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Gender and Urban Poverty in South Asia

Proceedings Report of the 2012 Subregional Workshop

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Note:
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Foreword

Economic growth and urbanization have transformed the Asia and Pacific region in the past 2 decades, yet poverty still remains a key development challenge. South Asia is home to half of the world's absolute poor living on less than $2.00 a day, and 35% of South Asians in urban areas currently live in slums and squatter settlements. The urban poor are highly vulnerable due to high unemployment; insecure housing and tenure; inadequate access to water supply, sanitation, electricity, and transport services; and limited education and health care facilities. Poor urban women, especially those in socially excluded groups, suffer disproportionately more in these unhealthy, unsafe environments and have limited opportunities to meaningfully participate in the decision-making process or to engage in productive activities to improve their livelihoods and communities.

This report is the product of a successful subregional workshop on Gender and Urban Poverty in South Asia which brought together a diverse group of people including government officials implementing ADB-funded projects; nongovernment organizations; and development professionals from Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka to share their knowledge and experiences in addressing gender and social inclusion issues in urban development projects. It highlights key gender issues in urban development and lessons learned from good practices that are achieving both gender equality results and sustainable urban development outcomes. The report firmly demonstrates the clear links between gender- and socially inclusive urban development programs and partnerships between governments, the private sector, and communities to attain the overall goal of "livable cities."

ADB urban sector operations are guided by Strategy 2020 and the ADB Urban Operational Plan, which will continue to focus our efforts on creating competitive, green, and socially inclusive cities. We are excited to take this agenda forward to support gender equity as a "driver of change" with our government and nongovernment partners in the region. This report provides a sound basis to do that. Thus, it is with great pleasure that we present this publication and we hope that it will serve as a practical reference guide to realize our vision of livable cities and poverty reduction in South Asia.

Fei Yue
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Urban Development and Water Division
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Currency Equivalents

Bangladesh taka (Tk)	Tk1.00 = $0.0125	$1.00 = Tk80[*]
Nepalese rupee (NRe/NRs)	NRe1.00 = $0.0113	$1.00 = NRs88.24
Indian rupee (Re/Rs)	Re1.00 = $0.0225	$1.00 = Rs44.42
Sri Lankan rupee (SLRe/SLRs)	SLRe1.00 = $0.0077	$1.00 = SLRs130

Abbreviations

ADB	–	Asian Development Bank
ADF	–	Asian Development Fund
BWDB	–	Bangladesh Water Development Board
CBO	–	community-based organization
CDC	–	community development council
CIF	–	community infrastructure fund
CLAFNet	–	Community Livelihood Action Facility Network
CLAP	–	Community Livelihood Action Plan
CPS	–	country partnership strategy
CRHCC	–	comprehensive reproductive health care center
CURE	–	Center for Urban and Regional Excellence, India
DMC	–	developing member country
DMF	–	design and monitoring framework
EGM	–	effective gender mainstreaming
FWC	–	female ward councilor
FY	–	fiscal year
GAD	–	gender and development
GAP	–	gender action plan
GEN	–	gender equity theme
GESI	–	gender and social inclusion
HCS	–	housing cooperative society
IUDP	–	Integrated Urban Development Project, Nepal
KEIP	–	Kolkata Environmental Improvement Project
KUKL	–	Kathmandu Uptayaka Khanipani Limited

[*] All exchange rates were provided by project directors based on their estimations of currency changes over the course of their projects. The India Kerala Project used Re1.00 = $0.0209 or $1.00 = Rs47.8

LGED	–	Local Government Engineering Department
MDG	–	Millennium Development Goal
MHP	–	Million Houses Programme
MPPW	–	Ministry of Physical Planning and Works
NGE	–	no gender elements
NGO	–	nongovernment organization
NHDA	–	National Housing Development Authority
O&M	–	operation and maintenance
OBA	–	output-based aid
PHCC	–	primary health care center
PIU	–	project implementation unit
PMO	–	project management office
PSF	–	poverty social fund
RUSDIP	–	Rajasthan Urban Sector Development Investment Program
SARD	–	South Asia Department
SGE	–	some gender elements
SLM	–	Settlement and Land Mapping
STIFPP	–	Secondary Towns Integrated Flood Protection Project
TLCC	–	town-level coordination committee
UDA	–	Urban Development Authority
UGIAP	–	Urban Governance Improvement Action Program
UGIIP	–	Urban Governance and Infrastructure Improvement (Sector) Project
UNDP	–	United Nations Development Programme
UNESCAP	–	United Nations Economic and Social Commission for Asia and the Pacific
UN-HABITAT	–	United Nations Human Settlements Programme
UNICEF	–	United Nations Children's Fund
USUP	–	urban settlement upgrading program
WHO	–	World Health Organization
WLCC	–	ward-level coordination committee
WSS	–	water supply and sanitation
WUSC	–	water users and sanitation committee

Glossary

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

Gender analysis is a systematic approach to understand differences between the development needs and priorities of men and women and the variable impact of development programs on men and women. It uses sex-disaggregated quantitative and qualitative data to understand men's and women's different roles, responsibilities, decision-making power, incentives, and access to productive resources and basic services. Gender analysis includes contextual analysis of the socioeconomic, legal, and political environment as they affect gender-based roles and constraints in society.

Gender mainstreaming is the process of assessing the implications of any planned action on men and women, including legislation, policies, programs, and projects in any area and at all levels. It is a strategy for making women's as well as men's concerns, experiences, needs, constraints, and priorities an integral dimension in the design, implementation, monitoring, and evaluation of policies and programs in all political, economic, and social spheres so that women and men benefit equally and inequality is not perpetuated. Effective gender mainstreaming is based on collection of sex-disaggregated data and detailed gender analysis. The ultimate goal of gender mainstreaming is to achieve gender equality.

Gender equity is giving men and women fair treatment and opportunity according to their respective needs. This may involve equal treatment or treatment that is different but considered equivalent in terms of rights, benefits, and opportunities. In the development context, a gender equity goal may introduce special measures to compensate disadvantaged women and men, to end inequality and foster autonomy.

** This glossary is adapted from United Nations International Research and Training Institute for the Advancement of Women (INSTRAW). 2004. *Glossary of Gender Related Terms and Concepts* www. un-instraw.org; ADB. 2012. *Guidelines for Gender Mainstreaming Categories of ADB Projects*. Manila; World Bank. 2001. World Bank Policy Research Report 2001: *Engendering Development: Through Gender Equality in Rights, Resources and Voice.* World Bank and Oxford University Press, New York; and World Bank. 2005. World Development Report 2006: *Equity and Development*. Washington, DC.

Gender equality means that men and women have the opportunity to develop their full potential and make their own choices free from the limitations set by stereotypes, gender roles, or prejudices. It does not mean that women and men have to become the same but that their rights, responsibilities, and opportunities will not depend on whether they are born male or female. It means women and men have equal (i) rights under customary or statutory law; (ii) opportunities and access to resources to enhance their human capabilities, productivity, and earnings; and (iii) voice to influence and contribute to the decision making in governing structures, institutions, and the development process in their communities. Gender equity is a process for achieving the goal of gender equality. Gender equality between men and women is a desired outcome or result.

Empowerment implies men and women have the power to control their own lives, pursue their own goals, and choose opportunities they want to take advantage of; build skills, self-confidence, and resources to become self-reliant; and influence decisions that affect their lives both individually and collectively. Empowerment is both a process and an outcome.

Executive Summary

In March 2012, the Asian Development Bank (ADB) held the Subregional Workshop on Gender and Urban Poverty in South Asia to share experiences and enhance lateral learning among ADB and its project partners on addressing gender and social inclusion issues in urban development projects in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka. Participants included senior government officials, nongovernment organizations (NGOs), community-based organizations (CBOs), researchers, ADB urban and gender specialists, and representatives of international development agencies. The objectives of the workshop were to

(i)   showcase emerging good practices in pro-poor gender- and socially inclusive design of urban infrastructure and urban development projects,
(ii) learn from successful implementation of ADB projects delivering gender equality results,
(iii) enhance the gender and development capacity of project staff implementing ADB projects, and
(iv) synthesize workshop proceedings in a publication as a reference guide for gender and urban sector specialists in ADB and its partner agencies.

The main themes of the workshop were inclusive urban planning and governance, public–private–community partnerships, and capacity development for achieving gender equality results. Presentations and discussions highlighted the key challenges in addressing gender and social inclusion issues as well as lessons learned from initiatives benefiting the poor and women in cities and towns throughout the subregion. This report presents the synthesis of knowledge, experiences, good practices, and recommendations shared at the forum with the aim of assisting ADB and its partner agencies in the planning of urban development projects to facilitate gender- and socially inclusive outcomes and reduce poverty in South Asia.

Urban Poverty—A Growing Challenge in South Asia

While South Asia is the least urbanized subregion in Asia, with an average urbanization rate of 32.2% in 2010, compared with an average of 42.5% for the region, there are already serious signs for concern.

- Of the world's 10 fastest-growing cities, 4 are in Bangladesh and India.
- 52.4% of South Asians are expected to live in urban areas by 2050 with an average 2.1% annual urban population growth rate between 2010 and 2050.
- The absolute number of people living in South Asian cities is projected to be among the highest in Asia, growing from about 549 million people in 2010

- to 875 million in 2030. This constitutes 38% of the expected increase in the urban population in Asia and 23% of the expected urban population increase in the world in the next 20 years.
- Poverty and social exclusion in South Asia are significant with 35% of the urban population—190.7 million people—currently living in slums and squatter settlements, the highest proportion in the region.
- In addition to income poverty; poor-quality and overcrowded housing; insecure tenure; inadequate access to water supply, sanitation, and electricity and transport services; and limited schools and health care facilities in urban slums and informal settlements exacerbate poverty.
- 96% of South Asians living in urban areas in 2010 had access to improved drinking water through public taps and neighborhood water points, but only 51% had in-house piped connections. In comparison, only 64% had access to improved sanitation facilities and 18% used shared facilities.
- Health surveys conducted in 45 developing countries during 2005–2008 showed that globally, women bear the largest burden as primary collectors of water in 64% of households, compared with 24% of households for men, 4% for boys, and 8% for girls.

Women are particularly vulnerable to the risks associated with urban poverty. Lack of housing and security of tenure in slums impoverish single mothers and their children, increasing women's vulnerability to evictions and exploitation in shared tenures or by landlords. A lack of access to infrastructure and services means that women and girls are preoccupied with household chores that deprive them of education, income-generating activities, and leisure. Unsafe water and lack of solid waste and wastewater management result in illnesses requiring care that limit women's economic activities and drain family income. Inadequate transport services restrict women's opportunities for employment and access to markets and put them at risk of sexual harassment in overcrowded buses and trains. Poorly lit streets, lack of employment, and insecure informal sector wages render women and girls vulnerable to exploitation, social diseases like HIV/AIDS, and resultant reproductive health problems.

ADB's Strategic Context

ADB's Strategy 2020 includes gender equity as a "driver of change," providing the strategic framework for addressing gender equality and women's empowerment in its operational work. ADB has institutionalized mechanisms to support the implementation of its Gender and Development Policy, such as placing gender specialists in selected field offices, developing a categorization system to measure and report on gender mainstreaming performance, and adopting project gender action plans (GAPs) as a key tool for gender mainstreaming. ADB's Urban Operational Plan under Strategy 2020 emphasizes a three-pronged agenda for "livable cities that are economically competitive, socially inclusive, and environmentally attractive," demonstrating its commitment to make significant contributions to gender and social inclusion and urban poverty reduction in Asia and the Pacific. In South Asia, ADB country partnership strategies in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka all identify urban development as a priority sector and gender equity as a priority theme. South Asia Department (SARD) addresses country-specific gender disparities by conducting

social and gender analysis and incorporating gender features and GAPs in project designs as the first step toward achieving gender equality outcomes. In 2009–2011, 41% of all SARD projects were categorized as "gender mainstreaming." Of these projects, 44% were in the urban sector.

The workshop attained its strategic objectives on knowledge building and lateral learning on how to address gender and social inclusion issues based on experiences and lessons learned under ADB urban development projects and NGO initiatives in SARD developing member countries. The main topics, good practices, and recommendations discussed at the workshop are summarized below. The report presents case studies, articles, a tip sheet, and entry points for gender- and socially inclusive urban development to support future planning and design of ADB operations for greater poverty reduction in South Asia.

Main Topics and Good Practices Discussed at the Subregional Workshop

Pro-poor policy, legal, and regulatory reforms. While most urban development policies do not explicitly address gender and social issues in South Asia developing member countries, national development plans that have set inclusive poverty reduction goals provide the platform for sector agencies to develop institutional strategies and operational guidelines to ensure the poor are not excluded from urban development programs. Policy, legal, and regulatory reforms are necessary to reduce key bottlenecks to accessibility and affordability of basic services by the urban poor including (i) lack of legal status and security of tenure; (ii) high utility connection costs and tariffs with inflexible cost recovery measures and billing practices; (iii) lack of regulation of service standards and service providers, leading to corruption and unsafe, unreliable, and costly services; and (iv) lack of effective subsidies for the poorest households. In setting resettlement policies, urban planners need to fully understand the economic and social costs involved. Examples of pro-poor and gender-inclusive policy, legal, and regulatory reform initiatives that were shared at the workshop are as follows:

(i)   Gender and social inclusion issues are being addressed in urban water supply and sanitation, roads, and urban development policies and operational guidelines of the Nepal Ministry of Urban Development, supported under the Integrated Urban Development Project.

(ii)   Pro-poor water connection policies adopted by the Government of Nepal allowed its partner utility company to improve its outreach under the Kathmandu Valley Water Supply Improvement Project.

(iii)   Water supply to community taps was provided for slum dwellers with no legal tenure in Bangladesh by the Dhaka Water and Sewerage Authority, with a local NGO guaranteeing bill payment.

(iv)   The gender-inclusive resettlement program under the Kolkata Environmental Improvement Project in India minimized potential negative impacts of relocation and empowered women by providing them with titles to new flats, improved services, economic opportunities, and leadership roles in community development.

Inclusive urban planning and governance. Local governments are key actors in the promotion of inclusive, participatory, transparent, and accountable systems for infrastructure and services delivery. Inclusive urban planning requires identifying the poor and understanding the nature and scale of urban poverty through participatory approaches. Women's lack of participation or low representation in decision-making structures and processes related to urban services and governance means their needs and priorities are rarely considered in urban planning and investments. To improve the accountability of service providers and eliminate vulnerability under graft-based informal systems, mechanisms need to be set up to allow for regular feedback on the reliability, quality, and affordability of basic services; and for grievance and dispute resolution. The development and implementation of town-level GAPs by municipalities reflects commitment and accountability for institutionalizing gender-inclusive urban governance. Common approaches to gender- and socially inclusive urban planning and governance that were discussed are as follows:

(i)   In-depth surveys and separate consultations are undertaken to understand the different needs and priorities of men and women; and awareness-raising campaigns, ward-based rallies, courtyard meetings, and motivational activities are conducted to promote women's participation in preparing community action plans.

(ii)   Mandatory quotas are instituted for women's representation in local decision-making structures, such as 33% in water user and sanitation committees and town- or ward-level coordination committees, and 67%–100% in slum improvement committees. The success of this approach under the Second Urban Governance and Infrastructure Improvement (Sector) Project in Bangladesh led to a local government executive order in 2011 mandating 33% representation of women in town-level coordination committees and 40% representation in ward-level coordination committees.

Public–private–community partnerships. The unmet demands of growing urban populations reinforce the interdependent roles and need for strong partnerships between government, the private sector, and civil society organizations (NGOs and CBOs) in planning, financing, and operation and maintenance of urban infrastructure and services to fill the gaps. Public–private–community partnerships cover a wide range of agreements in relation to service delivery, including partnerships with government agencies, public sector utilities, large-scale national or international companies, small-scale local entrepreneurs, NGOs, and CBOs in private sector and intermediation roles. While governments have already benefited from the participation of the private sector and civil society groups in making service delivery more efficient and effective, having many stakeholders requires close management and monitoring to build trust, manage potential risks, and achieve intended results. Unless pro-poor and gender-inclusive targets and features are integrated, there is no guarantee that service delivery under public–private partnerships will improve outreach to the poor.

Promising public–private–community partnership approaches discussed to improve accessibility and affordability of basic infrastructure and services include the following:

(i)   **Output-based aid approach.** Under the Nepal Second Small Towns Water Supply and Sanitation Sector Project, government agencies hire private utility

companies under performance-based contracts to deliver basic services to poor households identified through poverty assessments. In this approach, community-based water user and sanitation committees prefinance part of the connection costs for selected poor households, and ensure the appropriate water supply connections and construction of private latrines.

(ii) **Community contracting systems.** In Sri Lanka, NGOs build partnerships between local governments and communities by facilitating CBO applications for small grants for small infrastructure projects (water supply systems, toilets, drains, footpaths, and housing) that they plan and build themselves. Under the Bangladesh Secondary Towns Integrated Flood Protection Project (Phase 2), municipalities contracted community development committees for slum improvement works and women's labor contracting societies for the construction of earthworks for flood protection, operation and maintenance of infrastructure, and tree planting along riverbanks.

(iii) **Competitive contracting approach.** The Second Urban Primary Health Care Project in Bangladesh facilitated public–private partnership agreements between local governments and NGOs which delivered primary health care services to about 400,000 people (70% women) with a 30% target for the poorest families.

Women's empowerment. Partnerships between municipal bodies, the private sector, and local NGOs and CBOs have shown good potential to increase women's participation, employment, and leadership in urban planning and governance, thereby empowering women to become change agents in their communities.

(i) 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.

(ii) Under the Kerala Sustainable Urban Development Project, India, women's groups identify community priorities in infrastructure, and in partnership with municipal corporations, allocate resources for building roads, drainage, biogas plants, toilets, street lights, health centers, and playgrounds.

(iii) The Women's Bank in Sri Lanka provides credit for microenterprises and skills training for poor women.

(iv) Leadership training for female ward councilors under the Second Urban Governance and Infrastructure Improvement (Sector) Project in Bangladesh strengthens their capacity to represent their constituencies and to incorporate women's priorities into community development plans.

(v) Several projects in Bangladesh, the Maldives, and Nepal have increased women's employment by requiring private sector contractors to hire female labor and comply with equal pay for equal work and core labor standards. Affirmative law has increased women's civil service employment in Nepal.

Capacity development for gender equality results. Achieving gender equality results is challenging and requires government agencies and their partners to integrate gender-inclusive measures in their operational work and institutional strategies. However, most development agencies have weak institutional capacity to plan,

manage, implement, monitor, and evaluate gender-inclusive urban development projects. The report provides ADB's strategy, approaches, and capacity development for gender mainstreaming as well as a case study on the Bangladesh Local Government Engineering Department's successful experience in developing and implementing its Gender Equity Strategy.

Conclusions and Recommendations of the Subregional Workshop

Understand gender dimensions of urban poverty for inclusive urban planning and governance. Gender and social analyses are vital to understand the nature of urban poverty and take into account men's and women's different perspectives, needs, and priorities in designing and implementing urban development policies and projects.

(i) Use participatory approaches such as (a) poverty mapping, disadvantaged group assessments, and baseline surveys to collect data disaggregated by sex, caste, and ethnicity; and by levels of food security, literacy, health, and nutrition; and (b) separate consultations and awareness-raising forums for men and women to identify their unique needs and priorities in poor communities.

(ii) Ensure women's representation in local government decision-making structures (e.g., as mayors, ward councillors, and members and heads of town and ward committees) and leadership in CBOs (e.g., water and sanitation users committees) through mandatory quotas.

Strengthen pro-poor and gender-inclusive delivery of urban infrastructure and services. Urban development policies and projects aiming to expand service delivery to the poor, particularly through public–private partnerships, benefit from integrating gender- and social-inclusion issues to address poverty concerns.

(i) Strengthen the capacity of local governments to fulfill their role in (a) developing master plans with equitable and affordable land and housing policies with provision of basic urban infrastructure and services to all citizens; (b) establishing a regulatory framework that enforces service quality and delivery standards with affordable cost recovery mechanisms and targeted subsidies for the poorest, including households headed by women; and (iii) establishing social development units to support gender awareness raising and social mobilization programs in poor urban communities.

(ii) Provide incentives for private sector involvement to leverage their financial and technical resources to design and deliver locally acceptable, customized, good quality, reliable, and affordable services to the poor. Closely monitor private contractors through performance-based contracts and project-based management information systems to ensure poor men and women receive the services they need and find job opportunities locally with decent working conditions and wage parity.

(iii) Involve NGOs as key intermediaries for awareness raising, social mobilization, and capacity building of women, disadvantaged groups, and CBOs (including women's organizations) to engage in partnerships with local governments and the private sector in planning and managing investments in infrastructure,

service delivery, and environmental improvements in poor urban settlements.

(iv)   Strengthen CBOs to ensure community participation and leadership in planning, implementation, operation, maintenance, and management of improved infrastructure and service delivery systems and in mobilizing local resources to develop community ownership of service operations. CBOs bring community voice and development plans to the attention of local government agencies for undertaking collaborative projects on slum upgrading and housing and infrastructure investments.

Promote women's empowerment. Gender and socially inclusive investments in urban infrastructure and service delivery can have significant impacts on gender equality and women's empowerment by reducing women's time poverty and improving their capabilities through access to resources, economic opportunities, and decision-making power.

(i)   Promote women's leadership in grassroots urban development and support women-led community groups' work in partnership with municipalities to manage small-scale infrastructure investments, basic service delivery, and allocation of financial resources for microenterprise development. Strengthen women leaders as behavioral change agents in health and hygiene.

(ii)   Support women's employment in the public and private sectors with equal pay for equal work measures and compliance with core labor standards including working time limits, day care facilities, occupational safety measures, and separate facilities for men and women laborers.

(iii) Encourage women's entrepreneurship by making links with NGOs, banks, business associations, training institutes, and women's associations to provide skills training and financial services to support micro- and small enterprise development.

Develop capacity for gender equality results. Capacity development of local governments and project executing and implementing agencies in participatory and gender-inclusive urban development needs continuous support.

(i)   At the institutional level, (a) integrate gender issues in sector policies; and (b) develop institutional gender strategies, structures, systems, and expertise to design and implement gender-inclusive projects and monitor gender-equality results;

(ii)   At the operational level, integrate gender issues in the design, implementation, monitoring and evaluation of development policies and projects through (a) collecting and analyzing sex-disaggregated baseline data; (b) developing project GAPs to guide implementation of gender-based activities; (c) establishing sex-disaggregated monitoring, reporting, and evaluation systems; (d) building the gender capacity of executing and implementing agency staff; and (e) using more consultative approaches and partnerships during project preparation and implementation with NGOs and CBOs which are experienced in inclusive approaches to urban development to improve gender equality results.

Subregional Workshop Participants.
Source: ADB South Asia Department.

I
Introduction

Urbanization is an irreversible path of economic development. While half of the world's population is mostly urbanized, the average urbanization rate in Asia was 42.5% in 2010 and the transition from a rural to an urban-based economy is not expected until 2023.[1] With high population densities in most Asian countries, the scale of urbanization will be unprecedented in the world. By 2030, approximately 2.7 billion of an estimated 5.0 billion urban dwellers globally will be in Asia.[2]

While South Asia is the least urbanized subregion in Asia, with an average urbanization rate of 32.2% in 2010, it is home to 4 of the 10 fastest-growing cities of the world—Delhi, Dhaka, Kolkata, and Mumbai (footnote 1). South Asia is going through a historic transition from a primarily rural and agrarian economy to an urban society. Manufacturing and services are becoming the economic drivers of growth and their share of employment is increasing.[3]

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[1] United Nations Human Settlement Programme (UN-HABITAT). 2010. S*tate of the World's Cities 2010/2011: Bridging the Urban Divide*. Nairobi.
[2] United Nations Department of Economic and Social Affairs Population Division. 2012. *World Urbanization Prospects: The 2011 Revision*. New York.
[3] UN-HABITAT. 2007. *Global Report on Human Settlements 2007: Enhancing Urban Safety and Security*. London and Sterling, Virginia: Earthscan.

With an average 2.3% annual growth rate of the urban population between 2011and 2030, 40.8% of South Asians will be residing in urban areas by 2030; and with an average 1.8% annual growth rate of the urban population thereafter, 52.4% of South Asians are expected to live in urban areas by 2050 (footnote 2).

Despite lower rates of urbanization compared to other parts of Asia and the world (except Eastern Africa), urban populations in South Asia are projected to grow at a faster rate (2.3%) than the rest of the region (1.9%) and the world (1.7%) between 2011 and 2030 (footnote 2). As a result, the absolute number of people living in South Asia cities is projected to be among the highest in the region, growing from about 549 million people in 2010 to 875 million in 2030 and 1.3 billion in 2050. This constitutes 38% of the expected increase in the urban population of Asia and 23% of the expected increase in the urban population of the world in the next 20 years (Table). Migration of people from rural areas seeking better employment and services, natural population growth, and reclassification of rural areas into small and medium-sized cities are the main reasons for urban population growth across South Asia.

Urban Population Growth in South Asia In Comparison with the Asia region and the World, 2010–2050 ('000)

	Years		
	2010	2030	2050
South Asia	549,344	874,530	1,255,465
Asia	1,847,733	2,702,525	3,309,694
World	3,558,578	4,983,908	6,252,175

Source: United Nations Department of Economic and Social Affairs Population Division. 2012. *World Urbanization Prospects: The 2011 Revision*. New York.

Nature of Urban Poverty in South Asia

South Asia's growing urban population is mired in poverty and exclusion. According to the World Bank, in 2010, 21% of people in urban areas were living below the poverty line in Bangladesh and India, 16% in Nepal (2011), and 5% in Sri Lanka.[4] The United Nations Human Settlements Programme also reports that with 35% of urban dwellers—190.7 million people—currently living in slums and squatter settlements (Box 1), South Asia has the highest urban poverty levels in Asia and the Pacific with countries like Bangladesh (71%), Nepal (59%), and India (32%) reporting high proportions of urban populations living in slums.[5] In most South Asia cities, highways, mega malls, skyscrapers, and gated villa communities that symbolize growing wealth and prosperity are intermixed with slums and informal squatter settlements where the urban poor live and work in low-paid, insecure, irregular jobs in the informal sector as domestic helpers, street vendors, factory workers, and home-based workers.

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[4]   World DataBank. http://databank.worldbank.org
[5]   UN-HABITAT. 2010. *The State of Asian Cities 2010/11*. UN-HABITAT Regional Office for Asia and The Pacific, Fukuoka, Japan.

What Is a Slum?

The United Nations Human Settlements Programme (UN-HABITAT) defines a slum household as a group of people living under the same roof in an urban area who lack one or more of the following five conditions:

- **Durable housing** built of permanent materials in a safe nonhazardous site
- **Sufficient living area**, so that no more than three people share the same room
- **Access to clean water** that is sufficient to their needs, easy to access, and affordable
- **Access to proper sanitation**
- **Secure tenure and legal status** to protect a household against forced eviction

There is a clear distinction between slums and squatter (informal) settlements:

Slum refers to a wide range of areas with poor-quality housing, insufficient infrastructure, and deteriorated living environments, but in which the occupants have some kind of secure land tenure as owners, legal occupants, or formal tenants of the land.

Squatter (informal) settlements refer to areas where people have informally built their own houses on land that does not belong to them, and for which they have no legal permission or lease or building permit and usually built without following building and planning regulations.

Source: UN-HABITAT and United Nations Economic and Social Commission for Asia and the Pacific. 2008. *Housing the Poor in Asian Cities: Quick Guide 1*. UN-HABITAT, Nairobi.

Besides income poverty, inequality in cities arising from overcrowded housing and insecure tenure; inadequate access to safe and affordable water supply, sanitation, electricity and transport services; and limited schools and health care facilities increase the vulnerability of the urban poor. In 2010, while 96% of South Asians living in urban areas had access to improved drinking water through public taps and water points, only 51% had in-house piped connections. Only 64% had access to improved sanitation and 18% used shared facilities.[6] Poor urban women, especially households headed by women and those in socially excluded groups, are the most vulnerable and negatively impacted in these environments.

Economic growth in Asian cities is dynamic with the interdependence of formal and informal economies, yet the "urban divide" reflects government inability to plan for and meet the diverse needs of fast-growing urban populations (footnote 1).

Gender and Urban Poverty

Analyzing urban poverty from a gender and social inclusion perspective is important because men and women contribute to cities and benefit from basic infrastructure and services, economic opportunities, and property rights in different ways due to gender-based roles and constraints.

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[6]   United Nations Children's Fund (UNICEF) and World Health Organization (WHO). 2012. *Progress on Drinking Water and Sanitation: 2012 Update.* UNICEF, New York. Access to shared facilities is not considered "improved sanitation" under Millennium Development Goal criteria due to concerns about cleanliness and accessibility, especially at night, and particularly for women and girls.

Lack of access to clean water and sanitation adds a significant burden for women and girls who manage household water for cooking, cleaning, washing, and household hygiene. Health surveys conducted in 45 developing countries by the United Nations Children's Fund (UNICEF) during 2005–2008 showed that globally, women bear the largest burden as primary collectors of water in 64% of households, compared to 24% of households for men, 4% for boys, and 8% for girls.[7] Hence, women are most vulnerable to ill health due to unsafe water and poor sanitation facilities. Research by the United Nations Development Programme shows that inadequate access to safe, hygienic and private sanitation facilities is a source of shame, physical discomfort, and insecurity for millions of women around the world. Cultural norms frequently make it unacceptable for women and girls to be seen defecating, forcing them to leave home before dawn or after nightfall to maintain privacy.[8] A UNICEF school sanitation program in Bangladesh in 1990–2000 increased girls' school enrollment by 11% (footnote 8). Without access to safe and affordable water supply, sanitation, waste disposal, and health care services, women, who are also responsible for family health care, bear extra burdens in poor urban communities with high rates of communicable disease.

Although female labor force participation has increased with urbanization, poor women are mostly employed in family enterprises or as piecemeal workers, street vendors, or domestic helpers near their homes, with low wages and no job protection. Limited access to skills training and safe and affordable public transport, and inadequate working conditions particularly restrict women's access to job opportunities outside the home, such as factory work, nongovernment organization (NGO) work, teaching, health care jobs, or civil service employment. In the Sanjay slum of Delhi, a study by the United Nations Human Settlements Programme (UN-HABITAT) found 75% of men working within 12 kilometers of their homes, while women worked within 5 kilometers of their homes, indicating their mobility constraints due to household responsibilities, cultural norms, and unsafe and inaccessible transport services.[9] A UNICEF study found that when 700,000 squatters were resettled on the periphery of Delhi, male employment increased by 5%, while female employment fell by 27% because their travel time to their old jobs increased threefold.[10]

In most Asian countries, statutory laws provide limited inheritance and property rights to women, and customary laws and practices restrict them even more. This leaves women dependent on fathers, sons, and husbands for tenure security. Under Muslim law in Bangladesh, India, and Sri Lanka, women inherit property but not on an equal basis with their male counterparts. Under Hindu law in Nepal, unmarried daughters and sons inherit equally but women return their ancestral property to their brothers when they marry. Under Tamil law in Sri Lanka, widows keep separate property, receiving half the property acquired during marriage.[11] Households headed by women especially suffer from insecurity of tenure and lack of land or house ownership to use

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[7]   World Health Organization (WHO) and UNICEF. 2010. *Progress on Sanitation and Drinking Water: 2010 Update.* WHO, Geneva.

[8]   UN-HABITAT. 2010. *Gender Equality for Smarter Cities: Challenges and Progress.* Nairobi.

[9]   UN-HABITAT. 2008. *State of the World's Cities, 2010-2011: Bridging the Urban Divide.* Nairobi.

[10] WHO and UNICEF. 2010. *Progress on Sanitation and Drinking Water: 2010 Update*, WHO, Geneva.

[11] Rural Development Institute. 2009. *Women's Inheritance Rights to Land and Property in South Asia.* Seattle, Washington.

to obtain credit, initiate income-generating activities, and protect themselves from forced evictions which are often accompanied by violence. World Bank data show that the proportion of households headed by women in South Asia in 2009 ranged from about 13% in Bangladesh and India to 23% in Nepal and 35% in the Maldives.[12]

Women's low participation and representation in local governance and decision making limit opportunities for their voices to be heard and for their knowledge, needs, and priorities to be considered in urban planning and investments. Even in Sri Lanka, where women have higher literacy rates than in most South Asian countries and are major contributors to the country's foreign exchange earnings and economic growth, with 6% participation in national parliament and 21% in local legislative bodies, they have little impact on urban development. As Sumithra Rahubedda, secretary of the Ministry of Child Development and Women's Empowerment, Sri Lanka noted in the workshop, "When the majority of mayors and council members are male and gender-insensitive, it is difficult to address gender issues in urban planning."

ADB Strategy 2020

Strategy 2020, the long-term strategic framework of the Asian Development Bank (ADB), acknowledges that the sustained pace of economic growth in the past 2 decades has transformed the Asia and Pacific region with rising incomes; high inflows of capital, intraregional trade, and investment; and improved managerial and technological expertise. However, among development problems, high levels of poverty are recognized as "the central challenge facing the region" with South Asia being home to half of the world's absolute poor living on less than $2.00 a day. Strategy 2020 identifies women as the largest group excluded from the region's economic expansion.[13]

"ADB recognizes that without harnessing the talents, human capital, and economic potential of women, the region risks significant economic and social costs," said Shireen Lateef, ADB Senior Advisor (Gender) at the workshop. Hence Strategy 2020 includes gender equity as one of the drivers of change, providing the institutional strategic framework for addressing gender equality and women's empowerment in ADB operations (see Glossary). ADB's Gender and Development Policy, 1998 guides its operational work and adopts gender mainstreaming as the key strategy for promoting gender equality and women's empowerment.[14] To ensure strategies and policies are translated into practice and the intended gender equality outcomes are achieved, ADB has introduced institutional mechanisms to support policy implementation, such as placement of gender specialists in selected field offices, development of a gender categorization system for measuring and reporting on gender performance, and adoption of project gender action plans as a key mainstreaming tool. ADB projects that directly support gender equality and women's empowerment span both the social and economic sectors. In 2011, 100% of education projects, 92% of water

[12] World Bank. 2011. *The Little Data Book on Gender from the World Development Indicators.* Washington, DC.

[13] ADB. 2008. *Strategy 2020: The Long-Term Strategic Framework of the Asian Development Bank, 2008–2020*. Manila.

[14] ADB. 1998. *Policy on Gender and Development*.ADB, Manila

supply and sanitation projects, 67% of health projects, 57% of agriculture and rural development projects, 56% of multisector urban infrastructure projects, 44% of finance projects, 39% of transport projects, and 38% of energy projects explicitly addressed gender equality objectives in their design, and hence were categorized as "gender mainstreaming." Two core Strategy 2020 sectors, water supply and sanitation and multisector urban infrastructure, contributed significantly to ADB's gender performance, indicating the relevance of gender equality issues to these sectors.[15]

ADB's Urban Operational Plan, 2011–2020 emphasizes a three-pronged agenda promoting "livable cities that are economically competitive, socially inclusive (equitable), and environmentally attractive." ADB investments for inclusive cities focus on (i) improving land development and management, improving housing through in-situ slum upgrading and resettlement schemes, and increasing housing finance for low-income households; (ii) expanding local infrastructure and services in water supply and sanitation, waste management, drainage, flood control, street lighting, footpaths, roads, and urban transport; (iii) supporting community facilities such as schools, community centers, and health facilities; and (iv) enhancing livelihoods and commerce. Recognizing that creating inclusive cities requires partnerships and financial resources from government, the private sector, and civil society, ADB supports capacity development at all levels for establishing pro-poor policy and regulatory frameworks; inclusive urban planning and governance; and using participatory approaches in design, implementation, and monitoring of urban development projects to enhance community ownership.[16]

ADB South Asia Gender-Inclusive Urban Development Initiatives

Sangay Penjor, Principal Urban Development Specialist, Urban Development and Water Division, South Asia Department (SARD), ADB, stressed in his opening remarks at the workshop that "limited access by the poor is only one side of the equation and unless we further qualify 'poverty' through the gender and social inclusion lenses, we will not achieve the anticipated poverty reduction results." ADB country partnership strategies in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka—the six ADB developing member countries in South Asia—all identify urban development as a priority sector and gender equity as a priority theme. SARD aims to address country-specific gender disparities by conducting detailed social and gender analysis and incorporating gender features and gender action plans in project designs as the first step toward achieving gender equality outcomes. Of the 95 new projects processed in 2009–2011, 41% (39 projects) were categorized as "gender mainstreaming." Of this subset of projects, 44% (17 projects) were in the urban sector.

Lessons learned from gender- and socially inclusive urban development projects guide ADB and its development partners in the South Asia region in building cities that

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[15]   Details of ADB's Gender and Development policy, institutional mechanisms, and performance are included in the article on pp. 102–108 titled Gender as a Driver in Change: ADB's Gender Strategy and Approaches, by Shireen Lateef.

[16]   ADB. 2011. *ADB Urban Operational Plan 2011–2020.* Manila. Also refer to http://www.adb.org/sites/default/files/Asian-Urban-Forum-2011-UOP_0.pdf; and http://www.adb.org/sites/default/files/Asian-Urban-Forum-Brochure-Inclusive-Cities.pdf

improve the lives of both men and women through (i) increased economic activity and employment; (ii) socially accountable governance; (iii) enhanced living environments with improved housing, infrastructure, and basic services; (iv) more diversified settlements by social, cultural, and ethnic groups; and (vi) increased participation of civil society, especially women, in urban planning and governance. To ensure urban sector projects are designed and implemented with a gender and social inclusion perspective, the SARD gender and urban sector specialists work closely with project executing and implementing agencies in the six developing member countries.

Subregional Workshop: Gender and Urban Poverty in South Asia

To facilitate sharing of experiences and lateral learning among ADB executing and implementing agencies, SARD and ADB's Sri Lanka Resident Mission jointly held a 3-day Subregional Workshop on Gender and Urban Poverty in South Asia in March 2012.[17] The workshop brought together 81 senior government representatives (47 men and 34 women) most of whom are implementing ADB-financed projects; leaders of NGOs and community-based organizations; academic researchers; ADB urban and gender specialists; and representatives from international development agencies in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka. The workshop program was designed to share experiences and lessons from 28 gender-inclusive projects (23 ADB projects and 5 NGO programs) focused on urban development policies and planning; urban governance; urban infrastructure and services in water supply and sanitation, waste management, drainage and flood protection, and primary health care; slum upgrading, low-income housing, and resettlement; and improving women's economic opportunities and entrepreneurship in urban environments. Due to time constraints, the workshop program did not address in depth some important areas such as gender-inclusive urban transport, gender and safe cities focusing on gender-based violence, and gender and climate change with disaster risk management in urban environments.[18]

The objectives of the workshop were to

(i)   showcase emerging good practices in pro-poor, gender- and socially inclusive design of urban infrastructure and urban development projects;
(ii)   learn from successful implementation of ADB projects delivering gender equality results;
(iii)   enhance the gender and development capacity of project staff implementing ADB projects; and

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[17]   The workshop was financed by the Development Partnership Program for South Asia (Regional Technical Assistance 6337), Subproject 15—Enhanced Gender Capacity of Executing and Implementing Agencies, which is funded by the Government of Australia through the Australia–ADB South Asia Development Partnership Facility, and administered by ADB. The subproject aims to strengthen gender capacity of executing and implementing agencies involved in the implementation of ADB projects in South Asia by sharing knowledge and experiences through in-country workshops, subregional workshops, and peer-to-peer exchanges.

[18]   The subregional workshop program, directory of participants, and all workshop presentations are available at http://www.adb.org/themes/gender/activities/subregional-workshop-gender-urban-poverty-colombo-sri-lanka

    (iv)   synthesize workshop proceedings in a publication so gender and urban sector specialists in ADB and its partner agencies in the South Asia region and beyond can use it as a reference guide to adapt and/or replicate good practices in gender-inclusive approaches to urban development.

Subregional Workshop Inaugural Session
From left to right: Robyn Mudie, High Commissioner, Australia High Commission in Sri Lanka; Rita O'Sullivan, Country Director, Sri Lanka Resident Mission; Nirupama Rajapaksa, Deputy Minister, Ministry of Water Supply and Drainage, Government of Sri Lanka; Sumithra Rahubedda, Secretary, Ministry of Child Development and Women's Empowerment, Sri Lanka; Janaka Kurukulasuriya, Additional Secretary, Ministry of Defense and Urban Development; Sangay Penjor, Principal Urban Development Specialist, ADB.
Source: ADB South Asia Department.

Common Challenges in Addressing Urban Poverty in South Asia

Despite the diversity across the six South Asian countries, group discussions in the first session revealed many common challenges in the context of the growing scale and rapid pace of urbanization. Participants identified three main areas—accessibility, affordability, and inclusive planning and governance—to frame their discussions and learning about practices in gender- and socially inclusive urban development projects that improve the accessibility and affordability of urban infrastructure and services to reduce urban poverty. The main challenges were outlined as follows:

Accessibility

Policy, legal, and regulatory constraints:

- Lack of land tenure (land title, security of tenure, or house registration) is the most important barrier to the provision of basic services for the urban poor, as governments do not extend services to people living in areas with illegal status.

- Households headed by women have little right to own, inherit, or manage property under customary and/or statutory laws and they have no other formal ways to attain security of tenure; therefore their access to basic services, financial resources, and economic activities is disproportionately limited, and they are more at risk from eviction and exploitation.
- Inflexible utility connection and cost recovery policies often make available basic services inaccessible to the poor.
- Lack of regulation of service standards and service providers leads to corruption and unsafe, unreliable, and costly services for the poor.

Institutional constraints:

- Local governments lack the authority, technical capacity, and financial resources to provide services to the urban poor.
- Services provided by public–private partnerships are not yet well-established and well-practiced with accountability measures.
- Physical and technical challenges make it more difficult to extend piped water supply and sewerage networks into informal and unplanned settlements.

Affordability

- The urban poor are burdened with high costs for services from private suppliers, but are unwilling to pay high prices to government for services that are unreliable, unpredictable, inadequate, unsafe, and unaffordable due to high tariffs, high connection and disconnection costs, and inflexible lump-sum payment schemes.
- User charges are sometimes not levied by urban local bodies for political reasons. Free use fosters lack of accountability and poor quality of public services which perpetuate the urban poor's dependence on private service providers at high costs.
- There is a lack of effective subsidies for the poorest households, including those headed by women.

Inclusive Planning and Governance

- Insufficient mapping and consultations with men and women in poor urban communities lead to urban development policies and city master plans that either exclude the urban poor living in slums and informal settlements from new infrastructure investments and extensions of existing service networks, or do not meet their needs effectively.
- Without women's participation, urban planners often fail to recognize that lack of reliable, accessible, and affordable basic services poses significant time burdens, health costs, loss of income-generating opportunities, and loss of dignity for women and girls.
- Lack of representation by the poor and disadvantaged groups, including women, in decision-making structures mean their voices are not heard regarding their needs, constraints, and priorities.
- Corrupt elements have a vested interest in preventing the poor from accessing better and cheaper services.

This report documents, consolidates, and synthesizes workshop presentations and discussions highlighting the common challenges, best practices, and lessons learned on (i) inclusive urban planning and governance, (ii) public–private–community partnerships improving accessibility and affordability of basic infrastructure and services, and (iii) capacity development for achieving gender equality results. It presents case studies, articles, a synthesis of workshop conclusions and recommendations, and entry points for gender- and socially inclusive urban development to support future planning and design of ADB operations. The report is intended as a reference guide for gender and urban sector specialists, particularly in ADB and its partner agencies, to facilitate gender-inclusive urban development for greater poverty reduction in South Asia.

II
Inclusive Urban Planning and Governance

This chapter includes an overview and three articles on Bangladesh and Nepal highlighting laws, policies, and interventions necessary to foster pro-poor urban planning and governance such as decentralization policies to provide local governments authority and resources for investments in urban development, community consultations to enhance inclusive planning, land and housing policies to provide security of tenure for the urban poor, quality standards and accountability measures to deliver affordable basic services to poor urban communities, and affirmative law or quotas to ensure representation of poor women in local governance structures.

Policy, Regulatory, and Legal Priorities for Gender- and Socially Inclusive Urban Development

By Gita Sabharwal
Deputy Country Representative, The Asia Foundation, Sri Lanka

Participatory poverty assessments from South Asia suggest that the top priorities of poor men and women are employment and assets for survival, security of tenure, and access to basic services. Creating inclusive cities requires governments to invest in strengthening the policy, regulatory, and legal framework that promotes and protects the rights of the poor and excluded while leveraging growth and development. Under decentralization efforts pursued by many national governments in the region, local governments have been given the responsibility to provide basic urban infrastructure and services. However, due to limited authority and resources they have been unable to extend services to the rapidly growing poor urban communities.

Although there are encouraging urban development initiatives in South Asia,[19] there is not yet a consolidated approach to inclusive urban planning and governance. This paper examines key priorities among the existing policy, regulatory, and legal issues common to countries throughout South Asia and showcases good practices and areas for reform to attain gender- and socially inclusive urban development. It concludes with important policy messages to guide programmatic reforms applicable across countries.

Policy Priorities

From a policy perspective, there are two drivers for achieving gender- and socially inclusive cities: inclusive urban planning and governance, and securing tenure for those living in slums and informal settlements.

Inclusive urban planning and governance. Inclusive urban planning requires policy makers to map where the poor live and understand through community consultations their development priorities, including the unique needs of socially excluded groups and women for municipal services and infrastructure. Poverty mapping informs the development of comprehensive urban poverty plans, encompassing formal and informal settlements, within the larger city development plans. For positive impacts on the urban poor, these plans need to include technical and financial resources

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[19]   UN-HABITAT. 2012. *Gender and Urban Planning: Issues and Trends.* Nairobi.

Box 1   Inclusive Urban Planning: Nepal and India

The Nepal Ministry of Physical Planning and Works in 2011 created a gender and social inclusion (GESI) unit which leads mainstreaming of GESI issues in urban infrastructure and ensures pro-poor provisions of services is based on poverty mapping.

The Delhi government created Mission Convergence in 2008 with the aim of making Delhi a more inclusive city by integrating the existing social security and welfare schemes and improving service delivery through a unified structure to the poor and vulnerable based on the vulnerability survey.

Source: M. Subba, Joint Secretary (Urban) Ministry of Physical Planning and Works, Nepal, Subregional Workshop: Gender and Urban Poverty in South Asia, Colombo, Sri Lanka, 26–28 March 2012; J. Blomquist. 2011. Addressing Vulnerability and Inclusiveness: Delhi Mission Convergence. Workshop on Inclusive Cities. New Delhi, India, 7–8 June.

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and involve community-based organizations (CBOs) in implementation. Making the transition from piecemeal and slum-focused programs to more strategic and planned integration of slum dwellers into the economic and service delivery framework is critical at all levels of government (national, state, and municipal). Notable initiatives in inclusive urban planning at the national and state levels in Nepal and India are illustrated in Box 1.

Institutionalizing the use of participatory approaches, such as (i) participatory poverty assessments and women's safety audits, (ii) partnerships between civil society organizations (including women's groups) and municipalities, and (iii) women's representation in decision-making structures, is necessary to ensure that the voices of the poor and excluded inform urban governance. For example, the city of Delhi, through a door-to-door vulnerability survey covering notified, non-notified, and resettlement colonies, identified more than 300,000 vulnerable households, which included more than 55,000 households headed by women.[20]

Developing and implementing inclusive plans that incorporate community participation and pro-poor planning and budgeting; improving accessibility of services to the poor; and targeting services that are most important to urban poor households are tasks that municipalities least understand and give less emphasis to. This is due in large part to a lack of urban poverty expertise at all levels of government. Municipalities are critically short of technical skills for poverty assessments, gender analysis, urban planning, and participatory development. For example, in India, less than 20% of municipal officers are educated and trained in urban practices, and even fewer have the skills to mainstream a poverty and gender and social inclusion perspective within urban planning and management. In addition to raising the technical capacity of municipalities to serve the poor, strengthening the capacity of women's organizations and nongovernment organizations (NGOs) to mobilize women in advocating for their needs and priorities and holding municipalities accountable for providing safe, reliable, and affordable services will promote gender-inclusive urban planning and governance.

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[20] J. Blomquist. 2011. Addressing Vulnerability and Inclusiveness: Delhi Mission Convergence. Workshop on Inclusive Cities. New Delhi, India, 7–8 June.

Security of tenure/land market and housing policies. Tenure insecurity is the root of multiple forms and processes of exclusion experienced by the urban poor. Households in informal settlements move between the two dynamic categories of "coping with poverty" and "declining into poverty" largely due to forced evictions. Their fragile asset base rarely allows them to work themselves out of poverty, and thus poverty becomes an intergenerational problem. Delivery of basic municipal services such as water supply is low across slums and almost absent in informal settlements due to their illegal status. In addition, these poor communities are excluded from infrastructure investments in low-income housing, paved roads, drainage, and sanitation. Due to the fear of eviction, poor households without secure tenure also do not invest to improve their homes and neighborhoods and do not pay property taxes and service charges which could increase local government revenues. Given this context, policy makers should not equate security of tenure only with full title or ownership, and should delink land tenure from provision of basic services. They should support land-sharing and mixed-use land development, and prevent forced evictions and discrimination to improve land markets and access to housing by the poor. Local governments should also incrementally upgrade service provision based on affordability assessments, and partner with the private sector, NGOs, and CBOs to secure basic services to the poor. Examples of pro-poor land management and housing initiatives are shown in Box 2.

Box 2   Pro-Poor Land and Housing Initiatives—India, the Philippines, and Sri Lanka

In the Philippines through negotiated agreements and in Andhra Pradesh, India, governments have recognized temporary occupancy rights by notifying informal settlements as slums to make basic services accessible to the urban poor. In Sri Lanka, the Women's Bank has pioneered community banking systems for low-income women, starting with women's self-help groups in the slums of Colombo in 1989. Today, the bank has more than 70,000 depositors and a savings portfolio worth $12 million. In 2009, the Kuruniyawatta House Upgrading Project in Sri Lanka, which promotes women's housing finance, benefitted 214 people. The settlers previously struggled to access water and electricity due to their illegal occupation of public land, but the government of Sri Lanka is transferring ownership of the land to the Women's Bank. After the loan is repaid, the Women's Bank will transfer the land title to the community for collective ownership.

Source: United Nations Human Settlements Programme. 2010. *Gender Equality for Smarter Cities: Challenges and Progress*. Nairobi.

Priorities for Regulatory Reforms

Despite strong economic growth in South Asia, the main challenge for reform within the regulatory environment of decentralization is the high degree of informality that persists in urban areas. Because the poor lack public provision of infrastructure and basic services and sufficient employment opportunities, they turn to the informal sector to secure the jobs, housing, and basic services they need. In the unregulated environment of the informal sector, the poor are less secure and bear higher costs for shelter, clean water, and safe sanitation. They work in irregular, low-productivity jobs without any controls over wages and working conditions, and they pay higher prices

than their wealthier neighbors for basic services that are provided by unregulated intermediary service providers.

Strengthening decentralized systems for quality, affordable services. Regulatory reforms to strengthen decentralized systems and provide quality, reliable services at affordable costs are critical to address the structural fault lines in service provision and build equitable cities. While decentralization policies put the responsibility for the provision of infrastructure and basic services on local governments, there is a massive capacity deficit (both technical and financial) for municipalities to plan, regulate, and monitor delivery of good quality and affordable services.

For example in Sri Lanka, strengthening the capacities of municipal officers to develop annual and 5-year plans translated into improvements in property tax collection. This enhanced revenue generation by more than 25% in eight secondary cities in 2010 and 2011.[21] In Indonesia, strengthening technical capacity of municipalities led to streamlined business registration, including those working in the informal economy, which not only increased revenue generation for municipalities but also legalized some of the informal businesses operated by poor men and women, thereby helping to secure poor people's livelihoods. In Ahmedebad, India, property tax assessment and geographic information system mapping improved revenue collections by more than 70%.

In addition to improving their own capacities to generate more revenue, local governments have begun to partner with the private sector, NGOs, and CBOs to pool financial and technical resources for basic infrastructure and service provision to poor urban communities (Box 3).

Box 3   Improving Accessibility and Affordability of Water Supply in Bangladesh and India

The Dhaka Water and Sewerage Authority in Bangladesh provided water and sanitation to slum communities by installing water points in partnership with nongovernment organizations such as the Dushtha Shasthya Kendra. The authority is also considering delinking service provision from land tenure, which will allow it to scale up services to all informal settlements across the city.

In Andhra Pradesh, service provision has been made affordable to the poor through in-house metered water connections and a lifeline tariff with payments in easy installments both for connections and user costs. Household water connections are payable in 12 monthly installments of $2.00 for metered services under the Andhra Pradesh Urban Services Project, thereby improving cost recovery, reducing transmission losses, and strengthening the city's finances.

Source: Jawaharlal Nehru National Urban Renewal Mission. *Primer: Provision of Basic Services to Urban Poor.* JNNURM Primers. http://jnnurm.nic.in/primers.html

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[21]   The Asia Foundation. 2011. *Annual Project Report for the Local Economic Governance Program.* Sri Lanka.

Access to basic services at affordable costs with flexible payment schedules is fundamental for the urban poor, including those residing in informal settlements. Evidence suggests that economic costs to the poor of accessing services, such as clean water, are very high in areas that are not serviced by the government. Some studies cite that water delivered to slums by tanker can cost 50 times more than in neighborhoods with main water connections. Moreover, basic services provided under regulatory systems that require high connection costs and tariffs with inflexible cost recovery measures make services inaccessible by the poor. Given this context, urban governments need to approach service provisioning incrementally, with municipalities moving from community connections to household connections over time. Provision of basic services at an individual level to the poor will increasingly help reduce transmission losses and improve cost recovery for municipalities. Based on affordability assessments and poverty mapping, cost recovery plans should include safety nets such as subsidies, free connections, and variable tariffs for the poorest households.

Setting accountability measures for service delivery. To strengthen transparency and accountability for basic service delivery and to eliminate vulnerability under informal systems that are based on corrupt patron–client relations, local governments need to set up mechanisms for regular feedback on the reliability, quality, and affordability of basic services to enhance the accountability of service providers. Good practice examples are emerging in this area with government, the private sector, and civil society partnerships including performance-based contracts, citizen report cards, customer complaint centers, participatory budgeting, and gender audits.

Priorities for Legal Reforms

Given that policy and regulatory reforms enhance positive pro-poor impact, affirmative law and legal empowerment are the cornerstones to secure entitlements for the poor and excluded. The best of poverty plans and pro-poor budgets will not necessarily translate into entitlements for the poor unless there are legally binding norms that require provision of tenure security, budget allocations for service provision to poor settlements, and quotas for women's participation in urban governance.

Affirmative law. Affirmative law has been used in several South Asian countries to improve inclusive governance. In India, the states of Gujarat and Andhra Pradesh have legal norms reserving 20%–40% of municipal budgets to service poor settlements in their cities. The Jawaharlal Nehru National Urban Renewal Mission Program, also in India, has created the Community Participation Law, which institutionalizes citizen participation across the three tiers of urban governance. This provides the legal framework to set quotas to make women's participation in urban governance mandatory.[22] In Bangladesh, the government issued an ordinance in 2011 to keep 33% women's representation in town-level coordination committees and 40% in ward-level coordination committees following the tremendous benefit observed in ensuring citizen participation, transparency, and accountability of municipalities

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[22]   The 74th Constitutional Amendment requires a one-third reservation for women in elected urban local bodies.

following the 2009 *Pourashava* (Municipality) Act. In Nepal, the 2011 block grant guidelines for local bodies require them to allocate 35% of their budget to targeted programs for women (10%), children (10%) and disadvantaged groups (15%) in public infrastructure (e.g., maternity wards in community health centers, school facilities, housing for homeless, water supply, and conservation of cultural heritage). Similar to Bangladesh, affirmative policy in Nepal also requires 33% women's representation in all of the states' decision-making bodies.

Legal empowerment. Legal empowerment[23] gives women and disadvantaged groups confidence, information, training, and assistance to protect their rights and access basic services. However, achieving legal empowerment requires a combination of concurrent interventions. Legal empowerment activities advance from basic awareness-raising through formal and informal support activities that benefit individuals to activities that change the relationship of entire communities with the law, the legal system, and broader structures of administrative governance. Program interventions can also equip entire classes or communities of the disadvantaged to use legal and administrative remedies and to address policy constraints.

Legal empowerment is critical in South Asia, especially in the area of women's land and property rights. Women's access to land is often through their husbands or male relatives, and customary laws that are enforced in many communities do not recognize their equal rights to land. Poverty, lack of access to credit and housing finance, lack of awareness of legal rights, and poor representation of women in land management and administration offices and court systems further constrain women's land and property ownership. A few countries in South Asia have begun compulsory or optional joint land tenure providing women opportunities for land ownership. In the Indian states of Madhya Pradesh and West Bengal, joint titling has been mandated under land reform programs. In Nepal, women have equal property rights under the constitution but have limited rights to property acquired under marriage. While there is little research on the impact of joint tenure, legal systems endorsing joint ownership where both spouses have equal rights over land and housing seem to provide greater security of tenure for married women, especially in cases of abandonment, divorce, and widowhood.[24]

In Indonesia, the ADB-funded Neighborhood Upgrading and Shelter Sector Project[25] has worked successfully toward providing affordable housing and serviced land to the poor by using legal empowerment as a means to meet the pressing housing needs of vulnerable citizens, especially women. Through legal empowerment, the program strengthened the capacity of low-income communities to understand the procedures and requirements for accessing benefits such as land entitlements in partnership with Indonesia Women's Association for Justice, a local civil society organization. The association used legal empowerment to focus on two key issues: land certification and domestic violence. They conducted legal empowerment training for representatives

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[23]   Legal empowerment has succeeded legal literacy and is the process of equipping disadvantaged groups to use the law; the legal system; and broader structures of administrative governance, resource allocation, and decision making to advance their social, economic, and political circumstances.

[24]   UN-HABITAT. 2005. *Shared Tenure Options for Women: A Global Overview*. Nairobi.

[25]   ADB and The Asia Foundation. 2009. *Legal Empowerment for Women and Disadvantaged Groups*. Manila.

of the neighborhood committees to raise their understanding on legal and gender-related issues associated with land tenure and property rights as well as participatory tools like social mapping to identify vulnerable households. This was supplemented by a knowledge campaign that encompassed both print and broadcast media, including hosting a radio program which provides information to disadvantaged groups on land entitlements and affordable housing. Leaflets on property rights were printed and distributed after Friday prayers and in women's group meetings. It is important to note that legal empowerment is a long-term process that warrants extended investment because the best results are achieved over time.

Conclusions

There is no quick fix or magic bullet for inclusive cities, because the challenges related to urban planning and governance are complex and what works in one country may not work in another. However, there is evidence to suggest that affirmative policy, institutionalizing participation of women in urban governance, providing services at affordable cost, and offering security of tenure translate into dividends for the poor and excluded men and women and strengthen their entitlements and livelihoods. If South Asian governments are to lead the way in creating inclusive cities, they will need to raise their game substantially over the coming decade.

Gender- and Socially Inclusive Urban Planning and Policy in Nepal

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The urban population of Nepal is about 17% of the national population, making it one of the least urbanized countries in the world. During 2001–2011, the rate of population growth was 3.4% per year in urban areas compared to 1.4% for the country as a whole.[26] The Nepal Living Standard Survey (2011) estimated that 15.46% of urban dwellers were living below the poverty line. The emerging urban poverty pattern reveals that significant proportions of households are closer to the poverty line in municipalities. National data show that poverty is more pronounced in certain ethnicity and caste groups. It is highest among hill indigenous ethnic groups (hill Janajati), and almost half of the Dalit[27] populations are below the poverty line.[28] Geographical barriers; lack of information; structural issues of gender, caste, ethnicity, and regional identity-based exclusion; and traditional social practices tend to add to economic disadvantages and exacerbate the incidence of poverty. While more research is necessary on urban poverty, structural issues and trends observed in the national data are also reflected in urban areas.

Basic infrastructure and services have the potential to bring dramatic changes to the lives of the urban poor (including women and excluded groups). But the impacts of these vary significantly due to differing social, cultural, institutional, physical, and economic constraints, many of which are rooted in the systemic structural issues of Nepalese society. Differences based on gender, caste, and ethnicity have significant implications for (i) how men, women, and different social groups access water supply and sanitation, drainage, solid waste disposal, and building construction services; (ii) what types of infrastructure are most useful for them; and (iii) the extent to which these can ultimately provide shelter and livelihood opportunities and promote social inclusion in urban areas.[29]

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[26] Central Bureau of Statistics. 2011. *Preliminary Results of Census 2011*. Kathmandu.

[27] Dalits are people who suffer from caste and untouchability-based practices and religious, social, political, and cultural discrimination. They make up 13% of Nepal's population.

[28] The national poverty line is the income required to provide a person with an adequate daily calorie intake (2,200 calories) and access to essential nonfood items.

[29] This article was developed based on two presentations at the workshop: Gender and Socially Inclusive Policy Initiatives in Urban Planning in Nepal prepared by Mahendra Subba, Director General, Department of Urban Development and Building Construction (Former Joint Secretary, Urban Division Ministry of Physical Planning and Works); and Integrated Urban Development Project prepared by Suman Subba, Gender and Social Development Officer, ADB Nepal Resident Mission. Both presenters reviewed and provided inputs to the article.

Policy and Legal Framework

Since the Tenth Five-Year Plan, 2002–2006, the Government of Nepal has accorded high priority to inclusion. The Interim Constitution (2007) acknowledges the need to remove structural inequality and protect the rights of the disadvantaged—women, Dalits, Madhesis,[30] indigenous ethnic groups, and the differently abled. Commitment of the government to gender equality and social inclusion (GESI) is very encouraging, as illustrated by the provisions of the Interim Constitution as well as the national development plans, policies, and programs that have followed with similar goals. The government's periodical plans—the Three-Year Interim Plan, FY2008–FY2010 and the ongoing Three-Year Plan, FY2011–FY2013 have highlighted the issues of women and disadvantaged groups; described the problems, challenges, objectives, strategies, approaches, and programs for disadvantaged groups; and provided the policy framework for GESI.

The government adopted the National Urban Policy in 2007 to promote a balanced national urban structure; a clean, safe, and well developed urban environment; poverty reduction; and effective urban management by capable local institutions. While it has prioritized ensuring access by the urban poor to low-cost housing, housing finance, and income-generating activities and development in excluded regions, the National Urban Policy does not directly address GESI issues.

Under the overall policy framework provided by the Three-Year Plan, key sector agencies in urban development are mandated by the government to address GESI issues in their strategies and operations. A 2010 assessment conducted from a GESI perspective of the Ministry of Physical Planning and Works (MPPW)[31]—the leading agency responsible for infrastructure and urban development—showed that it had incorporated social assessments and GESI dimensions in sector policy documents related to its operations. However, the broader policy guidance for promoting GESI had not been translated into operations due to the inadequate institutional structure, culture, competencies, and skills of the MPPW and its departments.[32] The assessment identified the need to strengthen mainstreaming of GESI in the MPPW. The MPPW has taken initiatives to address the recommendations.

Similarly, the Ministry of Local Development, which oversees local bodies including municipalities, established its own GESI policy in 2010, and provides directives for incorporating GESI into the functions of local bodies. Block grant guidelines for local bodies issued by the Ministry of Local Development in 2011 require local bodies

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[30] Madhesi refers to a group of people who originate in the Terai (southern plain area) and use languages different from Nepali as their mother tongue.

[31] As a result of government reorganization in May 2012, the MPPW was split into: (i) the Ministry of Urban Development, which oversees urban planning and development affairs and water supply and sanitation; and (ii) the Ministry of Physical Planning, Works, and Transport Management. The Ministry of Local Development was renamed Ministry of Federal Affairs and Local Development. The GESI assessment was carried out during 2010–2011 before the reorganization.

[32] ADB. 2011. *Technical Assistance to Nepal for Enhancing Gender Equality Results in South Asia Developing Member Countries Phase 2*. Manila (TA-REG 7537): Notes of Consultation Workshops with MPPW Women Officers (26 January 2011), with Department of Water Supply and Sanitation (28 January 2011) and with Department of Urban Development and Building Construction (31 January 2011). Kathmandu.

to allocate 35% of their budget to targeted programs for women (10%), children (10%), and disadvantaged groups (15%) in public infrastructure (maternity wards in community health centers, school facilities, housing for homeless, water supply, and conservation of cultural heritage). GESI is being mainstreamed in municipalities by creating community institutional structures such as inclusive ward citizen forums and integrated planning committees, which are supported by Ministry of Local Development guidelines on social mobilization and capacity development. Social development units in municipalities facilitate GESI mainstreaming in planning, budgeting, and monitoring.

The legal framework for local governance is elaborated in the Local Self-Governance Act, 1999 and the Local Self Governance Regulations, 1999 which provide participatory planning processes and describe mandatory provisions for the participation of women and disadvantaged groups in the planning process. The Local Self-Government Act has ensured 20% women's representation on ward-level elected bodies. Moreover, the Constituent Assembly Member Election Act of Nepal, 2007 allocates seats to women, Dalits, ethnic groups, and Madhesis, which has allowed for 240 electoral seats (40% of total) under the proportional electoral system.

To improve representation of women and disadvantaged groups in the civil service, the Civil Service Act was amended in 2007 and 45% of vacant posts were reserved for excluded groups of which 33% were for women, 27% for indigenous ethnic groups, 22% for Madhesis, 9% for Dalits, 5% for the differently abled, and 4% for backward regions. Despite the enactment of this affirmative action law, women's representation in public service is still only 8%. Similarly, representation of Dalits and indigenous ethnic groups is still very low compared to their allocations.

Gender Equality and Social Inclusion Operational Guidelines in Urban Infrastructure: Moving from Project Level to Institutional Level

In the past, when the MPPW did not have any established institutional mechanisms for GESI mainstreaming, it implemented GESI activities only at the project level.[33] During project design, gender action plans (GAPs)[34] or GESI action plans were prepared based on detailed gender and social analysis. GAPs and GESI action plans mainly focused on increasing participation of women, the poor, and caste and ethnic minorities in

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[33] ADB. 2002. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Kingdom of Nepal for the Urban and Environmental Improvement Project*. Manila (Loan 1966-NEP); ADB. 2003. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to the Kingdom of Nepal for the Community-Based Water Supply and Sanitation Sector Project*. Manila (Loan 2008-NEP); ADB. 2009. *Report and Recommendation of the President to the Board of Directors: Proposed Grant to Nepal for the Second Small Towns Water Supply and Sanitation Sector Proje*ct. Manila (Grant 0157-NEP); ADB. 2010. *Report and Recommendation of the President to the Board of Directors: Proposed Loan to Nepal for the Secondary Towns Integrated Urban Environmental Improvement Project*. Manila (Loan 2650-NEP); ADB. 2010. *Report and Recommendation of the President to the Board of Directors: Proposed Loan and Grant to Nepal for the Kathmandu Sustainable Urban Transport Project*. Manila (Loan 2656/Grant 0212/0239-NEP).

[34] The project-specific GAP and GESI action plan are tools used in ADB-assisted projects to ensure gender mainstreaming is tangible and visible in project design and implementation.

training, consultations for subproject planning and implementation, and decision making. Evidence shows that mandatory 50% representation of women in water user and sanitation committees, and executive positions and representation of caste and ethnic groups in proportion to their population in the committees provisioned in GESI action plans, helped to ensure their equal access to project benefits.[35] However, it is difficult to sustain project-level achievements and scale-up or replicate successful approaches in projects by the government because of the lack of gender capacity in sector agencies and project implementing units.

The government's own requirements under the GESI inclusive policy and legal framework, coupled with the MPPW's project experience, have given the MPPW the impetus to prepare and institutionalize operational guidelines for mainstreaming GESI concerns in its overall portfolio of operations from design and planning to implementation and monitoring, and to train its staff on these mechanisms (Box 1). The MPPW finalized the GESI operational guidelines in August 2011 and created the GESI Unit (now known as the Social Coordination Unit [GESI])[36] in the Ministry of Urban Development [MOUD]) in November 2011 as one of the permanent units in its institutional structure (Figure). Urban development is one of the sectors covered under the GESI guidelines. Hence, the guidelines will be instrumental for GESI-responsive urban planning in the country, while also being a vehicle for making sector-related policy revisions more inclusive.

The Integrated Urban Development Project (IUDP), approved by ADB in 2012, will support implementation of the policies and operational guidelines with regard to

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Box 1   Ministry of Physical Planning and Public Works Key Gender Equality and Social Inclusion Initiatives 2010–2012

- Ministry of Physical Planning and Public Works (MPPW) Gender Equality and Social Inclusion (GESI) operational guidelines prepared, covering water supply and sanitation, urban development, and road sectors, and finalized in August 2011
- 13 regional and central consultations held
- 400 staff of the MPPW and 3 departments and divisions oriented and participated in consultations in guideline preparation
- GESI Unit formed under the Planning Division of MPPW in November 2011, and later moved to Ministry of Urban Development as Social Coordination Unit with GESI focus in May 2012 led by an under-secretary (senior sociologist) with one engineer and two section officers
- A team of four full-time consultants to be engaged under the Nepal: Integrated Urban Development Project (IUDP) will support GESI Unit in the next 4 years

Source: Ministry of Urban Development, Nepal.

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[35]   ADB. 2012. *Project Completion Report: Community-Based Water Supply and Sanitation Sector Project in Nepal.* Manila.

[36]   After the separation of the MPPW into two ministries in May 2012, the Social Coordination Unit was moved to Ministry of Urban Development. ADB's Nepal Resident Mission is carrying out consultations with the Ministry of Physical Planning, Works and Transport Management for enhancement of GESI mainstreaming in its structure and operations.

Ministry of Urban Development, 2012

Office of Minister

Office of Secretary

Administration Division	Planning and Foreign Aid Division	Water Supply and Environment Division	Physical Planning and Urban Development Unit	Shelter and Housing Division
Staff Adminstration Unit	Planning Unit	Water Supply and Sanitation Unit	Physical Planning and Urban Infrastructure Unit	Shelter unit
Finance Unit	Monitoring and Evaluation Unit	Environment Unit	Town Development Committee and Small Towns Unit	Housing unit
Legal Unit	Social Coordination Unit (GESI)	Sector Coordination and Unit Efficiency Improvement		Slum Management unit
Internal Management Unit	Foreign Aid and Investment Promotion Unit			

Source: Ministry of Urban Development, Nepal.

GESI.[37] The project has significant gender mainstreaming activities and a financial allocation of $1.3 million for the capacity development of the MOUD to operationalize the GESI guidelines. The IUDP GESI Action Plan has specific targets for all project activities as well as for GESI capacity building in the MPPW (now only for Ministry of Urban Development after formation of this new ministry in May 2012 following the separation of MPPW into two ministries [footnote 31]).

At the central level, GESI capacity building in the newly formed Ministry of Urban Development under the IUDP will include (i) forming structures and mechanisms for GESI mainstreaming in the MOUD and its departments; (ii) operationalizing the 2011 GESI guidelines in the project cycle; (iii) preparing GESI operational manuals, toolkits, and checklists for water supply and sanitation and urban development; (iv) conducting training and exposure programs for the staff of ministry, departments, and divisional offices; (v) reviewing and revising policies and regulations relevant to sectors under the MOUD portfolio for GESI integration; and (vi) setting up the GESI monitoring system. It is envisaged that ADB support through the IUDP in the next 4 years will enable the ministry to fully develop its institutional capacity to address GESI

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[37]   ADB. 2012. *Report and Recommendation of the President to the Board of Directors: Proposed Loan and Grant to Nepal for the Integrated Urban Development Project*. Manila (Loan 2851-NEP and Grant 0284-NEP).

issues in its overall operations, and put in place sector policies with GESI provisions to sustain the GESI mechanisms and structures. The policies and guidelines will be implemented from central to decentralized levels to ensure GESI mainstreaming in all programs and projects and to achieve results.

At the local level, the GESI capacity of project municipalities will be strengthened to effectively implement the GESI Action Plan and to integrate GESI mainstreaming in planning, budgeting, and monitoring. GESI technical working groups, to be established in each project municipality, will play a central role in advancing GESI mainstreaming. Moreover, community development programs will be undertaken in the municipalities with a focus on GESI. Programs will include (i) small-scale community infrastructure development in poverty pockets in the municipalities; (ii) social mobilization and information, education, and communication campaigns with an emphasis on health and hygiene education; and (iii) skills and entrepreneurship development targeting women, the poor, and the excluded.

The Community-Based Water Supply and Sanitation Sector Project in Nepal was a pioneer in addressing gender equality and social inclusion issues under the former Ministry of Physical Planning and Works. Although it was a rural community-based project, its good practices on gender and social inclusion can be replicated in urban projects as they are also feasible in the urban context (Box 2).

Box 2   Community-Based Water Supply and Sanitation Sector Project, Nepal

The ADB-assisted Community-Based Water Supply and Sanitation Sector Project, implemented under the former Ministry of Physical Planning and Works, included a gender action plan which facilitated the participation of women, caste, and ethnic minorities in the water user sanitation committees (WUSCs) in proportion to their population in the area covered by the water supply subproject. Of the 6,265 members of 690 WUSCs formed in 21 districts, 52% are female, 19% are Dalits, and 14% are ethnic minorities—figures that almost match the representation of the district population of Dalits and ethnic minorities. All project activities were planned and implemented to ensure that all men and women from all castes including Dalits, ethnic minorities, and poor groups have equitable access to improved water supply and sanitation facilities. The project provided orientation on gender, caste, and ethnicity issues to 23,967 beneficiaries in all the WUSCs. It also provided the poor and women with training for village maintenance work and sanitation mason training. The project developed materials and training packages focusing on gender, caste, and ethnicity issues and provided training and carried out awareness campaigns in the districts and communities. This has enabled women and Dalits in particular to participate in project activities and benefit from improved access to water supply and sanitation. Social capital at the community has increased in terms of cohesion and cooperation among different caste and ethnic groups. In the Srikala Water Supply and Sanitation Subproject of Doti district, upper caste people used to restrict Dalits from using traditional water sources. As a result of the project, they now allow them access to safe drinking water from the same community tap.

Source: ADB. 2012. *Completion Report: Community-Based Water Supply and Sanitation Sector Project in Nepal*. Manila (Loan 2008-NEP).

Conclusion

The policy and legal framework on GESI in the urban sector has evolved over time in Nepal providing the basis for institutional and operational changes. Given the social, cultural, and historical context of the country, there has been increased realization for the need to focus on GESI to achieve poverty reduction goals. While project-specific interventions demonstrated tangible outputs for GESI, a GESI policy and operational guidelines were only recently established at the central level. Although there are challenges ahead in translating policy provisions into action, the government is committed to implementing the policies by building gender capacity and mechanisms to scale up GESI-inclusive programs. The ADB-assisted IUDP is helping the government to achieve its objective of building its institutional and operational capacity for promoting GESI-responsive urban development and delivering tangible results.

Enhancing Women's Representation and Participation in Urban Governance and Infrastructure Improvement in Bangladesh

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Improvement (Sector) Project, Local Government Engineering
Department, Bangladesh

Bangladesh, a densely populated and predominantly rural South Asian country, has been changing rapidly since the 1990s due to the phenomenal pace of urbanization. Compared to the 1.21% annual national population growth rate, the urban population is growing faster at an annual average rate of 2.96%. In 2011, about 42.69 million Bangladeshis (28.4%) lived in urban areas.[38]

Research by the Centre for Urban Studies in 2005 revealed that about 35% of the urban population lived in slums. In Dhaka City, the slum population tripled between 1996 and 2005. More than 75% of houses in the slums are temporary shanty-like structures, and residents lack security of tenure. Less than 50% of the population has access to safe sanitation and drinking water.[39] Poor women suffer the most as they are more vulnerable to diseases from poor hygienic conditions around their living places and are mostly responsible for fetching water from distant locations and queuing for long periods of time to collect water from hydrants and pumps.

Traditional urban development practices have not brought desired benefits to disadvantaged groups such as the poor and women. Municipalities used to receive block grants from the central government with a control mechanism, and most development initiatives were guided by central government directives. This top-down approach restricted participation by citizens, including women, in municipality business, and consequently governance issues were ignored.

The potential for reducing poverty through planned and decentralized urbanization is significant. To improve the living conditions of the poor, the Government of Bangladesh has focused on the development of secondary towns instead of concentrating on a few metropolitan areas. However, municipalities are struggling to ensure delivery of

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[38]   United Nations Department of Economic and Social Affairs Population Division, 2012. *World Urbanization Prospects: The 2011 Revision.* New York.

[39]   G. Angeles et al. 2006. *The 2005 Census and Mapping of Slums in Bangladesh: Design, Select Results and Application*. Intl J Health Geogr. 8; 32.

basic services to their citizens, including supply of pure drinking water, construction and maintenance of roads, collection and disposal of garbage, construction and maintenance of public markets and toilets, and provision of adequate street lighting. Major gaps in infrastructure investment result from (i) shortage of funds due to poor resource mobilization by municipalities and insufficient allocation of resources by central government to municipalities; (ii) inadequate human resources with technical capacity for urban planning; and (iii) weak municipal governance structure which lacks effective participation and representation of various groups of citizens and civil society, including disadvantaged groups like the poor and women whose needs and demands are absent in urban planning and decision-making processes.

ADB has been assisting Bangladesh in urban infrastructure development since the early 1990s. To bring sustainable benefits to targeted urban populations, ADB introduced a new integrated approach to urban development in 2003, with the design of the Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP) linking infrastructure investment with enhanced capacity and accountability in municipal management.[40] The Government of Bangladesh appreciated this approach because local governance improved in the 30 project municipalities during the project period (2003–2010). The success of UGIIP led to the design of the Second UGIIP (UGIIP-2), which follows the same approach with a few refinements in project interventions, and expands coverage to 35 new municipalities.[41] UGIIP-2 is expected to be completed by December 2014. Both projects are Implemented by the Local Government Engineering Department. A third project, UGIIP-3, is under consideration by the government and ADB for implementation after 2014.

UGIIP-2 aims to improve urban infrastructure and service delivery (urban transport, solid waste management, urban drainage, water supply and sanitation, municipal facilities, and basic services for the urban poor) and enhance urban governance and capacity development in secondary towns. To improve urban governance, the Local Government Engineering Department introduced the Urban Governance Improvement Action Program (UGIAP) which allocates investment funds based on performance. This provides an incentive for governance reform by all of the participating municipalities in six areas focusing primarily on (i) enhancing the awareness and participation of local stakeholders in urban planning and management through citizens' awareness and participation, women's participation, and integration of the urban poor; and (ii) improving accountability and transparency through urban planning, financial accountability, sustainability, and administrative transparency (Box). If the municipalities fail to achieve all targets and milestones within 27 activities in the six areas of governance reform under UGIAP, they are dropped from the project and receive no further infrastructure funding. Given that improving women's participation and representation in local governance carries a heavy weight in the performance criteria of UGIAP, the project is taking significant strides toward improving gender inclusiveness within urban areas throughout the country.

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[40]   ADB. 2002. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan and Technical Assistance Grant to the People's Republic of Bangladesh for the Urban Governance and Infrastructure Improvement (Sector) Project*. Manila (Loan 1947-BAN).

[41]   ADB. 2008. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan to the People's Republic of Bangladesh for the Second Urban Governance and Infrastructure Improvement (Sector) Project*. Manila (Loan 2462-BAN).

> **Urban Governance Improvement Action Program Framework**
>
> In the following six areas of governance reform, there are 27 activities and performance criteria to be strictly followed by the municipalities to improve local governance and qualify for development assistance.
> - Citizen awareness and participation (six activities)
> - Women's participation (two activities)
> - Integration of urban poor (three activities)
> - Urban planning (three activities)
> - Financial accountability and sustainability (seven activities)
> - Administrative transparency (six activities)
>
> Source: Local Government Engineering Department.

Despite the National Policy for Women's Advancement, adopted in 1997, which ensures that at least 25% of seats in town councils are reserved for women, municipal leaders are not informed about participatory development, the role of women in urban governance, and gender mainstreaming. Most of the female ward councilors elected to reserved seats are not effective in the decision-making process due to lack of awareness and training which would allow them to take a proactive role in carrying out their assigned responsibilities. Similarly, the role of female citizens as service receivers and responsible citizens is also not well conceived. To address these issues, a gender action plan (GAP) was developed during the design of UGIIP-2 to ensure the participation of women citizens and public representatives at all levels of the project. The GAP focuses on (i) enhancing the role of elected female ward councilors in municipal governance and in addressing women's needs and priorities; and (ii) enhancing women citizens' awareness and participation in urban planning and municipal management and as service receivers.

Main Features and Achievements of the Second Urban Governance and Infrastructure Improvement (Sector) Project Gender Action Plan

Women's participation is one of the key areas of UGIIP-2's governance improvement program. UGIAP requires preparation of municipality-specific GAPs, and their inclusion and implementation under the municipal development plans as performance criteria for additional infrastructure funding. GAPs are being implemented and closely monitored in all municipalities. The main features and achievements of the project GAP are as follows:

Improving Women's Representation in Local Governance

Within the municipal council, the presence of female ward councilors and their role in the decision-making process were very limited before the commencement of UGIIP-2. The following GAP achievements ensured and continue to encourage women's representation and participation in local governance:

(i)   35 gender committees were formed headed by female ward councilors with at least 33% women members.
(ii)   Municipal standing committees were formed with 40% women's participation.
(iii)   153 slum improvement committees were formed with all women chairs and 67% women members (1,484 women). The committees are responsible for implementing their own infrastructure within the slum areas.
(iv)   1,187 primary groups were formed with only poor slum women.
(v)   Town-level coordination committees (TLCCs) were formed headed by mayor with 33% representation by women (591 of 1,750 members).
(vi)   Ward-level coordination committees (WLCCs) were formed headed by male and female ward councilors with 41% representation of women (1,524 of 3,690 members).
(vii)   Community-based organizations (CBOs) were formed outside the slum areas led by male and female ward councilors with 34% participation of women (7,140 of 21,000 members).

One notable success of UGIIP is the government's acceptance and institutional response, particularly in the WLCCs and TLCCs in ensuring citizen participation, transparency, and accountability of municipalities. In 2009, the government enacted the Local Government Act, 2009 to mandate the provision of WLCCs and TLCCs in municipalities, leading to an executive order in April 2011 ensuring a mandatory provision to keep at least 33% women's representation in TLCCs and 40% representation in WLCCs.

Members of the WLCC attend a meeting to discuss development concerns in their community.

Source: ADB Second Urban Governance and Infrastructure Improvement (Sector) Project, Bangladesh.

Women members are now actively participating in all TLCCs and are contributing to the decision-making process of municipalities. Kamrunnesa Azad, a professor at Rajapur Degree College and member of Jhalakathi municipality, feels proud to be a member of her TLCC. At a special TLCC meeting, she said "Now I feel that I am a proud citizen of this municipality and I have a role to improve services of the municipality."

Improving Women's Participation in Infrastructure Planning

To improve women's participation in infrastructure planning, the project introduced:

(i)   mass awareness and participation campaigns, focus group discussions, and visioning at ward and municipal levels: 2,026 courtyard meetings were held, 738 ward–based rallies were organized, and 115 municipality-based rallies were observed;
(ii)   effective participation of all female members in different committees (CBOs, WLCCs, and TLCCs) was ensured;
(iii)   municipal development plans were prepared with 33% women's participation through focus group discussions, ward visioning, and municipality visioning; and 35 municipality GAPs were included in municipal development plans; and

(iv)   community action plans were developed in slum areas addressing women's needs and priorities with more than 67% women's participation.

The requirement to include GAPs in municipal development plans has ensured active participation of women in infrastructure planning. The direct involvement of poor women in slum improvement committees to implement infrastructure construction, operation, and management is building women's confidence and empowerment in slum areas.

Improving Women's Participation in Infrastructure Construction and Maintenance

A 20% target was kept as a provision in the bidding documents of infrastructure development work to encourage the hiring of more women laborers. The following interventions are being practiced in project municipalities:

(i)   ensure at least 20% provision for women laborers in construction (139,325 person days of employment have been generated so far);
(ii)   ensure equal wages for equal work for men and women laborers;
(iii)   ensure personal and occupational safety for women laborers; and,
(iv)   engage women in constructing toilets and tube-well platforms in locations selected according to women's needs and priorities.

The project has arranged a motivational training program for the successful bidders and municipal supervision staff to make them aware of the project's requirement for engagement of female labor and to ensure occupational safety for the women. It remains a challenge to ensure equal wages for women even though there is a provision incorporated in the bidding document. Although the wage gap is being minimized, ensuring equal wages in all areas is difficult. For example, in construction sites where work is done after dark, female laborers cannot continue to work with male laborers. This poses an obstacle to ensuring equal wages for women.

Improving Women's Participation in Urban Service Delivery

Specific quotas, decent work environment conditions, and motivational training programs were arranged at various levels to promote women's participation in urban service delivery through

(i)   setting quotas for female staff employment in municipalities;
(ii)   building separate toilets, drinking water facilities, and sitting arrangements for female ward councilors, employees, visitors and laborers in the municipality;
(iii)   involving women in planning and implementation of basic services for the urban poor including health care, tax collection, and solid waste management; and
(iv)   conducting awareness-raising programs to target women and promote women's participation as agents and managers of infrastructure construction, operation, and maintenance.

Improving Accountability for Gender-Responsive Urban Governance

The project has established a gender-inclusive governance structure and municipality development plans, a gender-disaggregated database, and a strong monitoring system to improve accountability for gender-responsive urban governance. This included

(i)   holding 1,377 monthly meetings of gender committees at municipalities, and preparation and inclusion of municipality GAPs in municipality development plans;

(ii)   preparing poverty reduction action plans highlighting female participation, and including them in municipality development plans;

(iii) allocating 2%–3% of municipalities' revenue budgets for GAP and poverty reduction action plan implementation (in the last financial year about Tk190 million [$2.38 million] was expended from their own resources);

(iv)   developing a strong project monitoring system and introducing a new monitoring format to receive monthly and quarterly gender-related qualitative and quantitative data;

(v)   developing a sex-disaggregated database;

(vi)   collecting qualitative reports through the new monitoring format with recording of women members' participation in TLCCs, WLCCs, and CBOs;

(vii) developing gender sensitization and training manuals, modules, and materials and guidelines on how to implement GAP, and gender-inclusive poverty reduction action plans and UGIAP; and conducting orientations for 35 project municipalities on GAP implementation;

(viii) conducting regular gender training programs at headquarters and regional levels for gender committee members, female and male councilors, and municipality staff; and

(ix)   completing 1,484 training sessions for female slum improvement committee members.

Additional Innovative Activities of Gender Committees in Municipalities

Besides UGIIP-2 project GAP implementation, municipalities are taking additional initiatives based on their own municipal-level GAPs to address women's needs and reduce social disadvantages. Some of these initiatives include

(i)   operating adult literacy schools and schools for street children;

(ii)   preventing child marriage;

(iii) helping oppressed women to get legal support from law enforcing agencies, as well as medical support if needed;

(iv)   identifying separate toilets for women in rail stations and bus terminals;

(v)   installing separate seating arrangements for women in parks;

(vi)   placing female patrol police in bus stations;

(vii) implementing an awareness campaign against dowry and eve teasing (sexual harassment by strangers in public places);

(viii) introducing exclusive one-stop service centers for women at municipalities; and

(ix)   training girls and women in skills for income-generating activities and distributing sewing machines (so far, 4,837 women have been trained in sewing, batik making, computers, hairdressing and beauty parlor operations, animal husbandry, and poultry raising).

Lessons Learned in Facilitating Gender-Responsive Urban Governance

- The legal framework established by the government and facilitated by UGIIP can ensure adequate participation of women in various decision-making committees. With the Local Government Act, 2009 and the following executive order of 2011, the Government of Bangladesh mandated 33% women's representation in TLCCs and 40% in WLCCs, which provides women the opportunity to voice their needs, issues, and concerns and to participate in setting ward- and municipality-level priorities.
- A participatory approach that promotes (i) women's representation in decision-making committees; (ii) community-based consultations and awareness-raising campaigns; and (iii) proactive involvement of women in urban planning, service delivery, and slum improvements can ensure gender-responsive governance improvements and capacity development of municipalities that lead to sustainability.
- Strong leadership at the municipal level (mayor, GAP chair, and female ward councilors) can promote and demonstrate innovative practices in gender-inclusive governance.
- Regular motivational and training activities in communities can help break down social barriers to women's participation and involvement in project activities.
- Incorporating a project GAP within the UGIAP framework that requires the development and implementation of town-level GAPs for participating municipalities reflects the government's commitment and accountability for institutionalizing gender-inclusive urban governance.
- Intensive gender sensitization and training is needed for municipality staff to enable effective GAP implementation.
- Detailed conditions and performance criteria regarding GAP implementation are essential to achieve gender-inclusive results.
- A strong monitoring and reporting system is required for timely project implementation, monitoring, and evaluation of gender-based impact.

Challenges and Way Forward

UGIIP-2 institutionalized an innovative approach to address gender issues in urban governance reform and improve women's participation in basic urban services delivery in 35 targeted municipalities through the implementation of a performance-based incentive system embedded in the UGIAP framework.

Although there were some remarkable achievements in enhancing women's representation and participation in urban governance and infrastructure improvement,

many challenges remain. For example, there are difficulties with (i) budget allocations for GAP implementation, which should be committed from the annual revenue budget of municipalities; (ii) funds release for GAP implementation from approved budget; (iii) motivating municipalities in GAP implementation; (iv) motivating councilors for monthly meetings; (v) orientation of communities on the project GAP; (vi) creating scope for women members to voice their opinions in TLCCs; (vii) proper preparation of quarterly qualitative reports on GAP implementation; and (viii) ensuring equal wages for female laborers.

In the last financial year (FY2012), 35 project municipalities started making budget allocations and expenditures to implement their GAPs from their own resources. Up to June 2012, about Tk20.0 million ($0.25 million) was spent on GAP implementation from their revenue budgets in addition to the project support. If municipalities continue this practice and substantially increase their own resources for implementing GAPs, then gender-inclusive urban planning and governance will move toward sustainability.

Improving Accountability for Gender-Responsive Governance and Pro-Poor Service Delivery in Small Towns in Nepal

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Nepal is one of the least urbanized countries in South Asia, with a current urban population of about 19% of total population. It is estimated that by 2020, close to 25% of the population will have moved to urban areas in search for better economic opportunities and a safer environment.[42] Besides the capital city Kathmandu, which has a population of about 1 million people, urban areas are relatively small. Twelve cities range in size from 65,000 to 175,000 inhabitants, and small towns comprise 5,000 to 40,000 residents. While urbanization is creating important economic links between rural and urban areas, poor urban planning is leading to haphazard urban development with insufficient urban infrastructure and basic services. A report by the United Nations Children's Fund (UNICEF) and the World Health Organization (WHO) showed that 93% of the urban population has access to water supply but only 49% have in-house piped connections. While sanitation coverage has improved since the 1990s, it is estimated that 51% of urban residents have improved access to sanitation facilities, 30% use shared facilities, 4% use unimproved facilities, and 15% continue to practice open defecation.[43]

Traditionally, Nepalese women are responsible for household food security, sanitation, and solid waste management; so they spend more time collecting and storing water for drinking, cooking, and cleaning. Poor women are more vulnerable due to the lack of water supply and sanitation services, limited property rights, (6.4% of women own houses and 11.6% own land),[44] low literacy (55% for adult females compared to 81% for adult males), and high maternal mortality (281 maternal deaths per 100,000 live

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[42]   United Nations Human Settlements Programme (UN-HABITAT) and United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). 2010. *The State of Asian Cities 2010/11*. UN-HABITAT Regional Office for Asia and the Pacific, Fukuoka, Japan.

[43]   UNICEF and WHO Joint Monitoring Program for Water Supply and Sanitation. 2011. A Snapshot of Sanitation in South Asia with a Focus on Inequities. Fourth South Asia Conference on Sanitation, Colombo, Sri Lanka, 4–11 April.

[44]   Nepal Central Bureau of Statistics. 2001. *National Population Census 2001*. Kathmandu.

births).[45] World Bank development indicators state that 23% of households are headed by women, who are among the poorest disadvantaged groups. As the main collectors, users, and managers of water, women understand key issues related to water quality, reliability, and affordability; therefore, their leadership and participation are essential in efforts to provide safe drinking water, sanitation, waste disposal, and environmental improvement. However, despite the affirmative national policy enabling 33% women's participation in national parliament, women's participation and decision making in local governance remains low.

Gender and social inclusion (GESI) has been recognized by the Government of Nepal as a critical element of equitable development. The interim Constitution (2007) guarantees social justice and affirmative action for women, Dalits, Adivasi Janijatis, Muslims, Madhesis, and other excluded or disadvantaged groups. National policy documents, such as the Poverty Reduction Strategy Paper, 2002–2007 with its social inclusion pillar and the Three-Year Interim Plan, FY2011–FY2013 provide a clear mandate for addressing gender and inclusion issues.

To improve health and economic and environmental living conditions in urban areas, the government, under its 15-Year Development Plan, 2000–2015 targeted 265 small towns[46] for provision of safe drinking water and sanitation. With ADB support, the Department of Water Supply and Sewerage implemented Nepal's first Small Towns Water Supply and Sanitation Sector Project in 29 small towns during 2000–2008 benefiting about 500,000 people. The project was successful in introducing water users to cost-sharing; reducing waterborne diseases and time spent fetching water; and improving community involvement, particularly women's participation in community mobilization and decision making. However, the majority of the poor could not connect to the water supply system due to high connection fees and subsidies tied to inputs instead of outputs, which led to poor construction of latrines and water connections in some areas.[47]

In 2009, the ADB provided a grant of $45.1 million for the follow-on Second Small Towns Water Supply and Sanitation Sector Project, which is expected to provide 24-hour quality water supply services (house or yard connections to piped water supply) to 240,000 people, and sanitation services (private latrines, public toilets, wastewater management facilities and storm water drainage) to 270,000 people (100% coverage) in 20 new towns by 2015. The Urban Water Supply and Sanitation Sector Policy (2009) framework was developed with contributions from this project, including provisions to improve the access of poor women and disadvantaged groups to water supply and sanitation services and increase their involvement in decision making related to their needs and priorities.

This paper elaborates on the three key mechanisms used under the Second Small Towns Water Supply and Sanitation Sector Project to ensure gender and social

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[45]   ADB. 2010. *Overview of Gender Equality and Social Inclusion in Nepal*. Manila.
[46]   Small towns are defined as having a population of 5,000–40,000 inhabitants, located on a road linked to the strategic road network and having at least one secondary school, a health post, grid electricity, and basic telecommunications and banking.
[47]   ADB. 2010. *Completion Report: Small Towns Water Supply and Sanitation Sector Project in Nepal.* Manila.

inclusion, pro-poor service delivery, and sustainable project impact: (i) the output-based aid approach (OBA) based on a public–private partnership model, (ii) the GESI Action Plan, and (iii) the project performance monitoring system.

Output-Based Aid Approach for Pro-Poor Service Delivery

The OBA approach, which uses performance-based grants in service delivery, was selected by the project as a promising model for public–private–community partnership between the Nepal Department of Water Supply and Sewerage, the water user and sanitation committees (WUSCs), and local nongovernment organizations (NGOs) in project towns to improve the provision of water supply and sanitation services, including to poor and disadvantaged households, in Nepal's small towns. It aims to enhance local governance and management by locally representative institutions (the WUSCs), which prefinance the construction of facilities. It also aims to improve accountability by using local NGOs to inspect projects and verify their successful completion before the WUSCs are reimbursed by the Department of Water Supply and Sewerage. Moreover, the participatory project activities build the capacity of women and vulnerable groups through training and awareness-raising activities and promote their involvement in the decision-making process to strengthen community demands for more accountable and affordable service delivery systems.

Formation of WUSCs and engagement of local NGOs are key mechanisms not only to develop private–public partnership in service delivery but also to create accountable, gender- and socially responsive pro-poor service delivery. WUSCs create a water and sanitation users' investment pool, and encourage cooperation and accountability for the sustainability of the project. Local NGOs are engaged in each town to inform communities about the OBA approach and assist with the formulation of WUSCs. The WUSCs are made up of nine members, including Dalits, indigenous groups, and religious minorities. There is a mandatory 33% quota for female membership, and the committee must have at least one woman in a decision-making position.

To identify the households that may require OBA support, local NGOs in collaboration with WUSCs and design and supervision consultants conduct an initial assessment based on household income. Poor households, defined through household surveys, are those with monthly incomes of less than NRs7,500 ($85.00). Other eligibility criteria include land holdings of less than 0.25 hectares; food sufficiency up to 6 months a year with 1–2 cattle and buffalo; house with a separate kitchen but only one room for living, no telephone, TV, or refrigerator; a female or disabled head of household; and household without a current or retired government or private sector employee.

The selected poor households receive a maximum of NRs7,500 ($85.00) for a piped household connection for water supply and NRs10,000 ($114.00) for improved sanitation facilities on an installment basis depending on progress. The government provides a grant for 50% of the infrastructure cost of the water supply system (NRs3,750 [$43.000]) The WUSCs are required to invest the remaining 50% of the cost of the water supply system (NRs3,750 [$43.00]) which is reimbursed to the

Community interaction with local nongovernment organizations.

Mass meeting with project stakeholders in project design phase.

Source: ADB Second Small Towns Water Supply and Sanitation Services Project, Nepal.

WUSC by water user households on an installment basis over 30 months. To assure cost-sharing commitment, the WUSCs establish a provision of 5%–15% upfront cash from the beneficiaries in the form of WUSC membership fees. The WUSCs borrow the remaining 35%–45% of the cost from the Town Development Fund as a credit loan at 5% interest. The cost-sharing scheme is intended to strengthen the ownership and partnership of the users in their investment, and to make them more accountable for the sustainable operation of the project.

During the project cycle, the project addresses urban poverty issues with the government, private sector, and community partnership in three phases:

Project preparation. At this stage, the project management office (PMO), the Water Supply and Sanitation (WSS) District Office, and community groups are engaged while conducting the prefeasibility study. Local NGOs and WUSCs and water users groups prepare the socioeconomic profile through social mapping and household surveys. The participatory community survey includes selection of project service areas through participatory and inclusive approaches, including awareness raising on project activities and consultations with water users groups including Dalits, women, minority groups, Janajatis, and religious minorities. Involvement of WUSCs, communities, the urban poor, and vulnerable groups during feasibility studies and the design selection process helps to understand the priorities of poor men and women and their ability to pay for basic service fees.

Project design. While designing the project, the design and supervision consultants involve the urban poor in the decision-making process by providing different project designs to the community in a mass setting to choose the best option. While finalizing the agreements for the preliminary loan agreement among key stakeholders, the urban poor, including women and disadvantaged groups, participate in the meeting organized by local NGOs who present the findings of the socioeconomic survey.

Project implementation. Contractors are required to use local labor in the construction of the water supply system to generate employment opportunities for the urban poor, including vulnerable groups such as women and minorities. The WUSCs, WSS district

offices, local NGOs, and local bodies determine the OBA recipients according to policy guidelines. In the post-construction phase, all stakeholders verify the connection of taps and sanitation facilities and assess the water tariff discount for the urban poor. Similarly, in project evaluation, all stakeholders examine how much the urban poor have benefited from the project in their respective areas.

The OBA approach was introduced under the project as an innovative way to expand provision of water supply connections and latrine construction for poor and marginalized people. Subsidies are provided only when the delivery of outputs (e.g., piped household connection for water supply and/or access to improved sanitation) have been confirmed by an independent verification agent. The aid bridges the gap between the total cost of providing a service to a user and the user's ability to pay the cost. Unlike traditional subsidies, however, aid is given only after successful completion and inspection of the output. In the meantime, a service provider prefinances the cost of installing the service with counterpart funding from the poor households targeted.[48]

Gender and Social Inclusion Action Plan

Under the GESI-inclusive water supply and sanitation sector policy framework, the project aimed to ensure the participation of all users including women and disadvantaged groups in project design, implementation, and operation and maintenance. The project adopted a community-based demand-driven approach for project selection, development, and implementation and created specific GESI guidelines for the implementation of the project under a detailed GESI action plan. Categorized by ADB as having a gender equity theme, the project has substantial gender-inclusive features and targets, and aims to reduce the time taken fetching water to zero in all towns by 2015. This is expected to increase girls' attendance in school and women's productive activities. The GESI Action Plan is in Box 1.

Project Performance Monitoring System with Gender-Disaggregated Data

Socioeconomic and household surveys conducted by local NGOs collect data disaggregated by sex, caste, and ethnicity to determine the number of households headed by women and vulnerable groups. They use this baseline to monitor implementation progress and results. The project performance monitoring system has been developed with disaggregated baseline data and indicators that enable monitoring implementation progress of the GESI Action Plan and gender-equality results. Three social development officers (two females and one male) have been designated in the PMO to monitor and evaluate all project activities in the small towns. A social development and safeguards specialist among project management consultants also supports monitoring and documentation work. The disaggregated

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[48]   N. Saito and M.C. Duneas. 2011. *ADB Knowledge Showcases: Expanding Water Supply and Sanitation Coverage through Output-Based Aid*. Manila.

Box 1   Gender and Social Inclusion Action Plan

Output 1: Developing Efficient, Effective, and Accountable Urban Water Supply and Sanitation

Setting gender-responsive and socially inclusive water supply and sanitation (WSS) standards
- Inclusion of gender and social inclusion (GESI) approaches in the implementation of existing laws/regulations: GESI in Urban WSS Policy
- Formulation of new laws, policies, and guidelines (Water Supply and Sanitation Umbrella Act)

Output 2: Developing Water Supply and Sanitation Facilities and Improved Participation of Women and Marginalized Groups

Selection of project service areas using participatory approaches
- Socioeconomic surveys and consultations with water user groups including Dalits, women, Janajatis, and religious minorities
- Collection of data disaggregated by sex, caste, and ethnicity during socioeconomic surveys
- Awareness raising on project approaches and participation of women and vulnerable groups
- Involvement of Water User and Sanitation Committees (WUSCs), communities, urban poor, and vulnerable groups during feasibility studies and design selection process

Pro-poor and gender sensitive approaches in WUSC operations
- Include women and vulnerable groups in training, decision making, and operation and maintenance (O&M) of water supply system and monitoring
- Effective implementation of OBA: 75% poor households connected to piped water supply and sanitation systems
- 12,000 Households targeted through output-based aid for WSS connections

Ensure representation of women and vulnerable groups in WUSCs
- WUSCs with 33% women members and at least one woman in a key position; marginalized groups appropriately represented

Select local nongovernment organizations (NGOs) with inclusive staff composition for
- Social mobilization
- Improving capacity of women and vulnerable groups through training for active involvement in the decision-making process of O&M of WSS systems
- Gender friendly team composition in local NGO team

Provide equal employment opportunities for poor women and men in construction work
- Equal wage paid for equal work
- 50% women and vulnerable groups in sanitation and solid waste management programs

Box 1 *continued*

Output 3: Strengthening Governance and Capacity for Project Management and Operations

Strengthening gender-responsive governance and institutional gender capacity
- Appoint GESI officer (government counterpart) in the Department of Water Supply and Sanitation and project management office (PMO)
- Hire gender and social development officers in PMO and Water Supply and Sanitation District Office
- Develop GESI training manual/guidelines
- Provide 1-day training workshop to PMO and Water Supply and Sanitation District Office teams on GESI
- Develop project performance monitoring system that includes data and information disaggregated by sex, caste, and ethnicity
- Develop GESI implementation plan for each town project
- Conduct social audits by involving Dalits, Janajatis, and gender mainstreaming coordination committees of district development committees.

Source: ADB. 2009. *Report and Recommendation of the President to the Board of Directors: Proposed Grant to Nepal for the Second Small Towns Water Supply and Sanitation Sector Project*. Manila (Grant 0157-NEP).

Box 2   Project Gender and Social Inclusion Objectives and Results

- 24 town projects are selected through a participatory approach including Janajatis: 31%, Dalits:10%, Brahmans and Chhetris: 59% (38% female and 62% male)
- Water user and sanitation group composition in 11 town projects (98 members): Janajatis: 26%; Dalits: 6%; Brahmans and Chhetris: 68% (37% female and 63% male)
- One female social mobilizer is deployed in each project implementation office.
- Key professionals in local nongovernment organization: 12% female and 88% male
- Community mobilizer: 55% female and 45% male
- Water user and sanitation committee orientation training: 30% female and 70% male

Source: Nepal: Second Small Towns Water Supply and Sanitation Project Performance Monitoring System.

Women participating in a training program.   Women participating in a public meeting.
Source: ADB Second Small Towns Water Supply and Sanitation Services Project, Nepal.

project performance monitoring system maintains accountability on the project's GESI-based objectives and results (Box 2).

Lessons Learned on Promoting Gender and Social Inclusion Responsive Governance and Service Delivery

The project will be under implementation until 2015, but it already provides important lessons on how to promote GESI-responsive governance and service delivery in the water supply and sanitation sector. Some of the key lessons learned so far during project design and implementation are as follows:

- The GESI-inclusive Urban Water Supply and Sanitation Policy provides an enabling framework for GESI action plans under urban infrastructure projects.
- GESI action plans prepared at the project level provide a road map for implementation and monitoring of GESI objectives and targets.
- The provision of an OBA mechanism and OBA implementation guidelines need to be prepared based on socioeconomic surveys to identify vulnerable groups.
- Involvement of local NGOs in all town projects is critical for implementation of the GESI Action Plan, particularly for raising community awareness, social mobilization, and capacity building for improved participation and leadership of women and marginalized groups in WUSCs.
- Ensuring representation of women and vulnerable groups in WUSCs with disaggregated targets is important for developing GESI-responsive local governance.
- Establishing a project performance monitoring system with disaggregated data collection (by sex, caste, and ethnicity) is essential for proper monitoring and accountability for GESI-inclusive service delivery.
- Appointing GESI officers in the Department of Water Supply and Sanitation, the PMO, and WSS district offices with gender capacity building programs planned at all levels at different stages of project implementation is critical to institutionalize GESI-responsive governance and service delivery.

Challenges and Way Forward

Despite positive GESI results, the project faces challenges that need to be addressed for sustainable impact. First, participation of the poor in project activities and in WUSCs without offering any remuneration is a key barrier to their involvement. They cannot afford to join meetings without an allowance because they need to work on construction sites every day for their livelihood and survival. Second, the expected participation of women in each meeting is difficult to achieve because they are overburdened by project activities in addition to their household chores. Third, promoting active participation of women in elected positions using affirmative measures allows for more participation of women but social mobilization by community development specialists is still necessary to counteract traditionally restrictive norms. Fourth, based on past experiences, if there are no income-generating activities for the urban poor, tariff collection from poor households after project completion may be problematic.

To address these challenges in the remaining 3 years of project implementation, there should be a provision for post-construction support or income-generating activities, so the poor can have the means to pay the water tariff. Provision for subsidies and tariff payment on an installment basis for the urban poor could be arranged in the short term. The urban poor are in a vulnerable economic situation with lack of employment, skills-building opportunities, and access to credit. If they put their efforts into utilizing revolving funds, they can gradually increase their incomes. Furthermore, there should be effective campaigns by local NGOs to motivate the urban poor, particularly women, and gain their support through effective awareness-raising programs and extensive social mobilization so they are encouraged to participate in WUSCs in their communities. Employment in WUSCs should be offered to poor men and women after completion of the project to ensure sustainable GESI-inclusive impacts.

III
Public–Private–
Community Partnerships

T his chapter includes an overview and six articles on the distinct and interconnected roles for government agencies, the private sector, and civil society groups including nongovernment organizations and community–based organizations in the provision of infrastructure and services to the urban poor. Case studies from Bangladesh, India, Nepal, the Maldives, and Sri Lanka share good practices and highlight partnerships that have addressed key bottlenecks in improving access to water supply, sanitation, waste disposal, and health care services; enhancing economic and leadership opportunities for women; providing affordable housing and slum improvement programs; and planning gender-sensitive resettlement schemes for the urban poor.

Gender-Inclusive Development: The Role of Public–Private–Community Partnerships in Slum Upgrading

By Renu Khosla
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E ven as cities are composed of bricks and financial investment, they are also about people who have social differences, especially of gender, that are usually ignored by urban planners. Among the poor, women are poorer because they own fewer assets, lack control over the family's resources, eat less, are less educated, less secure, less mobile and less in control of decisions that affect their lives. In addition, their roles in their daily lives, family, community, and city are usually different from those of men. This role differentiation has also determined the way public spaces and resources are designed and shared.

Planning services for slums, especially meeting the needs of women, is a challenge. There is increasing recognition that local governments have not been able to fulfill their service delivery obligations and that they may lack the capacity and/or willingness to improve accessibility and affordability of basic services for the urban poor. City governments are, therefore, increasingly turning to the private sector and civil society organizations to help bridge the services gap. This paper discusses the role of public–private–community partnerships in meeting the challenges of service delivery to slum and low-income households, and addressing the needs of poor urban women in particular.

Gender Inequality in Slums

While women all over South Asia are treated less equally then men, this inequality is accentuated in urban slum areas. The roots of slum inequality lie in people's informality. Poor people work in the unregulated, informal sector with low wages and no access to safety nets or social security. They also live in informal spaces (squatter settlements) without ownership of land or a house and do not have access to basic urban and financial services. They lack proof of identity that legitimizes their stay in the cities. This makes the poor informal and "illegal," and hence invisible in local government plans for service delivery. The local bodies do not count them or provide adequate resources for their development. Services to slum areas are mostly common using conventional and set norms. In addition, some slums are difficult to connect from a technical point of view. Inadequate public investment deepens the insecurity and vulnerability of the urban poor, especially women. Without access to the means that would help improve their conditions, the poor stay trapped in poverty.

Unconnected but Willing to Pay for Water

Demand for water. Women in slums and low-income neighborhoods usually collect water from unpredictable sources that are outside their homes, using up hours of productive time. A study by the Self-Employed Women's Association in India found that 1 hour of time saved can increase women's incomes by an average Rs1,000 per month.[49] Providing women with good quality, reliable water supply in or close to their homes is thus critical for poverty reduction and women's empowerment. Women are also willing to pay for good quality service, provided the connection costs and tariff are kept affordable and they can make payments based on their earning patterns without disconnection for late payments due to job loss.

Supply of water. While most governments provide water to slums on humanitarian grounds, service levels are much lower than they are in the rest of the city. In slums, access to water is usually through common-shared taps. The per capita supply is much less and of poorer quality, following the outdated norms of old programs that have not been revised for decades. The decision to connect slums to water supply is usually based on the legal (land ownership) and administrative (notification) status of the settlement, the ownership of the house, the state policy or law (enforcing shared facilities), and feasibility of engineering. Political parties often encourage patronage-based free handouts and discourage provision of legitimate services. Unpaid services starve the utility of much needed resources to upgrade and expand the system, creating an unending cycle of ineffective services. At the same time, free use fosters lack of accountability that harms the people by maintaining a poor quality of service. Unwillingness to charge for services, usually a politically motivated decision, perpetuates graft-based services such as water tanker supplies. In the long term, free or graft-based services incur more costs for the poor. In real terms, the poor pay to buy high-priced, low-quality water. They also lose wages spending time fetching water, and suffer from repeated waterborne illnesses due to poor quality water. The supply of water is also affected by a lack of proper data on slums and their spatial locations, low technical and financial capacity of local agencies to serve these poor communities, and a weak legal and regulatory framework that makes it difficult to connect the poor legally and recover costs. So the problem is primarily one of supply rather than lack of demand.

Not Enough Household Toilets

There are more mobile phones than toilets in Indian homes today.[50] While this could be because phones are cheaper, affordable, customized to user needs, and/or easily procured, it is also because they are a male need. Women and children need toilets to defecate safely and in privacy. Women are left particularly vulnerable to disease, as general hygiene is difficult to practice in the open. A toilet in the home is known

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[49] J.J. Verhagen et al. 2004. *Linking Water Supply and Poverty Alleviation: The impact of women's productive use of water and time on household economy and gender relations in Banaskantha District, Gujarat, India*. International Water and Sanitation Centre. Delft, the Netherlands.

[50] Government of India, Ministry of Home Affairs. 2011. *Census 2011*. Delhi.

> **Box 1   Decentralizing Sanitation Solutions**
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> As India is urbanizing, the Government of India is paying increasing attention to making cities inclusive and supporting innovative projects. Rajiv Avas Yojna (RAY), the affordable housing program for slums, intends to upgrade and develop slums in cities and make them open-defecation free by building in-slum sanitation infrastructure to enable poor families to build in-house toilets, networking these to city sewerage or decentralized sanitation solutions. The Centre for Urban and Regional Excellence (CURE) is partnering with the government to offer poor people, especially women, safe and dignified spaces in the house for defecation. Household toilets are being retrofitted to home spaces with technical and financial assistance and connected to main trunk infrastructure or decentralized conveyance and treatment systems. CURE has built an energy-free and gravity-based decentralized wastewater treatment system, designed cluster septic tanks, and micro treatment solutions such as reed beds and screen wells. Recycled wastewater is being used for toilet flushing, peri-urban agriculture, and housing construction. Toilets are also built in schools and communities where space is a constraint. Covered *pucca* (a house made of permanent material such as brick, cement, and iron) drains, and door-to-door waste collection and disposal mechanisms are helping close the sanitation circle.
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> Source: CURE. 2012. *Sanjha Prayas Ajeevika* (Sustainable Livelihoods Program) funded by Jamshedji Tata Trust.

to improve health and reduce the cost of health care by Rs800 per month.[51] Unlike water, provisioning of toilets is far more complex and, unfortunately, not recognized as a human entitlement. Toilets need space and governments require this to be legal and appropriate. Toilets must be linked to a system for collecting and conveying fecal matter through trunk or decentralized infrastructure to a treatment and disposal system. Toilets are also more expensive to build for families who must save up, have a financing plan, or get access to credit. For the local government, the cost of capital investments to build sewerage networks or install decentralized solutions in peri-urban areas can be prohibitive. Innovative sanitation solutions under a nongovernment organization (NGO)–government partnership in India are illustrated in Box 1.

Breaking the Rules: Public–Private–Community Partnerships

Local governments in South Asia are challenged with the demands of growing urban populations, especially providing basic infrastructure and services to poor urban communities. As a result, they are breaking the old rules of being the sole provider of services and are increasingly partnering with the private sector, NGOs and community-based organizations (CBOs) to draw upon each agency's unique strengths to meet the enormous challenge.

Public sector role. Local governments have a key role in creating an inclusive city vision with a comprehensive citywide and long-term plan for provision of basic infrastructure and services that can be achieved by partnering with the private sector and communities. The public sector needs to reform regulatory frameworks in order

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[51]   J. Lines and T. Triplett. 2009. *Bringing Toilets to the Slums of Agra: Improving People's Lives and Communities*. Sewanee: The University of the South.

for the private sector to include the most vulnerable in their business plans. It must build oversight mechanisms to ensure standards and outreach, and lay down the policies that facilitate outreach among the most marginalized communities. Examples include delinking land tenure and below-poverty-line card requirements from service provisioning; mandating pro-poor institutional arrangements; and ensuring accountability systems that monitor the most vulnerable are targeted and services are accessible, affordable, and used by the poor.

Private sector role. Unlike the public sector, private entities are able to make big investments and ensure micro-home, last-mile, and decentralized solutions. They are able to connect, operate, and maintain facilities in slums irrespective of the land and housing tenure of these areas. Most importantly, they can recover costs and recycle the profits to improve efficiency, effectiveness, and outreach and provide tariff relief in the long term. They also are able to process implementation more rapidly, as they are not bound by the slow and laborious administrative mechanisms of public utilities. The private sector provides tools that can put people at the core of development. These include customizing products and services, simplifying procedures, cross-subsidizing costs, and tailoring payment patterns to suit people's needs and affordability.

Community role. Communities also have a key role in both improving access to services and operation and maintenance of water supply and sanitation systems. Planning with CBOs and holding participatory community-based consultations are useful ways to design services that respond to the particular needs of men and women in communities, and they are likely to be more sustainable. Communities can also contribute cash inputs, wage labor, and neighborhood volunteers for implementation and oversight systems; and they can also assist by making proper use of the facilities. Like the public sector, the private sector may also have limited skills in working with communities, so private utilities will need to link up with NGOs or CBOs to initiate processes of community engagement, find local solutions, and promote community- and women-led planning for services.

The process of community participation is complex, but critical to the success of any development activity. It enables service providers to move away from the usual prescriptive and "quiz and lecture" approach. Community participation does not happen naturally, and is influenced by community contexts, experiences, and knowledge levels of the people. Successful community participation requires the following connected steps to engage people, particularly the outliers in meaningful ways:

(i) **Initiation.** Agencies get to know the communities, their needs, and priorities—especially the gender disparities—through separate consultations with men and women.

(ii) **Planning.** Communities, particularly women, get together to create a plan outlining their needs and priorities for their neighborhoods.

(iii) **Design.** People's ideas are formalized into projects that communities agree upon.

(iv) **Implementation.** People take a proactive role in construction of civil works.

(v) **Sustainability.** Men and women are involved with community-based management and operation and maintenance systems. The community process requires careful management and nurturing by experienced NGOs to resolve confusion, conflict, disillusionment, and mistrust.

Box 2 illustrates NGO-led interim measures to provide affordable water supply to poor urban settlements in India until public–private investments extend water pipeline networks to these communities.

Box 2   Water Supply to Slum Households in Agra: Incremental Solutions

Agra City has 432 slum and low-income settlements with nearly 160,000 households who are served through municipal standposts or tube wells. Piped water supply to these areas is insufficient and of poor quality. A traditional network of wells served the city; but unregulated use, rising numbers of users, free services to slum areas, and unchecked groundwater extraction has lowered the water tables and dried up all the wells. The Cities Alliance-funded Citywide Slum Upgrading Plan for Agra Project, implemented by the Centre for Urban and Regional Excellence (CURE), envisions that every slum household would have an in-house water tap with quality service through customized technical solutions and access to microfinance. Innovative solutions to improve access include connecting the yet-to-be-charged pipeline network to groundwater aquifers to supply water to homes, reviving traditional wells and water bodies to improve self-reliance through rooftop rainwater harvesting and groundwater recharging, and setting up a water treatment plant to make available treated water at affordable prices to homes that currently buy water from tankers. In the long term, it is expected that groundwater tables will rise and revive the wells, creating self-reliance and reducing exploitation of resources. In the short term, the poor will have access to an affordable, acceptable water supply at home, as in the rest of the city.

Source: CURE. Citywide Slum Upgrading Plan for Agra Project funded by the Cities Alliance, 2009–2013.

Challenges

There are promising approaches but there are also many challenges for public–private–community partnerships to be successful in delivering better and more effective services in poor urban areas.

Outdated policies. To meet the objective of good-quality service, the government must reform policies and plans to encourage private sector participation in low-income communities. For example, in Bhubaneswar, India, the state government took a policy decision to reduce tariffs for all households below the poverty line. This helped create an enabling environment for increasing the coverage. Policies are also needed that encourage localization using improvised, innovative, or decentralized options such as cluster septic tanks, decentralized wastewater treatment systems, or incremental ramp-up of services based on affordability assessments.

Inequitable service standards. It is important for city officials to lay down equitable service standards in the city. The standards must enable the numbers reached to be counted and allow the quality of service provision to be measured. Measuring quality outcomes, such as numbers of households with in-house connections, households getting regular water supply in adequate quantity and pressure at suitable hours, and women's access when houses are owned by men, requires a more nuanced understanding of the supply and demand issues. It also requires well designed, fair, and equitable performance-based contracts to measure inclusion, participation, and service reliability.

Women participating in community consultations as well as planning and design of urban development projects.
Source: CURE Project Photos.

Low capacity. Most city governments lack the skills and knowledge to design performance-based contracts for management or construction of basic infrastructure and services. They also lack capacity to measure output and outcomes in communities. Local bodies may also underestimate population numbers, especially in under-serviced settlements, due to a lack of disaggregated data. This has critical budgeting and contracting implications. However, local officials understand the local context where these contracts are implemented. They know the local challenges, such as ownership of land and resources; land use allocations; local procedures; legal restraints; political economy; and land, water, and toilet mafias. These challenges can constrain service delivery, starving service providers of funds and negatively affecting achievements. Expanding local government's role and capacity is therefore essential for synchronization of the local contexts in the new private contracting arrangements.

Slum upgrading within city master plans is recognized as a challenge but also a win–win solution if effectively managed as demonstrated by the example in Box 3.

Women's Empowerment through Public–Private-Community Partnerships

The potential for women to benefit from public–private–community partnerships in basic infrastructure and service provision is high. Their greatest gain is from the improved level of basic services at home that will reduce their work burden, enhance their health, and free up time for productive work. Its other intangible impact is on women's growing empowerment. By taking leading roles in local community organizations and self-help groups and participating in planning meetings at the neighborhood, ward, area, or city levels, women find opportunities to articulate their needs, negotiate for entitlements, and become agents of change. The rising self-esteem will help women leverage job opportunities in the service sector as water

> **Box 3   From Foot Printing to Imprinting**
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> Slum upgrading by networking is recognized as a sustainable approach to inclusive urban development. A broader and more ambitious approach adopted by the Centre for Urban and Regional Excellence (CURE) to reduce exclusion is to embed slum development within planned urban development in win–win solutions. The large, smelly drain to the east of the Taj Mahal in Agra needed urgent attention to create a cleaner city and boost tourism. Working with the Department of Tourism in Uttar Pradesh, CURE designed the Taj East Drain Improvement Plan with solutions that address the root cause of the problems downstream: toxic sewage and solid waste. To intercept the sewage, CURE proposed rehabilitation of 4,000 slum household toilets, disconnecting their direct discharge from the drain and reconnecting them to the newly installed sewerage system and/or to cluster and shared septic tanks. This will intercept the sewage and transport it to the treatment plant through the city pumping station. The solid waste management plans door-to-door collection from homes and cottage units, linking it (and cattle dung) to bio composting and recycling systems. The stormwater drain with customized micro solutions for each segment will reclaim large tracts of forestland and ensure that only treated water is discharged into the Yamuna River.
>
> Source: CURE, 2012. Citywide Slum Upgrading Plan for Agra funded by the Cities Alliance and the Department of Tourism, Government of Uttar Pradesh, India.

meter readers and user charge collectors or as entrepreneurs of sanitation and solid waste management services in their neighborhoods.

To measure impact on women's empowerment, a new set of yardsticks will, however, be required. These output indicators will need to measure women's access to water and toilets at home rather than pipeline lengths; their access to roads, not the road network built; and their ability to use house ownership as a means to access financial services, instead of counting the number of women with houses.

Conclusions and Way Forward

If it is well managed, a public–private–community partnership makes good economic and social sense. It has the potential to lift the poor and create a fairer service-sharing arrangement. It is also capable of improving citizen participation and local governance and creating a people-centered and people-led process with shared responsibilities, trust, ownership, durability, and resource efficiency. However, it requires considerable political will and reforms to make it work for the poor. Limited experience with managing public–private–community partnerships and the fragility of structural reforms in urban contexts suggest that more careful planning would be required to manage risks. Recommendations are as follows:

- Local governments must recognize that the private sector is not socially oriented and is motivated primarily by profits; thus, chasing deficit-making targets could pose huge financial risks that private agencies may look to avoid or serve with substandard or flawed design solutions using low-cost, low-

Separate consultations with women identify their specific needs and priorities in poor urban communities
Source: CURE Project Photos.

quality infrastructure. They may also take refuge behind the disinterested public bureaucrat with limited monitoring skills.

- Not all private agencies are equipped to manage all types of urban development projects and to serve the poor. Choosing the right one is the key to success. It is also important to incentivize the private sector to serve the poor through appropriate engineering and institutional arrangements. While designing an incentive-linked performance-based contract with appropriate indicators, it is essential for the local government to define clearly its expectations for tariff reductions over time. Tariff reductions may be linked to profit, efficiency, and improved services for the poorest and an exit clause for below-par performance.

- Among civil society, there is usually the fear that privatization of common goods could mean governments abdicating their social obligations. While these fears may or may not be well founded, it is important to put in place systems of social audit. These may include simplified and poor-friendly complaint redressal procedures and systems, and citizen charters and report cards. To make services more people-friendly, community groups can be involved in the management of services in communities, making user charge collections, overseeing construction works, authorizing release of payments, and undertaking small construction contracts. These instruments should have sufficient authority to ensure swift reprisals.

Women's Leadership in Water Supply, Sanitation, and Solid Waste Services: Case studies from Bangladesh, India, the Maldives, and Nepal

By Laxmi Sharma, Senior Project Officer (Urban), Nepal Resident Mission, ADB; and Jaya Sharma, Gender and Development Consultant, Nepal Resident Mission, ADB

About 32% of the population of South Asia is urbanized, which is low compared with other subregions in Asia and the Pacific. By 2050, however, with an expected 2.1% annual growth rate in the urban population, about 52% of South Asians will live in urban areas (footnote 2). South Asia is the second fastest growing region in the world, and 36% of its total population currently lives below the poverty line.[52] In 2010, while 80% of the world's urban population had piped water connections, only 51% of South Asians did. Similarly in sanitation, while 79% of the world's urban population used improved sanitation facilities, only 64% of South Asians did.[53]

The *Human Development Report 2011* emphasized that better access to safe water and sanitation can improve health directly and productivity indirectly and it contributes to educational attainment, human dignity, self-respect, and physical safety.[54] Access to clean water supply and sanitation services correlates with lower rates of maternal mortality and child malnutrition.[55] The Department for International Development of the United Kingdom calculated that waterborne diseases cost the Indian economy 73 million working days per year.[56] Women and girls, particularly those living in poor and disadvantaged communities, suffer more from the lack of access to water as they are the primary users, providers, and managers of water in households and are responsible for household hygiene. One of the four Dublin principles for integrated water resource management established in 1992 at the Earth Summit in

[52] World Bank poverty databank. http://data.worldbank.org/topic/poverty

[53] United Nations Children's Fund (UNICEF) and World Health Organization. 2012. *Progress on Drinking Water and Sanitation: 2012 Update.* UNICEF, New York.

[54] United Nations Development Programme (UNDP). 2011. *Human Development Report 2011 Sustainability and Equity: A Better Future for All*. UNDP, New York. p 72.

[55] United Nations Economic and Social Commission on Asia and the Pacific (UNESCAP), ADB, and UNDP. 2012. *Accelerating Equitable Achievement of the MDGs: Closing Gaps in Health and Nutrition Outcomes: Asia Pacific Regional MDG Report 20122/2012*. UNESCAP, Bangkok.

[56] Department for International Development of the United Kingdom. *Drinking water quality in rural India: Issues and approaches. Background Paper.* United Kingdom.

Rio de Janeiro states that "women play a central part in the provision, management and safeguarding of water," and stresses the importance of empowering women to participate at all levels of water management. Since then, water policies have been more explicit in recognizing women as potential managers and actors for more efficient and effective water systems. Increasing women's involvement in the water supply and sanitation sector through community participation at all levels has also enhanced women's confidence and leadership.

Public–private–community partnerships have been increasing in recent years with the aim of reducing the service delivery gap to poor urban communities in South Asia. Public–private–community partnerships can (i) remove technical, institutional, and regulatory barriers to providing water services in poor urban communities, thereby improving access to better-quality water at a much reduced cost to households; (ii) increase per capita consumption, contributing to better health and sanitation; and (iii) free up time especially for women and girls to devote to childcare, education, income-generating activities, community-based activities, and leisure.[57] Under public–private–community partnership initiatives, women's increased opportunities for skills building and employment in the construction, maintenance, and management of water systems as water supply meter readers, fee collectors, sanitation entrepreneurs, and as solid waste management cooperative employees have strengthened their confidence, participation, and leadership in the development of their own communities.

This paper synthesizes some good practices and high-impact strategies and approaches adopted by urban development projects in Bangladesh, India, the Maldives, and Nepal in improving water supply, sanitation, and waste disposal with participation and leadership of women, poor, and disadvantaged users.[58]

High-Impact Strategies and Approaches

The pattern and pace of urbanization have been different among the four countries. Bangladesh and India already have some of the most populated cities in the world, whereas the Maldives and Nepal have smaller urban populations due to mobility constraints in dispersed island communities and high mountain environments. Nevertheless, problems with inadequate water supply, sanitation, and waste disposal services in poor urban settlements exist in all these countries as the public sector has been unable to cope with providing basic infrastructure and services to growing

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[57] C. David and A. Inocencio. 2001. *Public–Private–Community Partnerships in Management and Delivery of Water to Urban Poor: The Case of Metro Manila.* Philippines Institute for Development Studies, Discussion Paper Series No. 2001-18. Manila.

[58] The analysis is based the following presentations at the Subregional Workshop on Gender and Urban Poverty in South Asia: Bangladesh: Creating an Enabling Environment for Urban Poor's Access to Water Supply and Sanitation Services by Mohammad Shahjahan; India: Urban Water Supply and Environmental Improvement Project by Satish Menon; the Maldives: Regional Development Project II: Promoting Community-Based Sanitation and Solid Waste Management Systems by Shaheeda Adam Ibrahim and Fathimath Shafeeqa; Nepal: Kathmandu Valley Water Supply Service Improvement Project by Abodh Kumar Mishra; and Nepal: Second Small Towns Water Supply and Sanitation Services Sector Project by Ram Deep Sah.

urban populations. The analysis of four ADB-funded projects demonstrates the applicability of some successful strategies and approaches across South Asia in extending basic service delivery to the urban poor with particular attention to women and disadvantaged groups.

Needs Assessments and Criteria Setting for Community Selection

Conducting needs assessments and setting selection criteria are critical in identifying project communities and setting targets for improving access to services by poor women and disadvantaged groups.

In Bangladesh, the Dhaka Water and Sewerage Authority partnered with a nongovernment organization (NGO) to conduct a needs assessment survey of urban poor settlements, slums, and squatter communities to assess the demand and willingness to pay for services. The assessment helped identify communities for project intervention, targeting 10,000 households from the poorest 10% of the slum dwellers. Similarly, in the case of the Second Small Town Water Supply and Sanitation Sector Project in Nepal, project towns and target groups were selected based on socioeconomic surveys and consultations with water user groups including Dalits, women, Janajatis, and religious minorities. The poorest households were selected based on multiple criteria including level of income, land and house size, food sufficiency for up to 6 months per year, and female or disabled heads of household. As a result, 12,000 poor households were targeted for water supply and sanitation connections.

Consultation and Information Sharing with Community Stakeholders

Early consultation with communities is the key to greater community ownership and project sustainability. Consultations with men and women in separate focus groups have proved useful to gain insights that are generally not visible to outsiders, such as power dynamics, influence by certain individuals or groups, or other dominance or malpractices that constrain equal distribution of development benefits. Information disclosure and public awareness are essential for maintaining public support and mitigating grievances during the construction of urban infrastructure development projects.

In Nepal, a community awareness and participation plan was prepared to involve key stakeholders including women, for their meaningful participation in the activities of the Kathmandu Valley Water Supply Service Improvement Project. This is especially relevant in a high-density urban setting like Kathmandu Valley where construction-related disturbances are inevitable. Awareness building and outreach activities were targeted to all communities in the project area with an emphasis on pro-poor, gender-sensitive activities.

Inadequate consultation or involvement of the end users of the facility during the planning and development of a project can also lead to communities not using the infrastructure after completion. An example from the Maldives showed that a waste management center (not supported under the ADB Regional Development Project [Phase 2]) was not used by the community after its completion as it was not community friendly and was far from the village, with no reliable means of transport.

The center was built immediately after the tsunami, which did not allow sufficient time for community consultation. Hence, despite its good intentions, the subproject was a failure.[59]

Developing Project Gender Action Plans or Gender and Social Inclusion Action Plans

To ensure women and disadvantaged groups directly participate in and benefit from urban development projects, developing a gender action plan (GAP) based on detailed gender and social analysis and gender and social inclusion (GESI) disaggregated data during the design phase that identifies specific activities, targets, indicators, and responsibilities under all project outputs has served as a useful management and monitoring tool under the projects examined. Gender-inclusive measures and targets under project GAPs have led to women participating as both beneficiaries and agents of change, improving sustainable project outcomes and their own economic and social empowerment.

Promoting Pro-Poor Water Supply and Sanitation Policies and Strategies

Policy dialogue with governments to promote adoption of pro-poor and socially inclusive water supply policies and strategies has facilitated government support for public–private–community partnerships in the provision of basic infrastructure and services to poor communities.

In Kathmandu Valley, Nepal, households without construction certificates were excluded from water tap connections, being ineligible under the connection policy of the Kathmandu Uptayaka Khanipani Limited (KUKL), established under the Company Act. Effective policy dialogue with the government to amend KUKL's water connection policy under the Kathmandu Valley Water Supply Improvement Project led to provisions to connect the households that do not have construction certificates, thereby increasing KUKL's revenue and population coverage and expanding its outreach to the urban poor (Box 1).

Under its Urban Water Supply and Sanitation Policy supported by the Second Small Town Water Supply and Sanitation Sector Project, the Government of Nepal introduced a targeted output-based aid (OBA) approach that uses performance-based grants to facilitate the connection of poor households to water supply and sanitation services. GESI issues are embedded in this policy, which justifies public funding to complement or replace user charges for the economically vulnerable households. Under OBA, service providers, i.e., water user and sanitation committees (WUSCs), prefinance part of the connection costs for selected poor households and ensure the connection of poor people's houses to the water supply and construction of private latrines with appropriate designs. The government reimburses the WUSCs after the household connection is verified by an independent verification agent. The OBA approach enhances service delivery without compromising financial viability. The targeted approach contributes to redressing inequality, reducing poverty, and empowering women and poor and disadvantaged users of different ethnic and caste groups including female households as rights holders.

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[59]   ADB. 2010. *Gender Equality Results Case Studies: Maldives*. Manila.

Box 1   Enabling the Private Sector to Undertake Poverty-Focused Water Distribution in Nepal

Kathmandu Valley suffers from chronic shortages of drinking water. Consumer surveys in Kathmandu indicate that about 29% of households are not connected to the piped water supply network. Of these households, 60% are poor. Unconnected households rely on traditional stone spouts, public tap stands, shallow wells, and costly private water tanker services. Considerable time is spent queuing at water sources and carrying water home, especially by women and children. To improve the conditions of water supply and wastewater services, the Government of Nepal invested in infrastructure development to increase water supply and improve distribution systems. ADB provided three loans to support institutional reforms and a technical assistance project to establish the Low-Income Consumer Support Unit (LICSU) under Kathmandu Upatyaka Khanepani Limited (KUKL), a private utility and the implementing agency and service provider for the project.

Extensive consultations were held among key stakeholders including nongovernment organizations, communities, the Kathmandu Valley Water Supply Management Support Committee, the Water Supply Tariff Fixation Commission, the Melamchi Water Supply Development Board, and the LICSU through field visits, focus group discussions, and community awareness activities to develop a financially and institutionally sustainable long-term pro-poor service delivery and operational strategy for the LICSU. The target communities, who were initially reserved in their participation in the program, became very active once they saw benefits through exchange visits. Exchange visits also served as a good mechanism to disseminate the results and motivate other communities to join the activities.

As a result, (i) a community participation strategy was developed and is being utilized by KUKL; (ii) 73 public tap stands were rehabilitated and 19 constructed; and 9 storage tanks were handed over to 29 squatter communities, 49 slum areas, 18 poor rental areas, and 3 religious sites; (iii) contractual agreements were developed and implemented between the water user group committees and the KUKL for the management of tap stands; (iv) workshops and training programs were organized to strengthen the capacity of the LICSU; these included pro-poor and gender sensitization training, compilation of a geographic information system low-income consumers database, development of KUKL distribution network, and basic computer training. The technical assistance project was successful in helping KUKL, a new water utility in Kathmandu Valley, to structure the framework of its water supply service to low-income consumers, benefiting about 15,300 people (2,523 poor households).

Source: ADB. 2008. *Technical Assistance Completion Report: Enabling the Private Sector to Undertake Poverty–Focused Water Distribution and Strengthening of Institutional Reforms in Kathmandu Valley, Nepal*. Manila (TA 4776-NEP).

Nongovernment Organization Intermediation in Public–Private–Community Partnerships

Social intermediation and advocacy by NGOs have proved to be effective strategies for building relations between the government, private sector agencies, and the community to help urban slum dwellers gain access to water.

Partnership is needed among the public and private sectors and communities to address the problems associated with inefficient and ineffective water supply services.

A key problem relates to community misperceptions about and mistrust of the service providers. If the service provider is a public agency, it is unable to win the confidence of the communities and provide pro-poor water services because of poor governance, unwillingness to modernize and reform policies and regulations, management-related problems, and politically motivated staff. Private sector institutions have the autonomy to address technical, management, financial, and governance related problems such as lack of knowledge, shortage of skills, poor financial management, and frequent staff turnover; but they lack the skills in participatory development and social mobilization to engage with local communities. Intermediation by NGOs can help overcome these problems (Box 2).

Box 2   Nongovernment Organization Intermediation Securing Access to Water for Dhaka's Squatter Settlements in Bangladesh

In 1992, Dushtha Shasthya Kendra (DSK), a local nongovernment organization, in partnership with the Dhaka Water and Sewerage Authority (DWASA) developed and implemented an innovative water supply and sanitation program in poor squatter settlements of Dhaka City. Acting as an intermediary between the poor urban communities and the water utility agency, DSK facilitated water and sanitation provision to poor communities at regulated prices. Persuading DWASA, a statutory body responsible for water supply, waterborne sewerage, and subsurface drainage in Dhaka City, to install water points legally in squatter settlements was an important breakthrough as the households in these settlements did not have legal land tenure and thus were barred from accessing the official water supply network. DSK acted as a guarantor by making security deposits to ensure bill payments by the communities connected to water supply. Furthermore, DSK advocated and negotiated for changes in the DWASA's institutional policies that led to the DWASA recognizing rights to water for all people irrespective of land tenure and substantially reducing the security deposit DSK had to pay to DWASA from Tk7,500 ($134) to Tk1,000 ($18). DSK worked with the communities to improve their capacity to operate and maintain the water points and ensure regular bill payments and full cost recovery. In 2008, after 16 years of regular bill payments, a landmark agreement was reached with the DWASA whereby community-based organizations are allowed to apply for water connections without an intermediary, and the poor, who were previously excluded, are now involved in the design and use of water points and repayment schemes.

Sources: R. Ahmed. 2006. *NGO Intermediation: A Model for Securing Access to Water for the Urban Poor*. Water Aid, United Kingdom; and, M. Van den Bold. 2010. *Raising Visibility and Voices of the Urban Poor.* Water Aid, United Kingdom.

Community Participation for Building Ownership and Sustainability

Community mobilization and strengthening the participation of poor men and women and disadvantaged groups in water users' groups and water supply and sanitation users' committees in designing water supply systems have led to increased cohesion and social capital.

Generally, slum and squatter communities have less social cohesion and are in constant conflict under the control of political leaders. They also face tremendous pressure from neighboring communities who resent the presence of these settlements in their area and resist any development interventions to avoid permanency. Hence, it is all the

more important to strengthen the communities so that they own the interventions and sustain them through their own management. If the community mobilization also involves pooling community savings for microcredit, awareness raising on health and hygiene, and income-generating activities, it contributes further to sustaining the benefits incurred from the improved water supply and sanitation services.

In Bangladesh, the NGO Dushtha Shasthya Kendra assisted in building community capacity through organizing women's saving and credit groups and liaising with members of the group to conduct regular monthly meetings; forming management committees for water points and latrines; and providing training to management committees to manage, operate, and maintain the services. Similarly, in Nepal, NGO involvement under the Second Small Towns Water Supply and Sanitation Sector Project has been perceived as crucial in community mobilization and motivation of the community. NGOs carried out socioeconomic surveys to identify poor households for OBA support. They also collaborate with WUSCs in organizing meetings with target beneficiaries, facilitate connecting to the poor and eligible households and the collection of users' contributions, and provide supervision and monitoring to ensure quality and avoid delays. Increased community participation was demonstrated by the community's willingness to raise 5% of the upfront cash and contribute 50% of the capital cost of the water supply system.

Women's Participation and Representation in Community Decision Making

Strengthening local governance processes through participation and representation of community members, including women and disadvantaged groups, in decision-making structures is the key to a successful decentralized approach brought by the public–private–community partnerships in water supply, sanitation, and waste disposal services. Setting mandatory quotas for women's participation in project activities and management structures ensures adoption of gender-inclusive measures in the formulation, implementation, and monitoring of projects.

In the Bangladesh and Nepal projects, 33% of WUSC members are targeted to be women with at least one woman in a key position. Women are responsible for managing and maintaining the water points, collecting water charges from users, paying bills, and appointing and paying the caretakers. In Nepal, appropriate representation of various indigenous groups, Dalits, and religious minorities also enabled the adoption of pro-poor and GESI-sensitive approaches in WUSCs, and influencing of decisions in the development of operational guidelines, manuals, and frameworks. The high ownership and lack of delays in implementing improved water supply services has been attributed to the participation of women and other marginalized groups in WUSC decision making.[60] Similarly, in the Maldives, the Regional Development Project (Phase 2) GAP targeted 50% women in planning and implementation activities, 30% women in project trainings, and 25% women staff in project management and implementation units to ensure women's participation in decision-making structures and key capacity-building activities to lay the foundation for a gender-inclusive regional development process.

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[60]   Reported from Parsa Water Supply and Sanitation Town Project, Chitwan under the Second Small Towns Water Supply and Sanitation Sector Project, Nepal.

The Urban Water Supply and Environmental Improvement Project (popularly known as Project UDAY) in Madhya Pradesh, India, sought to address the problems of inadequate urban infrastructure and degradation of the environment by providing basic water supply, sanitation, and garbage collection and disposal services in four cities in Madhya Pradesh State. It involved women in all three major components of the project: implementation, urban governance, and physical infrastructure (Box 3).

Box 3   Women Lead the Way for Urban Water Supply and Environmental Improvement in Madhya Pradesh, India

Women's involvement in Project UDAYs implementation was ensured through awareness raising on gender action plan activities, and integration of gender features in the field manuals. To promote women's involvement in local governance, high levels of participation by women in community group committees (CGCs) (some with 100% women members) was supported. Women were also represented in steering committees and activities supported by area improvement funds and community investment funds. Thus, women were able to undertake collective investment decisions, monitor construction works, manage public facilities, and collect fees from water and toilet users. As a result, women became agents of change in their own local communities.

For example, the women's CGC in Bhil Paltan in Indore addressed problems related to health and disease by persuading people to get rid of stagnant water that became a breeding ground for mosquitoes. As result, people dug pits and drains around their homes to drain away wastewater. For some households who did not respond initially, the CGCs resorted to threats showing their empowerment in ensuring sanitation and health in their localities.

Women CGCs in Laxmanpura slums of Gwalior are an example of women's mobilization for local activism for civic improvement. They got involved in demanding and getting community toilets built in the neighborhoods. They worked on a daily basis, provided supervision during construction, and later managed facilities thereby generating employment, and collected water and toilet users' fees. They also advocated for better hygiene and waste disposal through use of simple user-friendly kits for educating people on waste disposal, such as separating garbage into biodegradable and nonbiodegradable constituents and for the adoption of environment-friendly practices through community campaigns. They also mediated with the state municipal authorities and local communities in ensuring long-term maintenance and sustainability of the project's infrastructure outcomes.

Women of Ramnagara, Jabalpur continuously approached the officials to get a piped water connection near their homes. They sought the help of local NGO, Kshitij in making their voices heard through the formation of self-help groups in the slums. The project not only helped to free them from the arduous task of collecting water, but also gave them the empowering experience of undertaking collective action within their local communities. Women now use the time saved to participate in group activities and explore other livelihood options.

The formation of women-only self-help groups by the project and supporting them with activities through the area improvement funds and community investment funds has helped build women's capacity and skills to venture into new livelihood activities and/or scale up their existing home-based microenterprises such as making vermicompost and *bidis* (hand-rolled cigarettes), and tailoring. The regular savings through groups enabled them to engage in group lending for personal loans and thus avoid exploitation by money lenders.

Source: Adapted from ADB. 2011. *Gender Mainstreaming Case Studies: India.* Manila.

Community Awareness Raising through the Media

Awareness raising for remote communities requires innovative ways such as the use of local radio and TV stations for disseminating information and educational materials. Under the Regional Development Project (Phase 2) in the Maldives, the use of media has served as a very effective tool in awareness raising in remote island communities and has improved gender division of roles and responsibilities within the family, encouraging more men to engage in family responsibilities. This has enabled women to engage in community planning and in the management of waste disposal centers (Box 4).

Box 4   Improving Environment and Land Management through a Community Centered Approach in the Maldives

Regional disparities in living conditions related to remoteness of the islands and lack of infrastructure and social services in the atolls are major causes of poverty in the Maldives. The island ecosystems are among the most vulnerable, and suffer rapid depletion and pollution of groundwater, pollution of the coastal environment due to inadequate disposal of sewage and solid waste, and marine resource depletion. A sector analysis showed that basic infrastructure on the outer islands is largely inadequate to provide safe drinking water and prevent water pollution and health hazards. The Regional Development Project (Phase 2) aimed to improve environmental and land management through a community centered approach and included a balance of institutional, infrastructure, and environmental improvements on targeted islands and their region. The project supported the private sector and community participation in waste management and sanitation because the public sector service delivery could not reach all islands adequately and the government felt the need for a different method of community awareness raising and public–private partnership on infrastructure and environmental improvement.

The community-centered participation was consolidated through an environmental awareness program implemented by the local nongovernment organization, Live and Learn, that introduced sustainable environmental planning and practices and educated communities about the importance of conserving the island and marine environment. Information and education campaigns also helped raise community awareness on health, cleanliness, and links to the environment through radio and TV, which also helped to bring changes within the family in undertaking household waste management activities and corresponding responsibilities.

Source: ADB. 2010. *Gender Equality Results Case Studies: Maldives*. Manila.

Conclusions and Way Forward

Good practices exist which demonstrate the role of public–private–community partnerships in improving water supply, sanitation, and waste disposal services for urban populations, including poor and disadvantaged groups. The challenges of multiple stakeholders and their conflicting interests must be understood to build strong trust and effective partnerships over time. Community participation in planning, designing, and implementing urban infrastructure and service delivery projects is critical, for without it the benefits of improved infrastructure will not be sustainable or viable. Strengthening local governance processes through the participation and

Women's participation in community meetings enables their voices are heard in decision-making.

Source: ADB, India: Urban Water Supply and Environmental Improvement Project in Madhya Pradesh (left and center photo) and ADB, the Maldives: Regional Development Project (Phase 2) (right photo).

representation of community members, including women and disadvantaged groups, in decision-making structures is critical to building inclusive decentralized urban water supply, sanitation, and waste disposal services. Recognizing that development of sustainable urban infrastructure and service delivery systems need the involvement of all stakeholders and must keep people at the center, governments are moving in the right direction by involving the private sector in partnership with NGOs to improve community outreach and mobilize their engagement.

Improving Health Care Services
for Poor Urban Women in Bangladesh

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In the 20th century, the urban population in Bangladesh rose from 2.4% in 1901 to 23.6% in 2000, and it has been rising fast at an annual rate of about 3.3% in the past decade. In 2010, the urban population in Bangladesh was estimated at 28.1% largely due to migration by the poor and vulnerable from rural to urban areas in search of better livelihoods. [61] By 2030, about half of the country's population is expected to be living in urban areas. As in most South Asian countries, urban primary health care has been a neglected sector in Bangladesh; and until recently, health conditions of the urban poor living in slums and squatter settlements with limited water supply and sanitation services, limited public health care facilities, and low household incomes, have not been any better than in rural areas.

To improve the health status of urban dwellers, especially poor women and children, the Government of Bangladesh implemented the Urban Primary Health Care Project during 1998–2005 with assistance from ADB, the Department for International Development of the United Kingdom, the Swedish International Development Cooperation Agency, and the United Nations Population Fund to provide primary health care services to poor people in six city corporations and municipalities. As the urban local government bodies were not adequately equipped to cope with the demands of primary health care services delivery to the fast-growing urban population, the project introduced the innovative new approach of private sector participation by contracting out the provision of primary health care services to nongovernment organizations (NGOs), private voluntary organizations, and secondary and tertiary public hospitals to expand delivery of affordable, quality health care services.

ADB continued its support under the Second Urban Primary Health Care Project, implemented during 2005–2012, which aimed to improve the health status of the urban population, especially the poor, women, and children, through improved access to and utilization of good quality, efficient, cost-effective and sustainable primary health care services. The project strengthened local government capacity to plan,

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[61]   N. Islam. 2012. *Urbanization and Urban Governance in Bangladesh*. Center for Urban Studies, Dhaka Bangladesh; and United Nations Human Settlements Programme (UN-HABITAT) and United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). 2010. *The State of Asian Cities 2010/11*. UN-HABITAT, Fukuoka, Japan.

manage, finance, coordinate, monitor, and evaluate primary health care services and continued the successful approach of partnering with the private sector and NGOs for service delivery to the poor. The project provided preventive and curative services for women and children by improving access to immunizations, reproductive health care, limited curative care, nutrition-related services, and health education, as well as assistance for women who are victims of violence. The Ministry of Local Government, Rural Development and Cooperatives Local Government Division was the project executing agency, and city corporations and municipalities were designated as implementing agencies.[62]

While the demographic transition has brought unequal access to health care services in urban areas, the situation has been improving in the past decade due to government attention and donor support to the health sector, as evidenced by overall health indicators. The total fertility rate decreased from 4.3 children per women in 1991 to 2.3 in 2011; the neonatal mortality rate decreased from 48 per 1,000 live births in 1996 to 32 in 2011; the infant mortality rate decreased from 82 per 1,000 live births in 1996 to 43 in 2011; and the under-5 mortality rate decreased from 116 per 1,000 live births in 1996 to 53 in 2011. Stunting in children decreased from 51% in 2004 to 41% in 2011, and the proportion of underweight children decreased from 43% in 2004 to 36% in 2011, while the wasting rate remained unchanged at about 15% during this period.[63]

This paper presents the lessons learned from successful approaches implemented by the Second Urban Primary Health Care Project in improving health care services for the urban poor, particularly women and children, in Bangladesh.

Pro-Poor and Gender-Friendly Approaches

Discussions with the urban poor, health service providers, and partner NGOs during the social and poverty assessments conducted in the project design phase indicated that the use of health services by the urban poor is influenced by (i) lack of money, (ii) lack of information on available health services, (iii) cost of health services; (iv) distance to health facilities, (v) inflexible hours of the health facilities, (vi) social prejudice against modern and established health facilities, (vii) dependence on neighborhood drug stores, and (viii) reliance on traditional medicine.[64] The project had three main approaches that ensured significant improvements in the health care of the urban poor, particularly women and children: pro-poor targeting, the public–private partnership model, and the gender action plan.

Pro-poor targeting. The project targeted free provision of at least 30% of each service, including medicines, to the poor (with women and children constituting 75%). Poor

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[62] This has been mandated by the Government of Bangladesh under the Local Government City Corporation Act 2009, and the Local Government Municipality Act, 2009.

[63] National Institute of Population Research and Training. 2012. *Bangladesh Demographic and Health Survey, 2011 Preliminary Report.* Dhaka, Bangladesh.

[64] ADB. 2005. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan and Asian Development Fund Grant to People's Republic of Bangladesh for the Second Urban Primary Health Care Project*. Manila. (Loan 2172-BAN) (Grant 0008-BAN).

households were identified through participatory poverty assessments and household listings based on social and economic indicators and were given entitlement health cards providing them with free access to health services under the project. The survey of poor households was updated annually by the partner NGOs. For the nonpoor, sliding user fees were charged and drugs were made available at prices 10%–20% lower than market prices. The project aimed to increase beneficiaries from 30% to 60% (with women and children making up 70%) from project baseline to completion. Community social mobilization activities and social marketing increased health awareness and demand for health services among the poor living in slums.

Public–private partnership model. The project had a unique implementation strategy: a public–private partnership model using NGOs and the private sector for service delivery through partnership agreements based on competitive contracting.[65] The project was divided into 16 partnership areas, each served by a selected NGO which provided services to 300,000–400,000 people, 70% of whom were female. NGOs mobilized the poor to access health services through primary health care centers or comprehensive reproductive health care centers. Contracted NGOs funded by ADB and the United States Agency for International Development have been the chief providers of publicly financed primary health care services delivery in urban areas in Bangladesh since 1997 (footnote 64).

Gender action plan. In order to improve the accessibility and affordability of primary health care services to poor urban women and children and increase women's participation and employment in the urban health sector, the project undertook specific activities and specified indicators and targets under each project component during the design phase. The project gender action plan achievements contributed to the achievement of expected project outcomes at project completion (Table).

Positive Impact and Current Challenges

The project contributed to poverty reduction by improving the health conditions of poor urban women, men, and children in the project areas. Immunization coverage increased by more than 90% and knowledge on primary health care and family planning rose by 76%. The incidence of common diseases declined, and more than 60% of pregnant women had prenatal check-ups and 33% had postnatal check-ups. Project management information system data showed total number of antenatal care check-ups increased sixfold and prenatal care check-ups increased eightfold during FY2006–FY2011. The project also expanded women's employment in the health sector through 30% managerial positions and more than 70% service providers' positions (against GAP targets of 30% females in managerial positions and 50% females as health service providers) under the partnership agreements which also helped improve women's economic and social status in Bangladesh.

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[65] The primary health care service packages included (i) reproductive health care (safe motherhood and contraception, reproductive tract infection); (ii) mother and child health care; (iii) vaccinations; (iv) management of common and minor diseases and injuries; (v) control of endemic diseases, e.g., tuberculosis, pneumonia, and diarrhea; (vi) diagnostic services; (vii) management of emerging problems, e.g., HIV/AIDS and dengue; (viii) health education and behavior change communication; (ix) services related to violence against women; (x) normal delivery and cesarean-section delivery through comprehensive reproductive health care centers and city maternity centers; and (xi) primary eye care services.

Main Outputs and Gender-Inclusive Achievements of the Second Urban Primary Health Care Project

Output 1: Provision of Primary Health Care through Public– Private Partnership Agreements and Behavior Change Communication and Marketing		
Activity	**Indicator/Target**	**Achievement**
Identify poor through poverty assessments and household listings and ensure services to them.	• Project beneficiaries increase from 30% to 60% (70% women and children) • 30% of each service provided free of charge to urban poor (75% women and children)	• Patient flow in health care facilities in project areas increased by 361% during FY2006–FY2011 (Number of red card holder household increased from 236,492 in 2007 to 352,088 in 2011). • Pro-poor targeting was 40% in 2010–2011, and 30% during FY2006–FY2011 (women 78%, children 21%) (number of poor patients: 42.3 million, and 16.2 million card holders).
Provide counseling of parents and adult members of households on safe delivery.	• More than 10% reduction in morbidity and mortality among children	• Counseling increased by 948% during FY2006–FY2011. Indicator will be assessed in endline survey.
Improve access to basic curative services.	• Women and girls access at least 60%	• The proportion of women and girls accessing curative services is around 80%.
Provide counseling and motivation to husbands and household adult members to ensure safe deliveries for women.	• Increased delivery at health care facilities at least by 20% • More than 40% women who need postnatal services receive them	• 275% increase in safe deliveries in hospitals or health care clinics during FY2006–FY2011 • 891% increase in counseling and motivation to husbands and adult family members for postnatal care during FY2006–FY2011 • eightfold increase in service contact of post-natal care from 21,813 to 166,496 during FY2006–FY2011
Conduct awareness session, door-to-door counseling, and ensure condom supplies.	• Minimum 6,000 yearly awareness sessions conducted on promotion of condom use by males, 10%–15% increase in use expected	• 2,280 awareness sessions totaling 11,983 participants were conducted per year.
Conduct training for staff on gender-based violence.	• 100% of PHCCs and CRHCCs have at least two trained staff on gender-based violence	• 175 concerned staff of PMU, PIU, city corporations, municipal corporations, PHCC, and CRHCCs in 7 batches received training on violence against women; 55 female ward counselors from 24 project areas received training.

Table continued

Output 2: Urban Primary Health Care Infrastructure and Environmental Health		
Activity	**Indicator/Target**	**Achievement**
Strengthen women- and baby-friendly health care infrastructure facilities (breast feeding corner, separate toilet, etc., for both service provider and recipient) in poor areas.	• 144 PHCC and 23 CRHCC constructed in or near poor communities • More than 75% women and children and 25% men receive services • At least 50% of toilet blocks are reserved for women	• 134 PHCC or 18 CRHCC buildings were constructed near slums or densely populated areas to improve access and coverage of PHC services to the urban poor. • 78%–80% of clients are female and 20%–22% are male. • 50% of community toilet blocks are reserved for women.
Output 3: Building Capacity and Policy Support for Urban Primary Health Care		
Activity	**Indicator/Target**	**Achievement**
Strengthen the capacity of local governments to plan, finance, budget, monitor, and supervise urban PHC services.	• Provide training to city corporations and municipalities in urban PHC, PHC management, health financing, and health management information systems • Establish dedicated units in each city corporation to handle these functions • All behavior change communication and awareness training materials include strategies to address health-related complications with all family members, not just women	• Most of the training arranged by the project involved participants from local government institutions such as city corporations and municipalities. Training included planning financing, budgeting, monitoring, and supervision. Most of the training courses were conducted in-country, but some were organized outside the country.
Promote women's employment and leadership in the health sector in recruitment and management.	• 30% women in management positions and 50% as health service providers • 50% women in in-country and 30% women in out-country training courses	• 30% managerial and more than 70% service providers' positions are held by women. • 60% of participants in in-country training courses and 20% in out-country training courses were women.
Promote women's participation in health care institutions and forums.	• At least 50% women members in WPHCC forums, at least 30% forums chaired by female ward councilors	• WPHCCs were formed and headed by ward councilors and cochaired by female ward councilor. Three women members from slum dwellers and poor groups were included. User forum was formed with both poor and nonpoor maintaining gender equity.

Table *continued*

Output 4: Project Implementation and Operationally Relevant Research		
Activity	Indicator/Target	Achievement
Promote gender-inclusive monitoring and evaluation and research.	• All project-related tools, formats and documents include sex-disaggregated data.	• Gender-inclusive management information system was developed and reports from partner nonovernment organizations include gender-disaggregated data. The quarterly performance report of the project shows the gender distribution of beneficiaries. • Gender-relevant research activities were completed on improved hygiene education, community-based safe motherhood, violence against women, improving weaning practices, and sexually transmitted diseases.

CRHCC = comprehensive reproductive health care center, PHC = primary health care, PHCC = primary health care center, PIU = project implementation unit, PMU = project management unit, WPHCC = ward primary health care committee.

Source: Second Urban Primary Health Care Project GAP Implementation Progress Report.

Despite the remarkable achievements under the project, there are continuous challenges. Areas that need improvement are as follows: (i) strengthen Ward Primary Health Care Coordination Committees to become more effective in identifying the poor and ultra poor; (ii) conduct more partner counseling to encourage male contraceptive use; (iii) include gender sensitization training in all project-related training and refresher courses; (iv) ensure timely supply of logistics and equipment to provide quality service delivery to women and children; (v) provide adequate women- and child-friendly infrastructure (e.g., toilets and breastfeeding corners) with sufficient space both for service providers and service users; and (vi) employ more female staff at the management level in partner NGOs and project implementation and management units.

Lessons Learned and Way Forward

The Second Urban Primary Health Care Project provides important lessons on how to improve the accessibility and affordability of health care services for poor urban communities, particularly for women and children, and how to improve women's leadership and employment within the health sector.

Improving accessibility and affordability of health care services

- Construction of health facilities in close proximity to slums saves time and money for women, making health care more accessible and affordable for their households.
- Pro-poor targeting offering 30% of essential primary health care services free of charge improves accessibility and affordability of health care services for the poorest families, particularly households headed by women.

- Public–private partnership 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 health care coverage to poor communities and providing employment and leadership opportunities for women in the health sector.

Improving awareness and knowledge of good health care practices

- Behavior change communication and marketing in poor urban communities through courtyard meetings and door-to-door counseling are critical ways to raise awareness and facilitate the adoption of good hygiene, child health, and reproductive health practices.

Improving the capacity of city corporations and municipalities and their partners

- In-country training programs, study tours, and out-of-country training and fellowships provided in primary health care management, health financing, and health management and information systems have proved useful in building local government capacity to plan, provide, finance, monitor, and manage urban primary health care services.
- Developing a gender-inclusive management information system that collects, monitors, and reports on sex-disaggregated data is also necessary for the implementation of gender-inclusive policies and programs.

Improving women's participation, employment, and leadership in the health sector

- The health sector has great potential to expand employment and leadership opportunities for women at all skill levels.
- Although women are expected to benefit from health projects, a project gender action plan ensures that they are designed with an understanding of gender-based constraints (financial, mobility, literacy, awareness, cultural, etc.) and inclusion of features and targets in each project component to ensure women's direct participation and benefits.

The project's pro-poor targeting, public–private partnership model, and Gender Action Plan facilitated its significant contributions to (i) improving the accessibility and affordability of primary health care services for poor urban communities; (ii) enhancing the health status of poor urban women, men, and children; and (iii) opening employment opportunities for a large number of female medical technocrats, other health care professionals, and project managers through NGO partnership agreements in the health sector in Bangladesh. Lessons learned on pro-poor and gender-inclusive urban primary health care services under the project will provide a solid foundation for the follow-on Urban Primary Health Care Service Delivery Project, which is already underway.[66]

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[66] ADB. 2012. *Report and Recommendation of the President to the Board of Directors on a Proposed Loan, Technical Assistance Grant and Administration of Grant to People's Republic of Bangladesh for the Urban Primary Health Care Services Delivery Project.* Manila (Loan 2878-BAN. TA Grant 8118-BAN and Grant 0298-BAN).

Improving Economic Opportunities for Poor Urban Women in Secondary Towns of Bangladesh

By Saidur Rahman
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(Phase 2) Bangladesh Water Development Board

Bangladesh is known for its vulnerability to natural hazards. Some of the most devastating natural hazards are caused by floods induced either by the onshore movement of cyclonic winds in coastal regions or excessive runoff water and rise in river water levels in flood plain areas. After the disastrous floods in 1987–1988, a multidimensional flood study—the Flood Action Plan—was initiated by the United Nations Development Programme and supported by other donors. ADB designed the Secondary Towns Integrated Flood Protection Project (STIFPP-1) during the Flood Action Plan studies in the early 1990s to promote economic growth and reduce poverty by providing a flood-free and secure living environment within the urban areas. For the first phase, implemented in 1994–2000, 6 of 15 towns were selected. The remaining 9 towns were included in the project's second phase, which was implemented during 2006–2012.[67]

The Secondary Towns Integrated Flood Protection Project (Phase 2) (STIFPP-2) has an integrated approach combining (i) flood protection works; (ii) drainage system improvements; (iii) urban environmental improvements through better municipal services in solid waste management, sanitation, and slum rehabilitation; and (iv) capacity building for municipalities. While STIFPP-1 focused mainly on flood protection works and town drainage improvements, STIFPP-2 invested more in urban environmental improvements with greater direct impacts on poverty alleviation. The project benefited entire urban communities in targeted towns and included components to upgrade the conditions of the poorest and most needy groups in slum areas. Through urban governance reforms and support to gender and development activities, it also promoted the participation of women in municipal management and services as both beneficiaries and agents, and improved economic opportunities for poor women in secondary towns. STIFPP-2 was implemented by the Bangladesh Water Development Board (BWDB) as the lead agency and the Local Government Engineering Department (LGED) as the co-agency.

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[67] The six towns selected for the first phase of the project were Khulna, Dinajpur, Kurigram, Panchagarh, Habiganj and Moulvibazar. The second phase included Kushtia, Rajshahi, Gaibandha, Jamalpur, Mymensingh, Manikganj, Munshiganj, Brahmanbaria, and Sunamganj.

Gender Disparities and Income Poverty of Poor Urban Women

In secondary towns of Bangladesh, educated women are employed as teachers, health workers, or nongovernment organization workers; but most women are still bound to their homes by their traditional productive and reproductive roles. Poor urban women's household responsibilities are difficult and time consuming in the absence of clean water supply and sanitation facilities and regular solid waste removal. Unsanitary conditions increase illness and the burden of family care, which further reduce women's time for income-generating activities. Despite strict cultural norms, poverty is increasingly pushing women to venture outside their homes to improve their livelihoods. Employment opportunities for poor women are scarce and limited to the informal sector, mostly in unskilled labor; and income generation from microenterprises is concentrated in traditional domains such as selling home-made handicrafts, food, and snacks in local informal markets. Women are generally paid lower wages than men and the disparity is even greater during floods when men work for wages that are below regular rates and women are reduced to working for payments in kind or in exchange for a meal.

Key Project Approaches

STIFPP-2 used several key approaches to promote the equal participation of men and women as agents and beneficiaries in the project design and implementation process. These approaches aimed to reduce poverty and gender disparities by creating equal opportunities for employment and income generation for poor urban men and women and by enhancing poor urban women's participation and leadership in community development.

Gender action plan. An overall project gender action plan (GAP) was developed during the design phase to address gender issues under each project component (Table 1).

Urban Governance Improvement Action Program. Governance reforms were introduced under the Urban Governance Improvement Action Program (UGIAP) framework, requiring each town to (i) form town- and ward-level coordination committees with citizen participation, (ii) develop a participatory municipal infrastructure development plan, (iii) strengthen the role of elected female ward commissioners, (iv) implement a slum improvement program, and (v) run a community fund for income generation and infrastructure improvement. To achieve better gender equality results, town-specific GAPs were developed within the UGIAP framework.

Community contracting systems. To promote community-driven development, community development committees (CDCs) were set up to contract with municipalities for slum improvement works such as building access roads, drains, tube wells, dustbins, street lights, and hygienic toilets. Similarly, women's labor contracting societies were set up to employ poor unskilled women for construction and operation and maintenance (O&M) of infrastructure, and tree planting along riverbanks.

Table 1   Project Gender Action Plan

1. Flood Protection Works
• Consult with women for land acquisition and settlement and provide special compensation packages for women.
• Include female ward commissioners and citizens in resettlement activities.
• Provide employment opportunities for poor women in flood protection earthworks (25% women by government policy).
2. Urban Drainage Improvement System
• Promote wage parity between men and women in construction, operation, and maintenance of infrastructure.
• Provide skills training for men and women in construction, operation, and maintenance works.
• Organize labor contracting societies with female membership.
• Employ 100% women in tree planting and routine maintenance work.
3. Urban Environmental Improvement-—Solid Waste Management, Sanitation, and Slum Improvement
• Raise awareness among women and other stakeholders about their roles in solid waste management.
• Organize town- and ward-based rallies for awareness raising on environment, sanitation, and hygiene.
• Promote women's participation in sanitation programs as motivators.
• Allow sanitation program completion certificates to be signed by women.
• Ensure locations of public toilets suit women's needs.
• Include clause in lease deeds for public facilities to include women in both maintenance and management (paid work).
4. Capacity Building
• Ensure women's representation on all decision-making committees.
• Provide for women's access to the poverty reduction fund, slum infrastructure, and community empowerment activities; and provide skills training for women.
• Raise awareness among displaced, migrant, and floating people about the risks of human trafficking and child labor.
• Advocate environmental sanitation and women's health.
• Involve women in motivational activities for tax collection and resource mobilization.

Source: ADB. 2004. *Report and Recommendation of the President to the Board of Directors to People's Republic of Bangladesh for a Proposed Loan on Secondary Towns Integrated Flood Protection Project Phase 2.* Manila. (Loan 2117-BAN). Supplementary Appendix.

Employment creation with decent work environment. Under the investment component of STIFPP-2, the unskilled labor requirement is substantial. The project therefore generated direct employment opportunities in all nine towns during the construction period. After construction, through the project's infrastructure O&M employment program, there will be new job opportunities for the unemployed and the poor, as well as possibilities to acquire new skills and craftsmanship. Contractors were asked to recruit all unskilled labor from the local area. Moreover, clauses in their contracts stipulate the exclusion of child labor and strict compliance with core labor standards such as providing safety gears, a safe working environment, and working time limits. Measures have been taken against any violations of these standards. The project advocated minimum wages for laborers and the elimination of the wage gap between men and women by strict monitoring of contractor practices during implementation. To promote economic opportunities for unskilled women,

STIFPP-2 had a 25% quota for the employment of women, and required contractors to provide daycare facilities for children of women laborers in construction campsites and separate toilet and drinking water facilities and labor shades for men and women workers.

Achievements: Improvements in Secondary Towns

Table 2   Summary of Project Achievements

Flood Protection Works	Improvement of Urban Slums
(i) Flood embankment (12.45 km) (ii) Floodwall (2.78 km) (iii) River bank and slope protection (41.11 km) (iv) Repair of revetment/cross dam (1.12 km) (v) New regulators (68) (vi) Repair of regulators and syphon (2) (vii) Resectioning of embankment (34.02 km) (viii) Resectioning of drainage (45.81 km) (ix) Road metalling (11.55 km) (x) Repair of groyne and syphon (4)	(i) Physical infrastructure for sanitation, drainage, footpaths, water supply, and street lighting (ii) Road connecting to slum areas (iii) Employment opportunities for poor women (iv) Safe, healthy living environment for the slum dwellers
Environmental Improvement Works (i) Sanitary community latrines (7) (ii) Public toilets (21) (iii) Transfer station (51) (iv) Compost plant (8) (v) Sanitary landfill (9) (vi) Approach road (10.09 km) **Drainage Improvement Works** (i) Reexcavation and cleaning (110.19 km) (ii) Repair and rehabilitation (46.68 km) (iii) New drain (225.52 km) (iv) Bridges and culverts (69)	**Women's Participation** (i) Women's representation in local governance through elected female ward councilors under the Urban Governance Improvement Action Program (ii) 27% women laborers employed in the Bangladesh Water Development Board and 30% in Local Government Engineering Department flood protection earthworks (iii) 100% unskilled women employed in tree planting and maintenance (iv) Formation of community development committees led by women to implement slum improvement works (v) 462 women participating in income-generation training programs from five towns on tailoring, block batik making, and poultry raising.

BWDB = Bangladesh Water Development Board, km = kilometer.

Source: ADB. Bangladesh.Secondary Towns Integrated Flood Protection Project (Phase 2) Progress Reports.

River bank protection

Flood protection embankment

Urban drainage channel

Solid waste collection

Public toilets

Women's participation

Source: ADB, Bangladesh: Secondary Towns Integrated Flood Protection Project (Phase 2).

Positive Impact on Poor Urban Women

Partnerships among local government agencies, the private sector, and community-based organizations on gender- and socially inclusive investments for urban infrastructure and environmental improvements in poor urban communities created substantial opportunities to enhance women's livelihoods and empowerment.

Voice and participation. Women in slums, particularly those participating in poverty reduction and governance reform activities under UGIAP, gained confidence. Their participation in CDCs, and ward- and town-level coordination committees helped them identify their own problems and have their voices heard. They are now familiar with their representatives and interact with them for any community-based problems on street lighting, security, drainage, sanitation, and solid waste management.

Representation. Implementation of UGIAP in municipalities fostered a congenial relationship between the citizens including women members of CDCs and public representatives such as councilors and chairpersons. In the recent election of 173 mayors and councilors, 49 of the ward councilors were female (28.32%).[68] Many women councilors were reelected, and they were convinced that the orientation on their responsibilities as public representatives and continued interaction with their constituency through ward and courtyard meetings were instrumental in their reelection. The municipality gender and environment committees supported the CDCs on violence against women; HIV/AIDS; women's empowerment; and O&M of drains, canals, revetments, embankments, sanitary latrines, tube wells, and solid waste management through courtyard meetings. Many female workers were involved and/or employed in solid waste management and sanitation works in the towns during project implementation. The women representatives are now more responsible about resolving problems related to drainage, solid waste management, and sanitation.

Employment and income generation. The clause introduced in contractor tender documents requiring participation of women with equal wages for equal work created fair employment opportunities for poor men and women. STIFPP-2 kept a record of employed workers up to September 2010, by which time 1,151,980 labor-days had been utilized generating an income of Tk157,951,530 ($1,974,394). For BWDB works, female laborers made up 27% of the workers (300,613) and generated income of Tk36,377,530 ($454,719) against physical works completion of 54%, and a total of 1,162,555 labor-days were utilized generating an income of Tk164,782,525 ($2,059,781). For LGED works, female laborers accounted for more than 30% of the workers (351,306) with generated income of Tk47,313,290 ($591,416) against physical works completion of 69%. At project completion, employment and income generation are expected to increase to 185% of the collected data for the BWDB and 145% for the LGED.

Capacity building. Capacity building involved awareness raising, access to credit, and skills training. Awareness raising training was provided to potential women leaders to improve their understanding of gender and development issues in their communities and enhance their ability to motivate other women in the CDCs to support gender equality and women's empowerment initiatives. Microfinance pooled from the society of primary group members under the project was treated as a poverty reduction fund from which women obtained credit for slum improvements. The LGED-implemented part of the project also organized local training on tube well repair and maintenance, savings and credit management, and skill development (e.g., tailoring and cow fattening). About 130 primary group leaders, 67 of whom were female, participated in tube well repair and maintenance training to learn how to operate and maintain installed tube wells. All group leaders (including 1,792 women) were trained on savings and credit management to learn how to maintain and update savings and credit accounts. About 1,100 women CDC group leaders participated in gender and leadership training, while skills development training was given to the

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[68]   Some of the towns have already been included in the Second Urban Governance and Infrastructure Improvement (Sector) Project (UGIIP-2). This project has started implementing poverty-focused activities under UGIAP similar to those of STIFPP-2. It is essential to collaborate with UGIIP-2 management to ensure that the guidance regarding UGIAP implementation is similar, the beneficiaries are not confused or excluded, and the results from STIFPP-2 are sustained.

savings group members or their family members to facilitate poverty reduction and expand employment opportunities. In the towns of Gaibandha and Sunamganj, 210 women were trained in tailoring and cow fattening.

Conclusions

STIFPP-2 was instrumental in reducing the vulnerability of the poor in all nine towns, as well as in contributing to a safer, less fearful living environment throughout the year. With public–private-community partnerships, the provision of flood protection, drainage, slum improvement, solid waste management, and capacity assistance for improving urban governance in these towns enabled the poorer groups of men and women to benefit directly from the employment created in construction and O&M and from community awareness raising about the need for micro-credit, income generation, and environmental improvements, all of which are indispensable for alleviating poverty. As a result, the poor are more resourceful and self-reliant, and women and youth in particular have increased their participation in community development activities.

There are promising employment and leadership opportunities for women in solid waste management, sanitation, and slum improvement in urban areas. However, significant challenges remain in (i) anchoring gender-based activities in the core development plans of local government institutions; (ii) finding technically skilled women in the infrastructure sector; (iii) coping with the diversity of knowledge, skills, and attitude of different stakeholders in promoting gender equality; and (iv) providing poor women access to skills training and financial resources for entrepreneurship and economic empowerment.

Lessons Learned and Way Forward

The project's key approaches were instrumental in achieving notable gender equality results. The following key approaches were particularly significant:

(i) Specific measures put in place during project implementation (i.e., allocating work quotas for women during the construction phase, ensuring equal wages for equal work, training, and resource disbursement) ensured that women benefited from employment generation under the project and that their role is valued in urban development and infrastructure construction and O&M;

(ii) Gender-responsive strategies and training within the LGED, the BWDB, and municipalities, as well as ordinances enacted to protect personal safety of laborers and strictly enforced contractor rules requiring minimum and equal wages be paid to both men and women laborers engaged under the project, were critical in providing safe and fair working conditions for the poor and particularly for women.

(iii) The demand-driven community development approach and local governance reforms requiring women's participation promoted poor urban women's engagement and leadership in community development.

For gender-equality results to be sustainable, (i) a social development unit should be established at the municipal level to continue gender awareness raising and social mobilization programs in poor urban communities; (ii) contractors' work should be closely monitored through a management information system to ensure women are given job opportunities with decent working conditions and wage parity; (iii) interventions should be targeted at household, community, institutional, regional, and national levels to promote gender mainstreaming in planning, construction, O&M, and management of municipal infrastructure; and (iv) links should be made with nongovernment organizations, banks, training institutes, and women's associations to provide skills training and financial services to enhance women's employment and entrepreneurship in environmental improvement.

Women's Empowerment for Urban Poverty Reduction in Kerala, India

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The state of Kerala is located in the southwest of the Indian subcontinent. It has a coast line of 590 kilometers and is sandwiched between Arabian Sea and the Western Ghats.[69] In 2011, Kerala's human development index was 0.790—the highest of all Indian states, and considerably above the national average of 0.467.[70] The state ranks first in overall literacy rate (93.91%) and in female literacy rate (91.98%), and comes second in male literacy rate (96.02%). Kerala's sex ratio is 1,084 females per 1,000 males, which is the highest in the country; and in the 0–6 age group the sex ratio is 959:1,000 compared with a national average of 914:1,000.[71] Kerala's achievements in social and economic development since the 1970s are primarily due to the high male and female literacy rate and remittances of migrant workers in the Gulf countries. The state's inward remittances from nonresident Indians are the highest in the country, accounting for about 22% of Kerala's gross domestic product.[72] Women make up 53% of local body members, surpassing the 50% reservation for women in the state. Three in five mayors are also women.

Although Kerala has done better in social and development indicators than other states in India, urban poverty is still a problem. The proportion of the urban population living below the poverty line stands at 19.7%, and the state ranks seventh among the states reporting fewest people living in poverty.[73] The Government of Kerala is implementing the Kerala Sustainable Urban Development Project, 2005–2014[74] in five project towns (Kozhikode, Thrissur, Kochi, Thiruvananthapuram, and Kollam) through financial assistance from ADB to improve the urban environment,

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[69]   Western Ghats are the mountain range along the western side of India.

[70]   Government of India, Institute of Applied Manpower Research and Planning Commission. 2011. *Towards Social Inclusion, India Human Development Report 2011*. Oxford University Press, New Delhi.

[71]   Government of India, Office of the Registrar General and Census Commissioner. 2011. *Provisional Population Totals Paper 1 of 2011 India Series 1*. New Delhi.

[72]   Reserve Bank of India. 2006. *Financial Inclusion and Millennium Development Goals.* Address by Usha Thorat, Deputy Governor of the Reserve Bank of India on 16 January 2006. http://www.rbi.org.in/scripts/BS_SpeechesView.aspx?Id=222>

[73]   Government of India, Planning Commission. 2009. *Final Poverty lines and Poverty head count ratio for 2004–05.* New Delhi.

[74]   ADB. 2005. *Report and Recommendation of the President to the Board of Directors to the Government of India for a Proposed Loan on Kerala Sustainable Urban Development Project.* Manila. (Loan 2226-IND). The original project timeline was from 2005 to 2012; however, the project only became effective on 19 February 2007 and was therefore extended until 30 June 2014.

economy, and living conditions of the people. The project emphasizes rehabilitation, improvement, and expansion of water supply, sewerage and sanitation, drainage, solid waste management, and roads and transport. It also directly supports poor communities in livelihood enhancement through a poverty social fund (PSF) and in improving infrastructure facilities and amenities through a community infrastructure fund (CIF). In addition to its gender action plan, which aims to strengthen women's participation in urban infrastructure and management, the project is aligned with *Kudumbashree*—the women-oriented, community-based state poverty eradication mission.

This paper presents the visionary approach of the Government of Kerala in partnering with women's community-based organizations to improve basic infrastructure and services and invest in women's economic empowerment in order to improve the livelihoods of poor urban families in Kerala.

Key Project Approaches

Kudumbashree

Kudumbashree ("prosperity of the family") is a community action program that aims to eradicate poverty under the leadership of local governments by pooling available resources and enhancing women's participation in poverty reduction. It mobilizes poor women to (i) organize into self-help neighborhood groups to develop potential leaders and strengthen their collective voice in identifying their needs and priorities; (ii) pool their small savings to demand credit from banks or on-lend within the community for construction of houses, latrines, and sanitation facilities; access to drinking water; and upgrading of roads; and (iii) become microentrepreneurs by providing them with access to credit and skills-training opportunities to develop their own businesses.

Targeted Pro-Poor and Gender-Inclusive Credit

Women-led Kudumbashree teams identify critical investment needs in their communities based on participatory approaches and manage two key funds to improve community investments in infrastructure, services, and local businesses:

(i)   **The Poverty Social Fund.** Through the $2.38 million PSF, the municipal corporations support livelihood initiatives that aim to reduce poverty. The fund is used to provide (a) general training and capacity building, (b) training for skills development, and (iii) assistance to individual and/or group microenterprises.

(ii) **The Community Infrastructure Fund.** The $14.53 million CIF, is available to the five municipal corporations for (a) improving the quality and access to services such as water supply, sanitation, drainage, and approach and internal roads; and (b) providing facilities such as community halls, *anganwadis*,[75] and reading rooms in the slums.

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[75]   *Anganwadis* are basic health care centers in Indian villages established by the government in 1975.

Community Participation

During project preparation, the beneficiaries of the PSF are identified by the *Kudumbashree* unit from among their members based on assessment of their needs and priorities. The list of beneficiaries received from the *Kudumbashree* is placed before the corporation council for approval and sanction. Social development officers liaise between the beneficiaries and the nodal bank to access credit, have funds released, and start microenterprises.

The CIF investments in each slum pocket are identified by neighborhood groups—the base unit of the Government of Kerala's *Kudumbashree* program with a membership comprising all women in a slum or locality—during the needs assessment survey carried out by the social development officer[76] in the project implementing unit of the respective corporations. The needs are then prioritized in consultation with the women members of the neighborhood group and the elected representative of the local body, before implementation. Water supply, sewerage and sanitation, drainage, solid waste management, and roads and transport subprojects are identified by the corporation councils in a consultative manner.

At the project implementation stage, local body members closely work with the project implementation unit in overseeing the execution of the subproject. Concerns of the local residents received through their councilors regarding deviations or laxity in subproject execution are addressed by the project implementation unit and reported to project management unit. Community scorecards were introduced in 2010 to measure community satisfaction with the selected investments.

Community Ownership

After the completion of the project, the assets created under the CIF will be maintained and operated jointly by the community groups and the concerned corporation. A beneficiary up-keeping and management protocol has been introduced for the first time. Further, the ownership and operation and maintenance of assets created under the various subprojects will be vested in the local body.

Achievements: Women's Empowerment and Poverty Reduction

Women's mobilization, awareness raising, and capacity development. The project Gender Action Plan included specific and measureable targets for women's participation in project awareness-raising campaigns, sanitation awareness campaigns, planning meetings for CIF and PSF investments, and capacity-building workshops for developing participatory poverty-reduction plans for each of the five cities. Women's employment with wage parity was also supported and monitored in the construction of urban infrastructure. The project achieved the following outputs:

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[76] One social development officer has been appointed for each corporation on a contract basis or deputized from another government department to assist in project implementation. Three of the five social development officers are women.

Kollam Women's Textiles/Garment Shop
Source: ADB, India: Kerala Sustainable Urban Development Project.

- 24 project awareness-raising campaigns were conducted with a total of 1,682 participants, 68% of whom were women.
- 83 sanitation awareness campaigns were conducted with 7,113 participants, 71% of whom were women.
- 186 planning meetings were held for CIF subproject identification and planning in the five project towns. Of 5,539 participants, 68% were women. 236 CIF subprojects were planned and implemented with women's participation.
- Of 1,405 laborers employed in construction, 148 (9.5%) were women.
- 70 training programs on community organization were held and were attended by 3,948 women.
- 31 training programs were held on strengthening local government capacity for poverty reduction, enabling 856 women to be trained in local governance.
- 57 workshops were held on developing participatory poverty reduction plans. The workshops included 4,195 participants, of whom 75% were women.
- 3 civil society organizations were formed for urban infrastructure and management. Of their 30 members, 39% were women.

The Poverty Social Fund. The PSF has been effective in giving housewives from poor families much-needed financial assistance to improve their livelihoods, as illustrated by the following data:

- About 302 women's groups were provided with financial assistance for establishing microenterprises. Some individual enterprises were also sanctioned credit (totaling Rs4.78 million—about $100,000).
- 2,500 women beneficiaries received skills-development training.
- 6,860 women attended various capacity building programs.

The Community Investment Fund. Through the CIF, amenities and infrastructure in the slums of the five project towns are being created, providing the poor with access to quality amenities. These amenities and infrastructure are identified and prioritized by women living in the slums, and supervised by them during execution. The investments have greatly increased the quality of life of the poor in the slums, especially for the women and children. Outputs include the following:

Individual toilet

Anganwadi—primary health care center

Internal slum road

Source: ADB. Kerala Sustainable Urban Development Project, India.

- 52.35 kilometers of drains were rehabilitated.
- 62 *anganwadis* were built where pregnant women receive folic acid, calcium, and iron tablets; infants are immunized; and children aged 6 months to 3 years receive protein dietary supplements. Thus, women and children have better access to primary health care.
- 32 biogas plants were established.
- 1,857 individual toilets were constructed.

Stories of Women's Empowerment

Restaurant in Thrissur—A Poverty Social Fund Intiative

The Malayalam Resturant was a Poverty Social Fund intiative that received assistance under the Kerala Sustainable Urban Development Project in April 2009. Bindu Chandrahasan and four other housewives started the venture with an intial investment of Rs0.2 million ($4,184), made avilabale through the Thrissur branch of the State Bank of Tranvancore. The social development officer of Thrissur, Sajina C. Narayanan, helped the women set up the unit and faciliated the bank loan that came with a subsidy of Rs0.062 million ($1,297) under the project's Poverty Social Fund. The women fully settled the bank loan in 3 years and are earning an average of Rs150–Rs400 ($3.1–$8.4) per day, depending on sales. The additional income deriived through this enterprise is used for children's education and household expenses.

Source: ADB Kerala Sustainable Urban Development Project, India.

Women Participation in Planning, Design, and Evaluation

The Women of Chadayantara, Kollam agreed to plan, monitor, and evaluate the construction of a raised road through a waterlogged area. In their own words:

"[It was] not the councilor's idea, [but] our long-felt need."

"We took care of contractor Vijayan's laborers and supervised the work."

"On 28 Dec 2009, contractor was honored at a public meeting and was given a 'cloth of honor'."

"We got more than Rs45 lakhs-worth [Rs4500,000] of value from this contract. No leakages as in a typical project."

Four women tailors of Kollam Corporation started a textile shop with a loan through the Kerala Sustainable Urban Development Project.

Source: ADB Kerala Sustainable Urban Development Project, India.

A sampling of quotes from project beneficiaries

"In business we have to learn to get and give credit. This was new to us."

"Before we spent our lives in our kitchens. Now we are out of the house by 0900 hours."

"If shop is not opened on time, people ask why."

"We now have an identity and status in the community."

Source: Kerala Sustainable Urban Development Project Kollam Corporation.

Conclusion and Lessons Learned

The Kerala Sustainable Urban Development Project was designed with a gender action plan and an approach targeted to poor women by aligning itself with the Government of Kerala's *Kudumbashree* program. The success of this approach provides the following key lessons for developing gender-inclusive and sustainable urban development projects at a broader level:

(i) Even when a project is focused on women, the inclusion of specific and measurable targets in the gender action plan ensures women's effective participation and direct benefits from all aspects of the project.

(ii) Urban development projects are locally accepted and owned if they are designed and implemented based on needs assessment and prioritization of community problems with the participation of people in affected communities.

(iii) Participation and leadership of women in planning and implementation of urban development projects are critical, as women are disproportionately burdened by limited access to basic urban infrastructure and services and they therefore have a vested interest in ensuring investments are of good quality, accessible, and affordable; and that their operation and maintenance are guaranteed for long-term sustainability.

(iv) Improving women's access to credit is essential for supporting women's entrepreneurship and economic empowerment, and is therefore vital for poverty reduction in poor urban communities.

Gender in Resettlement: Case Studies from Kolkata and Rajasthan Urban Development Projects, India

By Mary Alice Rosero,
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Despite the improved quality of life that urban development projects have brought to city dwellers in India, some groups of people have been negatively affected by the construction of new infrastructure—either physically when their lands have been appropriated for use by the urban local body for municipal infrastructure, or economically when their livelihoods have been affected by construction work, or both. In most cases, some form of involuntary resettlement is inevitable, so ADB-funded projects are designed to minimize dislocation and restore livelihoods.[77] While the ADB Safeguards Policy recognizes that individuals and households are affected differently by development projects depending on their socioeconomic status—e.g., rich, middle income, low income, below poverty line, or belonging to a scheduled caste or tribe—differential impacts of development projects on individuals can be observed even within households and within social groups, depending on the individual's sex, age, or ability.

When households are subjected to involuntary resettlement, livelihoods may be lost and daily life may be disrupted. This affects both women and men, albeit differently. As women's productive work is mostly in the informal sector, resettlement has often caused women's dislocation from their sources of livelihood, which could take time to replace. The time spent fetching water and gathering fuel—a responsibility that falls mostly on women and girls—could increase if the new location is not well connected to a reliable and safe basic service delivery network, detracting from the time that could otherwise be spent for income generation, education, or even leisure. Resettlement in a new environment could mean a breakdown of old social networks on which women, more than men, are often dependent. This could further exacerbate the stress on women who, because of limited mobility and exposure to outside communities, would have less ability to cope with the change. Moreover, women's limited control over compensation paid in cash or in the form of awarded properties could increase

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[77]   ADB. 2009. *Safeguard Policy Statement.* Manila. ADB emphasizes four basic principles that underlie its Safeguards Policy on involuntary resettlement: (i) avoid involuntary resettlement wherever possible, (ii) minimize involuntary resettlement by exploring project and design alternatives, (iii) enhance or at least restore the livelihoods of all displaced persons, and (iv) improve the standards of living of the displaced poor and vulnerable groups.

their vulnerability to intra-household disempowerment and even violence.

This article focuses on two ADB-funded urban development projects in India: the Kolkata Environmental Improvement Project (KEIP), and the Rajasthan Urban Sector Development Investment Program (RUSDIP).[78] These two projects demonstrate two types of displacement for which resettlement has become necessary: (i) KEIP addressed the physical displacement of slum communities living along the canal banks in Kolkata; and (ii) RUSDIP addressed the economic displacement of small farmers whose crops were destroyed, small vendors who suffered temporary loss of business, and others who temporarily lost access to common property resources such as parks and communal areas when water supply, sewerage, and solid waste management systems were rehabilitated and installed in 15 towns in Rajasthan. As gender issues were not comprehensively addressed under each project component and instead were only considered in the context of resettlement of affected persons, this article examines only the resettlement aspect of these urban development projects and demonstrates how addressing gender issues effectively in the planning and implementation of resettlement programs has the potential to enhance women's empowerment.

Kolkata Environmental Improvement Project

KEIP was implemented in 2002–2012, with a supplementary loan to be completed in 2013. The project aimed to (i) improve the environment in the outer areas of Kolkata, (ii) reduce poverty in the low-income areas through access to basic services, (iii) facilitate community empowerment through participatory processes, (iv) protect the environment from adverse development, and (v) develop the Kolkata Municipal Corporation[79] into a proficient unit. Part of the project involved the rehabilitation of 100 kilometers of drainage canals where 3,626 households lived along the banks. Shanties built from light materials were precariously perched on the canal banks. As the canal drained wastewater and sewer water into the river, it was foul smelling and infested with disease-causing insects and would overflow during the monsoon months. Women and girls fetched water from four tube wells in the vicinity, for cooking, washing, and cleaning. The water was not potable, causing gastroenteric and other waterborne diseases. Sanitation facilities were nonexistent.

The project built five resettlement sites within a 2-kilometer radius of the canal settlements, each consisting of six buildings three or four storeys each containing 24–32 one-room flats. Each flat was about 195 square feet with running water, toilet facilities, and balcony space for kitchen functions. By end of the project, 2,880 households, 11% of which are headed by women, were resettled into their new flats. To manage the apartment blocks, a housing cooperative society (HCS)[80] was formed

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[78] This article was developed from the presentations of Ashok Srivastava on the Kolkata Environmental Improvement Project and Vaibhav Galriya on the Rajasthan Urban Sector Development Investment during the ADB Subregional Workshop on Gender and Urban Poverty in South Asia, held on 26–28 March 2012 in Colombo.

[79] The Kolkata Municipal Corporation and the Irrigation and Waterways Department of the Government of West Bengal were the project's executing agencies.

[80] Guided by the State Cooperative Societies Act, each established HCS must be registered with a set of by-laws, a board of directors, elected officials, and a bank account. The operation of the HCS is supported through regular contributions by the members.

for each resettlement site, with a provision of $60,000 one-time seed money from the project for use as a revolving fund for the operation and maintenance of the common facilities such as hallways, stairways, and additional tube wells. The seed money was deposited in accounts opened by the HCSs. Regular contributions from the members helped finance the operation and maintenance of the apartment buildings as well as other economic programs of the HCSs.

Addressing Gender Issues in the Resettlement Plan of the Kolkata Environmental Improvement Project

While no gender action plan (GAP) was developed to address gender issues relevant to the major components of KEIP, the project addressed gender issues in the design and implementation of the resettlement plan in the following ways:

Conducting community consultations. The Social Development Unit of the project conducted extensive consultations and negotiations with the communities, nongovernment organizations, civil society organizations, and local government officials on the planning, design, and implementation of resettlement. Continued consultations ensured strong community involvement before, during, and after the families had resettled into their new flats. The Social Development Unit also ensured strong women's involvement in all the consultations by setting targets for women's participation, as well as holding many women-only meetings to address women's needs and concerns. As a result, gender issues came to the fore. Women's chief concerns were (i) lack of legal entitlements to land and housing, (ii) limited participation in community affairs, (iii) lack of decision-making power even on household matters, (iv) limited employment opportunities, and (v) time spent on caring for the sick household members due to the prevalence of waterborne diseases caused by lack of quality drinking water and sanitation facilities.

Identifying vulnerable households. Vulnerable households[81] were identified for allocation of special benefits such as priority in awarding first-floor flats to enable them to use their location for possible income-generating activities.

Ensuring women's property ownership. Titles of the flats were made out in women's names, whether they were the household heads or wives of household heads, giving them more leverage in managing and disposing of the property.

Providing skills training. Extensive and varied livelihood skills training was conducted in activities such as crafts making, embroidery, sewing, and beauty services. Of the 638 people (621 women and 17 men) trained, 125 were able to start their own income-generating activities (Box).

Forming women's self-help groups. Through the project, 230 self-help groups with a total membership of about 2,500 women were formed. To date, 31 self-help groups (13%) have received group loans of Rs100,000 (about $2,250) each.

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[81]   ADB's Safeguard Policy Statement defines vulnerable households as those from vulnerable groups such as indigenous peoples, those who are below poverty line, women, and those with special needs such as the elderly and disabled.

A Former Canal Resident's Experience under the Project

Dolly Pramanik, a woman in her late 20s, and her family, were among the 3,626 families that used to inhabit the informal settlements along the Churial Canal in Kolkata, but were relocated to the Nonadanga Resettlement, 2 kilometers away to give way to the rehabilitation of the canals by the Kolkata Municipal Corporation in the course of implementing the Kolkata Environmental Improvement Project (KEIP). Initially resistant to the proposed move, Dolly and her family found that life could be better in the resettlement site. Other than having a safer and healthier living environment, as well as a legal address in Kolkata, Dolly in particular felt especially encouraged when she was among those who were granted a sewing machine and seed money to start a dressmaking business after successfully completing a tailoring and dressmaking training course provided through KEIP. From having no source of income in the old canal settlements, Dolly is now able to contribute an average of Rs800–Rs900 ($18–$20) per month for her family's upkeep from her earnings as a dressmaker. Reflecting on her experiences in the resettlement site, Dolly beams, "We no longer feel deprived and helpless, as we now feel proud to be a contributing part of society."

Source: Field notes of Sourav Majumder, Associate Project Officer, India Resident Mission, ADB.

Women's empowerment in the context of resettlement occurred in three areas: (i) women gained more decision-making power and control at the household level when the titles of the flats were awarded to them, giving them more say in the use and disposal of property; (ii) some degree of economic empowerment occurred with the granting of seed money to women's self-help groups, allowing them greater financial independence while being able to contribute more significantly to family income; and (iii) women's involvement in community consultations was sought and their participation in neighborhood committees was encouraged, giving them more voice at the political level. This occurred amid a growing awareness of the importance of women's participation in local urban governance, as prescribed in the 74th Constitutional Amendment which requires one-third of elected positions in urban local bodies to be reserved for women.

Remaining Challenges

Despite the project's achievements in addressing gender issues in resettlement, challenges still remain:

(i)   many resettled families still feel the anxiety of having lost old social networks, and have yet to develop new ones;

(ii) income-generating activities need diversification of trades, stronger market linkages, and better access to credit for women;

(iii) households' need for better quality and sustained water supply has yet to be fully met, despite the Kolkata Municipal Corporation's installation of submersible pumps and additional tube wells in response to the women's complaints about the high iron content of the piped water;

(iv) although the relocation site was within a 2-kilometer radius of the old canal settlements—a Rs4.00 one-way bus ride—a number of children, mostly of

pre-school age, stopped going to school because their preschools were near the old canal settlements, entailing additional time and cost for mothers to continue bringing them there;

(v)   while average income in the resettlement sites increased compared to incomes in the old canal settlements, the number of women who lost their jobs and were still looking for alternative employment nearer the resettlement site, increased; and

(vi)   there is still a felt need to strengthen family awareness programs to improve gender dynamics and address persisting gender discrimination at the household level.

Rajasthan Urban Sector Development Investment Program

RUSDIP, begun in 2008, is under implementation in 15 towns in Rajasthan. The program's main outputs are (i) improved urban infrastructure, such as water supply, wastewater management, solid waste management, urban drainage, and urban transport and roads; (ii) improved social infrastructure, such as for slums, firefighting, community and town halls, and cultural heritage sites and monuments; and (iii) capacity development of the Urban Governance Department of the Government of Rajasthan and the investment program of urban local bodies.

In anticipation of the program's planned infrastructure work, which would cause loss of income and livelihoods as well as loss of access to communal property resources, the Local Self Government Department (LSGD)[82] took the standard resettlement procedures. It (i) conducted social impact assessment surveys for each subproject; (ii) prepared detailed designs that would minimize income loss; (iii) prepared a short resettlement plan based on the results of the census and baseline socioeconomic survey with compensation packages as necessary; (iv) translated the plan into the local language and disclosed it to the public, especially to affected persons, through posters and information handouts; (v) discussed the plan with the host community and revised it to reflect the people's views; and (vi) engaged local nongovernment organizations to implement the plan.

Addressing Gender Issues in the Resettlement Plan of the Rajasthan Urban Sector Development Investment Program

Among the measures taken by the program to address the economic displacement of affected persons, two significant steps stand out for their gender-inclusiveness:

(i)   The program developed a roster of affected vulnerable households, defined as households headed by low-income women, elderly, and disabled. These households were provided additional compensation of Rs350 ($7.88) per day for income lost for a period of 14 days for those affected by water supply rehabilitation and construction, 20 days for those affected by drainage construction, and 90 days for those affected by road rehabilitation.

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[82]   The LSGD of the Urban Governance Department, Government of Rajasthan, is the program's executing agency.

(ii) In consulting with the community, especially with women, the program identified a gender issue that it could address: women had neither any knowledge of nor any control over how the compensation payment would be spent. Thus, the program required beneficiaries to open husband-and-wife joint savings accounts where compensation payments would be deposited.

While seemingly negligible at first glance, the benefits that accrued to women, either as a small entrepreneur or the wife of a small entrepreneur temporarily displaced by the project, are quite significant. The additional Rs350 ($7.88) provided for poor households headed by women acknowledged their special vulnerability. This is significant as women heads of households in Rajasthan are generally older and less educated than their male counterparts, and are over-represented in the state's poorest population. Payment of compensation through the joint accounts was an initial step to subvert women's lack of access to and control over their personal and family finances. It is also significant because earlier surveys found that only 7.5% of women in Rajasthan have a bank account that they use themselves. Having some control over family income has further implications on women's mobility, as surveys show that most of the women who were allowed to go to the market, health center, or any place outside the community at their own discretion—32% of women in Rajasthan—had some say over family finances.[83]

Even without a GAP, the program carried out gender-related activities under the subprojects, such as (i) community surveys that identified households headed by women; the extent of their access to water, sanitation, health, and other municipal services; women's sources of livelihood; and the extent of their participation in community affairs; (ii) consultations and focus group discussions which revealed gender issues and related social grievances; (iii) targeting the poor, including poor households headed by women for connection to water supply and sanitation, and provision of garbage bins; (iv) awareness-raising activities for both men and women on health, sanitation, and waste segregation; (v) employment of women in solid waste management tasks led by urban local bodies; (vi) training for both men and women on the maintenance and preservation of historical and heritage sites; and (vii) engaging women and men in information dissemination and community consultations. The development of a GAP during the program's design phase would have yielded more definite gender equality results, especially through the collection of sex-disaggregated data, which would have provided a baseline to better target poor households headed by women and monitor and report on the program's gender-inclusive results and benefits.

Lessons Learned from the Two Projects

Both KEIP and RUSDIP have demonstrated the effectiveness of the following strategies to ensure that all community members derive equitable benefits from resettlement schemes:

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[83] All state-wide data and information cited in this paragraph were taken from ADB's *Gender Equality Reference Sheet: Rajasthan*, one of the 13 gender reference sheets developed by the South Asia Department in 2011 for 13 states in India that summarize state-level data on gender equality sourced from various government surveys and databases.

- Conducting a social and gender analysis of the project communities that included the collection of sex-disaggregated data proved to be an important step in identifying the social and gender issues that needed to be addressed in the resettlement plans. Conducting consultations with the affected communities, with representation from all social groups and women, helped ground social and gender analysis.
- Involving women and other marginalized groups in resettlement planning ensured the feasibility and acceptability of targets and outputs, instilled a sense of ownership among the community members, and helped determine acceptable compensation packages for affected persons.
- Targeting women for income-generating activities as well as ensuring their control over compensation payments or awarded properties proved effective in getting women's involvement while improving the quality of life of their households.
- Engaging local community members, including women, in project implementation, and specifically resettlement plans, for example as skilled and unskilled workers, in managing public facilities, or as community organizers, has provided them with the opportunity to improve their skills and boost their confidence in their personal capacities.
- Institutional capacity building of executing and implementing agencies has been crucial in maintaining project investments and sustaining project gains, including the successful and gender-responsive resettlement of poor households.
- Regular monitoring and evaluation to assess progress and immediately address implementation issues has helped implementing agencies remedy complaints.

Conclusion

Experiences from KEIP and RUSDIP have demonstrated that when gender is effectively addressed in resettlement plans, not only can urban development projects live up to the "do no harm" principle, but they can also raise the quality of life compared to pre-resettlement conditions not just for women and girls but for their entire families. By virtue of their roles as household managers, improving women's well-being has resulted in the enhanced well-being of the whole family:

(i)   When KEIP provided each slum household a secure shelter with access to water, electricity, and sanitation facilities, it effectively eased women's household burdens and improved their family's health.

(ii) Providing women with livelihood skills training, credit, and market support, as well as employment in project-related work—as both projects did—bolstered women's capacity to raise family income sustainably.

(iii) Organizing women into self-help groups and increasing their participation in and decision making on community matters, and engaging them in meaningful consultations, led to women's heightened awareness of their capacities as community actors who can effect change.

(iv) Awarding women control over important productive resources, such as titles to property or compensation for economic displacement, effectively

challenged age-old modalities on control over important family assets and changed mindsets on women's capacities to manage these assets.

The experiences in addressing gender issues in the resettlement schemes of both KEIP and RUSDIP have demonstrated that involuntary resettlement has the potential to move beyond mitigation and become a vehicle for women's empowerment if gender issues are fully considered and addressed in the process.

Affordable Housing and Slum Improvement Schemes: Nongovernment Organization Experiences in Putting People First in Sri Lanka

By Kananke Jayaratne,
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Sri Lanka is a small island situated in the tropics close to the southern tip of India. It covers an area of 65,454 square kilometers and is divided into two climatic regions: dry zone and wet zone. 70% of the country's land area falls in the dry zone. The other 30% is in the wet zone in the southwestern part of the country where more than 50% of the urban population lives. It is estimated that population of the country is about 21 million[84] with 72.2% economically active in the rural sector, 21.5% in the urban sector, and 6.3% in the estate plantation sector.[85] In Sri Lanka, there is no clear definition of urban areas. Urban population is determined based on areas statuary identified as municipal and urban councils by the Ministry of Local Government. According to the Urban Development Authority (UDA),[86] the share of current urban population in Sri Lanka is 30% of the total population. The urban population is growing at an estimated annual rate of 3% while the total population is growing around 1%.[87]

The significant features of urbanization in Sri Lanka are (i) the slow rate of urban growth; and (ii) the low level of migration from rural to urban areas due to the small size of the country, which allows people to use the reasonably good transport facilities to commute daily to urban areas from their homes. Western Province is the most urbanized part of the country where the city of Colombo, the commercial and administrative capital of the country is located with an estimated population of 642,164. Daytime population of the city increases by more than 1 million as it has been estimated that about 400,000 people commute daily to the city for employment and other services.[88]

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[84]   Central Intelligence Agency. The World Fact book. https://www.cia.gov/library/publications/rss-updates/july-19-2012.html (accessed July 2012).

[85]   Government of Sri Lanka, Department of Census and Statistics. 2001. http://www.statistics.gov.lk

[86]   L.H. Indrasiri. 2006. *Urbanization and Urban Redefinition – Sri Lanka 2005.* Urban Development Authority, Colombo.

[87]   Central Bank of Sri Lanka. 2011. *Annual Report 2010.* Colombo.

[88]   Sevanatha and Colombo Municipal Council. 2010. *Poverty Profile—City of Colombo*. Colombo.

The UDA prepared its first policy paper in 1979 on upgrading of the city's slums and shanties, which provided shelter for nearly half of the city population in the 1970s. [89] In 2001, the Colombo Municipal Council along with Sevanatha, a local nongovernment organization (NGO), carried out a survey to map all low-income settlements in the city based on a set of criteria including 20 poverty characteristics to measure the level of deprivation of households and their vulnerable conditions. The 2001 survey identified 1,614 low-income settlements in the city and classified them into four types of settlements based on the poverty indicators: poor settlements, under-serviced settlements, upgraded settlements, and fully upgraded settlements. The survey found that, in 2001, the quality of life of most communities in Colombo was much better than the situation in the 1970s in terms of access to basic services such as drinking water, electricity, and proper sanitation. Households in most settlements (70%) were living in public lands without proper title deeds. However, people felt that their tenure situation was secure as 90% of the households in poor settlements had a paper issued by the government to assure them that they would not be evicted or relocated from their existing locations without arranging for alternative shelter options. According to the 2001 Settlement Survey, 33% of the families living in underserved settlements enjoyed at-home sanitation facilities while others were using common facilities either with easy access or limited access.

Land and Housing Policies

Sri Lanka has introduced innovative land and housing policies and carried out many approaches to improve the living conditions of the urban poor. In the 1970s, several pieces of legislation were enacted such as the Ceiling on Housing Property Law, the Rent Act, and the Land Reform Act. These were mainly intended to control the housing market, improve security of tenure, and provide tenants with house ownership. In 1978, the UDA and the National Housing Development Authority (NHDA) were established to enable coordination, promotion, and implementation of all housing programs. The UDA and NHDA Acts (1978) gave the government extensive powers and flexibility over the acquisition and transfer of land for low-income housing and relocation of slum and shanty areas. New housing banks were established to provide long-term subsidized loans for new housing developments and settlement upgrading.

In 1983, the government introduced the Million Houses Programme (MHP), an innovative housing program, based on the principle of minimal intervention and maximal support by the State and maximal involvement of the builder families. The emphasis of the MHP was on decentralized community engagement and development, use of traditional building materials, and revival of low-cost construction methods. The MHP comprised six subprograms. Under the urban housing subprogram, several options were offered for individual house-builders including in-situ upgrading, relocation where necessary, and design and management of sites and services

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[89]   "Slum" refers to old tenement buildings built for influxes of migrant labor to the city mostly in the 1930s. Slums are built with permanent building materials as back-to-back rows of houses where residents mainly use common services and amenities for water supply and sanitation. "Shanties" refers to a collection of small, single-unit, improvised structures constructed with nondurable materials on vacant land throughout the city. Shanties illegally occupy state or private land usually with no regular water, sanitation, or electricity supply. The majority are built on land subject to frequent flooding.

projects.[90] The MHP reached 258,762 families in rural areas and 38,125 families in urban areas by the time it was completed in 1989.[91]

The assisted self-help approach has not been formally adopted for national housing programs in Sri Lanka (footnote 90). Policies adopted after the MHP addressed land scarcity for urban development and housing through market-based redevelopment and relocation programs in partnership with the private sector. The Sustainable Township Program implemented in Colombo was a top-down approach which showed how redevelopment and relocation of low-income settlements could be delayed by dissatisfied affected communities. This program was able to complete only one scheme—Sahaspura—by 2001, comprising a 14 story high-rise apartment block with 671 units of 28–56 square meters and commercial and recreational facilities.[92]

The prolonged civil war of the last 2 decades halted citywide housing and livelihood development programs in the city of Colombo and other urban areas as it consumed a large part of the gross domestic product. After the war, the government launched a new initiative of physical and economic regeneration for Metro Colombo to transform the metropolitan area into a modern, slum-free, world-class capital. Improving the livelihoods of the urban poor is a core component of the program.[93] Currently, the UDA is implementing a city-wide project to build high-rise apartments in and around the city to relocate 65,000 families living in underserved settlements in Colombo. This project is very similar to the Sustainable Township Program in 2001: the government clears land occupied by low-income communities in the city for private-sector-led urban development projects, which it expects to recover the cost of construction in relocation sites. However, construction costs have not been recovered through this approach.

Resettlement of low-income communities is a complex undertaking, and unless it is planned closely with the affected communities and provides improved access to services and economic activities, it will not be a long-term sustainable solution. To contribute to the physical and economic regeneration of Metro Colombo, NGOs like Sevanatha, and community-based organizations (CBOs) like the Women's Bank, are working with communities to mobilize their resources and participation through innovative approaches to improve the quality of housing and living environments in underserved settlements. This paper presents Sevanatha's perspectives and its community-driven approach to providing affordable housing and slum upgrading in Sri Lanka.

A Nongovernment Organization Approach: Urban Settlements Upgrading Program

Sevanatha is an NGO formed in 1989 by a group of professionals and community leaders who were involved in the implementation of the MHP with the NHDA in the

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[90]   J. Sharadbala. Incremental Housing: A Reality with Constraints. Unpublished

[91]   S. Sirivardana. 1986. Reflections on the Implementation of the Million Houses Programme. *Habitat International.* 10(3). pp. 91–108.

[92]   S. Hettige et al. 2004. *Improving Livelihoods of the Urban Poor: A study of Resettlement Schemes in Colombo, Sri Lanka.* GTZ with PRIMUSS Project, Colombo.

[93]   Government of Sri Lanka, Treasury. 2005. *Mahinda Chintana: Towards a New Sri Lanka*. Colombo.

1980s. Its mission is to continue the search for sustainable solutions to urban poverty problems through community participation, particularly the participation of women who play a crucial role in urban life but are often excluded in development programs. As communities are not often invited as a stakeholder in urban planning, Sevanatha has been developing innovative approaches to improve community participation in urban development and also act as an intermediary between communities, the government, and donor agencies to influence decisions on behalf of the people. Sevanatha acts as a change agent or catalyst to keep the focus on "people first" in the development process.

Sevanatha works with the local government and CBOs, primarily community development councils (CDCs) and women's savings groups formed by the Sri Lanka Women's Development Services Cooperative Society known as the Women's Bank. CDCs are the oldest CBO in Colombo involved in the provision of basic services and slum upgrading. A CDC is a body elected annually by community members living in an underserved settlement that is supervised by municipal councils. CDCs focus mostly on the improvement of basic services in settlements while the Women's Bank promotes networking among women for improving family livelihoods through a community-managed savings and credit program. The Women's Bank was also started in 1989 with the same objectives as Sevanatha.

Based on a number of pilot projects implemented in municipalities to test the feasibility of new partnerships with CBOs and the local government, Sevanatha developed an established program framework, an institutional structure, and participatory methods and networking mechanisms to work in partnership at the city scale. The program framework developed through a consultative process to improve livelihoods and housing environments in underserved settlements is called the Urban Settlements Upgrading Program (USUP). The objective of the program is to make the highest level of impact at the city level through implementations at settlement level by addressing people's needs and common problems through participatory processes so that sustainable mechanisms could be established and replicated in other parts of the country.

The step-by-step process currently being implemented in municipalities under the USUP is as follows:

Step 1: Settlement and Land Mapping

Settlement and land mapping (SLM) maps out all underserved settlements in the selected local authority's area of jurisdiction. Women's Bank members in selected areas are trained in settlement and land mapping and survey methods. They observe the poverty conditions and fill poverty score cards accurately based on information they gather from communities. Sevanatha carried out SLM in nine local authorities in Sri Lanka including Colombo, and identified 2,134 settlements with 140,214 families in 2010–2012.

SLM is not only a mapping tool, it also assesses the level of poverty of underserved settlements using poverty characteristics and indicators. SLM identifies 20 characteristics for poverty measures and each character is further assessed by 4 or 5

indicators. The mapping process strategically engages key stakeholders including the local government and organized community groups such as women's organizations, with primarily women's savings and credit groups from urban informal settlements comprising the core. Mapping helps identify spatially risk-prone and vulnerable settlements and those that can be upgraded with existing capacity. An important contribution of SLM is that it enables women's organizations to influence planning and policy making, and propose strategies for improvement of land tenure. Through this process, women's leadership strengthens and women's organizations are empowered to contribute to urban planning and development.

Step 2: Introduction of Urban Settlements Upgrading Program to Local Authority and Communities

To ensure a community-driven approach to urban settlements upgrading, (i) awareness meetings are organized as part of the mobilization process for elected members of local authorities and civil society organizations, (ii) communities are informed of the USUP, (iii) consultations are held to solicit community members' views and needs on settlement upgrading, and (iv) communities are made aware of the savings and credit discipline which is the basis of the USUP process. Women's savings networks are used to make people aware of the USUP.

Step 3: Establishing the City Development Committee

The CDC is a city-level committee established with the participation of stakeholders who are responsible for and concerned with city development activities. The mayor is the chair of the CDC and representatives from relevant institutions are invited to become members of the committee. Community leaders, especially leaders of Women's Bank branches in the city, are given an opportunity to participate as members of the committee. Through this arrangement, residents in underserved settlements meet the mayor and key officials responsible for city development. CBO leaders present their needs and share their views regarding slum upgrading programs at CDC meetings. In Colombo, this committee is called the Housing and Community Development Committee which meets once a month. In other municipalities where Sevanatha carried out SLM it is called the CDC. The request to form this committee and implement the USUP is done at the presentation of SLM findings to the mayor and city officials. Hence the CDC becomes a coordinating body of the USUP and the forum at city level for the mayor to meet CBO leaders once a month.

Step 4: Community Mobilization

Women in underserved settlements identified through the SLM process are organized into Women's Bank savings and credit groups. Groups have elected leaders to collect member savings and manage loans. Each group meets every week to collect compulsory savings, make loan repayments, and issue new loans to its members. Continuous training and monitoring are carried out to evaluate their savings and credit functionality. Each small group is provided legitimacy after they are identified as a co-op primary branch or divisional branch by registering with the Women's Bank. Branch officers of the Women's Bank and experienced women leaders are encouraged to visit the poorest settlements identified through the SLM process to form new savings

groups. Gradually, savings groups are formed in all communities identified by the SLM. Formation of city-scale women savings groups is a key activity of the USUP as it is the beginning of the community mobilization process. Initially, these groups are trained to give loans to members from their own savings. Members of savings group have access to bigger loans and external credit facilities for land purchases, house repairs, and building new houses once they have established their own branches and improved loan disbursement and loan recovery processes.

Step 5: Community Livelihood Action Plan

The USUP has been using the Community Livelihood Action Plan (CLAP) as a participatory tool to develop community development plans. CLAP is based on sustainable livelihood framework principles. It is an internal process developed based on existing community assets rather than identifying community problems and solutions through an externally driven process. CLAP is developed by the community through a community workshop which Sevanatha and the Women's Bank facilitate. The CLAP process is led by community members to identify their needs and community assets and to develop community vision and a detailed action plan to realize their vision. More than half of the participants in the CLAP process are women in the community, so it is an empowerment tool for women especially to understand their asset base in order to improve their livelihoods and physical environments. Once the CLAP is ready, the community applies for resources from the local government and other sources for CLAP implementation.

Step 6: Implementation of Urban Settlements Upgrading Program

Community actions under the USUP are under five components: (i) mobilize community, (ii) ensure land tenure rights, (iii) provide basic services, (iv) provide livelihood support, and (v) provide financial support for housing improvements. Selection of actions to be supported from these components is done based on the SLM survey results and the CLAP. After the CLAP workshop, CBOs themselves usually initiate some actions to be carried out by the communities from their own resources. Community leaders make use of the opportunity of their Housing and Community Development Committee or CDC meetings at the city level to find solutions and resources to implement the USUP. Most community members have so far identified security of tenure and improvement of water supply and sanitation facilities as their key priorities and request government intervention to address those issues. The NHDA has promised to grant title deeds and some families have already received deeds from the NHDA. Currently, Sevanatha and the Women's Bank are assisting families who need financial support for house improvements from a revolving fund.

Step 7: Community Revolving Fund

The Asian tsunami in 2004 devastated many low-income communities in the coastal belt of Sri Lanka. Sevanatha, with the support of the Asian Coalition for Housing Rights, brought together CBOs active in savings and housing and established the Community Livelihood Action Facility Network (CLAFNet). One of the objectives of the network was to establish a community revolving fund from the grant money allocated for community projects by donors for tsunami-affected families. Currently,

Drainage and road improvement done by a community-based organization under Community Contract System in Moratuwa
Source: Sevanatha.

Women's savings group meeting in Batticaloa
Source: Sevanatha.

CLAFNet is a registered (guaranteed) company in Sri Lanka which handles more than SLRs100 million fund for shelter upgrading and new housing in nine municipalities including war-affected areas in north and east of the country. CLAFNet has its City Fund that is managed by Women's Bank members at the city level. Beneficiary selection, loan application processing, disbursement, and recovery are carried out by women. Sevanatha provides technical assistance to resolve land issues, and approve land subdivisions and house plans. Land and legal issues of beneficiary families are presented at CDC meetings to get municipal and government support. CLAFNet provides loans for livelihood and housing at low interest rates. By June 2012, CLAFNet had distributed a total of SLRs125,056,743 ($961,975) in loans: SLRs5,438,204 ($41,832) for infrastructure loans to build drains, access roads, culverts, community centers and land fillings; and SLRs119,618,539 ($920,143) to build, repair, or extend homes adding kitchens and toilets; and to purchase land for housing.

Step 8: Community Contract System

Community contracting has emerged as a response to the failures in providing infrastructure and services to the satisfaction of communities in underserved settlements through the conventional competitive contract system.[94] The conventional system makes community an end user of infrastructure services built by commercial contracts which excludes communities from getting into the mainstream, whereas the community contract system provides resources in terms of technical advice and funds for communities to plan, implement, and manage infrastructure investments in their communities by themselves.

Sevanatha's USUP framework provides the foundation for community contracting so that CBOs in underserved settlements can demand infrastructure from local governments based on the CLAP. Designs and estimates for the proposed infrastructure are done in consultation with communities. Communities are mobilized to seek resources from local authorities and community contributions prior to the allocation of funds from USUP. Implementation of infrastructure is carried out by community

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[94]   K. Jayaratne. 2006. *Community Contract System in Colombo, Sri Lanka, Innovative Practice for Achieving the Millennium Development Goals at the Local Level*. Sevanatha, Colombo.

members. Communities in underserviced settlements have carried out small projects, such as building small roads, drains, culverts, food paths, street lights, small water supply lines, bathing wells, and retaining walls, under the community contract system. There are several advantages to carrying out the provision of infrastructure services through a community contract system:

- It is a demand-driven tool rather than a supply-driven one.
- It organizes the poor communities into CBOs for collective action and negotiations.
- It builds the community's technical and managerial capacities.
- It negotiates low-priced contracts with community contributions.
- NGOs are recognized as facilitating organizations between municipalities and CBOs.
- It is a tool for community empowerment.
- Women have key roles as procurement and financial managers.
- It builds partnerships for local development between local governments, NGOs, and communities.
- It is a simple system.
- Quality of infrastructure is better and construction time is faster than that built by commercial contractors, since it is managed by the community.
- It has a built-in accountability system with a community-appointed construction committee to manage and supervise the construction contract. The construction committee is responsible for reporting to the CDC on physical progress and financial management.
- The community takes over operation and maintenance functions voluntarily, which ensures the long-term sustainability of infrastructure and services.

Challenges

The USUP is a new program initiated by civil society organizations in response to the needs of poor living in disaster-affected vulnerable areas and low-income urban settlements. The program faces several challenges even though it has successfully mobilized communities for mapping of poverty issues spatially and pooling community savings. Some of the challenges are as follows:

- increased needs of housing and livelihoods due to the decades-long civil war and natural disasters;
- no policy has been formulated to address issues related to lack of housing, secure tenure, and livelihood opportunities for the urban poor;
- capacity at local government level is low not only to address the issues of low-income people but also to understand the advantages of working in partnerships with organized communities and NGOs;
- most people, even if they are poor, have potential to improve their living conditions if the government improves access to secure land tenure and services;
- there is no commitment from the public sector to make land available at affordable prices to the poor at the local authority level;

- there are no policies and programs at the local level to mobilize communities and institutions to mitigate vulnerability and reduce hazards; and
- programs are being prepared at the central level without community consultations and recognition of the local level civil society initiatives.

Conclusion and Way Forward

Programs developed to provide adequate housing and secure tenure for the urban poor often change when government policies alter. Sustainable livelihood is a critical factor for the urban poor. Urban relocation and redevelopment programs need to consider livelihood more carefully because the programs may remove people from their existing livelihoods without replacing them. Most of the urban poor depend on the informal sector which cannot be recreated by top-down approaches alone. Hence, the urban regeneration programs that are being implemented in Colombo and other urban centers in Sri Lanka need to be carried out in partnership with other sectors of the economy. Sevanatha's experience working with local government and women's saving groups shows that poor communities become stronger and mobilize resources if they are sure that they will get the infrastructure and services they need. Therefore, municipalities need to consider introducing innovative approaches like CLAP and community contracting systems in municipal service provisions and extension of infrastructure to underserved settlements. The dialogue in this regard is necessary in CDC and Housing and Community Development Committee meetings with mayors building more trust between CBOs and local governments working together for urban development and sustainable livelihoods. Better housing with secure tenure is one of the most important livelihood assets to improve community well-being. Current urban regeneration policies need to incorporate decentralized participatory approaches and build partnerships with all sectors of the economy to build slum-free cities.

IV
Capacity Development for Achieving Gender-Based Results

The three articles in this chapter describe strategies, policies, structures, mechanisms, and approaches necessary to build institutional and operational gender capacity. The articles focus on (i) ADB's strategic framework and operational mechanisms for gender mainstreaming to achieve gender equality results, (ii) a field perspective on implementation challenges with gender mainstreaming and practical actions and tools to strengthen institutional capacities to achieve gender equality results, and (iii) the Bangladesh Local Government Engineering Department's gender-inclusive institutional policies and operational systems to support gender-inclusive urban development.

Gender as a Driver of Change:
ADB's Gender Strategy and Approaches

By Shireen Lateef
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ADB has placed gender equality at the "front and center" of its development agenda with inclusion of gender equity as one of the drivers of change in Strategy 2020—ADB's long-term strategic framework. ADB recognizes that without harnessing the talents, human capital, and economic potential of women, the region risks significant economic and social costs. The pursuit of gender equality is critical in its own right and essential for better development outcomes—inclusive growth, faster poverty reduction, and accelerated progress toward the attainment of the Millennium Development Goals.

Under Strategy 2020, ADB commits to promote gender equity by designing more gender-inclusive projects that deliver better gender equality outcomes in education and health services, clean water supply, sanitation, and essential basic infrastructure while paying careful attention to gender equality issues across the full range of its operations. ADB recognizes that the task of promoting gender equality and women's empowerment is complex, requiring interventions and sustained attention across multiple sectors while simultaneously managing and sensitively navigating entrenched cultural and traditional attitudes and behaviors. The multiple facets of gender inequality are, therefore, tackled across the full range of operations including through multisector and integrated approaches.

Policy on Gender and Development

ADB's Policy on Gender and Development (GAD), adopted in 1998, is the guiding framework for all gender programs and activities. The GAD policy identifies gender mainstreaming as the key strategy and approach for promoting gender equality and women's empowerment. While gender mainstreaming is the preferred approach, support for stand-alone and targeted projects to narrow gender disparities or tackle glaring inequalities are not entirely excluded, especially in specific sociocultural contexts. In essence, a dual approach of mainstreaming and selective targeted approaches is used to tackle the multifaceted nature of gender inequality.

ADB's gender mainstreaming approach specifies and emphasizes several operational areas for support to achieve gender equality and women's empowerment outcomes: (i) addressing gender issues in country partnerships strategies and programs, including economic and sector studies; (ii) conducting policy dialogue on gender equality

issues; (iii) increasing the number of projects that directly address gender disparities; (iv) mainstreaming gender concerns in the overall lending portfolio; (v) assisting developing member countries (DMCs) by building capacity for more gender-responsive policymaking, project design, and implementation; and (vi) supporting DMCs in the implementation of their gender equality policies and programs.

Gender Equality in ADB's Corporate Architecture

The GAD policy received added boost and revived momentum when gender equity was included as one of the five drivers of change in Strategy 2020 alongside private sector development, good governance and capacity development, knowledge solutions, and partnerships. Its inclusion in Strategy 2020 led to gender equity cascading into ADB's corporate results framework, which measures and reports on the institution's overall performance in line with the long-term goals of Strategy 2020. The results framework includes gender targets[95] to be met by 2012, and the corporate tracking of gender performance is reported annually in the Development Effectiveness Review Report.

Corporate gender targets included in ADB's results framework specify that 40% of all ADB public sector operations and 50% of those financed by the Asian Development Fund (ADF) will be gender mainstreamed. To expedite progress on the indicator, in 2010 ADB introduced a pilot incentive scheme that links allocation of ordinary capital resources to regional departments' gender mainstreaming performance.

Gender Mainstreaming

So how does ADB define gender mainstreaming for purposes of measuring, monitoring, and reporting on performance against the corporate gender targets? What does gender mainstreaming mean? Does it mean the word "women" is replaced with "gender"? Does it mean no special attention to women and girls? Does it mean that specific programs, projects, and strategies to correct gender disparities and discrimination are no longer required? Is it an approach, a tool, or a process? Is it an end in itself, or a means to achieve an end?

Gender mainstreaming can be vague, intangible, elusive, and clouded in conceptual confusion. The shift from stand-alone women's projects to gender mainstreaming across all operations can lead to policy evaporation and a loss of focus on improving the lives of women and girls. Gender mainstreaming can be "everywhere and nowhere" and "everyone's business and no one's responsibility." This can result in the failure to translate gender mainstreaming into concrete programs and actions with limited accountability for achieving gender equality results.

Gender mainstreaming presents both opportunities and challenges. It offers the chance to address gender issues in all ADB operations from economic and sector studies to lending operations in both the "hard" and "soft" sectors. It enables the shift from a focus on "women-friendly" soft sectors such as education, health, agriculture,

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[95] Corporate gender targets are set for number of project not volume of lending.

and rural development to opening the space for gender as a cross-cutting concern in hard sectors such as infrastructure, transport, energy, finance, and all core areas of ADB operations. Gender mainstreaming also provides the opportunity to elevate the gender agenda to strategic-, policy-, and sector-level discourses creating an enabling environment for engaging in policy dialogue and developing gender-inclusive policy reform, program, sector development, and project loans across all sectors.

At the same time, gender mainstreaming presents challenges and risks of "policy evaporation" and losing focus on women and girls in the jungle of gender mainstreaming. To avoid these risks, gender mainstreaming must be seen as a means to an end with the ultimate goal being gender equality and women's empowerment. What is required beyond the policy prescriptions is a concrete program of activities with resource allocations, technical expertise, clear performance and monitoring indicators, and accountability mechanisms. Without these elements, gender mainstreaming will remain elusive and the goals of gender equality and women's empowerment will be unattainable.

ADB defines gender mainstreaming as a process and approach for achieving gender equality and women's empowerment outcomes. Conscious of the opportunities and risks associated with gender mainstreaming, ADB codified various operational requirements and introduced several institutional mechanisms to support policy implementation. To ensure gender mainstreaming did not languish as a policy prescription, it was translated into a set of concrete and tangible actions and activities. In 2012, ADB issued guidelines on what defines gender mainstreaming in projects, and established a gender categorization system to define, measure, and report on gender performance.

Gender Categorization System

The gender categorization system is a 4-tier system to measure the extent to which gender equality issues are integrated into project design. The four categories are (i) gender equity theme (GEN), (ii) effective gender mainstreaming (EGM), (iii) some gender elements (SGE), and (iv) no gender elements (NGE).[96]

Projects are categorized GEN when the project outcome directly addresses gender equality and women's empowerment by narrowing gender disparities through access to (i) social services (e.g., education, health, and water supply/sanitation); (ii) economic and financial resources and opportunities (e.g., employment opportunities, financial services, land, and markets); (iii) basic rural and urban infrastructure (e.g., rural electrification, rural roads, pro-poor energy distribution, and urban services for the poor); and/or (iv) enhancing voice and rights (e.g., decision-making processes and structures, and political empowerment and grievance mechanisms). Projects are categorized EGM when the project outcome is not gender equality but project design and outputs significantly integrate gender equality and women's empowerment issues. The key factor in GEN and EGM projects is that they directly support gender equality and address critical binding constraints to women's empowerment.
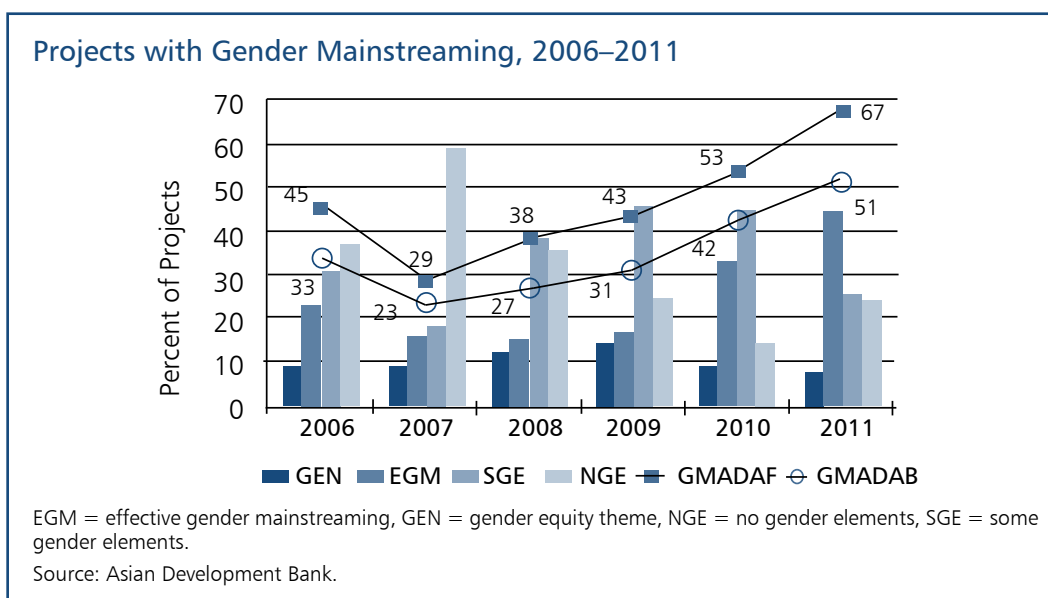
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[96]   ADB. 2012. *Guidelines for Gender Mainstreaming Categories of ADB Projects*. Manila. http://www. adb.org/sites/default/files/guidelines-gender-mainstreaming-categories-adb-projects.pdf

In contrast, a project is categorized SGE when by its nature (e.g., through investment in schools or water supply) it is likely to directly improve women's access to social and basic services, but it includes few or no specific gender design features. Projects that are unlikely to directly benefit women can also be categorized SGE if significant efforts were made to identify gender impacts, and some gender design features are included (e.g., targets for women's employment in project construction work, and information campaigns on HIV/AIDS risk); and if they include gender-responsive resettlement plans (e.g., compensation payments to both men and women, joint-ownership of replacement land and/or housing, and restoration of livelihood initiatives for women). Projects are categorized NGE when no gender design features are included.

Three points need to be highlighted regarding the gender categorization system: (i) every project is reviewed for its attention to gender issues; (ii) all three categories (GEN, EGM, and SGE) address gender issues, but only GEN and EGM combined are counted and reported as gender mainstreaming against the 40% and 50% corporate gender targets, because these are the only categories that directly support gender equality and women's empowerment outcomes; and (iii) all GEN and EGM projects must include project gender action plans (GAPs) with clear gender targets, actions, and indicators that can be monitored.

ADB's Gender Performance

What is ADB's gender performance based on the gender categorization system? In 2011, ADB attained a 3-year rolling average of 41% of all projects and 53% of ADF financed projects categorized as gender mainstreaming, achieving the corporate gender targets a year ahead of the target date of 2012. In 2011, 51% of all projects and 67% of ADF-financed projects were categorized as gender mainstreaming. For the second consecutive year, the 2012 gender targets were attained and surpassed on an annual basis (Figure).

Projects with Gender Mainstreaming, 2006–2011

EGM = effective gender mainstreaming, GEN = gender equity theme, NGE = no gender elements, SGE = some gender elements.

Source: Asian Development Bank.

ADB projects that directly support gender equality and women's empowerment span both the social and economic sectors. In 2011, 100% of education, 92% of water, 67% of health, 57% agriculture and rural development, 56% of multisector and other infrastructure, 44% of finance, 39% of transport, and 38% of energy sector projects explicitly addressed gender equality objectives in their design, and hence were categorized as gender mainstreaming. These gender performance figures demonstrate a close alignment between the gender mainstreaming portfolio and Strategy 2020 core sectors,[97] with 86% of gender mainstreaming projects in core sectors. This underscores the relevance of gender equality to all core sectors of ADB operations.

Two core Strategy 2020 sectors—water supply and sanitation, and multisector urban infrastructure—contributed significantly to ADB's gender performance indicating the relevance of gender equality issues to these sectors. The water sector's performance improved by 59 percentage points from 33% in 2008 to 92% in 2011. Similarly, the proportion of multisector infrastructure projects (including urban sector projects) with gender mainstreaming more than doubled from 24% in 2009 to 56% in 2011. These figures show that gender equality issues are increasingly being integrated in water supply and multisector urban infrastructure projects.

ADB's improved performance on gender mainstreaming was due to a combination of factors: (i) gender equity was included in the overarching strategic framework; (ii) gender staffing was increased for both headquarters and resident missions; (iii) the gender categorization system was refined, clarifying and better explaining the categories; (iv) project GAPs were introduced as a mainstreaming tool; (v) tools were developed for integrating gender equality issues in "hard" sectors and sector specific gender training was undertaken; (vi) a pilot incentive scheme was introduced; and (vii) gender performance was tracked and reported in the corporate results framework as an accountability mechanism. Together, this package of interventions dovetailed to deliver better gender performance.

Project Gender Action Plans—ADB's Gender Mainstreaming Tool

What is a project GAP? A GAP is a systematic framework and road map to translate gender mainstreaming into concrete activities, guide implementation of the gender design features of projects and programs, and facilitate women's access to project inputs and their participation in all project activities. GAPs include specific strategies, design features, activities, and gender targets; time-bound actions; performance monitoring indicators; and a budget allocation. GAPs sometimes also include strategies for gender capacity building of implementing agencies, contractors, nongovernment organizations, and communities; and the provision of gender specialist expertise to assist with the development, implementation, and review of project- and program-specific GAPs. In essence, GAPs make gender mainstreaming in projects visible and tangible. Project GAPs are ADB's key gender mainstreaming tool.

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[97]   Core sectors are infrastructure (energy, transport, water, and multisector); finance sector development; and education.

GAPs are not stand-alone or separate components for women; they are closely aligned with project outputs and are an integral part of the project design. Strategies, design features, and targets for women's participation and benefits are identified for activities in each program or project output. GAPs are embedded and fully integrated in project design, implementation arrangements, and monitoring and evaluation mechanisms. The implementation of GAPs is covenanted and included in loan agreements.

Project GAPs are routinely developed and included in loan projects across a variety of sectors, and are not confined to the social sectors. GAPs have been evolving and improving over time, becoming more detailed and more closely aligned with the main outputs of the loan and ADF grant projects. With greater experience and further refinement, project GAPs have also begun to be included in sector development and policy-based loans, as well as in sectors that do not easily lend themselves to gender mainstreaming, such as transport and energy.

The adoption of GAPs as a strategy for channeling, securing, and earmarking project resources for gender equality and women's empowerment resulted in several benefits: (i) it provides a template that is adaptable and easily replicable across sectors, (ii) it enables easier monitoring of institutional performance on gender, and (iii) it provides a road map for translating gender mainstreaming in the context of a specific project or program. Project GAPs are user-friendly tools supporting a more consistent gender mainstreaming approach by the same government agency and within the same sector.

Perhaps even more importantly, implementation reviews are demonstrating that inclusion of project GAPs in loan design are not only delivering concrete benefits to women but are also contributing to meeting overall project objectives. Rapid gender assessments of loans in eight countries[98] across a range of sectors concluded that project GAPs are delivering both practical and strategic benefits to women.[99] Projects that implemented GAPs resulted in

- Increased participation by women in project activities, particularly through community-based organizations;
- more equitable access to project and program resources, including employment opportunities, skills training, technology transfer, and government services;
- improved practical benefits for women, such as increased income, improved access to essential basic services such as water supply and sanitation, greater financial security, and increased livelihood options; and
- progress toward gender equality including changing decision-making patterns in the household; female membership and leadership of community-based organizations; and increased physical mobility for women, especially in sex-segregated communities.[100]

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[98] Bangladesh, Cambodia, Indonesia, Mongolia, Nepal, Pakistan, Sri Lanka, and Viet Nam.
[99] J. Hunt et al. 2007. *Gender Action Plans and Gender Equality Results: Rapid Gender Assessments of ADB Projects: Synthesis Report*. Manila; and J. Hunt et al. 2010. *Gender Equality Results in ADB Projects: Regional Synthesis of Rapid Gender Assessments in Indonesia, Mongolia, Sri Lanka and Viet Nam*. Manila.
[100] J. Hunt and S. Lateef. 2006. Making Gender Mainstreaming a Reality: Using Gender Action Plans. *Development Bulletin*. 71. pp. 30–35.

Conclusion

ADB recognizes that its overarching goal of a region free of poverty will not be fully realized without capturing and unleashing the social and economic potential of half the region's population—women and girls. Hence, gender equity was included as one of the drivers of change in Strategy 2020. This has provided the essential institutional policy and strategic framework for addressing gender equality and women's empowerment in ADB operations.

ADB's GAD policy is the guiding framework and adopts gender mainstreaming as the key strategy for promoting gender equality and women's empowerment. Recognizing the potential risks associated with gender mainstreaming, ADB codified operational requirements and introduced institutional mechanisms to support policy implementation. These included placement of gender specialists in selected field offices, development of a gender categorization system for measuring and reporting on gender performance, and adoption of project GAPs as a key mainstreaming tool. Project GAPs make gender mainstreaming tangible and function as road maps for translating gender mainstreaming into practice. But GAPs are only successful when they are closely aligned with project outputs, include realistic targets and time-bound activities, and allocate sufficient project staff resources for implementation and monitoring.

While inclusion of gender equity in the institution's strategic agenda and policy frameworks are critical steps toward addressing gender equality concerns and improving institutional performance, they are insufficient on their own to deliver gender equality results and outcomes. Policies need to be accompanied by operational procedures, institutional mechanisms, gender technical expertise, and institutional accountability systems to ensure that policies are translated into practice and the intended gender equality outcomes are achieved.

Achieving Gender-Inclusive Results: Lessons Learned from the Field

By Ferdousi Sultana
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In recent decades, development interventions aimed at promoting gender equity have yielded remarkable results in closing gender gaps in health and education, but the same is not true for gaps in economic and political participation. Addressing the needs of men and women, based on socioeconomic assessments, and defining gender-inclusive results are essential for development interventions that aim to reduce gender disparities and poverty in South Asia.

Development institutions around the world are actively focused on achieving results. A variety of tools and management strategies exist, including participatory approaches in project design and implementation as well as target setting with clearly defined indicators to measure institutional and operational results and performance. Based on ADB experience, this article discusses a number of strategies, tools, and important actions development institutions can use to achieve gender-inclusive results.

What Are Gender-Inclusive Results?

Gender-inclusive results include a broad spectrum of outcomes in the social, economic, legal, and political spheres based on development plans, policies, and programs that are designed and implemented in a way that is consistent with gender equality principles and facilitating women's empowerment (see Glossary). Gender-inclusive results are expected when the design of a project or program aims to reduce gender disparities and promote empowerment of women. They include enactment, awareness, and practice of rights; access to property, skills training, and financial resources; and participation in activities and influence in decision making that affect women's lives, families, and communities.

Gender Mainstreaming—A Strategy to Achieve Gender-Inclusive Results

Gender mainstreaming has been identified by ADB and developing member country governments as the key strategy to operationalize gender and development policies in programs and projects. Mainstreaming gender means bringing the experience,

knowledge, and interests of men and women into the development agenda to address gender gaps. It includes gender-specific activities and affirmative actions to address the situation of disadvantaged women and girls or men and boys. Gender-specific interventions can target women exclusively, men and women together, or only men, to enable them to participate in and benefit from development efforts equally. They may include temporary measures to mitigate the direct and indirect consequences of past discrimination.

Gender mainstreaming is most successful when institutions address gender-based concerns, issues, and needs both at operational and institutional levels.

- At the operational level, institutions integrate the concerns and priorities of women and men in the design, implementation, monitoring, and evaluation of policies, programs, and projects in all political, economic, and social agendas. Developing gender action plans (GAPs) with specific, measurable, and realistic performance targets at the design stage based on detailed gender assessments in the local context helps achieve better results.
- At the institutional level, institutions develop policies, strategies, and programs that have a broad impact by setting the conditions to ensure that they respond to the needs and interests of women and girls as well as men and boys, ensure their participation, and distribute benefits equitably. Institutions also promote the participation of women and men in their institutional hierarchy, including in decision-making positions. The development of institutional gender strategies supports gender mainstreaming efforts in operations.

Practical Tools and Actions for Gender Mainstreaming

Gender Analysis

Systematic gender mainstreaming throughout the project design–implementation–evaluation process depends on sound social and gender analyses during the design stage. Gender analysis is a tool that helps (i) identify structural determinants of gender-based disparities and gender relations including those embedded in the sociocultural and legal context of the country, area, or population (men and women of all social strata and groups); (ii) review national and sector-based policies and regulations and assessing their gender responsiveness; (iii) identify key stakeholders (men and women) and their different constraints, needs, and priorities; (ii) set gender-inclusive outcomes, outputs, and targets for programs and projects; (iv) identify sex-disaggregated data needs for design and monitoring; (v) plan how activities will be implemented to ensure participation by both men and women; (vi) select project implementing institutions sensitive to and knowledgeable about gender issues; and (vii) evaluate policies and programs for likely gender-differentiated impacts.

Sex-Disaggregated Data Collection

There are many challenges in collecting sex-disaggregated data to understand the different roles, responsibilities, needs, and constraints of men and women. Key issues to address in collecting sex-disaggregated data during project design and implementation include:

- Who collects the data?
- What level of data is required (national, regional, or city)?
- Qualitative or quantitative data? How are qualitative data collected?
- Are the baseline data available for comparison?
- What is the source of data (one-stop, dispersed, secondary, or primary)?
- How are the data analyzed? Is there capacity for gender analysis?
- Are data comparable among various units or sources?
- What resources and time are required for data collection and analysis?

Often, aggregation of development data for both sexes conceals important trends. For example, the United Nations Millennium Development Goals progress update for 2012 reports that 1.4 billion people live below the international poverty line, without mentioning the sex-specific split. The report admits women are far more likely than men to be engaged in vulnerable employment. Disaggregation by sex may show that the majority of these poor people are women, as they make up the majority of the poor and vulnerable.

In most of the countries in South Asia, developing a gender-responsive statistics system is the joint responsibility of the Ministry of Women and Children Affairs and the National Bureau of Statistics. The collection of sex-disaggregated data is now emphasized in some sectors such as human development, employment, political participation, and local governance; but this is often supported by externally funded projects. Also, capacity development efforts are underway to support gender-responsive survey and census questionnaires and to reduce bias in planning, training, analysis, and reporting. National household surveys, employment surveys, demographic and health surveys, needs assessment surveys, and livings standards surveys now include sex-disaggregated data on land ownership, age of marriage, domestic violence, and women's economic activities. However, the quality of national databases remains weak. Since the data collection and analysis is not institutionalized, data collection instruments in all sectors do not include sex-disaggregated data for different variables, and data analysis is often not done. Coordination and sharing of data for setting up a national database is also a challenge.

In the absence of reliable national databases, developing project-specific sex-disaggregated baseline data is essential for monitoring progress and evaluating project-based gender equality outcomes. Baseline data and sound gender analysis are the basis for setting gender-inclusive objectives, activities, and targets in project design. Identification of specific gender-based targets that are relevant and consistent with overall project and program outcomes and outputs is critical so that expectations of gender-based achievements are neither set too high nor considered out of reach.

Gender Action Plan Formulation and Implementation

ADB has introduced the gender action plan (GAP) as a tool for gender mainstreaming. Project GAPs have proved useful in (i) clarifying activities and roles of different stakeholders, particularly for women and disadvantaged groups; (ii) identifying technical and financial resource needs to ensure that women participate and benefit; (iii) monitoring progress toward achievement of gender-based targets; and (iv) assessing gender-inclusive results.

Formulation and implementation of GAPs pose many challenges for development practitioners. Strategies to minimize common challenges include (i) integrating gender-based actions under each project component, consistent with project objectives; (ii) identifying gender-based activities that are separate but integral to achieving project objectives; (iii) drawing up clear GAP implementation guidelines that sequence and breakdown activities in detail; (iv) building in flexibility to amend performance targets as necessary during implementation based on field realities; (v) preparing a gender capacity-building plan as an integrated feature of project management support; (vi) identifying technical and financial needs for GAP implementation, and allocating required resources; (vii) providing leadership and support by senior project management on the project's gender-equality objectives; (viii) creating ownership among all stakeholders through gender sensitization and capacity-building efforts; (ix) identifying manageable gender-related performance indicators consistent with project components; and (x) making sure the GAP contributes toward country policies, strategies, and action plans on gender equality and women's empowerment.

Resource Allocation

Inadequate financial and human resources for GAP implementation is a common phenomenon unless planned for in the design phase. Allocation of staff resources, provisions for long-term gender consultants, and allocation of financial resources through gender-responsive budgeting are necessary for effective gender mainstreaming. The elements of gender-responsive budgeting should include human resources; capacity development on gender; support services; provision of benefits; and budget for GAP implementation, monitoring, and evaluation. Often, due to lack of full-time counterpart officials in executing and implementing agencies, gender is considered a separate or additional component and responsibility for GAP implementation falls on short-term gender consultants, limiting the potential for developing ownership and threatening the sustainability of gender-inclusive project initiatives. Providing orientations to government officials on gender considerations in existing government policies, plans, and strategies is an essential element of familiarizing them about their national context and creating ownership of project-based gender equality objectives.

Monitoring

Regular monitoring linked with standard periodic project reviews is the most critical aspect of ensuring GAP implementation (Box). Weak mechanisms for separate monitoring of GAPs inhibit the achievement of results. Therefore, it is critical to set "SMART" (specific, measurable, achievable, relevant, and time-bound) indicators and targets in GAPs and design and monitoring frameworks, consistent with project objectives. Project and program managers need to develop simple and effective project monitoring and evaluation mechanisms and report regularly on GAP progress and gender-based results as part of the regular project performance monitoring system. Periodic performance assessment and reporting on GAP and design and monitoring framework targets through analysis of project data helps to determine the degree of progress toward achieving gender equality results as well as the utilization of resources dedicated to GAP implementation. Strategic decisions for correction and replication can be taken at the institutional level only if monitoring is ensured.

Achieving Gender Equality Results is a Dynamic Process
- **Baseline**: Effective use of sex-disaggregated information and data for baseline-setting
- **Periodic performance assessment** and reporting on targets of gender action plan and design and monitoring framework
- **Midterm review**: Adequate monitoring of gender-related design features and targets during project review (especially midterm review missions) and adoption of remedial actions
- **Completion**: assessing gender-related results (from monitoring outputs to outcomes) and institutionalizing project management system
- **Systematic recruitment** of dedicated social or gender and development specialist in project management and implementation units and/or executing and implementing agencies, and support via field-based gender experts
- **Better assessment** of institutional capacity including social and gender-related skills and expertise of executing and implementing agencies for more effective design of capacity development initiatives

Source: ADB South Asia Department.

Institutional Capacity Development

Capacity building is the "process by which people, organizations and society systematically stimulate and develop their ability over time to achieve social and economic goals through improvement of knowledge, skills, systems, and institutions within a wider social and cultural enabling environment."[101]

The inadequacy of institutional capacity to achieve gender equality results is a concern that has emerged in discussions among development partners. Many institutions have emphasized a commitment to equality issues in recent years, particularly in relation to gender and social inclusion, but admitted their limitations in addressing them. To achieve gender equality results, adequate capacity of the sector agency staff for planning, management, delivery, and assessment of projects to promote equality and diversity is critical. It is important to link practitioners with current research and positive and negative experiences in practice so they can learn from each other about new techniques and successful approaches. Capacity development can happen in many ways, such as through consultations with experts, training and workshops, handbooks and guidelines, operational mechanisms, hands-on work, study visits, and partnerships in learning such as peer exchanges. Institutional capacity for addressing gender issues can be developed effectively if the institutions have their own gender policies or strategies that mandate and facilitate gender capacity building.

Field Assistance

Gender capacity development is often inadequate in project implementation due to a lack of project or grant resources. Gender training is gradually becoming considered part of the institutional capacity development and training programs of sector agencies. However, in most cases, programs and projects that are supported by development organizations provide more capacity-building support. In addition to limited financial

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[101] PreventionWeb.net

resources for gender capacity building, there is also limited locally available sector-based technical expertise on gender and development to support operational work and gender capacity development of government agencies. As a result, ADB has placed locally hired social development and gender specialists in its resident missions. These experts are closely involved in every aspect of programming, design, and implementation of ADB-funded programs and projects to assist ADB staff and executing and implementing agencies in achieving gender equality results. In particular, they

(i) influence ADB's project and program pipeline by identifying projects that can promote gender equality;
(ii) guide executing and implementing agencies in the preparation and review of institutional and project-based gender strategies and action plans;
(iii) encourage the formation of a gender forum in executing agencies to provide leadership on gender-inclusive development for poverty reduction, discuss sector-based gender issues, and monitor gender equality results in operational work;
(iv) build gender capacity of project executing and implementing agencies through day-to-day consultations, developing guidelines and manuals on GAP implementation and supporting their participation in sector- and project-based gender training and peer-exchange visits;
(v) participate in periodic project review missions (semi-annual, annual, midterm, and completion) to assess how gender concerns are being addressed in ongoing projects by reviewing progress made against established benchmarks in project GAPs and design and monitoring frameworks, and to provide inputs to mission reports on GAP implementation progress; and
(vi) document lessons learned and positive results from gender-inclusive loans, technical assistance projects, and pilot initiatives through project completion reports and case studies in order to replicate successful approaches to gender mainstreaming in the design of similar loans and technical assistance projects.

Conclusion and Recommendations

ADB field experience demonstrates that achieving gender equality results requires a concerted set of strategies, tools, and actions implemented at different levels. While there are many challenges to achieving gender equality results, gender mainstreaming has proved to be a key strategy and GAPs have been demonstrated to be effective tools in design and implementation of gender-inclusive development projects. Areas that still need attention to support achievement of gender equality results in development assistance include the following:

(i) The impression that GAPs, strategies, and guidelines are additional work separate from the organizational guidelines, policies, and monitoring tools needs to be addressed through the strategic guidance of senior management.
(ii) Adequate project funds need to be allocated to secure the necessary technical and financial resources for implementation of GAPs and gender capacity development of sector agencies so they can design, implement, and monitor gender-inclusive projects and report on gender equality results.
(iii) Gender-inclusive mechanisms for project monitoring and results reporting need to be institutionalized.

Establishing Gender Equity in the Local Government Engineering Department, Bangladesh

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The Local Government Engineering Department (LGED) operates within the Local Government Division of the Ministry of Local Government, Rural Development and Cooperatives in Bangladesh. The LGED is mandated to plan, design, and implement road networks to connect rural growth centers and rural roads with national highways, and to provide technical assistance to rural and urban local government institutions on rural and urban infrastructure and water resources development contributing to good governance, employment generation, and poverty reduction. The LGED's operational program focuses on (i) rural infrastructure development, (ii) small-scale water resources infrastructure development, and (iii) urban governance and infrastructure development. It works closely with local urban and rural stakeholders to ensure participation and bottom-up planning at all stages of project design and implementation. While the LGED's head office is in Dhaka, it has 14 regional offices, 64 district offices, and 485 *upazila* (subdistrict) offices that provide extensive outreach throughout the country. The LGED is a highly decentralized department where 98% of its staff work in the field.

Local Government Engineering Department Gender Equity Strategy and Action Plan

The LGED has been working at the forefront of government activities to achieve gender equity in Bangladesh since the late 1990s. To ensure more effective implementation of gender and development (GAD) activities, the LGED developed its first Gender Equity Strategy implemented during 2002–2007 with funding support from the Embassy of Netherlands in Bangladesh. The LGED established its own process to assess its institutional progress and developed the second phase of its Gender Equity Strategy and Action Plan for 2008–2015 without external support. LGED leadership's gender-inclusive vision played a key role in developing and implementing the Gender Equity Strategy and Action Plan (Box 1).

The overall goal of the Gender Equity Strategy is to ensure gender equity in all LGED operations, including its development projects, through the sustainable participation

> **Box 1   Local Government Engineering Department's Vision of Gender Equity**
>
> "LGED an institution free from discrimination—a home of equality for both men and women in rights and opportunities to contribute to national development."
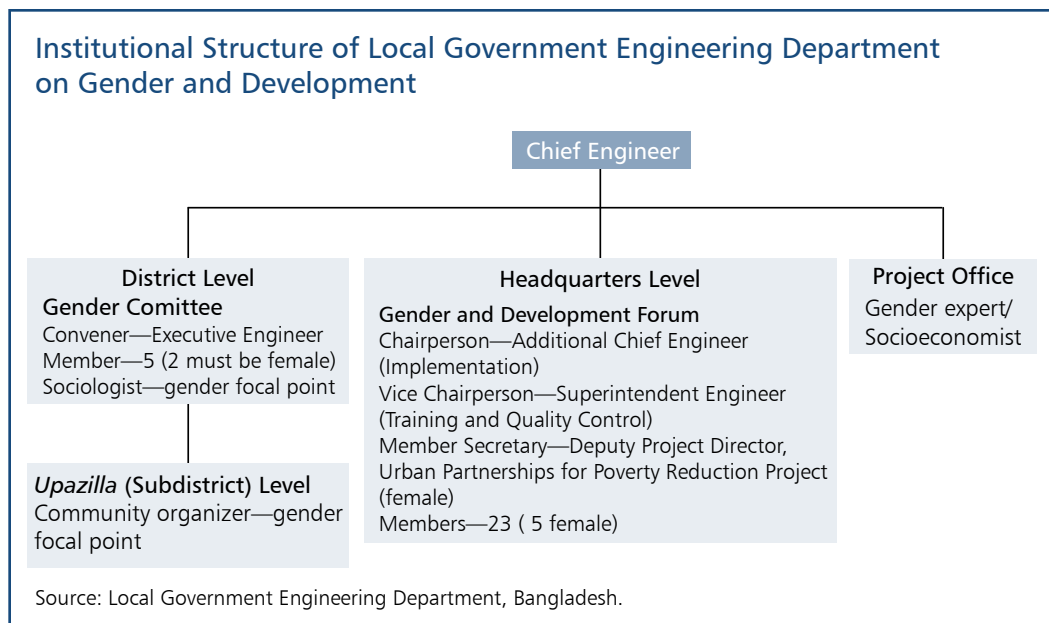>
> Md. Wahidur Rahman, Chief Engineer

of an empowered workforce and communities. The strategy's three main objectives are to

(i) promote equitable participation and employment opportunities for both women and men in the LGED's institutional structure and operational work,
(ii) prioritize benefits for the poor and contribute to the government's poverty reduction and gender mainstreaming goals, and
(iii) ensure gender equity in all LGED activities through community participation.

The strategy aims to achieve gender equity through participation, ownership, empowerment, and coordination among stakeholders; and capacity building. Special emphasis has been given to accountability, transparency, prudence, partnership, and sustainability issues at all levels. The LGED has also developed three operational gender equity strategies for its three program focus areas—rural, urban, and water resources development. Each sector-based gender equity strategy has nine core action areas:

(i) Establish and update sex-disaggregated data/information on employment generation; recruitment, support facilities, and project related data (e.g. planning, and operation and maintenance [O&M]).
(ii) Develop human resources policies with gender-inclusive measures in recruitment, disciplinary procedures, training, and capacity building.
(iii) Ensure participation in a harmonized and coordinated manner across the LGED's three sectors for balanced and effective participation of women staff, beneficiaries, elected representatives, and the public in planning, implementation, O&M, and monitoring and evaluation.
(iv) Enforce contract arrangements that ensure equitable recruitment and pay for men and women laborers in all contracts.
(v) Support policy formulation at the national and local level promoting gender-inclusive governance.
(vi) Strengthen support facilities for an improved work environment including separate toilets and private spaces for men and women, and day care centers in LGED facilities and programs.
(vii) Develop an effective information, education, and communication approach to ensure more consistent and coherent communication to support gender equity (including social safety and sanitation-related posters and public awareness on LGED's gender-related successes in development).
(viii) Secure funding and allocate resources to implement gender equity strategies in a sustainable manner.
(ix) Develop gender-sensitive and efficient monitoring and evaluation systems to ensure that the objectives of the strategy are being achieved.

Institutional Structure of Local Government Engineering Department on Gender and Development

Chief Engineer

District Level
Gender Comittee
Convener—Executive Engineer
Member—5 (2 must be female)
Sociologist—gender focal point

Upazilla (Subdistrict) Level
Community organizer—gender focal point

Headquarters Level
Gender and Development Forum
Chairperson—Additional Chief Engineer (Implementation)
Vice Chairperson—Superintendent Engineer (Training and Quality Control)
Member Secretary—Deputy Project Director, Urban Partnerships for Poverty Reduction Project (female)
Members—23 (5 female)

Project Office
Gender expert/
Socioeconomist

Source: Local Government Engineering Department, Bangladesh.

Achievements

Gender-Inclusive Institutional Structure. In order to implement its Gender Equity Strategy and Action Plan, the LGED has incorporated gender expertise and supervisory committees at all levels to ensure women's participation and women's employment generation, provide guidance on gender issues, and monitor gender-based development activities in LGED projects (Figure).

Gender Development Forum. The Gender Development Forum comprises senior officials with a commitment to mainstream gender issues through gender focal points and create a platform for discussion on gender-related issues. It meets on a quarterly basis to review progress on sex-disaggregated targets and the implementation status

Meeting of LGED Gender and Development Forum
Source: Local Government Engineering Department.

of gender-related activities of the LGED to provide advice on how to resolve GAD issues in the implementation of its development programs.

Gender focal points. The LGED recognizes that all social issues need to be addressed in a comprehensive manner in all its operational work. Sociologist and community organizer positions have been established as a core LGED position. The sociologist is recognized as the gender focal point at district level and the community organizer at *upazila* level. Furthermore, the LGED requires full-time socioeconomists and gender experts in all of its donor-aided projects to monitor gender-based initiatives in all activities. A strong network is being developed among all gender focal points.

District-level gender committees. District-level gender committees have been established in all 64 districts to coordinate the LGED's sector-wide GAD-related project activities. These committees review targets and achievements to ensure (i) participation of women staff and stakeholders in all steps of the project cycle, (ii) collection of sex-disaggregated data, and (iii) preparation of progress reports for quarterly submission to the LGED head office in Dhaka.

Day care center. The LGED established a day care center at its headquarters in Dhaka to extend child care support facilities for working mothers. It consists of suitable shade for taking care of babies for women laborers, separate toilets for women, and safe drinking water facilities that are provided free of charge.

LGED Daycare Center
Source: Local Government Engineering Department.

Gender-Inclusive Initiatives and Operational Systems

The LGED has introduced several key initiatives to set the conditions for achieving gender equality results at the operational and institutional levels.

Training. GAD training sessions are being continuously conducted for all development partners and stakeholders including LGED officials, beneficiaries, contractors, and elected representatives of local government institutions involved with LGED projects.

Awareness. Awareness among stakeholders is being created through activities such as rallies, mass gatherings, courtyard meetings, media campaigns, and women's day observation. Elected representatives, especially female ward councilors, are taking leadership roles in many awareness-raising programs.

Leadership development. Provision has been made to ensure women's participation in leadership positions of different committees in municipalities as well as within community-based organizations under LGED development projects. Recently, the

LGED reconstituted its committees at headquarters, incorporating female staff in four committees to promote women's leadership.

Monitoring. A "gender activities monitoring format" has been developed for the LGED using a set of six common, applicable, and appropriate indicators for water resources, urban, and rural infrastructure sectors which are useful for consistency, comparative analysis, and monitoring progress over time. These indicators measure:

(i)   **institutional progress**: committees formed at different levels with number and functions of male and female members in each committee;

(ii) **women's participation in decision making**: number of meetings organized by different committees and participation of male and female members in each committee;

(iii) **human resources development and training**: number of officers and staff employed (male and female), number of training courses implemented with male and female participants, and study and exchange visit programs held with number of male and female trainees;

(iv) **employment opportunities**: number of male and female laborers employed for different duration in infrastructure construction sites, maintenance of infrastructure, tree planting and caretaking, and solid waste management;

(v)   **income-generating activities**: number of male and female beneficiaries involved in savings and microcredit operations, amount of savings accumulated, and involvement of women in income-generating activities using microcredit; and

(vi) **support facilities**: number of separate ticket counters; waiting rooms in bus terminals; and toilet facilities in markets, working, or public places developed for men and women.

Gender information management software. Gender information management software has been developed to monitor the LGED's institutional and operational achievements to promote gender equity in Bangladesh (Box 2). Sector-wide sex-disaggregated data is being collected on a quarterly basis. Gender focal points (sociologist at district level, community organizer at *upazila* level) collect data from the field and submit reports to the LGED Gender Development Forum. At the central level, gender program personnel are responsible for field data collection, compilation, analysis, and interpretation using the specially developed gender information management software package. Gender experts and specialists are responsible for reporting and analyzing sex-disaggregated data received from different sectors of the LGED and development partners. Gender-related operational data is shared periodically with LGED senior management through the Gender Development Forum.

Conclusions and Lessons Learned

In a developing country like Bangladesh, initiating a gender equity strategy in any organization requires that senior management is gender sensitive and motivated first. It is evident that this had been achieved in the LGED, as the LGED leadership's gender-inclusive vision played a key role in developing and implementing the Gender Equity Strategy and Action Plan.

Box 2   Local Government Engineering Department Achievements, July 2010–June 2011

- 631,015 women received part-time or full-time employment through core development activities of the Local Government Engineering Department (LGED).
- 195,650 poor women became self-employed.
- 73,340 women received microcredit for income-generating activities.
- 249,069 poor women received training on different issues of social awareness and income-generating activities.
- 14 "women's corners" were constructed in rural markets where 112 shops are being operated by women
- 194 infrastructure projects (bus terminals, community centers, Union Parishad complex buildings) constructed where support facilities such as toilets, rest rooms, are day care centers are ensured for women.
- 6,029 women beneficiaries included in different decision-making committees, actively participating in discussion and decision making.
- International Women's Day celebrated in districts and LGED headquarters to create mass public awareness on gender and development issues.

International Women's Day Celebration by LGED

Source: Presentation of LGED Chief Engineer at the International Women's Day Seminar, 2012.

A gender-inclusive institutional structure should be compulsory at all levels of the organization. LGED experience shows that periodic senior management meetings and feedback as well as gender training and capacity development programs for staff can improve gender sensitivity at the institutional level.

Gender-inclusive operational mechanisms enabled the mainstreaming of gender issues at all levels of the LGED and in all rural, urban, and water resources development projects with full support of functional committees (e.g., the Gender Development Forum and district gender committees). Regular monitoring, evaluation, and constructive

feedback on gender issues and objectives are required and help to improve gender sensitivity at both institutional and community levels.

Challenges

The LGED has been working with numerous stakeholders, including elected representatives, local government institution staff, government staff, contractors, and beneficiaries, for a long time and has implemented many programs and projects in which gender is a common cross-cutting issue. Despite continuous gender sensitization and training of these groups, it is still a big challenge to change the mindset of many stakeholders because of the different economic, social, and cultural norms and values of society. Government agencies and civil society need to work together to improve this situation.

Over the past 20 years, the office working environment for women has improved significantly. But gender is still treated as a woman's issue. Therefore, a gender-friendly working environment is not assured. Senior management could be very helpful in improving the level of understanding of gender issues and the working environment for women.

Most projects have gender components, but budget for implementation is not clearly demarcated in the project documents. In some cases, staff are not properly designated to address gender issues. Staff who work in GAD on an ad-hoc basis are not well equipped with logistical support (e.g., transport and a computer) and are not offered skills development training. This leads to deficiencies in gender capacity during project implementation.

Way Forward

Gender is not an isolated issue. It is one of the most important cross-cutting issues contributing to increased socioeconomic development of the nation. In order to address the challenges outlined, the following initiatives need to be strengthened:

- Include a GAD session in all LGED training programs so that sensitization and awareness will increase at different project levels.
- Engage a full-time staff member to implement the project gender action plans or gender components with required logistical support and responsibilities.
- Organize gender awareness training for senior management staff who can contribute to a more gender-friendly working environment.
- Allocate separate funds to address gender issues within projects and programs.
- Build capacity of field staff at all levels to collect quantitative and qualitative monitoring data on a quarterly basis, analyze, and share the results with relevant stakeholders.
- Establish partnerships with other government and nongovernment organizations working on urban development projects to add more value to GAD issues at all levels.

V
Subregional Workshop Conclusions and Recommendations

This chapter synthesizes the overall conclusions and recommendations from presentations and discussions at the Subregional Workshop on Gender and Urban Poverty in South Asia.

Although most South Asian countries have not reached a tipping point in which more than 50% of their populations live in urban areas, their urban populations are growing rapidly. By 2050, close to 60% of people in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka will be living in urban areas. Urban poverty and social exclusion are recognized as growing problems in South Asia, where 35% of the urban population lives in slums and informal settlements without access to secure housing, affordable basic services, and regular income-earning opportunities. The urban poor bear high economic and social costs in these environments. Poor women suffer the most given their household responsibilities and limited productive activities due to lack of land and asset ownership, lack of control over family resources, lower levels of education, poor health, limited mobility, little employment and income-generating options, and lack of power in household and community decision making that affect their lives.

The Subregional Workshop on Gender and Urban Poverty in South Asia brought together development practitioners associated with ADB projects who have been instrumental in incorporating gender and social inclusion issues into urban development policies, programs, and projects. Incorporating gender and social inclusion is not only critical to building inclusive cities but also to achieving sustainable economic development in South Asia. The experiences shared at the workshop demonstrate that each country faces both unique and common challenges with urbanization. Gender mainstreaming in the urban sector is a work in progress where policy reforms, institutional strengthening, and careful project design and implementation will lead to more inclusive and sustainable development outcomes. The following are the conclusions and recommendations of the subregional workshop:

Workshop Conclusions	Workshop Recommendations
1. Pro-Poor Policy, Legal and Regulatory Reforms	
General Conclusions • Tangible outputs from gender- and socially inclusive projects have led to increased recognition over time by policy makers of the need to focus on gender and social inclusion issues in order to achieve poverty reduction goals. • Inclusive national development plans, urban development policies, and legal frameworks have been important to demonstrate government commitment to pro-poor development, and have provided the basis for inclusive institutional strategies and operations at all levels from sector agencies down to the municipalities which have opened opportunities for women's increased participation, employment, and representation at decision-making levels.	

Table continued

Workshop Conclusions	Workshop Recommendations
Land and Housing Policies • Lack of access to secure and affordable land in urban areas is the major reason for the proliferation of slums and the "urban divide." • Security of tenure is more important than ownership of land, and it is the key constraint to improvements in basic services and housing in poor urban settlements.	• Local governments should ensure security of tenure to prevent forced evictions in informal settlements. • Municipal planners should delink security of tenure from provision of services. • Housing and land policies should explore affordable options that are least disruptive, including provision of tenure or user rights to informal settlements on public lands and promoting mixed land use on private lands. • Provision of joint land titles improves women's property rights and control over family assets. Tax breaks could be provided for families registering land under joint tenure between husband and wife. • Land zoning policies allowing mixed use (commercial and residential) for low-income settlements should be considered in order to generate opportunities for income generation from home-based businesses which are particularly important for women. • Costs and benefits of shared tenure options for households headed by women should be researched further.
Resettlement Policies • Resettlement policies that relocate affected poor households to city peripheries due to commercial or infrastructure development are bound to fail if relocation sites are too far from employment centers and markets and do not provide improved infrastructure and basic services. • Women's direct participation and benefits in resettlement schemes are critical for poverty reduction.	• Relocation should be considered only when absolutely inevitable. • Resettlement sites should have safe housing and access to schools, health care, water supply and sanitation, and electricity and transport services to ensure improved living environments and access to jobs and social networks. • Resettlement schemes should consider providing joint titles for housing; compensation packages for households headed by women; and access to credit, skills training, and market links for women.
Regulatory Frameworks • Basic services provided under regulatory systems that require high connection costs and tariffs and entail inflexible cost recovery measures are inaccessible to the poor.	• Municipalities need to establish and enforce clear service delivery norms and quality standards at levels that promote inclusion of low-income customers. • Policies on tariff structure and connection fees should be affordable. This may be achieved through (i) incremental upgrading of service provision moving over time from community connections to household connections; and

Table *continued*

Workshop Conclusions	Workshop Recommendations
• Lack of formal employment and regulatory frameworks that set rigid requirements for business start-up have led to the growth of the informal sector in urban areas, where there is no control over wage rates, working conditions, and quality standards of products and services.	(ii) subsidies for the absolute poor, including households headed by women and socially excluded minorities. • Billing practices for basic services should be flexible in terms of frequency and payment methods, and based on people's ability to pay. This will expand service delivery and improve cost recovery. • Business registration and licensing procedures should be simplified to promote economic activities in the formal sector and encourage entrepreneurship.
Labor and Financial Sector Policies • Poor urban men and women need opportunities for income generation and employment with fair working conditions so they can improve their livelihoods and have the means to pay for basic services. • Finance sector policies that only make credit available on the basis of formal jobs, fixed addresses, and collateral limit opportunities for entrepreneurship and investments in housing and slum upgrading in poor urban communities.	• Labor and financial market policies with rigid selection criteria on education, caste, gender, asset base, and housing to obtain formal sector employment and credit should be addressed. • Employer adherence to core labor standards, including equal wage for equal pay and decent working conditions for men and women, should be enforced. • Noncollateral-based group lending for low-income households and women should be expanded to improve access to credit for micro- and small enterprise development and housing finance. • Finance sector policies should encourage nongovernment organizations (NGOs), savings and loan cooperatives and other local finance facilities to leverage bridge financing from banks to establish revolving funds for short-term loans to households for infrastructure and housing upgrading in poor urban settlements.
Legal Framework • Affirmative action policies for targeted budget allocations to provide services to the poorest households have been useful. • Municipal acts and executive orders mandating at least 33% participation of women in decision-making committees have been successful in ensuring adequate women's representation to voice their needs, issues, and concerns in ward and municipality decision-making processes.	• Legal reforms are necessary and need to be enforced to ensure (i) provision of tenure security, (ii) budget allocations for service provision to poor settlements, and (iii) quotas for women's participation in urban governance.

Table continued

Workshop Conclusions	Workshop Recommendations
2. Inclusive Urban Planning and Governance	
General Conclusions • Local governments are key actors to promote inclusive, participatory, transparent, and accountable systems for infrastructure and service delivery; but they lack financial resources, institutional capacity, and sometimes political will to establish inclusive urban planning systems and governance structures. • While women are more active at the community level, decentralization policies do not guarantee women a voice at the local government level.	
Inclusive Urban Planning/ Participatory Development • Inclusive urban planning requires identifying the poor and understanding the nature and scale of poverty in urban areas through participatory approaches. • Awareness-raising activities at the community level can help resolve social barriers to women's participation in urban planning and development through better understanding of and involvement in project activities. • It is also important to address factors that limit poor women's involvement in community development activities, including child care, domestic chores, low literacy, concerns about safety, violence against women, livelihood activities, and lack of mobility.	• Participatory approaches such as poverty mapping, disadvantaged group assessments, and baseline surveys should be used to collect data disaggregated by sex, caste, and ethnicity; and levels of food security, literacy, health, and nutrition. Separate consultations and awareness-raising forums should be held for men and women to identify their unique needs and priorities in poor communities. • Ward- and town-level committees and local NGOs should be engaged for raising community awareness, social mobilization, and capacity building for (i) improved participation and leadership of women and marginalized groups in water and sanitation users' committees and slum improvement committees; and (ii) education of poor communities on the importance of regular payment of utility bills, building savings for community-based investments, and practicing good hygiene, among others.
Inclusive Urban Governance • Women's lack of participation or low representation in decision-making structures and processes related to urban services and governance means their needs and priorities are rarely considered in urban planning and investments. • Strong leadership at the municipal level (mayor, gender action plan [GAP] chair, female ward councilors) can promote gender-inclusive governance.	• Women's representation in local government decision-making structures (female mayors, ward councillors, members and leaders of town level committees, ward-level committees) and leadership in community-based organizations (CBOs) (community group committees, water and sanitation users committees, etc.) should be ensured through mandatory quotas. • Social development officers should be appointed at central, town, district, municipal, and ward levels with continuous gender capacity building to support inclusive governance and service delivery.

Table *continued*

Workshop Conclusions	Workshop Recommendations
Accountability for Inclusive Service Provision • To improve the transparency and accountability of service providers and eliminate vulnerability under graft-based informal systems, local governments need to set up mechanisms for regular feedback on reliability, quality, and affordability of basic services and for grievance and dispute resolution. • The development and implementation of town-level GAPs by municipalities reflects government commitment and accountability for institutionalizing gender-inclusive urban governance. If municipalities make budget allocations and expenditures to implement GAPs from their own resources, then gender-inclusive urban planning and governance have more potential to become institutionalized.	• Social accountability of service providers should be improved with results-based performance contracts, citizen report cards; customer complaint centers, participatory budgeting, gender and social audits, and NGO-led legal empowerment programs for women and disadvantaged groups to give them confidence, information, training, and assistance to protect their legal rights and demand access to basic services. • At the municipal level, gender sensitization and training should be provided for municipalities for effective implementation of town-level GAPs to increase women's participation in urban planning, infrastructure improvement, and governance reform programs. • At the project level, project performance monitoring systems should be established with disaggregated data collection (by sex, caste, and ethnicity) for proper monitoring and accountability for gender- and socially inclusive service delivery. The quality and reliability of services should be monitored as women are most often burdened with poor service.
**3. Public–Private–Community Partnerships**

General Conclusions
- The unmet demands of growing urban populations increasingly reinforce the interdependent roles and the need for strong partnerships between government, the private sector, and civil society (NGOs and CBOs) in planning, financing, and operation and maintenance of urban infrastructure and services to fill the gaps.
- Public–private–community partnerships are still being experimented with in various forms. While governments have already benefitted from the participation of the private sector and civil society groups in making service delivery more efficient and effective, having many stakeholders requires close management and monitoring to build trust, manage potential risks, and achieve intended results. Unless pro-poor and gender-inclusive targets and features are integrated, there is no guarantee that service delivery under public–private partnerships will improve outreach to the poor.

Workshop Conclusions	Workshop Recommendations
Public Sector Role • Governments have a unique role in setting policies and developing long-term master plans for equitable and livable cities with the provision of basic urban infrastructure and services to all citizens. They need to set the standards for service quality, methods of affordable cost recovery, targeted subsidies or safety nets for the poor and the	• Capacity of local governments should be strengthened to fulfill their role in developing regulatory frameworks that (i) set and enforce service quality standards; (ii) establish affordable cost recovery mechanisms with targeted subsidies for the poorest households including households headed by women; and (iii) monitor service providers through accountability measures to ensure that good quality, reliable services reach the poor with safe infrastructure and affordable tariff rates.

Table continued

Workshop Conclusions	Workshop Recommendations
disadvantaged, and incentives for the private sector and communities with measures of accountability to ensure that all citizens receive accessible, good quality, reliable, and affordable services to improve their livelihoods and well-being. However, the public sector is often constrained by outdated rules, cumbersome administrative procedures, lack of technical and financial capacity, and sometimes lack of political will to fulfill their role.	• Social development units should be established in municipalities to support gender awareness raising and social mobilization programs in poor urban communities.
Private Sector Role • The private sector has better financial and technical resources to design and deliver flexible, customized, good quality, and reliable services to the poor. Private utilities are able to connect, operate, and maintain services to slum dwellers with no legal tenure. They can cross-subsidize costs and offer flexible payment mechanisms that are affordable to poor households. However, governments need to watch out for the private sector's profit-making motives in serving poor communities. As new service providers to poor communities, they also have to build trust with communities to design locally acceptable, feasible, reliable, and affordable systems that can be operated and maintained by communities in the long run.	• Incentives should be provided for private sector involvement to expand basic infrastructure and service delivery to poor urban households, but private contractors should be closely monitored through performance-based agreements and project-based management information systems to ensure poor men and women receive the services they need and they are given job opportunities with decent working conditions and under terms that provide equal pay for equal work.
The Role of Nongovernment Organizations • NGOs engaged in social mobilization and community-driven projects in poor urban settlements have, over time, built trust with communities. This has put them in a key intermediation role between the communities and the public and private sectors in developing interim arrangements for establishing the foundation of sustainable service delivery solutions.	• Involve NGOs to build the capacity and trust of CBOs and women's community groups to partner with local governments through community contracting arrangements for planning and managing small-scale investments in infrastructure, housing, and environmental improvement in poor urban settlements.

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Workshop Conclusions	Workshop Recommendations
The Role of Community-Based Organizations • Community participation is critical in planning, implementation, operation, maintenance, and management of improved infrastructure and service delivery systems and for mobilizing local resources which together develop community ownership of service operations for long-term sustainability.	• The capacity of CBOs should be strengthened for planning, construction, implementation, operation, maintenance, and management of urban infrastructure and services. • Links should be made with NGOs, banks, training institutes, and women's associations to provide skills training and financial services to enhance women's leadership, employment, and entrepreneurship in infrastructure construction and maintenance, environmental improvement, microenterprise development, and health services.
4. Gender Equality and Women's Empowerment	
General Conclusions • Good practices in public–private–community partnership models are (i) increasing women's participation in community-based programs in water supply, sanitation, and waste disposal services; (ii) expanding women's access to employment and health care services; (iii) helping women's organizations to take lead in mobilizing community savings to support low-income housing, incremental slum improvement, and micro- and small enterprises for income generation.	
Women's Participation and Voice • Women and men have different priorities, needs, and knowledge related to provision of infrastructure and services in poor urban communities. Their participation in the planning of urban development projects is critical to ensure sustainability of investments and poverty reduction.	• Women's participation and voice should be strengthened in urban planning and governance through (i) separate consultations to understand women's needs and concerns; (ii) motivational and training activities to resolve social barriers; (iii) awareness-raising campaigns; (iv) ward-based rallies; (v) courtyard meetings; (vi) TV and newspaper advertisements to promote women's participation on different committees; and (vii) preparation of municipal development plans and community action plans with women's participation.
Women's Representation • Women's lack of participation or low representation in decision-making processes related to urban services and governance means their needs and priorities are rarely considered in urban planning and investments.	• Women's representation should be ensured through affirmative action laws with at least 33% women's membership in CBOs, ward- and town-level committees, water and sanitation user committees, slum improvement committees, and women's neighborhood groups where they can voice their needs and priorities for slum improvement and community development. • Leadership training for female ward councilors is necessary to strengthen their capacity to represent their constituencies and incorporate women's priorities into community development plans.

Table continued

Workshop Conclusions	Workshop Recommendations
Women's Leadership • Women's organizations have proved their capacity to be leaders in grassroots governance and poverty reduction and development of poor urban communities.	• Women's organizations should be strengthened to manage small-scale infrastructure investments, basic service delivery, and allocation of financial resources for microenterprise development. • Women's leadership as behavioral change agents influencing households to improve sanitation, hygiene, and health-care practices should be strengthened.
Women's Employment • There is significant potential for both skilled and unskilled women to contribute to urban development as construction workers, health workers, compost producers, waste recycling entrepreneurs, water supply meter readers, fee collectors, sanitation entrepreneurs, and managers of solid waste cooperatives.	• Women's employment should be supported with measures to ensure equal pay for equal work and compliance with core labor standards including working time limits, day care facilities, occupational safety measures, and separate toilets for men and women laborers. • If monitored and enforced, affirmative law can also increase employment of women in the civil service.
5. Capacity Development for Gender Equality Results	
General Conclusions • Institutional capacity is weak in most development agencies to plan, manage, implement, monitor, and evaluate gender-inclusive urban development projects. • Achieving gender equality results is challenging and requires government agencies and their project implementing partners to integrate gender-inclusive measures in their operational work and institutional policies and strategies to ensure women can directly participate in and benefit from development programs.	
At the Institutional Level • To achieve gender equality results at the institutional level, institutions need to develop policies, strategies, and programs to set the necessary conditions to ensure that they respond to the needs and interests of both men and women, ensure their participation in development, and distribute benefits equitably.	• Common approaches that have facilitated gender equality results at the institutional level are (i) including gender equality issues in sector policies; (ii) assisting sector agencies in developing institutional gender strategies covering both operational and human resources development policies; (iii) establishing institutional structures such as gender forums with senior management and gender focal points at all levels to design and implement gender-inclusive projects and monitor gender-equality results; (iv) promoting women's employment at all levels in government agencies, NGOs, and private sector providers; (v) training elected female officials at municipality and ward levels and heads of CBOs, such as water supply and sanitation users groups, at the community level to understand their roles and provide

Table *continued*

Workshop Conclusions	Workshop Recommendations
	them with leaderships skills; (vi) providing gender training for executing and implementing agency staff and municipal and elected officials to improve their capacity to plan, provide, finance, monitor, and manage gender-inclusive urban development projects.
At the Operational Level • To achieve gender equality results at the operational level, gender issues need to be integrated in the design, implementation, monitoring, and evaluation of development policies, programs, and projects.	• Common approaches that have facilitated gender equality results in operational work are: (i) collecting and analyzing baseline sex-disaggregated data (ii) developing project GAPs to guide implementation and achievement of gender-based activities and targets; (iii) establishing sex-disaggregated project monitoring, reporting, and evaluation systems; (iv) recruiting project-based gender and social development specialists and securing adequate resources for GAP implementation; (v) providing gender awareness and GAP orientation training for project staff and local authorities; and (vi) building gender capacity of executing and implementing agencies through study visits, peer exchanges, and lateral learning forums so they can learn from good practices in gender mainstreaming and replicate successful approaches.

VI
Building on Good Practices and Experiences in Inclusive Urban Development

This chapter presents ADB's entry points in gender- and socially inclusive urban development based on common urban sector priorities identified in ADB country partnership strategies and lessons learned from project experiences in South Asia.

Toward Gender- and Socially Inclusive Urban Sector Development in South Asia

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Poverty and social exclusion are significant in South Asia where an estimated 35% or about 191 million people live in slums without access to water, sanitation, clean energy, and secure housing.[102] This has spawned an "urban divide" between those living in up-market residential areas and those in severely deprived areas. This has also created cities of "social exclusion," which is detrimental not only to the excluded groups, but also to the city as a whole, as it prevents these excluded groups from contributing to the development of socially and economically progressive and inclusive cities.

ADB shares the vision of building progressive and inclusive cities in Asia and the Pacific. ADB's "livable cities" agenda implies that the range of problems that come with rapid urbanization, including gender and social exclusion, will be addressed in its lending operations. This is specifically addressed by mainstreaming gender and social inclusion in all ADB operations. The South Asia Department (SARD) has consistently improved the incorporation of gender features during the design phase of its projects as the first step toward achieving gender equality outcomes. Of a total of 95 new projects processed during 2009–2011, 39 projects (41%) were categorized as gender mainstreaming (Figure 1). Of the 39 projects classified as gender equity and effective gender mainstreaming, 17 (44%) were in the urban sector (Figure 2).

Entry Points for Gender- and Socially Inclusive Urban Sector Development in South Asia

Country partnership strategies (CPSs) guide ADB operations in the six SARD developing member countries (DMCs)—Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka. The CPS sets ADB's investment priorities in the country based on a critical analysis of its economic, political, and social situation. Incorporated in each CPS is a gender strategy based on country gender sector diagnostic studies that identify how gender issues can be addressed within each priority sector in the proposed country portfolio. All six SARD DMCs identify urban development as a priority sector for ADB support and recognize gender equity as a thematic priority.

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[102] UN-HABITAT. 2010. *State of the World's Cities 2010/2011: Bridging the Urban Divide*. Nairobi.

Figure 1   Number of South Asia Department Projects with Gender Mainstreaming, 2009–2011
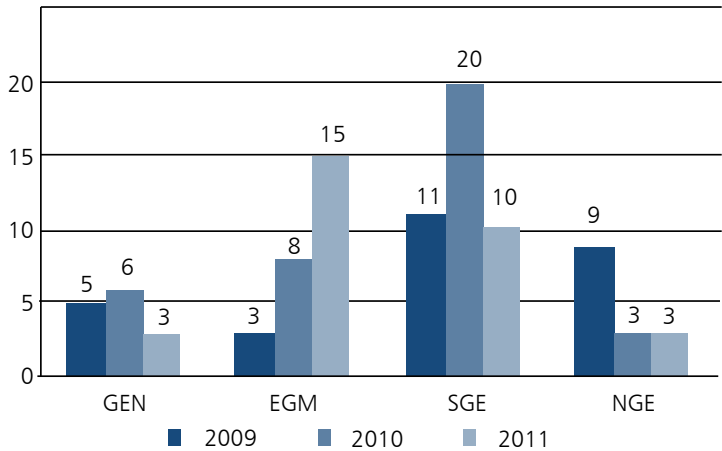
EGM = effective gender mainstreaming, GEN = gender equity, NGE = no gender elements, SGE = some gender elements.
Source: Asian Development Bank South Asia Department.

Figure 2   Number of South Asia Department Urban Sector Projects with Gender Mainstreaming, 2009–2011
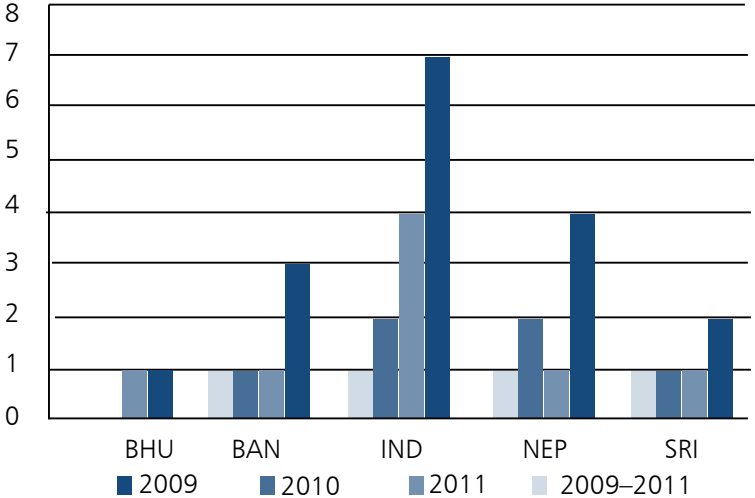
BAN = Bangladesh, BHU = Bhutan, IND = India, NEP = Nepal, SRI = Sri Lanka.
Source: Asian Development Bank South Asia Department.

The Subregional Workshop on Gender and Urban Poverty in South Asia showcased select ADB urban development projects and nongovernment organization (NGO) experiences from the six SARD DMCs that are achieving gender equality results so that lessons learned on good practices with gender mainstreaming can be adapted, replicated, and scaled up as appropriate for greater poverty reduction. Most of these

projects have also demonstrated the potential of public–private and community partnership initiatives that are (i) reducing women's time poverty and enhancing family well-being through improved housing and accessible and affordable water supply and sanitation and primary health care services; (ii) increasing women's social and socioeconomic status by providing improved employment, entrepreneurship, and leadership opportunities; and (iii) including women's voice in decision making by ensuring their participation and representation in urban planning and governance through social mobilization, training, and mandatory quotas.

Analysis of the CPSs in the SARD DMCs and project-based lessons learned on successful approaches for gender mainstreaming identified four program areas in urban sector development that have strong potential as entry points for gender and social inclusion.[103]

Strengthen Gender and Social Inclusion in Policy, Legal, and Regulatory Frameworks for Equitable Urban Development

ADB supports the (i) development of policy, legal, and regulatory frameworks that strengthen socially inclusive urban planning, including identifying good practices in involuntary resettlement and environmental management; (ii) promotion of regulatory reforms, especially cost-recovery mechanisms that reduce nonrevenue water; and (iii) the adoption of municipal reforms affecting water supply and sanitation service providers. The Nepal Integrated Urban Development Project is an example of mainstreaming gender in the policy context, where ADB is assisting the former Ministry of Physical Planning and Works—currently the Ministry of Urban Development—to develop guidelines for mainstreaming gender equality and social inclusion (GESI) in infrastructure sectors. The guidelines mandate the application of a GESI perspective in urban sector policy development; institutional reforms; and planning, implementing, and monitoring urban development programs, specifically in water supply and sanitation, urban roads, and urban governance. To mainstream gender and social inclusion in these focus areas, ADB requires a gender analysis to be conducted as part of the social analysis necessary for sound urban planning. Specifically, ADB encourages the collection of sex-disaggregated data, and supports strengthening the capacity of government bodies to generate these data on a regular basis to effectively monitor progress in achieving gender equality results. The meaningful participation of community stakeholders, especially women, the poor, and other marginalized groups is a critical step in the urban planning process to understand their special constraints and needs and to meet their priorities. The results of these consultations must be reflected and addressed in city master plans, land use plans, urban spatial plans, transport plans, environmental plans, historical preservation plans, and municipal plans, among others.

Expand Access to a Broad Range of Urban Infrastructure and Services

ADB supports the building of new urban infrastructure and the rehabilitation of existing facilities, such as water supply, sanitation, wastewater treatment, and urban transport facilities to expand access for all citizens. The promotion of other equally

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[103] The analysis included review of the Bangladesh Country Partnership Strategy 2011–2015, the Bhutan (Interim) Country Partnership Strategy 2012–2013, the India Country Partnership Strategy 2009–2012, the Maldives (Interim) Country Partnership Strategy 2012–2013, the Nepal Country Partnership Strategy 2010–2012, and the Sri Lanka Country Partnership Strategy 2012–2016.

critical urban services is emphasized, such as access to training and credit for micro-, small, and medium-sized entrepreneurs; expansion of market sites and support to value chain enhancement; and access to other sources of decent employment and livelihood by the urban poor. Women and disadvantaged groups will benefit under the Uttarakhand Urban Sector Development Investment Program (Tranche 2) in India, which will support equitable access to water supply and sewerage services, particularly to vulnerable households, through a concessionary arrangement for user charges; and promote the participation of women in the project offices, and among contractors and operators. Similarly, women will benefit from improved access to financial resources under the Kolkata Environmental Improvement Project in India, which supported the formation of 230 women self-help groups and provided microcredit to those who have completed livelihood and entrepreneurship training offered through the project.

To better identify appropriate measures to address urban poverty by expanding access to a broad range of unban infrastructure and services, it is important to assess the gendered nature of urban poverty, especially as it is played out in slums and informal settlements. In these areas, women are differentially affected by the lack of property rights or insecure land tenure; their reproductive and household burdens are exacerbated by the lack of appropriate water supply, sanitation, and cooking fuel; and households headed by women are often disproportionately represented. This gendered understanding of urban poverty determines the design of projects in terms of specific measures and features (e.g., subsidized connections; lifeline tariffs; graded energy pricing; slum upgrading; and improving access to skills training, financial resources, and legal services for the poor, particularly women and disadvantaged groups) to ensure that basic infrastructure and services are accessible and affordable for the poor and sustainable in the long run.

Strengthen Gender- and Social-Inclusion Support in All Tiers of Urban Governance

The SARD urban development portfolio has evolved from its initial focus on water supply and sanitation to a greater emphasis on urban planning and governance. This trend provides significant entry points for GESI mainstreaming and opportunities to engage in GESI-related policy dialogue. Greater visibility of gender in urban governance was pioneered by the Bangladesh Second Urban Governance Infrastructure Improvement (Sector) Project, which collaborated with participating towns during the project design phase to develop the Urban Governance Improvement Action Program. The program required towns to take steps such as the formation of town-level citizen committees, participatory development of town plans, strengthening the role of female ward councilors, implementation of gender action plans, and increasing tax collection. Building on lessons learned from this project, gender equality results can be further enhanced through (i) institutionalizing and replicating GESI-related good project practices, and leveraging gender-related government policies, schemes, and programs, such as performance-based budget allocations, where the achievement of GESI targets is set as a condition for continued participation in town-level project investments in infrastructure; (ii) building capacity of central, state, and municipal agencies to (a) incorporate a GESI perspective in analysis, planning, and service provision; (b) strengthen the operation and maintenance skills of local governments and water user and sanitation committees, including women members; and (c) ensure women's effective participation and representation in priority needs identification and management of community infrastructure.

An additional trend in the portfolio which may trigger further thinking and innovative approaches in GESI mainstreaming is the introduction of new financial modalities to address resource gaps for urban infrastructure and services. More specifically, SARD has engaged in strengthening government capacity to deliver basic urban services by introducing state and municipal reforms to strengthen budget and accounting systems. During the design of the Municipal Finance Policy Loan in Himachal Pradesh, India, based on a gender analysis of state and urban ministries' medium-term expenditure frameworks, elements of gender-responsive budgeting were incorporated to ensure gender- and socially inclusive resource allocations. ADB also supports state and urban local bodies in tapping debt financing, such as sub-sovereign borrowing, institutional financing, and raising funds from capital markets to meet the acute funding gaps in infrastructure development and offset the low revenue base of local authorities. Opportunities for addressing GESI issues will be explored within municipal finance, infrastructure finance, and public–private partnership models.

Promote Pro-Poor, Gender-Sensitive, Public–Private Partnership Models

Public–private partnership models are seen as a means of filling the widening gap between pressures for improved public services and the capacity of governments and international development agencies' budgets to fund those services. They also represent a response to concerns about the quality of government service delivery.[104] SARD is working to develop effective public–private partnership models and innovative financing mechanisms to promote cooperation between governments, the private sector, NGOs, and community-based organizations to improve the efficiency of urban service delivery. There is clearly scope for such partnerships to produce tangible economic, social, and environmental benefits for the poor and women. The subregional workshop has highlighted promising public–private–community partnership arrangements in which both the government and private players, including private sector, NGOs, and communities, work together to improve infrastructure and service provision for the poor. These project-based experiences will help SARD in developing pro-poor and gender-sensitive public–private partnership models that are able to achieve efficiency of service delivery with equity. An example is the Second Urban Primary Health Care Project in Bangladesh, where primary health care services such as vaccinations, diagnostic services, safe motherhood, and family planning and violence against women services were provided through partnership agreements with NGOs and the private sector in close proximity to slum communities with provision of free services to the poorest households to improve access and affordability. Following such successful practices, the design of projects should support poverty mapping and meaningful consultation with women and disadvantaged groups to ensure public–private–community partnerships will improve their access to urban services as well as their ability to use legal and administrative processes and structures to claim their rights to adequate urban services and make informed decisions on service delivery options and costs. Helping build the accountability, transparency, and gender-responsiveness of utility sector providers to consumers (especially poor women) through public–private–community partnerships is an emerging area of interest.

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[104] UNESCAP. Pro-Poor Public–Private Partnership. http://www.unescap.org/pdd/prs/ProjectActivities/Ongoing/PPPPP/p-pppp.asp

Institutional Mechanisms for Gender- and Socially Inclusive Urban Sector Development

To ensure ADB's policies (e.g., the Gender and Development Policy), frameworks (e.g., Strategy 2020, and Corporate Results Framework), and guidelines (e.g., Guidelines on Gender Mainstreaming Categories) for gender- and socially inclusive urban development are put into practice in the South Asia Department, there are (i) SARD gender focal points in each of the six divisions, who, together with the gender specialist in the Office of the Director General for South Asia, provide technical support in mainstreaming GESI in their sectors; and (ii) gender and social development specialists based in the resident missions who ensure implementation of project gender action plans and monitor the achievement of gender equality results.

To realize a GESI-responsive urban sector, it is important for the SARD gender team to forge strong partnerships with the urban sector specialists and project officers, as well as with the executing and implementing agencies. Support from partner donor institutions, such as the Australian Agency for International Development, has been critical in increasing the capacity of executing and implementing partner agencies in mainstreaming GESI in their projects. Lateral learning activities such as the Subregional Workshop on Gender and Urban Poverty in South Asia, have benefited from such support. Such partnerships have also resulted in the development of knowledge products such as gender mainstreaming case studies, state information sheets, and country gender assessments that have proved to be crucial references for understanding the gender dynamics in each SARD DMC. All of these institutional mechanisms—sound policy guidelines and tools, a strong technical and sector team, and sufficient auxiliary support in the form of knowledge products and capacity building activities—are essential for SARD to successfully address the difficulties in GESI mainstreaming posed by a challenging urban sector portfolio in South Asia.

Appendix 1

Subregional Workshop Overview, Synthesis of Opening Remarks, and Keynote Address

Workshop Overview

In March 2012, the South Asia Regional Department (SARD) of the Asian Development Bank (ADB) and the ADB Resident Mission in Sri Lanka jointly held a 3-day Subregional Workshop on Gender and Urban Poverty in South Asia to provide a forum for discussion and lateral learning on the gender dimensions of urban poverty and exclusion in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka.[1] The workshop brought together 81 senior government representatives (47 men and 34 women) most of whom are currently implementing ADB-financed projects or are leaders of nongovernment and community-based organizations, academic researchers, ADB urban and gender specialists, and representatives from international development agencies.

Participants focused on the challenges brought on by the fast pace of urbanization and growing urban poverty with special attention to the design and implementation of urban development projects delivering gender equality results. The workshop was funded under subproject 15 of the Development Partnership Program for South Asia, which aims to strengthen the gender capacity of executing and implementing agencies involved in the implementation of ADB projects in South Asia by sharing knowledge and experiences through in-country workshops, subregional workshops, and peer-to-peer exchanges.[2] The participants represented 21 ADB loan and grant projects and 2 technical assistance projects supported by the Japan Fund for Poverty Reduction in the South Asia region, including 11 in urban sector and urban infrastructure development; 7 in urban water supply and sanitation; 2 in urban governance; 1 in health; 2 in women's economic empowerment and women's access to clean renewable energy (Japan Fund for Poverty Reduction projects). Five representatives from nongovernment organizations (NGOs) also shared their project experiences in low-income housing, slum improvement, and women's entrepreneurship in waste disposal and sanitation management.

The program included an inaugural session with welcome and opening remarks and a keynote address as well as core sessions with technical overviews on key themes, panel and video presentations of ADB and NGO urban development projects addressing

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[1]   ADB's South Asia Regional Department focuses its operations only in these six countries.
[2]   RETA 6337: Development Partnership Program for South Asia, is funded by the Government of Australia through the Australia–ADB South Asia Development Partnership Facility, and administered by ADB.

gender and social inclusion issues, group and plenary discussions, and a field visit to cover a wide range of topics and learn from real-time experiences of a diverse group of development practitioners in South Asia. The workshop's core sessions focused on five main themes:

(i)   ADB experiences in gender-inclusive urban development and strategic directions in South Asia;
(ii)   the importance of the policy, legal, and regulatory environment for gender-inclusive urban planning;
(iii) improving participation, representation, and accountability for gender-responsive urban governance;
(iv)   supporting public–private–community partnerships to improve accessibility and affordability of basic services and livelihoods; and
(v)   capacity development for achieving gender-based results in urban development projects.

Opening Remarks

Sangay Penjor, Principal Urban Development Specialist, ADB South Asia Urban Development and Water Division welcomed all participants and thanked the Government of Sri Lanka for agreeing to hold this important meeting in Colombo. He stressed the growing problems of urban poverty in South Asia and expressed concern that "limited access by the poor is only one side of the equation and that unless we further qualify poverty through the gender and social inclusion lenses, we will not achieve the anticipated poverty reduction results." With respect to ADB's strategic emphasis on gender equity as a driver of change for poverty reduction, he was proud that 44% of all South Asia Urban Development and Water Division projects designed in 2009–2011 are significantly addressing gender issues. However, he acknowledged the experience is not consistent across country sub-areas and he hoped the workshop would provide the opportunity to share innovative approaches with promising results that (i) support partnerships between governments, the private sector, NGOs, and community-based organizations (CBOs) to address the complex dimensions of urban poverty; and (ii) promote women's representation in community and local governance to improve their access to urban infrastructure and services.

Janaka Kurukulasuriya, Additional Secretary from the Ministry of Defense and Urban Development welcomed participants on behalf of the Government of Sri Lanka. He stressed that achieving universal primary education, reducing infant and maternal mortality, providing access to safe drinking water, improving the lives of slum dwellers, and promoting gender equality and women's empowerment are some of the key Millennium Development Goals. He drew attention to the Government of Sri Lanka's efforts to liberalize prime lands and develop them in partnership with the private sector for low-income housing, and commercial and mixed-use development. He announced that "by 2015, 40,000 apartment units will be constructed for shanty dwellers and 20,000 luxury and semi-luxury apartments will be constructed in formerly underserved areas. By 2020, the city of Colombo will have no more shanty dwellers." He hoped the relocation of slum dwellers to community housing projects would uplift their living standards with better housing and access to electricity, water

supply, sanitation, and transport services; but he underscored the need to train and educate the poor to adjust to living in their newly created environments. He also noted, "gender-sensitive urban planning is highly needed….If health and sanitation services and infrastructure in slums can be upgraded, women are likely to be prime beneficiaries since they spend most of the time in the slums."

Rita O'Sullivan, Country Director, ADB Sri Lanka Resident Mission reemphasized ADB's strategic priorities and its commitment to the provision of gender-responsive urban infrastructure and basic services in her welcome remarks. She informed the participants about ADB's significant investment in the urban sector in Sri Lanka, citing several projects focused on enhancing local government capacity for infrastructure improvement; improving water supply and sanitation services in cities, secondary towns, and rural areas; and enhancing economic development in city clusters with a bottom-up, demand-driven approach based on the priorities of local governments and citizens. She stressed the need to promote cities and urban centers that are sustainable, inclusive, and meet the needs of all who live in them. "Unless priorities and needs of both men and women are taken into consideration [in project design], the provision of infrastructure and services will not adequately respond to the gender-specific needs of the citizens."

Her Excellency Ms. Robyn Mudie, High Commissioner, Australia High Commission in Sri Lanka, as chief guest, noted the positive aspects of economic development in South Asia in recent decades with increased access to employment opportunities and infrastructure but emphasized that for sustainable economic development, we all need to pay attention to the exclusion of vulnerable and marginalized groups, such as women and girls, from the benefits of development. She emphasized the Government of Australia's strong commitment to investing in women to improve overall competitiveness and growth. She also highlighted the Development Partnership Program for South Asia between ADB and the Government of Australia. The program supports gender-inclusive design and implementation of projects as well as lateral learning forums to enhance the gender capacity of ADB executing and implementing agencies and other development partners to learn from each other's knowledge and experiences so resources and skills can be combined to develop more effective ways to address gender dimensions of poverty. "Partnerships and collective learning are key to delivering better results," she noted in closing, emphasizing that it is essential for multiple stakeholders, including donors, governments, private sector, NGOs, CBOs, and communities, to work together in partnership for sustainable development.

Sumithra Rahubedda, Secretary, Ministry of Child Development and Women's Empowerment, Sri Lanka, in her opening remarks reminded participants that 40% of the world's poor who earn less than $1.00 a day live in South Asia and the greatest victims of poverty have been women. She gave many examples of how to address gender issues in urban development projects and called special attention to the urban poor's limited access to sanitation facilities in South Asia which disproportionately affects the health and safety of women and girls. She stressed, "inclusiveness is a first principle of development," emphasizing both men and women need to be involved in planning, designing, and implementing urban development projects to ensure their different needs and priorities are addressed. Finally, she noted that Sri Lankan women have higher literacy rates than women in most South Asian countries and

they are major contributors to the country's foreign exchange earnings and economic growth, yet their overall participation in national and local legislative bodies is one of the lowest in South Asia with direct implications on urban development: "When the majority of mayors and council members are male and gender-insensitive, it is difficult to address gender issues in urban planning."

Keynote Address

Keynote Speaker, Honorable Nirupama Rajapaksa, Deputy Minister, Ministry of Water Supply and Drainage began her speech with an immediate call for action based on alarming statistics of Asian population growth and the urbanization of poverty: "Asian cities host 1.7 billion inhabitants, which is 50% of the world's urban population. It is predicted that this figure would rise to 2.2 billion by 2020. Based on ADB reporting, 30%–60% of urban residents are poor. If these statistics remain unchanged, what we may be faced with in Asia alone within the decade—is urban poverty of gigantic proportions."

She described the close links between economic development and urbanization with increased rural–urban migration of both men and women seeking employment. Growth of urban populations in turn contributes to high unmet demands for urban infrastructure and basic services, leading to rising levels of urban poverty. Urban poverty is not just a result of limited access to employment opportunities and income, she emphasized, but also inadequate and insecure housing and services, violent and unhealthy environments, little or no social protection mechanisms, and limited access to adequate health and education opportunities.

Turning her attention to women, she stressed that poor urban women find themselves trapped in "…a dynamic condition of vulnerability or susceptibility to risks"—(i) lack of housing and security of tenure in slums impoverish single mothers and their children, increasing women's vulnerability to sexual harassment and exploitation in shared tenures or by landlords; (ii) lack of access to infrastructure and services cost women and girls valuable time doing household chores that could be used for education, income-generating activities, or leisure; (iii) unsafe water, poor drainage systems, lack of solid waste and wastewater management, mosquitoes, flies, air pollution, industrial contamination, and the resultant illnesses and diseases increase families' health costs and need for care, limiting women's economic activities and skills training; (iv) inadequate transport services limit women's opportunities for employment or access to markets and put them at risk of sexual harassment in overcrowded buses and trains, and in streets with inadequate lighting; (v) lack of employment and insecurity of informal sector wages render women and girls vulnerable to exploitation, social diseases like HIV/AIDS, and resultant reproductive health problems.

While she praised the Government of Sri Lanka and ADB for having given significant attention to the upgrading of underserved settlements, building housing for the urban poor, and providing safe and reliable water supply and sanitation services with a gender-sensitive perspective reaching about 800,000 people in 28 towns, she acknowledged that the workshop provided a unique opportunity to exchange ideas and experiences among government, donor, and civil society representatives from all

six ADB South Asian countries to pave the way for the formulation of solutions to address urban poverty and its impact on women in the region.

The deputy minister concluded that the vicious cycle of rapid economic growth, rapid urbanization, and rapid urban poverty can be controlled and reduced with proper planning. Unfortunately, she said, urban planning in most countries focuses on physical infrastructure development, while the discrimination women face in relation to employment, housing, and basic services is not specifically addressed by governments or international organizations. She reminded participants that many research studies have shown that supporting and empowering women benefits families, communities, and society as a whole. Her main advice to all participants was to "develop programs and policies to manage urban poverty in a systematic manner, addressing the need of the women. Towards that end, it is essential to adopt policies and regulatory environments, which can be achieved with the inclusion of women in local government structures and decision-making processes."

Tip Sheet: Gender-Inclusive Approaches in Urban Development

By Shireen Lateef
Senior Advisor (Gender), ADB

Framework for Gender Issues in Urban Development

- Access and affordability of services
- Technology choice, location, and pricing options
- Women's participation and representation in decision-making bodies
- Safety and security issues
- Clean environment and better health
- Employment and entrepreneurship opportunities
- Land, property, and asset ownership

Urban Development Planning and Design

Gender Issues

Gender-responsive urban planning can contribute to gender equality results and women's empowerment in significant ways through the provision of (i) accessible and affordable infrastructure and services for water supply and sanitation, waste disposal, electricity, transport, and housing; (ii) security of tenure; (iii) employment and income-generating opportunities through formal and informal labor markets; and (iv) safety and security for all citizens in growing urban neighborhoods.[1]

Gender-Responsive Design

Infrastructure and service delivery

- Develop mechanisms (e.g., participatory consultations and mandatory quotas as necessary) for involving women in the planning, design, management, operation, and maintenance of urban infrastructure and services.
- Closely involve women in site planning and design.

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[1] The tip sheet was developed as a quick reference guide for readers. For more details, please refer to the ADB Gender Checklists on Urban Development and Housing; Water Supply and Sanitation; Health; Resettlement; and the Gender and the Law Toolkit included among many other resource materials in the technical references list in Appendix 3.

- Consider gender-responsive physical design of urban infrastructure—vendor markets, bus and train terminals, municipal buildings, and separate male/female toilets in public spaces and buildings.
- Consider redesign of service technology and equipment (e.g., easy-to-handle water taps and lighter garbage bins and containers).
- Ensure basic services like water supply and sanitation, electricity, waste disposal, transport, and health care are accessible and affordable.

Economic development

- Train women as engineers and technicians, sanitation masons, system operators, and bill collectors.
- Promote both skilled and unskilled women's access to employment in infrastructure construction, operation, and maintenance with decent working conditions—set targets or quotas and compliance clauses in civil works contracts for adherence to core labor standards.
- Promote wage parity between men and women in construction and civil works.
- Consider maintenance contracts for women's groups for small civil works, roadside maintenance, drainage clearance, solid waste management, etc.
- Consider how poor women's employment and entrepreneurship can be supported and enhanced through expanding local markets, simplifying business registration procedures, establishing women's business associations, improving access to credit for poor women, providing off-peak bus services, and regularizing labor contracts for civil works to hire local labor with equal wage.

Zoning and land use planning

- Consider zoning and land use planning that offers poor households security of tenure close to informal markets and employment centers.
- If relocation of households is inevitable due to infrastructure construction, consider locating new housing developments with better access to water and sanitation facilities, transport, and security services and close to markets or manufacturing centers or both, to give women and men more employment and income-earning opportunities.

Physical safety and security

- Collect sex-disaggregated data on safety and security.
- Consider issues of privacy and safety for water and sanitation facilities.
- Provide street and lane lighting, pavements and sidewalks in urban settlements.
- Provide links with local police units for safety and security.
- Consider conducting "violence against women" surveys, safety audits and exploratory walks.

Capacity development

- Train local authorities in gender-inclusive urban policy making and programming.
- Improve capacity of women's groups and informal neighborhood networks to engage in urban planning and decision-making processes.

Urban Water Supply and Sanitation

Gender Issues

Water and sanitation services are critical for poverty reduction, particularly for women and girls, as they (i) reduce the drudgery and heavy workload for women and girls in their household roles for water collection, carriage, storage and treatment; (ii) release girls from the burden of water collection allowing them to potentially attend school; (iii) improve women's and their children's health through reduced waterborne diseases; (iv) reduce women's caring activities due to family's health improvement; and (v) reduce women's time poverty enabling them to spend more time on income-generating activities, community development initiatives, social obligations, and leisure. Women also have opportunities to become active agents of change in the water and sanitation sector in their communities through leadership and membership in water users associations, sanitation committees, and waste disposal management committees as they can contribute to critical decisions affecting their lives.

Gender-Responsive Design

1. Consider women's needs in access to water points; number, types, and location of facilities; and child safety.
2. Consider women's preferences on technology (community taps or pumps, household connection, and wells), and individual or shared facilities.
3. Design water infrastructure to be women-friendly, e.g., hand pumps or taps they can operate easily.
4. Include women in supervision of well construction.
5. Prioritize location choices for water supply and sanitation facilities that reduce the heavy work burden of women and girls and consider their needs for privacy and security.
6. Involve women in decisions on latrine design (including communal toilet blocks), technology, location, financing, and maintenance.
7. Address affordability concerns among low-income households and those headed by women. Integrate free connection or fees into billing for equitable tariff structure. Analyze what connection fees, pricing, payment methods, and operation and maintenance arrangements best fit the needs of women and men.
8. Identify specific roles and set targets for women's participation in water users associations and water users and sanitation committees.
9. Adopt policies for equal training opportunities for males and females (50% each) in system operation and maintenance, water source protection and water quality monitoring and testing, meter calibration, and public and personal hygiene awareness.
10. Consider government incentives (e.g., grants and scholarships) to train female engineers and water technicians.
11. Improve water supply operations and services by introducing ways to make utilities accountable for gender inclusiveness and responsiveness:

    - Ensure customer service departments target women consumer groups.
    - Establish sex-disaggregated consumer database.

- Target women's groups for hygiene, sanitation, and efficient water use awareness programs.
- Include women in public consultations on water connection charges and pricing.
- Set female targets or quotas for new recruitments in utilities (e.g., customer services, meter readers, water quality testing) including more women in management.
- Subcontract to women's self-help groups for meter reading, billing, and collection.

Urban Governance

Gender Issues

Urban governance is more than just operation and maintenance of infrastructure and urban services. It also involves civic engagement and ensuring participation of all stakeholders in decision making. Women and men have different priorities and needs in terms of infrastructure and services regarding water supply and sanitation, transport, and housing. Women's lack of participation or low representation in decision-making processes related to urban services and governance means their needs and priorities are rarely considered in urban planning and investments.

Gender-Responsive Design

1. Support meaningful participation of women and men in urban development by identifying community needs and priorities through baseline surveys, consultations, and community-based awareness raising campaigns.
2. Promote gender-responsive good governance by increasing women's voice in local decision making by

   - electing women to key leadership positions in urban governance structures e.g., town- and ward-level committees and market management committees, trade associations, water user associations, water user and sanitation committees, and slum improvement committees;
   - ensuring women's representation in financial management (reviewing tariffs and user fees) and in budget and tender committees;
   - involving more women in operation and maintenance and setting service standards (solid waste collection, transport , etc.); and
   - involving women in the planning, design, and location of services.

3. Strengthen the capacity of women's community-based organizations or nongovernment organizations and civil society partners to mobilize women in advocating for their needs and priorities and holding service providers accountable in providing safe, reliable, and affordable services.

Urban Housing and Housing Finance

Gender Issues

While women have access to land and housing, they often do not have property rights and control over resources, which limit their (i) asset-base, (ii) decision-making power on housing location and design, (iii) productive and/or income-earning activities, and (iii) access to credit and housing finance.

Gender-Responsive Design

1. Collect information on women's and men's legal rights to land and property and inform women of their legal rights through awareness-raising campaigns and community consultations.
2. Provide joint titles for husbands and wives in all housing developments.
3. Encourage secure tenancy or ownership for both women and men. Long-term tenure can stimulate the building of extensions where women can operate small enterprises and earn income.
4. Consider mixed use zoning (residential and commercial) allowance in low income housing settlements to promote women's home-based enterprises.
5. Instead of relocating poor households to new sites (often in the periphery of the city), consider in-situ relocation by granting land titles to those with makeshift shelters (joint titles for husbands and wives) and provide better access to water, sanitation, transport, and security services in the area.
6. Consider resettlement only if it is inevitable, and make sure new housing settlements are close to markets and employment centers.
7. Involve beneficiary women and men through community-based organizations (including women's groups) in determining housing designs and locations and incorporate their various preferences, e.g.:

    - avoid a housing design that would unnecessarily add to women's domestic work (e.g., earth floors or overcrowding of different functions);
    - consider a housing design that will provide women with adequate space and facilities, (i.e., workspaces, storage, and lighting for home-based income-generating activities); provide electrical outlets in cooking areas to allow for the possible use of electrical appliances in the future (this may encourage families to save money for the purchase of labor-saving devices); and
    - design simple house plans that could easily be expanded as household incomes grow.

8. Promote community-based savings and credit groups to give the urban poor and women access to small loans for incremental housing improvements.
9. For housing finance applications, establish criteria that

    - do not discriminate against women and men in informal sector employment with irregular incomes;
    - ensure eligibility for couples in consensual unions;

- ensure eligibility for poor and disadvantaged households and those headed by women with possible quotas and affordable down payment, repayment, and collateral requirements.

10. Minimize paperwork and bureaucratic procedures to encourage uneducated or illiterate women and men to apply for housing finance.

Urban Transport (Mass Transit Systems)

Gender Issues

Women and men have different needs and constraints and are affected differently by transport services. Well designed gender-responsive urban transport services can (i) improve women's access to education, health, and social services; (ii) provide easier and faster access to markets and employment; (iii) improve mobility and time savings for women; (iv) reduce workload and improve welfare; (v) increase returns with higher usage uptake as women are often the main users of public transport; and (vi) better respond to demand for all users, both men and women.[2]

Gender-Responsive Design

1. Gender-responsive physical design features and gender-specific planning of mass transit rail or bus infrastructure systems can improve transport service accessibility, safety and security, convenience, and affordability:

   - consider separate buses or female sections, and separate carriages on rail services.
   - consider whether the steps are too high for women to climb onto buses and whether the hand rails are too high for women to reach; and make spaces for placing strollers, prams, and shopping bags.
   - ensure well-lit stations, bus stops, and surrounding areas for security and safety.
   - ensure separate female and male toilets at bus and rail stations.
   - consider separate seating spaces at stations, especially in some cultural contexts.
   - assess affordability of transport services and multimodal ticketing.
   - consider bus and train schedules that meet needs of both women and men (during peak and off-peak hours).

2. Employ female transport workers—drivers, ticket sellers and collectors, and station attendants. Consider targets and quotas.

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[2] Although the subregional workshop could not focus on urban transport projects due to time constraints, the tip sheet includes this section due to the significant improvements that are necessary to reduce poor urban women's mobility constraints.

Capacity Building and Project Management

Gender Issues

Institutional capacity is weak in most development agencies to plan, manage, implement, monitor, and evaluate gender-inclusive urban development projects. To achieve gender-equality results in development, government agencies and their partner institutions in project implementation need to integrate gender-inclusive measures in their operational work and institutional policies and strategies to ensure women can directly participate in and benefit from development programs.

Gender-Responsive Design

1. Include gender equality issues in sector policy, procedures, and operations manuals.
2. Promote more women in government, nongovernment, and private service providers.
3. Train elected female ward councilors and heads of water user and sanitation committees in understanding their roles and provide them with leadership skills.
4. Engage women as staff, consultants, and facilitators.
5. Provide gender awareness training for executing and implementing agency staff, and municipal and elected officials.
6. Expose project directors and staff to good practices in gender mainstreaming through study visits, peer exchanges, and lateral learning forums.
7. Assist sector agencies with development of institutional gender strategies covering both operational work and human resource development policies.
8. Improve the capacities of executing agencies and project implementing units to collect, analyze, and use sex-disaggregated data.
9. Establish sex-disaggregated monitoring, reporting, and evaluation systems.
10. Use proven tools like gender action plans to guide implementation and achievement of gender-related targets and activities in project and program work.

Appendix 3

Technical References
and Video Clips

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Gender and Urban Poverty in South Asia
Proceedings Report of the 2012 Subregional Workshop

In March 2012, the Asian Development Bank (ADB) held the Subregional Workshop on Gender and Urban Poverty in South Asia to share experiences and enhance lateral learning among ADB and its project partners on addressing gender and social inclusion issues in urban development projects in Bangladesh, Bhutan, India, the Maldives, Nepal, and Sri Lanka. Participants included senior government officials, nongovernment organizations, community-based organizations, researchers, ADB urban and gender specialists, and representatives of international development agencies.This report presents the synthesis of knowledge, experiences, good practices, and recommendations shared at the forum with the aim of assisting ADB and its partner agencies in the planning of urban development projects to facilitate gender- and socially inclusive outcomes and reduce poverty in South Asia.

About the Asian Development Bank

ADB's vision is an Asia and Pacific region free of poverty. Its mission is to help its developing member countries reduce poverty and improve the quality of life of their people. Despite the region's many successes, it remains home to two-thirds of the world's poor: 1.7 billion people who live on less than $2 a day, with 828 million struggling on less than $1.25 a day. ADB is committed to reducing poverty through inclusive economic growth, environmentally sustainable growth, and regional integration.

Based in Manila, ADB is owned by 67 members, including 48 from the region. Its main instruments for helping its developing member countries are policy dialogue, loans, equity investments, guarantees, grants, and technical assistance.