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Partners' and thematic dialogues**Gender, culture and urbanization¹****Abstract**

In the developing world, women form a sizeable proportion of those who migrate from rural to urban areas in hope of a better life. But as they soon find out, urban conditions and services are hostile to them and often permeated with the patriarchal culture that prevails in rural areas. This paper maps out the interplay between gender, culture and urbanization, and how it enlarges or restricts the role of women in human settlements development around the world. It provides insights into the way cultural and gender constructions relate to the social, economic, and cultural circumstances of women, and the extent to which women are involved in addressing these unique circumstances. Poor urban females are marginalized at least twice, because of gender and because of their physical and social conditions. They bear the brunt of the ongoing transformation of traditional family structures, not to mention HIV/AIDS and its consequences. For survival, they turn to urban agriculture, street vending or the appalling conditions of export processing zones and prostitution; but the institutional context is often hostile and generally their economic capacity goes unrecognized. Women are particularly exposed to insecure tenure and forced eviction. Cities must recognize that each gender experiences and uses the urban environment in different ways and has different priorities. Examples abound showing that poor women's empowerment and involvement in governance is conducive to improved urban services. Informal social networks can play a major supportive role and culture can be economically and socially productive. The paper ends with a list of key issues for discussion.

* HSP/WUF/2/1.

¹ While there is no dialogue on gender as such, the present paper has been prepared bearing in mind that gender is a cross-cutting issue to be considered in all dialogues.

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Discussion points

- Ÿ In some of the world's poorest areas, over half of the households are headed by women, especially in informal settlements, of which they represent the poorest segment.
- Ÿ Poor urban women are more able than men to organize around small-scale businesses for survival, but too often the institutional context is hostile.
- Ÿ Women, especially when poor, remain under-represented in governing structures, especially local decision-making, owing to social and political gender-related factors.
- Ÿ Affirmative action is in order, but at the same time poor urban women's informal networks can provide effective channels for campaigns and entry points to a community.
- Ÿ Popular culture helps break cultural barriers, generating income, highlighting the plight of the poor, diffusing messages to communities and providing positive activities for the young.

Gender, culture and urbanization

I. Introduction

1. Urbanization has been one of the salient features of social change across the world in modern times. Cities and conurbations are where different cultures and social developments such as globalization and exploitation of human and natural resources converge. At the same time, cities provide the space where historically and culturally varied constellations of gender relations have been recorded. New cultures also rapidly emerge across various urban subgroups. In most of the developing world, institutions are implicitly shaped by a patriarchal ideology. Accordingly, gender construction is tied to

value and belief systems that undermine women, exposing the more deprived to poverty, sexual discrimination, abuse and their consequences.

2. Women and girls are doubly marginalized, because of gender and the physical and social conditions of the poor. But on top of this, with its focus on the physical and spatial aspects of development, urban planning disregards the unique, gender-differentiated situation of women. The major challenge is to determine the extent to which evolving cultural trends advance women's role in the development of human settlements.

3. Women make up nearly half of the international migrant population (UNFPA 2003). Gender differences in the proportions of male/female migrants to urban areas are obviously determined by certain cultural factors in the place of origin. These include lack of equal access to, rights in, and control over, economic resources, such as land. Benschop (2002) notes that "as compared to rural areas, women in cities and towns tend to have more access to land and housing; women, more often than not, 'own' shacks or structures in informal settlements or rent a house or room." These factors give women some of the autonomy which cultural factors deny them in rural areas.

4. Examples from Latin America suggest that the scale and nature of migration into urban areas is largely influenced by three types of factors: first, decisions in rural households about who should migrate and why; second, constraints placed by households on women's work outside the home; and, third, demand for female labour in urban areas (Chant 1992). Evidence shows that in some regions, their traditional reproductive and productive roles in rural areas do not prevent women from moving to urban settlements. For example, in Eastern Europe, Latin America and the Caribbean, the overall ratio of women to men is higher in urban than in rural areas, and the reverse is true for Africa and Asia (United Nations 1999).

II. Household relations and gender role transformation

A. Family institution in transition

5. Across cultures, the family is the basic social structure most likely to meet individual needs and expectations. Women typically spend much more time in the house than men as they perform their reproductive and household roles. This imbalance has implications on poor urban women, especially as the structure of the family unit is changing and female-headed households are on the increase.

6. Traditional sociology links the family institution to blood and marriage ties but modernization and urbanization are changing all this. The initial dramatic shift from extended to nuclear family only paved the way for alternative forms: single-parent, step-parent and blended households, remarriages and cohabitation with children. Children's homes, foster homes and shelters for the homeless are other emerging forms of families. Institutional families act as safe landing pads for orphaned, abused and neglected children. In addition, more and more gay couples are raising children under emerging legislation.

7. These cultural transformations affect mostly poor urban women. There are more households headed by a female than a male single parent (UNDP, Human Development Reports 1995, 2002, 2003). Divorce, separation, cohabitation and re-marriage place peculiar strains on women's social and economic lives.

8. Such changes and the attendant social problems trigger different policy responses across regions, depending on context. More specifically, responses are a function of how citizens and politicians experience and perceive change, define new social issues associated with it, understand the range of choices open to them and interpret their interests within that range.

B. Gender relations, roles and responsibilities in the context of urbanization

9. In the developing world, women migrate from the countryside to urban areas for many reasons, but they always expect a better life. What they often find instead is drudgery and dire poverty, without hope for improvement. In urban slums and shanty settlements, women bear the burden of raising children in the most difficult circumstances. They are under constant threat of eviction, without a secure

home for themselves and their families. They endure the indignities and dangers of unhygienic toilets, shared by hundreds; they are the most vulnerable to crime and violence, and are inordinately affected by the HIV/AIDS pandemic, as both victims and caregivers.

10. Some 25 per cent of the world's households have women as their heads, and in urban areas (especially in Latin America and Africa) that proportion can exceed 50 per cent. Women typically represent a high proportion of those in informal settlements worldwide, and they are among the poorest. (UNHCR 2004)

11. The growth in female-headed households is often equated with the growth in poor or disadvantaged households, but female headship can have positive aspects. Female-headed households are likely to be less constrained by patriarchal authority and female heads may experience greater self-esteem, more personal freedom, more flexibility to take on paid work, better control over finances, and little or no physical or emotional abuse. Female heads may be empowered insofar as they are better able to further both their personal interests in education and business and the well-being of their dependants.

12. In Africa, the majority of urban farmers are women, mainly from female-headed households. The case study below illustrates how some women in cities try to survive and feed their families.

Case study 1

Urban agriculture, Kenya

In Kenya, home-grown food is critical to the nutritional status of families: 25 per cent of urban families in the six major cities claim they cannot survive without self-produced food; 56 per cent of urban farmers are female but the ratio rises to 62 per cent in the larger cities, and 64 per cent of women farmers are from female-headed households, showing how critical urban agriculture is to the survival of poor families. Urban farmers are not recent migrants. Pressure is such that new arrivals have less access to land than longer-term residents. A large proportion of urban farmers are white-collar workers, even mid-level bureaucrats, with larger house plots. A critical issue for urban development is land ownership or user rights, as modern systems of land registration clash with inherited patterns. In Kenya, only 41 per cent of urban farmers own the land they use and 42 per cent (primarily the poorest) grow their crops on government land.

Source: Tinker, I. (1993).

III. Employment and livelihoods in urban informal settlements

A. Gender, poverty and income-generation in informal settlements

13. If the lives of urban slum dwellers are to be improved, one must consider how best they can increase their incomes. Through their involvement in urban agriculture, women are vital to the urban economy as small entrepreneurs, traders, workers and providers of food security.

14. The following case study illustrates best practices of women's response to unemployment in the urban informal sector.

Case study 2

Street vendors in Hanoi, Vietnam

Hanoi's female vendors team up in groups and some rent and share rooms where they cook and eat together. They also make food for sale, a cheap and convenient service for most urban dwellers. Some provide quick, cheap personal-care services, such as hair-cutting. Relieving urban middle-class working women and housewives of domestic chores earns Hanoi's poor women a living. A survey found that 70 per cent walked from door to door, carrying their goods in a pair of baskets with a pole across their shoulders (47 per cent), in hand or head baskets (15 per cent), or in a trolley (7 per cent). Others (30 per cent) used bicycles and only one a motorcycle. As for men, 56 per cent used bicycles and the others either a trolley or a toolbox (36 per cent), or worked as taxi drivers (8 per cent). Women mostly lacked fixed sales pitches. Other major complaints were: no place to work or sit, official harassment, thin profits, costly transportation, mistreatment, heavy loads, long walks, no care for children, theft, lack of housing, health, and lack of toilets. They felt there was potential for forming a support network.

Source: Darunee Tantiwiranond (2004).

15. The disparity is glaring between male and female strategies for survival, and women seem more able to organize around small-scale businesses. But why should women face more transportation hardships than men? Are city planners still foot-dragging over certain gender-responsive issues? Obviously, in Hanoi, gender-responsive transportation, security, childcare services, and access to sanitation would ease female street-vendors' burden in their struggle for survival.

16. Street vending is the most visible aspect of women's informal business. But this activity is often viewed as a nuisance or obstruction to commerce. For lack of legal status and recognition, women face frequent harassment and eviction from their pitches by competing shopkeepers, as well as confiscation and even arrest. Workplaces are often dirty, dangerous and devoid of basic services. For all these risks, street vending is the only option for many poor people, especially women (WIEGO – undated).

B. Self-employment and micro-enterprises

17. The need to recognize women's economic capacity and potential has been a concern for local, national, and international bodies and poverty-reduction strategies. Currently a number of donors are providing support to women's self-employment through micro-enterprise.

Case study 3

Women self-mobilizing for employment in Gujarat, India

Gujarat's Shri Mahila Sewa Sahakari Bank was set up in 1974 for poor self-employed women at the initiative of 4,000 of them. Running the bank is a board elected by its 51,000 depositors. On top of finance-linked services Sewa has started a work security insurance scheme and a housing programme. It is now expanding into rural areas through savings and credit groups which channel surpluses into Sewa's development activities. Sewa gives poor women control of natural and financial resources, such as helping them build their own water facilities, such as wells, ponds, hand pumps, etc. Loan recovery rates are high thanks to mutual trust and an understanding of borrowers' individual circumstances. Sewa members skip predatory private money-lenders and gain self-confidence as they develop the skills required to deal with formal organizations. Sewa has broken the vicious circle of indebtedness and dependence on middlemen and traders, and has changed women's bargaining powers for the better.

Source: Poverty Net Newsletter N° 11, October 1999.

C. Women in export processing zones

18. Most developing countries attract foreign investment through export processing zones (EPZs), also known as “special economic” or “free trade” zones. One of the incentives offered is the low cost of the workforce, which the *2003 World Development Report* estimates is 70–90 per cent female. The following case study from Indonesia clearly outlines the gender and cultural issues and conflicts which women experience in EPZs.

Case study 4

EPZs and female workers in Indonesia

EPZ female workers typically endure intolerable working conditions and long hours. Indonesia’s minimum wage, which ranges up to US\$1.84 in some areas, meets only 60 to 70 per cent of the minimum physical needs of a single individual against the backdrop of wide fluctuations in fuel and basic goods prices. Employers often call in the army to deal with strikes but workers are becoming more bold and militant. Females provide the bulk (80 to 95 per cent) of those involved in the actions and are a majority in the bodies elected to lead them. Typical demands are better pay and working conditions, freedom of association, praying time, gender-specific steps to combat sexual harassment and gender discrimination, together with maternity and menstruation leave as required by existing law. EPZ employers rarely provide the statutory three months’ fully paid maternity leave and usually dismiss pregnant women; when allowed to return to work, these lose any seniority and start from the bottom again. Humiliating material evidence is required for two days’ monthly menstruation leave, which if granted entails loss of bonus or two days’ wages. Since unions are not allowed in EPZs, there is no institutional collective bargaining. A group of workers, usually organized by non-governmental organizations, takes the initiative and negotiates with management. Any better wages or working conditions thus won benefit only the workers in the factory.

Source: Kelompok *et al.* (undated).

19. The structural disparities of gendered systems shape female labour issues. The gender allocation of social and economic roles restricts women’s access to the means of production (from credit to training opportunities) and confines them to a limited number of occupations and markets. Recognition is growing of women’s multiple roles and the value of not only their productive, but also their reproductive contributions. Longstanding work standards are in question, new forms of labour organizations emerge and the relationship between work and leisure is being recast.

20. Stakeholders in human settlements development will recognize that the economic capacity of women in urban areas is linked to basic services and security of tenure, and that as their economic activities concentrate in the informal economy and close to home, they need those resources that are essential to doing business and working in residential areas.

IV. Gender, land, housing and property rights

A. Land and property rights

21. There is a general consensus around the fact that although insecurity of tenure affects millions of people across the world, women face additional risks and deprivation related to culture and gender (Benschop 2002; 2003; Beall 2003). In South Asia and Africa, many women are still exposed to discrimination in access to land, shelter and property rights despite policy and legal reforms. The vast majority cannot afford to buy land and some countries do not recognize their equal rights to land. In Africa, comparatively few statutory books entrench women’s access to land and property: examples may be found in Burkina Faso, Malawi, Mozambique, Niger, Rwanda, South Africa, Uganda, the United Republic of Tanzania and Zimbabwe. There is no legislation, but no impediment either, in Eritrea and Ethiopia. Botswana, Lesotho and Namibia are currently amending the relevant statutes. In other cases

formal law, traditional systems and social norms (including customary and religious law), often deny women the right to acquire and inherit property, particularly in countries where shariah law applies.

22. It must be noted here that customary tenure is often more dynamic and complex than statutory systems; and for all their restricted access to ownership through inheritance or purchase, women as heads of households may have significant indirect access and rights to use land. But then not all women in such cultures get married, or remain married to ensure their secure tenure.

23. Other factors constraining women's access to land and property ownership include poverty, lack of credit facilities and affordable housing finance, together with low awareness of human and legal rights and poor representation of women in decision-making bodies in charge of administration and management of land and property. Worse still, women face administrative bottlenecks in land offices, tribunals, and court systems.

24. With the growing consensus that the right to acquire and inherit property is a basic human right applicable equally to men and women, some countries tailor formal and informal tenure arrangements to different local social, political and economic circumstances in order to enable women's access to property. In some countries, affirmation of co-ownership of land has led to the acceptance of women's equal rights to property, whereas others endorse joint ownership of property for legally married couples. Elsewhere, more or less formal types of consensual unions are understood to embody property rights. Therefore, social movement triggers changes, and equality becomes more widely accepted in social relations. Some countries have eased the constraints on women's control over land and property: in Latin America, the law provides for joint ownership; whereas in Uganda, the other spouse's consent is required before any transfer. In general, legal systems that endorse joint ownership gives women better security of tenure.

B. Housing

25. Lack of access and control over housing in informal urban areas is a major problem for women. In some cases, women are discriminated against and at times landlords evict them from their rented rooms for non-payment. For many low-income urban dwellers and particularly women, the situation is such that they lack the resources for adequate shelter.

26. What may be termed "gender blindness" in housing and basic service programmes is becoming increasingly apparent. Low-cost housing or site and service programmes rarely consider the needs and priorities of women in terms of design, infrastructure and services. Women are excluded through eligibility criteria, methods of beneficiary recruitment and cost-recovery mechanisms (Moser and Peake 1987; Moser and Chant 1985). Gender dimensions affect renting and owner-occupation.

27. In Latin America and West Africa, female-headed households are more likely to be tenants or sharers than owners, but in Bangladesh female-headed households and supported households are concentrated in the poorest and potentially most vulnerable housing conditions. There are three main reasons for this: first, women are often excluded from official housing programmes offering owner-occupation; second, female-headed households tend to be poorer and, since poorer households frequently rent, women tend to be tenants; and, third, although most female-headed households lack the time and skills required, lack of funds for professional labour often forces them to build their own housing (UN 1995).

C. Gender, violence and forced evictions

28. Urban poor women and children are particularly affected by forced eviction. More often than not, forced eviction by public authorities, city councils, landlords and agents takes place in informal urban settlements. Human Rights Watch (2003) noted that although all women are vulnerable, divorced or separated women and widows – including AIDS widows – suffer some of the most extreme violations. Divorced and separated women are often left with only the clothes on their backs as their husbands keep the home and other property. Widows are often evicted from their homes as in-laws rob them of their possessions and invade their homes and lands. These unlawful appropriations happen even more readily when the husband died of AIDS. In some places, widows are forced to undergo customary, sexual practices such as "wife inheritance" or ritual "cleansing" in order to keep their property.

Beatings and rape by the evictors have been reported in several countries. The following example from Bangladesh summarizes the brutality of evictions and their lack of regard for human rights.

Case study 5

Urban cleansing in Dhaka, Bangladesh

Dhaka's population is over 11 million, of which 46.7 per cent live in absolute poverty and about half this group in hard-core poverty. Landlessness, natural disasters, river erosion and lack of income-earning opportunities drive the rural poor to urban areas, especially Dhaka's sprawling slums and squatter settlements. But public authorities do not recognize their rights to live there. Some argue that the urban poor should be taken back to their villages and resettled there, and indeed such a programme is currently being implemented. When, in August 2001, the Government launched large-scale pull-downs (including settlements upgraded by UNICEF) and evictions, the worst affected were female garment workers, who came back to their sleeping shacks after the shift to find that they were no more. According to non-governmental organizations, some 12,000 families were affected. The Coalition for the Urban Poor (CUP) organized a protest rally, prayers and a high-level seminar to stop the evictions. Non-governmental organizations also showed the communities how to resist eviction threats, to which the Government has finally called a halt.

Source: Lalith Lankatilleke (2002).

V. Gender, culture and urban governance

A. Gender and urban governance

29. For all their obvious presence as citizens, women, especially when poor, remain under-represented in governing structures, especially local decision-making, owing to social and political gender-related factors. Affirmative action is in order, alongside innovations like the Competition and Awards for gender-responsive, women-friendly cities (in the Latin American and Caribbean and Asian-Pacific regions) as well as grassroots awareness-raising to involve more women in city governance.

30. Basic services, human rights, economic capacity, transportation, violence and security of tenure are major issues for women who must, therefore, be involved in decisions regarding them. Women are major users of water and their inclusion in water management committees has been found to improve both service and payment levels (Fong, M., Wakeman, W. and Bhushan, 1996: 7). Likewise, involving women in planning and management of sanitation improves systems, makes them socially and culturally responsive and enhances communities' sense of ownership (DFID, 1998; UNEP, 2000).

B. Gathering strength from informal relationships

31. The variety and density of housing in informal settlements provide many opportunities for interaction. Often, especially in Africa, poor women form groups for economic purposes (so-called "merry-go-rounds", where group members contribute money for lending to an individual) to sort out their needs (purchase of household items, etc.). Group members also assist each other for funerals, weddings and emergency fundraising. These social support networks re-invent ties beyond kinship and have served as vehicles for campaigns against child abuse and wife-beating. Development projects can use them as entry points into the community, all the more so as these groups have already identified their leader or leaders, who can then be relied upon when planning for development in informal settlements.

32. Informal relationships are not confined to cities; they extend to rural areas and relatives occasionally trade cash or goods from the city against a constant flow of food from the countryside. This maintains links between the rural and urban areas, which to some extent balance the development process and spread new ideas.

C. Gender, human rights and the commercial sexual exploitation of women

1. Prostitution (commercial sex work)

33. Prostitution has a direct link with the break-up of small-scale communities and the advent of large, anonymous urban areas together with commercialised social relations. In 1985, the International Committee for Prostitutes' Rights demanded that sex workers be guaranteed human rights, including freedom of speech, travel, immigration, work, marriage, motherhood, health, and housing. As part of this rights-based agenda, the sex worker rights movement aims to curb unethical and abusive behaviour towards prostitutes. This includes harassment and extortion by police and other authorities; denial of fair treatment during arrest; imprisonment without due process; failure to investigate or prevent crimes committed against prostitutes (rape, physical violence, murder); and threats and reprisals against sex workers' families (Saunders P. 2004).

34. The purpose here is to draw attention to the needs of those poor urban women involved in prostitution. Although it is almost impossible to eradicate it, governments cannot continue to ignore those involved. They require health, sanitation, housing and security services. Whether prostitution contributes to gross domestic product (GDP) remains a moot point. Either way, it must be seen as another strategy of informal economic sustenance some women have adopted in informal settlements.

Case study 6

Sex workers organizing in Bangladesh

Sex workers in developing countries see human rights as a crucial tool to address the double discrimination they face as women and as prostitutes. Women who were evicted from the Tan Bazar brothel in Bangladesh recently won the right to return to their place of work, with local non-governmental organizations' support of their rights and international attention to strengthen their cause. In 1999, when 3,500 sex workers were evicted from Tan Bazar, they and their families were forced to move to a vagrants' shelter where they faced sexual harassment, abuse and extortion. When deciding the case brought by 100 sex workers, the High Court concluded that the Government had no legal grounds to evict the brothel occupants because prostitution, when the basis for women's livelihood, is not illegal. The case is crucial as it shows that if sex workers' human rights must be upheld, one should look beyond civil and political freedoms and also consider economic and social rights, including the right to work. As Carol Jenkins, an advocate for Bangladeshi sex workers, put it: "No other approach but that of human rights – such as the rights of a citizen and the right to work – would have worked in Bangladesh. Because a coalition of over 60 human rights organizations put its strength behind the sex workers' cause, the High Court would hear the case."

35. The challenge remains to raise awareness, strengthen organizations, and train effective lobbyists who can win permanent status for sex workers' rights.

2. Sex tourism

36. Sex tourism has direct harmful effects on the lives of women and girls. A large majority of the women involved may have done so deliberately and outside any sex slavery and trafficking, but their social and political circumstances (school drop-out, higher rates of illiteracy, disease and poverty) are not alien to their decision. Sex tourism may attract some well-off urban women as well, but the effects of sexually transmitted diseases (STDs), in particular, HIV/AIDS, are visible across all categories, with slums the most affected, including by other infectious diseases. And since the majority of women partaking in sexual tourism are young, globalization takes an even heavier toll.

D. Role of culture in human settlements development

1. Popular culture and arts

37. Cities typically preserve a nation's culture in museums, archives, cultural centres, performing arts and media, providing incomes for young and adult people from informal settlements. There are no reliable data but, in Kenya for instance, female groups take to entertainment as a source of income. Popular culture gives the young opportunities both to consume existing forms and re-invent some. The contributions they make in the fight against HIV/AIDS, crime, immorality and general social deviance through music, drama and poetry are quite significant. Young people from informal urban settlements (slums, ghettos) have often come to epitomize success in these areas of popular culture. They also inspire others to venture into more positive out-of-school activities than gang behaviour (idling, crime and prostitution). Others have used drama and the visual arts to make effective contributions to the development of informal settlements.

2. Media

38. Accessible media like radio and television have been instrumental in lobbying and advocating for the social, economic and reproductive rights of poor women and young people. Locally composed drama brings their daily plight to the attention of policy-makers, highlighting lack of access to basic services, domestic violence and HIV/AIDS. In Kenya, artists from informal settlements appear in popular broadcast programmes. The media widely publicize forced evictions, harassment and their consequences, with rights activists often calling for action. Broadcasts also broach development-related issues regarding health, education and safety. But then what proportion of slum-dwelling women have access to radio or TV? Ownership depends on income. Most males are at an advantage as social clubs provide such media, which further widens the gap for women.

3. Literature

39. Reading is another good channel of information but its effectiveness depends on whether people have access to books, magazines, etc. In the past, writers have used literature as a way of telling the world about problems affecting their communities. Where the situation of poor urban women is highlighted either directly or indirectly, they are often stereotyped as prostitutes, or preys to males. Their dwellings when depicted are often poor, with the woman having to depend for extra money from a certain man in order to dress appropriately and pay rent. However, another brand of authors, typically from West Africa, often portray poor urban women as militants ready to fight for their rights with law enforcers. For instance, *So Long a Letter*, by the Senegalese novelist Mariama Bâ, explores the gains and losses that two female characters experience through urbanization and colonial re-acculturation over their lifetimes. But, here again, poverty means that many women will never benefit from such wisdom, all the more so as libraries in most cities are elitist and charge fees.

4. Role of religion

40. Religion is an integral part of any culture but its influence varies from individual to individual. More women than men subscribe to religion, giving them a common ground to discuss their plight and to take appropriate action. The influence of religion on women's groupings in informal settlements is not well documented.

VI. Conclusion

41. The interrelationship between culture, gender and urbanization is a complex one. The poorest of the poor in urban areas are women, all the more so as they remain hostages to patriarchal ideologies. Most cities in the developing world are not women-friendly as discomforts – such as poor transportation – and danger lurk everywhere: lack of employment, housing, basic services – notably water and health – and sexual and physical violence. Urban planning tends to overlook gender issues in access to land, property and housing. Many countries have reformed law and policies accordingly. But a more holistic and inclusive approach is still required; in particular, reforms of inheritance and marital property regimes and those of laws and policies on land, housing, credit and gender must be consistent between them. Urban and peri-urban land issues must come within national land policy and be linked to rural land issues. Gender must be a cross-cutting perspective, including in budget allocation. Implementation

of such laws and policies remains a huge challenge, requiring concerted efforts at all levels if women's rights to land and property are to become realities. Popular culture promoting gender equality and the advancement of women has a role to play.

42. Tensions are obvious between economic growth, social equity and political legitimacy in cities around the world. Urban governance allows them to coalesce and seek resolution. But it must involve women alongside men, since each gender experiences and uses the urban environment in different ways and has different priorities for urban services and infrastructure.

43. The case studies mentioned in this paper highlight women's success in informal sector trading, self-help employment through micro financing, lobbying and advocacy, as well as turning culture into an effective tool for development and economic empowerment.

VII. Key issues for discussion

- Y How best can culture be used to create an urban environment where men and women can live in peace and harmony, as equal human beings, and work in partnership for social justice and development?
- Y Why have women activists and women's affairs ministries focused so little on music, art, poetry, dance and drama to further women's rights and economic empowerment? What is the missing link and how should this be addressed?
- Y How can poor women in informal settlements manage security of tenure for the land they occupy, and how can this help address the adverse impact of poverty in slums?
- Y Can we keep talking about safer cities without adequately addressing the abhorrent crimes committed against women caught up in prostitution and sex tourism, especially the more vulnerable who are driven into the trade by poverty and gender discrimination?
- Y Women predominate in the informal sector, and they also feed the city. How long can authorities continue to disregard the informal sector, dismiss the plight of the urban poor, and condemn women to poverty? Can governments and development agencies reconsider their stance, change policies as required and reduce poverty?

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