

# 5 Mainstreaming Gender Equity for Poverty Alleviation and Sustainable Human Settlements

*Human settlements are the places where men and women live with their children seeking physical survival, economic security, social welfare, and a measure of dignity, prosperity, and hope for the future. Throughout human history there have been many forms of success and failure in this fundamental human endeavour of creating a human habitat as a protection from the natural habitat.*

*A persistent practice in virtually all forms of human settlements today, including those that we might characterise as more successful models, as well as those we would judge to be abject failures, has been the disproportionate concentration of power in the hands of males and the disproportionate concentration of the burden of work on females. Any effort to reform and rehabilitate our human settlements our villages, towns, and cities must include rectifying inequalities and creating access to basic resources, civic rights, and decision-making for all of the poor, including men, women, and children, so they can earn a sufficient living to properly shelter themselves. Since UN-HABI TAT encounters gender inequity in virtually every context, its projects and programmes make every effort to ensure that the rights of women are respected equally with men and that their opportunities are fair and equal.*

Gender is a central consideration at a multitude of levels in the work of UN-HABI TAT. It begins with gender sensitivity to the distinct needs of each gender group to achieve housing and services solutions that meet their needs equitably. It extends to assessing the impact of gender roles and relations on a project's implementation and sustainability. This includes the practice of using "gender disaggregated statistics" that quantitatively measure and analyse the impacts of a project on both men and women, separately and together.

Furthermore, beyond the project level, gender mainstreaming efforts extend to the support of women in governance, to the engagement of women stakeholders, and to the empowerment of women in decision-making concerning financial and physical resources.



*Women's Savings Group in Laos.*



*Meeting of Women's Bank Savings Groups from tsunami affected communities in Galle.*

The pursuit of gender equality is not only a moral imperative. It also has an integral economic dimension. UN-HABI TAT's experience in the field shows that poverty reduction is most effectively supported by educating female children, by giving daughters legal inheritance rights, and by promoting savings and loans institutions that give women control over the accounts. When mothers manage their families' spending, the productivity of the families' resources and investments increases. This enables such families to rise out of poverty very quickly.

In 2007, UN-HABI TAT initiated the programme Gender Friendly Sustainable Cities in Asia and the

Pacific. This programme aims to achieve three goals:

- To confer awards for excellence and innovation in attaining gender equality and sustainable development in the region.
- To convene an Expert Group Meetings on critical topics in the field.
- To streamline the effective use of available resources by including a knowledge management component.

Expert Group Meetings focus on learning from ground-level realities and challenges, as well as mainstreaming females in promoting sustainable cities. In developed countries, such as Japan, this issue is particularly important to adjusting policies and practices to make them more gender-balanced. The question is also particularly important in light of the disasters and conflicts that have affected the region in recent years.

There are experiences to be shared and lessons to be learned by asking: *“What respective impacts*

*have disasters and conflicts had on women and on men?”* A further question is: *“What are the respective contributions made by women and men toward rebuilding their lives, families, communities, and cities?”*

Information generated by the Expert Group Meeting and other valuable information resources on the issue of *Gender and Human Settlements* will be available through the online gender knowledge management page.

In 2003, the *Expert Group Meeting on Gender and Women's Issues in Human Settlements* recommended recognizing municipalities in the region that adopted gender-sensitive policies and strategies at the local level in 2004.

ROAP-Fukuoka is initiating a similar, but broader, program that will grant awards recognising community-based initiatives sustained by city authorities, by civil society organizations, and by individual leaders who champion innovative gender-responsive processes.

## The Women's Bank in Sri Lanka

The Women's Bank (WB) evolved in three very poor Colombo slums in 1989 when their small women's groups began to experiment with thrift-based savings groups. With some assistance from UN-Habitat, these women's groups created a communal fund from which they could provide emergency support to their members in times of dire need. It has now grown into a country-wide, community-based micro-credit movement with more than 42,000 members around Sri Lanka.

The savings and loan scheme they created has evolved over the last 17 years and now has a decentralized management structure with 89 branches, mostly in the western part of the country. WB is self-financing and is not dependent on any external resources. Its branches meet all their managerial costs through taking a small portion of the interest charged on the loans

they make to their members.

In 2004, WB loaned out a total 240 million Rupees (US\$ 2.5 million) to its members for livelihood, housing, and other social needs, all through using money saved by some of the country's poorest women. The rate of recovery is almost 100 per cent. Recently, WB has initiated life and health insurance schemes and community-based health centres. Local WB groups are also undertaking community upgrading projects to improve water supply, drainage, and solid waste systems in their low-income settlements, and they are active in environmental and children's cultural programs. Following the 2004 tsunami disaster, WB has also been setting up savings groups in affected coastal communities and supporting their efforts to rebuild their members' housing and livelihoods.