GENDER ISSUE GUIDE

GENDER RESPONSIVE URBAN ECONOMY





UN HABITAT FOR A BETTER URBAN FUTURE

GENDER ISSUE GUIDE

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Gender Issue Guide: Gender Responsive Urban Economy

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Background

Approximately 70 per cent of the world's poorest people are women. A major factor for this is the discrimination because they are female. This discrimination has significant economic consequences for women and girls, and often limits their opportunities in life.¹

Urbanisation has also created gender and class-differentiated impacts. UN-Habitat seeks to support city, regional and national authorities to implement improved urban planning policies and strategies that will promote inclusive and equitable economic development; enhance municipal finances; and support the creation of decent jobs and livelihoods, particularly for youth and women.

The programmatic focus of Urban Economy is on:

1. LOCAL ECONOMIC DEVELOPMENT

UN-Habitat notes that "Urban areas [are] becoming not just the dominant form of habitat for humankind, but also the engine-rooms of human development;" and yet "as a result of lopsided development ...social exclusion, marginalization and poverty" exists². UN-Habitat is responding to these challenges by supporting cities and towns in their efforts to enhance their productivity and economic development to provide urban citizens with sustainable and equitable socio-economic security for meeting their basic needs and adequate standards of living.

D. Peebles and M. Crowley. 2008. Promoting Equitable and Sustainable Local Economic Development: Tools for Local Governments. www.fcm.ca/international

² State of World Cities 2012/2013. Prosperity of cities. UN-Habitat. Page x-xi

2. MUNICIPAL FINANCING

Urban authorities must generate more financial resources to help raise the living standards of urban residents by providing more and better services and goods. As the worlds' cities expand they are faced with financial, environmental, social and political challenges. Addressing these issues requires optimising urban resources for a more inclusive, equitable, and sustainable development. UN Habitat is helping city authorities to find innovative ways to generate additional revenue as well as to improve efficiency of revenue generation from existing sources of revenue.



Local fruit and vegetable market, Nairobi, Kenya © Shutterstock

3. THE YOUTH PROGRAMME

In an increasingly urbanised world "it is estimated that as many as 60 percent of all urban dwellers will be under the age of 18 by 2030, with most living in slums and informal settlements." The youth bracket, 15-24 years of age, makes up the vast majority of the world's unemployment (47% of the total unemployed) while 300 million of the world's youth are unskilled for gainful jobs in decent conditions. Youth also make up 24% of the working poor, that is, unskilled, insecure employment, unsatisfactory working conditions and low paid employment. In response UN-Habitat has developed youth policies and programmes that reach out to urban youth to address the constraints of job creation and youth participation in the governance of their cities.

Within these three focus areas of the Urban Economy there are specific gender issues and concerns that need to be addressed. We have increased understanding that local economic growth alone or a city's increased productivity will not ensure equity and equality if cities fail to simultaneously offer equitable opportunities for an improved quality of life to both women and men. For example, in the absence of access to basic services (water, energy, sanitation) to make women's work easier; infrastructure (e.g. safe transportation, communication) to facilitate women's mobility and access to opportunities; social services to make it easier for women to combine their reproductive and productive roles as well as changes in gender relations such as equal sharing of care responsibilities between women and men inequalities will persist. A city's productivity gains therefore need to be distributed in an equitable way to mitigate the disadvantage and harm often experienced especially by poor women and vulnerable groups.

³ State of the Urban Youth Report 2012-2013. Youth in the prosperity of cities. Un-Habitat. Page xii

⁴ Ibid page 2.





Issue Guide: Gender Responsive Local Economic Development

LOCAL ECONOMIC DEVELOPMENT

INTRODUCTION:

As countries become increasingly urbanized and urban populations increase cities need to develop strategies for sustainable and equitable economic growth and employment generation that enhance the productivity and prosperity of cities in order to improve the quality of life for women, men and youth as city residents.

Local Economic Development: The urban/human settlement issue(s)What is/are the urban/human settlement issue(s) being addressed (including current and planned/future) by the thematic focus area? Provide overview of the issues.

Cities contribute to the economic growth of their nations through increased productivity, creating knowledge and innovations, and generating income and employment⁵. The local urban economy unit seeks to help cities and towns design and implement local economic development policies, strategies, and programmes that will stimulate local economic activity leading to increased inclusive economic growth and decent job creation, especially for youth. Strategies involve encouraging the development of an efficient business environment, and supporting micro, small and medium sized enterprises to create local employment, wealth and tax generation.⁶ The key stakeholders in advancing these initiatives include local authorities, the private sector, academia, donors, community leaders and civil society organisations.

⁵ State of World Cities 2012/2013. Prosperity of cities. UN-Habitat. Page xii

⁶ William Trousdale, 2006. Promoting Local Economic Development through Strategic Planning: Quick Guide. UN-HABITAT, Nairobi and EcoPlan International Inc. Canada.

Gender issue(s)/concern(s) and needs in Local economic development What is/are the gender issue(s)/concern(s) and need of this urban/human settlement issue(s) that is/are being addressed?

Generally, women have a higher incidence of poverty than men; their poverty is also more severe than that of men. This 'feminisation of poverty' means poor women have fewer options and will generally be more vulnerable. In the context of urban economic development the term "gender" will provide an understanding of these differences and dynamics.

Gender

Gender refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviours, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined by genetic and anatomical characteristics, gender is an acquired identity that is learned, changes over time, varies widely within and across cultures. Gender is relational and refers not simply to women and men but to the relationship between them.

Source: UN Women and UN Global Compact "Women's empowerment principles"

Being biologically male or female has been used to determine the differences in the division of work, differences in having rights, differences in responsibilities and differences in access to resources. These differences and divisions are, however, socially constructed and further reflected in how economic institutions are set up and how they work, ultimately producing social and economic inequalities between women and men.

For example:

• Economic policies perpetuate gender inequalities

Economic policy can typically be 'gender blind'; meaning, gender issues are not understood as relevant for economic policy making. The reason for this lack of understanding arises from the lack of recognition of "how the division of labour and control of resources within the household shape the opportunities and outcomes for women outside the home." For example, women are primarily responsible for the majority of care labour and domestic work within the household. This sexual division of labour and responsibilities perpetuates gender inequalities because women dedicate a great deal of time to combining family and community responsibilities that limit time availability that might otherwise be applied to income generation. Excluding women from economic opportunities robs economies of a key productive asset.

Furthermore, when macroeconomic policies call for reduced public expenditure, especially on basic services, it is women who will take up the increased care and work burden that falls on the household in the provision of these services. For example, women and girls are usually responsible for gathering water and if it is not available in the home a great deal of time will have to be dedicated to this task further limiting women's participation in the local economy. Ultimately these constraints perpetuate the devaluation of women's economic potential. There is thus a need to create urban economic policies that recognise the enormous constraints on women's abilities to combine unpaid care work with participation in paid economic life and the need for public support for women's caring labour.

Even where gender concerns are being integrated into economic policy documents, effective implementation of these policy measures is usually constrained by lack of information and knowledge on the role of women in various sectors of the economy, and lack of competence in applying gender as a development tool. Furthermore, microenterprises and the informal economy, where women are more dominant, are rarely policy priorities therefore sustaining disadvantages for women and vulnerable groups.

Women participate in labour markets on unequal terms relative to men

Women's entrepreneurship can make a particularly strong contribution to the economy and society. However, since women face gender-based and systemic barriers to starting and growing their businesses, they tend to be overrepresented in micro enterprises, in low growth sectors and operate mainly in the informal economy.⁷

More critically, the application of laws and regulations that defer to customary and traditional practices further hamper women as economic actors. For example:

- There is gender segregation by occupations and industry;
- There is gender segregation that restricts women to lowest paid and less desirable sectors of the labour market;
- Women tend to earn less than men, even for similar work;
- Women tend to work for fewer hours than men due to their household responsibilities;

⁷ International Labour Organisation (ILO), 2009. Global Employment Trends for Women. Geneva: ILO.

• Women are taking on an increasing share of informal work rather than high quality employment opportunities.⁸ Women entrepreneurs' concentration in the informal economy means that they do not have access to formal sources of financing or business support services. Most women entrepreneurs also usually operate in a small and limited number of economic sectors that are low capital intensive and have limited access to markets:

It is therefore not enough to integrate women into labour markets without:

- Addressing one of the main sources of women's inequality: the gender division of care work which remains the responsibility of women;
- Taking into account the gender dynamics of employment and work;
- Seeking to change the social and cultural attitudes that constrain women as important economic actors.

Women are disadvantaged in rights and resources that are essential for economic participation and empowerment

The burden of childcare responsibilities can limit women's mobility and thus inhibit participation in paid economic life. In some countries, women's limited mobility, due to family or cultural practices or security concerns, will also curtail their access to employment or markets.

Women are also often denied or have difficulty accessing credit or working capital as they often have fewer financial assets, rights to property, or formal title to the land they work simply because they are women. Credit on its own is, however, not enough in situations of chronic poverty. For example, women are still at a highly disadvantaged position with respect to education levels, opportunities to secure paid work in the formal private sector, representation in decision-making positions; ownership of enterprises in the formal economy and access to technology and the opportunities it brings. Moreover, women face legal inequalities to property rights or obstacles to property rights even when legal rights exist.

Women's lower literacy levels further hinder awareness and rights, as well as access to information and services available that enable economic participation. Thus, financial services must be part of broad-based programmes that address the range of social needs of relevance to women such as business skills, access to services, the participation of women in decision making, the management of local resources, and the involvement of women in local governance.

⁸ United Nations Research Institute for Social Development (UNRISD), 2010. Combating Poverty and Inequality: Structural Change, Social Policy and Politics. Geneva: UNRISD

Women are absent or not well represented in local governance and economic decision-making

Cultural and social norms and values strongly hinder women's inclusion in local governance or the use of women's knowledge and expertise at the community level. Furthermore, local, regional and national governments have often not adequately provided support to increase equality and equity for women and men in local governance. And even when women are present in the formal processes of discussions either within government or between government and the private business sector there is often inadequate consideration of issues affecting women.

To fully grasp these differences and inequalities between women and men sex-disaggregated data is needed. That is, statistical data must be collected and presented separately for women and men.⁹

Mainstreaming gender into urban local economic development to achieve sustainable urbanisation/development

How can gender be mainstreamed into interventions/projects/programmes developed to address the urban/human settlement issues in order to achieve sustainable urbanisation/development?

Gender equality must be a goal of development. Economic interventions to address women's poverty will require specific policy responses that seek to ensure that programme or project resources, activities and opportunities are equally available to women and men and treat both sexes in the same way to advance **gender equality**. It also calls for the promotion of **equity**, which means putting in place processes that ensure women and men are treated fairly so that women and men have similar benefits from any planned interventions.

Gender Equality

Gender equality describes the concept that all human beings, both women and men, are free to develop their personal abilities and make choices without limitations set by stereotypes, rigid gender roles, or prejudices. Gender equality means that different behaviours, aspirations and needs of women and men are considered valued and favoured equally. It does not mean that women and men have to become the same, but that their rights, responsibilities and opportunities will not depend on whether they are born female or male.

Source: UN Women and UN Global Compact "Women's empowerment principles"

⁹ The term gender-disaggregated data is a misuse of the term. Data should necessarily be sex-disaggregated since females and males are counted according to their biological differences not their social behaviours.

The UN-Habitat Agenda commits itself to the goal of achieving gender equality in human settlements development. This requires developing and integrating gender perspectives in all human settlements planning, development, evaluation and the development of indicators. Gender mainstreaming provides the tools for doing so. Gender mainstreaming refers to the strategy of analysing all organisational policies and programmes to identify the implications for men and women, and infusing women's perspectives and gender equality goals into mainstream policies, projects and institutions with a view to promoting equity and gender equality. Gender mainstreaming is intended to be transformative, and to ensure that gender equality is both a means and an end

Integrating gender equality and equity considerations into the local urban economy is the responsibility UN-Habitat in collaboration with local women and relevant stakeholders in urban councils, municipalities and the private sector.

The first step is to support the setting up of gender mainstreaming systems by identifying key actors and responsibilities

Roles	Responsibilities	
Leadership	 Who provides leadership in implementing the municipality's local economic development initiatives? This role will include providing leadership in implementing and monitoring a gender responsive local economic development policy and plan and facilitating the effective operation of gender focal points/gender experts. 	
Gender expertise	development policy and plan and facilitating the effective operation of	
	.	

Roles Responsibilities Provision of • Adequate municipal resources- financial, human and technical -that enable the delivery of gender responsive economic policies are crucial. The sources resources of such resources are governments, development partners, private sector and women's organisations. Consequently, the budget is the most important policy tool of government because, without money, government cannot implement any other policy successfully. The budget reflects the values of the country: who it values, whose work it values, and who it rewards. Thus, a gender responsive budget ensures that the needs and interests of individuals from different social groups (sex, age, race, ethnicity, and location) are addressed in expenditure and revenue policies. Municipalities and UN-Habitat must develop sufficient monitoring Monitoring and evaluating mechanisms, inclusive of gender equality indicators and utilise to track how gender equality strategies are being implemented. This will help inform success of policy progress or regression on gender equality indicators. implementation • UN-Habitat and partners must strengthen the capacity of women's groups Accountability and community-based organisations to bring attention to the equality and to both women equity aspects of programmes or projects at both planning and monitoring and men stages. The purpose is to promote the ability of women, especially poor women and local community-based organisations to demand accountability, inclusiveness and equity for women in the productivity and prosperity of cities.

Women's empowerment and local economic development

Is there a need for women's empowerment in the urban/human settlement issue areas to foster/facilitate gender equality? If yes, what is/are the women empowerment need(s)?

Women are more likely to spend their income on supporting the wellbeing of their family and the community. Furthermore, the inheritance of land and property is key to women's economic empowerment. Yet women's economic situation is generally poor compared to men because they are female. The numbers, reasons, contexts and the particulars will vary across the world. The result is that women, especially poor women, will often lack **autonomy** that is provided by having access to education, political and social influence and sufficient resources to influence public decisionmaking and spending in ways that would support investments in physical and economic security for women as spelled out in international laws and agreements.

Empowerment

Empowerment means that people-both women and men- can take control over their lives: set their own agendas, gain skills or have their own skills and knowledge recognised, increase selfconfidence, solve problems, and develop self-reliance. It is both a process and an outcome.

Source: UN Women and UN Global Compact "Women's empowerment principles"

Women's economic empowerment needs include having equal rights before the law, equal opportunity with men, equal valuing of women and equal pay for equal work so that they are able to take control over their own lives.

Integrating women's empowerment need(s) into urban local economic development to ensure gender equality

How can the identified women's empowerment need(s) be integrated into the interventions/projects/programmes developed to address the urban/human settlement issue(s) in order to ensure gender equality?

Empowerment for women entails women having control over their own lives. It is to perceive women as "actors competent to interpret their own needs rather than merely recipients of officially defined provision". 10 Economic empowerment would entail women being able to intervene in or transform policy-making agendas to ensure it captures their interests.11

Local economic development must enhance the possibility of women, especially poor women and young women, in having opportunities for decent incomes, employment or credit to meet their basic needs and an adequate living standard. To deliver on these economically empowering needs of poor women and young women, cities and towns must generate wealth by creating decent jobs and sustainable livelihood opportunities. Meeting women's basic daily practical needs will also be a crucial process towards empowering women.

Certain actions will help integrate women's empowerment needs into urban local economic development and increase the benefits to women:

- Improve the **capacity of municipal governments** to promote and support equitable, gender responsive and sustainable local economic development.
- Strengthen capacity of women and communities to demand for accountable and fair governance.

¹⁰ Ibid page 300

¹¹ Naila Kabeer, 1994. Reversed Realities. Verso, New York. Page 262

- Increase **access to information** regarding human and women's rights as well as informing women entrepreneurs on their legal obligations and rights.
- Promote **legislation** and **institutional mechanisms** for encouraging the promotion and protection of women within the context of local economic development.
- Increase the **representation of women** in land use commissions in urban Councils.
- Enhance the **integration of gender in strategic policy documents** for local economic development through improving women's ability to participate and evolve their own development and economic agendas by:
 - Expanding women's mobility so that women can have access to education, training, information and share experiences.
 - Providing spaces and nurturing women's skills for their participation in local economic development planning.
 - Including women in the consulting processes regarding local participatory budgets so that they can prioritize their needs and those of their children.
 - Encouraging equal access by women to benefits from local economic development within communities and local governments.
 - Supporting efforts to achieve better education for girls and technical training for women with aim to enhancing their prospects of improving their social and economic status
 - Improving access to urban micro and SME enterprises, to administrative services and information, especially for those owned by women.
 - > Nurture women's business skills and deliver the financial services that women need in formal and informal economic sectors.
 - Strengthening advocacy efforts with urban councils to take gender dimension into account in the granting of land or urban spaces for SMEs and to improve access by women entrepreneurs to these spaces.
 - Strengthening the consideration of issues affecting women in the dialogue between the municipality or local government and business community by supporting parity quotas in the delegations participating in these discussions. Furthermore, support the setting up of a steering committee to follow-up on the gender issues discussed.

Urban local economic development: Examples of gender-sensitive indicators. What are the gender-sensitive indicators to monitor mainstreaming progress in these areas? Provide some examples.

There is need for local economic development plans to be widely disseminated to all key stakeholders including the primary beneficiaries. The purpose is to create awareness and ownership of the plans by both women and men.

Furthermore, municipalities need to be capacitated to be involved in routine monitoring of the activities planned for local economic development to sustain implementation and increase impact. Monitoring will provide the gender sensitive baseline information needed to assess changes that will occur, identify problems, establish impact and ensure accountability.

The following gender responsive indicators are examples of the types of measures of change required. Gender responsive indicators measure gender related changes over time. They provide information about the results of targeted gender-based initiatives and actions

Examples of gender responsive local economic development indicators:

Expected LED Outcomes	Gender related Issues and indicators
Women's productivity and earnings increased, especially for poor women	 Percent or proportion of women with improved access to business and financial skills Percent or proportion of women involved in micro and SMEs. Increase in income for women Percent or proportion of women with access to market linkages through value chains Affordable childcare or childcare subsidies are available Increase in labour force participation rates for mothers
Enhanced access to training and financial services by women	 Percent or proportion of women receiving loans Percent or proportion of women receiving repeat loans Improvement in management of small or medium scale income generating activities
Wellbeing and living standards improved for women and men	 Percentage of municipality population with access to water Percentage of municipality population with access to health care Percentage of municipality population with access to sanitation Percentage of municipality population with access to decent housing Percentage of municipality population with access to affordable and safe transport

Expected LED Outcomes	Gender related Issues and indicators
Equitable distribution of property and inheritance rights for women and men	 Legislation contains provisions for mandatory joint titling of land to couples Legal provisions give priority to female household heads, to protect women's rights to land in the event of separation, divorce or widowhood Percent or proportion of women with land rights Increase in land titling programmes to provide women with individual or joint ownership
Gender equality fostered	Proportion of UN-Habitat projects/programmes that are gender responsive
	 Improved capacity of UN-Habitat partners to involve and impact women in local economic development through policy reforms or project implementation
	 Percent or proportion of women with access to productive resources
	Access to loans or credit
	Women have roles in planning and decision making in municipal councils
	Women are in leadership positions in municipalities
	 Types of levels of employment for women and men
	 Percent or proportion of women and men engaged in micro and SMEs
	Level of income by women and men
	 Percent or proportion of women's and men's time use in 24hours in reproductive and productive activities

Good Practices: Urban Local Economic Development

Ensure that women's rights and gender equality are central to the development of urban local economic development.

 Women's rights and gender equality targets are therefore reflected in the way cities and municipalities plan, develop programmes and design local budgets to respond to issues of urban poverty.

Develop a process for community based consultations with all key stakeholders inclusive of women, especially poor women, youth and minority groups to ensure that their issues and concerns are integrated in LED planning and budgeting.

- Recognize that women, poor women and girls face numerous constraints given their gender roles, responsibilities and discriminations in participating in consultative or decision-making processes.
- Take steps that encourage and ensure that women and girls, especially poor women, become active participants along with local civil society partners.

Ensure that LED planning and interventions are effectively targeting and benefiting the poorest women, girls, boys and men.

- Collect sex-disaggregated data and undertake gender analysis to ensure effective targeting of interventions.
- Facilitate equal access to education and work opportunities for women and men in both formal and informal economy.
- Steps taken to encourage women to develop entrepreneurship capacities.
- Facilitate business skill development programmes for the poorest women and men.
- Ensure equitable access to financial services and enable access to small grants or microloans facilities to women and men as individuals and as cooperatives.
- Local governments providing support to scale up micro-credit schemes to women.
- Local government generates employment by ensuring that tendering documents for infrastructure development require contracting companies to hire and train a percentage of economically poor women and men from the areas where the infrastructure works are to take place.
- Men and women; and young women and men feel safe and secure working and keeping their business open at night in cities.
- Monitor implementation processes to measure progress in targeting the needs of women, girls, boys and men.
- Evaluate and report on results of the interventions to assess whether the interventions have indeed been effective in benefiting the poorest women, girls, boys and men.





Issue Guide: Gender Responsive Municipal Financing

MUNICIPAL FINANCE

INTRODUCTION

As urban populations are rapidly increasing in developing countries the ability of their municipal governments to efficiently and effectively provide urban infrastructure and services is decreasing. Reasons can vary from lack of an adequate tax base as is the case in many cities and towns in developing countries; lack of decentralised revenue instruments to support local governments in collection of local revenues; inadequate transfer of funds to local governments from central government or elsewhere; or policy changes at central government level that reduce overall tax revenues and result in poor public services. 12 Government funding for public services derives from several means of revenue collection: direct taxes on income and wealth; indirect taxes on consumption, for example value added taxes; property taxes; sales and excise taxes and trade taxes.

The Municipal Finance Programme: The urban/human settlement issue(s) What is/are the urban/human settlement issue(s) being addressed (including current and planned/future) by the thematic focus area? Provide an overview of the issues.

UN-Habitat is encouraging urban authorities to explore the use of innovative endogenous (locally-based) instruments to generate additional revenues as well as strengthen the prudent management of revenue generation from existing sources of revenue. Innovative endogenous fiscal instruments, such as Land Value Capture, are being promoted by UN-Habitat to help generate additional revenues by municipalities with formal land markets. Land value capture is a form of taxation designed to capture at least part of the increased value of privately owned properties that results from either public investments in infrastructure, primarily transport infrastructure, or publicly agreed changes in land use patterns. Additional revenue generated from tools such as land value capture can be used to finance new urban infrastructure and services.

¹² Kathleen Barnett and Caren Grown, 2004. Gender Impacts of Government Revenue Collection: The Case of Taxation. London, UK. Commonwealth Secretariat. Page 18

Gender issue(s)/concern(s) and needs in the Municipal Finance Programme: What is/are the gender issue(s)/concern(s) and need of this urban/human settlement issue(s) that is/are being addressed?

It is important to note a particular difficulty that arises when attempting to research and present a gender analysis on the sources of municipal revenue. The reason for this difficulty is that most municipal revenue raising and service provision is not directed at women or men, who are individually gendered, but rather at households, which are not sex-specific.13

Financing of public services is dependent on taxes. Taxes are therefore a government's main sources of revenue collection. As previously noted there are a variety of sources for municipal revenue inclusive of direct taxes on income and wealth; indirect taxes on goods and services; property taxes, user fees for public services, trade taxes, and development aid grants. These sources of municipal finance have gendered impacts either beneficial or detrimental as a result of explicit tax laws and/or implicitly through differential impact of tax on women and men. 14

For example:

- **Property taxes/rates**: In many developing countries, women tend to be restricted from owning property and thus are outside of the property tax net. Consequently, when municipalities aim to use land value capture to collect a share of the increased value on properties adjacent to infrastructure development those who pay taxes will be the property owners who tend to be mostly males. [Efforts to implement land value capture will therefore need to be analysed, assessed and successful strategies described for their gender impacts.]
- Indirect taxes on goods and services: An example is value added tax (VAT), which is directed at consumers

The consequences are that:

"Lower income households pay a higher proportion of their income on VAT compared to better off households, because lower-income households have to consume a higher proportion of their incomes to achieve a better standard of living." 15

¹³ Sikhander Coopoo, June 2000 Women and Local Government Revenue. Page 3

¹⁴ Stotsky (1997) cited in Diana Elson, 2006. Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW. UNIFEM, New York.

¹⁵ Diana Elson, 2006. Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW. UNIFEM, New York. Page 91

Moreover:

"Since women tend to be more concentrated in lower income households than men, and female-headed households on average tend to have lower income than male-headed households, VAT can result in substantive inequality between women and men."16 This is true. But how can this be addressed? We cannot have two rates of VAT – one for men and the other for women. So, there should be other ways to addressed poverty among women and female-headed households.

Furthermore:

"If there is rise in VAT on daily necessities that women have responsibility for buying women tend to cut back on their own consumption and to spend more of their time¹⁷ and energy in attempting to provision for their family needs.

• **User fees**: these are assigned to publically provided services such as water, sanitation, electricity, health care and education. Municipalities can overburden the poor, particularly poor women when they seek to raise revenues through user fees. When poor household pay user fees they will be spending a higher proportion of their income on these charges than better off households. Furthermore, given gender inequalities in the control of household income (for example, women's bargaining power within households tends to be weaker than men's because they have less income, less voice or put their needs last); and gender inequalities in the prioritization of use of services (for example, poor parents give priority to boys education, poor families experience greater school dropouts and reduction in school enrollments and poor women will tend not seek health care), gender biases will emerge. 18 Furthermore, if user fees set by municipalities do not provide affordable access to basic services (sanitation, electricity and water supply), then it creates a burden for women for it forces women to spend additional time, effort and energy in the performance of these unpaid tasks. Additionally, some municipalities recover money they are owed by citizens by evictions or service cut-offs¹⁹.

Governments have made commitments towards the realisation of women's rights and the advancement of gender equality. Implementing these commitments requires governments to formulate gender responsive policies, and to adequately plan and secure the financial resources needed to effectively achieve gender equality and women's rights.²⁰ However, municipalities do not always have enough money

¹⁶ Ibid. Page 91

¹⁷ Ibid. Page 93-4

¹⁸ Diana Elson, 2006. Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW. UNIFEM, New York. Page 95-100

¹⁹ S. Coopoo Jun 2000 Women and local government revenue

²⁰ Nisreen Alami, July 2010. Implementing policy commitments to gender equality and women's rights: the theory of change of gender responsive budgeting. UNIFEM New York.

to deliver the goods and services they are meant to deliver. Nevertheless, given that governments that have committed to the realisation of women's rights are accountable for advancing those rights it is critical that municipalities put in place mechanism for raising and spending public funds to remove inequities and advance substantive equality.

Mainstreaming gender into the Municipal Finance programme to achieve sustainable urbanisation/development

How can gender be mainstreamed into interventions/projects/programmes developed to address the urban/human settlement issues in order to achieve sustainable urbanisation/development?

Gender mainstreaming is a strategy for making the concerns and experiences of women and men an integral part of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres to advance equality.

Mainstreaming gender into municipal finance means designing revenue measures that minimize any adverse effects on the achievements of substantive equality between women and men, and to accelerate the achievement of gender equality. ²¹ Financing for gender equality will further require identifying and monitoring the flow and expenditure of financial resources so that women and men, and girls and boys, benefit equally. Thus, understanding the process of government budgeting is crucial.

The budget is the most important policy tool of government because without money, government cannot implement any other policy successfully. A budget will outline the way government plans to finance its expenditures and the levels and types of expenditures governments will make.

To ensure that government income and expenditures respond in an efficient, effective and equitable manner to the different needs and interests of women, girls, men and boys there are gender responsive budgeting tools and/or participatory budgeting tools that can be used to identify existing gender gaps and biases in revenue raising methods, budget allocation and spending as well as to bring gender awareness into the policies, plans, programmes and budgets of all government sectors.

²¹ Diana Elson, 2006. Budgeting for Women's Rights: Monitoring Government Budgets for Compliance with CEDAW. UNIFEM, New York. Page 100

Mainstreaming gender in public finance is consequently about intentionally raising revenues and directing resources in a way that addresses disadvantages and exclusion given government commitments to gender equality and women's empowerment.

The Convention of Elimination of Discrimination against women (CEDAW) expresses several guiding principles for ensuring that government financing is gender responsive:

- Contribution to substantive equality: this principle entails that financing for government actions should be aimed at implementing policy commitments to gender equality and women's rights including priorities outlined in national action plans for the advancement of women and programmes and includes financing for actions providing temporary measures for realizing women's rights.
- **Non-discrimination:** this principle entails that mainstream financing for development of donors and governments (including pro poor spending, economic development investments) should be geared towards removing barriers to women's access to services and resources and ensures equitable benefit to women.
- **Effective:** this principle entails that financing for gender equality should be adequate and commensurate with needs to ensure public expenditure is effective in reducing gender gaps.
- Coherent and transformative: this principle entails that financing for gender equality should include financing aimed at creating an enabling environment for the realization of women's rights and gender equality including the support to women's organizations, gender responsive governance systems and gender architecture within government. This includes budgets for financing institutional mechanisms in government and investments in capacity to plan, execute, budget, deliver, and monitor with the aim of ensuring that this capacity includes adequate investment in gender related capacity (National women's machineries, gender units in ministries, gender units in donor agencies) as well as outside government women's organizations.

Based on these principles financing for water delivery, or childcare services or infrastructure contribute to achieving substantive gender equality. Poor women (as well as vulnerable groups) face greater barriers and discrimination and therefore should be considered a priority in government spending. Investments in gender equality will be considered adequate when such investments respond to existing demand and contribute to addressing gender inequalities.

Source: Nisreen Alami, July 2010. Implementing policy commitments to gender equality and women's rights: the theory of change of gender responsive budgeting. UN Women, New York.

Mainstreaming gender into municipal finance and budgets is to work systematically to embed gender within all budgetary processes. Gender responsive budgeting offers budget actors several tools²² to make gender mainstreaming more concrete by offering mechanisms for:

²² United Nations 2003. Budgeting for Equity: Gender Responsive Budgeting within a Framework of Performance-Oriented Budgeting, UNIFEM, New York.

- Following the money by asking: Does the municipality make budget provisions for implementing a municipal level plan for the advancement of gender equality and women's rights?
- Supporting gender equality based economic policy advocacy by asking: Does gender mainstreaming go beyond social sectors (water, sanitation, education, health) and into municipal finance committees where income and revenues decisions are made?
- Promoting equitable participation of women and men in local government finance and budget discussions by asking: Are women represented and/or participating at the discussion table?

A gender responsive budget thus ensures that the needs and interests of individuals from different social groups are covered in the government budget since looking at budgets through a gender lens shows clearly where collection and distribution of public money is unequal and inefficient. It also shows how discrimination affects local development. Importantly gender responsive budgeting processes bring citizens into policy making processes; is an effective way of supporting gender-mainstreaming and provides a way to track government commitments.

Gender Responsive Budgets

- Gender responsive budgets are government budgets based on appraisal of the different roles and needs of women, men, girls and boys.
- Gender responsive budgeting is a tool that can be used to reflect the demands and needs
 of women, girls, men and boys as citizens throughout the budget process in order to
 increase allocations to gender equality.
- Gender responsive budgeting is a mechanism for accounting the direct and indirect effects
 of allocations and revenues on women and men.
- Gender responsive budgeting is an instrument for tracking accountability to national, regional and international commitments to gender equality and Women's empowerment.

Gender responsive budgeting is therefore NOT a WOMEN'S BUDGET

Women's empowerment and the Municipal Finance programme

Is there a need for young women's empowerment in the urban/human settlement issue areas to foster/facilitate gender equality? If yes, what is/are women's empowerment need(s)? How can the identified women's empowerment need(s) be integrated into the interventions/projects/programmes developed to address the urban/human settlement issue(s) in order to ensure gender equality?

Empowerment means that citizens — both women and men — can take control over their lives. Gender responsive financing and expenditures demand inclusive and participatory processes. This means municipalities must take appropriate measures to promote and ensure the direct involvement of women and men in the proposal, formulation and decision-making regarding local development projects and budgets. Additionally, to ensure the appropriateness of budget allocations and that finance and economic policies are non-discriminatory women and men need to have awareness and capacity to engage with finance and related budget issues.

Making public budgets transparent, accessible and available to the public as well as finance and budget literacy for local citizens are therefore important components of empowerment because it will enable users or beneficiaries of municipal services to track and monitor the implementation and performance of public projects and services and demand accountability from municipalities.

Municipal Finance Programme: Examples of gender-sensitive indicators. What are the gender-sensitive indicators to monitor mainstreaming progress in these areas? Provide some examples.

The following gender responsive indicators are examples of the types of measures of change required. Gender responsive indicators measure gender related changes over time. They provide information about the results of targeted gender based initiatives and actions with regards to municipal financing and expenditures.

Examples of gender responsive municipal financing indicators:

Expected Municipal Financing Outcomes	Gender related Issues and indicators
Sufficient revenues raised to ensure the equal rights of women and men	 Increased use of gender budget analylitical tools, citizen monitoring mechanisms and oversight by legislators* to ensure gender responsiveness in municipal allocation of finances and delivery of services Gender priorities are explicitly articulated and concrete actions to address them are specified in municipal plans and budgets
Revenues raised in ways that are consistent with the goal of substantive equality.	 Revenue measures and/or taxation practices are being designed to minimise negative discrimination against women** Revenue measures and/or taxation practices designed to ensure that equitable access to adequate living conditions in relation to water, sanitation, energy and transport, for women and men, are being realised
Gender equality fostered through municipality budget making processes	 Proportion of UN-Habitat municipal finance projects/ programmes that are gender responsive Increased capacity of UN-Habitat partners to involve and impact women in the delivery of services through gender responsive planning and budgeting Increased capacity of women to engage and influence budget matters for equitable expenditures and delivery of services Increased presence of women in planning and decision making in municipal budget decision-making processes

Nisreen Alami, July 2010. Implementing policy commitments to gender equality and women's rights: the theory of change of gender responsive budgeting. UNIFEM New York.
 Diane. Elson, 2006. "Analysing Public Revenue from CEDAW Perspectives" Section 6. Page 71-101. In Budgeting

for Women's Rights. UNIFEM, New York.

Good Practices: Gender responsive municipal Finance

Ensure that women's rights and gender equality are central to the development of local government budgets.

- Women's rights and gender equality perspectives are therefore reflected in the way cities and municipalities raise revenues, make budget allocations and spend budgets.
- Local governments assess the differential impacts of budget allocations and expenditures on women, men, girls, and boys.

Develop a process for community based consultations with all key stakeholders inclusive of women, especially poor women, youth and minority groups when the budget making process are to be undertaken.

- Recognize that women, poor women and girls face numerous constraints given their gender roles, responsibilities and discriminations in participating in consultative or decision-making processes.
- Take steps that encourage and ensure that women and girls, especially poor women, become active participants in budget discussions.
- Public budget allocations, expenditures and revenues are made transparent and accessible.

Ensure that municipal finances and budgets are guided by gender responsive principles and are effectively enhancing the status of the women and girls and supporting initiatives aimed at gender equality, women's needs, and the empowerment of women as laid out in international, regional agreements and the Habitat Agenda and Agenda 21.

- Increased municipal spending on services such as health, water, sanitation, and energy responds to the specific needs of women and girls by lessening the burden of care work and responsibilities that falls on women and girls.
- Collect sex-disaggregated data and undertake gender analysis to ensure effective targeting of interventions.
- Monitor implementation processes to measure progress in targeting the needs of women, girls, boys and men.
- Evaluate and report on results of the interventions to assess whether the interventions have indeed been effective in benefiting the poorest women, girls, boys and men.





Issue Guide: Gender Responsive Urban Youth Programme

URBAN YOUTH PROGRAMME

INTRODUCTION

The global unemployment rate among 15- to 24-year-olds is estimated at 12.6% in 2013, with 73 million people jobless worldwide, according to the International Labour Organization. Levels of informal employment among young people are soaring and they are finding it ever more difficult to find jobs that match their skills and education.²³

The bulk of the world's population is youthful; whose voices are often unheard and face challenges inclusive of access to health, housing, basic services and most critically employment.24 Yet young women and men should be central to the development agenda participating in planning and policy making. UN-Habitat is therefore supporting the creation of a supportive and enabling environment for the equitable and inclusive engagement and participation of young men and women in urban development productivity and prosperity.

The most critical challenge facing young women and men is barriers to economic opportunities, under employment and unemployment. ILO lists eight barriers to youth unemployment: Slow job-growth economies; Low-quality jobs trap; Skills mismatch; Inadequate job matching; The work experience trap; Lack of access to capital and entrepreneurship/business training; Limited youth participation; and Social discrimination.²⁵ Additional challenges include constrained mobility especially for young women, lack of access for both young women and men to assets including land, housing and finance while young women further face gender segregation by occupation and industry besides often being limited to the lower reaches of the labour market.

²³ World Economic Forum, 2012. Global Agenda Council on Youth Unemployment 2012-2014 http://www.weforum. org/reports/global-agenda-council-youth-unemployment-2012-2014

²⁴ World Economic Forum, 2012. Global World Report 2013-2014

²⁵ ILO, Working with youth: Addressing the youth employment challenge. Geneva. http://www.ilo.org/wcmsp5/groups/ public/---ed_emp/---ed_emp_msu/documents/publication/wcms_181907.pdf

The Urban Youth Programme: The urban/human settlement issue(s)

What is/are the urban/human settlement issue(s) being addressed (including current and planned/future) by the thematic focus area? Provide an overview of the issues.

Recognising that the youth labour force continues to grow in those regions where few opportunities for paid work exist and where working poverty is widespread, that is, unskilled, insecure employment, unsatisfactory working conditions and low paid employment; UN-Habitat has developed youth policies and programmes that reach out to urban youth to address the constraints of job creation and youth participation in the governance of their cities.

- One Stop Programme: Create spaces for young people to have access to resources, skills and information on key issues of relevance their cities, as well ensuring that critical information related to urban economic opportunities is shared
- Youth Fund: Youth groups with equal female/male representation have access to financial training and business resources for entrepreneurship development.

Gender issue(s)/concern(s) and needs in the Urban Youth Programme: What is/are the gender issue(s)/concern(s) and need of this urban/human settlement issue(s) that is/are being addressed?

Young women of all ages face substantial barriers in accessing opportunities. For example, young women often face restrictive roles and expectations others have for them, which often include marriage before they are ready; or accessing and completing a quality education or health services, all affected by poor local urban environments in which the majority of young women live.

In urban areas issues of public safety that stem from living in deprived, denselypopulated areas with high crime rates²⁶ also present huge obstacles for young women and girls in having opportunity not only in going to school but going out to look for work, or being able to participate in policy forums. Plus it is often doubtful whether the police and legal systems have the capacity to protect young women or to punish perpetrators of violence. ²⁷ Such constraints can be huge obstacles to young women's mobility and thus access to services or opportunities. Furthermore, the types of jobs young women, especially urban poor young women will have access to will be limited due to their lack of skills

²⁶ The International Center for Research on Women (ICRW) Girl Insights Report. http://www.icrw.org/files/publications/ Pages-%20Girl%20Insights%20Report%20FINAL.pdf

²⁷ The International Center for Research on Women (ICRW) Girl Insights Report. http://www.icrw.org/files/publications/ Pages-%20Girl%20Insights%20Report%20FINAL.pdf

Finally, and most critically, young women are often invisible in policy dialogue even in programmes directed at youth. Even for the UN-Habitat Youth fund girls are often "tokens" rather than actual members of the decision-making committees of youth groups. This is a critical challenge for the youth fund.

Mainstreaming gender into the urban youth programme to achieve sustainable urbanisation/development

How can gender be mainstreamed into interventions/projects/programmes developed to address the urban/human settlement issues in order to achieve sustainable urbanisation/development?

Young women do not automatically benefit from youth interventions. There is need for municipality wide advocacy for gender responsive awareness amongst both young women and men as to why women's rights and equality are so important for not just the women concerned, but also for the entire community.

Youth interventions must commit to actively seeking to ensure equal benefit for young women by ensuring that young women's needs and interests are recognized and responded to:

- There remains an urgent need for **legal and policy standards** that are explicitly designed to respond to girls' and young women's unique needs and vulnerabilities.
- Thus, prior to the implementation of One Stop activities and the Youth Fund activities municipalities and relevant stakeholders must seek to **dialogue with local young women** about appropriate ways for ensuring that their views are heard and their rights are protected throughout the life of the One Stop Programme and the Youth Fund.
 - Youth programme activities must be gender sensitive, involving both young women and men in all elements of the decision-making and providing an opportunity for young women to define what is appropriate and participation for themselves
- With the support of gender experts or gender focal points, gender analysis and gender impact assessment must be part of the planning process of creating activities or interventions within the One Stop Programme and the Youth Fund.
- The collection and analysis of **sex-disaggregated data** must form the basis of any gender analysis and impact assessment. Youth are not a homogenous group. Data should be collected to capture the additional disaggregation of location, religion, race and socioeconomic status of different young women and young men so that responses are appropriately targeted.

- The recommendations of the gender analysis and impact assessment which will reflect the specific circumstances of young women and men must subsequently inform the design of the youth fund and the one stop programme.
- UN-Habitat and partners must strengthen **the capacity of young women** to bring attention to the equality and equity aspects of programmes or projects at both the planning and monitoring stages. The purpose is to promote the ability of young women and girls, especially poor young women, girls and local community based organisation to demand accountability, inclusiveness and equity for youth in the productivity and prosperity of cities.

The municipal staff that will support the implementation of the One Stop Programme and the Youth Fund must have their capacity strengthened to address gender differentiated youth concerns.

- For example, the overall Youth Programme must seek to address the practical gender needs of young women, such as the provision of security, mobility, access to information, and training; as well as the strategic gender interests of young women, such as young women having equal control and access over the resources and benefits of the Youth Fund. Thus specific objectives and targets must be outlined that reflect the special circumstances of young women and girls in particular.²⁸
- While during adolescence, girls should be provided with the information, training and skills needed for financial literacy and in preparation for future employment.

Young women's empowerment and the urban youth programme

Is there a need for young women's empowerment in the urban/human settlement issue areas to foster/facilitate gender equality? If yes, what is/are the young women empowerment need(s)? How can the identified young women's empowerment need(s) be integrated into the interventions/projects/programmes developed to address the urban/human settlement issue(s) in order to ensure gender equality?

Numerous barriers inclusive of limited access especially to secondary education, limited access to quality health care, traditional harmful practices, insecurity and violence to name a few limit the ability of young women to fulfil their full potential. Two international conferences on Population and Development (ICPD) in Cairo in 1994, and the Fourth World Conference on Women in Beijing in 1995 have enshrined a global commitment to gender equality and the empowerment of both women and girls.

Girls and young women are often disempowered by:

- Legal obstacles such unequal inheritance rights, young age of marriage or inadequate or lack of legal protection against violence.
 - Such laws need to be amended and enforced to support the rights of young women and gender equality between young women and men.
 - There is need to simultaneously invest in campaigns and programmes to change harmful gender norms. For example, child marriage, adolescent sexual and reproductive health and rights, violence and exploitation in schools, and girls' inheritance and property rights are among the many issues that directly affect girls and thus development agendas.
- Girls are often excluded or discouraged from civic participation and rarely taught leadership skills nor adequately supported to complete or undertake secondary or vocational schooling that can enhance opportunities. In order for girls and young women to successfully participate in the spaces created by the youth programme for access to information and dialogue;
 - Girls' and young women's rights to freedom of expression, opinion and identity must be protected if they are to participate in and shape the policy process that directly impacts their life.
 - Starting from early adolescence, girls should be taught and encouraged to participate in and even drive community discussions about their rights and needs. Schools and after-school programs can provide a strong platform to develop girls' leadership skills, offering education on the policy process and giving them tools to conduct effective advocacy.²⁹
- Youth programmes for economic empowerment often fail to take into account the multiple barriers that young women may face in accessing the benefits being offered. In order to ensure equal access by young women and men to the youth fund and to ensure that young women take up the funds and training availed by the youth fund;
 - Economic programmes and services must be relevant for the age, developmental stage, social context and labor market in which girls and young women live. Age-appropriate financial services, linked with real market needs and opportunities that address the multiple factors that shape girls' lives, can empower girls and young women.
 - Economic empowerment programs should complement school: after-school tutoring and mentoring programs, financial literacy programs, internships, apprenticeships and other training opportunities can enhance what girls gain in the classroom 30

²⁹ The International Center for Research on Women. Girl Insights Report. Page 41

³⁰ Ibid. Page 65

Young women like young men want access to information about economic opportunities; access to work, relevant skills training; access to work experience; skills development and work experience and access to career oriented entry-level jobs.31 Thus youth interventions also need to begin at the household level. Although UN-Habitat's mandate is at local/national levels there is need to recognise that adolescents have begun to run households and need support to strengthen their engagement and benefit from youth programming activities.

For young women and girls the key to their empowerment will entail the creation of equal opportunities and equal access to education, health services and decent work. The universally accepted notions of justice, equity and fairness imply that every member of society is provided with a "level playing field" in terms of opportunities for the development of their potential and optimization of their welfare. It is for this reason that governments must has put in place policies that ensure that all children have access to education

All the investments targeting youth must be reviewed to ensure that they are always targeting both young women and men with specific interventions and to ensure that young women's needs and issues are being articulated by the young women themselves and incorporated in programmatic interventions for youth.

Urban Youth Programme: Examples of gender-sensitive indicators. What are the gender-sensitive indicators to monitor mainstreaming progress in these areas? Provide some examples.

There is need for information about the One Stop Programme and the Youth Fund to be disseminated to both young women and young men as the primary beneficiaries. The purpose is to create awareness and ownership by both young women and men.

Furthermore, municipalities need to be involved in the routine monitoring of the activities planned for the One Stop Programme and the Youth Fund to sustain implementation and increase gender responsive impact. Gender responsive monitoring will provide the gender sensitive baseline information needed to assess the changes that will occur, identify problems, establish impact and ensure accountability to both young women and men.

³¹ Manpower Group. Youth Unemployment Challenge and Solutions: What Business Can Do Now. http://www3. weforum.org/docs/Manpower_YouthEmploymentChallengeSolutions_2012.pdf

The following gender responsive indicators are examples of the types of measures of change required. Gender responsive indicators measure gender related changes over time. They provide information about the results of targeted gender based initiatives and actions

Examples of gender responsive youth development indicators:

Expected Youth Programme outcomes	Gender related issues and indicators
Young women's productivity and earnings increased, especially for poor young women	 Increased level of access by gender of youth to employment, credit and livelihood opportunities Proportion of UN-Habitat projects that are gender responsive in mainstreaming youth Increased labour demand for young women and young men Job skills strengthened equally for young women and men Increased support for job search and access to the first job for young women and men Increased entrepreneurship by young women Increased access to capital for young women and men
Gender equality fostered	 Increased number by gender of youth accessing and benefiting from available productive assets and resources (Youth fund, information, capacity development. Land and safe spaces, etc.) Young women and girls reach adulthood with relevant skills and knowledge to fully participate in economic, social and cultural life* Young women and girls have equal access to services, opportunities, legal rights and personal freedom, and thus are able to fully participate as citizens of their communities and countries** 50/50 representation of young women and young men on youth fund committees

^{*} The International Center for Research on Women. 2013. Girl Insights Report.. ICRW. Washington.

Good Practices: Gender responsive Urban Youth Programming

Ensure that young women women's rights and gender equality are central to the development of urban youth programmes.

• Young women rights and gender equality targets are therefore reflected in the way cities and municipalities manage, plan and finance youth programmes.

Develop a process for youth spaces and platforms that facilitate dialogue inclusive of young women, especially poor young women, young men and minority young and women and men.

- Recognize that young women, and poor young women and girls face numerous constraints given their gender roles, responsibilities and discriminations in participating in consultative or decision-making youth processes.
- Take steps that encourage and ensure that young women and girls, especially poor young women and girls, become active participants.

Ensure that urban youth programmes especially with regards to how youth will access and benefit from available productive assets and resources (Youth fund, information, capacity development. Land and safe spaces, etc) are being expressed are effectively targeting and benefiting the poorest young women, girls, boys and young men.

- Collect sex-disaggregated data and undertake gender analysis to ensure effective targeting of interventions.
- Monitor implementation processes to measure progress in targeting the needs of young women, girls, boys and young men.
- Evaluate and report on results of the youth interventions to assess whether the interventions have indeed been effective in benefiting the poorest young women, girls, boys and young men.



Glossary

Gender: the social differences or roles allotted to women and to men, roles that are learned as we are growing up, change over time, and depend on our culture, ethnic origin, religion, education, class and the geographical, economic and political environment we live in.

Gender equality: that the different behaviour, aspirations and needs of women and men are equally valued and favoured and do not give rise to different consequences that reinforce inequalities.

Gender relations: the interdependent relations between women and men. This implies that changes for women will require changes for men and vice versa.

Gender mainstreaming: to make gender equality part of this dominant (mainstream) trend in society so that women and men benefit equally. It means looking at every step of policy - design, implementation, monitoring and evaluation - with the aim of promoting equality between women and men

Gender analysis: is a tool for identifying the different roles and needs of women and men in a given context and project setting. A gender analysis includes looking at: The division of labour between women and men; the different needs of women and men; the sex-based division of access to, and control over, resources and benefits; opportunities and constraints in the social and economic environment

Gender needs assessment is closely linked to the concept of gender analysis: they are both valuable analytical tools for strengthening a project's potential to meet the different needs and interests of women and men throughout the project cycle. A gender needs assessment sheds light on both practical and strategic gender needs: Practical gender needs are needs that, once met, enable women and men to maintain their existing positions in society. Strategic gender needs, on the other hand, once met, transform these positions and subsequently alter power relations between women and men.

Gender impact analysis/assessment: examines policies and practices to ensure they have equally beneficial effects on women and men. It assesses policies and practices to see whether they will affect women and men differently so as to provide equality. Where possible, it needs to use statistics and indicators disaggregated by sex.

Empowerment: A process through which men, women, boys and girls acquire knowledge, skills and attitudes to critically analyze their situation and take appropriate action to change the status quo of the underprivileged and other marginalized groups in society.

Sex disaggregated data: Classification of information on the basis of sex; that is male data and female

Monitoring and evaluation are important processes for reviewing the extent to which projects are addressing key gender issues, including progress towards equal access. In order for monitoring and evaluation to be **gender-sensitive**, it is crucial that relevant gendersensitive indicators are integrated into the project design and that they in turn are integrated into the monitoring and evaluation guidelines and terms of reference.

UN-Habitat seeks to support city, regional and national authorities to implement improved urban planning policies and strategies that will promote inclusive and equitable economic development; enhance municipal finances; and support the creation of decent jobs and livelihoods, particularly for youth and women. The objective of this gender issue guide on the urban economy is to:

- Increase understanding of gender concerns and needs in the urban economy
- Develop staff and partners' capacity to address gender issues in select human settlement areas
- Encourage staff and partners to integrate gender perspectives into policies, projects, and programmes for sustainable urban development
- Support institutionalization of the culture of gender mainstreaming and gender equality through the implementation of gender-sensitive projects/programmes and the monitoring of gender mainstreaming progress.

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