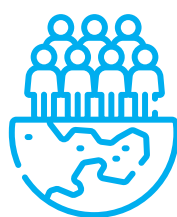


THE BUSINESS CASE FOR GENDER AND CITIES



Introduction

Over 50% of the world's population lives in cities—and that number is expected to grow to over 70% by 2050¹. More than 80% of global GDP is already generated in the world's cities,² which represent hubs of opportunity for global development with the potential to afford inhabitants greatly improved access to water, sanitation, education, and business. Cities designed with services that offer all inhabitants opportunities to fully live, work, and experience all facets of urban life stand to gain from rising economic growth and associated tax revenue, increased innovation, and growing resilience in the face of financial, natural, population, and infrastructural shocks.



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However, cities have traditionally been designed by and for men. But women and men—as well as diverse groups within these categories, including those of different ages, races, sexual orientations, gender identities, and mental and physical abilities—often have different mobility patterns, obligations, activities, and priorities in their daily lives. Urban inhabitants are too often expected to live and to thrive in cities built for a specific user group, and modern urban cities often fail to equally serve their diverse needs. Unequal access to services can marginalize inhabitants and expose them to greater security risks, exacerbate poverty, and put opportunities further out of reach, while also undermining cities' own growth opportunities and resilience.

BOX 1 | IFC's Cities Work

Through its \$10 billion Cities Initiative—which combines investment and advice—IFC forges strategic partnerships with cities around the world to address pressing urban needs with private sector participation. The Cities Initiative helps municipal authorities build climate-resilient, sustainable cities. IFC supports cities by helping mobilize commercial financing, connect cities with capital markets, and diversify cities' investor base. IFC leverages World Bank and private sector expertise and offers project structuring and development support for public-private partnerships (PPPs), as well as community outreach and capacity building to facilitate implementation of infrastructure projects. Since 2004, IFC has invested and mobilized over \$10 billion in more than 280 projects in the cities infrastructure space. For more information, please see the [IFC Cities website](#).

Through the COVID-19 pandemic, and in situations of conflict and fragility, gender disparities—and the related differences in use patterns and needs—were often made more extreme, widening the gap between how the city is designed and what its inhabitants need to thrive. In the case of women (but women are not the only group facing these challenges), their vulnerability creates greater risk for families—and for cities that also rely on the many roles women play.

This business case highlights how municipalities can address these biases to make cities more accessible for a wider range of inhabitants, and in doing so benefit from more inclusive and participatory services and spaces. It showcases opportunities to make urban development projects more gender-inclusive to facilitate better development outcomes, increase municipal revenue, and improve access to the services that can drive women's social empowerment and economic engagement. It also outlines the steep costs cities face if they fail to consider gender-specific user needs in municipal administration, management, and utilities. It concludes with recommendations for how multilateral financial institutions and municipalities can improve gender equity and municipal development.

1. Gender-Sensitive Municipal Service Design Creates Economic and Social Benefits

Across the world, women and men still often have a gendered division of labor which impacts their daily roles and responsibilities, including their lifestyle patterns and municipal service needs. Examples from the following sectors show how gender-blind urban design and municipal services can contribute to unnecessarily isolating women, impeding access to commerce, jobs, and services, and making domestic and care tasks more cumbersome. Conversely, increasing gender-inclusive input into service design

and delivery can support women's economic and social engagement, allowing women and men to engage more equally in municipal life and share economic and domestic obligations and opportunities. All of this can increase revenue associated with municipal services and taxes, and potentially appeal to a broader base of municipal voters.

Urban Planning: According to the International Labour Organization (ILO), women perform over 76% of global care work, often while combining it with formal or informal income-earning work and navigating specific safety concerns.³ Gender-sensitive urban planning can support women in balancing their multiple roles or forging new ones; failure to incorporate gender analysis can create challenges that can reduce labor force participation, potentially driving up wages and reducing the competitiveness of the private sector for the city.

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Cities designed with a more traditional single-earner model—i.e., distinct commercial and residential areas, often located far apart—can make it harder for women to work outside the home while fulfilling care responsibilities. In poorly planned or unplanned neighborhoods (for instance, slums or other informal settlements), the lack of municipal services can force women and girls, particularly, to compensate. Gathering water, finding alternate sanitation, unhealthy indoor lighting, heat, and cooking options, and living in cramped environments all can increase health and safety risks. Lack of planning for childcare facilities and spaces for community organizing both reinforce traditional models of childcare, which typically fall most heavily on women, while also denying women the opportunity to organize in common interest groups and associations, engage in political organizing and activism, or to network, mutually support each other, offer information and training, and/or develop activities around common needs and interests.

This situation is exacerbated in cases where conflict, fragility, or natural disasters have forcibly displaced people, disrupting the social networks that could otherwise have supported this balancing act. COVID-19 created an additional destabilizing force, with childcare and services closure, job loss, and increased inflexibility for essential workers creating even more dependence on locally accessible healthcare, commerce, and other services.

More gender-inclusive planning of municipal services, transportation, and security infrastructure can reduce burdens on women, make urban spaces safer, and foster economic and civic engagement. Such activities are an essential factor for women's

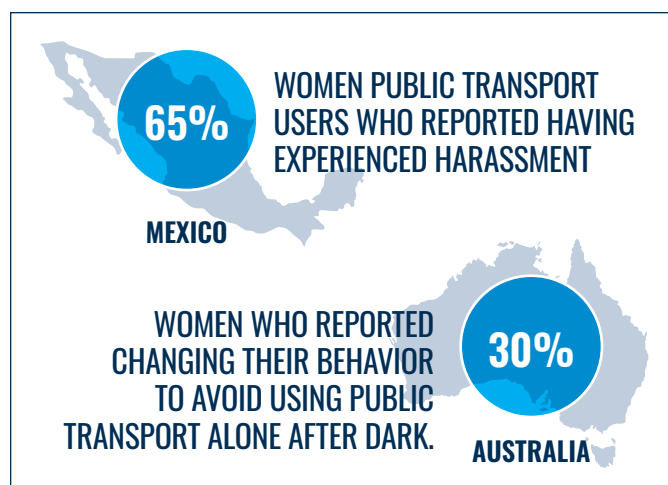
empowerment and their ability to contribute economically and socially. Gender-inclusive community structures can also help prevent violent conflict because they strengthen social cohesion and effective conflict resolution capacities. Designing gender-sensitive services such as the ones detailed below, as well as community spaces and planning processes, can ensure that urban spaces serve and support as wide a base of citizens as possible.

Fragility: Fragility can be an exacerbating force for much what has been described above. Of the 68.5 million people globally classified as forcibly displaced, around 60% live in urban areas.⁴ Women also are more likely than men to migrate internally, and often to urban areas, leading to high rates of women-headed households in urban areas.⁵ This can lead to a complex interplay of increasing pressure on housing, urban services, and economic opportunities, all of which can contribute to increasing social pressures on individuals and communities often already frayed by conflict. Within this context, women are likely to face increased vulnerability in terms of accessing jobs, housing, services, and security for themselves and their families, putting them at an increasing disadvantage to be able to provide for themselves and contribute economically and socially to the cities in which they live.

Transport, Mobility, and Public Spaces: Women and men have markedly different mobility patterns in most cities. Globally, women are less likely to own or have access to vehicles and are more likely to walk and to use public transport. Because women are more often responsible for caring for children and older relatives, they often make more trips and are more likely to combine work and personal trips.⁶ In Latin America and the Caribbean, more than 50% of public transport users are women.⁷ In Bogota, Colombia, 60% of pedestrian journeys longer than 15 minutes are made by women—who are often responsible for domestic-related tasks, while men's transport patterns are often to and from work, which is then reflected in the ways they move through the city, where, and for how long.⁸ In Buenos Aires, more than two-thirds of trips made by men are related to work, while these only make up half of women's trips. While only one-eighth of men's trips relate to domestic tasks, such trips make up one-third of women's trips. These transportation needs and burdens impact the jobs women and men accept—for instance, studies show men are willing to accept a 14% longer commute than women, whereas women value shorter commutes and greater flexibility.⁹

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However, many cities are designed with the traditional male commuter in mind—primarily going to and from work, often by car. Cities are seldom designed with the short, trip-chaining user in mind, either in terms of shorter car trips or the pedestrian or public transit user experience. For instance, many public transport systems and sidewalks are not designed to accommodate travel with strollers or wheelchairs. Public transport stop networks are often not designed with personal safety considerations, and so are often located in isolated spots or far from commercial centers, requiring longer walks, often with insufficient lighting, increasing vulnerability to sexual assault or harassment. In Mexico, 65% of women public transport users reported having experienced harassment; 30% of women in Australia reported changing their behavior to avoid using public transport alone after dark.¹⁰ As noted above, in conflict situations transport can become ever more dangerous, exacerbating risks for women, and in a pandemic, where public transport may be a locus for transmission, women's increased reliance on public transport may put them at greater risk.



Where women are more concerned about risk of assault or harassment, they are more likely to accept lower-paid work closer to home, to time their travel based on safer times of the day when possible, or to avoid using transport they perceive as unsafe, all of which can reduce public transport revenue and women's income (and associated tax revenue). In developing countries, lack of access to and safety of transport reduces the probability of women's participation in the labor force by 16.5%.¹¹ In a survey in Lahore, Pakistan, 45% of female respondents said that employer-provided transport would be a 'very important' factor in their decision about whether to accept a job opportunity, and many indicated that they had turned down work because transport was not provided.¹² In Bangladesh, women who felt unsafe outside the home were 10% less likely to participate in the labor market.¹³ And in Delhi, women were willing to pay significantly more (US \$290) per year than men for a route perceived as safer.¹⁴ Where residents had to move from a more central settlement in Delhi to one further away, another study showed women's employment falling by 27% while men's only fell by 5%, highlighting women's dependence on easy transit and nearby economic opportunities.¹⁵ In some instances where feasible, women may pay more expensive private transport services to avoid the risks associated with public transport, meaning cities are losing public transport revenue.¹⁶

Gender-sensitive transport projects like an IFC-supported Bus Rapid Transit project in Buenos Aires, Argentina helped introduce new routes, which facilitated significantly reduced travel times. One female interviewee noted that it reduced her travel time by one-third by providing a stop closer to her home, allowing her to spend less time commuting and more time with family.¹⁷ Bogota's IFC-supported TransMilenio 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.¹⁸ However, some studies show that segregating transport does not improve the situation, and in fact can legitimize stigma against women who do not use these options and be perceived as acquiescence that “...a man can't learn how to behave, so we need to be separated.”¹⁹

Water and Sanitation: Women and men often have different relationships to water and sanitation in both rural and urban areas. Women are often overlooked in the design of urban sanitation infrastructure. A lack of public toilets that are accessible, appropriate, and dignified for women and girls impacts their ability to operate in the public sphere, as well as potentially decreasing productivity and educational attainment. As noted above, women are often moving through cities on foot or public transport and often connecting multiple errands, meaning that they are often in public for extended periods. Where no public facilities are available, this can impact their ability to operate in this space. For girls, access to appropriate and safe toilet facilities in school can have an impact on attendance, particularly during menstruation.

Public toilets should be designed with the needs of women and trans men in mind—including facilities that take into account safety, access to soap and water, trash containers for disposal of hygiene products, and facilities that recognize women's disproportionate care needs by being large enough to accommodate children or other people they may be caring for. Furthermore, in recognition of the fact that some trans men menstruate, and that not only women do care work, accessible toilets should be available for women and men.²⁰ Placement of accessible toilet infrastructure should consider women and men who work in stationary locations, as well as recognizing the mobility of women, particularly throughout the day, as noted above.

Given estimates that the world's demand for water will exceed the available supply by 40% by 2030, leaving approximately 2.8 billion people in water scarcity, **urban centers will be particularly hard hit, creating an extra burden for urban women.**

In terms of water use, women are most often responsible for water collection, representing a significant time burden for women and girls.²¹ However, given estimates that the world's demand for water will exceed the available supply by 40% by 2030, leaving approximately 2.8 billion people in water scarcity, urban centers will be particularly hard hit, creating a particular extra burden for urban women.²² In many societies, women are also the ones who pay the water bill despite having lower incomes than their husbands, perpetuating household inequality.²³ Low-income households are often forced to spend up to 15 times more on water from unreliable sources,²⁴ creating potential health issues, as well as exacerbating poverty and inequality for the urban poor, of which women and women-headed households make up a large share.²⁵

The higher cost of informal water sources not only exacerbates poverty and gender inequality by forcing households to devote a large portion of their income to pay for these alternatives, but it also captures revenue that could have been made by a water utility. Globally, urban water and sanitation services rely heavily on government subsidies to cover full costs. Where women are more involved in design and implementation of water projects, services are more likely to meet their needs, resulting in increased satisfaction and greater willingness to pay for water services. This, in turn, can lead to decreased need for government subsidies, decreased non-revenue water losses, and increased revenue, resulting in more resources available for other investments.²⁶

BOX 2 | Productivity Going Down the Drain

A World Bank study analyzing the economic impact of sanitation in four countries across Southeast Asia found that about a quarter of workplaces in Cambodia had no toilet and about 14% in the Philippines had inadequate toilets. Three percent of health stations and 74% of marketplaces in Vietnam had no toilet, and 11% and 13%, respectively, had inadequate toilets. The study estimated that if employees skipped one day of work per month during their menstrual period due to the lack of proper sanitation facilities, the Philippines and Vietnam would suffer from 13.8 and 1.5 million workday absences respectively, causing an economic loss of \$13 and \$1.28 million per year.²⁷

Improving responsiveness to women's needs can also decrease costs in other areas: a study in South Africa demonstrated that in the township of Khayelitsha, the cost of increasing the number of toilets, including maintenance costs, was less than the current costs the city faces from sexual assaults related to poor access to sanitation. Not only would assaults and municipal costs be reduced, but women would be safer to engage in business and public life.²⁸

Power: For women, access to clean, reliable household energy can reduce time burdens of domestic responsibilities, enabling them to engage in more income-generating activities, as well as leisure, education, community organization, and political activities. Conversely, a qualitative World Bank assessment of over 100 women business owners, entrepreneurs, and students in Iraq showed that unreliable electricity reduces productivity of small and mid-size enterprises (SMEs), and in fact discourages women from completing education and/or vocational training, as well as from undertaking income-generating activities.²⁹

Inclusive design in the power sector allows utilities to target new customers, which can open new markets and strengthen existing ones, as well as strengthening local economic development, growth, and taxes.³⁰ In Delhi, India, a local power utility experimented with hiring local women instead of using their regular employees as bill collectors. The women collected bills, but also used their access in the community to advise women on power conservation and safety. As a result of this intervention, which both empowered local women and responded to service user needs, revenue increased 183%, and active power connections rose by 40%.³¹

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REVENUE INCREASED BY 183%
ACTIVE POWER CONNECTIONS ROSE BY 40%

Access to clean, reliable household energy can also help reduce indoor air pollution from cooking and burning fuel for light, which disproportionately impacts women, children, and the elderly who are most likely to spend prolonged periods indoors during food preparation. Improved access to household energy can reduce health burdens, as well as supporting education and livelihoods through improved access to light in the evenings.

Disaster Resilience: Incorporating women's needs, perspectives, and priorities into risk and resilience planning can improve services and reduce loss of life.

Due to differences in how they access early warning information, as well as different skill sets (such as girls being less frequently taught to swim or climb trees), the death toll of women in a 1991 cyclone in Bangladesh was five times higher than men.³² And women made up 70% of fatalities in the 2004 tsunami in Banda Aceh.³³ Following disasters, women are often still expected to be involved in caring for their households and are often expected to feed men first in food scarcity situations, meaning that women are often in nutritional crisis and their care responsibilities often inhibit their

ability to seek aid.³⁴ Warning systems, skills building (for instance, swimming), shelters, and evacuation plans need to consider women's mobility and specific needs in terms of sanitation and security to minimize loss of life. Women also need to be included in disaster response planning to ensure that response services are appropriate and effective—for instance, where women are consulted about local food and preparation, this information can be used to more effectively plan for disaster rations.³⁵ Bangladesh was able to greatly reduce the gender disparity in cyclone-related casualties by increasing the engagement of women in disaster preparedness—from a 14:1 female:male casualty ratio following a cyclone in 1970 to a 5:1 ratio following Cyclone Sidr in 2007.³⁶

The COVID-19 pandemic in some ways upended daily living patterns in cities, while creating pressures that, in many places, further strengthened traditional gender rules—the suddenly expanding childcare responsibilities that have often fallen to women, for instance. Urban women were particularly vulnerable during the COVID-19 pandemic, which was concentrated in densely populated urban areas. As carers, women faced increasing responsibilities, especially as schools and childcare centers closed, often at the expense of time and opportunity for income earning. Women are overrepresented in frontline jobs, meaning they were often highly exposed to the virus with little job flexibility; women are also highly represented in the types of informal and service jobs that were most affected by shutdowns.³⁷ Women lost \$800 billion in employment income in 2020. And in lockdown situations in urban areas, women were at increased risk for gender-based violence (GBV) within the home.³⁸ In urban areas, women and families may have less opportunity for outdoor space, and those who have moved from rural areas are more likely to have moved away from family and other support networks. When women get sick, they are also no longer able to provide the care that families often rely on. These impacts demonstrate how some types of disasters can have a disproportionate impact on women, highlighting the importance of a gender lens in disaster management planning and the need to consider a wider range of types of disasters beyond natural disasters.

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Waste Management: The very definition, as well as optimal form of service delivery, for solid waste management can vary by gender. Given their different roles in the household, women and men may define different items as waste, and given their roles outside the home, they may have different preferences in waste management. For instance, central collection points are often favored by men, while door-to-door collection is often favored by women. Women often play a significant role in voluntary waste management services as trash pickers, but are often excluded when these services are formalized,³⁹ and even in the informal sector often earn far less than male waste pickers.⁴⁰ Stigma around participation in waste collection and management can be particularly challenging for women; efforts to reduce stigma as well as to provide benefits like health care and childcare can support more equitable participation in the sector, which can improve outcomes.⁴¹

2. Addressing and Reducing Gender-Based Violence and Harassment (GBVH) Can Increase Economic and Social Engagement

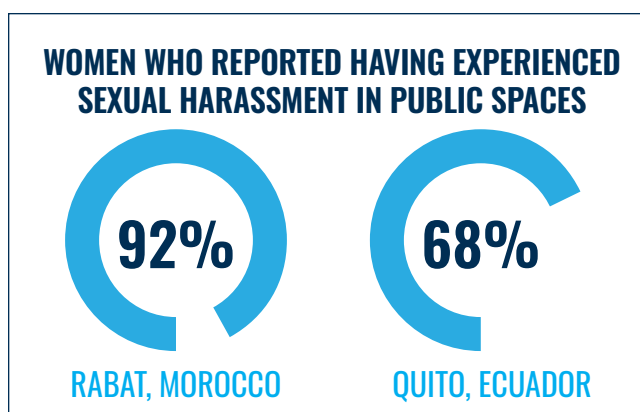
Urban centers can also create or exacerbate the risk of harassment and violence for women, which can inhibit their ability to work, engage socially, or meet other daily needs, with significant costs for women—as well as cities. For instance, a 2014 KPMG report found that GBVH cost the Republic of South Africa between 0.9 and 1.3% of GDP annually.⁴² GBVH can be exacerbated in fragile and conflict-affected settings and during forced displacement, which can further marginalize survivors who lack access to care or increase municipal costs for those who are able to access municipal services—and in either case inhibit survivors' ability to economically and socially engage, reducing economic independence and creating increased dependence.

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The increased risk of GBVH in urban areas may be due to a range of factors: urban living brings people into closer proximity, often without the social connections that may function as a safety mechanism in more interconnected communities. Concentrated living conditions, poverty, and the ways that urban inhabitants access services can create conditions where violence is likely to occur: for instance, while women are collecting water, using public transport, or walking to or from transit stops, going to and from schools, or in public parks.⁴³ Poor lighting in public markets and parks, a lack of sex-segregated bathrooms, and limited safe public spaces for women can expose them to greater risks of GBVH. In Rabat, Morocco, 92% of women reported having experienced sexual harassment in public spaces. In Quito, Ecuador,

the figure was 68%.⁴⁴ In urban areas, where there are often fewer social connections and safety nets, women may be pushed by economic necessity into less safe situations—for instance, staying in unsafe relationships, or traveling at unsafe hours for necessary jobs—which can increase the risk of violence. Domestic workers, who are overwhelmingly female, are often from rural areas (or immigrants) and are often exploited, frequently without protection from formal employment contracts. They also are often at risk of GBVH due to dependence on their employers. In many situations, if domestic workers try to escape abusive work environments, employers can invalidate visas and place them at heightened risk of re-victimization.⁴⁵

Research shows that in some instances, just the perceived risk of GBVH is enough to prevent women from using public transport (and/or may incite their families to resist them using it) or other municipal services which are perceived to carry risk. This can not only reduce ridership or use of other services (and associated municipal revenue), but also reduces income-earning opportunities and associated tax revenue. Difficulty accessing transport has been shown to reduce women's literacy and labor force participation.⁴⁶ Addressing these risks could increase tax and service revenue, as well as appeal to growing numbers of female voters. For instance, during the 2019 Indian election, which saw record numbers of female voters, one study found that 70% of Indian mothers were particularly concerned about women's safety.⁴⁷



During the COVID-19 pandemic, the risk of GBVH was exacerbated. Lockdowns, particularly in urban areas where mobility is highly confined, increased risk in domestic situations.⁴⁸ In some parts of the world, COVID-19 even made it harder for survivors of GBVH to access justice: in Ghana, for instance, filing a police report on GBVH requires a medical report, which can cost more than many women make in a month. Many women lost their jobs during the pandemic but were at greater risk of GBVH and unable to access judicial recourse.⁴⁹ For domestic workers, the risk was particularly acute, especially where they were far from family and/or where they were immigrants left with few options due to travel restrictions and a lack of formal employment contracts. Under lockdowns, domestic workers may face sharply increased work burdens (for instance, childcare for children no longer in school), greater confinement, lack of leave, lack of ability to self-isolate or isolate from sick employers, and increased exposure from caregiving roles.⁵⁰ Lack of voice and self-determination placed these women at increased risk for infection and hampered cities' efforts to control the virus.

3. Increasing Women's Engagement in Municipal Management and Administration Can Strengthen Urban Resilience

In addition to being under-represented in how municipal services are designed and implemented, women—as well as other marginalized groups—are also globally underrepresented in municipal governments and services as elected officials, managers, and employees. As citizens, women engaged in planning processes are more likely to support initiatives they were involved in planning, which can create more social cohesion and ultimately contribute to preventing conflict and decreasing risks or opportunities for GBVH. More diverse and inclusive participation is critical to ensuring that municipal management and services understand and provide for the different needs of their diverse residents. But diverse representation—including women's representation—as mayors, and in senior municipal positions, remains low; globally, women represent fewer than 5% of mayors.⁵¹ Women are also under-represented in municipal and utility workforces. In the water sector, for instance, women make up only 17% of the water and sanitation workforce globally;⁵² in the urban transport sector in Europe, women make up only 17.5% of employees.⁵³

BOX 3 | Human-Centered Housing Design

In Aspern, Vienna, Austria, work was completed on a *Frauen-Werk-Stadt* (Women Work City) in 1997. The housing development was designed by female architects, including women's perspectives on all design elements. This included stroller storage on every floor, flexible apartment layouts, wide stairwells to support socializing, and low buildings to facilitate seeing what was happening at street level. As the experiment spread through Vienna, street lighting was improved and crosswalks were adapted to accommodate pedestrians, sidewalks were widened, barriers were removed, and benches were added. While data collection has been limited on the economic consequences of the Vienna experiment, the principles have been adopted in a number of other cities, and Vienna's approach has been recognized as a best practice by the UN.⁵⁴

A higher involvement of a diverse range of perspectives in municipal services leads to projects that are more inclusive of diverse viewpoints—including priorities and lifestyle and mobility patterns—which can help ensure women and other groups have equitable access to services, raising usage levels and hence profitability and rate of return.⁵⁵ Studies support the premise that more diverse participation in municipal management leads to different management styles and outcomes. In India, for example, the number of drinking water projects in areas with women-led councils was 62% higher than those with men-led councils, highlighting that the outcomes of governance and decision-making can be different with greater gender equality.⁵⁶

Closing the gender gap in participation in municipal administration, policy planning, and decision-making can make cities more able to respond to challenges such as emigration, infrastructural failures, financial shocks, natural disasters, and climate shocks. Research from the 100 Resilient Cities project highlights that “smarter decisions are made when more women are at the decision-making table, making them critical actors in securing a resilient future for... cities.”¹⁵⁷

4. Strategies to Address Gender Gaps

Given the challenges and opportunities detailed above, how can cities better integrate the needs, perspectives, and voices of women in planning and service provision? The following strategies can help address particular challenges to gender equity:

1. Increase representation of women in municipal management and workforce:

- To understand why women are or are not better represented in municipal management, cities can commission **periodic gender assessments**—both of the municipal work environment itself, as well of various proposed services and activities—to ensure that women’s voices are encouraged and welcomed. This can include assessing the work environment, recruitment policies and practices, HR policies, uniforms, etc., to determine to what extent they encourage and support women’s employment. Assessments should be conducted at regular intervals to ensure ongoing assessment and understanding of issues. (Relevant Tools: See [TOOL 1.2: Develop a Business Case for Gender Diversity](#), [TOOL 1.3: Gender Audit: Introduction, Process, and Tools](#), [TOOL 1.4: Terms of Reference for Gender Audit](#), and [TOOL 1.6: Pay Gap Survey Guidance and Terms of Reference](#).)
- Based on results of the gender assessment, cities can **develop or revise policies** to support women’s recruitment, retention, and promotion as employees. Policy focus may include review of human resources policies to support active recruitment of women, equitable retention of women and men, and equitable promotion, as well as supporting family-friendly work policies including gender equitable family leave. (Relevant Tools: See [TOOL 1.8: Gender Policy Guidance and Sample Gender Policy](#), [TOOL 1.9: Establish a Gender Equity Strategy](#), [TOOL 1.11: Develop Human Resources Policies and Programs to Support a Gender-Inclusive Workforce](#), and [TOOL 1.12: Set Gender Recruitment Targets](#).)
- Development, dissemination, and training on policies involving sexual harassment and assault, including clear policies and codes of conduct, to be signed by all employees as well as city contractors and utilities. (Relevant Tools: See [TOOL 4.12: GBVH and Respectful Workplaces Guidelines and Sample Policy](#) and [TOOL 4.13: Raising Awareness and Communication of GBVH Commitments and Approaches](#).)

2. Design municipal services to better respond to the needs of women:

- *Regularly gather data to understand gender-specific user requirements and challenges*
 - Ensure women are integrated into all stages of planning, consultation, and feedback on municipal services (for instance, baseline community and social impact assessments, community consultations, participatory monitoring, and grievance mechanisms). Require women's participation in community forums or hold separate gender-segregated consultations.
 - Include a gender review on all new projects, including a GBVH review, and for all project assessments and monitoring. Require development of gender equity promotion and GBVH mitigation strategies.
- *Design gender-inclusive public spaces*
 - Make sure that gender experts are included in all design teams for public spaces and services. Conduct public consultations to better understand mobility patterns and the specific sensitivities of residents, and design municipal management programs to better address concerns. Consider pedestrian experiences; visibility in public spaces and bus/tram stops; look at how overgrowth, large trash/recycling containers, and tree growth can block out lighting or create barriers that create dark, low visibility areas. For example, the city of Barcelona passed municipal bylaws regulating construction of new buildings to ensure that entrances do not create potential 'hiding spots' for assailants.⁵⁸
- *Sector-specific interventions to consider*

Transport:

 - Integrate training/awareness-raising for bus drivers and public transport sector employees—including men—on their role in stopping harassment and encouraging bystander intervention.
 - Examine pricing models, create better accommodation for strollers, reconsider location and lighting of transport stops.
 - Develop education campaigns, starting in schools, to combat gender-based violence and harassment, including in the public sphere, to prevent harassment and GBVH before it happens.
 - Consider cameras at stops and on transportation; use apps and digital systems to provide real-time information on schedules; develop apps to support crowd-sourced reporting of violence and harassment.⁵⁹
 - Require safety mechanisms, such as dashboard cameras, for the protection of female riders as well as drivers, or apps that help riders transmit information about their cab and route.

- Consider implementing routes that are not designed for efficiency but access. These tend to cater to more vulnerable users (women, elderly people) in non-commuting trips.

Water:

- Increase outreach to women to be engaged in local municipal management of water utilities.
- Increase consultation of women in planning and implementation of water service delivery to reduce incidences of violence.

Power:

- Increase outreach to women as bill collectors.
- Consult women on pricing and electricity service options to ensure services meet the widest range of user needs.
- ***Reduce Sexual Harassment and Gender-Based Violence***
 - Develop specific innovations to reduce risk of GBVH in public spaces and transport, for example public transport systems that allow multiple rides in a short time period or allow buses to stop in between designated stops during hours of darkness (such as Montreal's Between Two Stops program);⁶⁰ install cameras; train drivers and riders to be safety advocates; assess and implement installation of lights to reduce crime against women and to provide security in public places (streets, public restrooms, bus and metro stops, etc.).

BOX 4 | Ecuador's Bid to 'Stop Harassment'

In response to exceptionally high rates of gender-based violence in public transport in Quito, Ecuador (81% of women who use public transport in Quito reported experiencing gender-based violence in 2014), the city implemented the [Bájale al acoso \(Stop Harassment\) program](#), now operational on almost all public transport routes across the city. The program created a free text messaging line, where survivors of assault can report incidents. The incident is immediately communicated to the bus driver, who announces to riders that an incident has taken place and asks them to be alert. The survivor then receives a call from a psychologist who helps determine appropriate next steps, including how to make a formal complaint. Between implementation in 2017 and June 2018, the program received over 1,200 complaints. While the program has led to 11 convictions of 12 to 18 months, municipal authorities see one of the most important results as the de-normalization of assault, including increased 'social sanctions' by observers.⁶¹

- Develop and implement innovations to make public transport more accessible to women, for instance updating public transport infrastructure to accommodate strollers; assessing and reconsidering location of transport stops and routing to align more with both men's and women's transport needs; creating transport hubs where parents can bring children for them to be taken onward to daycare (e.g., Nagareyama, Japan⁶²) to reduce time burden on parents.
- Build tech and data-driven platforms to increase safety, such as real-time schedule information, sharing ride information; and crowdsourcing information on safety, through apps such as SafetiPin (see Box 5).⁶³
- Consider how legal systems may or may not support women's rights in urban contexts, and consider partnerships to facilitate a more enabling environment (e.g., property law).
- Consider how the private sector can support women's rights and opportunities to work, travel, and engage in urban contexts (for instance, by increasing access to finance to reduce dependence or improving transportation options), and support partnerships.

Conclusion

Cities flourish when all of their residents have the services, infrastructure, and support to succeed, and municipal managers are responsible for supporting these diverse stakeholders. As financial institutions increase their collaboration and investment in municipalities, gender should be a key consideration for ensuring that all inhabitants—and the cities they live in—have the maximum opportunity for growth. Ensuring that women and men can equally access services can be a catalytic force for the economic, social, and political participation that is at the heart of urban living and growth.

BOX 5 | Crowdsourcing Safety

SafetiPin is an app originally developed in India which allows users to rate streets and public areas on different criteria of public safety. It also allows users to alert friends and family about their whereabouts and potential risks, and to assess danger specifically at night. As of 2018, SafetiPin is being used by 85,000 users in 50 cities around the world, and the app makers are actively working with 12 cities. It has led to improvements in over 70% of areas identified as 'poorly lit' in Delhi, the data has been used to increase Delhi police patrols in areas perceived as unsafe, and the app was instrumental in improving safety in Nairobi's main market by providing data that led to improvements in lighting, sidewalks, and vendor locations. In Bogota, data from SafetiPin has been used to improve the safety of bike trails, as well as determine where to locate bike stands. Find out more at the [SafetiPin website](#).⁶⁴

APPLICABLE PERFORMANCE STANDARDS

IFC's Environmental and Social Performance Standards define IFC clients' responsibilities for managing their environmental and social risks. The following performance standards particularly (but not exclusively) apply to urban development projects.

PERFORMANCE STANDARD 1: Assessment and Management of Environmental and Social Risks and Impact

Environmental and social responsibility is critically important in today's global economy. PS1 requires that environmental and social impact assessments include a gender assessment, and that gender differentiated risks and impacts are considered and integrated into the design, development, and management of projects. It also requires that projects consult both women and men during all phases of project development. All projects should also have Grievance Redress Mechanisms that allow ALL people to report grievances without fear of reprisal and anonymously.

PERFORMANCE STANDARD 2: Labor and Working Conditions

For any business, its workforce is its most valuable asset. A sound worker-management relationship is key to the success of any enterprise. PS2 requires that all projects abide by an equal opportunity and non-discrimination policy; this must be supported by the availability of a grievance redress mechanism that allows workers to report incidents without fear of reprisal. PS2 also requires that employers respect local employment laws with regards to specific provisions pertaining to maternity leave, working hours, and acceptable pay, and exceed minimum standards—for example, by having lactation rooms, work rotations for pregnant employees, etc.

PERFORMANCE STANDARD 3: Resource Efficiency and Pollution Prevention

PS3 recognizes the potential pollution and resource use that accompanies urbanization and industrial activity, and provides guidance to companies for avoiding or mitigating these effects. While PS3 omits reference to women, women are often in a position that makes them uniquely vulnerable to pollution and resource use, and/or especially able to benefit from improvements in resource use. For instance, in their roles as water collectors and laundresses, they are particularly vulnerable to water pollutants, but as fuel collectors and cooks, able to benefit from improvements in clean energy access. Furthermore, reduction in pollutants through PS3 also has the potential to benefit women specifically through reduction in chemicals that have been linked to medical issues in women, for instance related to miscarriage, breast cancer, and other issues.⁶⁵

PERFORMANCE STANDARD 4: Community Health, Safety, and Security

Business activities and infrastructure projects may expose local communities to increased risks and adverse impacts related to worksite accidents, hazardous materials, spread of diseases, or interactions with private security personnel. PS4 requires companies to consider gender-differentiated risks and impacts, adopt responsible practices to reduce such risks including through emergency preparedness and response, security force management, and design safety measures.

PERFORMANCE STANDARD 5: Land Acquisition and Involuntary Resettlement

When companies seek to acquire land for their business activities, it can lead to relocation and loss of shelter or livelihoods for communities or individual households. Involuntary resettlement occurs when affected people do not have the right to refuse land acquisition and are displaced, which may result in long-term hardship and impoverishment as well as social stress. PS5 advises companies to conduct a census survey, household analysis, and gender assessment to identify gender-differentiated needs in the resettlement process, to avoid involuntary resettlement wherever possible and to minimize its impact on those displaced through mitigation measures such as fair compensation and improvements to and living conditions. Active community engagement throughout the process is essential.

PERFORMANCE STANDARD 6: Biodiversity Conservation and Sustainable Management of Living Natural Resources

PS6 treats preservation of biodiversity and living natural resources. Urbanization can create a threat to biodiversity and living natural resources. As collectors of food and water, as well as reservoirs of traditional local knowledge, conservation of biodiversity and environmental preservation are of critical importance to women, and their active participation is essential to effective preservation.

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