

**INTERNATIONAL INSTITUTE FOR ENVIRONMENT AND DEVELOPMENT  
UNITED NATIONS POPULATION FUND**

**URBANIZATION AND EMERGING POPULATION ISSUES  
WORKING PAPER 7**

# Urbanization, gender and urban poverty: paid work and unpaid carework in the city



by **CECILIA TACOLI**

**MARCH 2012**



**HUMAN SETTLEMENTS GROUP**



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**March 2012**

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## **Acknowledgements**

Funding for this work was provided by the United Nations Population Fund. The author would like to thank the participants of a meeting held at UNFPA's New York offices in December 2011 and staff from the Population and Development Branch and the Gender, Human Rights and Culture Branch for their constructive comments on an earlier draft. Thanks are also due to Sylvia Chant, George Martine, Gordon McGranahan, Caroline Moser and Daniel Schensul for their very helpful comments on a shorter version of this paper, to Cathy McIlwaine for her contribution to the section on urbanisation and gender-based violence, to Diana Mitlin for her contribution to the section on water and sanitation and to Angela Baschieri for producing the tables in section 2. The views expressed in this paper remain the sole responsibility of the author.

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ISBN: 978-1-84369-848-7

This paper can be downloaded free of charge from <http://pubs.iied.org/10614IIED.html>. A printed version of this paper is also available from Earthprint for US\$20 ([www.earthprint.com](http://www.earthprint.com))

Funding for this work was provided by the United Nations Population Fund (UNFPA). The opinions expressed in this paper are those of the authors and not necessarily those of the IIED or the UNFPA.

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## **Abstract**

The majority of the world's population now live in urban centres, which will also absorb virtually all population growth in the next century. Urbanisation involves major shifts in the ways people work and live, and offers unprecedented opportunities for improved standards of living, higher life expectancy and higher literacy levels, as well as better environmental sustainability and a more efficient use of increasingly scarce natural resources. For women, urbanisation is associated with greater access to employment opportunities, lower fertility levels and increased independence. However, urbanisation does not necessarily result in a more equitable distribution of wealth and wellbeing. In many low and middle income nations, urban poverty is growing compared to rural poverty.

Specific aspects differentiate urban poverty from rural poverty. While urban residents are more dependent on cash incomes to meet their essential needs, income poverty is compounded by inadequate and expensive accommodation, limited access to basic infrastructure and services, exposure to environmental hazards and high rates of crime and violence. This gives urban poverty a distinctive gendered dimension as it puts a disproportionate burden on those members of communities and households who are responsible for unpaid carework such as cleaning, cooking and looking after children, the sick and the elderly. At the same time, cash-based urban economies mean that poor women are compelled, often from a very young age, to also engage in paid activities. In many instances this involves work in the lowest-paid formal and informal sector activities which, at times of economic crises, require increasingly long hours for the same income. Combined with cuts in the public provision of services, higher costs for food, water and transport, efforts to balance paid work and unpaid carework take a growing toll on women. A gendered perspective of urban poverty reveals the significance of non-income dimensions such as time poverty. It also highlights fundamental issues of equality and social justice by showing how women's unequal position in the urban labour market, their limited ability to secure assets independently from male relatives and their greater exposure to violence.

## **Introduction**

With more than half the world's population now living in urban centres, there is a growing interest in urbanization processes and the role of cities in sustainable development. Urbanization – defined in this paper as the proportion of the total population living in areas classed as urban – reflects transformations in national economies, with growing numbers of people moving away from employment in agriculture and into industry and service sectors, and in the process increasing their productivity. It thus typically goes hand in hand with economic growth. Although rapid urban growth is often seen as a problem, the countries that have become most urbanised in the past half-century are also those with the best economic performance. There is also in many cases an association between urbanization and better standards of living, such as higher life expectancy and higher levels of literacy, better average provision of water and sanitation and basic services. The density of urban settlements offers greater capacity to accommodate economic activities and large populations with the potential for better environmental sustainability through technical innovation and the more efficient use of natural resources. Moreover, urbanization itself is a powerful factor in fertility decline (Satterthwaite, 2007; UNFPA, 2007; World Bank, 2009).

Urbanization is also often associated with gender-related transformations such as the greater engagement of women in paid employment, linked with a wider range of opportunities than in rural areas. This, in turn, has demographic implications including a decline in fertility levels,

often higher proportions of women in the overall urban population, and a concentration of women-headed households in urban centres (Chant, 2007a, 2011).

Yet urbanization does not necessarily result in more equitable distribution of the wealth it generates, and in many cities inequalities are growing, not only in terms of income but especially in terms of quality of life – living and working conditions. Between 2009 and 2050, urban areas are projected to absorb the entire world's population growth, and urbanization will concentrate in Asia and Africa (UNDESA, 2010). Urban population increases are thus taking place in regions that are still poor, raising concerns about growing urban poverty and the inability of national and city governments to provide services to the residents of their burgeoning cities.

Urban poverty has a distinctive gendered dimension. Although women make a crucial contribution to the prosperity of cities through their paid and unpaid labour, they remain at a disadvantage in terms of equitable access to work and living conditions, health and education, assets and representation in formal institutions and urban governance (Chant, 2011). This is not a problem for women only, but for society at large. Urbanization's potential to deliver sustainable development and better quality of life for all urban residents depends on the recognition of the important role of unpaid carework, typically but not always nor only performed by women, in ensuring that children, older people and those who are sick or disabled are looked after. The urban poor, and especially although not only the residents of informal settlements, face formidable challenges in the form of environmental hazards, inadequate shelter, insufficient provision of water and sanitation and limited access to services, resulting in huge amounts of time spent in ensuring that their basic needs and those of their dependants are satisfied (UNFPA, 2007).

For women, usually the primary care-givers, this is compounded by the need to earn an income which, for poor women, is in most cases in low-paid, long-hours jobs. Time poverty is thus largely a specifically gendered dimension of urban poverty. In addition, women's disadvantage stems from a wider set of factors that include their unequal position in the labour market, their limited ability to secure assets independently from male relatives, and their greater exposure to violence. Hence, while a gendered lens is essential in understanding the non-income dimensions of urban poverty, it is also critical for the examination of broader issues of equality and social justice.

Section 1 of this paper summarises current understandings of urban poverty and their gender implications. Section 2 then examines the demographic consequences of urbanization on fertility, rural–urban migration and sex ratios and how this affects the form and organisation of households. Section 3 describes the context and consequences of women's' growing participation in urban labour markets, with special attention to the sectors where women concentrate: the urban informal sector and domestic service. Section 4 on shelter and services shows how gendered disadvantage exacerbates the already difficult living conditions of the urban poor. This is further explored in Section 5 on gender-based violence and its links with urbanization and urban life. The conclusion draws on current debates on the 'feminisation of poverty' and time poverty to examine their contribution to the broader understanding of both gendered disadvantage and urban poverty.

## **1. Understanding urban poverty: income and non-income dimensions**

The unwelcome corollary of the shift in the distribution of the world's population towards urban areas is that poverty is increasingly located in cities and towns. With urbanization concentrated

in the Global South, urban poverty is rapidly growing and in some countries becoming more significant than rural poverty (UNFPA, 2007). There are also, however, specific aspects that differentiate urban from rural poverty. Perhaps the key difference is the higher dependence of urban residents on cash incomes to satisfy their needs (Beall and Fox, 2007). In addition, prices for goods and services are typically higher in urban than in rural areas, and even in rural areas the poor may pay higher prices than everyone else (Banerjee and Duflo, 2007).

The current economic crisis is likely to exacerbate this trend. Recent steep increases in food prices affect those who rely primarily on purchase rather than production – that is, the vast majority of urban residents (Cohen and Garrett, 2010; Tolossa, 2010). Despite some decline in food prices since the spikes in 2007 and early 2008, it is unlikely that they will return to the levels of the early 2000s because of competing demands from energy and biofuels production and structural constraints on water and land exacerbated by climate change (Satterthwaite, McGranahan, and Tacoli, 2010). Food security depends on households being able to afford the purchase of food as well as other basic goods and services. However, incomes from the often-limited opportunities for unskilled and semi-skilled jobs and earnings from informal-sector activities have remained low, trapping a growing number of urban residents in poverty (Horn, 2011). Income-based measurements show a marked urbanization of poverty in the world: for example, the estimated urban share of the poor living on less than US\$1 a day increased from 19 per cent in 1993 to 25 per cent in 2002 (Chen and Ravallion, 2007).

While lack of income is a root cause of poverty, its use as the primary indicator (based on household surveys of expenditure and consumption) in the establishment of poverty lines both under-estimates and misrepresents the multiple dimensions of poverty (Bapat, 2009; Sabry, 2009; Satterthwaite, 2004). As a result, not only are the urban poor typically under-counted, but poverty reduction policies also often fail to address the multiple dimensions of poverty and disadvantage.

In the past two decades there has been a broadening of definitions and conceptualisations of urban poverty and the acknowledgement that income poverty is compounded by the problems associated with often-awful living conditions (Rakodi, 2002; Wratten, 1995). Nearly 900 million people are estimated to live in slums, a steadily growing number despite the fact that, since 2000, over 200 million people are also estimated to have moved out of slum conditions (UN Habitat, 2008).

Accommodation, even in inadequate and overcrowded housing, takes up a disproportionate part of the poor's incomes. Many low-income settlements are in peripheral areas of cities, where it may be easier or more affordable to gain access to land but where there are often limited employment opportunities and health and education services, especially if settlements are illegal. This results in long travel times and high transport costs to reach workplaces, schools and clinics. Urban residents also have limited opportunities to grow their own food, and while dependence on purchase makes them more vulnerable to abrupt price increases, the poor typically pay more for their food as the lack of storage facilities means that they cannot buy in bulk, and the poorest groups often have to rely on credit from local shopkeepers (Rengasamy *et al.*, 2001; Tolossa, 2010).

The urban poor also often have to pay more for water. In informal settlements, access to piped water is limited and residents must purchase from private vendors who often control standpipes. In many cities, water companies, both private and public, have introduced rising block tariffs to encourage households to limit their domestic use and to subsidise low-volume consumers; however, in many low-income settlements water points are shared by groups of people who

may include tenants – the majority of residents in most African low-income settlements – as well as several families. These groups are much larger than the water utilities' concept of 'household' and inevitably end up paying the higher tariffs. Many of them also have to pay for access to latrines where they exist, and lack of sanitation in high-density settlements increases health risks. Inadequate drainage increases the risk of floods, and stagnant water encourages the breeding of parasites. Inadequate management of solid waste contributes to the degradation of the local environment, with negative impacts on the health of the most vulnerable groups such as children and older people.

An emphasis on the non-income dimensions of urban poverty engages with the non-cash economy – in other words, in those typically unremunerated activities such as caring and social reproduction which are usually associated with women's responsibilities. For example, poor housing conditions, distance from health services and schools, unsafe neighbourhoods (because of both environmental hazards and high rates of crime and violence), and limited access to water and sanitation put an additional burden on those who, within households, are responsible for childcare, food preparation, cleaning and washing. At the same time, however, income poverty also means that women (often at a very young age) need to engage in the cash economy, often in the lowest-paid formal- and informal-sector activities. As a result, women's days may involve as many as 17 hours working within and outside the home (Chant, 2007b). Time poverty and the related emotional stress is an important and specifically gendered element of multi-dimensional poverty (Gammage, 2010), and one which is made considerably worse by economic crises.

Moreover, urban poverty is exacerbated by inadequate protection of rights and entitlements, and limited representation and power within political systems and bureaucratic structures (Satterthwaite, 2004). This is especially so for the majority of women, whose rights are even more insecure than men's, as discussed in further sections of this paper.

## **2. The demographic components of urbanization and their relation to gender**

This section describes the two main components of urbanization, natural population growth and rural–urban migration, with specific reference to changes in sex ratios in urban centres compared to the total population and rural areas. It then explores transformations in the organisation and forms of urban households, with particular attention to women-headed households.

### **Fertility**

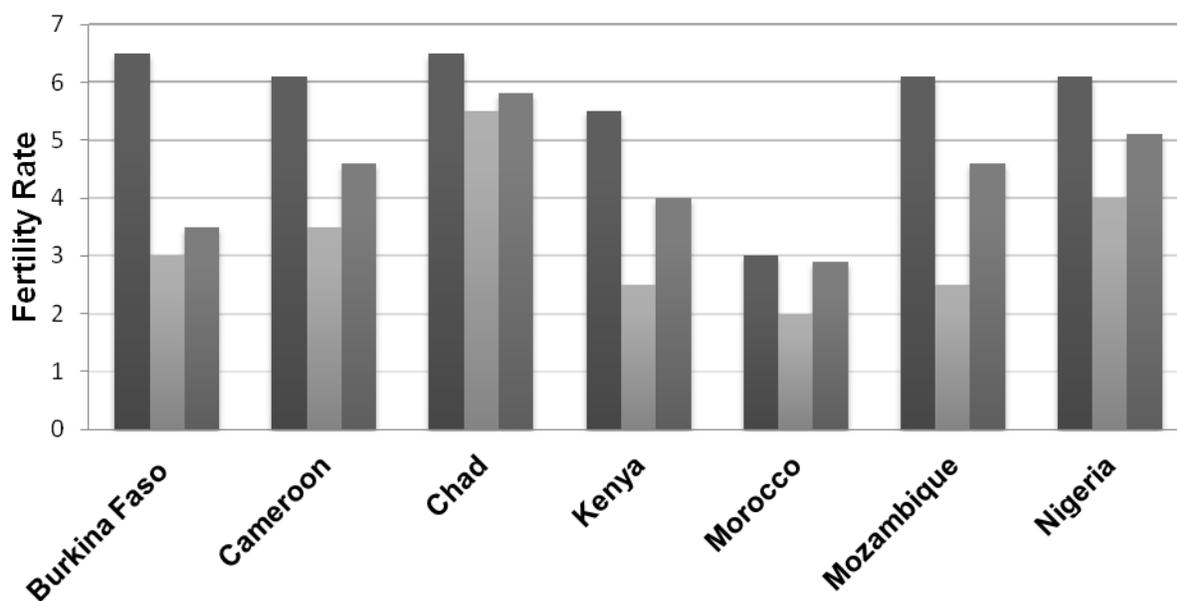
Despite widespread perceptions of rural–urban migration as the main contributor to the growth of urban populations, this is not generally the case. In India, between 1961 and 2001, urban natural growth (the excess of births over deaths in the urban population) accounted for about 60 per cent of urban growth, with the remaining 40 per cent due to migration and the reclassification of rural areas as urban (Kundu, 2011). This is in line with overall patterns in most low- and middle-income nations. Even in China, where migration is the main contributing factor of urban growth, natural growth accounts for about 40 per cent (Montgomery, 2008). Although most regions in the world experience increasing levels of population mobility, migrating to cities and towns can be difficult. For example, in the late 1990s, urban India overtook rural India in share of GDP, and urban per capita incomes are over three times the rural ones. Rural areas contribute 18 per cent of GDP although they employ 60 per cent of the population, but rural–urban migration has been constrained by high costs of living in urban centres and lack of formal-sector jobs (Revi, 2008).

Urban fertility rates are nevertheless generally lower than in rural areas. This can be explained by a number of reasons: the higher cost (both monetary and in time) for parents to bring up each individual child; higher levels of education, or exposure to choice and different lifestyle models than in rural settings, including later marriage (at an older age, especially for women) than in rural areas; increased access to contraception and greater engagement of women in waged employment (National Research Council, 2003).

Fertility levels can change very rapidly: rural–urban migrants’ fertility declines after their arrival in the urban areas, as they adapt to their new environment. However, when income levels and place of residence are taken into account, the differences between rural and urban fertility rates are not very significant (Schoumaker, 2004). This reflects the fact that in low-income urban settlements and in many small towns in low-income countries, access to reproductive health services – and to basic services in general – is often inadequate. Poor migrants living in low-income settlements face the same constraints in accessing services, and their unmet contraceptive needs are as high as those of non-migrant poor women. A study of Greater Cairo found that fertility rates were lowest in the city centre, but in the peri-urban areas they were similar to those of rural settlements (National Research Council, 2003). Similarly, a study of fertility and access to family planning in urban Bangladesh and Pakistan shows that poor women remain worse off than their wealthier counterparts, despite the expansion of family planning services in Bangladesh (Speizer and Luseno, 2010). Indeed, poverty may be a better indicator of fertility patterns than rural or urban residence (UNFPA, 2007).

Figure 1 shows that the fertility rates of residents of low-income (and often informal) urban settlements in selected African countries is significantly higher than that of their counterparts living in wealthier neighbourhoods and in some cases are more similar to those of rural residents.

**Figure 1: Total Fertility Rate for Residents of Urban Slum and Non-slum Areas and for Rural Areas: Selected African Countries, 2003-2004**



Source: UNFPA, 2007

## Rural–urban migration and gender selectivity

Migration directions are largely determined by the level of urbanization within a specific country. Hence in highly urbanised nations such as most of those in Latin America, movement is predominantly between urban centres. In contrast, much migration in countries with low levels of urbanization and where agriculture remains the main economic activity, for example in sub-Saharan Africa, is between rural settlements. The exception to this trend is China, which still has a relatively low level of urbanization but where extremely rapid industrial development in the coastal areas in the past three decades has attracted unprecedented numbers of people moving from rural to urban areas.

Data on recent migrants (people moving during the six years before the interview) from demographic and health surveys and disaggregated by sex for 46 countries shows that women's migration reflects these trends. Hence, rural–rural movement is the most common in 26 countries, especially in Africa and in South Asia. To a large extent, such movement is marriage-related and in these regions women traditionally marry outside their villages of origin. In 15 countries, urban–urban movement prevails among women, especially in Central and South America, which typically have high levels of urbanization. In countries with rapidly expanding export-oriented manufacturing, a sector that has traditionally shown preference for female workers, rural–urban migration is dominated by women (United Nations, 2008).

However, aside from sample surveys, there is limited statistical evidence of the 'feminisation of migration', especially with reference to international movement, partly because of the lack of disaggregated data by sex but also because of the large numbers of migrants who are simply not counted as they do not move through official channels (Pessar, 2008). This is also to some extent the case with internal migration, and especially temporary and circular movement, which constitutes a large proportion of all movement, particularly in low-income nations, and for which not only sex composition but overall size of flows are, at best, estimates derived from small-scale qualitative studies (Tacoli, 2008).

Nevertheless, qualitative studies can contribute important insights. For example, while much of the large-scale rural–urban movement in China is unrecorded, making it difficult to ascertain its sex composition, there is evidence that increasing numbers of women, including young unmarried ones but also older married women in their late twenties and early thirties, are moving to urban centres to work in factories and services (Murphy, 2006). In the Ecuadorian Amazon, young women are more likely than men to move to urban areas as they are more likely to find employment in domestic service, restaurants and retail (Barbieri and Carr, 2005; Barbieri, Carr, and Bilsborrow, 2009). Similar reasons underpin women's preference for urban destinations in Vietnam's Mekong Delta (Hoang, Dinh, and Nguyen, 2008).

While greater employment opportunities in urban areas are a key driver of gender-selective migration, it is essential to note that in many cases migration is equally the result of discrimination against women in access to rural land and inheritance, which is particularly problematic for women heading their households. Especially in the case of young women, abusive family relations are also frequently a reason to move to the city (Mabala and Cooksey, 2008). In addition, the pervasive decline in incomes from farming due to both market mechanisms and environmental stress pushes a growing proportion of rural households to diversify their income sources to reduce their vulnerability. This in many cases entails some form of mobility, with one or several family members' remittances providing much-needed financial support to those that stay put. Even in areas where traditionally the independent (not

marriage-related) migration of women would have been frowned upon, this is now considered acceptable, as long as they send remittances to their families (Bah *et al.*, 2003; Tacoli, 2010; Tacoli and Mabala, 2010).

When considering migration, age is often as important as gender. A general observation in case studies around the world suggests that the age of young people moving on their own (without following their family) has decreased dramatically in recent years. In Tanzania and Bolivia, boys as young as 14 are moving on their own from poor rural areas to urban centres, often as part of a family strategy to diversify income sources and reduce their vulnerability to environmental change (Tacoli, 2011). Girls are also a growing group of migrants to the cities in many countries. In many cases, and especially when they are forced to live with employers (in the case of domestic workers) or do not have support from relatives, they may be especially vulnerable (Mabala and Cooksey, 2008).

### **Changing urban sex ratios**

Under normal conditions, there are typically between 105 and 107 boys for 100 girls at birth. However, population sex ratios (the rate of males to females in a population) tend to change due to a variety of factors. A normal population sex ratio is calculated at between 97.9 and 100.3, and abnormally high sex ratios typically reflect differences in mortality rates by sex which are the result of cultural and socio-economic factors.

In an arc of countries from East Asia through South Asia to the Middle East and North Africa, traditional son preference is the main cause for the excess of men. Discrimination against daughters results in worse nutrition and healthcare and higher infant and child mortality among girls. In 1990, Sen estimated that 100 million women were missing across the world (Sen, 1992). Based on 2001 census data, the number of missing women across Afghanistan, Bangladesh, China, India, South Korea, Pakistan, Taiwan and Iran is now estimated to be between 67 and 92 million (Hesketh and Xing, 2006).

Differences in female and male infant and child mortality have declined in some areas but son preference remains strong in other regions. As a result, excess female mortality, whether during childhood or adulthood, has changed little or even worsened in countries that have grown rapidly such as China, India and Angola, while it has dramatically declined in countries such as Nepal that have experienced less economic growth, showing that gender inequality is not related to income growth but rather to a complex set of deeply entrenched patriarchal relations and normative roles that discriminate against women (Das Gupta, 2009; Jackson, 2010; Razavi, 2011; World Bank, 2011). Indeed, in a rapidly growing country such as Vietnam, a concerning recent trend is sex-selective abortion, resulting in an increasingly skewed sex ratio at birth (UNFPA Vietnam, 2009).

In contrast, in the Latin America and Caribbean region there is a growing surplus of women. This is explained in part by a sharp decline in maternal mortality between 1950 and 2010, but also by very high rates of violent deaths (including homicides, traffic accidents, suicide) which are four times higher for men than they are for women (Alves, Cavenaghi, and Martine, 2011).

In urban centres, gender-selective rural–urban migration is a significant additional factor in sex-ratio differences, and one which is similarly influenced by socio-economic and cultural transformations. Hence, while movement between countryside and towns has long been male-dominated, in recent decades a growing number of women have moved to urban areas looking for employment or as a result of conflict.

As shown in Tables 1 and 2, there are significant variations in the urban sex ratios between countries and regions. This means that few generalisations can be made. For example, in several – but not all – sub-Saharan African nations for which data are available, men tend to outnumber women in urban centres. Kenya and Rwanda are particularly striking examples of highly unbalanced sex ratios – and, in the case of Kenya, increasing rapidly over the decade 1999–2008. Overall, however, the traditional male bias in rural–urban migration seems to have declined, resulting in more balanced sex ratios in urban areas.

The situation is reversed in Central and South America, with more women than men living in urban centres, and the opposite in rural areas. These long-term trends are related in part to high levels of urbanization – hence, sex ratios are determined largely by natural population growth, which tends to be better balanced, than by gender-selective migration flows. It also partly relates to more women than men moving to urban centres, where they can find more employment opportunities (Chant, 2007a).

In South Asia, urban sex ratios reflect national ones which, as mentioned above, are significantly unbalanced compared to the rest of the world. In some countries they can also be more unbalanced than national ones. In India, this is especially the case in the large ('million-plus') cities, which contain one-quarter of India's urban population but where on average there are only 86 women per 100 men (Chant, 2011). In much of Southeast Asia, on the other hand, selective migration of women to urban centres to work in manufacturing has influenced urban sex ratios.

**Table 1: Sex ratio and share of female population in urban and rural areas, selected countries in Africa, Latin America and Asia, latest available year (1999–2008)**

COUNTRY	Year	TOTAL		URBAN		RURAL	
		Sex ratio	Share of female population (%)	Sex ratio	Share of female population (%)	Sex ratio	Share of female population (%)
<b>AFRICA</b>							
Benin	2002	94	51	95	39	94	61
Botswana	2006	92	52	90	57	96	43
Burkina Faso	2006	93	52	100	22	92	78
Ethiopia	2008	100	50	99	17	101	83
Ghana	2000	98	51	96	44	100	56
Kenya	2005	98	50	146	14	90	86
Lesotho	2006	94	51	86	24	97	76
Libya	2006	103	49	103	88	101	12
Malawi	2008	97	51	106	18	95	82
Mauritius	2000	98	50	97	43	99	57
Morocco	2007	98	51	97	57	99	43
Namibia	2001	94	51	99	32	92	68
Niger	2008	100	50	100	19	100	81
Rwanda	2002	91	52	113	15	87	85
Senegal	2002	95	51	95	46	96	54
Somalia	2002	106	49	102	35	108	65
South Africa	2001	92	52	95	56	87	44
Uganda	2002	95	51	94	12	96	88

Zambia	2000	97	51	99	36	96	64
Zimbabwe	2002	94	52	97	34	92	66
<b>CENTRAL</b>							
Belize	2006	99	50	94	52	104	48
Costa Rica	2008	98	50	95	60	103	40
El Salvador	2007	90	53	87	64	95	36
Guatemala	2005	95	51	93	51	98	49
Honduras	2007	97	51	92	51	103	49
Mexico	2005	95	51	94	77	97	23
Nicaragua	2008	98	50	93	58	106	42
Panama	2000	102	50	95	58	111	42
<b>SOUTH</b>							
Argentina	2007	96	51	95	91	108	9
Bolivia	2007	99	50	95	67	109	33
Brazil	2000	97	51	94	82	110	18
Chile	2008	98	51	96	88	114	12
Colombia	2005	96	51	92	78	111	22
Ecuador	2008	100	50	98	66	104	34
Guyana	2002	100	50	93	29	103	71
Paraguay	2008	102	49	96	60	112	40
Peru	2007	99	50	97	77	106	23
Uruguay	2008	93	52	92	95	128	5
Venezuela	2008	101	50	99	89	117	11
<b>ASIA</b>							
Armenia	2008	94	52	91	65	99	35
Azerbaijan	2008	98	51	96	52	99	48
Bangladesh	2001	106	48	116	22	104	78
Bhutan	2005	111	47	117	30	108	70
Cambodia	2008	95	51	92	20	95	80
China	2000	106	48	105	37	107	63
Georgia	2002	89	53	85	54	94	46
India	2001	107	48	111	27	106	73
Indonesia	2005	101	50	100	43	102	57
Iran	2006	104	49	104	68	103	31
Iraq	2007	101	50	102	66	100	34
Jordan	2004	106	49	106	78	107	22
Kazakhstan	2008	93	52	87	55	100	45
Kyrgyzstan	2007	100	50	98	36	101	64
Lao PDR	2005	99	50	101	27	99	73
Malaysia	2008	104	49	103	64	105	36
Mongolia	2000	99	50	96	58	103	42
Nepal	2006	100	50	107	16	99	84
Pakistan	2007	105	49	106	35	105	65
Sri Lanka	2001	99	50	103	14	98	86
Syria	2008	105	49	105	53	104	47
Tajikistan	2007	101	50	101	26	101	74
Thailand	2007	97	51	94	31	98	69
Uzbekistan	2001	99	50	98	37	100	63
Vietnam	2008	97	51	95	28	97	72

Source: *Demographic Yearbook 2008*.

**Table 2: Trends in urban sex ratio, selected countries in Africa, Latin America and Asia, late 1990s and late 2000s**

	<b>Survey year in late 1990s</b>	<b>Survey year in late 2000s</b>	<b>SEX RATIO URBAN Late 1990s</b>	<b>SEX RATIO URBAN Late 2000s</b>
<b>AFRICA</b>				
Burkina Faso	1999	2008	102.7	93.3
Ethiopia	1999	2008	98.5	98.8
Kenya	1999	2005	120.3	146
Malawi	1999	2008	109.2	105.6
Mali	1999	2007	100.3	100.2
Mauritius	1999	2008	97.5	96.4
Morocco	1999	2007	96.9	97
Niger	1999	2007	100.3	100.1
Uganda	1999	2008	93	92
Zimbabwe	2002	2008	97.4	93.7
	<b>Survey year in late 1990s</b>	<b>Survey year in late 2000s</b>	<b>SEX RATIO URBAN Late 1990s</b>	<b>SEX RATIO URBAN Late 2000s</b>
<b>CENTRAL AMERICA</b>				
Panama	2000	2008	96.5	97.7
Belize	1999	2006	98.4	92.9
Costa Rica	1999	2008	92.5	94.7
El Salvador	1999	2008	92.4	86.8
<b>SOUTH AMERICA</b>				
Honduras	2001	2008	91	91.5
Argentina	2000	2008	94.1	94.9
Peru	1999	2008	98.2	97.9
Uruguay	1999	2008	91.3	91.5
Venezuela	1999	2008	99	98.7
Bolivia	1999	2008	94.9	94.7
Chile	1999	2008	95.5	95.8
Columbia	1999	2008	92.6	93
Ecuador	1999	2008	97.7	98.5
Paraguay	2000	2008	95.1	95.6
<b>ASIA</b>				
India	1999	2008	111.1	111.1
Armenia	1999	2008	91	90.7

Azerbaijan	1999	2008	94.5	96.2
Iran	1999	2008	104.2	103.7
Kazakhstan	1999	2008	87.9	87
Kyrgyzstan	1999	2008	91.6	87.9
Malaysia	1999	2008	102.7	102.7
Mongolia	1999	2008	94.4	92.7
Tajikistan	1999	2007	98.8	100.9

Source: *Demographic Yearbook 2008*.

### Changes in household forms and organisation

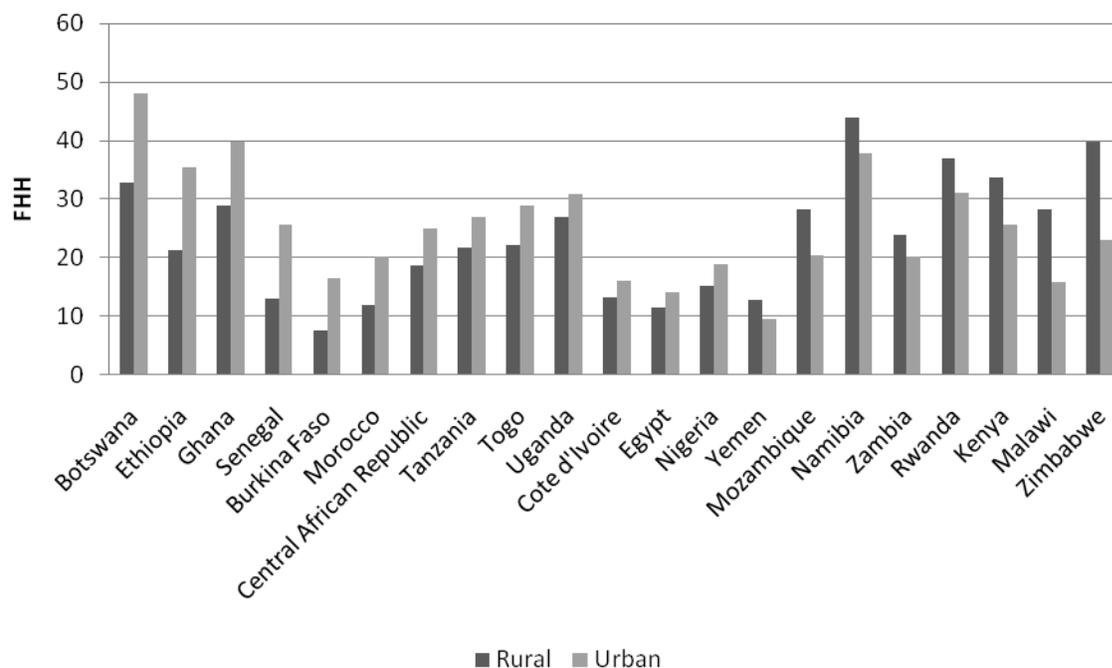
Households are often portrayed as relatively static units, with extended forms prevalent in rural areas and nuclear forms in urban areas. The reality is that the composition of households is frequently much more fluid, and their organisation changes as it is affected by the life-cycle of their members (births, deaths, marriages), access to resources such as housing and income, and access to adequate education and healthcare (Buzar, Ogden, and Hall, 2005). Moreover, some members may reside in different locations for varying periods of time through seasonal or temporary migration (the latter often involving periods of several years) although in terms of commitments and obligations (including financial support) they can still be considered members of their household of origin (Bah *et al.*, 2003; Chant and Radcliffe, 1992).

In urban contexts, lack of access to adequate shelter is a common problem for the poor, leading to the expansion of households with grown-up children bringing their partners and children into the family (Moser, 2009). In many cases, these extended multi-generation households include 'embedded' women-headed households, often but not always daughters with children but without a partner who benefit from emotional support and, crucially, childcare support from relatives which enables them to engage in paid work (Bradshaw, 1995; Moser, 2009). This is especially important for the urban poor in low-income countries where public provision of childcare is virtually non-existent.

For migrant workers moving without their families, renting a room or in many cases just a bed and sharing facilities and cooking together is common, especially when their income is low and more independent accommodation is not available or not affordable. Young women migrating on their own are also in many cases under the obligation to send remittances home to support their families. Renting rooms has the double benefit of reducing their accommodation costs and increasing their security and safety. Renting space and sharing housing with non-relatives, however, is not limited to migrants and a large proportion of residents of urban informal settlements in Africa, Asia and Latin America are tenants who rent rooms from people who may be as poor as them (Kumar, 2010; Rakodi, 2010).

But perhaps the most important difference in household organisation is the higher prevalence of women-headed households in urban than in rural areas in a number of countries (Figure 2). This is especially the case for *de jure* women-headed households, that is, those units where women live without a permanent partner on a more or less permanent basis and receive no economic support except for (in some cases) child maintenance (Chant, 2007b). *De facto* women-headed households, on the other hand, are those units where male partners are absent on a temporary basis, usually because of labour migration, but contribute financially to the household expenditure and in many cases are the main decision-makers in this regard (Chant, 2007b).

**Figure 2: Women-headed households in urban and rural areas in selected African countries**



**Table 3: Percentage of women-headed households, rural and urban, latest available year (1990–2004)**

Country	Year	Rur	Urban
<b>AFRICA</b>			
Benin	2001	19.3	23.5
Botswana	1994	32.9	48.1
Burkina Faso	2003	7.5	16.5
Cameroon	2004	22.9	25.1
Central African	1994	18.8	25.1
Chad	1997	21.5	23.7
Cote d'Ivoire	1998	13.3	16.1
Egypt	2003	11.5	14.1
Ethiopia	2000	21.3	35.4
Gabon	2000	25.4	26.2
Ghana	2003	28.9	39.7
Kenya	2003	33.8	25.6
Malawi	2000	28.3	15.9
Mali	2001	10.7	13.2
Morocco	2004	12	20.2
Mozambique	1997	28.2	20.5
Namibia	2000	43.9	37.8
Nigeria	2003	15.2	19
Rwanda	2000	36.9	31
Senegal	1997	13.1	25.7
Tanzania, United	1999	21.7	27
Togo	1998	22.1	28.9
Yemen	1991	12.8	9.5

Uganda	2001	27	30.8
Zambia	2002	23.9	20.2
Zimbabwe	1999	39.8	23.1
<b>LATIN AMERICA AND CARIBBEAN</b>			
Bolivia	2004	17.1	22
Brazil	1996	13.7	21.6
Colombia	2000	19	31.3
Guatemala	1998	16.1	23.7
Haiti	2000	38.4	49.9
Nicaragua	2001	19.3	38.8
Peru	2000	16.3	21.3
<b>ASIA</b>			
India	1998	10	11.2
Pakistan	1990	6.8	7.9
Vietnam	2002	22.4	44.9
Indonesia	2002	11.4	12.3
Philippines	2003	12.4	18.1
<b>FORMER SOVIET REPUBLICS</b>			
Kazakhstan	1999	22	42.5
Kyrgyzstan	1997	18	38.6
Uzbekistan	1996	11.6	35.6

Source: UN Habitat, <http://www.devinfo.info/urbaninfo/>, DHS data.

What explains the fact that there are usually more women-headed households in urban areas? Research in Honduras shows that the most critical stage for these households is their formation, when decisions need to be made by women on whether such organisation is likely to be viable. A key factor is the availability of local income-generating opportunities, which is also where there are major differences between rural and urban areas. In rural Honduras, land is regarded as belonging to men, and separation in most cases means that women lose any claims to it. But even when widowhood is the reason for the formation of women-headed households, farming still requires labour, which can be provided only by either grown-up children or paid labourers (Bradshaw, 1995). Similar constraints explain the much higher incidence of women-headed households in small towns in Tanzania and Ethiopia (Baker, 2012; Baker, 1995). Even when women have equal land rights, cultural constraints as well as lack of labour and capital make it difficult for women-headed households to rely on farming, and the wider income-generating opportunities in urban centres are a main reason for migration. Both of the authors cited above find that the proportion of rural–urban migrant women is higher among those heading their households.

Given the importance of employment opportunities in influencing sex ratios in the cities, the next section turns to the implications of women’s increasing engagement in urban labour markets.

### **3. Gender and urban work**

Currently, more women participate in paid employment than at any other time in history, although with differences between countries (Heintz, 2010; World Bank, 2011). Urban women are more likely than rural women to rely on income-generating activities given the dependence of urban residents, and especially the urban poor, on a monetised economy (Beall and Fox, 2007). Especially in the manufacturing sector, women’s high rates of employment are associated with the expansion of export-oriented production that has come to dominate large

parts of the economies of low- and middle-income nations since the early 1980s, later including the service sector and ICT (Pearson, 2010).

To a large extent, then, the ‘feminisation’ of the global labour force goes hand in hand with urbanization, as it reflects a number of interrelated factors. These include the internationalisation of production and trade, reduced fertility rates, rising levels of education and changing aspirations especially among young women, and the need for cash incomes due to rising costs of living associated with the privatisation of basic services and cuts to public welfare services (Kabeer, 2007).

On the other hand, women’s growing participation in paid employment mirrors stagnant or even declining rates of male labour-force participation. Increased levels of women’s labour-force participation have corresponded to economic crises and the implementation of structural adjustment programmes since the 1980s (Kabeer, 2007). The current economic crisis is also likely to have a deeply gendered impact. Early assessments suggest that the financial turmoil that started in 2007 in Europe and the United States is already negatively affecting low-income nations (Pearson and Sweetman, 2010). Hence, falling demand for exports leads to falling output, employment and earnings in the sector, as well as a deterioration of labour rights for those in formal employment (Elson, 2010). Recent research in the Philippines shows that women, who form the majority of workers in the electronics, semiconductors, telecommunications and garment industries, are being most severely affected by the crisis (Gaerlan *et al.*, 2010). In many cases, this means a growing ‘informalisation’ of women’s paid employment.

Women tend to concentrate in lower-quality, more precarious forms of paid work. In part, this is because they need to reconcile paid work with their primary responsibility for unpaid domestic and care work within households. It is also, however, the consequence of the gender segmentation of labour markets which prevents women from entering better paid and more protected work. This section focuses on two such areas of work that are particularly important for poor working women in the cities of low- and middle-income countries: the urban informal sector and domestic service.

### **Gender, poverty and the urban informal sector**

Informal employment consists of a variety of income-generating activities, including both informal self-employment such as employers and own-account workers in informal enterprises and in informal producers’ cooperatives. It also includes unpaid family workers, and wage employees working in either formal or informal enterprises without formal contracts, worker benefits or social protection (ILO, 2002).

Informal employment is particularly important in low-income nations, where it accounts for half to three-quarters of all non-agricultural employment. This share is 48 per cent in northern Africa, 51 per cent in Latin America, 65 per cent in Asia and 72 per cent in sub-Saharan Africa. On average, over 60 per cent of women workers in low-income nations are employed in the informal sector, while among men this proportion varies between 48 per cent in Latin America and 65 per cent in Asia (Chen, 2010). In urban India, the self-employed constitute 45 per cent of men and 48 per cent of women workers; of these, more than half of men and nearly two-thirds of women have very low earnings, in most states below the official minimum wages (Ghosh, 2010). In other words, while women are not the only informal-sector workers, they are more likely than men to be employed informally, and to earn less.

**Box 1: Impact of the current economic crisis on urban informal-sector workers**

Research by WIEGO (Women in Informal Employment: Globalizing and Organizing) on the impacts of the economic crisis between January and June 2009 among home workers, street vendors and waste pickers in 14 urban centres in ten countries across Africa, Asia and Latin America shows how vulnerable these workers are. Increases in costs of raw materials, gas, electricity and transport can have a devastating impact when profit margins are extremely slim. To compensate, home workers increase their work rate if they can, but this does not result in higher incomes and is made more difficult by competition from new entrants in the sector.

Street vendors selling cooked food and snacks have been affected by higher market fees and retrenchments among factory workers, the majority of their clients. Waste pickers are affected by both a decline in recyclable waste, as people consume less and small businesses close down, and by reduced demand in international markets, to which they are indirectly but strongly connected. Strategies to overcome these constraints are short-term and can increase risk and uncertainty: traders can change stock, street vendors and waste pickers can travel to new and more distant locations, and home workers can increase their working hours.

The findings shed new light on the characteristics of the informal sector and dispel some persistent myths about it. Hence, far from ensuring flexibility and ease of entry to low-skilled workers and workers pressed for time, informal work often entails long hours, stiff competition and decreasing wages, with limited mobility and little opportunities to engage in alternative or additional activities.

Source: (Horn, 2011)

The feminisation of the labour force is linked to the informalisation of labour markets. Even in the formal sector, women concentrate in export manufacturing and non-core jobs – the most vulnerable during a recession. A growing proportion of female workers in export-oriented industries are home-based and their earnings depend on the number of pieces produced, making the distinction between this form of employment and work in the informal sector increasingly blurred (Dedeoğlu, 2010). In the current economic crisis, informal-sector workers suffer from shrinking consumption and declining demand and face increasing competition as more workers laid off from formal-sector employment enter the informal sector and more jobs are informalised (Box 1).

**Domestic service**

Domestic service is a major category of employment for women in urban areas of low- and middle-income countries. In South Africa, in 2004 domestic service was the second-largest sector of employment for black women, employing some 755,000 workers, with a large proportion of internal migrants from rural areas (Peberdy and Dinat, 2005). Work in private households is also a major source of employment for rural–urban migrant women in Vietnam (Hoang, Dinh, and Nguyen, 2008) and in Tanzania (Mabala and Cooksey, 2008).

One important reason for the increase in paid domestic work is women's increased labour-force participation in middle-income households. It also shows that women's engagement in the cash economy does not result in a more equal distribution of domestic responsibilities. Effectively, reproductive activities remain women's work, whether performed by unpaid household members or by paid helpers. This is also reflected in the global demand for nannies and maids and the extraordinary increase in the number of international migrant women employed in these tasks in affluent countries. In the United States, the number of households employing paid domestic

workers increased by 53 per cent between 1995 and 1999 (Ehrenreich, 2003; Kabeer, 2007). In Latin America, 7.6 million people are employed as domestic workers; the majority of these are women and many are migrants (Tokman, 2010). These figures also reflect the inadequacy of public provision for childcare and care for the elderly and the persisting view that these are private, family responsibilities.

Wages in the domestic sector are low: in Latin America, they are about 40 per cent of the average urban wage, including the informal sector (Tokman, 2010). In many ways, domestic service can also be classed as informal-sector employment, and the rights and protection of workers are easily ignored by employers, and difficult to regulate. The first Convention of Decent Work for Domestic Workers was adopted only in June 2011 (ILO, 2011). Nevertheless, ease of entry (the vast majority of women possess the required skills because they perform the same activities in their own homes, although domestic helpers are often seen as 'unskilled' workers) and the fact that accommodation is often provided in the employer's home makes this relatively attractive employment, especially for migrant women. However, long working hours, potential abuse from employers and social isolation increase the vulnerability of workers, especially those who live with their employers.

Despite the low wages it often provides, women's employment in the informal sector and domestic service is crucial for the survival of their families. The research by WIEGO described in Box 3.1 indicates that 54 per cent of women employed as street vendors, home-based workers and waste pickers were the main breadwinners for their households. Among street traders in Johannesburg, South Africa, 66 per cent of women traders are the sole earner in their household, while this is true for only 32 per cent of men (Cohen, 2010). Research on domestic workers in the same city found that almost 95 per cent support other people in full or in part, mainly children but also other family members (Peberdy and Dinat, 2005). Although the worth of remittances, especially if sent by migrant children and women, is typically under-estimated by those receiving them, they are a crucial source of cash for rural households (Bah *et al.*, 2003; Hoang, Dinh, and Nguyen, 2008; Tacoli, 2010; Tacoli and Mabala, 2010).

From a policy perspective, labour-intensive economic growth is widely considered to have pro-poor potential, as it taps into the major asset of the poor – labour. Paid work is thus a key element of improved livelihoods and security. However, gender analyses of labour markets show that women face greater constraints than men (Kabeer, 2007). These can be summarised as follows.

1. Women workers concentrate in informal-sector activities, which provide low pay and little security.
2. The persistence of social norms and values tends to assign primary responsibility for domestic and care activities to women, therefore increasing their workload and limiting their access to types of employment that are more formal and better paid but also less flexible and requiring better qualifications.

For the urban poor, household reproduction is made much more difficult by often-severe shortcomings in the provision of basic services and adequate shelter, as described in the next section.

#### **4. Urban shelter and services**

Despite the many advantages that urban centres provide, the poorest residents often live in exceptionally unhealthy and dangerous conditions. In low- and middle-income countries, it is estimated that 900 million urban residents live in settlements referred to as 'slums'. Much if not

all the population growth in the next four decades will be in urban centres in Africa and Asia (UNDESA, 2010), two regions with the highest levels of urban poverty and inequality, and perhaps least prepared to ensure that urban growth is accommodated more efficiently and equitably (McGranahan, Mitlin, and Satterthwaite, 2008). This involves not only recognising and addressing the needs of the urban poor, but also how lack of service provision is heavily gendered and effectively has a disproportionate impact on poor urban women.

Since women hold primary responsibility for care and reproductive activities, they are especially affected by limited (or, in some cases, lack of) access to basic services. Similarly, limited access to essential infrastructure such as water and sanitation, inadequate shelter and restricted mobility all contribute to increase the burdens related to unpaid carework, and thus exacerbate gender-based disadvantage. The resulting 'time poverty', rather than income poverty, is typically overlooked by policy-makers but is a key element of multi-dimensional poverty (Gamage, 2010).

### **Access to shelter and land**

Shelter is at the core of urban poverty. Overcrowding, inadequate infrastructure, insecurity of tenure, risks from natural and human-made hazards, exclusion from citizenship rights, and distance from employment and income-earning opportunities are all linked (UNFPA, 2007). The struggle for shelter is often a struggle for land, either gaining access to land on which to build or securing tenure of land already occupied (Satterthwaite, 2009). Housing can also be a pathway out of poverty for low-income urban residents, often through a lengthy period involving purchasing land, acquiring a land title, building a house and upgrading it to respond to changing requirements over the life-cycle of the household (Moser, 2009).

Secure shelter – housing that is affordable and protected from arbitrary eviction – is clearly crucial for both men and women. Women, however, are much less likely to be the legal owners or occupiers of their homes, since men are typically assumed to be the 'household heads' and thus land and housing titles tend to be registered in their names. Divorced or deserted women commonly face eviction and/or homelessness, and widows may also lose their rights to their husband's kin (Chant, 2011).

Public policies on urban housing and titling programmes often focus on equal access for women-headed households. In Dakar (Senegal) and Ekurhuleni (South Africa), the proportion of women heads among those allocated plots is approximately the same as their share of all households, and they are more likely than men to complete the titling process (Rakodi, 2010). But it is generally overlooked that even married or cohabiting women are likely to lack joint legal ownership, making women more vulnerable to losing their home, as well as potentially limiting their decision-making on its use and management (Varley, 2007).

Formal private-sector land delivery, on the other hand, often exceeds the financial capacity of the urban poor. Generally, legal, social and economic restrictions further disadvantage women as either household heads or individuals. As a result, women who head their households are disproportionately represented among renters. Renting typically provides less security than ownership, and especially so with rented accommodation in informal settlements, where the proprietors may have just as little security themselves (Kumar, 2010; Rakodi, 2010).

Recent decades have seen an explosive growth in alternative approaches to secure tenure and appropriate shelter for the urban poor by professional and semi-professional civil society organisations and NGOs. Initiatives revolve around four main areas: supporting national upgrading programmes, as in the work of the Thai parastatal agency, the Community

Organization Development Institute (Boonyabancha, 2009); organising against evictions; working through market mechanisms such as housing cooperatives; and seeking state support for agendas defined by urban poor communities themselves (McGranahan, Mitlin, and Satterthwaite, 2008).

Among these, one of the most significant initiatives to assist the urban poor in securing government support for their own development programmes is provided by the grassroots organisations and networks of low-income, homeless and shack-dwellers that are affiliates of Shack/Slum Dwellers International (SDI). One key characteristic is SDI's support to women's organising through community saving schemes involving daily savings and lending activities (Box 2). Settlement-level savings groups affiliate across cities, increasing their ability to identify existing resources – available land and subsidy programmes – and negotiate with politicians, political parties and civil servants (McGranahan, Mitlin, and Satterthwaite, 2008). Federations are active in over 15 countries and their initiatives reach thousands of households and, in some countries, tens of thousands.

Access to urban land and shelter is regulated by a set of interrelated issues, all of which are gendered. Family and kin relations are significant, but so is the administrative, political and legal context, which determines registration, planning and regulations, and the economic context which reflects land prices and their affordability to low-income groups (Rakodi, 2010). Women's disadvantage in the labour market is reflected in their disadvantage in securing shelter ownership and rights. This in turn is compounded by the preference for giving titles in the name of male household heads, and in the disproportionate number of women heads in rental accommodation.

#### **Box 2: Community savings and gender: the experience of SDI affiliates**

In SDI savings groups, men typically make up only about 10 per cent of members. For women, membership goes beyond addressing their financial and residential development needs to include emotional needs and building their political agency. The savings groups reinforce normative gender roles by supporting women's reproductive responsibilities through activities that improve the family's health, basic services and housing, and the emphasis on altruism and support of the weakest community members makes them morally legitimate. This reduces the likelihood of patriarchal challenges to women engaging outside the household space.

At the same time, however, participation in community activities opens up social spaces for women, as well as increasing recognition and support for carework in often extremely difficult physical and emotional circumstances. These groups also offer opportunities for women's leadership to emerge by providing peer support and reinforcing and legitimising a public role for women. This in many cases initially attracts opposition from husbands and male community leaders, and sometimes violent confrontations. After some time, this is usually overcome as women can show how the activities of the savings groups benefit their households and the whole community. Most importantly perhaps is that, while SDI groups do not openly challenge gender-normative roles – a conscious decision of the saving groups' members that reflects the reliance of urban poor women on family support – they do challenge traditional expectations of gender. As a result, they help to redefine the politics of the settlement and the city.

Source: (Mitlin, Satterthwaite, and Bartlett, 2011)

Strengthening women's land and property rights also has important wider benefits, as it can release time from protecting their homes from eviction, increase access to loans and facilitate business start-up and expansion, and increase women's safety and security. This has been demonstrated in a number of initiatives, from the Global Land Tools Network, and donor-led programmes such as the World Bank land-titling programme in Vietnam, and the Habitat for Humanity 'Women Build' programme in Zambia, to changes in national legislation to ensure joint certification for husband and wives (Chant, 2011). On the other hand, the experience of community savings groups shows how women's efforts to secure shelter are typically met with resistance from individuals and institutions, and therefore cannot be achieved without a broader redefinition of gender roles.

## **Water and sanitation**

Women are commonly responsible for making up any deficiencies in services at household and frequently also neighbourhood level. In Accra, Ghana, women typically work together to manage the environment of the house compound, and are considered primarily responsible for maintaining the spaces between compounds. They are usually responsible for the children, who move from place to place. In addition, even in-house environmental management depends heavily on public infrastructure, such as water pipes and connections (Songsore and McGranahan, 1998). It is difficult to under-estimate this role, including its political dimensions: the negative connotations associated with residency in an informal settlement are (in part) rationalised through an emphasis on cleanliness.

'Inadequate hygiene' has been the means through which squatters, shack-dwellers and other residents of informal settlements have been subject to clearance and other forms of repression. In turn, this places an emotional burden on poor women, as they tend to be implicitly and sometimes explicitly blamed for failing to maintain high standards of cleanliness, despite the difficulties due to lack of water, through both uncertain supply and cost when it has to be purchased through informal vendors (Obrist, 2004).

Limited access to water means that women, who are primarily responsible for providing it, have to spend a long time travelling to or queuing at overcrowded public standpipes and other water sources, sometimes starting their journey in the middle of the night to make sure the household has water in the morning (Bapat and Agarwal, 2003). Water purchased from private suppliers can be prohibitively expensive, sometimes up to ten times higher than water from public suppliers. Cheaper informal vendors, on the other hand, may sell polluted water that may affect the health of users, exposing young children to diarrhoea and increasing their need for care (Sverdlik, 2011).

For women living in low-income settlements in Indian cities, lack of sanitation presents three main issues: the non-availability of services and lack of hygiene which prevents them from maintaining their self-respect and social reputation; their worries about immediate physical safety for themselves and their children; and the social stigma attached to living in a low-income settlement without adequate services (Bapat and Agarwal, 2003). Box 4.2 provides more details, and other examples.

### **Box 3: Sanitation: health, social values and sexual assault**

Lack of sanitation brings to the fore the specific problems that women face, which are linked both to their specific biological needs and to social norms and values. In low-income Indian urban settlements, there is no service that can be used by a woman who wants to be respectable (i.e., not be seen in public going to the toilet during the hours of daylight). If there are public toilets available, these are not sufficiently clean. Therefore women either have to use dirty public toilets with long queues and pressure on them to take very little time, or they have to go at night, in the dark. In some neighbourhoods there are very limited choices because there are no public toilets, and/or because the size and density of the settlement is such that there are no safe 'night-time' options (Bapat and Agarwal, 2003).

The lack of toilet provision within a safe environment leads to fears about children (related to transport) and also about sexually motivated attacks on women and girls. Both of these concerns are related to distance of toilets from the home. In Nairobi, the lack of proximate facilities is a major risk to women, most of whom have to walk more than 300 metres to a toilet (Amnesty International, 2010). Women report that it is risky for them to walk alone in the settlement after seven in the evening. Cost is a further factor that prevents use of sanitation facilities. In Durban (South Africa), women have access to piped supplies used for washing and water-borne sanitation but the increased emphasis on cost-recovery service management has led to expensive bills, and hence women are reluctant to flush the toilets and draw additional water.

Moreover, women menstruating have specific needs which require access to appropriate water, sanitation and hygiene services. These include clean water for washing cloths used to absorb menstrual blood, and having a place to dry them, having somewhere private to change cloths or disposable sanitary pads, and facilities to dispose of used cloths and pads. Some women also need access to information about the menstrual cycle and how to manage menstruation hygienically. As well as addressing practical needs like this, it is also necessary to promote better awareness among women and men, to overcome the embarrassment, cultural practices and taboos around menstruation that impact negatively on women's and girls' lives, and reinforce gender inequities and exclusion (Mahon and Fernandez, 2010).

### **Health and reproductive health**

On average, urban health levels are better than those in rural areas. However, averages can be misleading: once the data are disaggregated, it is clear that the urban poor face health risks often as high and sometimes worse than those of rural residents, despite the proximity of modern health services (Montgomery, 2009). Residents of informal settlements suffer disproportionately from disease, injury and premature death, and the combination of ill-health and poverty entrenches disadvantage over time (Sverdlik, 2011). However, not all poor people live in areas of concentrated disadvantage, and slums do not contain only poor people (Vlahov *et al.*, 2011).

Household and neighbourhood physical hazards can have a significant health impact on large sections of the urban populations in low- and middle-income countries. These include accidental burns and scalding, indoor air pollution due to inefficient cooking stoves, and the consequences of flooding and extreme weather events. In all cases, women and children are more likely to be affected (McGranahan *et al.*, 2001; Sverdlik, 2011). Food insecurity and hunger also have

consequences for health: between one-quarter and one-third of urban children in low-income nations are commonly found to be stunted (Vlahov *et al.*, 2011). Caring for sick children, ensuring that the family is fed, and cooking in often inadequate spaces with poor facilities is typically part of women's reproductive responsibilities, and has a dramatic impact on their time burden.

These health risks and the social inequities that underpin them are likely to be exacerbated by climate change, with impacts ranging from increased frequency of extreme weather events and sea-level rise, extreme temperatures, the rise in the range and spread of infectious diseases, and pressures on urban food security (Friel *et al.*, 2011; WHO, 2005).

In low-income urban settlements, inadequate access to basic services compounds these risks. Lack of water and sanitation makes people, and especially women, more susceptible to a range of illnesses that overall compromise their immune system and make them more prone to HIV infection and accelerated progression to AIDS. Women affected by schistosomiasis, a parasitic disease common in the absence of adequate sanitation, often end up with lesions in their urogenital tract, which makes them three times more vulnerable to HIV infection. Mothers are seven times more likely to pass HIV to their babies if infected by worms; HIV-infected people who also have malaria can be seven times more contagious (Ambert, Jassey, and Thomas, 2007).

Women's disadvantage is even more marked when reproductive health is taken into account. Reproductive health is a broad concept that refers to a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity, in all matters relating to the reproductive system and its processes. In this sense, it encompasses not only family planning, conception and birth but also imbalances in decision-making power in the context of sexual relations between women and men, including potential coercion and violence, and the related health risks (National Research Council, 2003). This is especially important for young people, who are a significant proportion of the population of rapidly urbanising countries.

In Tanzania, growing numbers of young girls in early adolescence (12–13 years old) migrate to the cities. They move seeking education or work, but also in many cases to escape abusive family relations and forced marriage. This is a group particularly at risk: research in Tanzania shows that for one-fifth of them, the first sexual encounter is forced, and 'sexual abuse is so prevalent that it is hardly even noticed or is treated as "normal"' (Mabala and Cooksey, 2008: 2). The corollary to this is the high incidence of HIV/AIDS. In Tanzania, infection rates are 12 and 9.6 per cent for females and males in urban areas, against 5.8 and 6.7 per cent in rural areas (Mabala and Cooksey, 2008). Moreover, economic vulnerability often forces poor urban women of all age groups to engage in risky sexual behaviour such as having multiple partners in order to make ends meet (Magadi, Zulu, and Brockerhoff, 2003).

Urban maternal and newborn mortality also remain high in many low-income countries. A recent analysis of Demographic and Health Survey data from 30 low- and middle-income countries in Africa, Asia and Latin America on access to maternal and newborn services for groups with different levels of poverty found that in some cases maternal, newborn and child mortality rates in poor and marginalised urban sub-groups can be as high as or even higher than among the rural poor (Matthews *et al.*, 2010). While in some countries this reflects a generalised level of exclusion, where most of the urban (and rural) populations do not have access to services, in others there is a clear marginalisation of the urban poor, with wealthier groups (including rural ones) having disproportionately better access to services. Only very few countries provide

access to services to all urban groups, effectively moving towards universal health provision for mothers and babies (Matthews *et al.*, 2010).

Financial constraints and the increasing requirement to pay for services under cost-recovery policies have a significant role in excluding the urban poor. Perhaps even more importantly, the low standards of care the poor receive translate into reluctance to use services. This is especially the case with cheap but often less qualified and unregulated private providers, which poor urban women are more likely to use. These findings are mirrored in an analysis of survey data for 23 sub-Saharan African countries, where access to maternal healthcare for poor urban women is more similar to that of rural women than that of urban non-poor women (Magadi, Zulu, and Brockerhoff, 2003).

## 5. Urbanization and gender-based violence<sup>1</sup>

While rates of violent crime increased globally from 6 to 8.8 incidents per 100,000 persons between 1990 and 2000, much of this increase has been in cities (UN Habitat, 2007). Sixty per cent of urban residents in low- and middle-income countries have been victims of crime over a five-year period; the rates are as high as 70 per cent in parts of Latin America and the Caribbean and Africa (UN Habitat, 2007). In Latin America, more than half of the total homicides occur in cities such as Rio de Janeiro, Sao Paulo, Mexico City, Lima and Caracas (Moser, 2004). As noted above, there has been a marked increase in this region of deaths from external causes (homicide, assaults and traffic accidents) between 1950 and 2010. On average, the rates of mortality for external causes are four times higher for men than for women, and homicides are the highest percentage (Alves, Cavenaghi, and Martine, 2011). While these data are not disaggregated by residence, it is reasonable to assume that, given the high level of urbanization in the region, the majority take place in urban areas.

It is also widely recognised that urban women are at greatest risk of being victims of violence (Chant, 2011; CPRC, 2010). While gender-based violence is largely determined by unequal gender relations and cultural notions of femininity which dictate the 'appropriate place' for women, in too many instances it is directly linked to inadequate basic infrastructure and access to services that increase women's vulnerability to attacks. Living in urban informal settlements can lead to a greater incidence of violence against women, especially that perpetrated by someone who is *not* a partner, although this is not uniform (Hindin and Adair, 2002).

Within low-income urban settlements, there are particular locations where gender-based violence is likely to occur more frequently. As discussed above, where toilets are located far from people's homes, women and girls face risks of violence and attacks if they walk alone to use them, especially at night (Amnesty International, 2010; Bapat and Agarwal, 2003; Moser, Winton, and Moser, 2005). In the absence of toilets, open defecation, which typically takes place at night to preserve a minimum of privacy, also involves substantial risks for women.

In public open spaces with little public or private security services, the risks of violence are much higher, and these places tend to be in low-income areas. In a participatory map drawn by six young women in Bogotá, Colombia, the main areas identified as dangerous and where violence was most feared were an isolated park, a street where a lot of drug-dealing and consumption took place, and the area by the river bank which was also secluded (Moser and

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<sup>1</sup> This section draws on a background paper 'Urbanization and gender-based violence' prepared by Cathy McIlwaine.

McIlwaine, 2004). A similar map drawn in Cali, Colombia also identified parks, basketball courts and areas where gangs congregated and where drugs were sold as being dangerous (Moser and McIlwaine, 2004: 58). In Johannesburg, South Africa, one study noted that 31 per cent of rapes were perpetrated in open spaces such as rough ground (Jewkes and Abrahams, 2002).

Table 4 illustrates how gender-based violence can be reduced in urban settlements by upgrading or changing the urban infrastructure and physical fabric of the city. Initiatives such as the one in Khayelitsha, South Africa, address the risk factors and aim to make the city a safer place for women to live and travel, and reduce the effects of gender-based violence. Fewer initiatives address the underlying gendered power inequalities that underpin the occurrence of gender-based violence in the first place, primarily because trying to change gender ideologies, in the short-term at least, is difficult although certainly not impossible. None the less, many of these types of risk-reduction initiatives have proved successful in reducing the incidence of such violence.

Similar initiatives can also be taken by women at the community level. In Mumbai, women's savings groups work with the police to set up community police stations in informal settlements. Once established, one of their tasks is to close down many illegal drinking places, helping to reduce alcohol abuse and hence domestic violence (Patel and Mitlin, 2010).

**Table 4: Reducing gender-based violence through urban upgrading: the Khayelitsha Project, South Africa**

<b>Spatial manifestation</b>	<b>Types of gender-based violence</b>	<b>Spatial and non-spatial gender-based violence prevention or reduction interventions</b>
<b>Domestic spaces</b>	<ul style="list-style-type: none"> <li>• Assault</li> <li>• Rape</li> <li>• Emotional abuse</li> </ul>	<ul style="list-style-type: none"> <li>• Houses of refuge, and counselling and conflict-resolution facilities</li> <li>• Police stations equipped with trauma facilities and female officers</li> </ul>
		<ul style="list-style-type: none"> <li>• Police receive training in handling domestic violence cases</li> <li>• Awareness-raising campaign on domestic rights</li> </ul>
<b>Open public space</b> Open fields Narrow lanes Empty stalls	<ul style="list-style-type: none"> <li>• Rape</li> <li>• Assault</li> <li>• Murder</li> </ul>	<ul style="list-style-type: none"> <li>• Improvement of street lighting, visibility and telephone system</li> <li>• Rape-relief centres and self-defence training</li> <li>• Safe walkways provided and vegetable stalls locked at night</li> <li>• 24-hour internal public transportation system</li> </ul>
		<ul style="list-style-type: none"> <li>• More visible police patrolling and neighbourhood watches</li> </ul>
<b>Sanitary facilities</b>	<ul style="list-style-type: none"> <li>• Rape at or near public sanitary facilities</li> </ul>	<ul style="list-style-type: none"> <li>• Sewers installed and outside toilets phased out</li> </ul>
		<ul style="list-style-type: none"> <li>• Communal sanitary facilities supervised</li> </ul>
<b>Shebeens</b>	<ul style="list-style-type: none"> <li>• Assault</li> <li>• Rape</li> <li>• Drug/alcohol violence</li> </ul>	<ul style="list-style-type: none"> <li>• Shebeens relocated to where social and police control is efficient</li> <li>• Alternative socialising opportunities where alcohol is controlled</li> </ul>
		<ul style="list-style-type: none"> <li>• Business code of conduct by shebeen-owners' association</li> </ul>
<b>Schools</b>	<ul style="list-style-type: none"> <li>• Physical violence</li> <li>• Group rape</li> </ul>	<ul style="list-style-type: none"> <li>• Schools protected against theft and keep out guns by installing better fencing, metal detectors and guard dogs</li> </ul>
		<ul style="list-style-type: none"> <li>• Guarded schools could then double as safe playgrounds after hours</li> </ul>
<b>Roads and transport</b>	<ul style="list-style-type: none"> <li>• Assault</li> <li>• Sexual harassment and assault by drivers</li> </ul>	<ul style="list-style-type: none"> <li>• Stations declared gun-free zones (metal detectors and lockers)</li> <li>• Jobs and services brought closer to residents, reducing transport needs</li> </ul>
		<ul style="list-style-type: none"> <li>• Trains need to be accompanied by police</li> </ul>

Source: Moser, Winton and Moser (2005, 152–153).

### **Social, economic and institutional changes in cities as triggers for violence against women**

It is generally assumed that gender inequalities lessen in cities as gender ideologies become more flexible. It has also been acknowledged that where patriarchal strictures loosen or are challenged, then violence against women can both increase and decrease (Hindin and Adair, 2002; Rao, 1997; Roldan, 1988). The greater the control that men have over household decision-making, the more likely they are to use violence against their partners; however, women who dominate decision-making can also be more likely to experience violence (Hindin and Adair, 2002; Pallitto and O'Campo, 2005).

As noted in earlier sections of this paper, women's labour-force participation rates are higher in cities than in rural areas, and when women take on paid employment they are able to access the economic resources that can potentially free them from violent households. However, such access can also lead to a 'backlash' of male violence (Chant and McIlwaine, 1995). For instance, Hindin and Adair (2002) note that, in the Philippines, when women earn more than 50 per cent of the household income they report more domestic violence than those who earn less, suggesting that their economic power is a threat.

Research has also highlighted that the relationship between women's paid employment and experiences of domestic abuse depends on the types of work that women – and men – are engaged in. Women working in irregular, low-paid and casual jobs of low quality are more likely to experience domestic violence while those working in better-paid, higher-quality jobs tend to experience less as they have more resources and choices to resist it (Kabeer, 2008). Violence against women is also more likely where male partners are unemployed or have irregular work, and there are financial difficulties in the household (Ansara and Hindin, 2009; Krug *et al.*, 2002).

While the examples above concern domestic violence and household-level factors, certain types of occupations that are concentrated in cities are associated with violence against women. The most obvious is sex work, where violence is commonplace. For example, in a survey of 540 female sex workers in Bangladesh, 49 per cent had been raped and 59 per cent had been beaten by police in the previous year (Watts and Zimmerman, 2002). In a study of 580 sex workers in East Bengal, India, 24 per cent had been trafficked into the sector. In addition, violence was more commonly experienced among those who had been trafficked, especially among those sold by their family members (57 per cent), compared to those who became sex workers by routes other than trafficking (15 per cent) (Sarkar *et al.*, 2008).

Another important case of urban-based employment among women linked with widespread gender-based violence relates to the femicides in Mexico and Central America. Although these brutal killings are experienced by many poor women in cities, they are especially concentrated among *maquila* factory workers. These are women who work in export manufacturing factories owned by transnational corporations involved in assembly activities, mainly of garments and electronics. The reasons for these femicides are complex and rooted in a wide range of issues and are perpetrated by partners and non-partners, although most are not known to the victims. However, it is generally agreed that they are an expression of extreme gender discrimination.

Some have suggested that the *maquila* workers in particular are targeted because they are the preferred workers in the factories that can leave men unemployed (see also Chant and McIlwaine, 1995, on the Philippines). Others indicate that male resentment has built up against women's economic and social independence that often contrasts with the social norms they are accustomed to in the conservative home villages from which many have migrated (Prieto-Carrón, Thomson, and Macdonald, 2007). It has also been reported that *maquila* workers are vulnerable to violent assault because they are often migrants and don't have friends or families to act as protectors, and because their work often involves overtime. This means that women, who invariably live in urban slum areas far from factories, have to walk long distances at night to and from work, leaving them more open to attack (Prieto-Carrón, Thomson, and Macdonald, 2007).

## **The costs and consequences of gender-based violence in cities**

There are direct costs of gender-based violence that affect women in particular in cities. As victims of violence, women experience physical and psychological health problems, and in some cases death. Health outcomes can include injuries and disabilities caused by violence, as well as sexually transmitted infections, unwanted pregnancies, abortions, AIDS-related deaths and illnesses, and chronic pain syndrome. However, the psychological trauma produced by victimisation or of witnessing violence is just as severe and can include post-traumatic stress disorder, rape trauma syndrome, depression, anxiety, and alcohol and drug abuse (Morrison, Ellsberg, and Bott, 2007).

These adverse health outcomes of gender-based violence put pressure on health facilities which are invariably concentrated in cities and which produce socio-economic costs at a national level in relation to lowering productivity and affecting the creation of human and social capital. The costs can be direct in relation to gender-based violence, in terms of expenditures on healthcare, and judicial and social services; indirect costs are linked with undermining productivity in the workplace as well as loss of earnings to an economy when someone dies (Morrison, Ellsberg, and Bott, 2007).

At the level of the city, gender-based violence undermines the economic productivity of the urban labour force. When women experience widespread and repeated violence, they will be unable to work or function effectively. In a study of Nagpur, India, 13 per cent of women had experienced incidents where they could not undertake paid work because of the health effects of abuse by a partner; they had to miss an average of seven work days per incidence of abuse (cited in Krug *et al.*, 2002: 102-3).

Related to this is the social stigma and rejection experienced by women who are often blamed for bringing violence upon themselves. It is not uncommon for women who have been raped to be stigmatised despite being victims. In severe cases, gender-based violence can result in death. In a study in Pune, India, it has been reported that 16 per cent of all deaths during pregnancy were the result of partner violence (Heise, Ellsberg, and Gottmoeller, 2002; Krug *et al.*, 2002).

One key aspect of widespread violence and fear is the spatial restrictions imposed on urban dwellers and especially on women. The fear of violence affects wider levels of social interaction, with women in particular being too afraid to leave their homes except for essential visits for work and education. Participation in community affairs is affected because of this, as most meetings take place in the evenings, and any spontaneous involvement with others will be marred by suspicion (Cárdia, 2002; McIlwaine and Moser, 2007). Given that the creation of social capital and rebuilding social relations is often identified as central in curbing and preventing wider processes of everyday violence, these limitations on women's spatial and temporal mobility have ramifications beyond gender-based violence.

## **Conclusion: urbanization, the feminisation of poverty and women's time poverty**

There is a growing consensus that urbanization offers enormous potential to improve people's lives but, also, that inadequate urban management, often based on inaccurate or biased information and perceptions, can turn opportunity into disaster (UNFPA, 2007). It is widely recognised that the needs of the urban poor are largely neglected and that the use of aggregate data on key quality-of-life indicators such as access to services, shelter and environmental conditions, typically masks the sometimes huge (and in many cases deepening) inequalities between different groups of urban residents. To some extent, this also applies to the understanding of gender-based disadvantage. The disaggregation of basic data by sex, as well as by wealth level, is still the exception rather than the norm, despite the abundant evidence that it is not only desirable but necessary. It has also long been argued that the understanding of how economies operate, the characteristics of poverty, and the likely impacts of public policy cannot be fully grasped without bringing unpaid work into the picture (Floro, Grown, and Elson, 2011). Understanding urban poverty from a gender perspective includes both paid and unpaid carework as well as dependency and powerlessness in gender relations.

Women's growing engagement in paid employment is widely seen as positive, contributing to their independence and improving chances to move out of poverty (World Bank, 2011). This is certainly true, and is confirmed by the growing proportion of women among rural–urban migrants motivated by the greater availability of employment opportunities in urban centres. Among the urban poor, however, women's engagement in paid work is all too often not a route out of poverty but a necessity, and one that is subject to increasing insecurity and low earnings. In many ways, women are the cheapest labour entering the urban economy. The feminisation of the labour force and the informalisation of labour markets are closely linked, and their direct result is women's subordinate position as flexible workers confined to low-paid jobs. Moreover, there is evidence that at least some gender-based violence can be interpreted as a reaction by men who feel that their masculinity is under threat from women's financial independence.

Since the mid-1990s there has been a growing debate on whether there is a 'feminisation' of poverty. The key elements of the argument are that: women are the majority of the world's poor; the incidence of poverty among women relative to men is growing over time; and women's rising share of poverty is linked to the growing number of women-headed households, which are thought to be disproportionately poor compared to men-headed ones (Chant, 2007b). Since women-headed households concentrate in urban areas, this implicitly means that the 'feminisation of poverty' is also linked to urbanization.

There is however little evidence that there really is a 'feminisation' of poverty. While there is proof that women and/or women-headed households are over-represented among the income-poor – and, even then, with notable exceptions in several countries – there is no conclusive substantiation that there is an increase in their relative numbers (Medeiros and Costa, 2007). It is also often pointed out that income is calculated at the household rather than individual level. But the assumption that resources, including income, are equally distributed among household members has been widely proven to be misleading. If the actual inequalities in the allocation of resources within households were taken into consideration, there is likely to be an under-estimation of income or consumption poverty among women (Sen, 2010). This is compounded by inheritance practices, the habit of registering assets such as land and housing to male heads – despite the often crucial contribution of women to self-built and self-financed housing – and women's limited access to credit.

Besides this, the concept of a 'feminisation of poverty' is primarily if not exclusively income-based, and as such neglects important dimensions of women's disadvantage. As described above, women bear the primary responsibility for domestic and care work, and as a result the lack or inadequate provision of basic services and unsafe environmental conditions so widespread in low-income urban settlements disproportionately affect women. At the same time, economic crises and restructuring require greater investments of time dedicated to paid employment and women's remunerated labour is crucial for the livelihoods of urban households. This, however, does not seem to have been matched by a commensurate increase in domestic labour and unpaid carework on the part of men (Chant, 2011), at a time when public provision of welfare services has dramatically declined.

A more accurate description is thus that of 'time poverty' (Gammage, 2010a; Sen, 2010), which overlaps with processes of 'feminisation of responsibility and/or obligation' (Chant, 2007b; Kabeer, 2007). This has significant implications for policies by offering a more refined understanding of the consequences of inadequate service provision to low-income settlements and households, and one that is quantifiable through time-use data. It also shows that assuming that cuts to public services can be compensated by increases in both paid and unpaid women's work may not be just inequitable but also unsustainable. This can also be the unintended consequence of anti-poverty policies and initiatives: conditional cash-transfer programmes that aim to improve children's schooling and health and remove them from unpaid work have a major impact on women's time poverty, as they add considerably to their care-giving burden.

Yet, social policy and programmes tend not to focus on improving the efficiency and productivity of household tasks through simple infrastructure and basic appliances such as gas or electric stoves (Gammage, 2010b). In contrast, initiatives that help reduce the time constraints of paid work and unpaid carework are often central in the activities of grassroots women's organisation, such as the Women's Network of Street Traders in Lima, Peru (Roever and Aliaga Linares, 2010), the SDI savings groups (Patel and Mitlin, 2010), Kenya's Home-Based Care Alliance and collective kitchens in Lima (Asaki and Hayes, 2011).

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## **IIED – HUMAN SETTLEMENTS GROUP UNFPA – POPULATION AND DEVELOPMENT BRANCH**

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This working paper has been produced as part of a cooperative work programme between UNFPA and IIED on urbanization and emerging population issues.

