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# REPORT ON THE PRE-GOVERNING COUNCIL PARTNERS CONSULTATION ON THE GENDER EQUALITY ACTION PLAN

28-29 March 2009, Nairobi, Kenya



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#### Introduction

On the 28<sup>th</sup> and 29<sup>th</sup> March 2009, UN-HABITAT hosted a two-day, weekend consultation with partner organisations on the agency's Gender Equality Action Plan (GEAP). The GEAP is an institutional strategy to reduce gender discrimination and promote gender equality in human settlements development. The consultation took place just before UN-HABITAT's 22<sup>nd</sup> Governing Council from 30<sup>th</sup> March to 3<sup>rd</sup> April 2009. During the Governing Council, Member States considered the Plan for implementation as part of the proposed institutional work programme and budget for 2010-2011.

The Partners Consultation had two objectives:

- 1) To provide an opportunity for partners to share their work relevant to the UN-HABITAT Gender Equality Programme; and
- 2) To provide a forum for partners and UN-HABITAT teams to learn about and contribute to the implementation of the Gender Equality Action Plan.

Participants included representatives from women's NGOs, housing rights organisations, local government development organisations, women's land access trusts and UN-HABITAT programme staff. (Appendix 2 shows a full list of participants, their organisations and respective countries.)

During the two-day consultation, organisations made individual presentations about gender-related work in their organisations, with relation to housing and urban development. Most also briefly outlined the activities they wanted to contribute towards the action plan. On the second day of the consultation, partners formed groups with overlapping interests and started defining more concrete activities that could be delivered together.

The Governing Council has since approved the Gender Equality Action Plan in early April 2009. Proposed activities by UN-HABITAT partners, as outlined in this report, are thus important contributions towards putting the Plan into motion.

#### **Background**

The Gender Equality Action Plan promotes equal opportunities and outcomes for women and men, and likewise for boys and girls, in human settlements development. This is so they can enjoy the same rights and freedoms and benefit equally from urban development and housing initiatives.

The Plan also fosters the achievement of the Millennium Development Goals and reinforces a series of international mandates and commitments to gender equality and the advancement of women. These include the Beijing Platform for Action, the Habitat Agenda and the Economic and Social Council Agreed Conclusions 1997/2 and 2006/36 on the mainstreaming of gender perspectives into the policies and programmes of all United Nations policies and programmes. (A copy of the Gender Equality Action Plan is attached as Appendix 4).

Half of humanity now live in cities and within the next two decades, 60 per cent of the world's people will reside in urban areas. The rapid rise of slums is characterized by urban poverty, poor safety, health risks and unsound environmental conditions that affect all slum residents—but usually with the worst effects on women and girls.

Compared to men, women in urban areas tend to suffer more from multiple deprivations, which in addition to overcrowding, include the worst effects caused by poor access to clean water and sanitation services, poor education, poor healthcare and other inadequate basic services. Tenure insecurity is also particularly a problem for widows and female-headed households; traditional or cultural practises can limit their ability to get land and housing or to

keep it. And even when a woman in married, studies have shown that she is more likely to take the brunt of problems from forceful evictions, which tend to take place during the day, when men are often working or away from the home.

Studies and field experience show that during and after natural disasters, armed conflict or civil strife, women's specific needs and vulnerabilities are often insufficiently addressed. Finally, in financial terms, although cities offer more work opportunities than rural areas, women generally earn less than men, and women are more often employed in the informal sector, which usually offers little labour protection.

There is also a need to recognise and promote the contribution of urban women in improving cities. For example, the Gender Equality Action Plan will help steer efforts to empower low-income women economically, helping to alleviate poverty in families and communities. The Plan also promotes women's leadership and makes use of their skills and knowledge in disaster management, tackling environmental problems associated with climate change, and improving safety and security in cities.

The Gender Equality Action Plan seeks to address inequalities faced by urban women and to guide UN-HABITAT is strengthening gender equality and women's empowerment. The Plan's emphasis is on secure tangible and measurable gains, with performance indicators. It also aligns directly with UN-HABITAT'S six-year Medium Term Strategic and Institutional Plan (MTSIP) 2008 – 2013, so that gender mainstreaming reaches all programmes.

The Consultation on 29-30th March 2009 was the third partner consultation on the Gender Equality Action Plan. The first took place during the fourth World Urban Forum in Nanjing in November 2008 and the second took place in January 2009 in Nairobi. All three were funded by the Government of Norway.

#### **Opening Session**

Ms Lucia Kiwala, Chief of UN-HABITAT'S Gender Mainstreaming Unit, welcomed participants. She explained that the Gender Equality Action Plan helps to make gender equality work in housing and urban development more focused, more strategic and more systematic. She added that donors also recognise the importance of partnerships that pool together resources and expertise to focus on collective outputs and outcomes.

## Setting the Context Mr Gora Mboup, Chief, Global Urban Observatory (GUO), UN-HABITAT

Mr Mboup, on behalf of the Director of Monitoring and Research Division, gave an overview of the Medium-Term Institutional Plan (MTSIP) and the challenge of going "beyond the box of mathematical equations and looking at the social implications" of gender in human settlements.

In monitoring, there are already some areas that are specific to women in their own right—maternal mortality, for example.

Other areas require more effort in teasing out gender-disaggregated data, but these efforts our worthwhile since they shed light on the impact of gender on rights and quality of life.



Mr Gora Mboup, Chief, Global Urban Observatory (GUO) and Ms Lucia Kiwala, Chief, Gender Mainstreaming Unit, both of UN-HABITAT.

For instance, monitoring of water services is of interest because it is an activity primarily assigned to women and girls; they are the ones most negatively affected if supply is poor. And monitoring of homelessness in different regions has repeatedly shown that women who are widows are at greater risk of homelessness.

The GUO is continuing to work with the Gender Mainstreaming Unit on gender indicators for monitoring and research. The work also involves compiling, using and disseminating sex-disaggregated data on housing and urban development.

The Gender Equality Action Plan (GEAP) is cross-cutting in mainstreaming gender concerns throughout UN-HABITAT's work. The GEAP focus areas correspond directly to the six areas in the agency work programme, the MTSIP: (i) advocacy, monitoring and partnerships; (ii) participatory urban planning, management and governance; (iii) pro-poor land and housing; (iv) environmentally sound urban services; (v) strengthened human settlements finance systems and (vi) excellence in management.

#### **UN-HABITAT Information Sessions**

The UN-HABITAT Information Sessions provided an overview of UN-HABITAT activities, so that partners could gain an understanding of what UN-HABITAT is already doing and how it is doing it. The aim was to give partners the context and background information of these activities, so that partners could gauge where they could fit in.

#### Advocacy and Monitoring in Cities

Mr Naison Mitzwa Mangiza, Chief, Policy Analysis Branch, Monitoring and Research Division, UN-HABITAT

Mr Mangiza explained that the Monitoring and Research Division is primarily concerned with advocacy, monitoring and partnerships. The division produces two flagship publications for UN-HABITAT, published in alternating years: the *Global Report on Human Settlements* and the *State of the World's Cities*. The division's mandate covers the following:

- Improved awareness of sustainable urbanisation issues at the local to global levels;
- Improved monitoring of sustainable urbanisation conditions and trends;
- Active participation by Habitat Agenda Partners in the formulation of sustainable urbanisation policies;
- Monitoring and assessment—for example on progress towards the attainment of the Habitat Agenda goals and the Millennium Development targets on slums, drinking water and sanitation.

Gender mainstreaming is one of the division's responsibilities. This includes the following:

- Global monitoring of the mainstreaming of gender in human settlements policies and programmes at the country level and identification of lessons learnt;
- Mainstreaming of lessons learnt into programmes implemented with the assistance of UN-HABITAT and alone by governments and local authorities;
- Field testing and piloting of innovative ideas on gender and women's empowerment;
- Producing technical publications.

UN-HABITAT monitors progress on gender equality by assessing what activities have worked and what have not. The agency has noted that in countries where there is legislation to accommodate a wide range of actors in gender mainstreaming, progress has been most significant. For instance, Rwanda and Uganda have legislation on the participation of women in government and public service.

The **Global Campaign on Sustainable Urbanisation** is a major area of advocacy for UN-HABITAT. There will be annual themes of focus. UN-HABITAT encourages partners to participate at city, national and regional levels to participate by organising events. UN-HABITAT promotes the involvement of partners in formulation of policies on sustainable urbanisation. The agency examines the strength, number and location of these partnerships too, with the aim of assessing how well they perform and learning from their experiences.

When advocating at the country level, UN-HABITAT does not have a standard formula on which ministry to contact as a focal point because human settlements issues are handled differently in different countries. Not all countries have a separate human settlements ministry for land and housing. Usually, the focal points are the ministries dealing with housing and urban development. At the same time, UN-HABITAT can also liaise with government departments responsible for coordinating gender mainstreaming.

#### Gender Mainstreaming in the Asia Pacific Region

## Ms Lowie Rosales, Human Settlements Officer, Regional Office for Asia and Pacific, (ROAP), UN-HABITAT

Ms Rosales gave an overview of ROAP and described their work on gender mainstreaming. Seventy to eighty per cent of ROAP's work deals with post-disaster and post-conflict reconstruction. Their gender mainstreaming work includes:

- Publishing indicators on gender-friendly cities;
- Expert Group Meetings on gender main-streaming (eg. in post-crisis situations);
- Awards to local governments for good practise in gender mainstreaming (2004); and to leaders and groups who used strong gender-responsive approaches to building disaster-resilient communities (2007). Awards are important because they publicise good projects and create awareness of good practises that can be replicated.

Her presentation also described the "The People's Process," a philosophy of putting people in the center of the development process. It is practiced extensively in UN-HABITAT human settlements work in various countries, such as Sri Lanka, South Africa, Namibia, Bangladesh and Afghanistan, among others. The premise is that people are the main actors and producers of housing, supported by governments and other partners, and so people should be empowered to take charge of their own development processes. This part of her presentation prompted a discussion of the People's Process in South Africa, after the apartheid era. Results of this bottom-up approach can be even more remarkable when politicians can be convinced to advocate for it and provide "political capital."

ROAP has tried and tested The People's Process in the its operational work in poverty reduction, post-disaster and post-conflict reconstruction, including Bangladesh (through community savings and credit schemes. Indonesia (as communities rebuilt after the tsunami and earthquakes), in Sri Lanka (through Women's Bank), Pakistan (through the housing reconstruction of earthquake affected areas) and Afghanistan (by establishing and empowering Community Development Councils community-level governance).



Ms Lowie Rosales of ROAP

#### **ROAP's proposed GEAP activities**

- 1. Gender training for UN-HABITAT staff at regional and country level (June 2009);
- 2. Documentation of best practices;
- 3. Strengthening gender work in technical cooperation activities by bridging the "normative-operational divide"—in other words incorporating gender work in both policies and country-level activities;
- 4. Building strategic partnerships with regional networks, including the Asian Coalition for Human Rights (ACHR), CITYNET, UNIFEM, the Centre for Asia Pacific Women for Politics (CAPWIP), the Commonwealth Local Government Forum (CLGF) and the United Cities and Local Government (UCLG).

#### Environmentally Sound Basic Infrastructure and Services

Mr Graham Alabaster, Chief, Water and Sanitation and Infrastructure Branch (WSIB, Section 1) and Ms Angela Hakizimana, Human Settlements Officer, WSIB, UN-HABITAT

Mr Alabaster gave an overview of the Water and Sanitation Infrastructure Branch, which focuses on the fourth focus area of the MTSIP: "environmentally sound urban services." His presentation highlighted problems with existing data on access to water and sanitation. The data often suggests that access and coverage is sufficient, but when the quantity of water, the cost, and the time and burden of fetching it are considered, access to water is problematic for many people. Mr Alabaster raised concerns that poor data lulls policy makers into complacency and leads them to make the wrong decisions about water and sanitation.

Four priorities in the branch's Forward Looking Strategy are:

- Delivering sustainable services for the poor The branch has made gains in bringing down the project preparation time needed for securing financing for projects, so that the immediate needs of poor communities can be catered to quickly;
- Ensuring synergy between the built and natural environment bringing in urban services with a reduced carbon footprint (eg. Reducing the amount of energy used to process water);
- Monitoring the Millennium Development Goals and beyond –finding out who is getting what and targeting those that need assistance. WSIB use genderdisaggregated data in their monitoring;
- Integrating Infrastructure and Housing using water and sanitation infrastructure as an entry point for slum upgrading.

Ms Angela Hakizimana highlighted some gender issues of water and sanitation in urban areas. For example, she noted that in the Lake Victoria region, it is generally girls who are responsible for water collection while men obtain it mostly for commercial purposes. Moreover, women, the elderly and people with disabilities may have to rely on water vendors who may not provide clean water. A microcredit water and sanitation project targeting female-headed households has also been implemented in ten African towns.

Participants of the consultation were interested to know whether UN-HABITAT works at local or international levels on water and sanitation. Ms Hazimana explained that the work spans across all levels. In each country, before work begins on any level, UN-HABITAT signs a Memorandum of Understanding with governments. The Agency also engages with ministers on water policy. UN-HABITAT worked with UN-Water and other international agencies on campaigns during the International Year of Sanitation (2008). The campaign involved partners on all levels, from grassroots organisations to Members of Parliament.

#### Experimental Reimbursable Seeding Operations (ERSO) Trust Fund

## Mr Christian Schlosser, Human Settlements Officer, Urban Finance Section, UN-HABITAT

Mr Schlosser explained that ERSO operates on the basic premise of providing loans, rather than giving grants or donations, as has been the norm in the past for the UN. The advantage of providing loans in comparison to grants is that commitment levels of service users is much greater if they are using some of their own money. The loans are provided to local financial institutions, rather than directly to end users, and these institutions in turn leverage the ERSO loan to provide loans to the urban poor for house building and improvements and infrastructure upgrading.

ERSO will be tested over four years, with a target of 8 to 12 operations to be set up. Mr Schlosser explained that on 2<sup>nd</sup> April 2009, UN-HABITAT would sign the first ERSO agreements with project partners from Argentina, Bangladesh, Kenya, Nepal, Tanzania and Uganda.



Mr Christian Schlosser introduces the ERSO Trust Fund

After the ERSO presentation, some participants asked if Women's Land Access Trusts could liaise with ERSO, or if they had to go through a financial intermediary. Mr Scholosser explained that ERSO works primarily with financial institutions as intermediaries, but the ERSO team is open to looking at proposals of partners to provide advice on possible financing options. ERSO also benefits from the information partners can share about new related initiatives.

#### Slum Upgrading Facility

## Ms Angela Mwai, Project Finance Advisor, UN-HABITAT

Ms Mwai explained the Slum Upgrading Facility (SUF) helps slum dwellers, including many women, to have access to affordable finance for housing through special financial instruments. SUF operations started in 2005 to mobilise domestic capital and local commercial finance for slum upgrading in developing countries. The project currently operates in Ghana, Tanzania, Sri Lanka and Indonesia.

Although slum dwellers are often unable to access normal banks, they still have some



Ms Angela Mwai , Project Finance Advisor, UN-HABITAT

money that can be banked if suitable Local Finance Facilities (LFFs) are established. SUF helps to facilitate and broker LFFs. It also builds the capacity of local banks, local authorities and communities.

LFFs bring together many stakeholders: community organisations and networks, local government, central government, NGOs, independent professionals, banks, microfinance institutions and other financial institutions, and planning and development authorities. In addition to addressing financing, SUF also helps communities to gain assurances from local and national governments about security of tenure. Moreover, the programme encourages local authorities to bring in infrastructure, such as water and sanitation services.

#### **Presentations by Partners**

#### Centre for Asia and Pacific Women in Politics (CAPWIP)

#### Ms Sylvia Ordonez, Executive Director

Ms Ordonez gave an overview of the history of CAPWIP, which was established in 1992. CAPWIP is a non-partisan, non-profit and non-governmental regional organization dedicated to promoting equal participation of women in politics and governance.

#### **CAPWIP Approaches:**

- •Advocacy for "Transformative Politics"—defined as "the use of power to create change towards economic, social and political equity between sexes and among sectors within the context of shaping a society that is just, humane and promotes a sustainable way of life."
- •Global and Regional Congresses— a venue for women parliamentarians and other women leaders to share their experiences, discuss issues and articulate priority areas for action. The theme of the last global congress in 2008 was "Gender in Climate Change Adaptation and Disaster Risk Reduction." The next congress will be about maternal health.
- **Training**—the CAPWIP Institute for Gender, Governance and Leadership has developed modules and training programs for women's leadership and responsible citizenship, based on the framework of transformative politics.
- **Communications**—CAPWIP's online Women Bulletin has more than 30,000 subscribers and its website received about a million hits last year.

The CAPWIP presentation prompted discussions on how grassroots women can enter politics. In CAPWIP's experience, the best entry point for local women to enter politics is at the district level, and CAPWIP conducts training for local women to do that. Participants warned against simplistic approaches in assuming that grassroots women will automatically be better leaders when it comes to advocating for gender and grassroots causes. Women leaders need to have the right skills and qualifications or they need to develop them, and this is why governance and leadership programmes for grassroots women are important.

#### Municipal Development Partnership (MDP) East and Southern Africa

#### Mr George Matovu, Regional Director

Mr Matovu explained that MDP supports the gender movement in a cross-cutting away. Established in 1991, MDP advocates for decentralisation and capacity building for local governments in Sub-Saharan Africa. They have an office in Benin to cover West Africa, and an office in Harare for East and Southern Africa.

MDP thematic areas of focus are:

- Policy research, governance and advocacy;
- Ministerial seminars;
- Training and peer-to-peer learning;
- Direct advisory services to local government;
- · Urban agriculture; and
- Knowledge management.

#### MDP identified the following capacity-building areas that can feed into the GEAP:

- Gender mainstreaming and gender awareness campaigning and advocacy;
- Participatory budgeting and the gender dimension of budgeting;
- Establishment of a regional gender budget network;
- Establishment of a Women and Local Government Data Bank;
- Mechanisms for participatory and inclusive governance; and
- Urban Agriculture.

In addition to conventional face-to-face training to address the above areas, MDP plans to use multimedia methods, including web-based learning, video conferencing and radio. He asked UN-HABITAT to consider sharing its IT resources so that GEAP partners could use technology such as video conferencing to link up more easily.

After the presentation, participants discussed urban agriculture and its impact on women. They identified urban agriculture as a land use and planning issue. For example, in urban areas, land that was once used for growing maize is being slashed and claimed for other uses. It is a gender issue because most of the urban farmers are women. Urban women are the ones looking for food and making sure it is on the table. MDP's stance is that women need to be given the skills and tools to modernise food production in urban areas.

#### Institute of Local Government Studies (ILGS)

#### Ms Magdalen Kannae, Lecturer and Member

Ms Kannae explained that the Institute is mandated with the legal responsibility to enhance the knowledge, skills and attitudes of the local government staff and other key stakeholders at the District Assembly (DA) levels to ensure effective planning, implementation, monitoring and evaluation of development programmes.

ILGS's gender work includes training for DA key staff on gender mainstreaming, gender advocacy, gender budgeting and change management. The Institute also advocated for implementation of affirmative action for women in public boards, with a minimum of 40% representation by women. With support by the UN System, they have produced the publication "Who is doing what in local governance?"

#### ILGS's possible contributions to GEAP include:

- Research into the effectiveness of the government policy of affirmative action on women's representation and, depending on the findings, advocacy can follow;
- Capacity-building programmes on gender mainstreaming and gender budgeting for DAs; and
- Assessment of the laws or traditional practices relating to land and shelter in Ghana, followed by gender-sensitisation training based on the findings.

Following the ILGS presentation, there was debate among participants about the efficacy of affirmative action. Some participants expressed concern that affirmative action can be abused: women can get to the top, then forget women's issues and the women who elected them. Others maintained that affirmative action is only a temporary measure to get more women into politics and should not be seen simply as an easy way for women to get into power. Training of women on how to be good leaders and how to mainstream gender issues in their work as leaders remains of paramount importance.

There was also a point raised that bad examples of women's leadership are getting more publicity than examples of good women's leadership—for example in the informal sector. This points to the need for more documentation of good practices among women leaders.

#### Commonwealth Local Government Forum (CLGF)

#### Ms Nyasha Simbanegavi, Project Coordinator Southern Africa

Founded in 1994, CLGF promotes and strengthens democratic local government across the 53 countries of Commonwealth. It encourages the exchange of best practices through conferences, programmes, projects, research and information sharing. To do this, it brings together national , provincial and local spheres of government involved in local government policy and decision making. Ms Nyasha Simbanegavi explained that CLGF promotes a minimum of 30% women's representation in all public positions.

#### Highlights of CLGF's work includes the following:

- A biennial CLGF Conference with a working group on gender;
- Publications including an E-journal on Commonwealth local governance, a quarterly bulletin and the Commonwealth Local Government Handbook. The handbook includes information on women's participation in local government in each of the Commonwealth countries:
- At least one regional event per year where gender issues are part of discussions;
- A toolkit on international peer reviews in which gender issues are addressed.

#### CLGF's possible contributions to the GEAP:

- Promotion and raising awareness on gender issues through CLGF foras, conferences and publications;
- Promotion of good practices on gender mainstreaming through existing programmes and projects like the Good Practice Scheme Project, which includes some environment-related projects;
- Mainstreaming gender issues into a CLGF programme being developed to deal with climate change in the Pacific; and
- Access to sustainable finance and affordable housing and infrastructure for women promoted through the Commonwealth Consultative Group on Human Settlements.

Following this presentation, there was continued discussion about increasing political participation by women. Participants shared ideas on ways local authorities can make meetings more accommodating for women. For example, by changing the times of meetings so that they do not conflict with times when women have childcare responsibilities.

#### Centre on Housing Rights and Evictions (COHRE)

#### Ms Agnes Kabajuni, Women Housing Officer

Ms Kabajuni introduced COHRE as an international NGO established in 1994, with offices in Geneva, Brazil, Cambodia, Sri Lanka, Duluth and Ghana. COHRE conducts global campaigning against forced evictions. It also has programmes on women and housing rights; the right to water and sanitation; and litigation and global advocacy.

The Women and Housing Rights programme (WHRP) addresses challenges caused by gender discrimination that make it particularly difficult for women to access and stay in adequate housing.

Suggested areas where COHRE can contribute to the GEAP include:

- Training on land and housing issues, with a gender perspective;
- Media advocacy, such as in editorials and press releases;
- Engaging policy makers on law and policy reforms, with the involvement of national NGOs;
- Developing fact sheets on relevant themes.

After the presentation, participants asked for more information on COHRE's advocacy work on water and sanitation rights, which is priority issue for many women. Ms Kabujuni referred to COHRE's research in Israel on rights to land, housing, and water and sanitation. COHRE campaigns for water for the poor and is working on litigation around water as a right. In South Africa, COHRE has challenged the use of pre-paid water meters as being "anti-poor."

There was also discussion on the need during advocacy to use more real stories from the grassroots to give life to facts and figures. COHRE gathers people's testimonies as part of research and monitoring. Women with real experiences of eviction are also invited to take part in commissions to give testimonies.

#### Youth and Mentor Programme for Gender Equality

#### Ms Shivani Bhardwaj, Programme Director, Sathi All for Partnerships

This is a proposed programme still in the making. Ms Bhardwaj explained that the programme would involve young people who can be mentored over two years to develop a neighbourhood project. The goal is to develop "women's resource zones" where there is collective ownership of land, housing, property and women's resources. Part of the work involves identifying what local areas could be owned by women's groups collectively. Examples of possible public spaces are parks, halls for marriages, vending areas and parking lots.

A major challenge for the project is in securing funding. The group has not had money for two years and had not been given any land from local authorities. There was discussion among participants about the challenges of finding funding and convincing local authorities to give away land for projects such as "women's resource zones." Ongoing work is needed to get governments on board and to convince them of the value of such projects. Participants welcomed future discussions with Sathi All for Partnerships on how to advocate strategically in this area. Other partners were encouraged to consider sending young people from their organisations for internships at the Youth Mentor Programme for gender equality.

#### **Huariou Commission Networks**

Ms Jan Peterson (HC Founder and Chair), Ms Birtie Scholz (HC Land and Housing Campaigner), Ms Carmen Griffiths (HC Member from Jamaica Women's Construction Collective) and Ms Maxensia Nakibuka (HC Member from Uganda)

Ms Peterson introduced the Huairou Commission (HC) as a long-time advocacy partner of UN-HABITAT. She also emphasised that HC was built on the idea of partnerships. HC is a global coalition of women's networks, institutions and individual professionals. It links grassroots women's community development organisations to partners. At the same time, it connects development professionals to on-the-ground practice. Some examples of HC's collaborative work with UN-HABITAT include working on the Global Land Tool Network and the Safer Cities Programme.

Ms Peterson described some of the early challenges of HC's development and how it took much time, effort, and trial and error to gain experience and credibility in lobbying. The challenge was to "talk globally and act locally."

#### **HC Campaigns**

Ms Birte Scholz described the Commission's work in training grassroots women how to lobby and exercise power in political spaces. HC encourages policy makers to treat grassroots organisations as experts and "autonomous change agents," not just beneficiaries. The current campaigns are on:

- Community resilience to disasters and crises:
- Governance;
- HIV/AIDS and
- Land and housing.

## Some of HC's possible contributions toward the GEAP include:



Jan Peterson, Birte Scholz and Carmen Griffiths of the Huairou Commission.

- Continued use of local-to-local dialogues, which link grassroots women's groups with local government officials;
- Disaster prevention linking in with "ProVention," a consortium around disaster-risk reduction that highlights grassroots women's roles;
- "Upscaling" grassroots women's methods of dealing with community injustices—for example, through community watchdog and community paralegal schemes;
- Linking grassroots women to monitoring and evaluation of land reform policies;
- Documenting grassroots women strategies against evictions;
- Supporting grassroots women to influence policy through the Grassroots Women's Academy. This is a forum where grassroots women meet to formulate policy suggestions, which are then fed into high-level meetings, such as the World Urban Forum.

#### HC case: The Construction Resource and Development Center (Jamaica)

- Ms Carmen Griffiths described how her group mobilised women around water and sanitation issues in Jamaica at the grassroots level;
- The group also mobilised and trained women on construction after the hurricanes and helped women to make their homes more disaster resilient;
- HC is also involved in the Safer Cities Programme in Jamaica. The work goes beyond structural changes in urban planning and works also on changing societal attitudes about violence against women;
- As part of their work with local authorities, grassroots women in Jamaica worked with mayors. Women in the network also did vulnerability mapping in disaster areas and helped to do questionnaires on behalf of local authorities.

#### HC Testimony about grassroots involvement: Maxensia Nakibuka (UCOBAC)

- Ms Nakibuka described herself as a grassroots woman from Uganda, a widow and a person living with HIV
- She emphasised the importance of getting men on board the gender equality movement and commended HC for involving grassroots women at every conference

Discussions following the presentation centred on how HC was able to overcome its early challenges and develop from being a collection of inexperienced grassroots campaigners to a respected grassroots lobby with influence on governments. Part of HC's success is in producing documentation and reports on grassroots experiences, so that governments can be informed. HC also invites local leaders to grassroots functions and attends local government events. In the interest of documenting best practices, UN-HABITAT is interested in finding out more about partners that helped HC to overcome challenges during its early days of advocacy.

#### Women Land Access Trusts (WLATs)

Ms Kakra Hayword provided an overview of WLATs. Participants from Uganda, Tanzania, Kenya and Burundi also gave individual presentations on their local WLAT experiences.

## Financing Cooperative Housing for the Urban Poor - A Gender Perspective

#### Ms Kakra Hayford, Independent Consultant

Ms Hayford is an independent consultant on housing finance and cooperatives. She explained that WLATs are intermediary partner organisations that mobilise women's groups into housing cooperatives and savings groups to broker financial arrangements. Using microcredit and funds from commercial or other financial institutions, WLATs rally in-kind support from government, local authorities and the private sector towards funding of housing for the poor. Financing can be grants, or loans with no interest or low-interest rates. WLATs have the advantage of being democratic, participatory and people-driven. Cooperatives can also work together to have more clout in negotiating with municipalities on services

#### Uganda Women's Land Access Trust (UWLAT)

#### Ms Lorna Juliet Amutojo, Founder and Trustee

Established in 2007, UWLAT looks at housing and land as an economic issue and helps women to improve household incomes. Many of the women work in the informal sector, often in petty trading. Part of the trust's work involves helping women to build up their business capacity. They work with women to create simple but tailor-made business plans. They also encourage women to develop a "savings culture."

The UWLAT is responsible for the second phase for the Women's Pilot Housing Project at Mpumudde sub-division in Jinja. This involves a revolving fund and credit guarantee scheme to enable women to acquire affordable land and housing. Jinja Municipal Council had carried out the first phase of the pilot with support from UN-HABITAT and Akright Projects, a private real estate developer.

Banks find it difficult to lend to women's groups because of the risks associated with these groups, such as lack of collateral (land and property) and secure land rights. The few who have land are usually either tenants or have only user rights. Most do not have land titles. Also, their small businesses or trading does not bring in high returns.

However, UWLAT's discussions with Post Bank Uganda, after the launch of a Government fund on enhancing security of tenure for the poor, suggest that banks are more willing to lend to UWLAT as a block loan because it would be more efficient and easier to manage.

UWLAT possible contributions to the GEAP include the following:

- Desk review of policies on land, housing, and planning in Uganda (with relation to gender) and production of fact sheets;
- Strategic lobbying with line Ministries and legislators;
- Raising awareness of women and building their capacity to demand for property rights;
- Establishing a revolving fund and a credit guarantee scheme to provide micro-financing for women:
- Establishing partnerships with financial institutions for leveraging financing and developing products that respond to GEAP outputs;
- Building women's capacities on financial matters, business skills and management.

#### Tanzania Women Land Access Trust (TAWLAT)

#### Ms Grace Kisiraga

Ms Kisiraga explained that TAWLAT formed in 2004 to assist low-income women to access land. financial services and affordable, secure homes. They do this by forming their own housing cooperative societies. TAWLAT helps low-income women to form and register cooperatives and assists them to access land and loan services through revolving funds.

TAWLAT also provides assistance in land transfers, acquiring title deeds, searching for land plots and getting building permits.



Drawing of a TAWLAT building under construction.

Part of its work involves training on income-generating activities.

A highlight of Ms Kisiraga's presentation was her description of a TAWLAT pilot project which is under construction. She showed a drawing of the 5-story building, which will contains 32 residential apartments, five commercial units and open space for more commercial units and parking. Ms Kisiraga explained that women were involved in all stages of the building's development, including the design.

Some of the flats have 3-4 bedrooms, but these will generally be shared by more than one household. Some women will be able to sublet other rooms in the property for extra income.

## Kenya Women Land Access Trust (KEWLAT)

#### Ms Catherine Khisa

KEWLAT registered in early 2007. It has five housing cooperatives: two in Kibera and three in Githogoro. Despite its general classification as a Women's Land Access Trust, one of KEWLAT's cooperatives has men only, one has both men and women, and the remaining three have only women as members.

Ms Khisa explained that KEWLAT has been working with the Partners and Youth division of UN-HABITAT to ensure that youth members of their housing co-operatives also benefit from leadership and vocational training.



From Left: Catherine Khisa, Kakra Hayford, Sylvie Kiniti, Lowie Rosales, Christine Mbonyingo and Grace Kisiraga presenting on Women's Land Access Trusts

KEWLAT advocates for gender issues at the grassroots level. The presentation touched upon the potential for KEWLAT to contribute to benchmarking in documenting best practices for land and housing involving women-led households.

#### Burundi Women Land Access Trust (BUWLAT)

#### Ms Sylvie Kinigi and Ms Christine Mbonyingingo

Ms Sylvie Kinigi explained that BUWLAT's work builds on a spirit of community mobilisation and developed from older initiatives. She described the concept of the "tontine," a traditional organisation for low-income women. BUWLAT is building on the experience of tontines to reach out to more women.

In Burundi, post-conflict reconstruction is one of the biggest challenges and this is combined with challenge of helping internally displaced people. Ms Kinigi and Ms Mbonyinggingo also said that many housing practises in Burundi remain discriminatory against women. For example, the legal framework denies equal rights to women and men in the inheritance of land and housing property.

#### BUWLAT's target groups are:

- Women heads of households, especially those also living with HIV/AIDS;
- Low-income women, including teachers and nurses;
- Women who have returned from refugees camp and are internally displaced;
- Young women or girls who are HIV orphans and also heads of households.

#### Summary of Discussions on Women's Land Access Trusts (WLATs)

#### i) Abuse of loans

Participants discussed whether the low-interest loans offered by WLATs are susceptible to abuse. Some participants wondered whether lenders could benefit from cheap loans, only to become slum landlords as they rented the properties out at an inflated rate of rent to poor tenants. Participants then discussed deterrents against abuse of loans. One deterrent is to check identity cards of applicants to distinguish genuine tenants from the local landlords. KEWLAT does this in Soweto East, one of the villages in Kibera. There is also an argument that housing cooperatives are less susceptible to abuse by slum landlords, since members own shares and not the property itself.

#### ii) Fraudulent property deals

Several participants also raised concerns about fraudulent deals where grassroots women are conned into paying for land or property that does not belong to the purported owner. Participants acknowledged that this is a serious problem in many countries, although grassroots women are not the only ones falling victim to these schemes. Some bogus deals have even involved luxury properties. Participants agreed that WLATs can help reduce these risks by encouraging and assisting women to check ownership details with land registries.

#### iii) WLAT client group

Some WLATs included teachers and nurses as loan recipients. This sparked debate on whether WLATs should focus exclusively on poor, low-skilled women since professionals have more resources. Supporters of loans to professional women pointed out that in some countries, professionals such as teachers and nurses earn very low salaries and still struggle with housing, and they should therefore not be excluded from assistance.

#### iv) Resistance from husbands

Participants agreed that due to patriarchal, cultural beliefs, husbands can initially be embarrassed or resistant to the idea of getting a property through their wives. Some husbands fear that their wives are seeking accommodation through WLATs to leave them. There was discussion on the role of WLATS in working with husbands and male partners to allay these fears, and helping men understand the benefits of housing cooperatives for the whole family.

#### v) Women's inheritance of land and property

There was some debate on whether governments should impose legislation to dictate that shares bought by a woman must be passed onto to another woman after her death. However, the willingness of women to pass land or property onto other women varies from place to place. Likewise, there is also lots of debate on joint-ownership involving women. In the meantime, housing cooperatives have a role to play in setting their own rules on this issue.

#### vi) Securing land for WLATs

Participants discussed the challenge of securing land for WLATs. UN-HABITAT and organisations with technical expertise may be able to help negotiate with governments for land—mostly by negotiating with ministers and municipalities. Uganda and Tanzania are examples where governments have given away state-owned land to women's land access trusts.

#### Reflections from UN-HABITAT Programme Managers

Ms Pinky Vilakazi, UN-HABITAT Programme Manager, South Africa and Ms Victoria Abankwa, UN-HABITAT Programme Manager, Ghana

Ms Pinky Vilakazi said she welcomed being part of the process of mainstreaming gender issues into country programmes, and she appreciated how the consultation provided clarification on how gender issues fit across all areas of housing and urban development. She stressed the importance of partnerships, learning from each other and building networks. She also commended WLATs for making history and breaking new ground. Although there are lots of challenges, she pointed to their work as an important struggle for the poor. Finally, she emphasised the importance of documenting best practices and lessons learnt.

Ms Victoria Abankwa gave a summary of Ghana's Women Land Access Trust, since there was no representative from that group at the consultation.

#### The Way Forward

Participants formed three groups to discuss partnership working and to plan clearer activities to feed into the GEAP. There was consensus that the activities would be defined more clearly with the group work and would go a step further than the activities addressed in individual presentations from each organisation. The three groups covered the following areas:

- Urban planning, governance and management;
- Land and housing;
- Financing for housing and infrastructure.

Each group was asked to complete a matrix/template supplied by the UN-HABITAT Gender Mainstreaming Unit. The group work started on 29 March 2009, but partners wanted more time to flesh out their activities, in terms of defining associated outputs, indicators, beneficiaries, partnerships, funding needs and timeframes.



Participants with shared interests discussed gender equality activities they could implement together. From left: Shivani Bhardwaj, Nyasha Simbanegavi, Magdalene Kannae, George Matovu and Jan Peterson. Groups agreed to work together during the week of the Governing Council to develop their ideas further, and to submit the matrices to the Gender Mainstreaming Unit by 12<sup>th</sup> April 2009. The Gender Mainstreaming Unit would then compile all the matrices and inputs from partners and integrate them with inputs from UN-HABITAT branches and departments. Afterwards, a fully integrated matrix of activities in support the Gender Equality Action Plan would be presented.

Partners also agreed that it would be useful to form a **Gender Equality Action Forum** to implement the GEAP and create an opportunity for members to share experiences and monitor progress. Ideally, Forums would take place just before the World Urban Forums and UN-HABITAT Governing Councils.

#### Closing Remarks, Mrs Anna Tibaijuka, Executive Director, UN-HABITAT

Mrs Anna Tibaijuka thanked participants for taking the time to come to the consultation and "joining hands with UN-HABITAT in strengthening gender equality programmes in the area of housing and urban development."

She stressed the importance of improving gender equality as part of the struggle, as cities fight the double challenges of climate change and the financial crisis.

"The success of the Gender Equality Action Plan depends on collaborative efforts between UN-HABITAT and partners at the global, national and community levels," she said.

A copy of her full speech is included as Appendix 3.



Mrs Anna Tibaijuka, Executive Director of UN-HABITAT (left) and Ms Lucia Kiwala, Chief of the Gender Mainstreaming Unit address participants.

#### Appendix 1: Agenda



**United Nations Human Settlements Programme** 

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#### GEAP Partners Consultation Conference Room 12 28-29 March 2009 Agenda

#### **Objectives:**

 To provide an opportunity for partners to share their work relevant to the UN-HABITAT gender equality programme.

To learn about the contribution to the implementation of the gender equality

action plan by partners.

action	plan by partners.
Saturday	
March 28, 2009	
00.00 00.45	
08.00 - 08.45	Registration
09.00 - 10.00	Opening Session and setting the Context
	Welcome and Introductions
	• Opening Remarks and an overview of the MTSIP results based management
	Framework by Mr Gora Mboup, Chief of the Global Urban Observatory (GUO)
10.00- 10.30	Tea/coffee break
10.30 – 11.45	UN-HABITAT information session
	<ul> <li>Advocacy and monitoring in cities by Naison Mutizwa- Mangiza, Chief, Policy</li> </ul>
	Analysis Branch
	<ul> <li>Gender Mainstreaming in Asia Pacific by Lowie Rosales Human Settlements</li> </ul>
	Officer, Regional Office for Asia and Pacific (ROAP)
	<ul> <li>Environmentally Sound Basic infrastructure and services by Graham Alabaster,</li> </ul>
	Chief, Section I Water Sanitation and Infrastructure Branch (WSIB) and Ms Angela
	Hakizimana, Human Settlements Officer, WSIB
	<ul> <li>Discussion</li> </ul>
11.45-13.00	<ul> <li>Experimental Reimbursable Seeding Operations Trust Fund (ERSO Trust Fund)</li> </ul>
	by Christian Schlosser.
	<ul> <li>Slum Upgrading Facility by Angela Mwai, Project Finance Advisor</li> </ul>
	<ul> <li>Discussion</li> </ul>
13.00-14.15	Lunch Break
14.15- 15.30	Presentations by Partners
11.15 15.50	Tresentations by Furthers
	<ul> <li>Sylvia Ordonez, Executive Director, Centre for Asia and Pacific Women In Politics</li> </ul>
	<ul> <li>George Matovu, Regional Director, Municipal Development Program East and</li> </ul>
	Southern Africa
	<ul> <li>Magdalen Kannae, Lecturer and a Member of the Institute of Local Government</li> </ul>
	Studies - Ghana
	<ul> <li>Nyasha Simbanegavi, Project Coordinator Southern Africa, Commonwealth Local</li> </ul>
	Government Forum
	<ul> <li>Discussion</li> </ul>
15 20 16 00	Tr / ee ll.
15.30- 16.00	Tea/coffee break

16.00- 17.00	<ul> <li>Uganda Women Land Access Trust by Lorna Amutojo:</li> <li>Centre on Housing Rights and Evictions (COHRE) by Agnes Kabajuni, Women Housing Officer,</li> <li>Discussion</li> </ul>
Sunday 29 March 2009	
09.00 – 10.00	Presentations partners  Huairou Commission Networks  Youth and mentor program for gender equality in UN-Habitat by Shivani Bhardwaj, Programme Director Sathi all for Partnerships  Discussion
10.00 -10.30	Tea/coffee break
10.30-12.00	<ul> <li>Presentations by Women Land Access Trusts</li> <li>Financing Cooperative Housing for the Urban Poor – A gender perspective by Kakra Hayfrord, Independent Consultant.</li> <li>Tanzania Women Land Access Trust by Grace Kisiraga</li> <li>Kenya Women Land Access Trust by Catherine Khisa</li> <li>Burundi Women Land Access Trust by Sylvie Kinigi and Christine Mbonyingingo</li> <li>Discussion</li> </ul>
12.00-13.00	Reflections by Habitat Programme Managers  Pinky Vilakazi, South Africa Victoria Abankwa, Ghana Discussion
13.00-14.00	Lunch Break
14.00 – 15.30	The Way Forward
15.30	Closing Remarks  • Dr. Anna Tibaijuka, Executive Director of UN-HABITAT

#### Appendix 2: Participant List



### **GEAP Partners Consultation 28-29 March 2009, Nairobi, Kenya**

## **Participants List**

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## Appendix 3: Closing Remarks



Statement by Mrs. Anna Tibaijuka
Executive Director of UN-HABITAT
Under-Secretary-General of the United Nations
on the occasion of the
Gender Equality Action Plan Partners Consultation
Sunday 29 March 2009

Honourable Ministers, Your Excellencies, Ladies and Gentleman:

It is a privilege to address you today on the eve of our 22<sup>nd</sup> Governing Council. I am delighted that you are standing by us at this important occasion. I am delighted also see Jan Peterson, Chair, Huairou Commission, and Ms. Sylvia Kinigi, the former Prime Minister of Burundi, in this distinguished audience.

Gender equality and women's rights and empowerment are pivotal components of sustainable urbanisation in the face of the current economic, financial, and food crises, not to forget the increasingly frightening ravages of climate change.

I want to thank you for joining hands with UN-HABITAT in strengthening gender equality programmes in the area of housing and urban development. I thank you also for taking the trouble to come here this weekend to consolidate your involvement in our agency's new Gender Equality Action Plan. I know how far many of you have travelled to be here with us today, and I thank you all for going that extra mile.

Distinguished ladies and gentlemen,

As you know, the combined impact of rapid urbanization, climate change and globalization is resulting in increasing inequalities, which pose enormous social, economic and environmental challenges. One of our major concerns at the United Nations is the plight of the estimated one billion women, men and children who live in slums. One out of every six human beings is currently deprived of the most basic amenities, such as water, sanitation, security of tenure, durable housing and sufficient living space.

Needless to say, if these trends are not addressed and reversed, the slum crisis will continue to be yet another threat in the long list of threats to global peace and security. Under the Millennium Development Goals, we are mandated by world leaders to achieve a significant improvement in the lives of at least 100 million slum dwellers by 2020. I tell you this because already, the United Nations has calculated that the financial crisis with high and volatile food and energy prices, has pushed at least 100 million people around the world back into poverty.

How many of you in this audience are aware that right here in our host country Kenya, the rains have failed, and the food crisis is affecting 10 million people. Drought has affected food production in many areas and shortages have seen food prices soar. Women make great sacrifices to help their families to stave off hunger. That can mean skipping meals to allow their children to eat or deciding not to spend money on transport and fees to see a doctor, even if the clinic is free. Some women and girls are even selling sex for food.

Go to any shopping centre and you will see for yourself the charities asking shoppers to donate food. Daily the overcrowded slums of Nairobi are seeing more and more drought refugees coming in from the countryside.

Many of them are women and the hungry children they support. Even when times are good, exercising their rights are one of the biggest problems faced by women, and especially those living in poverty. Whether it comes to securing a loan to building or renovate the home, or obtaining title to inherited property, women always have more trouble.

This are just some of the reasons why gender equality is everybody's business. Never forget that women's rights are human rights. The success of the Gender Equality Action Plan depends on collaborative efforts between UN-HABITAT and our partners at the global, national and community levels. This includes other UN entities, regional networks, local authorities, academic and training institutions, NGOs and grassroots organisations.

From outset we have developed the Gender Equality Action Plan with our partners many of whom attended our special meeting at the fourth session of the World Urban Forum in Nanjing, China last November, and a review of the Plan in January.

You are our eyes and ears and you help to make us accountable. Your voices are our voices!

The International Labour Organisation pointed out that women are in a weaker position than men to weather the economic crisis. Women have lower employment rates, and even when they do have jobs they usually earn less than men.

These issues cannot be separated from the urban agenda, whether we are talking about protecting women from homelessness and evictions, ensuring low-income women have equal access to affordable housing, or looking for new, more sustainable approaches to housing finance. These are just a few examples, but as the recession continues to filter through from developed countries to developing countries, we need to be vigilant in ensuring that women's rights and priorities are given special attention in urban development.

In the face of these challenges, our approach to gender equality needs to be strategic and systematic. This is partly why the Gender Equality Action Plan places such a great emphasis on cooperation and partnerships that pool together strengths of different organisations.

Here are some examples.

Firstly, we are working in partnership with the United Nations International Research and Training Institute for the Advancement of Women (INSTRAW) and researchers from the Caribbean Association for Feminist Research and Action (CAFRA), the Asia Institute of Technology, and other universities to undertake a global assessment on the status of women's empowerment and gender mainstreaming in local governance. The findings of this research will help us and our partners during the implementation of the Gender Equality Action Plan.

As a second example, UN-HABITAT is finalising a Memorandum of Understanding with UNIFEM to strengthen our partnership in relation to the UNIFEM-led Global Programme on Safe Cities Free of Violence against Women. Other areas of collaboration will include broader issues of

good governance, women's empowerment, political participation and gender-responsive budgeting.

Thirdly, we have encouraged member countries to establish women land access trusts as vehicles for helping women to acquire land and housing in their own right, overcoming traditional prejudices and discrimination in accessing housing finance.

At UN-HABITAT, we are committed to strengthening gender equality and women empowerment and we are counting on our partners to work with us in improving the status of men and women in towns and cities around the world.

I would like to end by inviting you all to the Governing Council Sessions, especially the dialogue on the special theme for the Governing Council on financing affordable housing in the face of climate change.

THANK YOU.

#### **Appendix 4: The Gender Equality Action Plan**

The Gender Equality Action Plan is attached as a PDF, separate from this document.