

Urbanisation and Urban Poverty: A Gender Analysis

Report prepared for the Gender Equality Unit,
Swedish International Development Cooperation Agency (Sida)

**by Rachel Masika
with Arjan de Haan and Sally Baden**

October 1997

BRIDGE (development - gender)
Institute of Development Studies
University of Sussex
Brighton BN1 9RE, UK
Tel: +44 (0) 1273 606261
Fax: +44 (0) 1273 621202
Email: bridge@ids.ac.uk
Website: <http://www.ids.ac.uk/bridge/>

CONTENTS

Acronyms	ii
1 Executive summary	ii
2 Urbanisation, urban poverty and development: an overview	2
2.1 Urbanisation: an overview	2
2.2 Urban poverty: definitions, concepts and measurement	2
2.3 Urban poverty: characteristics of urban poverty	3
2.4 Urban development policy	3
3 Gender, urban poverty and development	5
3.1 Gender and urbanisation processes	5
3.2 Gender, urbanisation and household headship	5
3.3 Gender and official assessments of urban poverty	6
3.4 Gender and urban development	7
4 Dimensions of urban poverty: why a gender perspective is important	8
4.1 Poverty, employment and livelihoods	8
4.2 Assets and consumption patterns	9
4.3 Violence in urban areas	9
4.4 Urban environment, health and poverty	9
4.5 Housing	10
4.6 Transport, public infrastructure and basic services	11
5 Gender, urban policy interventions and strategies	12
6 Future directions	15
Bibliography	16

Acronyms

FHH	Female-headed households
ITDG	Intermediate Technology
NGO	Non-governmental Organisation
UN	United Nations
UNCHS	United Nations Centre for Human Settlements

1 Executive summary

Urbanisation and urban growth have accelerated in many developing countries in the past few years. While natural population growth has been the major contributor to urbanisation, rural-urban migration continues to be an important factor. The processes of urbanisation and the nature and scale of rural-urban migration have to some extent been shaped by gender roles and relations. While male migration has been the most predominant form of migration, in parts of Latin America female migration is common and has been influenced by decisions in rural households over who should migrate and for what reason. In other parts of the world, particularly South East Asia, the demand for female labour has meant that more women are migrating in search of employment.

Feminist researchers have pointed out that much of the literature on women, gender and urban poverty issues has fallen outside the mainstream. Urban planning has focused, to a large extent, on physical and spatial aspects of urban development. However, there is increasing recognition of the discrimination women face in relation to access to employment, housing, basic services etc., and the need more effort by some governments and international agencies to reduce this.

A gender equality perspective of urban poverty is important because men and women experience and respond to poverty in different ways. Access to income and assets, housing, transport and basic services is influenced by gender-based constraints and opportunities. Gender-blind urban services provision may not meet the needs of women if their priorities are not taken into consideration.

2 Urbanisation, urban poverty and development: an overview

2.1 Urbanisation: an overview

In the past few decades, urbanisation and urban growth have accelerated in many developing countries. In 1970, 37 percent of the world's population lived in cities. In 1995 this figure was 45 percent, and the proportion is expected to pass 50 percent by 2005 (UN 1995). Urban populations are growing quickly - 2.5 percent a year in Latin America and the Caribbean, 3.3 percent in Northern Africa, 4 percent for Asia and the Pacific and 5 percent in Africa (*ibid.*). But, international comparisons are complicated by differing national definitions of urban areas¹. In Eastern Europe, Latin America and the Caribbean, the overall ratio of women to men is higher in urban areas than in rural areas, and the inverse is true for Africa and Asia.

Although in many third world cities natural population growth is the major contributor to urbanisation, rural-urban migration is still an important factor (de Haan 1997). Internal migration flows are diverse, complex and constantly changing (including rural to urban, urban to rural, urban to urban, and rural to rural). There is much diversity between nations and regions in terms of the age and level of education of migrants, and in the extent to which migration is considered permanent or temporary. A key determinant of migration is the income differential between rural and urban regions (Gilbert and Gugler 1992). Migration is also affected by crop prices, landowning structures and changes in agricultural technologies and crop mixes in surrounding areas and distant regions. It is also influenced by other factors related to individual or household structures and survival strategies, and wider political, economic and social forces (UNCHS 1996).

2.2 Urban poverty: definitions, concepts and measurement

There is no consensus on a definition of urban poverty but two broad complementary approaches are prevalent: economic and anthropological interpretations. Conventional economic definitions use income² or consumption complemented by a range of other social indicators such as life expectancy, infant mortality, nutrition, the proportion of the household budget spent on food, literacy, school enrolment rates, access to health clinics or drinking water, to classify poor groups against a common index of material welfare. Alternative interpretations developed largely by rural anthropologists and social planners working with rural communities in the third world allow for local variation in the meaning of poverty, and expand the definition to encompass perceptions of non-material deprivation and social differentiation (Wratten 1995; Satterthwaite 1995a). Anthropological studies of poverty have shown that people's own conceptions of disadvantage often differ from those of professional experts. Great value is attached to qualitative dimensions

¹Definitions of urban areas are based on national criteria such as: population thresholds (e.g. settlements over 1,000 people qualify as towns in Canada, but the lower limit is 2,000 in Kenya, 10,000 in Jordan, 50,000 in Japan); density of residential buildings; type and level of public services provided; proportion of population engaged in non-agricultural work; and officially designated territories (Wratten 1995).

²Justification for using income as a proxy for welfare is that it is highly correlated with other causes of poverty and is a predictor of future problems and deprivation (Wratten 1995).

such as independence, security, self-respect, identity, close and non-exploitative social relationships, decision-making freedom and legal and political rights.

More generally, there has been a widening of the debates on poverty to include more subjective definitions such as vulnerability, entitlement and social exclusion. These concepts have been useful for analysing what increases the risk of poverty and the underlying reasons why people remain in poverty. Vulnerability is not synonymous with poverty, but refers to defencelessness, insecurity and exposure to risk, shocks and stress. Vulnerability is reduced by assets, such as: human investment in health and education; productive assets including houses and domestic equipment; access to community infrastructure; stores of money, jewellery and gold; and claims on other households, patrons, the government and international community for resources at times of need (Chambers 1995, cited by Wratten 1995). Entitlement refers to the complex ways in which individuals or households command resources which vary between people over time in response to shocks and long-term trends. Social exclusion is seen as a state of ill-being and disablement or disempowerment, inability which individuals and groups experience. It is manifest in 'patterns of social relationships in which individuals and groups are denied access to goods, services, activities and resources which are associated with citizenship' (ILO 1996).

2.3 Urban poverty: characteristics of urban poverty

Most studies attempting to describe urban poverty have focused on drawing out the characteristics of urban poverty, often by comparing rural with urban poverty. However, there is still much debate as to whether urban poverty differs from rural poverty and whether policies to address the two should focus on different aspects of poverty. In some views, rural and urban poverty are interrelated and there is a need to consider both urban and rural poverty together for they have many structural causes in common, e.g. socially constructed constraints to opportunities (class, gender) and macroeconomic policies (terms of trade³). Many point to the important connections between the two, as household livelihood or survival strategies have both rural and urban components (Satterthwaite 1995). Baker (1995) and Wratten (1995) illustrate this point in terms of rural-urban migration, seasonal labour, remittances and family support networks. Baker (1995) illustrates how urban and rural households adopt a range of diversification strategies, by having one foot in rural activities and another in urban. Conceptualising urban poverty as a separate category from rural poverty is also problematic because of different yardsticks for defining urban in different countries. The urban-rural divide is more a continuum rather than a rigid dichotomy.

2.4 Urban development policy

It is now widely recognised that the rapid growth of urban populations has led to a worsening in absolute and relative poverty in urban areas. Urban poverty has, until recently, been low on the agenda of development policy because of dominant perceptions of urban bias and the need to counter this with a focus on rural development policy. However, policy interest in urban issues is increasing as a result of two phenomena:

³However, some macroeconomic policies may affect rural and urban poverty in different ways.

- projections of a large and increasing proportion of poor people living in urban areas, partly as a result of urbanisation;
- and claims that structural adjustment programmes - which have removed some of the urban bias, by removing price distortions - have led to a much faster increase in urban poverty than rural poverty.

There have been two broad traditions in policy approaches to urban poverty (Amis 1995; Moser 1995). The first set of approaches have focused on the physical infrastructure problems of housing, sanitation, water, land use and transportation. Recently there has been more emphasis on private investment and an increased focus on institutional and management aspects of urban development. The second set of broad approaches have focused on economic and social infrastructure issues such as employment, education and community services. Recently such approaches have put a lot of emphasis on sustainability issues and community involvement/participation in projects and programming.

More recently, concerns with the urban environment and violence and insecurity in urban areas have come to the fore as factors which undermine well-being and quality of life. There is some evidence of a strong relationship between poor health and poor environmental quality (Hardoy *et al.* 1992). The externalities of urban production are disproportionately borne by the poor because of the spatial juxtaposition of industrial and residential functions, high living densities, overcrowded housing in hazardous and inadequate supply of clean water, sanitation and solid waste disposal services (Wratten 1995).

Urban violence is estimated to have grown by between three and five percent a year over the last two decades, although there are large variations between nations and different cities within nations. Violent crimes are more visible in cities and there is growing understanding that violence should be considered a public health problem for which there are prevention strategies. Urban violence is the result of many factors, and there is considerable debate about the relative importance of different factors. Certain specialists stress the significance of inadequate incomes which are usually combined with very poor and overcrowded housing and living conditions, and often insecure tenure, as fertile ground for development violence. Other explanations emphasise more the contemporary urban environment in which attractive goods are continuously on display and create targets for potential criminals. Oppression in all its forms, including the destruction of original cultural identities, together with racism are also cited as causes (UNCHS 1995).

3 Gender, urban poverty and development

Gender issues have been increasingly discussed in the mainstream literature on urbanisation and urban poverty.

3.1 Gender and urbanisation processes

The urbanisation process is itself shaped by gender roles and relations. For instance the scale and nature of migration into urban areas in Latin America is much influenced by decisions in rural households about who should migrate and for what reason, by constraints placed on women's work outside the home by households, and by the demand for female labour in urban areas (Chant 1992).

Some studies have highlighted the extent to which migration patterns are differentiated by gender (*ibid.*). These studies have shown that female migration is of much greater volume and complexity than was previously believed and that migration has gender-differentiated causes and consequences. Female migration is increasing despite the constraints of women's dependent position within the family and society, as households are in need of income, and more employment opportunities are available to women (UN 1995). In some towns and cities in Latin America and the Caribbean, and parts of South East Asia, rural out-migration is female selective, urban sex ratios usually show more women than men and levels of female household headship are higher in urban than rural areas (*ibid.*).

Nevertheless, in most of the developing world, single-male migration is more common. The effects of this on family structure, decision-making and women's autonomy and well-being are varied. Where family relations are strained by male absences and remittances are irregular or non-existent, it may lead to increased female poverty. On the other hand, households where women do receive remittances may be among the better off and gain independence and decision-making power through managing household resources.

3.2 Gender, urbanisation and household headship

Urbanisation tends to affect gender roles, relations and inequalities (although with great variety in the form and intensity from place to place) since the factors responsible for female-headed household (FHH) formation arise through urbanisation. This is evident in the transformation of household structures, the shifts in household survival strategies and changing patterns of employment (Chant 1995⁴, cited by UNCHS 1996).

There is a tendency to equate the growth in FHHs with the growth in poor or disadvantaged households⁵ - but female headship may have positive aspects. FHHs are likely to be less constrained by patriarchal authority at the domestic level and female heads may experience greater

⁴Sylvia Chant, 'Gender aspects of urban economic growth and development', paper prepared for the UNU/WIDER Conference on Human Settlements in the Changing Global Political and Economic Processes, Helsinki, 1995.

⁵Women-headed households are not always over-represented among the lowest income groups

self-esteem, more personal freedom, more flexibility to take on paid work, enhanced control over finances and a reduction or absence of physical and/or emotional abuse. Female heads may be empowered in that they are more able to further their personal interests and the well-being of their dependants. Studies have shown that the expenditure patterns of female-headed households are more biased towards nutrition and education than those of male-households (*ibid.*).

However, while female-headed households may be better off in some ways, they may still face discrimination, may face greater difficulties than men in gaining access to labour markets, credit, housing and basic services, and there are sometimes additional layers of discrimination against female heads. Single parent households, most of which are FHHs also face the difficulties of one adult having to combine income earning with household management and child rearing and this generally means that the parent can only take on part-time, informal jobs with low earnings and few if any fringe benefits (*ibid.*).

3.3 Gender and official assessments of urban poverty

There is limited consideration of gender issues with respect to measuring urban poverty, and identifying the urban poor. This has implications for the formation of policy and the design of anti-poverty programmes. A review of current approaches to understanding urban poverty points to the need of broadening the way urban poverty is understood and measured. Official indicators of urban poverty often do not take into account gender-biased aspects of household impoverishment or coping strategies, such as limiting expenditure or resource use in times of economic crisis. Conventional poverty lines give scant attention to health and social indicators, hence failing to demonstrate the social and health dimensions of urban poverty which are heavily borne by women.

Consideration of urban poverty often neglects differentials between men and women in terms of their access to income, resources and services. Such differentials may occur within households between men and women or between individuals (i.e. between single men and single women) or between households with women-headed households at a disadvantage to male-headed households. There are also gender-based differentials in vulnerability to illness and violence (Wratten 1995).

A gender equality perspective draws attention to the need for gender-sensitive indicators of poverty. A way forward may be to develop indicators that measure gender-biased factors influencing the severity of poverty, such as capacity to achieve success, gender-differentiated needs, social and health dimensions of poverty etc. (see Box 1).

Participatory approaches to measuring poverty may have more scope for including a gender analysis. Participatory poverty assessments which are broadly informed by a theory of social capital (e.g. Moser 1996) make visible the social norms and networks of supports of the poor, and highlight their capabilities, assets and resourcefulness. But they also need to be informed by frameworks which identify processes of social exclusion (Rodgers *et al.* 1995, cited by Beall 1997).

Box 1: Gender-sensitive improvements to official assessments of urban poverty

Need to disaggregate needs since needs are often influenced by gender.

Need to take into account intrahousehold differentials. Households that appear to be above the poverty line may have members who suffer deprivation because they face discrimination in the allocation of resources within the household due to age, gender or social status.

Need to examine social and health dimensions of poverty. The deprivation caused by inadequate income is much reduced if those with low income have access to good quality housing (with adequate provision for water and sanitation) and health care.

Need to take into account non-monetary income sources, e.g. goods and services obtained free, or below their monetary value and differential entitlement to these.

Need to develop more accurate measurements for capacity to achieve access to resources which is influenced by factors such as education, information, legal rights, illness, threatened domestic violence or insecurity.

Greater understanding of men's and women's relative command over assets is required. Low income households may have asset bases that allow them to avoid destitution when faced with shocks, e.g. level of education and training. Women may have limited command over certain assets. On the other hand, women may have greater claims, e.g. on social networks.

Underlying causes of poverty need to be examined. Structural causes of poverty and processes that create or exacerbate poverty (including gender) need to be considered.

Adapted from: Wratten 1995; UNCHS 1995

3.4 Gender and urban development

Feminist researchers have drawn attention to the fact that much of the literature on women, gender and urban development has fallen outside the mainstream. The realm of urban planning has been defined in physical and spatial terms, linked to men's work patterns, dealing with issues such as transport, housing, land and infrastructure whilst issues around health, education and the family, linked to women's work ,have been commonly dealt with as separate national level sectoral concerns (Moser 1995).

In general, urban women's priorities have often been ignored in the design of human settlements, the location of housing, and the provision of urban services (Beall 1995a). However, there is increasing recognition of the discrimination faced by women in most aspects of employment, housing and basic services, and greater efforts by some governments and international agencies to reduce or remove this (UNCHS 1996).

4 Dimensions of urban poverty: why a gender perspective is important

Gender equity considerations are important for any analysis of urban poverty conditions and trends. Men and women experience and respond to urban poverty in different ways as a result of gendered constraints and opportunities (in terms of access to income, resources and services). This section demonstrates why a gender perspective is important to understanding poverty by highlighting gender inequalities in key urban sectors.

4.1 Poverty, employment and livelihoods

There is gender-differentiated access to employment and income-earning opportunities in urban areas. Unemployment and underemployment have been major concerns for many urban economies. Recent studies suggest the urban poor have suffered significantly from structural adjustment through reduction in employment creation and downward pressure on real wages. New categories of the poor have been identified, for example, former state employees who have been retrenched.

In general terms, there are two broad labour market trends: the feminisation of the labour force; and the deregulation and casualisation of the labour market. The rise in female labour force participation can be attributed in part to a rise in demand for female labour in industries, and in part to household survival strategies during economic restructuring. This has positive benefits for women given that social position within, and access (both social and physical) to, urban labour markets is critical for well-being and survival. However, there is evidence that in many countries gender segmentation in the labour market remains widespread (Gilbert 1997) and that women's work remains characterised by insecurity and low returns. Furthermore, many different facets of women's work, both unpaid and paid, are not recognised by urban planners.

Research on two low-income settlements in Madras, India suggests that neither household structure nor the structure of the economy can provide an adequate explanation of either female labour force participation or the type of work women and girls undertake in Madras. Ideological factors and their 'enforcement' at the intermediate social levels of the wider kinship and community are central to decisions regarding who works in the household and under what conditions. These ideologies are, however, not rigid dictates but guiding principles around which the household respectability is negotiated (Vera-Sanso 1995).

The importance of the informal sector for income generation and poverty alleviation is well recognised. There is increasing reliance on urban informal employment for both men and women but the ability of the informal sector to absorb the unemployed is limited. There are gender-differentiated patterns of access to informal sector work. Research in Zimbabwe revealed that declines in women's earnings from informal sector activities also meant less control by the women of household budgets, lower self esteem and increased conflict with husbands. Several of those interviewed felt that the men were not fulfilling their obligations as husbands and fathers (Kanji 1995).

The deregulation and casualisation of the labour market has led to an increase in homeworking, particularly among women, which sometimes leads to greater exposure to environmental risk, both in terms of human pathogens and industrial toxic compounds at home or in the workplace (Gilbert 1997; HomeNet 1996).

4.2 Assets and consumption patterns

Evidence from cities as diverse as Guayaquil, Harare, and Guadalajara indicate that with declining incomes and high unemployment, households have modified their consumption and dietary patterns and adjusted household expenditures, in many instances in the direction of cheaper and less nutritious substitutes (Latapi and de la Rocha 1995; UNCHS 1996; Kanji 1995; Moser 1996). In Zimbabwe there is clear evidence that women have modified their lives to a greater extent than men. Women's responses were mainly individual, taking greater cuts in their own consumption, spending more time shopping for bargains and working longer hours for poorer returns (Kanji 1995).

The critical importance of assets and debt to the survival strategies of the poor in face of economic shocks has gender dimensions. Moser (1996) identifies the major assets of the poor in the face of economic crisis: labour; social and economic infrastructure; housing; household relations; social capital. In many instances, women have less command over assets than men.

4.3 Violence in urban areas

An emerging area of concern is the increasing levels of crime and violence in urban areas. Important gender differentiation exists in terms of violent response to unemployment. While men turn to crime and violence, women more frequently turn to dependency on men. Research in Jamaica also points to important gender differences in terms of both involvement and impact of violence: economically motivated violence was seen primarily as involving men, while much of interpersonal violence involved women (Moser and Holland 1995).

There is no conclusive evidence to suggest that gender-based violence is on the increase in urban areas. Some studies suggest that where it does occur, women have cited lack of money and food as the most important cause of marital conflict, and alcohol or drug abuse as the main reason for wife beating. They attributed men's anger to feelings of frustration stemming from insufficient earnings (Moser 1996).

4.4 Urban environment, health and poverty

The determinants of health in urban areas are complex, but social and cultural factors, including composition of the family and cultural restrictions are important (Fustukian 1996). Poor health can reduce capacity to earn an income, and health treatment can use up scarce savings or lead to debt. Women play a crucial role in informal health care in low-income households and communities in their role as wives and mothers, and continue to be used as conduits to children in promotional and preventative health campaigns, for example around nutrition and immunisation.

For South Asia as a whole it has been suggested that in the case of the urban poor, ill-health is the most important trigger pushing households into poverty and destitution, particularly when the person sick is the adult wage earner (Harriss 1989, cited by Beall 1995b) is male. This raises questions as to who in a household gets access to health care when user charges are imposed. This may disadvantage girls and women and privilege boys and men in low-income households (Beall 1995b).

Indoor air pollution and airborne lead have been identified as among the most serious pollution problems in developing countries. Women and children spend more time at home than men do, are more exposed to indoor pollution, and hardest hit by respiratory disease (Surjadi and McGranahan 1995). Although women are more exposed to air pollution from household fuels and to contaminated water, there has been little research on the different health consequences of pollution for women and men (UN 1995).

Men and women play different roles in the environmental management in cities. Research in Latin America indicates that poor women are more likely than men to undertake the majority of environmental management tasks such as purification of water and management of domestic waste (Paolisso and Gammage 1996).

4.5 Housing

Lack of access to secure and safe housing is a central feature of urban poverty. At least 600 million urban dwellers in Africa, Asia and Latin America live in housing that is so overcrowded and of such poor quality, with such inadequate provision for water, sanitation, drainage and garbage collection that their lives and their health is continually at risk (UNCHS). Housing is also an important productive asset since access to credit to secure a livelihood may depend on property ownership. The price and availability of land for housing remains an important influence on housing prices and conditions leading to the development of illegal or informal land markets, where the poor have limited capacity to pay. Quantity, quality, accessibility and tenure of housing are all important and have gender-specific dimensions.

There is increased awareness of possible 'gender blindness' in housing and basic service programmes, because they do not recognise and make provision for the particular needs and priorities of women for income-earning, child-rearing and household management, and community-level action and management. Low-cost housing or site and service programmes rarely consider the needs and priorities of women in terms of site design and nature of infrastructure and service provision that meet their needs. The ways and means in which discrimination takes place is well documented, i.e. exclusion of women through eligibility criteria, methods of beneficiary recruitment, cost recovery mechanisms (Moser and Peake 1987; Moser and Chant 1985).

There are also gender dimensions to renting and gender-related constraints to owner-occupation. Studies of Latin America and West Africa suggest that female-headed households are more likely to be tenants or sharers than owners, whilst a study in Bangladesh found that female-headed households and supported households were concentrated in the poorest and potentially most vulnerable housing conditions. There are several reasons for this:

- women are often excluded from official housing programmes offering owner occupation;
- female-headed households tend to be poorer and, since poorer households frequently rent, women tend to be tenants;
- female-headed households also frequently lack both time and skills to self-build, but are often required to do so in the absence of funds for professional labour (*ibid.*).

However, the tendency to portray women as victims is questionable in light of women's involvement in low-income housing as landlords and illegal developers of urban land. Research on Mexican cities highlights women's direct role in self-help housing construction directly, and their crucial role in underpinning the social relations on which much of the mutually supportive activity of self-help housing construction rests (Varley 1995).

4.6 Transport, public infrastructure and basic services⁶

There has been a decline in investment in urban infrastructure such as transport, sanitation, and water provision in many developing country cities. Official statistics suggest that by the early 1990s more than 80 percent of the urban population in Africa, Asia and Latin America were 'adequately served' with water, at least a third have no proper sanitation, and three-fifths were not connected to a public sewerage system (Satterthwaite 1995b). Governments tend to exaggerate the proportion of people with piped water, and there is much disagreement about the definition of 'adequate'. Inadequate supply of water and sanitation facilities may place time constraints on women, as they are more likely to have the responsibility for tasks that require water.

When planning transport there is no consideration of the fact that women also have to perform reproductive tasks. Women may be severely disadvantaged by the fact that transport often runs infrequently during off-peak periods (Schmink 1982, cited by Chant 1989).

⁶ See also Masika with Baden (1997).

5 Gender, urban policy interventions and strategies

There are relatively few examples given of successful anti-poverty policies in urban areas in the development literature. This may be attributed to the fact that most of the work on urban issues has been carried out by geographers, receiving less attention from economists. The increasing sociological and anthropological work on urban issues particularly in Latin America may bring about some change.

One area of urban anti-poverty policy that has witnessed much theoretical and empirical work, and considerable success in benefiting the poor is slum improvement and basic services provision (Lipton 1996). But even such initiatives have tended to be biased towards the non-poor.

A significant change during the 1980s and 1990s is the shift from housing needs to housing rights as a result of increasing influence on government actions of international and national law on people's right to housing, largely as a result of much greater use of international and national law by NGOs. Various new approaches to settlements planning and management have been developed over the last 10-15 years in the form of settlement planning, land use control (improved zoning techniques, innovations in land development and management), the management of infrastructure (management of environmental infrastructure, financing investments, paying for water) and transport planning and management (UNCHS 1996).

In recent years there have been initiatives to reduce discrimination and ensure a greater voice and influence for women's needs and priorities in housing, and more generally human settlements. However, the tendency has been to focus on women's need for income generation rather than their housing needs. It is now more common to find discussions of women's livelihood and housing needs together. Some credit programmes that developed for income generation have also developed credit programmes for housing purchase, construction and improvement, e.g. the Grameen Bank.

Increasing attention is being given to urban employment creation. The new emphasis on self-employment promotion corresponds with changing views on the informal sector. There is also much interest in microenterprise sector development in the context of priorities emerging in liberalising economies such as developing the private sector, creating employment, alleviating poverty and encouraging more equitable income distribution (Kruse 1997).

The health sector, perhaps more than any other, targets women in urban areas. But this has not always meant it has addressed women's health needs and rights. Health care remains highly medicalised and professionalised, and poor men and women continue to be excluded from formal or public health care. Cost recovery approaches to financing health services have gendered implications for affordability. A gendered approach which addresses simultaneously and equitably the different preventative and curative health needs of both men and women is required.

The limitations of supply based, top down responses (as epitomised by infrastructure and low-income shelter programmes) has led to various conclusions about what may improve urban conditions. The failure of large scale infrastructure based projects to provide sustainable action has

been interpreted in different ways. A range of alternative approaches have been taken particularly by NGOs:

- institutional support; greater use of low cost technology in infrastructure responses (e.g. ITDG smokeless stoves);
- integrated programmes of health, education, shelter and infrastructure support; basic needs support targeted at the poor;
- radical programmes based on community needs and community involvement; involving NGOs more in these community based responses, as an alternative to government/municipality agencies support (Jones 1996; Hart 1996).

The role of women at grassroots or community level is also becoming better appreciated by external agencies. Several case studies suggest that community organisations in which women have a major role are more effective than those controlled by men, e.g. the Integrated Slum Improvement Programme in Visakhapatnam (India); it is in the few examples of settlements that are led by women that the rhetoric of urban community development has most closely been translated into reality.

There are examples of women's housing projects, or housing projects that address the particular needs of women or women-headed households. Box 2 gives an example of a programme that was developed in Colombia.

Box 2: Colombia's programme for the development of families headed by women

In Colombia in 1990, a local NGO and the Women's World Bank began a credit programme targeted at female heads of household in Cali, the third largest city. Following on from the new constitution passed in 1990 and after the 1991 elections, the Presidential Programme for Women, Youth and the Elderly decided to take up this programme and make it national and permanent, in part to address one of the articles of the new constitution that prescribed special support for women-headed households.

In 1992, the programme was launched in five cities and in 1993 in a further ten, covering 2,750 households. It was supported by many institutions, both governmental and non-governmental. The programme was seen as an effective way of institutionalising gender-aware policy and, in the context of decentralisation, of involving local-level institutions.

The objective of the programme was to improve the quality of life of families headed by women at the lowest socio-economic level in urban areas through the improvement of income generation, household well-being, the condition of children and the promotion of human development of women and their families. The target group is urban women heads of households working in the informal economy in their own small enterprises. The programme includes credit schemes, management training, promotion and support for person development including training in self esteem, health care, legal education and family life (Beall 1993, cited by UNCHS 1996).

Community activism is an important avenue towards participation in city-level planning and policy making processes. But, there is the danger that if women confine themselves to organising self-help and survival strategies they will be left to manage communities on their own, without resources or political and professional support (Beall 1995a).

Recent concern with urban governance stems from general attention being paid to the issue of 'good governance' in development. It is essentially preoccupied with questions of financial accountability and administrative efficiency, and political concerns related to democracy, human rights, and participation. Urban governance used to be equated solely with urban management but more recently, it has come to be understood both as government responsibility and civic engagement involving a full range of participants, which makes it more possible to integrate a gender perspective. Women need to participate in public office because they have particular experiences of, and relationships to, the urban environment, and they have proved themselves to be effective agents of change at the city or local level on a range of issues (Beall 1995a).

6 Future directions

Poverty analysis must focus on a household's means of survival and its room for manoeuvre in adopting different coping strategies. This necessarily involves a discussion of household composition and gender relations. Such an analysis must go beyond a solely income-based view of poverty and include an understanding of vulnerability, entitlement and social exclusion which emphasises the importance of assets, and processes of exclusion.

The role of governance, institutions and partnerships with individuals, households, communities, voluntary organisation, NGOs, private enterprises, investors and government agencies is continuously emphasised in the urban development literature. There is a need to develop gender-sensitive mechanisms and ways to involve both men and women in the processes of identifying needs and planning. To address the scale and complex nature of urban poverty problems, national and local capacity building institutions will need to be strengthened, ensuring that training is in local languages, gender-sensitive and involves all actors.

New forms of urban partnership are required, to develop participatory processes that include women and men at all stages of urban development. Participation as entitlement refers to how women and men command resources, contribute to, and take responsibility for the well-being of their households, communities and the city. Participation as empowerment relates to processes by which organised groups in cities (and individuals within them) identify and articulate their interests, negotiate change with others, and transform urban organisation life and their role within it (Beall 1995a) More research is required on women, citizenship, democratisation and decentralisation and its relationship with urban governance. To date the role of women in local municipal government is one of the few areas addressed.

Environmental sustainability issues are very important. More research is required into how gender relations intersect with urban environment and poverty issues in the context of urban development.

Another area requiring some research is social unrest and violence, a continuum that begins within the household and reaches beyond as it becomes a community and city-wide problem (Moser 1995).

A review of research agendas relating to gender and urban issues shows that much of it has had little influence on mainstream urban researchers and policy makers. Most of this research remains a specialist concern undertaken by women in separate departments or work areas thus marginalising their work. A major priority is the mainstreaming of this work.

Bibliography

Amis, P., 1995 'Making sense of poverty', in IIED, 1995, 'Urban poverty: characteristics, causes and consequences', *Environment and Urbanization*, Vol 7 No 1

Amis, P. and Rakodi, C., 1994, 'Urban poverty: issues for research and policy', *Journal of International Development, Policy, Economics and International Relations*

Baden, S. and Milward, K., 1995, 'Gender and poverty', *BRIDGE Report* No 30, Brighton: Institute of Development Studies

Baker, J., 1995, 'Survival and accumulation strategies at the rural-urban interface in north-west Tanzania, in IIED, 1995, 'Urban poverty: Characteristics, causes and consequences', *Environment and Urbanization*, Vol 7 No 1

Beall, J., 1995a, 'Participation in the city: where do women fit in?', *Gender and Development*, Vol 4

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

Beall, J., 1997, 'Assessing and responding to urban poverty: lessons from Pakistan', *IDS Bulletin*, Vol 28 No 2

Chant, S., (1989), 'Gender and urban planning', in L. Brydon and S. Chant, *Women in the Third World: Gender Issues in Rural and Urban Areas*, London: Earthscan

Chant, S. (ed), 1992, *Gender and Migration in Developing Countries*, London: Belhaven Press

de Haan, 1997, 'Rural-urban migration and poverty: the case of India', *IDS Bulletin*, Vol 28 No 2, Brighton: Institute of Development Studies

de Haan, A. with Yaqub, S., 1996, 'Urban poverty and its alleviation', report and conclusions of the Autumn 1995 seminar series at the Institute of Development Studies, *PRUS Working Papers* No 1, Brighton: Poverty Research Unit at Sussex

Fustukian, S., 1996, 'Strategies to strengthen urban health and social development', in N. Hall, R. Hart and D. Mitlin, *The Urban Opportunity: The Work of NGOs in Cities of the South*, London: ITDG

Gilbert, A., 1997, 'Work and poverty during economic restructuring: the experience of Bogota, Colombia', *IDS Bulletin*, Vol 28 No 2, Brighton: Institute of Development Studies

Gilbert, A. and Gugler, J., 1992, *Cities, Poverty and Development: Urbanization in the Third World*, Oxford: Oxford University Press

- Hardoy, J., Mitlin, D. and Satterthwaite, D., 1992, *Environmental Problems in Third World Cities*, London: Earthscan
- Hart, R., 1996, 'Introduction and overview', in N. Hall, R. Hart and D. Mitlin, *The Urban Opportunity: The Work of NGOs in Cities of the South*, London: ITDG
- HomeNet, 1996, 'Rights for homeworkers', *HomeNet Newsletter*, No 5
- ILO, 1996, 'Social exclusion and anti-poverty strategies', research findings on the patterns and causes of social exclusion and the design of policies to promote integration, ILO, Geneva
- Jones, S., 1996, 'Urban development - issues and problems', a background paper prepared for ODA's Economic and Social Committee for Overseas Research for discussion at the ESCOR Workshop on 19th April 1996
- Kanji, N., 1995, 'Gender, poverty and economic adjustment in Harare, Zimbabwe', in IIED, 1995, 'Urban poverty: characteristics, causes and consequences', *Environment and Urbanization*, Vol 7 No 1
- Kruse, 1997, 'Employment generating programmes in the urban context of India, the Nehru Rozgar Yojana', *IDS Bulletin*, Vol 28 No 2
- Latapi, A. and de la Rocha, M., 1995, 'Crisis, restructuring and urban poverty in Mexico', in IIED, 1995, 'Urban poverty: characteristics, causes and consequences', *Environment and Urbanization*, Vol 7 No 1
- Lipton, M., 1996, 'Successes in anti-poverty', *Issues in Development Discussion Paper 8*, Development and Technical Co-operation Department, ILO, Geneva
- Masika, R. with Baden, S., 1997, 'Infrastructure and poverty: a gender analysis', *BRIDGE Report No 51*, Brighton: Institute of Development Studies
- Moser, C., 1995, 'Women, gender and urban development policy: challenges for current and future research', *Third World Planning Review*, Vol 17 No 2
- Moser, C., 1996, 'Confronting crisis: a comparative study of household responses to poverty and vulnerability in four poor urban communities', *Environmentally Sustainable Development Studies and Monographs Series No 8*, Washington D.C.: World Bank
- Moser, C. and Holland, J., 1995, 'A participatory study of urban poverty and violence in Jamaica: summary finding', Washington D.C.: Urban Development Division, World Bank
- Moser, C. and Peake, L (eds), 1987, *Women, Housing and Human Settlements*, London: Tavistock Publications

Moser, C. and Chant, S., 1985, 'The role of women in the execution of low-income housing projects training module', *DPU Gender and Planning Working Paper* No 6, London: University College London

ODA, 1995, 'Urban development review paper', Aid Economics and Small Enterprises Department and Engineering Division, London: ODA

Paolisso, M. and Gammage, S., 1996, 'Women's response to environmental degradation: poverty and demographic constraints. Case studies from Latin America', Washington: ICRW

Satterthwaite, D., 1995a, 'The under-estimation and misrepresentation of urban poverty' in IIED, 1995, 'Urban poverty: Characteristics, causes and consequences' in *Environment and urbanization*, Vol 7 No 1

Satterthwaite, D., 1995b, 'Viewpoint - the underestimation of urban poverty and of its health consequences', *Third World Planning Review*, Vol 17 No 4

Sida, 1996, *Promoting Sustainable Livelihoods: A Report from the Task Force on Poverty Reduction*, Stockholm: Sida

Surjadi, C. and McGranahan, G., 1995, 'Jakarta: environmental problems at the household level', in I. Serageldin, Cohen, A. and Sivaramakrishan, K. (eds), *The Human Face of the Urban Environment*, Proceedings of the Second Annual World Bank Conference on Environmentally Sustainable Development, World Bank, Washington

United Nations (UN), 1995, *The World's Women: Trends and Statistics*, New York: United Nations

UNCHS (HABITAT), 1996, *An Urbanizing World: Global Report on Human Settlements 1996*, Oxford: Oxford University Press

Varley, A., 1995, 'Neither victims nor heroines: women, land and housing in Mexican cities', *Third World Planning Review*, Vol 17 No 2

Vera-Sanso, P., 'Community, seclusion and female labour force participation in Madras, India', *Third World Planning Review*, Vol 17 No 2

Wratten, E., 1995, 'Conceptualising urban poverty', in IIED, 1995, 'Urban poverty: characteristics, causes and consequences', *Environment and Urbanization*, Vol 7 No 1