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Recent international efforts related to urbanization and planning are beginning to focus on equitable distribution and allocation of resources, yet, women in cities continue to suffer disproportionately than men. Within India, there is widespread gender-inequitable access to 'decent' work and living standards, human capital acquisition, physical and financial assets, personal safety and security, and representation in formal structures of urban governance.

Urban planning policies are neither inclusive nor sensitive towards gender-based development of urban spaces and services even though currently 31.16 per cent (2011 Census) of Indians are living in cities. In a recent report by Government of India (GoI), urban poverty is over 25 per cent; some 81 million people live in urban areas on incomes that are below the poverty line. The rapid growth of cities poses distinct challenges for housing, water, sanitation, health, education, social security, livelihoods, and the special needs of vulnerable groups such as women, children, and the aging. It is this underserved category of

people that are impacted by insecure and undefined land tenure system.

The existing culture of permissible and non-permissible spaces and boundaries perpetuates use of violence against those who challenge the differential access to spaces within the city and neighbourhood. Urban violence in the public domain amounting to clashes between different groups is often played out in terms of attacks on women. Within the household, family members subjected to domestic violence continue to remain in abusive relationships when they are unable to secure rights to land and property. The household presents complexities developed as a result of differential health status (mental health, aging, disability) of members. Anecdotal evidence from mental health institutions suggests that many women are forcefully evicted from their accommodation on false charges to usurp their property.

Women and girls continue to be poorer than men worldwide and experience greater gender-based



disparities and difficulty in accessing finance, education, planned services, and decision-making opportunities.

It is time to embed gender-focused planning at every level of government because women and men use public and private spaces differently and have different concerns about how it meets their needs. Additionally, there is an imminent need to bridge the gender gap in urban development to mend disparities in opportunity; to build capacity; to manage productive resources; to create safe spaces; and to improve ownership of assets and housing across women and men.

The research and advocacy work done by Sathi All for Partnerships (SAFP) in application of Gender Resource Gap (GRG) differential in planning demonstrates that women are not a homogenous group and therefore have different abilities to manage spaces. Inclusive policies to address gender gap require structured changes in space and law to cater to the needs of 'silent' women differentiated by religion, caste, age, and abilities across all income levels.

Based on empirical evidence gathered through ground level research by SAFP on GRG as an inclusion strategy, we will share urban poverty reform discourse in India. Some of the key questions we will examine are: how to engender inclusion of GRG gap at various levels of government when determining resources towards infrastructure projects, greening areas, and decongestion plans to ensure women and men have equitable access to resources? What policy and support from the government is required for women to manage and maintain private assets, properties, and public spaces without experiencing violence?

#### **GENDER IN CITIES**

With just over half of the world's current population living in cities, nearly all future demographic growth will be urban, will occur in developing regions, and will comprise a majority female component. Cities of the future will be marked by feminized urban sex ratios and pronounced in 'older' cohorts (> 60 years) especially among the 'older old' (> 80 years) (Chant and McIlwaine 2013). There will also be growing numbers of households headed by women based on patterns since the late 1980s to the end of the first decade of the twenty-first century where the proportion of all urban households increased by 9.8 percentage points (UN-Habitat 2013). According to UN's

'2011 Revision of the World Urbanisation Prospects', India will witness the largest increase in urban population in the next four decades. India will add another 497 million to its urban population between 2010 and 2050.

Urbanization is one of the defining features of current times but it may mean different things for men and women. As a process it is often associated with gender-related transformations such as greater engagement of women in paid employment, linked with a wider range of opportunities than in rural areas (Tacoli and Sattherthwaite 2013) leading to improved participation of women in productive activities outside of the house and care roles. Research demonstrates that participation in employment and prosperity in itself does not necessarily provide equality, safety, and more visibility in political and key decision-making roles for women.

Although both women in slum and non-slum areas experience inequality in relation to gender, women in slum areas of cities experience it more. With the greater concentration of poverty, aggravated by overcrowding, insecurity, lack of access to security of tenure, water and sanitation, as well as lack of access to transport, and sexual and reproductive health services—all create impediments in women's lives and living. In addition to housing affordability and food insecurity, the lack of basic services and infrastructure affects women most fundamentally in cities because they, more than men, deal with water, sanitation, fuel, and waste management due to their domestic responsibilities. Women are most often the direct managers and decision-makers on basic services at the neighbourhood and household level and therefore substandard or non-existent services—transport, water, toilets, disposal of solid waste and sanitation—and their attendant health and hygiene risks affect women more than men.

Gender has been at the crux of allocation of resources, facilities, and opportunities for men and women. It is essential to understand the way men and women use spaces and consume resources. This shift towards greater social inclusivity and equality also means that a move towards a 'prosperous city' where women and men enjoy equal 'rights' to the city and opportunities. Therefore, as more inclusive cities are good for growth, gender equality can make cities 'smarter' still with gender-aware and fair 'smart growth' also demanding 'smart management.<sup>1</sup>

The division of space into private and public spheres is highly gendered and any development approach that

does not give due attention to this structural link between community and the patriarchal norms will implicitly accept and perpetuate gender inequity in social, economic, and political domains.

Historically speaking women's economic needs have been subsumed by the notion of the household. That collectively identified 'household' is considered responsible for meeting all needs through equitable distribution of resources irrespective of gender. In reality that remains a distant dream. Urban migrations in Southeast Asia are reflective of the disadvantages faced by rural women in acquisition of land and inheritance coupled with economic deterioration in the countryside. In an agrarian economy the right to land is one of the most pervasive and essential entitlement. The conflict pertaining to land then becomes a sore issue within the household power dynamics.

The gender aspects of social security assume significance as it is widely recognized that the position of women is particularly vulnerable to continued poverty and destitution when they attain old age and/or are widowed or divorced. The first group, that is, widows, mainly constitute the female-headed households. This provides sufficient evidence to indicate that the role of women in ensuring food security at macro level as well as at the level of the household and the individual is a manifold one.

Debates and research on gender also ignore women's domestic and care roles which have a bearing on their access and consumption of resources. As informal home-based workers taking care of children, elderly members of the family, or ailing members, women's roles are invisible and dependent on informal arrangements. The gendered nature of such work is time consuming, labour intensive, and remains invisible to national income accounting. And opportunities available to women in this category are very low paid, under-skilled jobs in unregulated sectors that renders them vulnerable to exploitative conditions.

# RESOURCE OWNERSHIP: PERSONAL PROPERTY, COMMUNITY ASSETS, AND RESOURCES

Given the context of strong cultural barriers, poor governance, and lack of legal recourse in India for women, the definition of property for women needs to be expanded. It needs to include housing, land, and ownership of assets as primary resources as well as other productive resources that provide security of tenure and assist in creating and maintaining community networks. The women's right to property needs to be seen within a framework of sustainable development planning as envisioned by the Global Goals Sustainable Development (SDGs). It is also known that in India, poverty as a social construct impacts adversely on women's economic status in society as well as her nutrition and health status, and food security caused from unequal distribution of food at home. A holistic approach is needed in order to recognize the multidimensional inputs that women invest in generating urban prosperity and their juxtaposition with multidimensional privations. Ensuring equity in women's rights to land, property, capital assets, wages, and livelihood opportunities would undoubtedly impact positively on the issue by countering the underlying deep inequity in women's access to public spaces and private domain and improve their status as equal member of the family and society.

In 2005, the GoI amended its inheritance laws to ensure daughters enjoyed equal rights to inherit their parent's land and property. But barriers faced by women and their inability to inherit and manage property deter this legal provision from being effective. In other words while stronger inheritance rights for women can create an environment for improving a range of outcomes for women, they continue to be at a disadvantage in terms of gender equality.

Public policies on urban housing and titling programmes often focus on equal access for female-headed households (Dutta 2006). 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). There is a growing understanding amongst women's land rights activists and practitioners that the ongoing difficulties faced by women in not only accessing property and assets but also managing and maintaining resources may be at the root of broader patterns of inequality. The conflict pertaining to land then becomes a sore issue within the household power dynamics. Bina Aggarwal (1994) writes that while public policy focused on women's rights to inherit private property, their access and use of public space was never on the agenda.

Due to the transient nature of migrant populations the urban poor are usually undercounted, so any estimates



with regards to housing affordability and ownership of assets and resources by women is likely to be misrepresentative of the real problems. Anecdotal evidence suggests that even when they gain access to property and land based assets they are not able to manage them in the absence of legal literacy about their rights and responsibilities. It is not uncommon for women to lose property and assets in their name due to the lack of skills required to manage the financial and operational management of these resources.

#### ASSETS, SPACE, AND SAFETY

The recently released World Bank Report Violence Against Women and Girls, Lessons from South Asia (Solotaroff and Pande 2014) states that violence against women and girls in South Asia plays out in a historical, social, and political context where structures and functioning, social institutions, and the law all may contribute to its persistence. Additionally, it acknowledges that there is an increasing need to have more targeted distribution of resources and inclusion of men in violence prevention strategies. Although public acts of perpetration receive high media publicity, it is in the private (unrecorded) space that women have to defend themselves and their children against daily acts of violence. It is important to have gender inclusion with design safety principles in city planning to move away from the planning based on patriarchal expectations of activities that not only restricts women's movement but also makes cities increasingly unsafe. In other words gender has to be considered in constituting new and existing spaces to create preventive measures of addressing violence against women in cities.

Women's access to different spaces in the city—especially public space—is generally more limited than that of men, not only due to the domestic-based time and resource constraints associated with reproductive labour, but because of strong symbolic dimensions surrounding the 'forbidden' and 'permitted' use of spaces governed by patriarchal power relations and norms of female propriety, which may require certain modes of dress and/or behaviour to render women 'invisible or unapproachable' (see Fenster 1999; Jarvis, Cloke, and Kantor 2009). Restricted female mobility can seriously jeopardize women's prospects of completing school, entering the labour force, and social networking. Hence, when considering any relocation of slums, pavement dwellers, and other

informal housing residents, it is imperative that city planners undertake comprehensive consultation with women about their safety and access to health services, child care centers, work, and transport.

There is increasing evidence that transformative changes in attitude need to take place for inclusion and safety of women in cities that include approaching the issues of affordable housing, land use, and property ownership for women in urban areas within a preventive framework. Urban planning for safety could perhaps learn from the success of preventative approaches (involving multi-sector, multidisciplinary, and multimedia) adopted by public health programmes to alter public attitudes across the world in restricting, managing, and eliminating dangerous diseases.

### 'GENDER RESOURCE GAP'—FRAMING THE ISSUE

Gender resource disparity at the household level epitomizes disparity in the society and economy. Policy interventions are too often designed without taking into account the role of discriminatory social institutions in driving unequal outcomes for women and girls (OECD 2012). As a concept, gender resource has been brushed aside on the charges of non-clarity, vagueness, and problem of quantification. The discourse on equal resource base needs often gets drowned in the genuine concerns around violence against women and body politic of patriarchal control (see Katrak 2006).

The Global Gender Gap Index was first introduced by the World Economic Forum in 2006 as a framework for capturing the magnitude of gender-based disparities and tracking their progress. National gender gaps or disparities in economic, political, education, and health criteria, provide country rankings that allow for effective comparisons across regions and income groups. The rankings are designed to create greater awareness among a global audience of the challenges posed by gender gaps and the opportunities created by reducing them. The Global Gender Gap Report 2014 benchmarks national gender gaps of 142 countries on economic, political, educationand health-based criteria. India's gender gap rank is 114.

Given our understanding through literature review and field experience, we believe that unequal access to resources limits women's capacity to ensure productivity, security of livelihoods, and food security and is increas-



ingly linked to poverty, migration, urbanization, and increased risk of violence. Women face a greater risk of poverty than men. Gender disparity is most visible among female-headed households, notably single mothers and pensioners (Chant and Mcilwaine 2013). The poor pay much higher price for everything as they don't have the economies of scale, and poor women pay even more in the absence of secure tenure and access to resources.

In 2013, SAFP completed the research to understand resource disparities in its different forms and manifold levels between men and women, between Dalit, tribal, and migrants workers, and women from all income groups. Gender resource differentials at the household level presents a micro view of the larger disparities in the society and economy, which then leads to gender based violence and exploitation.

Multiple forms of GRGs provided evidence to identify the socio-economic worth of women and men at different levels, that is, the familial, the socio- economic, and governance. The GRG form was most in spousal income, livelihood opportunities, and space as has been depicted in Figure 7.1.

The findings link local planning with GRG differentials in access to income/assets, space and networks, and development of more targeted services in health, education, and employment designed by men and women together using the approach. Addressing gender gaps within a household, community, and governance and creating spaces and distribution of resources through GRG planning at local, state, and national level is a transformative approach to equitable and sustainable urban development.

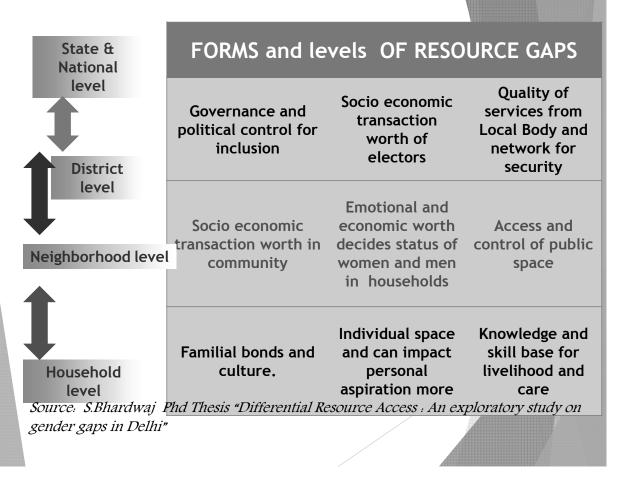


FIGURE 7.1 Multiple Forms of Gender Resource Gap Experienced by Women

Source: Sourced from Differential Resource Access: An exploratory study of gender gaps in Delhi, PhD thesis dissertation by Shivani Bhardwaj.







## POLICY ALTERNATIVE: GENDER RESOURCE GAP IN PLANNING FOR ACCESS AND OWNERSHIP

The unequal distribution begins at the household level where resources are demarcated between primary relationship as well as relationships set within matrimony and other alliances. Most economists and feminists have therefore not computed worth of members within the household, in terms of what each individual can seek as an entitlement from the household and aspires to make their own life choices. Women have less worth in terms of assets and income. National planning does not devolve beyond a household level and planning for members within a household remains a gap in the context of Indian planning systems.

Since 2003 SAFP in partnership with Consult for Women and Land Rights (CWLR) has led the discourse nationally and internationally on gender resource differential. SAFP advocated for research and policy reform on women and land to reduce the GRG between men and women related to basic rights such as health, education, economic participation, and political empowerment. In 2013, SAFP developed the GRG approach through research undertaken by Shivani Bhardwaj, founder SAFP in Differential Resource Gaps. This framework addresses both gender based poverty and violence experienced by women and girls by participating in training for planning spaces and understanding need for changes in gender roles. The objectives of this research were to map the multi forms in which GRGs exist; to locate the GRGs at different levels; to measure the quantum of GRGs through Harvard Analytical Framework; and to propose ways in which GRGs framework could be accommodated at macro and micro level.

The selection of urban and rural locales selected for the study helped in understanding GRGs across rural—urban matrix. The data was collected through semi-structured interview schedule, substantiated case studies, focus group discussions, and interviews of experts. In Okhla, area resource gaps were explored in space, services, and spousal income as forms of gender gaps revealed that women use and access 31 per cent less space and avail 3 per cent less services on an average. The quantification showed that married men have 130 per cent more income. A 14 per cent asset in property gap showed that women can buy fewer assets, sustain them less when they

buy and inherit less than men. GRGs at the familial level can be understood at a 7 per cent in literacy in favour of men. However, among those who get education, gender gap favoured women in professional education. The men had 10 per cent and 7 per cent more access to resources within the house and institutions of governance, while women had 7 per cent more access to schemes. At the level of economy, the gender gap favoured men by 10 per cent more in access to resources outside the house, 30 per cent access to livelihood opportunity and equipment and 7 per cent control of resources.

A spatial plan was developed, as shown in Figure 7.2, that incorporated gender resource centers with livelihood interventions, connected through safe roads with many public infrastructure for creation of care and production spaces. Outcome of this exploration is a methodology to compute GRGs at a spatial unit level that clarify the forms of GRGs and the output of the research are micro and macro plans with a set of next steps in form of recommendations for stakeholders at different levels.

Additional research was also undertaken on Dalit women over five states for UN Women. To nullify the class factor, sample had representation from different economic classes and the percentage of these economic classes was same in both the categories of Dalit women and non-Dalit women. The research found that Dalit women lag behind in education, skills, credit options, natural resources, housing, and land as resources. Increased livelihood opportunities have not altered the resource base for Dalit women in India. Discrimination across different institutional sites, from the household and community to the state and markets, and the pervasive violation of their human rights, implies that even when Dalit women gain access to resources, they are unable to translate it into improved welfare and wellbeing over a period of time. Violations of their human rights continue as benefit from schemes reach through political party nepotism while Special Component Plan (SCP) and women schemes do not reach Dalit women.

Taking it forward, SAFP has advocated for increasing women's participation at all decision-making levels in programmes related to regeneration of natural resources, housing, transport, production spaces, and wellness. Realizing the need for an alternative, sustainable and enduring scheme is imminent for equitable development. To respond to this need SAFP has developed and designed 'Women Resource Zone' or WRZ (Bhardwaj



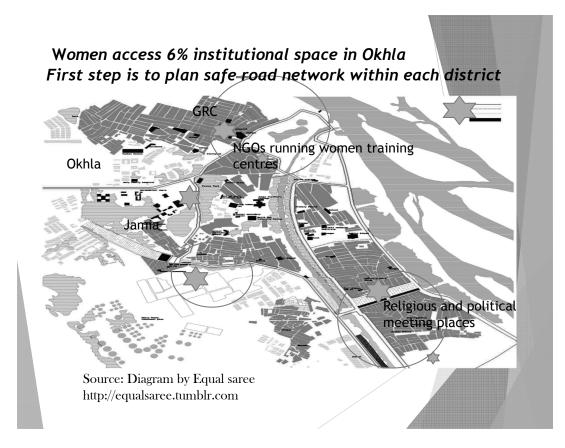


FIGURE 7.2 Okhla Gender-based Spatial Plan

Source: Differential Resource Access: An exploratory study of gender gaps in Delhi, PhD thesis dissertation by Shivani Bhardwaj (n.d.). Note: Map not to scale.

and Ghosh 2012) This has been implemented in parts of India and has found acceptance in communities and policy frameworks such as the implementation of Gender Resource Centres in New Delhi by the Delhi Municipal Government's<sup>2</sup> inclusion of 'Mission Convergence' in planning and resource handbooks for town planners in Bihar.

## GENDER IN URBAN POVERTY ALLEVIATION PROGRAMMES

The strategic policy intent of Ministry of Housing and Urban Planning (MoHUP) demonstrates the willingness of the GOI to undertake coordinated and collaborative approach to embed gender aware planning in cross sector programming. However there is enough evidence to demonstrate gender blindness in planned services and programmes. Despite these measures and reforms the

vision of urban renewal seems far from a successful initiative and the overall programme briefs do not provide specific targets for inclusion of women, minorities, and vulnerable populations including lesbians, gay, bisexual, and transgender communities.

Urban planning must respond adequately to the increasing diversity of household types with single adult households and women headed households as a growing trend. Their particular vulnerability to poverty and their specific economic survival strategies will only be reflected in urban policy-making if categories like the 'household' and the 'neighbourhood' are disaggregated by gender and family type. Further, transactions in land are inexorably linked to rules and procedures that most prefer the informal route to complete transactions. Land and property lie 'benami' or un-titled and that makes women's stake to ownership that much more complex and detrimental to equitable distribution and access to resources.





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According to the Indian Ministry of Statistics and Programme Implementation, in India there were 22 government programmes and schemes nationwide which related to the Millennium Development Goals (MDGs) in development with the following focusing entirely on urban poverty: National Urban Livelihood Mission (NULM), Rajiv Awas Yojana (RAY), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), and Rajiv Rinn Yojana (RRY).

Table 7.1 provides an overview of the major schemes and programmes of GOI aimed at reducing urban poverty.

Legislation, both national and international speaks to the centrality of women's rights and making specific gains in domains such as violence against women, peace and security. Recognizing that proportion of people living in urban areas has grown significantly, the Commission on Status of Women (CSW) 2015 (UN Women 2014)

TABLE 7.1 An Overview of Existing Policy Framework for Urban Poverty Alleviation in India

Institutional Mechanism	Highlights/Inputs	Target	Outreach/Outcome
JNNURM	Rs 10,00,000 million would be invested during the seven year period 2005–2012 for improvement of urban infrastructure and providing basic services for the poor in urban areas.	65 cities comprising 40 per cent of urban population identified under Urban Infra- structure and governance component	Reforms: ULBs (74th amendment), community participation, property tax law accounting, public–private partnership Ending 2015 to be relaunched as Atal Bihari Vajpayee Yojana from 2015
National Mission Management Unit (NMMU)	Launched under the 12th Plan with effect from 2014. Skill Training focuses on providing assistance for skill development/ upgrading of the urban poor to enhance their capacity for self-employment or better salaried employment	Livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security, and skills to the urban street vendors for accessing emerging market opportunities	Under NULM, this component has been redesigned and named as Employment through Skills Training and Placement (EST and P). Under this component, systematic approach has been introduced to provide skill training by way of conducting training that is not substandard, of poor quality, that does lead to improvement in life and is non-aspirational
Slum Free City Plan of Action (SFCPoA)	Ministry extends financial assistance to cities to preparation of SFCPoA.	Assistance in the ratio of 50:50 for cities with population more than 5 lakh, 75:25 for the cities with population less than 5 lakh and 80:20 for NE and Special category states	With a view to bring transparency, fair play, and quick dispute redressal mechanism, the Real Estate (Regulation and Development) Bill has been drafted and it was approved by the Union Cabinet
Rajiv Rinn Yojana (RRY) 2012	Provides affordability and accessibility of institutional finance through cheaper credit option including for women (cost of land included)	3.10 lakh beneficiaries with an outlay of Rs 1,100 crores, Rs 1 lakh/1.6 lakh ceiling on loan for Economically Weaker Section (EWS)/Low Income Group (LIG)	13,485 beneficiaries as of Feb 2013. Response not upbeat because of limited amount promised for the EWS; banks not equipped to deal with clients from informal sector (problems with titles, income certificate, etc.). Total number of loans for women and LGBT not known
Rajiv Awas Yojana (RAY) 2009	Envisages a 'slum free India'; provides affordable housing through partnership and interest subsidy for urban housing	Extends support under JNNURM to States that are willing to assign property rights to people living in slums	Creation of slum upgradation data, slum policy draft; initiation of assigning prop- erty rights to slum dwellers; setting up of resource cells

 $\it Source$ : Based on the information available from ICRW (2006) and Menon-Sen (2012).



affirms that there has not been a proportional increased representation of women or legislative support in realizing women's rights.

A large part of this increase has been in informal settlements, producing new kinds of urban spaces marked by destitution and insecurity on a vast scale. In rural contexts, women frequently have unequal ownership or limited control over land and other productive resources, keeping them vulnerable to poverty. Under the neoliberal paradigm, international flows of capital, commodities and transient labour have increased but so have many restrictions on migration. New risks have emerged for migrant women workers, who are often subjected to immigration controls and are often poorly paid, and lacking job security and safe working conditions.

The need for increasing gender-disaggregated statistics including intersectional information about age, sexuality, class, and migrant status cannot be underestimated to measure inclusion. The CSW proposes a multi-method research as state of the art requirement for policy research on gender equality. As one of the crucial recommendations, the CSW calls for expansion of women's income generating activities and to social protections. It states that there is a vital need to redistribute unpaid work between women and men and end the double burden on women.

The impact of legislative changes in inheritance rights on women's lives in India shows that while more gender equal inheritance rights did lead to positive effects for women, it did not fully eliminate the underlying gender inequality. The male bias in property inheritance continues to be a major barrier for Indian women to access and control economic resources including land, property, technology, financial services, inheritance, and natural resources and promote sustainable entrepreneurship. There is need to promote women's full and effective participation and equal opportunities for leadership and political participation at all levels of decision-making and in all spheres of life to overcome skills that prevent them from managing property and other resources if and when they do get access to them. Multilevel interventions are needed to target the complex individual, family, organizational, structural, and societal contributors to the gender discrimination, inequality, and violence that disrupt lives. Such measures need to recognize the increasing diversity in household composition, that male-headed households are no longer the norm.

The RRY is an opportunity to improve affordability and accessibility of institutional finance through cheaper

credit options to EWS/LIG. From the available reviews of the RRY and reports, it is unclear if there are any quotas and special provisions for housing loans and interest rates for women and LGBT that will help them to overcome barriers in accessing funding through mainstream banking processes. The reduced rates of interest for women, especially Dalit and single women households should be included. Inclusion of the specific target for women-only-loans as a successful indicator would be an improvement on the current (2014-15) financial year making it more gender equitable. The scheme needs to include provision of at least 30 per cent of the 80,000 target units to be distributed by banks for housing loans to women for the year 2015-16 in addition to free financial and legal advice centres to make informed decisions. This will prevent them from becoming entangled in or coerced into taking out loans by their partners, relatives, and community members.

The vision statement for RAY aims to provide an equitable, inclusive, and sustainable growth of cities and towns that provide dignity and a decent quality of life to all residents, especially women and persons with disability. However, current reporting fails to demonstrate any outcomes for women. For example the Detailed Project Report (DPR) from Krishna Nagar slum, Simla District, does not include any names of female beneficiaries. A quick review of the training and process modules for SFCPoA does not consider gender consultation or inclusion on planning in assessment, development, review, or implementation of local area plans. It is as important to create a culture through legal, social, financial, and infrastructure supports to create a supportive environment of these interventions such that it is logically, financially feasible for members to be committed to. There is a need to design, enforce, and implement new and existing gender equality laws and policies, review discriminatory content, and to shift social norms and practices toward greater respect for and enjoyment of women's equal rights.

Based on comprehensive research and evaluation undertaken by SAFP since 2004 in urban and rural poverty programmes and available anecdotal evidence points to embedding gender based planning by government at various levels of governance. Planning can be done locally with cross district and country implications for embedding the GRG methodology through interlinking of mission convergence programmes by Ministry of Women with Ministry of Housing and Urban Poverty





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Alleviation, and with labour and migration issues. This can improve coordination and cooperation with state governments, urban local bodies and other related ministries to eliminate urban poverty by making sure that bureaucratic processes incorporate gender resource differential in planning, development, and implementation of NULM, RAY, RRY, and JNNURM for more cost effective service delivery.

## PLANNING FOR GENDER EQUALITY IN SMARTER CITIES

Gender is an essential construct within which to frame a set of questions regarding the processes and outcomes of marginalization in the urban environment. Socially conferred roles and responsibilities differentially determine how women and men may contribute to and benefit from city life. This does not preclude the fact that men and women are not homogenous and that prosperity in itself does not ensure equality and inclusion for diverse and vulnerable populations within a city. Planning needs to move away from 'poverty as a central theme' to vulnerability of different groups as an important step to improve the significant historical resource differential between men and women within Indian society.

While it might be construed that women in cities generally enjoy some advantages over their rural counterparts, a range of gender inequalities and injustices persist in urban areas that constrain their engagement in the labour market and in informal enterprises and inhibit the development of capabilities among younger women. These include unequal access to decent work, human capital acquisition, financial and physical assets, intra-urban mobility, personal safety and security, and representation in formal structures of urban governance.

India has committed to new practices and policies related to large industrial houses to embrace their corporate responsibilities in combating poverty, inequality, and tackling huge sustainability and human rights challenges.<sup>3</sup> Additionally, a recent bill states that 2 per cent of a company's profit must be devoted to Corporate Social Responsibility (CSR). This unleashes fresh life into our framework of including gender resource differential for a coordinated gendered approach to poverty reduction. At the same time it needs most certainly to be preceded by a consultative process where all parties concerned understand the 'contract' and the expectations of each

stakeholder are confirmed. This can be through focused group discussions at 'mahila mandals', health clinics, municipality community centres, Gender Resource Centres, and other public spaces where the process is participatory, recorded, and transparent according to local government mandates. This would include discussions and processes related to inclusion of traditional technology and practices related to wellness, organic food growing, and affordability mapping of community safety nets such as subsidies, free connections, and variable tariffs for the poorest households.

Since the growth of cities in India has occurred over many decades, the planning of 'smart cities' needs to understand and take into consideration the different levels of exclusion that exist and need to be eliminated for fostering greater inclusion of women, especially indigenous, Dalit, migrant women and minorities when planning for services and spaces within cities. Increasingly international literature points towards the need for transformative local projects that work towards changing the unequal patterns of relationships by equitable distribution of resources and gender roles within the household and the community.

# POLICY RECOMMENDATIONS FOR INCLUSIVE GENDER BASED RESOURCE DISTRIBUTION

In the following section we describe initiatives in community development and Public—Private partnerships (PPPs) from around the world that can be incorporated into existing poverty alleviation schemes to achieve the Ministry of Housing and Urban Planning vision: of providing affordable housing for all: the creation of conditions that facilitate a continuous addition of adequate serviced land and housing to meet the identified need; a 'Slum-free India' with inclusive and equitable cities in which every citizen has access to basic civic and social services and decent shelter; opportunities for urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities to reduce poverty and vulnerability.

#### Neighbourhood/Community Resource Centres

The Neighbourhood/Community Resource Centres based on the Australian experience can be financed under



the RAY to encourage a range of socially entrepreneurial activity within urban communities to improve inclusion, cohesion, and equitable resource distribution. Developing community and neighbourhood centres using the gender resource differential methodology have the capacity to increase social capital within urban communities.

Our recommendation for such centres draws inspiration notionally and analogous to the boundaries of a village's common land (see Ciriacy-Wantrup and Bishop 1975) and the determination of who had rights to graze livestock there. How it differs from the historical communal property as a set of regulations and stakeholder ownership and participation. These regulations revolve around actual governance and membership rules that are mutually agreed upon so that women residents (including migrants) run, participate, and become representative collective of a resource center. More clearly these enterprises should be run and managed by women to raise profile of women in the community as capable managers of community resources.

Although majority of community and neighbourhood centres in Australia were established in the 1970s along-side the women's movement as informal meeting spaces used by women and other residents to address community issues, today they form an integral part of every Australian neighbourhood offering a range of direct and indirect gender based services to vulnerable populations. In report 'Strengthening People and Places: The Role and Value of People and Community Centres' (West End Community House 2011):

In a national survey of community centres, the following key characteristics were observed:

While varying in size and focus, a shared characteristic of centres across all states is that they subscribe to a community development focus by responding to grass roots demands (Australian Neighbourhood Centres and Houses Association (ANHCA), 2009). Most utilise a community management model, which means they are community owned and managed (through volunteer committees). In other words, people 'are involved in defining and taking action on the issues that affect them (Tett 2005:126 cited in Rooney 2011: 5).<sup>4</sup>

They can provide a range of services and operate different funded and non-funded programmes for a range of services that include: Migrant Resource Services for information and support; Women's Resource Centre to provide legal and brokerage services for women and children experiencing sexual abuse and violence; Early Childhood Development and Recreation Programmes to support young mothers and children; Youth Engagement and Rehabilitation programmes for unemployed or underemployed young people; Employment, Training and return to work programmes for adults; LGBT support services; Community Kitchen gardens; and organizing community programmes in cultural and environmental diversity and sustainability. They provide information and support to not only the community but also other service providers in developing programmes that respond to community need and are delivered through volunteers and participation of the community. They have capacity for flexibility to be responsive and shift priorities and resources as new needs emerge within a community. They work in ways that engage local people in local solutions and as such play a critical role in community capacity building.

# Non-government Organizations and Government Partnerships

The non-government organizations (NGOs) are potential partners in implementation, mobilization, network building, and knowledge sharing. More and more international development projects involve partnerships between government agencies, NGOs, and corporations. This strategic vision allows for the government to build capacities for NGOs, corporate partners, and community representatives through focused training on SDGs and in realizing them, finance mechanisms, management priorities, (business models) and assured funding that would enable the NGO presence to organize, establish, and participate in community building that would reinforce a gendered approach to manage challenges.

There are many examples of government and NGO partnerships across the world that have been particularly successful in developing prevention programmes to address urban poverty and homelessness by addressing interrelated issues of alcohol and substance misuse, mental health, unemployment, low and poor employment skills, housing affordability, management of property and child protection, and livelihood generation in the rural communities.

The key to success of these partnerships has been targeted and ongoing funding commitment by the federal, state, and local governments to sustain community initiative and participation through trained volunteers—men,





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women, girls, and boys. The funding from RAY needs to be allocated for the next five years towards continuous funding of neighbourhood community centres that are a combination of the proverbial village squares where

1. Understand pathways to influence national planning and policy framework for more sustainable area planning

people can meet, share ideas, and develop capacity to:

- Participate in planning and inclusion activities with the local government bodies by understanding their legal rights and obligations
- 3. Get training to manage committees, become part of local boards and maintain property and assets
- 4. Learn to design and manage local gender friendly spaces
- Become adept at sourcing and managing public and private funds and partnerships in sanitation, transport, health, education, and employment
- And develop skills to evaluate local initiatives using GRG methodology to ensure equitable inclusion of women, men, and persons with diverse sexual orientation and mental and physical capabilities.

# Public-Private Partnerships—Corporate Social Responsibility in Slums

Based on our consultations with target groups on resource differential and cutting edge policy papers, several opportunities for CSR partnerships are possible. It is possible to build and create integrated social capital to address issues that relate to women's needs in slums. By drawing on a diverse number of actors in civil society, government, and business we recommend the partnerships respond to the very core needs of access to resources for women in slums—housing, transport, health, income, sanitation, skills, employment, etc. explained further.

#### 1. Affordable Housing and Safety

There is increasing evidence that transformative changes in attitude need to take place for inclusion and safety of women in cities that include approaching the issues of affordable housing, land use, and property ownership for women in urban areas within a preventive framework.

The public agencies and the state and local governments should work to bring efficiency in land market,

approval processes, provision of efficient infrastructure, and e-governance, namely, introducing electronic record for land and bringing in more transparency in the record of land and houses, etc. It will add good value if the financing agencies can also connect into these developments and together drive the reforms at the state and local levels. In order to meet the enormous needs of the housing sector, short cuts through the subsidy approach are no longer sustainable over the long period. As subsidy based approach cannot be stretched beyond a point, a more viable and sustainable strategy has to be evolved. There is, therefore, a need for having a market oriented mechanism to meet the challenge of the affordable housing sector (Khan 2012). Alternatives such as those made by the Mahila Housing Trust of Ahmedabad to increase Floor Area Ratio (FAR) of government supported housing with individual toilets are considered to ensure that space for production within the home for women is not reduced. SAFP suggests that more production spaces to manage cottage, artisan, and traditional enterprises are awarded near affordable house with provision of higher FAR for women owned properties. By law 20 per cent of any residential and commercial space should be demarcated and planned for use of workers allowing resident welfare association to manage these with the help of women neighbourhood committees.

Affordable housing in itself will not take care of the safety needs of communities especially in India where proportion of males outnumber proportion of females in urban areas (Tacoli 2012). There is need for implementation of community policing initiatives based on the Police Multicultural Liaison Officers<sup>5</sup> model to foster multiagency liaison between cross sector agencies (housing, private developers, child protection, welfare services, employment, migrant services, education, health, transport, and training) to address gender, ethnicity, and caste based violence prevalent in cities. Any new housing development and relocation efforts (including relocation of pavement dwellers) must include completion of Social Impact Assessment and Implementation of Crime Prevention through Environmental Design (CPTED) principles in local planning. The community liaison officers can become a conduit to work with the community in organizing and monitoring: Neighborhood Watch Schemes; annual community Safety Audits; Welfare Associations Safety Committee; precincts providing policing support to victims of domestic violence and sexual assault





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and educate and inform the community about women's rights within a household, work place, and community.

#### 2. Transport

Women's mobility is constrained by male-biased transport planning which prioritizes travel during 'peak hours', and ignores women's numerous trips related to domestic labour, carework, and informal, part-time employment. Women in slums also face challenges with respect to transportation costs and personal safety, with elderly and differently-abled women often suffering most. SAFP recommends women-run 'transport' committees administering buses/vans or 'rickshaws' for intra-slum travel. Low emission vehicles akin to the 'battery operated rickshaws' designed for narrow lanes can be effective modes of safe transport. By employing youth/men as drivers or negotiating routes and assisting in lifting heavy items the committee imparts a sense of responsibility and ownership. Participation can be sought from established institutional programmes like the Nehru Yuva Kendras (NYK). The NYKs have succeeded in rural India in channeling the youth to make a difference to their communities. Replicating that experience of a grass roots, voluntary organization developing the potential of the young towards positively contributing to their communities in the slums can only serve in transforming lives to becoming responsible and productive citizens. As per NYK method of functioning youth clubs have the potential to perhaps take on projects like organizing transport for women under the guidance of 'transport committees'. The costs of the transport may be offset if at all by limiting the access to paying customers. This is a viable investment option for a private partner in not just providing infrastructure and costs but also developing multiple stakeholder social capacities.

#### 3. Sanitation

Poor access to hygiene, sanitation, and water exacerbate women's poverty by reducing productivity of women and elevating health costs. SAFP research in slums in Delhi pointed to water being provided by mafia. Portable toilets (through Sulabh Shauchalya programme)<sup>6</sup> were left unused because of lack of water supply. Given the backdrop we recommend that women and men are trained in GRG methodology to manage committees that can

negotiate equitable access to neighbourhood resources for example, water committees be instituted as a local decision making structure, mandatory quotas be instituted for women's representation such as 33 per cent in water user and sanitation committees at the slum level.<sup>7</sup> These committees as representative slum bodies negotiate with companies identified by governments to deliver basic services related to water supply. In this approach, community-based water user and sanitation committees pre-finance part of the connection costs for selected poor households, and ensure the appropriate water supply connections and construction of private latrines.8 Community contributions can be in kind and labour. Capacity building is extremely important, to allow local organizations and local firms to carry out most of the construction of toilets, their maintenance, and emptying and also to assure the necessary investments will have a maximum effect on the local economy and that they will also be maintained locally.

The implementation framework for 'Chelsea Working Cities Initiative'9 awarded to the city of Chelsea, Massachusetts, USA, can be used as an example and implemented through the SFCPoA under the NULM to reduce poverty and mobility rates. Chelsea is an industrial town with 23.3 per cent poverty levels (compared with the statewide 10.7 per cent), high unemployment levels and 44 per cent of the population are foreign born. This initiative is currently implemented via 'cross-sector' task forces which include several non-profits such as Salvation Army, Hunger Action Network, banks such as Chelsea Bank and Metro Credit Union, and businesses such as local supermarkets. The state also selected intermediary organizations that will partner with the selected agencies to raise funding from philanthropic organizations and other investors to pay the upfront cost of the services. Under the model, the state provides the funds to repay the investors only if the programmes achieve agreed-upon goals. If they do not, the costs of the services are absorbed by the investors and potentially, to a smaller extent, by the agencies.

#### 4. Healthcare

PPP agreements between local governments, who provide the health infrastructure, and NGOs and the private sector, who provide primary health care service delivery, are a successful approach to expanding healthcare

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coverage to poor communities and providing employment and leadership opportunities for women in the health sector. Primary Health Care (PHC) in wards are often far from the slum habitation. 'Aangan' meetings can provide an optional site for raising awareness about health issues, diseases, prevention, treatment, and immunization. In the past, slum rehabilitation implied removing slum residents by demolishing their tenements leading to long term negative implications on health and safety (physical, mental, and sexual) of women.

SAFP has been working in towards Safe Care and Aware Neighborhoods (SCAN) planning to involve health professionals, local leaders, and representatives of domestic and workers unions to develop neighborhood programmes that address issues of inclusion, violence, and safety in the neighbourhood.

#### 5. Food Security—community garden and kitchen

United States Agency for International Development (USAID) recently signed a memorandum of understanding with DuPont to boost maize production through enhanced agronomic practices and inputs. 10 Food security was ensured through local solutions and collaborations by different partners. As a result of partnerships with local NGOs and USAID and DuPont, and the Ethiopian government several successful activities were launched to improve the nutritional status of targeted communities with a focus on improving the quality of health services for pregnant and lactating mothers, raising awareness of healthy nutrition practices, improving the health, nutrition, water and sanitation status of children, developing the capacity of health extension workers, supporting community-based management of acute malnutrition, and harmonizing activities with local government.

Inspired by Sanjha Chulha<sup>11</sup> community kitchens, we recommend kitchen gardens run by women who draw from biodynamic farming ideas. Given that common lands around urban dwellings are available, seasonal vegetables can be grown with collective contribution using a shared risk membership marketing structure. This kind of farming operates with a much greater degree of involvement of consumers and other stakeholders than usual—resulting in a stronger consumer—producer relationship. The core design includes developing a slum dwelling group that is willing to fund a whole season's budget in order to get quality foods. Women as farmers to know

the needs of a community, but given financial limitations the commitment between farmers and consumers needs to be consciously established prior to cultivating. Every family contributing to farming has a share to the produce (for sale or consumption). Participants' commitment to sustainable, local produce protects the development of the network from mainstream market forces, allowing the local economy to flourish. Key to its success are shared ethical and environmental values, as well as the nature of the relationships that are formed, which help to shape and constitute this protective environment.

# 6. Women enterprises—e-waste disposal, green enterprise

Public-private-community partnerships and formation of waste disposal management committees can contribute to critical decisions affecting their lives of slum dwellers. Tie ups of e-waste management industries with local organizations can help train waste collector's groups and unorganized labourers' collectives to formalize and develop business plans to convert bio-hazards and household waste to manure, fuel, and other end products. Often times, recycled trash in the form of paper, cloth, metal parts, and electric remnants from computers and cellphones are hand-sorted by slum residents for sale and highly toxic waste is housed within proximity of people's living space. Exposure to these hazardous items, unbeknown to the residents can cause long-term illnesses. Managing e-waste offers a relevant opportunity for inclusion of youth, especially young girls to manage and run recycling enterprises that upskill them with technical knowledge and skills for the future. Knowledge mechanisms about health hazards can be shared with womenonly committees that provide accessories (masks, gloves, etc.) to sort through them and also build their capacities and expand marketing strategies for recycling products.

Similarly, community-driven development can benefit from partnerships that support employing women. At the slum level women's labour contracting societies be set up to employ poor unskilled women for construction and operation and maintenance of infrastructure. With support from a corporate/private partner, such societies or groups can work to enhance employment associations, simplify business registrations process and regularize labour contracts. In addition, the partnership ensures that contractors provide day care facilities for children of



women labourers in construction campsites and separate toilet and drinking water facilities and labour shades for men and women workers.

FIGURE 7.3 Participation of Women in Public Private
Partnership Committees



Source: Created by authors.

At the local level, Monitoring and Evaluation (M and E) teams need to be instituted who are fully trained in understanding and incorporation of gender based planning, budgeting, and reporting to periodically assist with information sharing and improving functioning of programmes at the ground levels. As per our recommendation, this team creates feedback loops for collective impact while assessing engagement strategies. Several examples of 'hearing from those we seek to help' are available and provide mechanisms for data collection and using the data for further improvement of improving implementation of property, assets, and resource distribution. The inter-agency monitoring of processes ensures deeper engagement with members of the community organizations for inclusion of GRG methodology in planning and embedding the differential in reporting mechanisms.

### STRATEGIC RECOMMENDATIONS

1. There is need to promote women's full and effective participation and equal opportunities for leadership

- and political participation at all levels of decision-making linked with NMMU, RAY, RRY, SFCPoA, AMRUT (previously JNNURM), at state, local (block and municipality level) to ensure inclusion of gender supportive legislation, by laws and urban planning and development.
- 2. Formulation of an interdisciplinary 'inter-agency' advisory working group with representatives from all genders to NULM, that will respond to the needs of women and develop with members of community strategic, inclusive, and deliberate practices and draw upon each other's' expertise.
- 3. Engender effective communication between agencies and ensure they remain at all times accountable to stakeholders, especially at the grassroots level. The funding from RAY needs to be allocated for the next five years towards continuous funding of neighbourhood community centres that are a combination of the proverbial village square where people can meet, share ideas, and develop capacity.
- 4. Implementation of Community Policing initiatives based on the NSW Police Multicultural Liaison Officers model should be rolled out to foster multiagency liaison between cross sector agencies (housing, private developers, child protection, welfare services, employment, migrant services, education, health, transport, and training) to address and prevent domestic violence and violence related to gender, ethnicity, and caste in Indian cities.
- 5. PPP under agreements between centre, state, and local governments, NGOs, and the private sector to provide and manage primary health care service delivery, green enterprises ( such as community gardens, community kitchens, e- waste management) to provide employment and leadership opportunities for women in the health sector.
- 6. Capacity building through training programmes in management and participation of boards and committees. It is crucial to increase women's participation at all decision-making levels in programmes related to regeneration of natural resources, housing, transport, production spaces, and wellness.
- 7. Develop terms of reference for women's groups at the slum level and create coordination among such other subgroups such as NYKs and link national and local policies through coordination mechanisms. Relocation of slums, pavement dwellers, and other informal





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- housing residents is undertaken after comprehensive consultation with women about their safety and access to health services, child care centers, work, and transport.
- 8. Comprehensive approaches for gender inclusion from across the nation need to be mapped and replicated by building upon existing infrastructure and laws (such as Real Estate Law 2014) and by-laws that respond to gender issues. For example by law 20 per cent of any residential and commercial space should be demarcated and planned for use of workers allowing resident welfare association to manage these with the help of women neighbourhood committees. Timely annual reporting as well as three-year review and evaluation of the impact of relevant legislation and by-laws to Parliament should become mandatory. This will ensure that required amendments are made yearly to accommodate emerging community needs and address flaws in urban poverty schemes.
- 9. Any new housing development and relocation efforts (including relocation of pavement dwellers) under SFCPoA must include completion of a Safety Audit in addition to Social Impact Assessment. Legal literacy to EWS/LIH about their rights and responsibilities with regards financial loans as part of RRY and training in skills required to manage the financial and operational management of resources.
- 10. Facilitate opportunities for collaboration among cross-sector, cross-agency (Women and Child, Ministry of Labour, Small Scale Industries, Social Welfare) through M and E specialist teams. The constitution of M and E team needs to reflect a process that aligns with programme priorities of NULM, RAY, RRY, SFCPoA with the needs of the community.

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Indian cities continue to be planned in a traditional way even though the GOI is keen to develop and promote 100 smart cities within the next decade. Like most developing nations the urban policies in India do not explicitly address gender and social issues. Current urban poverty alleviation programmes in conjunction with national policies provide a strong platform for development of institutional reforms that can lead to equitable distribution of property (land, housing, assets) and resources (access to natural and build environment, finance, networks, skills, and credit). In cities of the future, local

governments need to play a proactive role in promotion of inclusive, participatory, transparent, and accountable systems for infrastructure development. It is imperative that all systems of government: legislative, executive, and judiciary encourage development of gender based spatial planning to improve safety for and productivity of women. Inclusive urban planning and governance requires ongoing commitment of resources from GOI and corporations to improve participation and involvement of communities in understanding and reducing gender resource differentials in urban development.

#### **NOTES**

- In June 2014, the Government of India announced its ambitious plan to build 100 smart cities across the country. This plan will be administered by the Ministry of Urban Development, and will focus on building new smart cities and redeveloping existing urban regions with populations of over 100,000 people.
- Concept Note for Gender Resource Centres. Last modified March 2014. Available at http://delhi.gov.in/DoIT/DoIT\_ AR/ConceptGRC.pdf
- 3. This is a joint statement by 200 thinking leaders from the fields of business, civil society, social service, academia, and government ranging from India, Bangladesh, Brazil, Bhutan, Australia, Sri Lanka, the Netherlands, and Sweden who attended the Sustainability Reporting for Sustainable Development conference organized by Global Reporting Initiative on 11 and 12 June 2014 in Mumbai. It is available in a PDF format: https://www.globalreporting.org/SiteCollectionDocuments/Mumbai-declaration-onsustainability-reporting-for-sustainable-development.pdf (last accessed March 2015).
- 4. ANHCA represents nationally over 1,000 Neighbourhood Houses, Community Houses, Learning Centres, Neighbourhood Centres, and Community Centres which are member organizations of their state and territory peak/representative bodies. The formal adoption of a new name—The Australian Neighbourhood Houses and Centres Association (ANHCA)—and a new constitution took place in early 2009. This constitution now sees the National Board elected from its State and Territory member organizations. See http:// www.anhca.asn.au/content/history-anhca
- 5. In the state of New South Wales, Australia, the Multicultural Community Liaison Officer (MCLO) programme employs civilian officers at the local level to work with communities and police to strengthen links and facilitate communication and interaction between police and culturally and linguistically diverse communities. MCLOs identify local priorities for police and culturally diverse communities, encourage





- partnerships and forge better relationships between police officers and members of the community. They work in close cooperation with Domestic Violence Liaison Officers (DVLOs), Crime Prevention Officers (CPOs). Available at https://www.police.nsw.gov.au/community\_issues/cultural\_ diversity (last accessed 8 April 2015).
- The programme was Initiated by Sulabh International, an organization that developed low cost toilet seats called 'Sulabh Sauchalya'. These were made available to communities that had little or no access to sanitation. However, in the absence of water supply and sewage systems, these toilets were found to be underused with little public investment.
- 7. There are several best practices to pull ideas from. Under the Urban Water Supply and Environmental Improvement Project in Madhya Pradesh, India, community group committees (some composed entirely of women) collect water users' fees and manage a fund for repair and maintenance to ensure the sustainability of community-based infrastructure and services.
- 8. Available at http://www.bostonfed.org/workingcities/cities/ Chelsea.htm
- 9. Available at http://www.sciencedirect.com/science/article/ pii/S0197397514000344 (last accessed 15 March 2015).
- 10. Available at http://www.forbes.com/sites/csr/2013/02/04/ mining-and-international-development-partner-or-pariah/ (last accessed 15 March 2015).
- 11. The neighbourhood tandoori oven, has been a part of Punjabi tradition for ages. In rural Punjab, the Sanjha Chulha was quite popular and women usually gathered—not unlike the village well—at the chulha (oven) to bake bread and discuss the day's happenings.
- 12. Available at http://www.nasscom.in/100-smart-cities-program (last accessed 8 April 2014).

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