social factors which favour greater female independence in towns. These include individualised wage labour, more prospects of female employment, greater anonymity, and less likelihood of social opprobrium in cases of divorce or unmarried motherhood (see Chant, 1997). In The Gambia, for example, young women who become pregnant in remote rural areas 'up country' are often taken in by urban relatives or friends in order to spare them from gossip and social marginalisation (see Chant, 2007: Chapter 4). Whatever the case, the frequently higher incidence of female household headship arguably intensifies women's visibility as a constituency in urban areas. In some cases, too, this may be associated with a 'feminisation' of urban poverty. For example, in Costa Rica women-headed households constituted 24.9% of the rural poor in 2003, but as many as 40.3% of the urban poor, and 56.1% of urban households in extreme poverty (see also Table 3). In Africa too, urban households headed by women seem to be poorer than their male-headed counterparts, with an estimated 75% of the former lacking adequate shelter, and the majority of homeless women in cities such as Addis-Ababa being widowed or divorced (Mboup and Amuyunzu-Nyamongo, 2005). The latter raises the important issue of poverty being much broader than income, and related, inter alia, to a widely observed 'gender asset gap'.

**TABLE 3: FEMALE-HEADED HOUSEHOLDS BY POVERTY STATUS
IN URBAN LATIN AMERICA: TRENDS DURING THE 1990S**

Country & year	Total % of households headed by women	Extremely poor (%)	Poor (%)	Non-poor (%)
Argentina (Gran Buenos Aires)				
1990	21.1	26.2	11.6	22.3
1994	24.0	22.0	20.0	24.0
1997	26.1	31.7	24.1	26.5
1999	26.9	36.9	28.0	26.5
Bolivia				
1989	16.7	22.0	24.1	26.1
1994	18.0	20.0	17.0	18.0
1997	20.7	24.0	22.4	18.6
1999	20.9	24.4	18.9	20.7
Brazil				
1990	20.1	24.2	22.6	18.4
1993	21.7	22.9	21.0	21.7
1996	23.7	24.1	22.1	24.0
1999	25.4	24.2	24.2	25.9
Chile				
1990	21.4	24.5	19.8	21.5
1994	22.0	27.0	21.0	22.0
1996	23.0	29.0	22.0	23.0
1998	24.0	28.0	23.0	24.0
Costa Rica				
1991	24.1	27.7	22.3	24.0
1994	24.0	24.0	24.0	24.0
1997	26.8	51.0	35.5	24.0
1999	27.9	55.8	38.5	24.9
Ecuador				
1990	16.9	21.6	15.9	15.3
1994	18.7	22.7	17.5	15.3
1997	18.6	23.8	18.6	16.7
1999	20.1	22.9	20.5	18.0
El Salvador				
1995	30.8	38.2	31.3	29.0
1997	30.2	35.8	33.2	27.8
1999	31.4	35.5	35.5	29.2
Guatemala				
1989	21.9	23.1	21.0	21.7
1998	24.3	24.2	21.9	25.3

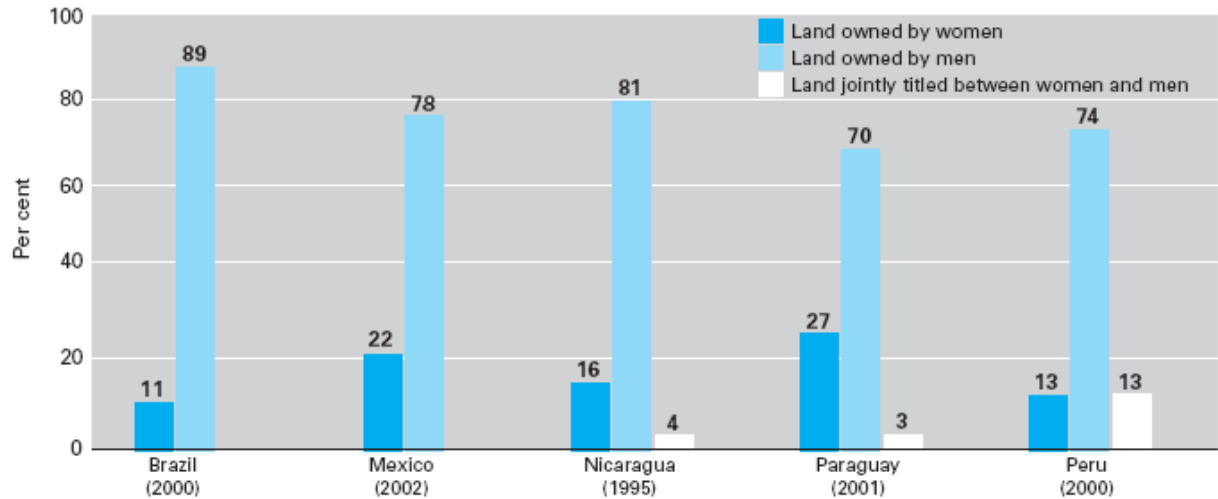
Honduras				
1990	26.6	35.4	21.2	21.4
1994	25.0	28.0	25.0	21.0
1997	29.2	31.9	27.7	27.5
1999	30.3	32.2	30.4	28.1
Mexico				
1989	15.7	13.9	14.0	16.7
1994	17.0	11.0	16.0	18.0
1996	17.5	17.1	14.7	18.9
1998	19.0	18.0	16.0	20.0
Nicaragua				
1993	34.9	39.9	33.8	31.7
1998	34.5	39.2	36.4	29.6
Panama				
1991	26.0	33.7	29.0	23.5
1994	25.0	35.0	25.0	24.0
1997	27.5	36.5	28.8	26.2
1999	27.4	44.6	28.0	25.8

Source: CEPAL (2002: Cuadro 6E).

A 'Feminisation of Urban Poverty'? Income, Assets and Beyond...

Although sex-disaggregated data on land and property ownership across different regions are limited and uneven, in a range of Latin American countries women are seldom more than 25% of landowners (see Fig 9). One estimate for the world as a whole is that women are less than 15% of the total (UNFPA, 2007:19). In towns and cities levels may be a little higher, but even then, a study by Miraftab (2001) drawing on the UN Gender and Habitat programme in 16 low-income urban communities in Ghana, Senegal, Tanzania, Uganda, Zambia, Sri Lanka, Colombia and Costa Rica, found that only one-third of owner-occupiers were women. On top of this, even where women do have access to land, their rights over it may be less secure or permanent, as in many parts of sub-Saharan Africa where women may only be able to exercise usufruct over individual plots (World Bank, 2007:109).

FIGURE 9: MALE-FEMALE GAPS IN LAND OWNERSHIP, SELECTED LATIN AMERICAN COUNTRIES



Source: UNICEF (2007: Figure 3.4)

Notes:

No data available for land jointly titled between men and women in Brazil or Mexico. Totals may not add up to 100 due to rounding

Such gender imbalances owe, *inter alia*, to unequal inheritance practices, the tendency for land and housing to be registered in the name of ‘household heads’ (who are overwhelmingly male), and gender disparities in access to finance and credit (UNMP/TFEGE, 2005:75). Since women’s access to land is often through husbands, for example, on bereavement, divorce or desertion they may lose land to their conjugal kin, or, as widows, be forced into various personally demeaning and disempowering strategies to retain rights to property, such as committing to lives of celibacy post-bereavement, or marrying husbands’ brothers (Levirate marriage)

(see Kothari, 2005; UN-HABITAT, 2007:8). Moreover, women may also be dispossessed as daughters, even where they have played a major role in supporting parents and/or brothers, as illustrated by a typical case from The Gambia (see Box 7). The injustice of this situation is exacerbated by the fact that although their limited specialist construction skills may inhibit women's personal chances of home ownership (see Miraftab, 2001:147), women make substantial contributions of time, money and labour to the housing stock in urban areas of the South where between 25% and 60% is self-financed and/or built (see Brickell, 2007; Chant, 1987, 1996; D'Cruz and Satterthwaite, 2005:9 Kalabamu, 2001; Moser and Peake [eds], 1987; also Figs 10 & 11).

BOX 7: GENDER AND INHERITANCE IN THE GAMBIA

Twenty-seven year old Yassime was born in Banjul, and is presently working as a waitress in Fajara. She is a Jola, and Muslim, born to a Gambian father (now 75), and a mother, aged 50, who was born in Senegal. Both parents have been retired for some years, and have relied entirely on the income provided by Yassime and her 3 sisters, all in their 20s. The daughters hand over around 75% of wages to their parents, part of which is used to fund the schooling of their 14 year old brother who, unlike his siblings, has been able to proceed beyond primary education.

Although Yassime and her sisters pay a washerwoman to do the family laundry, they themselves do the cooking and cleaning, which leaves them very little time for rest and recreation. Yet Yassime takes pride in the way she has fulfilled her obligations as a daughter, and even when she marries her fiancé, Mohamed, a 38 year old electrician, intends to continue supporting her parents.

Yet despite the sacrifices Yassime and her sisters have made on their parents' behalf none of them stand to inherit anything when they die. Indeed, her father has already signed the documentation necessary to transfer the family compound to their only brother. This is not an isolated case. Mohamed's recently deceased father had 4 compounds, for instance, and one has gone to each of his sons, leaving his only daughter disinherited. In response to my asking her views on gender differences in inheritance, Yassime simply opined 'we're used to it, so we don't see it as something very bad'.

Source: Chant (2007:181-3, Box 4.9).

FIGURE 10: WOMAN MIXING CEMENT, QUERÉTARO, MEXICO



FIGURE 11: WOMAN LAYING WALL, QUERÉTARO, MEXICO



Source: Photos by Sylvia Chant

Leading on from this, '(A)lthough women may benefit from the land and property owned by men, lack of personal or joint ownership can impact in various ways on women's poverty and vulnerability, such as inhibiting the use of property for income-generating activities, restricting access to credit, and undermining women's 'fall-back' position in the event of divorce and widowhood' (Chant, 2006:212). For example, in Bamako, Mali, men's frequent reluctance to invest in and/or build facilities such as wells, means that women have to fetch water from beyond their compounds (Simard and De Koninck, 2001). In Querétaro, Mexico, male bias in spending often leads to 'female spaces' within dwellings, most notably kitchens, being the last priority in housing consolidation (Chant, 1987). It has also been asserted that where women have insecure rights to housing they are prone to greater risk of violence (Kothari, 2005).

Despite UNFPA's (2007:19) assertion that women's long-run prospects of securing property are better in urban than in rural areas, primarily on account of greater social and economic opportunities, it has also been claimed that the increasingly high costs of housing relative to people's incomes (owing inter alia, to rising competition for urban land, downward raiding by impoverished middle class groups and so on), is making home ownership less accessible to women. This tends to force them into central city tenement accommodation which is usually more neglected policy-wise than peri-urban owner-occupancy (Miraftab, 2001:149; see also Gilbert, 2003; Kumar, 1996,2001). In turn, even rental accommodation can be hard to obtain or hold onto in

the face of aspersions about the sexual propriety of women without male ‘guardians’ (see Vera-Sanso, 2006 on southern India). Women’s limited access to land and property can clearly exacerbate financial difficulty insofar as it restricts their possibilities of establishing microenterprises (see Valenzuela, 2005:1). Not only may women lack an adequate physical base for income-generating activities which allows them to protect produce or machinery, but may also find their choice and scale of entrepreneurial activities limited by landlords or fellow residents in multi-family compounds. Constraints of space, service and accessibility are also significant (see Chant, 1996: Chapter 3; and Figs 12-15).

FIGURE 12: THE CONSTRAINTS OF SPACE: WOMAN IN ONE-ROOMED DWELLING, CAÑAS, COSTA RICA



Source: photo by Sylvia Chant

FIGURE 13: PETTY COMMERCE OUTSIDE GAMBIAN COMPOUND

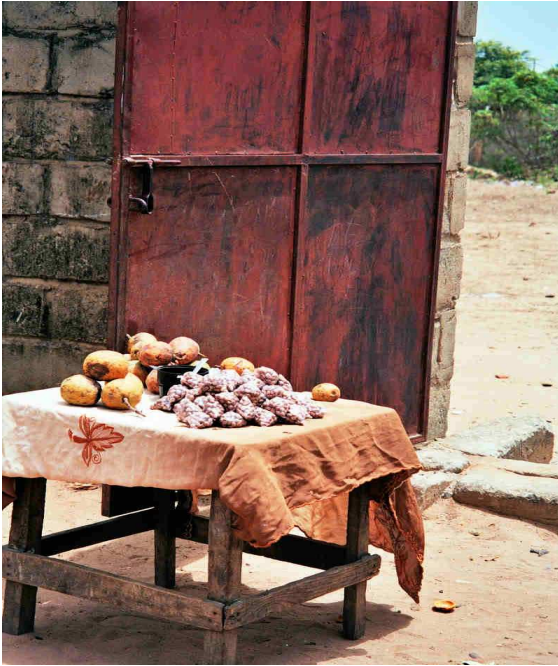


FIGURE 14: SMALL-SCALE RETAIL OUTLET, SERREKUNDA, THE GAMBIA



Source: photos by Sylvia Chant

FIGURE 15: INNER CITY TENEMENT ACCOMMODATION, CEBU CITY, PHILIPPINES



Source: Photos by Sylvia Chant

As summed-up by Kothari (2005:8): ‘Women are still grossly denied the right to adequate housing and related rights such as land and water. We live in a world today where millions of women are homeless and landless. Many millions more, due to the non-implementation of their rights to housing and land, are one step away from becoming homeless and landless’. As echoed by Miraftab (2001:156):

‘Housing is a significant economic asset to (sic) women that contributes to their independence, economic security, and bargaining power with men in their households and in society at large. Most importantly, it helps women determine their own futures and make the decisions that affect their lives. Unless on-going interventions support progress toward these goals, we risk widening gender gaps to the detriment of women’s social, economic and personal well-being to witness a feminisation of homelessness in Third World cities’ (emphasis in original).

My own recent research in low-income urban communities in Costa Rica, The Gambia, and the Philippines suggests that poverty – in respect of income or assets -- is not necessarily exacerbated by female household headship. Indeed, the ‘feminisation of poverty’ might be better used to describe a ‘feminisation of responsibility and obligation’ for livelihoods under disadvantaged and exploitative conditions in male- rather than female-headed households (see Chant,2007.:Chapter 7). Yet, whatever the form taken by the ‘feminisation of poverty’ in different contexts, there is little doubt that the ‘urban tipping point’ is likely to lead to more women fending primarily or exclusively for themselves and their children than hitherto, and often under conditions of immense structural disadvantage.

Political Participation

A final difference between urban and rural women, is that even if time burdens on the former may restrict their possibilities of participating in civic life (Beall, 1996:1), it has been widely alleged that the possibilities for mass mobilisation among women are favoured in urban over rural settings. In many respects this is borne out by the prominent role of women in urban social movements and organisations such as ‘Mahila Milan’ (‘Women Together’), and the Self-Employed Women’s Association (SEWA) in India (see Bapat and Agarwal, 2003; D’Cruz and Satterthwaite, 2005; UNFPA, 2007:18-20). In turn, women’s increased economic, political and social mobilisation in towns and cities means that ‘Urbanisation can .. be a

powerful factor in creating the conditions for women's empowerment' (UNFPA, 2007:21). By the same token, it is important to acknowledge that urban women's reasons for engaging in political protest are often borne out of desperation rather than 'empowerment' imperatives. As Beall (1996:13) notes with reference to her international review of gender and urban governance, women's frequent disposition to establish informal neighbourhood networks is '...not because women have some "natural" or intrinsic affinity with the local environment, but because they confront their neighbourhoods on a daily basis in the course of activities they undertake within the existing gender division of labour'. In turn, '...while women are active in communities, it is often the case that they are invisible in urban planning processes' (ibid.:8). Despite substantial rhetoric about the potential of gender-sensitive urban development and housing (UDH) projects to increase women's representation on decision-making bodies (see ADB, 2007), that women in many cities seem to be continuing to struggle against huge odds of inadequate housing and services, insecure tenure, lack of income and so on, would indicate that optimism about the efficacy of mobilisation may need to be tempered.

RELEVANCE OF THE MDGS AND SELECTED REVISIONS TO POOR URBAN WOMEN

Notwithstanding that the problems facing poor urban versus rural women may often be a matter of degree rather than kind, there is little doubt that MDG 3, as originally constituted, is unlikely to go far

in addressing gender inequalities in towns and cities of the Global South. While education, employment and political representation are clearly important in enhancing women's capabilities and opportunities, in isolation from other aspects of gendered disadvantage developments in these areas are unlikely to have major impacts on poor urban women's lives. Acknowledging the importance of extended targets and indicators for female labour market participation, however, two other of the UNMP/TFEGE's proposed revisions - relating to infrastructure and services, and to inheritance and property rights -- deserve particular highlighting in respect of their possibilities to alleviate the barriers to security and socio-economic mobility faced by poor urban women.

Investing in infrastructure: Reducing Women's and Girls' Time Burdens and More...

In respect of the strategic priority of reducing women's time burden through investments in infrastructure (Box 3), there is little doubt that this is particularly pertinent to poor urban women, who, in un- or inadequately-serviced slum communities, often spend inordinate amounts of time furnishing their households with basic necessities such as water, cooked food and so on, with limited access to public transport being an additional factor in the equation. All these add-up to a heavy 'reproduction tax' on women (Palmer, 1992), and contribute to perpetuating gender inequalities in 'unpaid care work' (or what is increasingly referred to as the 'care economy'), in a manner which seriously constrains women's prospects for personal

or material advancement (see also Budlender, 2004; ECLAC, 2004; Elson, 1995,1998). As summarised by UNMP/TFEGE (2005:74):

'Lack of investment in basic infrastructure facilities for the poor is a significant barrier to development as well as to meeting Millennium Development Goal 3. Without investments in energy, roads and transportation, and water and sanitation systems, the women and girls who live in poor communities will continue to be burdened by the everyday tasks of survival, making it difficult for them to climb out of poverty' (see also Bapat and Agarwal, 2003).

As further noted by UNMP/TFEGE (2005:66) 'The time women and girls spend on routine tasks can be reduced dramatically if the appropriate infrastructure is in place: efficient sources of energy (especially new forms of fuel for cooking and heating), transport systems, and water and sanitation systems'. In turn, prospects for addressing a range of gender inequalities through time gains from greater infrastructural investments include greater opportunity to generate income within or outside the home, more scope for leisure or personal advancement, and reductions in the inequitable burden of hours spent by women and men on ensuring household livelihoods and taking care of children (see Chant, 1996). Further spin-offs may well entail physical and psychological health benefits. Given that women are often burdened with negotiations over space and services in both private and communal areas of low-income settlements (see Box 6), such benefits might include reduced conflict with kinswomen and neighbours, and improved social cohesion. And at a personal level, women in houses with an electricity supply are able to spend less time collecting fuel and more time earning income, reading and

watching television than those without, as noted for India by UNMP/TFEGE (2005:67).

Guaranteeing Women's and Girls' Property and Inheritance Rights

The discussion in Box 6 highlights the significance of the second of the Task Force's strategic priorities I have singled out for attention, namely women's rights to ownership and control of land and property (UNMP/TFEGE, 2005:75). Although also applicable to men, especially in situations where they face increasing disadvantage in the labour market relative to women (see Brickell, 2007 on Cambodia), the critical role played by shelter is aptly summarised by Miraftab (2001:154) who argues that:

'Housing is a key resource for women; it is an asset important to their economic condition and central to their physical and social well-being. It is the site of child-rearing and income generation and a nexus for social networks of support and community-based reliance'.

While it has been widely asserted that '(I)mplementation of women's rights to land, property and housing remains one of the more difficult challenges facing the world today' (UN-HABITAT,2007:6), a number of institutional provisions are already in place. For example, even if individual rights to land remain unestablished in international instruments, and the UN system lacks authority to enforce decisions in member countries (Pietilä, 2007:119): 'Women's equal rights to housing, land and property are laid down in various international human rights instruments, which range from legally binding conventions to political declarations and programmes of action' (UN-

HABITAT, 2006b:53). These date back to the Universal Declaration on Human Rights (UDHR) of 1948⁷ right up to the sixtieth session of the UN General Assembly in 2005, at which, as noted earlier, not only was the BPFA declared vital to the fulfillment of the MDGs, but that the latter should embrace the bulk of the strategic priorities determined by the UNMP Task Force. These included commitments to guarantee the 'free and equal right of women to own and inherit property', as well as to ensure women's access to secure tenure of property and housing, and to 'productive assets and resources' such as land, credit and technology (UN, 2005b:16-17).

With secure tenure being a key feature both of the Cities Alliance Action Plan, and UN-HABITAT's Global Campaign for Secure Tenure' (see Varley, forthcoming), as well as being the key indicator within Target 11 of 'improving the conditions of slum dwellers' (see D'Cruz and Satterthwaite, 2005; also Box 1), it is clear that a moment has arrived in which gender inequalities could be addressed in a major way. Indeed, the Global Campaign for Secure Tenure prioritises the promotion of women's housing rights (UN-HABITAT, 2007; Varley, forthcoming), and the launch in 2006 of the Global Land Tool Network is concerned with developing: 'innovative, affordable, scalable and gendered land tools' (UN-HABITAT, 2006b:10; see also GLTN, 2006).

Despite on-going debates over the relative advantages of formal and informal mechanisms for regularising urban property and assuring tenure (Varley, forthcoming), and observations of some cases where

formal ownership in market systems offers women less security than informal or traditional practices (UNMP/TFEGE, 2005:83), it would generally appear that where customary law holds sway over civil law, as in many parts of Africa, this is more prejudicial to women (Miraftab, 2001:155). Women's weak claims to land and property may not only expose them to greater risk of domestic violence, but also eviction, especially in contexts with a high incidence of HIV/AIDs (see UNMP/TFEGE, 2005:76-7). As noted by UN-HABITAT (2007:19), for example, despite the fact that widows have a legal right to marital property in most of Southern Africa, land-grabbing by husbands' relatives is common. In other parts of Africa and in various Islamic countries outside the region, polygamy can further undermine women's land and property entitlements (UN-HABITAT, 2007:21).

In light of the above, formal titling is frequently suggested as a mechanism to resolve gender disparities in land rights (UNMP/TFEGE, 2005:85). Indeed, in many cases women are nominally protected by family law from eviction in the event of divorce, such that even without gender equity provisions, regularisation of tenure, 'by making ownership a matter of public record', can remove 'some of the impediments to the operation of family law presented by insecure tenure' (Varley, forthcoming).

It is often argued that mandatory formal joint-titling -- whereby husbands are not technically free to dispose of conjugal property, whether in marriage or divorce, without the consent of wives (see

Varley, 2005, forthcoming) -- may provide most security for women (UNMP/TFEGE, 2005:85). Yet among a series of drawbacks observed of this provision is that couples may not be able to buy each other out, leading to the prolongation of unhappy or violent marriages. Another issue is that the need for spousal consent on collateral for loans may restrict women's access to credit (see Varley, forthcoming). Further problems arise in contexts where there is an expectation that sons will look after mothers in old age, such as in India, with Jackson (2003) noting that wives may not prioritise their daughters' inheritance as a consequence. In India it has also been observed that women's ability to exert their preferences to invest in land and property for particular uses is constrained by limited financial resources in their own right (UNMP/TFEGE, 2005:86). As Varley (2005:16) summarises for Mexico (but which is more generally applicable): 'There is a difference between having co-ownership and being able to exercise it effectively'.

An alternative to joint titling is presented by separate titling – in women's name – which since 1990 in Costa Rica has been legislated as an additional option to joint titling in consensual unions. Coupled with heavier legal penalties for domestic violence over time, this has had an interesting and seemingly empowering set of effects on women, affording them more scope to determine their relationships with men. Among the most important impacts noted in Guanacaste province in the north-west of the country, where serial consensual unions have traditionally prevailed over formal marriage, are first, that men are more wary of abusing their wives due to threat of eviction. A

second outcome is while Guanacasteco women have historically sought other partners on dissolution of their relationships, desire to protect their assets, and the fact that personal entitlement to property has opened up more possibilities for generating income, has led them if not to eschew new liaisons, at least to stop short at bringing new partners into their own homes. As one of my interviewees articulated: 'My home is for my children; if he (her new partner) wants me, then he must build a new one for me' (see Chant, 2007: 306-8).

Whatever the relative merits of different types of titling – and recognising that security of tenure in rental as well as owner-occupied housing for women is an integral component of securing their rights to shelter (Miraftab,2001:156) -- it is clear that 'Women's access to property issues cannot be seen in isolation, since they are related to high levels of land concentration as well as general issues of lack of women's empowerment' (UN-HABITAT,2007:8) In this light, until such time as women enjoy greater equality with men in all spheres of life, they may well need paralegal services to assist them in realising their entitlements to property (UNMP/TFEGE, 2005:84).

RESERVATIONS ABOUT PROPOSED REVISIONS TO MDG INDICATORS (AND THEIR TAKE-UP)

Despite enthusiastic endorsement by UN-HABITAT and others of revisions in gender indicators, and claims that, along with the World Summit Outcome of 2005, the MDGs 'have firmly reinforced women's equal property rights and this has now achieved general consensus

among states' (UN-HABITAT, 2006b:9), not all international players seem to be on the same page. While the UNMP/TFEGE recommended the substitution of the indicators they devised for the original indicators in MDG 3 (Boxes 2 & 3), these have not yet been approved by the UN General Assembly (Moser, 2007: 35). Moreover, while the World Bank stresses that the official MDG indicators 'only partially capture the elements of gender equality', the five complementary indicators it does adopt in its Global Monitoring Report of 2007 to '...provide a more complete and nuanced description of gender equality and women's empowerment', do not effectively widen the range of existing indicators. Although the complementary indicators (namely primary school completion rates of girls and boys, under-five mortality for girls and boys, proportion of women of reproductive age and their sexual partners using modern contraceptives, percentage of 15-19 year old girls who are mothers or are pregnant with their first child, and labour force participation rates for women and men aged 20-24 and 25-49 years), bear some relation to the 'menu' of twelve proposed by the UNMP/TFEGE (Box 3), the main motivation for their selection seems to be pragmatic, and more specifically, that the data are already available.

The question of data in indicator elaboration is a big one. Even if the World Bank (2007:133) concedes the need for a 'significant international effort to obtain even basic sex-disaggregated data on both productive and consumer assets – land, livestock, house ownership, other property, credit, business ownership', a lot of data needed for measurement of the indicators proposed by

UNMP/TFEGE do not yet exist. Leading out of this, one concern has been that 'adding to the basket' will impose undue demands on already over-extended national capacities and workloads (see World Bank, 2007:121; World Bank GDG, 2003). By the same token, it is also critical to bear in mind that there are significant bodies of statistical information which are not being used. For example, it is interesting that although the World Bank claims that: 'The most complete existing coverage of reliable and actionable data is for gender equality in the households' (where it also alleges that 'there has been the greatest advance in gender equality') (ibid.:121) it does not make any reference to an increasing corpus of sex-disaggregated time-use surveys and tabulations (see for example, Corner, 2002, 2003; Johnsson-Latham, 2006; Moser, 2007; UNDP 2006; UNICEF, 2007). Acknowledging Moser's (2007:7) point that '....what gets measured is more likely to get addressed', it is also important that what is measured is disseminated where it counts. With luck, a higher effort in the generation and profiling of gender-relevant data will come with the recently-launched global gender statistics programme by the Interagency and Expert Group on Gender Statistics, comprising the UN Statistics Division, World Bank and UNFPA (see UNSD, 2007; World Bank, 2007:147n).

In the meantime, however, it is disquieting that there have been so few moves to incorporate intra-household inequalities in labour inputs in any of the MDGs , and that the call by the UNMP/TFEGE to invest in infrastructure as a means of reducing women's and girls' time burdens was omitted from the 2005 World Summit Outcome. Even if

it is anticipated that improvements in water and sanitation in Target 10⁸ will benefit women by default, gender components of infrastructure projects are often lacking, and there are ineffective mechanisms for women's involvement (UNMP/TFEGE, 2005:71). More generally, however, it is difficult to see how desired improvements in urban services will come about when local governments have frequently introduced or raised user fees on public utilities with detrimental effects on women's access (UNMP/TFEGE, 2005:73). As further noted by Ambert *et al* (2007:13), the outlook for any significant progress in water and sanitation targets is hugely compromised by reduced levels of public and donor funding, with levels of bilateral commitments to these sectors in 2002 being at their lowest level since 1985.

Further (and related) concerns arise with the continued pursuit of privatisation, despite misgivings about whether there has been adequate governance, competition and regulation to date (from a position in the early 1990s when it was anticipated that '(P)rivately-run utilities, according to their supporters, would be cost-conscious, apolitical and demand responsive' -- McGranhan and Satterthwaite, 2006:7).⁹ Indeed, as Bayliss and McKinley (2007:1) argue in the context of sub-Saharan Africa, where only 56% of the population have access to an improved water source, and 24% to electricity, '(P)rivatisation has been a widespread failure', both on account of the public costs and difficulties of getting private sector investment, and the priority given by private investors to cost recovery over social objectives (see also Budds and McGranahan, 2003). This has not

surprisingly hampered progress on water and sanitation targets in MDG 7, as well as in the reduction of poverty. Although Bayliss and McKinley do not make specific reference to gender, there are clearly important implications for women's health, labour and well-being when, in the absence of reliable, affordable basic services, households may have to turn to unsafe sources, or pay exorbitant fees to alternative providers (such as water vendors in Nairobi's slums whose costs are 8-10 times greater than public suppliers), or may be cut-off by private firms when unable to pay. In the Philippines, for example, the privatisation of water in the late 1990s made supplies more expensive and erratic, forcing women to make sacrifices in personal hygiene, to stretch household budgets still further, to reorganise their domestic routines, and sometimes to substitute tap water with bottled water (Perez-Corrales, 2002:201-4). All this adds up to passing the buck onto women, and as Lind (2002:229) has argued in the context of Ecuador and Bolivia: '...poor women increasingly have been viewed as the "answer" to a weak welfare state as well as a source of cheap labour. This has led to their disempowerment rather than empowerment or "integration into the development process"'.

Another, related, concern is the way in which instrumentalist approaches to gender show such few signs of abating despite the nominal casting of the MDGs from a human rights perspective. For example, although in his address to the Beijing+10 session of the Commission on the Status of Women in 2005¹⁰ Kofi Annan emphasised that '...women themselves have the right to live in

dignity, in freedom from want and from fear' (cited in Pietilä, 2007:98), he also made reference to the 'benefits of investing in women' (ibid.), which has been endorsed perhaps particularly blatantly in the World Bank's general introduction, and conclusion to its chapter on gender, in the 2007 Global Monitoring Report:

'...(i)n the long run... greater gender equality in access to opportunities, rights and voice can lead to more efficient economic functioning and better institutions, with dynamic benefits for investment and growth. The business case for investing in MDG 3 is strong – it is nothing more than smart economics' (World Bank, 2007:145).

'Smart economics' would certainly seem to be the guiding principle in a recent (World Bank) review of an urban upgrading project in Caracas (Box 8), mirroring the efficiency drive evident in a whole range of other poverty alleviation initiatives such as conditional cash transfer and micro-credit programmes which tend to use women as a 'conduit of policy' for the benefit of others (Molyneux, 2006; see also Fig 16), and in the process do virtually nothing to redress gender inequalities (ibid.; see also Bradshaw, 2008; Chant, 2007; Mayoux, 2006; Mukhopadhyay, 2007). As summarised by Molyneux (2007:231):

'...it would not be overstating the case to conclude that despite the formal recognition of the gender-poverty link, anti-poverty programmes have remained for the most part either innocent of gender analysis or markedly selective in their understanding of its implications. As a result they both ignore women's particular circumstances and rarely problematise gender relations, remaining locked into dated conceptions of "gender roles" which fail to correspond to the realities of most poor women's lives and therefore fail to meet their needs'.¹¹

BOX 8: GENDER IN A SLUM UPGRADING PROJECT IN CARACAS, VENEZUELA

The Caracas Slum Upgrading Project (CAMEBA), launched in 2000, is a community driven development (CDD) initiative oriented to improving the conditions of selected slum neighbourhoods in the Metropolitan Area of Caracas and covering around 15% of the overall slum population. Gender was not explicit goal in the project's design phase but an early change of management in FUNDACOMUN, the decentralised government agency responsible for funding CAMEBA, helped to raise women's profile. More specifically, women became active participants in community consultations and training, as well as playing a major role as 'neighbour inspectors' (remunerated community representatives responsible for supervising construction works), as construction workers and as project staff. The World Bank undertook a review of this project as part of a study of 'gender good practices' in Latin America and the Caribbean. It determined that the involvement of women in CAMEBA had been resoundingly positive on account of women's '...commitment to solve community problems and their constant presence in slums', concluding '...women's gender roles make them central stakeholders in improving the physical infrastructure in poor urban communities'.

While it is arguably difficult to see how such a project could transform gender when it relies heavily on women's existing roles, female participants did receive training workshops which covered, *inter alia*, gender identity, self-esteem, violence and children's rights and citizenship. Moreover, many women have been taken on board as remunerated project staff, which has helped to strengthen financial security for themselves and their households. Other alleged benefits for women have been a 'heightened sense of empowerment', a greater ability to solve problems and deal with crises, and also a change in gender role models for girls.

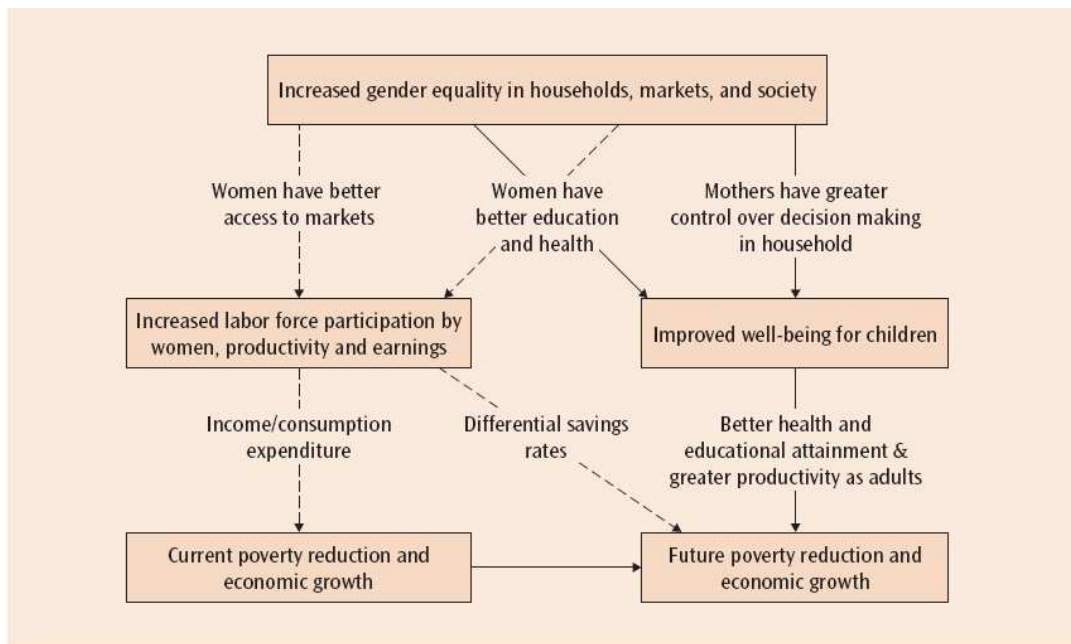
The question of 'who benefits' most, however, is pertinent here, with ample evidence that the 'returns' of women's participation to the project are not insubstantial. For example, women have played an important role in facilitating project staff's interaction with their communities, in attending meetings, in improving the quality of civil works, and guaranteeing their maintenance. One important advantage from the project perspective is that women's better use of materials and staff time than men, generates cost savings. This has led the World Bank to pronounce that 'Women's participation in CAMEBA has resulted in more efficient and sustainable project operations' (their emphasis), and that 'the returns of a gender focus in CDD projects are extremely high given that investing in the participation of women represents no significant additional cost to the fixed costs of investing in communities' (apparently some of the workshops for women would have been run for all community members anyway).

Over and above this, the World Bank comes to the following overall conclusions and 'lessons learned' (presented verbatim):

- Women's constant presence in the slums makes them direct project interlocutors and crucial agents during project implementation
- Women's commitment to solving the problems of their communities makes them an indispensable ally for projects aimed at improving community services
- In the case of CAMEBA, women's engagement in the project has translated into better-quality civil works, improved work maintenance, smoother project-community relations and higher project impact
- At the same time, their participation has benefited women, their families and communities by means of improving households' well-being and strengthening community institutional capacity

Source: World Bank (2003).

FIGURE 16: WORLD BANK'S VIEW OF THE 'SMART ECONOMICS' OF INVESTING IN WOMEN: 'WOMEN'S EARNINGS, CHILDREN'S WELL-BEING, AND AGGREGATE POVERTY REDUCTION AND ECONOMIC GROWTH – THE PATHWAYS'



Source: World Bank (2007: Figure 3.2)

Whether or not there may be major changes in this utilitarian approach to women remains questionable given Painter's (2004:5) point that: 'The MDGs have not un-seated the predominance of a neoliberal, economic growth-driven model of development that relies on women as instruments as opposed to agents of development'. This is particularly serious for countries whose burdens of debt service preclude their making the necessary investments in health, education and infrastructure to enable them to attain many of their

goals (ibid.:19; see also Mbilinyi, 2004; Reddy and Heuty,2005a,b; Saith,2006).

CONCLUDING COMMENTS: IS IT POSSIBLE TO 'EN-GENDER' THE URBAN DEVELOPMENT AGENDA THROUGH THE MDGS?

Although Pietilä (2007:97), amongst others, cautions that: '...the MDG Campaign should not take place at the expense of the Beijing PFA', the MDGs already seem to have played some part in 'en-gendering' the urban development agenda, if only in terms of making women more visible. For example, it is encouraging that the 2007 State of the World's Population Report on 'Unleashing the Potential of Urban Growth' makes reference to 'women's empowerment and well-being' as 'the pillars of sustainable cities', and maintains that 'Success in reducing poverty, gender inequality and meeting other MDGs will depend on good urban policies and practices' (UNFPA, 2007:43). While what is 'good' clearly needs to be determined in specific contexts, one would hope that this would entail avoiding the situation in which women are 'confined to self-help and survival strategies, being left to manage communities...without resources or political and professional support (Beall, 1996:9) or are included only in the implementation stage of projects rather than in programme formulation, design and resource-allocation (ibid.:13; also Chant,1996). Indeed, until such time as women are elevated to the status of 'integral players in urban governance' (Beall,1996:3), we should probably be careful to avoid over-drawn claims that, for example, Target 11 has the potential to 'promote greater gender equality' (see D'Cruz and Satterthwaite, 2005:8). Given sparse

attention to date in the MDGRs of gender within Goal 7 (see Moser, 2007: 33; UNDP, 2005), that gender is deemed to be 'cross-cutting' in rhetoric is not enough, and almost certainly requires dedicated indicators in this and other MDGs.¹² Targets and indicators arguably also need to be time-bound, and to be backed-up by 'concrete policies and campaigns' (McIlwaine, 2007:448; also Vandemoortele, 2007). Moreover, while it is gratifying that most revisions to the MDGs proposed by the UNMP Task Force have at least been embraced in principle by UN and other bodies (see Pietilä, 2007), one of the biggest sticking points in my view (and which in many senses brings us back to the concerns aired by Castells three decades ago), is the apparently persistent reluctance to address women's disproportionate burden in the 'care economy'. This is evidenced not only by the failure of the international community to endorse the Task Force's recommendation on investments in infrastructure to reduce women's and girls' burdens, but to respond to numerous exhortations made in various global arenas since the UN Decade for Women for attention to domestic divisions of labour, gender-differentiated responsibilities for childcare, and the social relations between women and men which determine these.¹³ Given that one of the next priority themes of the UN's Commission on the Status of Women (CSW) will be 'the equal sharing of responsibilities between women and men, including care-giving in the context of HIV/AIDS' (Pietilä,2007:103), it can only be hoped that this will help to remove the culture of silence and inaction around one of the most fundamental and enduring inequalities between women and men worldwide, regardless of urban or rural residence.

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NOTES

1. Despite use of the term 'cities' in the title and much of the text in this article, I use this in a loose fashion to refer to 'urban areas', many of which are clearly too small to qualify for city status in a technical sense (see Satterthwaite, 2005:22).
2. Although, as levelled by Kiwala (2005), the BPFA did not especially prioritise poor urban women.
3. The conceptual origins of practical and strategic gender needs lie in the classic work of Maxine Molyneux (1984) who distinguished between the ways in which policies of the Sandinista government in Nicaragua in the early 1970s often addressed only the practical gender interests of women, rather than their strategic gender interests (see also Molyneux, 2001: Chapter 3). Although Caroline Moser adopted this distinction and adapted it for gender planning in the context of her Triple Roles' framework, by redefining 'interests' as 'needs' (see Moser, 1993), Molyneux is careful to point out that 'needs' and 'interests' are not theoretical equivalents. Whereas 'needs' belong to planning discourses and tend to reflect bureaucratic imperatives, 'interests' emerge out of power relations and are advanced by women themselves 'from below'.
4. As pointed out by UN-Habitat (2006a), the term 'slum' originated in Europe in the 19th century, but despite its pejorative overtones, has come into increasingly common usage to describe areas of low-income housing in developing countries. In 2002, an expert team from UN-Habitat, the UN Statistics Division (UNSD) and

the UN-HABITAT/World Bank Cities Alliance attempted to forge a definition of slums which would allow for more accurate quantification and be of greater use for governments and other partners 'on the ground'. The resultant definition comprises 5 main dimensions revolving around physical, social, economic and political deprivation. These are, first, lack of access to an improved water supply (meaning adequate amount, affordable cost, and not involving extreme effort on the part of women and children), second, lack of a private toilet or a toilet not shared by too many people; third, more than 3 people per room; fourth, non-durable housing structures (i.e. housing built in hazardous locations or of poor quality building materials not up to task of providing people with protection from the elements, rapid destruction and so on), and fifth, (in)security of tenure – where people do not have effective protection from forced evictions i.e. do not have de jure occupancy rights (formal title deeds or rental contracts), or de facto rights (perceived protection against forced eviction) (ibid.).

5. It should also be noted, however, that in many places access to water can be worse in rural than urban areas, not just in terms of quantity, but quality (see Crow and Sultana, 2002). Indeed, unlike in urban areas of Bangladesh where municipalities process water supplies, in rural areas untreated water is often contaminated with arsenic (see Sultana, 2006,2007).

6. Violence against women (VAW) is only one type of 'Gender-based violence', although it is usually the case that women and girls suffer disproportionately from violence at the hands of men (see McIlwaine, 2007:445).

7. Other important instruments identified by UN-HABITAT (2006b) include the International Covenant on Civil and Political Rights (ICCPR) and International Covenant on Economic, Social and Cultural Rights of 1966, CEDAW (1979), the UN Resolution 1997/19 on women and the right to adequate land, housing and property adopted by the UN Sub-Commission on the Prevention of Discrimination and protection of Minorities, UN Resolution 2000/13 on women's equal ownership of, access to, and control over land and equal rights to own property and to adequate housing adopted by the Commission on Human Rights, Resolution 19/16 of May 2003 adopted by UN-HABITAT Governing Council on Women's Roles and Rights in Human Settlements Development and Slum Upgrading, and their adoption of Resolution 20/7 in April 2005 on Gender Equality in Human Settlement Development. Resolution 19/16 concentrated specifically on slum upgrading and urges governments to ensure that these schemes are gender-sensitive and provide women with access to credit and income-generating facilities (ibid.:31).

8. It was only in 2002, following the Johannesburg Plan of Implementation agreed at the World Summit on Sustainable Development, that sanitation was added into the water target (see McGranahan and Satterthwaite, 2006:3n).

9. As articulated by McGranahan and Satterthwaite (2006:8): 'The strongly pro-private position was far easier to maintain when the messy realities of public utilities could be compared to idealised versions of private-sector participation'.

10. Beijing+10 should have been the Fifth World Conference for Women, but was shelved 'due to the political climate' (see Pietilä, 2007:91).

11. An effective inversion of this argument is also pertinent. Reflecting the notion of a 'win-win scenario' between greater economic growth, poverty reduction and gender equality (Rodenberg, 2004: iv), it is imagined that poverty reduction will automatically lead to more equality between the sexes, without due problematisation of what this might entail for women in respect of bigger demands on their time and labour. I am grateful to Carolyn Pedwell for drawing my attention to this point.

12. Additional support is provided by one of the indicators in Goal 8, namely the amount of ODA devoted to basic social services, which includes water and sanitation.

13. Over and above the concerns established by the UN World Conferences for women, one example is the documentation of the International Conference on Population and Development (ICPD) in 1994 which called for men's equal responsibility in family planning but childcare and household duties (see Pietilä,2007:65),

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