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INTEGRATING GENDER IN Cities Projects

More than 50 percent of the world's population lives in cities; this number is predicted to grow to nearly 70 percent by 2050.¹ Already, cities generate more than 80 percent of global GDP.² Cities can be hubs of opportunity for both men and women, offering inhabitants the potential for greatly improved access to water, sanitation, education, and jobs. However, access to these services typically differs greatly by wealth, gender, family situation, and ability/disability. For women, the promises of urban living can be great. But when cities are not responsive to gender differences in societal roles and access to opportunity, this can exacerbate existing safety risks for women, limit their economic and social engagement, and put municipal services beyond their reach.

When individuals cannot take advantage of the promises of urban living, cities lose potential economic growth and tax revenues. This includes lower service revenues, diminished innovation, and reduced urban resilience in the face of financial, natural, population, and infrastructure shocks. Recognizing the different and changing natures of men's and women's social roles—as well as related mobility and access patterns—can help cities increase access to and use of municipal services. This also helps maximize economic development.

IFC has invested more than \$12 billion in 60+ countries to create sustainable and accessible growth and development. These funds support 350 projects that address issues including urban transport, water and waste management, street lighting, housing, energy efficiency, and climate resilience. This portfolio is expected to grow with increasing urbanization rates.³

This note highlights how increasing gender inclusivity in urban development projects is a key factor in achieving development and investment outcomes.

GENDER IS AN IFC CORPORATE PRIORITY


Gender is a key cross-cutting strategic theme under IFC 3.0 and is included as a part of IFC's capital commitments. IFC has long taken a comprehensive approach to reducing gender inequality, including supporting improved opportunities and working conditions for female employees, expanding women's access to financial services, investing in innovative technology that expand choices for female consumers, and supporting business skills and leadership training for female entrepreneurs.

As part of its recent capital increase, IFC has committed to:

- quadrupling financing for women and women-led SMEs.
- increasing representation of women on boards.
- more than doubling commitments to financial institutions targeting women.
- systematically integrating gender into projects.

By improving how gender is integrated into INR projects, IFC can further demonstrate its commitment to improving gender equality globally.

Increasing Women's Engagement in Urban Development Can...

	KEY ISSUE	BUSINESS CASE	CASE STUDY	KEY ENTRY POINTS FOR IFC PROJECTS
 <p>...make cities more resilient</p>	<p>Globally, women are under-represented in municipal government and services: representation of women as mayors and in senior municipal positions is below 20% (global average), and growth is slow.⁴ Women are also under-represented in municipal service workforces—for instance, in a global survey of 64 water and sanitation service providers, on average, women made up only 23% of engineers and managers and just 17.5% of all employees in Europe's urban transport sector.⁵</p> <p>Without women's engagement in municipal services, their experiences are often overlooked and unaddressed. This compounds a cycle in which women's exclusion makes it harder to ensure that municipal services support a more engaged and dynamic role for women. By encouraging women's participation as municipal employees, and as participants in decision-making and local management, cities will have more inclusive and effective administration, and more inclusive policies and practices.</p>	<p>Closing the gender gap in municipal administration, policy planning, and decision-making enables cities to respond to challenges including emigration, infrastructural failures, financial shocks, natural disasters, and climate shocks. Research from 100 Resilient Cities highlights that "smart decisions are made when more women are at the decision-making table, making them critical actors in securing a resilient future for ... cities."⁶</p> <p>Involving more women in municipal services leads to projects that are more inclusive of their viewpoints, including priorities, lifestyles, and mobility patterns. This ensures that women can access services and thus are economically and socially engaged.⁷ For example, in India, the number of drinking water projects in areas with women-led councils was 62% higher than in those with men-led councils.⁸ And while women make up only 17% of the global water and sanitation workforce, evidence shows that inclusion efforts make interventions six to seven times more effective.⁹ This improves municipal resilience by increasing the tax base, the number of service users, and overall satisfaction with services.</p>	<p>Some cities are going so far as to deliberately plan women-focused neighborhoods, such as the Aspern neighborhood of Vienna, Austria. In 1997, work was completed on a Frauen-Werk-Stadt ("Women-Work-City") designed by female architects. It included women's perspectives on all building design elements, such as stroller storage on every floor, flexible apartment layouts, wide stairwells to support socializing, and low building heights, which facilitate views of street-level activity and thus help increase safety outdoors.</p> <p>As the experiment spread throughout Vienna, the city improved streetlights, adapted crosswalks to accommodate pedestrians, widened sidewalks, removed barriers, and added benches. While data collection has been limited on the economic consequences of the Vienna experiment, a number of other cities have adopted the principles from Vienna's approach, which the UN has recognized as a best practice in urban planning.¹⁰</p>	<ul style="list-style-type: none"> ▶ Update municipal utility Human Resource (HR) policies and materials to eliminate bias and encourage equitable recruitment, retention, and promotion of employees. Support with improved diversity and inclusion training for all staff. ▶ Assess gender equity and opportunities in municipal work environments and services, including incidences, risks, reporting, and referral systems related to gender-based violence (GBV). ▶ Appoint gender champions who will lead and coordinate gender activities. ▶ Encourage municipal governments and utilities to address childcare challenges for employees. ▶ Support municipal programs to promote gender equitable civic engagement—such as voter registration and turnout, and involvement in consultation and feedback mechanisms.

¹ World Bank, [Urban Development Homepage](#), Washington, DC: World Bank Group, 2019.

² IFC, [IFC: A Solutions Provider for Cities and Mayors](#), Washington, DC: IFC, 2018.

³ IFC, [IFC Cities Website](#), cited Jan 21, 2020.

⁴ UN, [Gender Equality Observation for Latin America and the Caribbean](#), UN 2018

⁵ ITDP and WEDO, [Access for All Series: Policies for Inclusive Transit-Oriented Development \(TOD\)](#), 2018,12.

⁶ 100 Resilient Cities, [The Power of Women's Leadership in Building Urban Resilience](#), New York, NY: 100 Resilient Cities, 2018.

⁷ 100 Resilient Cities, [Empower Women. Build Resilience](#), New York, NY: 100 Resilient Cities, 2016.

⁸ UN Women, [In Brief: Women's Leadership and Political Participation](#), New York: UN Women, 2011, 2.

⁹ Water and Sanitation for the Urban Poor, [Gender Balance in the Water and Sanitation Workforce](#), London: WSUP, 2019.

¹⁰ Elle Hunt, [City with a Female Face: How Modern Vienna was Shaped by Women](#), London: The Guardian, 14 May 2019.

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 <p>...improve economic development and broaden the tax base</p>	<p>In most cities, women and men have different daily responsibilities, lifestyle patterns, and municipal service needs. How cities are designed and operate can help people balance responsibilities and seek new opportunities—or they can exacerbate differences when gender is not considered. Failing to do so can unnecessarily isolate women, impede access to commerce, jobs, and services, and make domestic and care tasks more cumbersome. For instance, the combination of gender-blind public transport patterns with separate locations for residential and commercial areas can create a time burden for women balancing family and work obligations. It can also lead female commuters to face higher risks of violence when they are forced into unsafe travel routines.¹¹ Cities can reduce risk and expand opportunity by seeking women's feedback on how transit services are planned and operated.</p>	<p>Where urban infrastructure and municipal services are gender-blind, they can contribute to isolating women and suppressing their labor force participation (LFP). This can inhibit overall economic growth and engagement and reduce service use, meaning lower tax and municipal service revenue for the city.¹² In Delhi, India, when residents had to move from a central settlement to one located further away, women's employment fell 27%, while men's only fell 5%. These gender gaps highlight women's dependence on convenient transit and nearby economic opportunities.¹³ Services that facilitate improved female LFP could lead to revenue that helps offset the cost of aging populations and supports investment in education and health.¹⁴</p>	<p>When cities design systems with women's needs, priorities, and lifestyles in mind, this can increase service usage and increase municipal revenue. A study of transportation options in New Zealand found the presence of security guards at transit transfer locations led women to be three times more likely to use a route with a transfer, whereas men were only twice as likely to do so.¹⁵ Responsiveness to women's concerns for safety led to a marked increase in use of public transport services.</p>	<ul style="list-style-type: none"> ▶ As part of stakeholder engagement plans, support cities conducting gender-inclusive consultations, to ensure that projects account for men's and women's different access to project benefits and risks. ▶ Ensure that all project monitoring is gender-disaggregated. ▶ Recommend that any provisions for gender-inclusive policies and practices apply to sub-contractors. ▶ When designing public spaces and services, consider access and visibility of public spaces in order to improve overall public safety, particularly how women are impacted.
 <p>...increase citizen satisfaction and engagement, by improving service delivery</p>	<p>Transport: Women typically rely more on public transport than men do. While they are less likely to own or have access to vehicles, their daily responsibilities mean they make more trips, and are also more likely to combine work and personal trips.¹⁶ But many public transport systems lack elevators or are not stroller-accessible and transit stops may be located in isolated spots or far from commercial centers, often without adequate street lighting, increasing risk for users. Pricing systems may disadvantage users who need to make multiple trips/changes in short periods. Construction of transport systems can increase risks for GBV, with the influx of large groups of mostly male construction workers.¹⁷ <i>(For more information, see INR Gender's brief on Gender and Transport)</i></p>	<p>Ensuring women are included in consultation and design of public transport infrastructure and services can greatly improve how services meet their needs and facilitate their economic and social engagement. For instance, the International Labor Organization estimates that limited access to safe transportation can limit women's labor force participation probability by 15.5%.¹⁸ Furthermore, public transit increases 'agglomeration'—or the concentration of people and jobs in given areas. Depending on the size of the city, this can create value of US\$1.5 million to US\$1.8 billion.¹⁹ When cities exclude women as a major component of the population, they are not maximizing economic participation and lose tremendous economic development value.²⁰</p>	<p>An IFC-supported Bus Rapid Transit project in Buenos Aires, Argentina helped introduce new routes, which significantly reduced travel times. One female interviewee noted that the addition of a stop closer to her home reduced her travel time by one-third, allowing her to spend more time with family.²¹ Bogotá's TransMilenio successfully used gender-focused interventions—such as seats for women and children, and separate entry doors for pregnant women and other vulnerable riders—to increase ridership.²² In Kalmar, Sweden, city planners increased women's use of buses at night by creating 'night stops'—i.e. allowing passengers to board the bus in locations on the route between established stops, to reduce walking alone at night.²³</p>	<ul style="list-style-type: none"> ▶ Work with utilities to review and update HR policies to actively recruit, retain, and promote women employees. ▶ Ensure questions related to gender are included in all transport user surveys and baseline assessments. ▶ Use a gender lens for reviewing transport infrastructure (accessibility of buses, trams; security; stop lighting; location of elevators; etc.), as well as pricing models. ▶ Ensure transport companies have a GBV/sexual harassment code of conduct, and require trainings for drivers and fare collectors on identifying and addressing GBV. ▶ Consider policy solutions such as allowing multiple rides on a ticket, or allowing buses to stop between designated stops.

¹¹ ITDP and WEDO, [Access for All Series: Policies for Inclusive Transit-Oriented Development \(TOD\)](#), New York, NY: ITDP, 2018, 7.

¹² CAF, IDB, UN-Habitat, [Gender Inequalities in Cities, Urban White Paper](#), CAF, 2018, 7.

¹³ ITDP and WEDO, [Access for All Series: Policies for Inclusive Transit-Oriented Development \(TOD\)](#), New York, NY: ITDP, 2018, 11.

¹⁴ Norberto Pignatti, [Encouraging Women's Labor Force Participation in Transition Countries](#), IZA World of Labor, 264: 2016, 2.

¹⁵ Subeh Chowdhury, [Role of Gender in the Ridership of Public Transport Routes Involving Transfers](#), in *Transportation Research Record: Journal of the Transportation Research Board*, Volume 2673 Issue 4, 2019.

¹⁶ CAF, IDB, UN-Habitat, [Gender Inequalities in Cities, Urban White Paper](#), CAF, 2018, 13.


¹⁷ UN Women, [Better Lighting, Wider Pavements: Steps Towards Preventing Sexual Violence in New Delhi](#), New York, NY: UN Women, 2013.

¹⁸ IFC, [Gender Segregated Transport in Ride-hailing: Navigating the Debate](#), Washington, DC: IFC 2020.

¹⁹ Eric Jaffe, [Public Transit is Worth Way More to a City than You Might Think](#), Citylab, 2013.

²⁰ Ibid.

Increasing Women's Engagement in Urban Development Can...

	KEY ISSUE	BUSINESS CASE	CASE STUDY	KEY ENTRY POINTS FOR IFC PROJECTS
 <p>...increase citizen satisfaction and engagement, by improving service delivery (continued)</p>	<p>Water and Sanitation: Given women's cooking, cleaning, and caretaking roles in many cultures, they are typically the primary users of water within the household and often responsible for paying the household water bill.²⁴ Despite these roles, women are not always represented in consultations about tariff structure or service design.</p> <p>Urban water and sanitation services often suffer from cost recovery challenges and rely on government subsidies to cover full costs. There is unmet need in poorer urban neighborhoods that water and sanitation services may not reach. This can form a vicious cycle, as improved cost recovery could help fund needed expansion into unserved areas.</p> <p><i>(For more information, see INR Gender's brief on Gender and Water)</i></p>	<p>Including women in service design ensures services target their primary users. Understanding and responding to women's roles in water usage and bill payment can improve policy and pricing decisions. It can also better tailor design, marketing, and outreach. This can improve levels of payment and economic sustainability of services, and increase user satisfaction.</p> <p>For instance, taking into account the financial capacity and needs of women can help utilities create affordable and practical tariff structures for users. Women also have critical knowledge of the best locations for public taps and toilets to increase usage, and information about sources of water contamination associated with sanitation.</p>	<p>The mobile billing intermediary CityTaps uses a pay-as-you-go model to facilitate water service that adapts to the needs (and sometimes irregular incomes) of lower-income neighborhoods. Customers can load mobile money onto their water account, at any time, for any amount, and using any phone. This service helps utilities become financially independent, enabling them to invest in water infrastructure improvements that benefit poor urban residents.²⁵</p>	<ul style="list-style-type: none"> ▶ Work with utilities to review and update HR policies to actively recruit, retain, and promote women employees. ▶ Explore mechanisms (scholarships, mentorship, exchange, and competitions) to encourage more women to train as water and sanitation service providers and technicians—i.e. as engineers, mechanics, operators, system architects, and utility managers.²⁶ Also, work at local level to change expectations and norms about women and girls as primary water collectors. ▶ Seek both men's and women's feedback and input on water management, infrastructure, pricing, tariff structures, access, etc. ▶ Work with communities to increase participation of women on local water-management committees and structures.
	<p>Power: Men and women typically use and benefit differently from access to electricity: while women are primary consumers of household energy, they often have limited input into financial decisions related to energy access. For women, access to clean, reliable household energy can reduce time burdens of domestic responsibilities, enabling women to engage in more income-generating (or leisure) activities.</p> <p><i>(For more information, see INR Gender's brief on Gender and Power)</i></p>	<p>Understanding who primarily uses power, how they use it, and who makes related financial decisions can help utilities improve policy and pricing decisions as well as the design, marketing and outreach of energy products. Designing for and marketing to women allows utilities to target new customers, as well as to boost sales to existing customers. This strategy can open new markets, strengthen existing ones, and also help increase local economic development, growth, and tax revenues.²⁷</p>	<p>In India, a local power utility experimented with hiring local women, instead of using their regular employees as bill collectors in Delhi slums. These women collect bills, but also use their access in the community to advise women on power conservation and safety. As a result of this intervention, which empowered local women as well as responded to service users' needs, revenue increased 183%, and active power connections rose by 40%.²⁸</p>	<ul style="list-style-type: none"> ▶ Work with utilities to actively recruit, retain, and promote women employees. ▶ Incorporate questions about gender in all user surveys and baseline assessments. Use a gender lens and gender-inclusive consultation when reviewing electricity pricing, services, and infrastructure. ▶ Encourage women in the pipeline for power sector workers, for instance through scholarships, exchange programs, and competitions.²⁹

²¹ IFC, [Sustainable Transportation Drives Latin American Cities Future](#), Washington, DC: IFC, 2018.

²² ITDP and WEDO, [Access for All Series: Policies for Inclusive Transit-Oriented Development \(TOD\)](#), New York, NY: ITDP, 2018, 14.

²³ Apolitical, [How to Build a Feminist City](#), London: Apolitical, 2019.

²⁴ CAP-NET, GWA, [Why Gender Matters in IWRM: A tutorial for water managers](#), CAP-NET, GWA, 2014.

²⁵ www.citytaps.org

²⁶ Kate Thompson et al., [Thirsty for Change: The Untapped Potential of Women in Urban Water Management](#), Deloitte, 2017.



²⁷ World Bank, [Why Measuring Energy Access for Women Makes Smart Business: The Case of Lao PDR](#), Washington, DC: World Bank, 2017

²⁸ Bhuma Shrivastava, ["Army of Women Tackle Electricity Thieves in Indian Slums."](#) Bloomberg Businessweek, October 4, 2017.

²⁹ Kate Thompson et al., [Thirsty for Change: The Untapped Potential of Women in Urban Water Management](#), Deloitte, 2017.

³⁰ IFRC. [Gender and Diversity for Urban Resilience: An Analysis](#), Geneva, IFRC, 4.

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 <p>...increase citizen satisfaction and engagement, by improving service delivery (continued)</p>	<p>Emergency Preparedness: When cities plan for disaster preparedness and response, they need to account for gender differences in men and women's roles, skills, and access to information. Men and women access information differently, have different daily patterns, and different responsibilities. When this is overlooked in disaster risk and recovery projects, women are at greater risk in a disaster.</p>	<p>Due to differences in how they access early warning information, five times more women than men died in a 1991 cyclone in Bangladesh.³⁰ In Banda Aceh, women made up 70% of the fatalities resulting from the 2004 tsunami.³¹ Warning systems, skills building (such as swimming), and shelters and evacuation plans need to consider women's mobility and specific gender-based needs (such as sanitation and safety) to minimize loss of life and improve security after a disaster.</p>	<p>When Bangladesh's government increased women's involvement in disaster preparedness, this helped drastically reduce death tolls after natural disasters. They were reduced from 300,000 casualties (with a 14:1 ratio of female to male casualties in 1970) to 3,500 casualties from Cyclone Sidr in 2007, with a 5:1 female to male ratio.³²</p>	<ul style="list-style-type: none"> ▶ Ensure both women and men are consulted on all emergency preparedness planning and infrastructure, as well as included on all local emergency preparedness committees and structures. ▶ Ensure both boys and girls are educated about disaster risk prevention and response, and instructed in essential skills like swimming.
 <p>...improve safety and reduce gender-based violence within cities</p>	<p>Urban centers can be hubs of opportunity but can also pose significant risk of violence to women as municipal service users. When municipalities and utilities are male-dominated, often requiring work in isolated workplaces, sexual harassment and violence are a major threat to female workers.³³ Rapid urbanization has been linked to increased violence against women service users in transport, public markets, parks, and bathrooms. In Rabat, Morocco, 92% of women have reported sexual harassment in public spaces and 68% have reported it in Quito, Ecuador.³⁴ As hubs for migration, many women in cities may not have the connections, language skills, or legal status to report incidents.³⁵</p>	<p>As noted above, aspects of urban life that inhibit women's ability to work, travel, and engage in business are detrimental to urban growth, reduce use of public services (and associated revenue), and depress economic growth. A recent study in Bangladesh showed that women who feel unsafe outside the home are 10% less likely to participate in the labor market.³⁶ The threat of violence can also inhibit women's access to education and health services, as well as their ability to help children and other family access such services.³⁷ If municipalities want to maximize economic growth and increase citizens' ability to access services, they must recognize areas of vulnerability and ensure that citizens are engaged in identifying and developing solutions.</p>	<p>In Quito, Ecuador, the "Bájale al acoso" program includes training for municipal employees such as bus drivers and construction workers, to help them better understand and prevent GBV in public transport. The program also includes a text-message reporting system, allowing people to easily and directly report harassment to the police.³⁸</p> <p>The city of Barcelona, Spain has passed municipal bylaws that require newly constructed buildings have entrances that do not provide potential 'hiding spots' for assailants.³⁹</p>	<ul style="list-style-type: none"> ▶ Integrate a GBV assessment for all proposed urban development activities. ▶ Train service providers to recognize and address GBV. ▶ Outreach to users/citizens to engage public in preventing or addressing GBV. Could include crowd-sourcing approaches that involve the public in developing ways to increase safety and reduce instances of violence. Should include targeting young people, to change attitudes towards GBV among youth. ▶ Develop GBV codes of conduct for all public service employees and subcontractors. ▶ Pilot measures like increasing presence of cameras, improved lighting, complaints/grievance mechanisms, and passenger awareness campaigns. ▶ Ensure cities have grievance and support mechanisms as well as partnerships with competent organizations to prevent and respond to incidents of GBV.

³¹ World Bank, [Making Women's Voices Count](#), Washington, DC: World Bank, 2012, 2.

³² Cities Alliance, [Realizing Gender Equality in Cities: A Guidance Note for Development Practitioners](#), Brussels: Cities Alliance, 2019, 14.

³³ European Transport Workers Federation, [Stronger Together: Ending Violence against Women in Transport](#), Brussels: ETF, 2019.

³⁴ CAF, IDB, UN-Habitat, [Gender Inequalities in Cities, Urban White Paper](#), CAF, 2018.

³⁵ Women's Refugee Commission, [Urban Gender-Based Violence Risk Assessment Guidance: Identifying Risk Factors for Urban Refugees](#), New York, NY: Women's Refugee Commission, 2015.

³⁶ World Bank, [What Works for Working Women: Understanding Female Labor Force Participation in Urban Bangladesh](#), Washington, DC: World Bank, 2019, 48.

³⁷ World Bank, "Closing Gender Gaps in Sustainable Communities: Social, Urban, Rural and Resilience Global Practice," Washington, DC: 2019 (forthcoming).

³⁸ CAF, IDB, UN-Habitat, [Gender Inequalities in Cities, Urban White Paper](#), CAF, 2018, 14.

³⁹ Amy Fleming, [What Would A City that is Safe For Women Look Like?](#), London: The Guardian, 2018.

Integrating Gender into an Investment Project—Operational Entry Points

The INR gender team is available to help Investment Officers at the following stages:

Concept Review	IDENTIFY GENDER OPPORTUNITIES	Identify ways in which women and men may be impacted by and benefit from the project differently, including accessing employment, supply chain, and benefits/risks. Assess actions that will maximize opportunities and minimize risks for the project. Identify how to design the project in a way that meets the Gender Flag requirements.
	SUPPORT	Support for teams through review of project documents, Terms of Reference, and input on project design.
Appraisal	SCOPING/DIAGNOSTIC WITH CLIENTS	Conduct a gender assessment and identify actions to close potential gender gaps, as part of an investment project, or as opportunities to collaborate over time, using the broader suite of IFC offerings.
	BOARD PAPERS	Provide input and language to address gender in board papers. Finalize and apply Gender Flag to the project.
Disbursement/Supervision	CLIENT SUPPORT	Assist with implementation of activities identified during gender assessment including trainings and capacity building.
	MONITORING	Help to measure and report on business and development impact of gender actions. Document and apply lessons learned to future investments and client engagement.

Resources For Gender-Smart Solutions in Cities

[Realizing Gender Equality in Cities | Cities Alliance, 2019](#)

A guidance note offering practical advice for practitioners to integrate gender into urban planning and services.

[Practical advice for more gender equality in the Vienna City Administration | City of Vienna Administration, 2011](#)

Guidance drawn from the experience of administrators in Vienna, Austria, mainstreaming gender in urban planning.

[Gender Inequalities in Cities: Urban 20 White Paper | Development Bank of Latin America \(CAF\), Inter-American Development Bank \(IDB\), UN-Habitat , 2018](#)

Shows gender travel patterns and mobility concerns as well as policy recommendations.

[Handbook for Gender-Inclusive Urban Planning and Design | World Bank, 2020](#)

Forthcoming handbook developed to support gender-inclusive strategies in urban planning and design projects.

For more information, please contact:

Adriana Eftimie | aeftimie@ifc.org

Katherine Heller | kheller@ifc.org

Vanessa Janik | vjanik@ifc.org

www.commdev.org/topics/gender

