

# UN-HABITAT

THE CHALLENGE OF SLUMS



## The Lives of Women in Slums

In the developing world, women come to the cities from the countryside for many reasons, but always, they come expecting a better life. They come because they can no longer earn a living in their village, or they have lost their homes, or worse, their families. Yet what these women often find is a life of drudgery and dire poverty, increased vulnerability to violent crime, and limited employment opportunities – a life devoid of hope for improvement. According to UN-HABITAT's new publication *The Challenge of Slums: Global Report on Human Settlements 2003*, most of these migrant women end up living in urban slums, the victims of a phenomenon now known as the "feminisation of urban poverty".

According to the report, in a rapidly urbanising world, women suffer most. Each and every day in the developing world, 24,000 people die from starvation and, weakened by widespread malnutrition, from a host of preventable diseases. Most of these people are poor and live in slums – and most are women. In slums and shanty settlements all over the world, it is women who bear the burden of raising children under the most difficult of conditions. It is women who walk miles every day to get clean water – an average of 3 miles – carrying on their heads an average of 20 kilos (about 45 pounds) of water every day. It is women who are constantly under threat of eviction, having no secure home for themselves and their families. It is women who endure the indignities and dangers of unhygienic toilets, shared by hundreds; women who are the most vulnerable to crime and violence; women who are inordinately affected by the HIV/AIDS pandemic, as both victims and caregivers.

### The most vulnerable groups

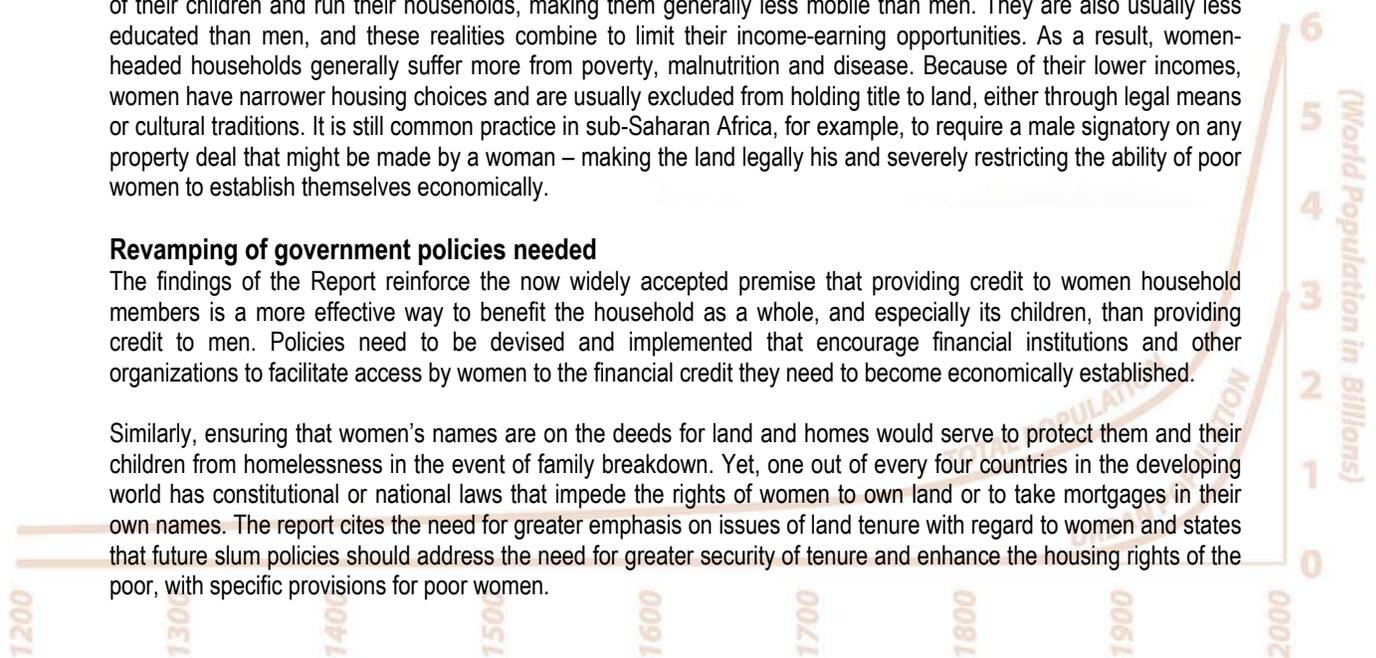
The new UN-HABITAT Report has identified women, children, widows, and female-headed households as the most vulnerable groups among the poor. Where housing is sub-standard, such as in slums and informal urban settlements, it is they who suffer most from environmental degradation and lack of essential services.

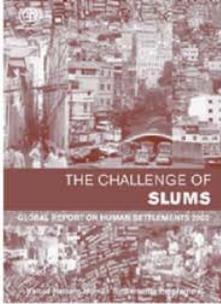
Especially important is the large number of women-headed households found in urban areas, mainly in slums. In urban African slums, for example, women preside over 30% or more of all households. These women must take care of their children and run their households, making them generally less mobile than men. They are also usually less educated than men, and these realities combine to limit their income-earning opportunities. As a result, women-headed households generally suffer more from poverty, malnutrition and disease. Because of their lower incomes, women have narrower housing choices and are usually excluded from holding title to land, either through legal means or cultural traditions. It is still common practice in sub-Saharan Africa, for example, to require a male signatory on any property deal that might be made by a woman – making the land legally his and severely restricting the ability of poor women to establish themselves economically.

### Revamping of government policies needed

The findings of the Report reinforce the now widely accepted premise that providing credit to women household members is a more effective way to benefit the household as a whole, and especially its children, than providing credit to men. Policies need to be devised and implemented that encourage financial institutions and other organizations to facilitate access by women to the financial credit they need to become economically established.

Similarly, ensuring that women's names are on the deeds for land and homes would serve to protect them and their children from homelessness in the event of family breakdown. Yet, one out of every four countries in the developing world has constitutional or national laws that impede the rights of women to own land or to take mortgages in their own names. The report cites the need for greater emphasis on issues of land tenure with regard to women and states that future slum policies should address the need for greater security of tenure and enhance the housing rights of the poor, with specific provisions for poor women.





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The poor are currently the largest producers of shelter and builders of cities in the world – and in many cases, women are taking the lead in devising survival strategies that are becoming, in effect, the governance structures of urban slums in developing countries. This is especially true in the all too commonly encountered situation where formal governance structures have failed them.

## **Inequality in the home means unequal access to healthcare**

For the poor, the cost of healthcare is disproportionately high relative to their income and access to health care is closely linked to a person's social status. The UN-HABITAT report cites a study of urban populations in Bengal, India, where healthcare is provided according to an individual's status in a household. This means that, due to the lower status of women and girls, less money is spent on them for medical treatment. This disturbing fact was clearly illustrated in the case of a cholera epidemic that occurred in Bangladesh, in which female fatalities were three times higher than male fatalities – not because women were more vulnerable to the disease, of course, but rather because women generally were not taken to hospital until the disease was far more advanced.

If a slum dweller's chances for a decent life are low – and they are – it is much worse for women. They are rarely able to obtain jobs in the formal sector because of their lack of education. They rarely have the patronage and contacts needed to gain access to a life in regular society. Women living in slums lack the most basic building blocks for healthy and fulfilling lives, and yet carry immense responsibilities for maintaining home and hearth. To cope with those responsibilities, women living in slums rely on amazingly strong informal support networks, but most of all, they draw daily upon their own vast internal wells of resilience.

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