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**URBANISATION AND GENDER:
ATTENTION TO GENDER EQUALITY IN EFFORTS
TO IMPROVE THE LIVES OF SLUM DWELLERS**

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Abstract:

This paper examines the gender equality aspects in the context of urbanization with a view to highlight the importance of gender equality in efforts to improve the lives of slum dwellers. It looks at the global context of urban growth, first as a progressive indicator of development considering the provision of work, consumer markets and a boost to productive processes. Then it demonstrates the challenging aspects of the rapid urbanization of the developing world. It highlights the many problems facing the growing number of slum dwellers and the urban poor populations and considers whether target 7.D of MDG seven will be achieved at the set time, given the continued increase in the urban poor population in developing countries. The paper then examines the gender equality aspects in housing, urban poverty, violence and violence against women, forced evictions, HIV and AIDS, urban planning and urban governance. The paper concludes with key policy recommendations that can improve the lives of slum dwellers by addressing gender equality concerns.

The paper draws heavily on the recommendations from: Women, Slums and Urbanisation: Examining the Causes and Consequences. Centre on Housing Rights and Evictions (COHRE), 2008, Geneva.

Introduction

Looking at the topic ‘attention to gender equality in efforts to improve the lives of slum dwellers’, I could not resist the common view – i.e a **focus on women**. I take no blame on this: data indicate that the majority of the world’s poor are women and, therefore, of the 1.4 billion people projected to be poorly housed by 2020,¹ the majority will be women and children.

The world is increasingly becoming urbanized. World urban populations are expected to rise to 70 percent by the year 2050². Increased populations of urban dwellers have been described as positive for development³ as they form a formidable work force for industrial growth and a strong consumer market for increased production and services. Urban environment offers a range of opportunities and services to women and men, like access to water, electricity, better education facilities, and access to information including availability of new information technologies, easy transport, recreation facilities, sports and entertainment. These are essential factors in the promotion of social, economic and political growth and participation⁴. Moreover, urban environment offers diversified employment opportunities for the improvement of men and women.

Nonetheless, the above is an optimistic and generalized view of urbanization. Globally, urban growth espouses unequal distribution of the above to different sections of populations and geographical regions. Urban inequalities are a reality in many regions, with limited exceptions in the developed world. Africa has the worst urban inequalities in the world⁵. Rapid and unplanned urbanization in developing countries poses enormous challenges that overshadow the positive side of urbanization. The fastest growth in population of the urban poor has led to sprawling slums with acute housing and sanitation conditions. Globally, the number of slum dwellers is estimated to have reached one billion in 2007⁶, with the biggest percentage being in the developing countries. In these countries, many local governments are often ill prepared to address the problem of slums. They lack the resources or the political will to adequately plan for the increasing numbers of city dwellers, and, thus, sufficient affordable housing is almost always unavailable⁷. Migration is a main factor in urban growth in developing countries especially Africa and Asia⁸, with populations moving from rural to urban, and from urban to urban areas. The often relatively poor migrants, and in need of housing, resort to self-help measures, constructing makeshift homes out of whatever materials they can find on land to which they do

¹ United Nations Development Programme, (1995), Human development report 1995, New York. UN-HABITAT, State of World Cities 2006/7 (Nairobi: UN-Habitat, 2006)

² UN-HABITAT, State of World Cities 2008/9 (Nairobi: UN-Habitat, 2008)

³ Yap Kioe Sheng and Aman Mehta, unedited Quick Guide1: Urbanisation, Urban Development and Housing policies, http://www.housing-the-urban-poor.net/Docs/QG_origPapers/urbanization.pdf

⁴ Carolyn Hannan, “Promoting gender equality and empowerment of women in cities.” Keynote address at the Conference entitled: Global City Strategies for Implementing Policies on Gender Equality, Seoul, Republic of Korea, (28-29 August, 2007)

⁵ Ibid UN-HABITAT 2008

⁶ UN-HABITAT, State of the World Cities 2006/7 (Nairobi: UN-HABITAT, 2006).

⁷ COHRE, Women, Slums and Urbanisation: Examining the Causes and Consequences. Centre on Housing Rights and Evictions (COHRE), 2008, Geneva

⁸ UN-HABITAT, State of World Cities 2008/9

not have formal title⁹. In an attempt to evade evictions, these urban settlers frequently erect their homes on public land or land that is otherwise unsuitable for development, such as steep slopes subject to landslides, flood-plains, and environmentally contaminated areas, such as landfills¹⁰. This trend raises questions whether it will be possible to achieve the Millennium Development Goal seven, target 7.D, i.e. “By 2020, to have achieved a significant improvement in the lives of at least 100 million slum dwellers” [NB: originally numbered as target 11].

The presence of slums dwellers reflects a myriad of problems and challenges: urban poverty as populations escape poverty in the rural areas or remote urban centres into low-cost areas of cities; increased populations of the unemployed in cities; insecurity of land tenure as informal settlements emerge on the peripheral areas of cities close to markets and work places and may become a target of threatened evictions; failure of governments to plan for the increasing urban population including failure to provide basic amenities such as water, sanitation, electricity, security and infrastructure to slum populations; failure to address equitable access to planned and adequate housing units and general shortage of housing units in cities resulting in rising costs of renting and affecting affordability of adequate housing by the urban poor; flawed approach to re-developing cities by resorting to evicting slum dwellers without adequate alternatives.

Gender equality aspects constitute the least visible, yet very significant side of urbanization. Undeniably, there is a close link between gender equality, empowerment of women and sustainable urban development including improved housing facilities. It is important to note that, while men and women experience urban challenges differently, women in urban areas do not constitute a homogeneous group. Distinguishing factors include age, race, class, marital status, disability and HIV/AIDS conditions, and women belonging to different social, ethnic and religious groups¹¹. The urbanization process tends to affect gender roles, relations and inequalities¹², although this varies among regions. Whether by natural urban population growth or migration, women constitute a high percentage of slum dwellers. For example many more women in Sub-Saharan Africa are driven into slums in major cities from rural to urban or other urban areas because of discrimination against women within their societies, such as lack of inheritance rights, the practice of wife inheritance in some African societies, domestic violence, HIV/and AIDS stigma, and forced and early marriage. Many women in slums in Africa are heads of households and therefore breadwinners for their families. Although many female heads of households carry these responsibilities with strength, the reality remains that many women in such circumstance are already vulnerable, with low income who cannot afford better housing¹³, and lack access to other related services such as water, electricity and sanitation facilities.

⁹⁹ Ibid COHRE page 22

¹⁰ Ibid page 22

¹¹ Carolyn Hannan, “Promoting gender equality and empowerment of women in cities.” Keynote address at the Conference entitled: Global City Strategies for Implementing Policies on Gender Equality, Seoul, Republic of Korea, (28-29 August, 2007)

¹² Rachel Masika with Arjan De Haan and Sally Baden, Urbanisation and Urban poverty: A Gender Analysis. Report prepared for the Gender Equality Unit, Swedish International Development Cooperation Agency (Sida), 1997, Bridge Development-Gender Report Number 54

¹³ COHRE, Shelter from the storm. Women’s Housing Rights and the Struggle against HIV/AIDS in Sub-Saharan Africa (2009)

To better understand gender equality in the context of urbanization, gender equality aspects need to be considered in regard to issues such as housing, urban poverty, forced evictions, gender-based violence, HIV/AIDS, urban planning and urban governance. Below, each is discussed in details.

Housing and gender equality

Housing forms a very important aspect of urbanization. It is a cornerstone upon which other services are enjoyed in order for men and women, boys and girls to live in a secure, dignified and peaceful environment. Housing is an important productive asset upon which property ownership hinges since it can potentially be used to access credit to secure a livelihood – lack of housing can in fact marginalize an individual from the productive process¹⁴. Housing is also linked to availability and cost of land which, in turn, determine the cost of housing itself. Rising costs of housing and land markets and emerging illegal or informal land markets have made it difficult for the poor to afford housing¹⁵. Access to adequate housing is defined by income status of the population or individuals. Poor and congested housing facilities, lack of services like water, sanitation and poor infrastructure are the first indicators of slums in many rapidly urbanizing nations.¹⁶ In extreme circumstances illegal settlements on illegally acquired lands is what houses the urban poor - men and women.

Access to housing is often determined by economic and social status in society. Women in many societies and in many countries continue to depend on men for economic survival, and their access to housing is often linked to their relationship with men. Single women or female headed households among the urban poor constitute those in extremely poor housing conditions¹⁷ and in general terms, these categories of women are more commonly tenants than owners of the housing facilities they occupy. It is imperative to point out that women need to be able to access housing in their own capacity and in order to do so, they need to access related economic and employment opportunities in order to realize their full potential. There are examples from some societies where women are denied the right to rent homes in their own capacity¹⁸. Lack of tenure security in housing or land in slums affects women's capacity to cope with other social and economic challenges. It is this vulnerability to housing insecurity that at times pushes women into risky behaviour for survival and shelter.

¹⁴ Marion Roberts, *Living in a Man Made World: Gender Assumption in Modern Housing Designs* (1991), Routledge, London

¹⁵ *Ibid* Rachel Masika et al (1997)

¹⁶ Elliott Sclar, *Interim Report of the MDG Task Force on Target 11—Improving the Lives of Slum Dwellers*, Prepared for World Bank Urban Symposium 2003, Washington DC

¹⁷ UN-HABITAT, *Addressing the Challenges of Land, Shelter and Delivery and provision of and access to Services for All: An Overview*, presented at African Ministers' Conference on Land, Housing and Urban Development, South Africa (2005); See also COHRE, *Women Slums and Urbanisation: Examining Causes and Consequences* (2008) COHRE Geneva

¹⁸ COHRE, *Women Slums and Urbanisation: Examining causes and consequences* (2008), COHRE, Geneva.

Another important factor in housing is the ability to legally acquire land for housing. Yet customary practices and gender-neutral land management policies and laws have made it difficult for women to access land. Although women can own land through individual purchase, very few have this opportunity because of economic constraints. Availability of land for housing construction is the key to expanding the housing supply and limiting the growth of new slums.¹⁹ Equal access, ownership and control of urban lands by women and men is therefore a strong pillar in improving security of tenure for women and men in slums. Land for housing in urban areas of developing countries where acquisition of homes is linked to acquisition of plots of land is a rare commodity affordable only to the rich. Women are routinely disadvantaged by titling and registration systems that are insensitive to the particular housing needs of women and which put women in a disadvantaged position by consistently favouring men's control over housing, land, and property. Where customary laws and practices are followed in land management and property redistribution including inheritance rights, women are excluded from both decision-making, management and as beneficiaries of the distribution process. Ownership of slum houses and informal settlement are also pre-dominantly male-dominated thus making women tenants. Secure tenure is one of the indispensable pillars of the human right to adequate housing. Legal security of tenure in housing and urban lands for women is important for the full enjoyment of housing rights, and forced evictions either on individual basis or mass scale can be reduced.

For women, housing is beyond shelter. Many women work, raise children and associate within the precinct of their homes. These distinct housing needs of women are often ignored in the grand housing and basic service delivery programmes. For instance, many low-cost housing schemes are carried out with no consideration or involvement of women in the design of housing, nature of infrastructure and delivery of services that caters for the needs and priorities of women.²⁰ Furthermore, methods used in delivering low-cost housing can be discriminatory by excluding women as beneficiaries through eligibility criteria, cost recovery systems, and the manner in which selection and recruitment of beneficiaries is undertaken. The situation can be compounded by the use of the head of household concept as determinant for registration of ownership of housing units or land for housing given to families (as in marital relations). More so, there are critical gender dimensions to consider in the location and cost of housing. Women's position in labour markets remains precarious, and their employment possibilities hampered by their domestic responsibilities. For example, housing located away from work places and schools can affect women's ability to work, their career advancement and education of children, especially girls. The majority women in slums are engaged in informal labour which involves work situated within reach of their housing environment²¹. Plans to redevelop slums and provide low-cost housing for the urban poor can benefit slum dwelling women only if they are consulted and actively engaged in the design and location of such houses.

Urban poverty and gender equality

¹⁹ Peter Marcuse, The Role of the Public Sector in Promoting Affordable Housing, Global Urban Development Magazine, Volume 2, Issue 1, March 2006.

²⁰ Ibid Rachel Masika et al (1997), page 12

²¹ Ibid Marion Roberts (1991)

This paper loosely defines poverty as conditions where individuals are not in position to meet their basic social and economic needs. There is no significant distinction between urban and rural poverty since most of the indicators are similar, and a close link between rural and urban poverty exists²². In most developing countries people migrate from rural to urban areas in an attempt to escape poverty only to be caught up in urban challenges where the cost of living is high while incomes remain lower than expected. It is these populations that have difficulties getting adequate housing and thereby resort to forging shelter by occupying often unoccupied public lands or purchasing small plots of land in low-cost areas, such as wetlands and other environmentally lacking areas like industrial sites, landfills etc. While not all slum dwellers can be categorized as ‘urban poor’, most of urban poverty can be traced in slums and informal settlements. The United Nations estimates that about one billion people live in slums in undeserving conditions and the number of poor people in slums is on the rise²³. These developments are attributed to rapid urbanization and feminization of poverty. Lack of access to services also increases urban poverty and where the urban poor can access services, they often have to pay costs proportionally higher than other urban groups²⁴. When assessing urban poverty from a gender equality perspective, one has to examine the differences in women’s and men’s access to services, income, and resources. Even within the same household, individuals will experience poverty differently. Female headed households may be in a position of greater and different disadvantage than male-headed household. Single women may be more disadvantaged than single men.

In addition, gender-based inequalities due to customary practices and patriarchal attitudes often relegate women to subordinate positions and limited status as citizens, denying them equal property rights, equal share of household income, and equal access to income and employment opportunities. In addressing urban poverty, measures should be taken to analyze the gender aspects that define urban poverty. Efforts are needed to disaggregate indicators used to assess the status of urban poor by factors such as sex and by other categories. Women are impacted by the social and health dimensions of urban poverty, and by deplorable housing conditions²⁵. Gender aspects also determine the way in which urban poor women and men are able to access other opportunities such as education, economic and employment opportunities, including in the informal sector.

Violence, gender equality and urbanization

People living in slums are exposed to significant levels of crime and violence, and governments in developing countries have on occasion used the prevalence of violence as a reason for evicting slum dwellers. There are many causes for the high crime rates and violence in slum communities. High rates of unemployment and poverty have been identified as being among the

²² Ibid Rachel Masika et al (1997), page 3

²³ COHRE, *Women Slums and Urbanisation: Examining causes and consequences*, (2008) COHRE Geneva. Page 43; *and also see* UN-HABITAT, *Brochure on Istanbul +5* (n.p.: UN-HABITAT, 2001)

²⁴ Jean-Caude Bolay, ‘Slums and Urban Development: Questions on Society and Globalisation’, *The European Journal of Development Research*, Vol.18, No.2, (June 2006), pp.284–298

²⁵ Rachel Masika et al (1997)

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causes. Violence and crime in slums are gendered phenomena: whereas men may resort to violence and crime, women may also engage in crimes like trafficking in drugs and human beings. Women are frequently victims of gender-based violence, including domestic violence, and many women stay with their abusers because they depend on men for their survival²⁶. Examining urban crime and violence should not be done in a narrow sense: women, because of congested housing conditions and lack of security and privacy in slums, may become victims of gender-based violence. Studies have shown that lack of money and food account for marital conflicts including physical violence against women in homes. Because of anger and frustration resulting from low earnings, men are likely to resort to alcohol and drug abuse which in turn further fuels violence including domestic violence²⁷.

Violence against women is a human rights concern and is experienced by women worldwide. It is a crisis which fundamentally reflects women's low status within societies. Gender-based violence is defined as "violence that is directed against a woman because she is a woman or that affects women disproportionately. It includes acts that inflict physical, mental or sexual harm or suffering, threats of such acts, coercion and other deprivations of liberty."²⁸ Gender-based violence is a manifestation of unequal power relations between women and men characterized by male-dominance over and discrimination against women, a fact acknowledged by the United Nations General Assembly²⁹. Many women are forced to endure domestic violence and violent relationships because of limited access to housing facilities. COHRE's study on women, slums and urbanization demonstrated that lack of access to safe, alternative housing is too often a major factor keeping women trapped in violent situations. The study also shows that this cuts across the world, regardless of whether women are living in developing or developed countries.³⁰

Women in slums experience gender-based violence also as a result of lack of access to services such as shelters. The accessibility of shelters, when located far from women's dwellings, can be a source of insecurity to women especially when coupled with lack of services like lighting and proper streets in packed slum settlements. To improve the lives of slum dwellers, the need to provide security specifically for women is vital. Government police forces shun slums because of the nature of congestion. COHRE's study on women, slums and urbanization noted that, often, cases or incidents involving gender-based violence such as sexual assault, are not given proper attention by authorities and in case of threatened eviction, the general public in slums is reluctant to report cases to authorities.³¹

HIV and AIDS, gender equality and urbanization

²⁶ Ibid page 9

²⁷ Rachel Masika et al (1997) page 9. See also COHRE, *Women, Slums and Urbanisation: Examining causes and consequences* (2008). COHRE, Geneva.

²⁸ UN Committee on the Elimination of All Forms of Discrimination against Women, 'General Recommendation No. 19, Violence against Women', UN Doc. A/47/38, 11 Jan. 1992, para. 6.; *see also* COHRE (2008) page 33

²⁹ General Assembly resolution 48/104.

³⁰ COHRE (2008) page 44

³¹ CHORE (2008)

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The global pandemic of HIV/AIDS and its prevailing high infection rate among women has been a source of concern also in urban areas. Developing countries share disproportionately the HIV/AIDS burden and sub-Saharan Africa is the worst affected region. Statistics on women's infection rates in sub-Saharan African countries remain staggering; the impact of the pandemic among slum dwellers is alarming. Gender inequalities in part fuel the spread of HIV/AIDS and also constitute an obstacle for women in effective prevention. Urban poverty increases women's vulnerability to risky sexual relationships in exchange for shelter, food and other basic needs. Overcrowding in slums makes efforts towards behaviour change more difficult, and women as well as young girls often become victims of rape which further increases the infection risks. There is a close link between the stigma attached to HIV/AIDS infected people in both rural and urban areas and women's migration into slums³². Lack of adequate housing including adequate space and privacy, water and sanitation also increases women's failure to respond to treatment and adhere to prevention measures as well.

Forced evictions and gender equality

Forced eviction, defined as “the permanent or temporary removal against their will, of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection”³³, is one of the notorious human rights violations that slum dwellers across the globe experience. Though forced evictions threaten the lives of both women and men, there are gender-specific impacts. For example, evicted women mothers face particular challenges due to their care-giving role; in some circumstances, eviction processes are accompanied by violence with women as the target; eviction further erodes women's privacy and exposes them to risks of sexual violence. In addition to eviction by authorities, women may also be evicted on an individual basis by members of their families or communities³⁴. Forced eviction exacerbates the poverty levels of the affected women and men, but given the already vulnerable situation of poor women, eviction can worsen their situation. Governments that have ratified the Covenant on Economic, Social and Cultural Rights have the obligation to protect the slum dwellers from forced evictions and to follow internationally accepted guidelines, should evictions be the only option. Approaches of community-driven upgrading of slums and ensuring security of tenure to slum dwellers with a special focus on marginalized women can prevent forced evictions.

Urban development and gender equality

There is a general tendency to understand urban planning in physical and spatial terms, with a concentration on issues such as transport, housing and infrastructure. Such a view of urban planning excludes equally important aspects such as health, education, family spaces. All of these components are relevant from a gender equality perspective. The conventional thinking of urban planning often ignores women's priorities in the design of human settlements, the location

³² COHRE, *Shelter from the Storm: Women's Rights to Housing and the Struggle Against HIV/AIDS in Sub-Saharan Africa* (2009) COHRE, Geneva

³³ UN Committee on Economic, Social and Cultural Rights, General Comment 7, *The Right to Adequate Housing* (Art. 11(1) of the Covenant): *Forced Evictions*, UN Doc. E/C.12/1997/4, 20 May 1997, para. 3.

³⁴ COHRE (2008) page 39

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of housing, and the provision of urban services³⁵. For instance, women in Africa use spaces closer to their homes or even front yards as display areas for their small scale merchandise or grocery stalls. In improving the lives of slum dwellers, especially women, urban planners need to involve women in designing new settlements and the configuration of supportive home environments. Women's experience, priorities and social-economic needs should inform the provision of housing environments. Mobilizing women and men to participate in slum upgrading initiatives can yield very positive results, create a sense of ownership and responsibility in terms of sustainability, and maintenance of projects aimed at improving the lives of slum dwellers.

Urban governance and gender equality

Modern approaches to governance look at broader political concerns related to democracy, human rights and participation³⁶. This approach is moving away from the conventional view of many city authorities that view governance as urban management and therefore as a technical matter. Sustainable urban governance should encompass civic participation outside of formal decision-making agencies and procedures in the urban development processes. It should increasingly aim at creating, organizing and supporting equitable and sustainable partnerships, and making radical adjustments in the professional culture and relations that normally guide urban development³⁷. It should promote mutual collaboration that encourages skills and capacities of slum dwellers such as self-initiative, collective responsibility and active participation while allowing technocrats to learn from the experiences of slum dwellers. It is this urban governance that is capable of transforming the lives of slum dwellers. However, community-authority led partnerships and sustainable decision-making processes would be short-lived and incomplete if gender equality is not placed at the centre of every step. The participation of women in governance cannot be overemphasized. Many women across slums are engaged in activities of self-help towards improving their conditions. Their involvement and leadership in local governance can greatly enhance social inclusiveness and political effectiveness, because women leaders tend to take the perspectives and needs of all groups in the community into consideration, not just the views and interests of the quick, the articulate, the powerful, and the influential members of society³⁸.

Gender equality in efforts to improve the lives of slum dwellers: Some policy recommendations

1. Provide security of tenure in housing and urban lands, as a matter of priority, to women and their families living in slums

³⁵ Beall, J., 'In sickness and in health: engendering health policy for development', *Third World Planning Review*, Vol 17 No 2 (1995b)

³⁶ Robinson, M., 'Introduction, Towards Democratic Governance', (1995) in IDS Bulletin, 26(2) April.

³⁷ Monika Jaeckel and Marieke van Geldermalsen, 'Gender Equality and Urban Development: Building a Better Community for All', *Global Urban Development Volume 2 Issue 1 March 2006*

³⁸ Ibid

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Women and men should have legal protection against threats of forced eviction and harassment, especially because secure tenure is linked with so many other aspects of a full and dignified life including leading to gradual slum improvement by communities. As such, States should – as a matter of priority – provide legal security of tenure to all people living in slums, including women and their families.

2. Combat violence against women in all its forms, and provide effective legal and other remedies to victims of gender-based violence

Governments (those who have not done so) should criminalize violence against women in all its forms, including domestic violence, forced marriage, rape, and sexual assault. As such, governments must recognize the inter-linkages between domestic violence and women's housing rights, and work to ensure that inability to access adequate housing does not become a barrier to women who wish to leave violent relationships. Public policies designed to combat domestic violence should take steps to grant, *inter alia*, alternative housing solutions to women. Alternatively, States may provide for the removal of abusive spouses from the home, ensuring that women's personal and housing security is not unduly threatened.

In order to build trust with women in slum communities, and in order to encourage and facilitate reporting of cases of gender-based violence, governments should create special police units for the handling of gender-based crimes, and governments should ensure an adequate and appropriate police presence in slums so as to ensure women's security. Special police units should receive specialized training on domestic violence, rape, and sexual assault, and they should incorporate female police officers among their ranks. Such enforcement systems should be adequately supported with the necessary human, financial, legal, technical, and other resources to assist women who are victims of gender-based violence.

3. Invest in slum upgrading programmes and housing development programmes for the poor, ensuring women's effective participation

Women should benefit from slum upgrading schemes and should be empowered to meaningfully participate in the conceptualization, design, and implementation of those schemes. Governments should make renewed efforts to take a gender-sensitive approach when developing and upgrading programmes for slum improvements. Slum upgrading programmes should take into consideration women's immediate needs and strategic priorities, including, for example, provision of public spaces which are safe for women; provision of designated work spaces for women in business; provision of adequate street lighting; access to health care centres, schools, and child care centres; and improvement of basic services (such as toilets) which are accessible, affordable, and safe for women. Women and other marginalized groups should also be prioritized in the allocation of permanent housing envisioned within slum upgrading processes.

4. Ensure joint ownership of and control over housing, land, and property, as well as equal rights between men and women in marriage

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Ownership systems, including titling, should be designed to secure women's legal rights to housing on an equal basis with men. States must ensure that, where housing, land, and property are allocated to slum residents, ownership should be provided jointly to both spouses. Joint ownership, including titling, should be the default policy of governments, as this approach best secures women's *de facto* equality. Situations of *de facto* unions should also be given similar consideration. In addition, all discriminatory marriage laws should be amended and/or repealed to ensure that both spouses enjoy equal property rights in marriage. All laws providing for 'marital power', either explicitly or implicitly should be repealed. Marital property should be administered through joint decision-making by both spouses. Property gained during marriage should be registered in the names of both spouses in order to ensure that, if the marriage is dissolved, the female is able to maintain interest in the marital property, including over her home and land.

5. Strengthen national legal protections for women's housing rights on the basis of non-discrimination and equality

States should, as a matter of priority, ensure that women's right to adequate housing is protected as a matter of law. In cases where States have not already done so, they should ratify key international human rights treaties which uphold these rights, including the International Covenant on Economic, Social and Cultural Rights, the International Covenant on Civil and Political Rights, and the Convention on the Elimination of All Forms of Discrimination against Women. States should also ensure that their domestic legal protections appropriately reflect their obligations under international human rights law. States should further ensure effective implementation of domestic legal protections and ensure that women's rights to equality and non-discrimination are at all times upheld. In order to ensure that women are able to access appropriate avenues of justice, States should ensure that the courts are fully accessible and affordable to women, and that women are able to access low-cost or free legal aid and other legal services.

6. Enforce women's inheritance rights and equal rights to marital property

Particularly in sub-Saharan Africa, violations of women's inheritance rights and equal rights to marital property are common reasons deepening women's poverty and motivating their migration to the cities. In order to ensure that these rights are not violated, States should enshrine women's inheritance rights and equal right to marital property within national law. In order to ensure effective implementation of such protections, States should also create effective enforcement mechanisms, such as special police units and legal aid resources, to ensure that women are freely able to claim their inheritance rights and equal rights to marital property in practice, without fear of reprisal.

7. Improve access to basic services, such as water and sanitation, and provide safer environments for women living in slums

States should take immediate action in order to improve provision of basic services for women and men living in slums. Adequate water supply, sewage systems, garbage disposal, and provision of electricity will dramatically improve the quality of life of women living in these informal settlements. Toilets that are sufficient for the community's needs, accessible, safe for women to utilize and regularly maintained, should be provided. Governments should also increase public security for women by providing public street lighting and sensitive, accessible, and effective policing. States should support the education of children and youth living in the slums particularly girls, through the provision of community schools and the waiving of school fees for impoverished families. Governments should also provide accessible and affordable health services to women and girls, including sexual and reproductive health care encompassing family planning, pre- and post-natal care, emergency obstetric care, and prevention of sexually transmitted diseases, including HIV/AIDS.

8. Fight against women's poverty and provide economic empowerment opportunities to poor and disadvantaged women in slums

Special efforts should be made to empower women economically and to design projects that will allow women to access well-paying jobs, credits, loans, and other schemes that will permit them to raise their standard of living and access adequate housing. Women in slums are not homogenous: efforts to ensure that different groups of women are reached should be a priority. Governments should consider rentals as an option for the urban poor. Not all slum dwellers strive to be home owners. Availing rental options through government-driven initiatives can indeed be one practical way to improve the lives of many slum dwellers.

9. Raise awareness about women's human rights, including women's housing rights, in slum communities and at institutional levels

Cultural norms, practices, and attitudes which condone violence and discrimination against women must be challenged and put right through concerted sensitization programmes led, designed and supported by governments. Such sensitization should reach out to the judiciary, traditional leaders and related government officials.

10. Participation in urban governance

Women should be able to effectively participate in all decisions pertaining to housing policy development, design and planning of human settlements, slum upgrading initiatives which impact them, and they should have their interests directly represented at the level of city planning, management and governance. Where improving lives of slum dwellers necessitate relocating populations, women and men in the affected slums should be heavily consulted in a mutual and genuine dialogue. They should also be involved in the identification of the relocation site, distribution of lands for housing, and in the relocation process from inception to conclusion. Different groups of women such as widows, female heads of households, single women and girls all should be involved in order to effectively cater for their needs.

Conclusion

Looking at where the world is heading in terms of urbanization and considering the fact that countries in the developing world will increasingly be urbanized, there is more work to be done especially to improve the lives of slums dwellers and tackle urban poverty. Since poverty and urban poverty in particular is a gendered phenomenon, policy makers, development workers and international institutions need to work together towards achieving the Millennium Development Goal seven, and its target on improving the lives of slum dwellers. Existing studies demonstrate that this will not be fully achieved if the gender equality aspects in slum improvement initiatives are not addressed. There is also a concern whether enough is being done to achieve MDG 3 on gender equality and the empowerment of women, in the broadest sense, to overcome inequalities in women's access to housing, land and economic livelihoods as well as fighting violence against women, especially among slum dwellers.