

Contents

Purpose of the checklist	
Why is gender important in urban development and housing projects?	1
Key questions and action points in the project cycle	5
Gender analysis	8
Project design	18
Policy dialogue	32
Appendix: Terms of reference for gender specialist	34
Selected references	35

Abbreviations

BME	benefit monitoring and evaluation
CBO	community-based organization
DMC	developing member country
GAD	gender and development
ISA	initial social assessment
M&E	monitoring and evaluation
NGO	nongovernment organization
O&M	operation and maintenance
PPTA	project preparatory technical assistance
RRP	report and recommendation of the President
SA	social assessment
SOCD	Social Development Division, Office of Environment and Social Development
TOR	terms of reference
WID	women in development
UDH	urban development and housing
WUG	water user group

Purpose of the checklist

The checklist is meant to assist staff and consultants in implementing the Bank's policy and strategic objectives on gender and development (GAD) (see ADB's Policy on Gender and Development, June 1998). It guides users through all stages of the project/program cycle in determining access to resources, roles and responsibilities, constraints, and priorities according to gender in the urban development and housing (UDH) sector and in designing appropriate gender-sensitive strategies, components, and indicators to respond to gender issues.

ADB staff should use the checklist in identifying gender issues in the initial social assessment (ISA) during the fact-finding phase of project preparatory technical assistance (PPTA). Consultants should use it in carrying out more detailed social analysis during the PPTA. ADB staff, DMC officials, and consultants can also use it during project implementation and monitoring and evaluation (M&E). It should be emphasized, however, that not all questions are relevant to all projects, and staff and consultants must select the questions that are most relevant in the specific context.

Guidelines on the preparation of gender-sensitive terms of refer-

ence for the PPTA feasibility study and for project implementation and M&E are also included, as are case studies from ADB's project portfolio, to demonstrate good practices in mainstreaming gender in UDH projects.

For project preparation, the checklist may be used together with the Bank's *Handbook for Incorporation of Social Dimensions in Projects* (1994), *Guidelines on Benefit Monitoring and Evaluation*, and *Briefing Papers on Women in Development* series. As the urban development sector often contains a water supply and sanitation component, the *Gender Checklist in Water Supply and Sanitation* (2000) may also be a useful reference. Other useful references are listed at the back of this brochure.

The checklist was drawn up by Sonomi Tanaka of the Social Development Division (SOCD), Office of Environment and Social Development, using a draft prepared by staff consultant Penelope Schoeffel and under the technical guidance of Shireen Lateef of SOCD. Mary Ann Asico edited the text and, with the help of Jun dela Cruz, prepared the final layout. Elisa Lacerona provided production assistance.

Why is gender important in urban development and housing projects?¹

Urban development and housing (UDH) encompasses the following subsectors: water supply, waste management, drainage, transportation, electrification, housing, land use planning, slum improvement, sanitation and hygiene, environmental management, and employment generation. UDH projects usually take place in socially complex and densely populated areas. Gender is only one of many aspects that need to be taken into account, but it is an extremely important one.

Some earlier experiences in ADB-funded and other donor-funded UDH projects have demonstrated the following lessons, which illustrate the centrality of gender:

Lesson 1. Women and men differ in their roles, needs, and perceptions regarding UDH. Conscious efforts to address their views lead to better project design and performance.

Women are the primary collectors, transporters, users, and managers of domestic water and promoters of home and community-based sanitation activities. Women also play a primary role in waste disposal and environmental management. As women

¹This section draws on ADB (2000), Fong et al. (1996), and Woronluk and Schalkwyk (1998).

Consider building women's shelters, children's crèches, and working women's hostels as part of urban space planning. For transport services, build separate toilet spaces at depots and consider women-only bus services or train sections.

bear a primary responsibility in household chores, new or improved housing designs, including lighting and ventilation, should reflect their needs.

Furthermore, in some areas, evidence shows that targeting women as individual customers could better increase the number of connections to water and sewage services than a nontargeted approach. This has major implications for the marketing strategy of service providers, be they public- or private-sector, that have financial viability problems.²

Yet, in many societies women's views are not systematically represented in decision-making bodies. UDH projects provide major opportunities to close this gap.

Lesson 2. Focus on gender has multiplier effects.

Focusing on gender leads to benefits that go beyond good UDH project performance, as manifested in such aspects as better procurement, operation

²In the World Bank-funded Sulawesi and Irian Jaya Urban Development Project in Indonesia, the regional state-owned water company, PDAM, was faced with a problem of financial viability, mainly because of the low number of customer applications for connections. Two subdistricts in the municipality of Palu in Central Sulawesi were selected for pilot marketing of water connections, with one subdistrict targeting women as customers and another targeting men. For four months there was extensive marketing through community meetings conducted by marketing staff, brochure distribution, and door-to-door visits. The marketing campaigns targeted to women resulted in a far greater number of new connections (30 households out of 450 households) than the marketing campaigns targeted to men (5 households out of 450). The sample size may have been too small to permit a quick generalization of the results. Nonetheless, this study shows that a marketing strategy that is focused on women's roles as customers of clean water can help increase the number of connections. This is because of women's primary role as domestic water managers. On the other hand, this may not be universally true, as the level of women's decision-making power in the household varies in different societies (Haryatiningsih 1997).

and maintenance (O&M), cost recovery, and hygiene awareness. Those other benefits include the following:

- **Economic benefit:** Better access to urban infrastructure and services provides better living conditions for women, improving their health and productivity. Also, reducing the time spent on water collection and sanitation management gives women more time for income-generating activities, the care of family members, or their own welfare and leisure. The economy, as a whole, therefore also benefits.
- **Benefit to children:** Freed from the drudgery of water collection and management, children, especially girls, can go to school. Their health will also improve. Hence, the impact can be expected to be intergenerational.
- **Empowerment of women:** Involvement in UDH projects empowers women, especially when project activities are linked to income-generating activities and productive resources such as credit (see box 2).

Lesson 3. Gender can be better addressed through an approach that is responsive to the needs of the poor and encourages stakeholder participation.

Whether it is a community-based approach or a bigger-scale private-sector approach, the focus on poverty reduction and the participation of beneficiaries are two other key determinants of the effectiveness and sustainability of UDH management. A UDH project must focus on the links between gender and pov-

To promote the active participation of women in housing development and other group activities, include leadership and management training for women in the project.

erty by identifying, for example, households headed by females and those households' special needs. This is especially critical in slum development, since many households in slum areas are headed by women. A UDH project must also address the constraints on women's participation in project design, construction, O&M, training, and monitoring and evaluation (M&E).

To reach women, use information channels that are accessible to them, such as community centers, trade unions, women's groups, and religious groups. Also, the media strategy should take into account the type of media and the timing of information campaigns appropriate to the target group. For women, radio, TV, and billboard campaigns be more effective than newspaper campaigns. Commercials should be aired when women are at home and are less busy.

Lesson 4. Where a community-based approach is relevant, an adaptive, learning, and process-oriented approach should be taken; continuous dialogue between the project authority and the women and men beneficiaries is therefore important.

Project beneficiaries are likely to have a stronger sense of ownership when the project gives them enough time, design flexibility, and authority to take corrective action. In this way, they find it easier to incorporate their earlier learning and negotiate with project staff and service providers. This is especially so in a context where women's participation is not the norm. Therefore, a mechanism must be built into the project to allow such two-way interactions between the beneficiaries and the service providers.

Key questions and action points in the project cycle

Three major tools are used to identify and deal with gender issues in the project cycle: gender analysis, project design, and policy dialogue.

Gender analysis is an integral part of the Initial social assessment (ISA) in the fact-finding phase of project preparatory technical assistance (PPTA) and the social assessment (SA) during PPTA implementation. Gender responsive *project designs* are based on the gender analysis, and should be included in

the final report on the PPTA and in the report and recommendation of the President (RRP). *Policy dialogue* with executing and other agencies in the developing member country (DMC) should be an ongoing process, applicable to all stages in the project cycle. The findings and recommendations from the gender analysis during project planning and feedback from beneficiaries during implementation must be discussed thoroughly to determine the need for further action.

If consultation meetings are planned, make sure to consult with both men and women. If gender segregation is the norm consider meeting separately with men and with women.

This will allow women to express their views more openly and make their voices heard. In joint meetings, seating arrangements should be considered.

Table 1

Addressing gender in the project cycle: Key action points

PROJECT CYCLE	RESPONSIBILITY
ISA in PPTA fact finding	Mission Leader/ Consultant
SA in PPTA Feasibility Study	Consultant in collaboration with Social Development Division, Office of Environment and Social Development (SOCD) and DMC counterpart
Drafting and finalization of RRP and loan agreement	Mission Leader, SOCD
Loan negotiations	Mission Leader
Implementation	Projects Department, DMC personnel
Benefit monitoring and evaluation (BME)	Projects Department, DMC personnel

KEY ACTION POINTS

- Identify key gender and women's participation issues and further information needs for PPTA.
 - Identify the role of gender in the project objectives.
 - Prepare terms of reference (TOR) for the PPTA gender specialist or social scientist.
- Conduct gender analysis as part of overall SA.
 - Draw up a socioeconomic profile of key stakeholder groups in the target population and disaggregate data by gender.
 - Examine gender differences in knowledge, attitudes, practices, roles, status, well-being, constraints, needs, and priorities, and the factors that affect those differences.
 - Assess men's and women's capacity to participate and the factors affecting that capacity.
 - Assess the potential gender-differentiated impact of the project and options to maximize benefits and minimize adverse effects.
 - Identify government agencies and nongovernment organizations (NGOs), community-based organizations (CBOs), and women's groups that can be used during PPTA and project implementation. Assess their capacity.
 - Review the related policies and laws (e.g., inheritance law, bylaws of water user groups), as necessary.
 - Identify information gaps related to the above issues.
 - Involve men and women in project design.
 - Incorporate gender findings in the project design.
- Ensure that gender concerns are addressed in the relevant sections (including project objectives, scope, poverty and social measures, cost estimates, institutional arrangements, social assessment appendix, and consultant's TOR for Implementation and M&E support).
 - Determine the project's classification in terms of gender and development objectives.
 - List major required gender actions in assurances and legal covenants to ensure the DMC government's or client's actions and compliance.
- List outstanding actions as conditions.
- Review progress reports.
 - Modify the project design, as required.
- Monitor gender-disaggregated benefit indicators.
 - Modify the project design, as required.

Gender analysis³

Gender analysis for a project is usually done as part of the overall ISA or SA. One to three person-months of consulting services could be required for gender analysis and preliminary project design during PPTA implementation, depending on the scale and nature of the project. Attention should also be paid to the methodologies to be used. Key actions to be taken and questions to be asked during the analysis are listed below:

Methodologies

Desk review

- Review available information (e.g., statistics, poverty analysis, gender analysis, documents from previous donor-funded UDH projects) on the UDH services in the project area and the socioeconomic profile of the target population.
- Review the relevant legal (e.g., inheritance law, family code, credit regulations), policy (e.g., water, waste disposal, or housing fee subsidy policy), and institutional framework (e.g., current administrative system for concerned urban infrastructure services) and the gender implications.

TIP

Review the gender implications of laws and regulations

Household surveys (see “Data to be collected” for more details)

- Draw up gender-disaggregated socioeconomic profiles and identify the target population’s UDH practices, constraints, needs, and willingness to pay.
- Collect quantitative information.

³This section heavily draws on Woronluk and Schalkwyk (1998).

Participatory methodologies (e.g., participatory rapid appraisal, focus group discussions, random interviews, walking tours)

- Collect qualitative information which cannot be collected through surveys.
- Define ways in which men and women beneficiaries and other stakeholders, especially poor women, can participate in the project.
- Map out the target areas. Which are the most disadvantaged areas in terms of access to services and poverty level?
- Identify major stakeholder groups and their stake.

TIP

See to it that field teams have gender balance in their membership

Staffing

- Ensure adequate gender balance in field teams.
- Select field team members who have gender awareness, local knowledge, and cultural understanding and are willing to listen.

Data to be collected

Macro institutional framework

- Gender impact of sector policy and legal and institutional framework
- Executing agency's capacity and commitment to gender focus

Socioeconomic profile

- Demographics
 - Composition by subregion, gender, ethnicity or caste, age, etc.

- Religious affiliations and differences
- In- and out-migration trend (male and female)
- Percentage of households headed by females
- Household size, dependency ratio, and composition patterns (e.g., extended family vs. nuclear family)
- Age at marriage, by gender

■ Poverty and employment

- Household income level and individual sources, by gender and age
- Household expenditure patterns and decision making, by gender
- Poverty profile (e.g., percentage of population below the poverty line, income distribution, geographic distribution of poverty, nature and causes of poverty, coping strategies of the poor)
- Gender dimensions of poverty (e.g., link between female-headed households and poverty level, burden of poverty on women)
- Percentage of women working in the home and the kind of work performed
- Percentage of women employed outside the home and, if possible, an analysis of occupational categories
- Unemployment rate, by gender

■ Land use and tenancy

- Tenancy or ownership profile (percentage distribution of dwellings owned or rented)
- Community groups based on tenancy or ownership, if any (e.g., tenants' association)

TIP

Find out the proportion of women working at home versus those employed outside the home

- Percentage of women owning dwellings or registered as the principal tenant
- Number and location of squatters (male vs. female)
- Length of residence in the current place
- Health
 - Population growth rate
 - Infant and maternal mortality rates (male vs. female)
 - Service availability and geographic coverage
 - Fertility level and decision making
 - Food allocation and nutrition level within households, by gender
 - Incidence of domestic violence
- Education and children
 - Literacy and school enrollment ratios, by gender
 - School dropout ratio, by gender
 - Incidence of child labor and street children, by gender
- Status of women
 - Extent of violence against women (e.g., domestic)
 - Political representation and awareness
 - Sociocultural perceptions and practices of men and women
 - Gender-discriminatory policies and laws
 - Women's access to law and justice, especially in relation to violence and crimes

TIP

Assess how women's status in the community is affected by sociocultural norms and laws that discriminate on the basis of gender

- Gender roles and responsibilities
 - Broad gender division of labor in productive (e.g., agriculture, income-generating activities) and reproductive (e.g., household chores, child care) responsibilities, and time allocated for each responsibility

Knowledge, attitudes, and practices regarding urban utilities and services

- Formal access to UDH infrastructure and services (e.g., water supply, waste water and solid waste management, access roads or paths, electricity, shelter, housing plot, recreation facilities, public lighting, transport)
 - Who provides the services (e.g., local government, NGO, private company)?
 - What percentage of households has an access to each service?
 - Are there gender differences in such access?
- Quality of UDH services (for each type of service)
 - Are the services regularly available?
 - Are there seasonal differences in availability, quantity, or quality?
 - Are the services satisfactory? How are they improved?
- Costs and willingness to pay (for each type of service)
 - Is there a fee for each service?
 - Who pays the bills (men or women in the household) to whom (e.g., user committee, local government, private company)?
 - How much is the fee? Is this fee level satisfactory?

TIP

Determine variations in UDH service availability and identify gender differences in access

- If the services are improved, would people be willing to pay? To what extent?
- *Private, individual, or illegal access*
 - **Water supply:** What are the sources of water besides formal services (e.g., public streams, rivers, tanks, privately owned tanks, communal wells)? How far away are these? Who (men or women) collect, transport, and store the water and how? How much time is spent?
 - **Waste disposal:** What are the informal arrangements, if any, for solid waste and sewage disposal? Who (men or women) play the primary role?
 - **Electricity:** Is there illegal access? How?
 - **Shelter and housing plot:** Is there illegal squatting? For how long?
- *Gender division of labor in UDH management*
 - Who in the household (men or women) play the primary role in managing UDH facilities?
 - Who in the household (men or women) decide the use and allocation of water, electricity, and shelter?

TIP

Find out how UDH management responsibilities are shared among women and men

Sanitation and environmental knowledge, attitudes, and practices

- **Hygiene and environmental education:** Are hygiene and environmental issues taught in the family, at school, or in the communities? Are there information campaigns? To what extent do women and men understand the messages?
- **Sanitary arrangements**
 - What are the sanitary/latrines arrangements for men and women?

TIP

Explore the
different priorities
of women and men

- How is privacy ensured? Are there any taboos on latrine sharing between men and women, and among family members?

- Treatment of solid waste and sewage

- How is solid waste collected and disposed of? By whom?
- Is the waste recycled? If so, who are the waste collectors (e.g., community, small and medium recycling enterprises)?

Constraints on access and control (non-UDH issues)

- Access to productive resources or services

- How do men and women differ in their access to employment and income-generating opportunities, credit, and markets?
- Is external assistance being provided to improve access or control? By whom?

- Availability and accessibility of social services (e.g., health and hygiene, literacy program): Is external assistance available?

Needs, priorities, and expectations

- Needs: Do current practices and constraints create different needs for men, women, the elderly, and children regarding the design and location of UDH facilities and services? What are those needs and what are the reasons for the differences?
- Priorities: How do women and men differ in the priorities they set among the various UDH services? What are the reasons for these differences?
- Expectations from the project, by gender: How do women and men differ in their expectations with respect to the following:

- Participation in further planning, designing, construction, and M&E
- Employment opportunities in civil works, waste collection or recycling enterprises, manufacture of building materials, project-related offices, etc. How is labor divided between men and women in these activities?
- Credit for housing development and for small and medium enterprises and other income-generating activities
- Willingness to contribute, by gender: How do women and men differ in their willingness to contribute the following:
 - Labor in construction, bookkeeping, supply inventory, meal preparation, periodic maintenance, etc.
 - Small parcel of land, space, locally available materials

Project impact

- Gender-differentiated effects
 - What are the likely positive and negative effects of the project? How differently will women and men be affected? For example, Is it possible that the zoning regulations negatively affect women who are running a business in their homes?
 - Are the benefits likely to be distributed equitably between women and men?
 - How can negative effects be mitigated?
- Disadvantaged or vulnerable groups
 - Are there any disadvantaged or vulnerable groups?

TIP

Determine how the project will affect women as well as men, and find ways to mitigate negative effects

TIP

Define beneficiary expectations regarding project participation, employment opportunities, and credit facilities

- Who are they? Where do they live? What are their socioeconomic characteristics?
- How will the project affect these groups?

■ **Land acquisition/Resettlement**

- Is any land acquisition or resettlement expected? To what extent?
- What are the implications specific to women and to men?
- Do women and men have different preferences regarding resettlement sites and housing and facility designs?
- Is additional support for poor female-headed households necessary?

Neighborhood/Community

■ **Nature of a community**

- Is there a closely knit community in the neighborhood? What is the basis for its organization?
- How old is the community?
- Do beneficiary women and men believe that a community-based approach is suitable for the delivery of the specific UDH service? Why?

■ **Intracommunity conflicts over the use of UDH services**

- Are there conflicts regarding the distribution of utility services (e.g., water distribution) or the allocation of responsibility for utility management within the community (e.g., waste collection responsibility)? If so, are the conflicts based on differences in gender, income level, ethnicity or caste, etc.? How can these conflicts be resolved? Do women take part in conflict resolution?

Participation

- Factors affecting participation
 - What factors affect the level of men's and women's participation?
 - What are the incentives and constraints?
- Modes: Which modes of participation in project activities do men and women favor (e.g., participation in planning decisions or *in infrastructure design, cash contribution, labor contribution for construction, training, operation and maintenance, financial management, organizational management*)? Why?
- Community-based organizations (CBOs) and NGOs
 - Are there CBOs, formal or informal, such as tenants' associations, property owners' associations, water user groups, or waste management neighborhood groups? What are their roles and responsibilities? Are they suitable for the project activities?
 - Are women sufficiently represented in these groups?
 - Are there international or national NGOs that support poverty reduction and gender initiatives? How can the project link up with them?
 - What mechanisms can be used to ensure women's active participation in project activities?
 - Which organizations can be used to support and train women in the project activities?

Where possible, consider providing employment and income-generating opportunities for women to encourage them to participate (see box 3). Pursue a policy of equal wages for equal work for women and men in all contracts.

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Project design

Specific components⁴

Design of infrastructure (e.g., water supply, waste management, hygiene, transport, and electricity facilities and housing/shelters)

TIP

Actively involve women in housing design and location decisions; avoid housing designs that make women's domestic work more burdensome

- Actively involve beneficiary women and men in determining the number, location, and types of urban facilities and services, and incorporate their various preferences. For example, where relevant:
 - Consider a cost-effective public lighting system to make paths and streets safer for girls and women at night.
 - Consider a community space that is freely accessible to both women and men.
 - Where public transport is part of urban development, consider access points and schedules friendly to women. Where segregation is the norm, consider a women-only means of transport.
 - Where separation is the norm, consider creating separate spaces for men and women (e.g., women's cars in trains, women-only buses, women's toilet spaces at bus terminals or train stations) (see box 1).
 - Where there is a need for them, consider building shelters for battered women and children (e.g., transit homes for trafficked girls, crèches

⁴This section draws on Waronluk and Schalkwyk (1998), the Habitat II Website (<http://www.cedar.ybuvue.ac.at/habitat/gender/gender.html>), and various ADB project documents.

for street children), or working women's hostels. Such facilities could be operated by private entities or by NGOs.

- Consider locating urban facilities (e.g., water taps, latrines) where they are easily accessible to women.
- Actively involve beneficiary women and men in determining housing designs and locations and incorporate their various preferences. For example:
 - Avoid a housing design that would unnecessarily add to women's domestic work (e.g., earth floors, overcrowding of different functions).
 - Consider a housing design that will provide women with adequate space and facilities, such as workspaces, storage facilities, and lighting, for home-based income-generating activities (see box 2). Zoning requirements may need to be considered in the process.
 - Consider providing electrical outlets in cooking areas in low-cost housing to allow for the possible use of electrical appliances later on (this may encourage families to save money for the purchase of labor-saving devices).
 - Design simple house plans that could easily be expanded as household incomes grow.
 - Consider housing locations where women have better access to water and hygiene facilities, transport, and security.
- Use technology appropriate to women's and men's needs and management capabilities (e.g., water supply, latrines, drainage system), as well as to local materials, traditions, and the environment.

TIP

Consider
women-only
transport

TIP

Women may have
different time
schedules from
men: they may
use public
transport
services at
different times
and take
different routes.
Consider the
needs of women
as customers.

Box 1

**Bangladesh Third Rural Infrastructure Development Project, 1997:
Addressing women's needs in markets and shelters****CASE
STUDY**

The Third Rural Infrastructure Project in Bangladesh is a good example of how physical infrastructure designs can address women's special needs and their participation. The project involves the improvement of the infrastructure in small towns and rural areas encompassing feeder roads, bridges and culverts along rural roads, flash-flood refuges, and markets and *ghats* (boat landing facilities) in growth centers.

Among the many gender-specific features of the project design, the following two aspects should be highlighted here:

Women's corners (WCs) in growth-center markets

The project supports the construction of 279 WCs to promote the businesses of women traders. The specific locations of WCs in each market were decided by the women themselves in consultation with the project authorities. Toilet and water facilities for women have also been built. Selection criteria and terms and condi-

Timing of UDH operations

- To the extent possible, consider women's needs in determining the service time and frequency of urban services (e.g., time and frequency of water supply, solid waste collection, bus and train services).

Financing and credit mechanisms (see box 2)

- Consider providing financial assistance through government-assisted, private-sector, and NGO financial institutions that can reach poor women and men.
- If a community-based approach is adopted, highlight women's strengths in mobilizing savings and resources.
- Hold consultations to ensure consideration of the preferences of men and women with respect to:
 - financing arrangement (e.g., user fees, cash vs. in-kind or labor contribution)

tions for women traders who are eligible to use the space have been developed. Such criteria ensure that men do not use women's names to get additional spaces in the WCs.

With the help of women's NGOs, women vendors have been trained in shop management, trade licensing, taxes and tolls, and operation and maintenance of facilities. Further, to ensure that there is enough demand for WC services, motivational activities targeted to women and girls as consumers are being carried out to encourage them to use the WCs.

Women's space at flash-flood refuges

Women have participated in the selection of sites and the design of the refuges. The refuge design took into account the identified need for private spaces and toilets for women and for emergency medical-care facilities and services especially for pregnant women.

- possible preferential treatment for very poor, female-headed, and other disadvantaged families
- the possibility of linking up with credit or community-based revolving funds for UDH (see box 2). The repayment schedules in such a credit arrangement should consider the irregular earning patterns of the urban informal sector.
- Consider allowing the use of personal goods (e.g., vendor licenses) to meet collateral requirements.

Women's participation mechanism (see box 3)

- Develop a *participation strategy* to directly address women's participation in project implementation and M&E. Avoid overly high expectations of women's participation and develop a practical schedule, as women often have time and financial constraints. The strategy should include the following:

Box 2

Assistance to community-based financing institutions and NGOs in India: Meeting poor women's demands for decent shelter**CASE STUDY**

India has a severe housing shortage: In the urban sector alone, the demand-supply gap is about 17 million units. The slums prevalent in many Indian cities manifest this fact. Slum dwellers are increasing in numbers by about 9 percent to 10 percent each year. Women and children are the most affected by poor living conditions such as lack of shelter and basic services. In response, the government has encouraged the establishment of market-oriented housing finance institutions (HFIs) and poverty-targeting community-based finance institutions (CFIs). There are also private housing financing companies, which target middle-income households. Moreover, NGOs and CBOs sometimes assist low-income communities in organizing thrift and credit societies to provide finance to the poor, usually women.

The Housing Finance Project in India (1997) supports all of these diverse housing finance channels. It has tried to promote lending by HFIs to more community-based and poverty-targeting CFIs and NGOs/CBOs. Another innovative approach is the so-called "slum networking" in which a joint effort toward slum improvement is made by government, private industries responsible for environmental management in communities, and NGOs/CBOs.

In Ahmedabad, for example, the government-assisted Ahmedabad Municipal Corporation (AMC), nearby private industries (such as a milling company), and the communities served by NGOs/CBOs all contribute to the costs involved. The slums were grouped into convenient packages, and consortiums of reputable industries and NGOs were asked to bid for works on behalf of the communities within the design framework established by AMC. Slum communities are represented by neighborhood committees or NGOs/CBOs or both. Before a slum becomes eligible for improvement, each family must contribute Rs 2,100. If the household does not have enough savings, credit is made available from such financing NGOs as the Self-employed Women's Association (SEWA) Bank and Friends of Women's World Banking. As the community agents of such women's microfinance institutions, women from the low-income households play major roles in mobilizing the resources from individual households.

- *Organizational setup*: Where relevant (especially where a community-based approach is adopted), consider organizing women into neighborhood groups to increase their bargaining power and leadership skills. Where groups with both women and men members are preferred, consider setting a quota for women in the executive committees of such groups.
- *Group rules*: Where a formal community group is being organized, clearly define the rules and responsibilities of members. Establish grievance mechanisms for the resolution of conflicts related to user rights and responsibilities. Document the agreements in bylaws.
- *Construction*: Ensure that work conditions are conducive to women's participation (e.g., gender-equal wage rates, construction season, toilet and child-care facilities).
- *Maintenance of facilities*: Ensure that both women and men are adequately trained in the operation and maintenance (O&M) of facilities.
- *Sanitation and hygiene*: Use women as active agents but be sure to involve husbands and male leaders as well.
- *Monitoring and evaluation (M&E)*: Develop a feedback mechanism in which both male and female beneficiaries have a voice.
- *Women's NGOs/CBOs*: Identify organizations that could promote women's participation during implementation and M&E.

TIP

Consider setting participation targets for women in executive committees; provide leadership training for women

Employment

- Ensure equal employment opportunities under the project for women and men (e.g., construction; manufacture of building materials; small- or

medium-scale waste collection, trading, or recycling enterprises)

- Ensure that women and men who are running businesses in their homes are not placed at a disadvantage by zoning regulations.
- To the extent possible, consider locating new housing developments close to markets or manufacturing centers or both, to give women and men more employment opportunities

Eligibility considerations for housing applications

- Set up a criterion that does not discriminate against women and men with less stable jobs. Otherwise, women, who are generally under-represented in the formal employment sector, may be disproportionately affected. Consider flexible income calculations, such as including the Irregular incomes of all family members instead of only the stable income of the head of the household. An alternative would be to consider providing low-income housing for these people.

Box 3

Housing Finance Project in India, 1997: Support for home-based female workers through shelter improvement and integrated poverty reduction

CASE STUDY

The Housing Finance Project mentioned in box 2 also provides income-generating opportunities for low-income women and men. It adopts two approaches to this end. The "workshed-cum-shelter" approach supports the poor, mainly women, who operate cottage industries at home. Hand-loom or handicraft societies or corporations nominated by the state provide subsidized funds for shelters or worksheds to their female and male members. The state government provides the land for the shelters or worksheds. To avoid the sale or rental of a given land title to a third party, the project grants a tenure of at least ten years, which gives slum dwellers enough time to find better housing and employment.

Another approach is the "productivity-cum-shelter," whereby funds are provided directly to low-income women to enable them to establish income-generating ac-

- Ensure eligibility for female-headed households and couples in consensual unions.
- Consider preferential eligibility criteria for poor, disadvantaged, and female-headed households. Where possible, consider quotas for them
- Minimize paperwork and bureaucratic procedures to encourage uneducated or illiterate women and men to apply.

Housing tenure considerations (see also box 3)

- Encourage secure tenancy or ownership for both women and men. Ownership or tenure rights over the very long term also lead to spontaneous upgrading. They stimulate the building of extensions where women can operate small enterprises and earn income.
- When a new housing project is planned in the periphery of the city, instead of relocating all the poor households to the new site consider allowing some of them to stay by granting land titles to those with makeshift shelters (joint titles for

tivities outside their homes. As mentioned in box 2, innovative community-based financing institutions such as the Self-employed Women's Association (SEWA) Bank are being tapped to encourage group lending for income generation. This is especially important for women because families rarely acquire assets in the name of women family members. The creation of assets such as shops, carts, lands, or houses in women's name is therefore crucial in empowering them, as is the acquisition of capital, bank accounts, shares, and savings certificates. The productivity-cum-shelter approach also supports the capacity building of borrowers through skills development training, assistance in identifying sources of raw materials, provision of better tools and equipment, and assistance in establishing links to the market.

husbands and wives are recommended) and extending services to the area. This poor could thus come back to squat in the center of the city where they used to live and where they have a source of livelihood.

Information dissemination and marketing strategies (see also footnote 2)

TIP

If it is not possible to provide 24-hour urban water supply services, avoid providing the water supply at night, when women are often exposed to attack while collecting water from community taps.

- Direct specific hygiene environmental messages to the relevant gender group, on the basis of the gender division of labor. For example, if women are responsible for disposing of solid waste, information campaigns should be directed to them and a special communication strategy should be developed to reach them.
- Where women are the target of information or marketing campaigns, consider hiring female information officers to reach them more effectively.
- Consider tapping women's NGOs/CBOs for information dissemination and marketing companies for marketing.

Training considerations

- Where possible, consider combining training in other marketable skills with project-related construction training (e.g. brick-laying, carpentry, welding, masonry, etc.) to provide further income-generating opportunities.
- Where possible, consider providing a monthly living stipend to encourage the poorest groups to participate in the training.
- For housing development, consider training women and men in legal matters regarding land and property laws and regulations.
- Provide gender-awareness training for all project staff, male and female.

- Train executing agency officials and project staff in gender-sensitive M&E.
- Consider working closely with NGOs/CBOs in training beneficiary participants.

Overall project framework

Objective

- Ensure that sector and project goals focus on poverty reduction, human development, and gender equity.

Approach

- Explore a pilot project approach, if there is not enough experience in gender-responsive UDH projects.
- Determine the practical level of project area coverage, on the basis of the assessed capacity of the executing agencies and community participants.

Poverty reduction and women's empowerment

- Identify ways to link up with income-generation, literacy, and other activities to support an integrated approach to poverty reduction and women's empowerment (e.g., linking up with ongoing or future microcredit projects, disseminating information on available services, as project components).

TIP

To reach women more effectively, consider hiring female information officers

Staffing, scheduling, procurement, and budgeting

- Consider women for project overseer positions.
- Hire more female staff for the project office and, to the extent possible, for the executing agency.

Box 4

Karnataka Urban Development and Coastal Environmental Management Project in India, 1999: Focus on women's participation and poverty reduction

CASE STUDY

The Karnataka Urban Development and Coastal Environmental Management Project, a comprehensive urban development project in India, provides for specific measures to promote women's participation and combat poverty, for which women bear a disproportionate burden.

It will invest in urban infrastructure and services required to meet basic human needs and facilitate policy reforms to strengthen urban management in ten urban towns in west Karnataka. The project has six components: (i) capacity building for local government staff and community participation through a community awareness and participation program (CAPP) and a slum improvement program to reduce poverty; (ii) water supply rehabilitation and expansion; (iii) urban environmental improvements through wastewater management, storm water drainage, and solid waste management; (iv) street and bridge improvements; (v) coastal environmental management; and (vi) project management and logistical support.

The social assessment identified that women and children are especially adversely affected by poor living conditions and poor access to basic urban facilities. Women who are exposed to smoky and unsanitary conditions at home and have low access to medical facilities bear an extra burden and are more prone to disease. Children are highly vulnerable to water- and vector-borne diseases. Women

- Conduct gender training for the service delivery agent at all levels of the organization.
- If appropriate, set a minimum percentage of female laborers and prohibit the use of child laborers in the civil works contract.
- Where a community-based approach is adopted, ensure adequate and flexible budgeting to allow a "learning" approach (e.g., training budget, consulting service budget for women's organizations).

Monitoring and evaluation

- Develop M&E arrangements: (i) internal M&E by project staff; (ii) external M&E by NGOs or con-

and girls in households without piped connections spend as much as one hour collecting water.

Improved hygiene and sanitation through infrastructure investments in the project is expected to greatly benefit women's health and productivity. However, the project's benefits will not stop there. The CAPP component will allow women and men beneficiaries to participate in project design, implementation, operation and maintenance (O&M), and monitoring and evaluation (M&E) through awareness raising and a feedback mechanism. This will be facilitated by a consortium of NGOs in each district. The CAPP acknowledges that women's representation in decision making is crucial. A network of women decision-makers, involving female municipal council chairpersons and female members of concerned municipal governments, women's NGOs, and female community representatives, will be formed through the CAPP. The CAPP will also provide various training and awareness activities, including women-in-development training.

Furthermore, poor women will benefit from the slum improvement program, which will involve not only infrastructure improvement (e.g., potable water, sanitation, drainage, adequate pathways) but also group savings and credit activities, skills development and entrepreneurship training, and labor opportunities provided by the project. To ensure that poor women get equal benefits, such activities will be monitored by local NGOs and community-based organizations.

sultants, as necessary; and (iii) participatory monitoring by beneficiary men and women.

- Disaggregate all relevant indicators by gender.
 - Suggested indicators:
 - *Level of UDH infrastructure use and awareness among males and females, e.g., level of satisfaction, level of awareness of technical package chosen, patterns of use, access rates, extent of service coverage, awareness of hygienic practices, time saved in collecting/carrying water*
 - *Project sustainability, e.g., cost recovery, breakdown rates, cleanliness of facilities, number of*
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user groups and members (by gender), number of meetings held

- *Women's empowerment*, e.g., number of women gaining access to credit, increase in women's income, career prospects for project-trained women

Box 5

Bangladesh Secondary Towns Infrastructure Development Project II, 1995: Strategies for gender mainstreaming

CASE STUDY

The Secondary Towns Infrastructure Development Project II was a comprehensive urban development project that supported the government's decentralization policy through the following components: (i) rehabilitation of physical infrastructure (e.g., roads and bridges, drainage, solid waste management, water supply, sanitation, town center development); (ii) slum upgrading; (iii) pilot projects for low-income housing, land use planning, and privatization of solid waste management; and (iv) institutional development of a *pourashava* (urban municipality) support unit, the National Institute of Local Government, and regional training centers in four model *pourashavas*.

Midway through project implementation, it became clear that women's participation was confined to the activities under the slum improvement component, such as health, education, water supply, environmental training, group formation, and income generation through credit provision. While the component has been instrumental in flagging gender issues and women's participation for the project staff, gender as a cross-cutting concern was not mainstreamed into all the other components.

With the assistance of ADB's Resident Mission GAD Specialist, a project-specific GAD action plan, which included gender mainstreaming activities, was developed to rectify the course of the project and give it an appropriate gender focus beyond a mere "women's component." Workshops and consultations between ADB and the executing agency, the Local Government Engineering Department (LGED) of the Ministry of Local Government Rural Development and Cooperatives, were held to formulate the plan. The plan had the following features:

- *Institutional arrangement to support GAD mainstreaming*: appointment of a senior member of the consulting team as a GAD focal point to coordinate all GAD activities, including the preparation of GAD guidelines for LGED

Documentation

- Document the gender-responsive design features in the RRP (preferably as a GAD strategy for the project) and incorporate them in the loan agreement to ensure gender-sensitive project design mechanisms, which the executing agency must comply with (see table 1).

- *Support for GAD in local governance:* advocacy for the establishment of gender and environment committees within pourashavas to be chaired by women ward commissioners; capacity building of women ward commissioners; and recruitment of women as tax assessors, collectors, and officers
- *Infrastructure design modification:* design of markets and bus terminals to include facilities for women (e.g., waiting room, security measures, toilets, booking counter)
- *Employment:* advocacy to urge contractors to hire women construction workers, and advocacy for the principle of equal wages for equal work between men and women
- *Training for women:* ward-based training of women and men beneficiaries and women ward commissioners in the environment, sanitation, solid waste management, health and hygiene, and the maintenance of pit latrines, tubewells, and public toilets
- *Gender awareness training for senior project staff:* training to increase awareness of ADB's GAD policy, the national policy for the development of women, the government's national action plan for GAD, and basic GAD concepts
- *Gender-sensitive monitoring and evaluation:* adoption of gender-disaggregated indicators; redesign of the household survey questionnaire; updating of the pourashava yearbook to rectify its gender focus

In addition, while the GAD action plan was being prepared, it was learned that women ward commissioners in pourashavas did not have clear terms of reference and that the recent local government reform bill had bypassed pourashavas. This issue was taken up at a higher level between the government and ADB as a policy dialogue issue.

Policy dialogue

What is discussed in the policy dialogue depends very much on the executing agencies' acceptance of gender issues, their commitment to help resolve those issues, and the nature and complexity of the issues. In some cases, key gender issues identified through gender analysis require legal and policy reforms in combination with UDH projects. In other cases, a UDH project can be designed to support the implementation of a new policy or law. In any case, the project design must be compatible with the law or policy. Continuous policy dialogue with DMC counterparts is important.

The policy dialogue should also confirm that the DMC counterparts understand the key gender issues and are ready to commit the appropriate implementation arrangements and adequate resources.

Some potential issues to be discussed during the project- and policy-level dialogue with the DMC counterpart are presented in Table 2.

Table 2

Possible agenda for the policy dialogue

KEY ISSUES	SUGGESTED ACTIONS
Gender and participation capacity building for EA	<ul style="list-style-type: none"> ▪ Consider a TA for gender and participation training for all EA officials and staff, with emphasis on project implementation. ▪ Obtain the support of the national women's machinery, including such entities as the Ministry of Women's Affairs.
Government-NGO collaboration	Explore opportunities for the EA to work with women's NGOs in service delivery and strategy building.
Staffing	Obtain the EA's commitment to increase the number of permanent female staff.
Budgeting	Allocate funds for training in gender awareness and training for women, and equal employment opportunities for women.
Sector work	Suggest separate sector work or "piggy-back" technical assistance to investigate gender-discriminatory or sectoral legal and policy issues (e.g., inheritance law or family code with discriminatory clauses on women's rights to land and property).
Legal and policy reform	Consider incorporating legal and policy reforms in the project to increase the involvement of women (see box 5 for an example of policy issues in gender and local governance).

Appendix

Terms of reference for gender specialist

PPTA FEASIBILITY STUDY

- As part of the social analysis, conduct participatory gender analysis in collaboration with other specialists (e.g., social scientists, hygiene specialist, and community participation specialist).
- Identify the socioeconomic profile of key stakeholder groups in the target population and disaggregate data by gender. Analyze the link between poverty and gender.
- Examine gender differences in knowledge, attitudes, practices, roles, constraints, needs, and priorities in the urban development and housing sector, and the factors that account for such differences.
- Assess men's and women's capacity to participate and the factors affecting it.
- Assess potential gender-differentiated effects of the project and options for maximizing benefits and minimizing adverse effects.
- Identify government agencies, nongovernment and community-based organizations, and women's groups that can be utilized during PPTA and project implementation. Assess their capacity.
- Review the related policy and legal framework (e.g., inheritance law, land laws, family code, community group by-laws), as necessary.
- On the basis of the analysis, develop a gender-responsive and participatory project design and any further sector work and policy/sector reform required.
- Develop a project gender strategy, which includes specific measures to promote, facilitate, and ensure women's active participation and to address their special concerns in all project activities.
- Develop a gender-responsive M&E mechanism and indicators.
- Prepare terms of reference for the implementation and M&E consultants.

PROJECT IMPLEMENTATION AND M&E ASSISTANCE

- Develop or, if one already exists, refine the gender strategy for the project and review the implementation plan.
- Assist the project office in recruiting staff to ensure women's equal representation and gender focus. Conduct gender awareness training for project staff at all levels. Maintain the desired level of gender awareness.
- Help recruit female community mobilizers, if required. Conduct gender training for them. Assess the training needs of beneficiary women in urban development and housing. Supervise community-level training for these women to ensure adequate technical and skills training in urban development and housing suited to their needs.
- Assist the project office in monitoring the implementation of the project. Pay particular attention to potential resistance to women's participation and facilitate conflict resolution, as required.
- Assess other needs of beneficiary women (e.g., credit, literacy program, skills training for income generation) as these emerge, and propose to the project office practical ways of addressing these needs in the project.
- Assist the benefit monitoring and evaluation (BME) consultant in collecting gender-disaggregated and women-specific data. Assist female community mobilizers (if they exist) in mobilizing beneficiary women for participatory monitoring and evaluation. From the findings, propose the required corrective measures to the project office.

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