

Collaborative Action to unleash the potential of cities to accelerate sustainable development and improve quality of life for all

Women-led Cities

Promoting Women's Safety, Leadership and Economic Empowerment



Cities in developing countries face increasing pressures of rural migrants, climate shocks, unplanned growth and an inadequate provision of basic services and infrastructure. In urban areas, women experience inequality and vulnerability in different forms, including under-representation in leadership positions and governance structures, challenges in accessing decent work opportunities, dealing with the burden of earning income while balancing unpaid care work, accessing financial assets, services and infrastructure including housing security and transport, and most importantly living a decent urban life without the fear of violence and harassment (table 1).

More than 50% of the world's population are women, but in many contexts, they rarely have the opportunity to lead, shape and manage cities. Specifically, gender parity in leadership positions in urban areas is still a far-off goal. Women are underrepresented as voters, as well as in leadership positions, whether in elected office, the civil service, the private sector, or academia. As of 1 September 2021, only 26 women were serving as Heads of State and/or Government in 24 countries. Data from 133 countries shows that women constitute 36% of elected members in local deliberative bodies, and only 5% of mayors worldwide are women. In business, only 8% of Fortune 500 companies are women-led, and in the workforce, women earn around 37% less than men in similar roles. According to the World Economic Forum, women hold only 26.1% of parliamentary seats and 22.6% of ministerial positions worldwide. The political gender gap is expected to take more than 145 years to close if it remains on its current trajectory, and worse still, the economic gender gap will not close until 2288 - in 265 years - at the current trajectory.¹ This lack of representation also means a lack of role models for young women leaders and the exclusion of women's perspectives in policy and decision making processes, thus perpetuating ongoing patterns of social and gender inequality and gender based violence.

The perception of gender roles across different societies heavily influences women's ability to lead and participate in public and political life. Structural and systematic barriers, whether in the shape of discriminatory laws and / or attitudes and practices leading to indirect discrimination, prevent women from taking leadership roles. Such exclusion starts with unequal access to basic rights, including adequate standards of living with better access to health, education, economic opportunities. Women facing intersectional discrimination, such as refugee women, women and girls with disabilities, older women and LGBTI individuals are particularly impacted.

Similarly, women's safety and vulnerability in cities is a particular challenge, especially for those women engaged in economic activities. UN Women's Safe Cities² and Safe Public Spaces Global Results Report shows that in Port Moresby, Papua New Guinea, more than half of the female vendors had experienced some form of violence in the local markets; in Kigali, Rwanda, a baseline study showed that 55 per cent of women were concerned about their safety when going to educational institutions after dark. Compared to men, women depend more on public facilities and services, especially for their mobility. The Safe Cities report further revealed that three-quarters of women who travel daily in the city use public transport, relying on it more than men, and women generally made more trips a day to harmonize different activities.

In many cities, planning and financing, specially for inclusive infrastructure and services and gender responsive local economic solutions, remains inadequate. Today, 700 million people in cities live without improved sanitation, contributing to poor health conditions, and 156 million live without access to

¹ <https://www.weforum.org/reports/global-gender-gap-report-2021/digest/>

² <https://www.unwomen.org/en/what-we-do/ending-violence-against-women/creating-safe-public-spaces>

improved water sources. Vulnerable groups including women and girls and marginalized communities are particularly affected by the lack of access to basic infrastructure in transport, energy, sanitation and water.

Table 1: KEY CHALLENGES FOR WOMEN IN CITIES

Under-Representation of Women in Decision-making
Women are underrepresented at almost every level of governance. UCLG estimates that around 20% of councilors and just 5% of mayors globally are women.
Pay Gap
Worldwide, women only make 77 cents for every dollar earned by men and are concentrated in specific sectors and jobs that tend to pay less.
Lack of Skills and Networks
Urban women often are not part of networks to take full advantage of economic opportunities to the same extent as men.
Insecurity of Informal Work
Lack of training and appropriate skills pushes many women to opt for economic opportunities in the informal sector, leading to increased vulnerability to street violence and insecure work environment.
Responsibility for Unpaid Care Work
Distribution of domestic responsibilities between men and women is often not equal and as a result women work longer hours compared to men. This adversely affects women's well-
Safety and Threat of Sexual Violence
Women and girls specially in urban areas experience insecurity and sexual violence on streets, in public transportation and workplaces, which hinders their freedom of movement and reduces their ability to access essential services and economic opportunities.

Exclusion of women in local decision making, and the ongoing dominance of male city leadership, has led to infrastructure and city services designed with predominantly male needs in mind, with little consideration for the needs of women and children. This has often resulted in poor standards of living, limited access to economic opportunities for women, and has perpetuated violence against women. However, research shows that when women are given decision making power, they are more likely than men to prioritize expenditures on social services such as education, healthcare, and welfare assistance, rather than transportation and urban development projects.

Local authorities, including female mayors and municipalities, play an important role in reducing inequalities and discriminatory practices, addressing vulnerabilities, reducing gender-based violence and offering a better quality of life for women and girls. To do this, they require data and effective evidence-based planning processes that engages the participation of local groups including women, poor, and marginalized groups. They also require effective local institutions and adequate financing. When women are involved in decision-making and policy development at every level of governance, and when several sources of public, private, philanthropic and development finance are combined, meaningful impact can be expected in lives of women and their families at such a scale to move the dial on inequality.

Women-led Cities Rationale

Women-Led Cities offers a comprehensive solution to meet these ambitions. Responding to the massive transformative potential for women in leadership to drive sustainable economic development and combat inequality, the United Nations Human Settlements Programme (UN-Habitat) and the United Nations Capital Investment Fund (UNCDF) are joining forces with ELLAImpacta Alliance, a new consortium of women-led companies and philanthropies, to create a network of women business leaders and women political leaders to support and empower current and future women leaders in cities as agents of local transformation.

Women-led Cities fosters the growth of women in positions of leadership as is crucial for long lasting transformative changes in support of human rights, gender rights and equality in cities. It also channels catalytic investment into local initiatives that address gender inequality, increase social and economic opportunities for women, improving their well-being, safety and security and reduce gender-based violence and harassment.

Building on UN-Habitat and UNCDF's Prior Experience:

Women-Led Cities is affiliated with UN-Habitat's global flagship initiative SDG Cities, and UNCDF's IncluCity project. SDG Cities aims to support 1000 cities in accelerating their achievement of SDGs, and having a positive impact on one billion lives, by offering systematic approaches to support cities in becoming sustainable and resilient. This includes providing digital tools and a technical support structure to aid cities to:

- work with communities and local stakeholders to collect data across key domains of the SDGs;
- develop inclusive, evidence-based vision and strategies to advance the SDGs locally, with an emphasis on reducing inequality and leaving no one behind;
- strengthen urban management systems, including planning, governance, revenue and service delivery; and,
- identify investment priorities that can drive local transformation for the SDGs and connect with sources of investment through a Cities Investment Facility

UNCDF's Inclusive Cities Financing (IncluCity) initiative, focuses on addressing growing inequalities and economic exclusion experienced in cities. Through a comprehensive approach that includes innovative financing, technical support, capacity building and citizen engagement, it strengthens female leadership and supports policy and regulatory process, livelihoods, and improves public services and infrastructure, targeting those who are most vulnerable and marginalized (women and girls, slum dwellers, ultra-poor, minorities, informal workers, migrants, disabled).

Women-Led Cities will contribute to the commitments under SDGs 1, 5, 9 and 11, with particular focus on reducing inequalities and alleviating poverty among women and girls through increased investments in

municipal services and infrastructure. The programme will contribute to new knowledge and strengthened networks to put a spotlight on the challenges and inequalities women and girls face in urban and semi-urban areas, especially those living in the least developed and marginalized areas of the world. The programme will develop mechanisms to move to scale in a way that shifts the dial on women leadership and related impacts on the quality of life, safety and equality of women in cities.

Innovative Partnership with Women Business Leaders:

Women-led Cities is a unique partnership that brings together women business leaders and women mayors. Women business leaders will join forces with funding partners, including UN agencies, multilateral organizations, and regional banks, to build a solid coalition to leverage impact investments and unlock large scale public and private financing for gender responsive priorities.

Women-led Cities will allow women leaders to stand in solidarity as change makers and accelerate the achievements of the SDG goals related to gender equality and women's economic empowerment. By increasing opportunities for women at the local level, the initiative will result in the establishment of new generations of women-led businesses and political leaders.

This innovative coalition between women city leaders and women business owners will empower female leadership and will place them at the center of action for addressing gender inequality in urban areas. Through direct funding and technical support in select cities, Women-led Cities will strengthen female mayors' roles and enhance their effectiveness for promoting gender equality and women's economic empowerment. In addition, investments in women-led businesses and gender responsive SMEs will directly promote gender responsive livelihoods and will prepare a new generation of women business leaders in the target cities across Asia and Africa.

Moreover, together with women business leaders, Women-led Cities will advocate at all levels of government for a gender responsive and conducive environment for implementation of gender and socially inclusive policies, strategies, plans and budgets.

2. Objectives and expected results

Contributing to a vision of a world where at least 50% of leaders at all levels are women and where gender-based violence is history, Women-Led Cities presents a strategic opportunity to form a grand, multi-stakeholder coalition to promote women in leadership and expand effective impact investments and gender transformative financing in cities. It provides a crucial space for the engagement of women-led businesses, civil society and the private sector together with female mayors and local leaders, to promote an effective and ambitious gender responsive action agenda for cities.

Specifically, Women-led Cities will

- Leverage public and private financing to support inclusive economic development and gender equality priorities in women led cities
- Mobilize and implement high-impact local actions that empower women businesses, make cities safer and free of violence for women and girls, and accelerate the local implementation of the SDGs; and,
- Create a collaboration and build solidarity between women city leaders and women business owners, to foster the growth and development of women in positions of leadership;
- Advocate at all levels of government for responsive change to ensure implementation of gender and socially inclusive policies and strategies;

The initiative will expand investments in economic opportunities, infrastructure and social services in select women led cities in Africa, Asia and Latin America, which are often not receiving adequate attention and required financing to meet their gender equality commitments.

During its Pilot phase (2023/24), the initiative will support five cities in increasing gender equality in decision making, investing in physical and social infrastructure that improves economic opportunities, wellbeing and safety of women, and invest in at least 10 women-led businesses. It will also invest in key infrastructure that will make at least 10 cities safer for women and girls, including street lighting, water utilities and transport facilities.

During the Roll-Out Phase, Women-Led cities will work in at least 200 cities in 20 countries in Asia, Africa and Latin America. It will catalyse investment of at least **USD 1 billion** in making cities safer and better for women, will empower at least 5,000 women-led businesses and build 50 gender responsive infrastructure projects to promote urban services and women's livelihoods.

Over the next 10 years Women-led Cities will set out to achieve the following objectives and results:

1. **Economic empowerment:** Improved economic opportunities for women through inclusive regulatory frameworks, increased investments in urban infrastructure (including markets, processing units/factories, transport and energy projects), and incubating and financing women-led businesses through grants, loans and guarantees.
 - Improved regulatory frameworks that ensure a level playing field for female engagement in local economic development
 - Improved economic opportunities through investments in economic opportunities and infrastructure such as markets, processing units/factories, transport and energy projects
 - Improved access of women to business and employment opportunities through business literacy and training, vocational skills training etc.
 - New and strengthened women-led businesses through seed capital and investment in women led business

Women leaders will promote regulatory and standards reform to level the playing field for women in business, fostering economic opportunities and encouraging female engagement. This could, for example, include formalizing the businesses and jobs of women in the informal economy to ensure their access to equal pay and labor protections, or promoting women's equal access to secure tenure and inheritance. Women will be provided with training to further develop their expertise in business literacy, vocational skills training, and public relations, among other important skills. Gender responsive projects related to service delivery, infrastructure, and economic growth that contribute to local SDG commitments and women's economic empowerment will be planned and financed. Women-led businesses will be provided seed capital and investments to foster economic livelihoods of women and girls. Municipal and SME projects will be selected based on consultation and local needs

2. **Better places to live that are free of violence and harassment:** Improved and safer urban environments, through women and child friendly spaces, shelter homes, safe mobility with affordable and efficient public transportation, accessible and affordable housing and health facilities, clean water and sanitation, and overall higher standards of living for women.
 - Improved safety for women through: women and child friendly spaces (well-lit streets, and public spaces); effective response to gender-based violence and sexual harassment; behaviour change initiatives, safe reporting mechanisms

- Improved access to basic services and employment opportunities by promoting the 15-minute city concept, through affordable and efficient public transportation, as well as non-motorised infrastructure
- Improved access to health facilities, improved water and sanitation, housing conditions and informal settlement upgrading.

Gender and age balanced groups of residents will be supported in undertaking SDG mapping of urban communities, which will highlight areas that are unsafe, or where access to health facilities, adequate water and sanitation, and affordable mobility are a concern. Women residents will engage in focus group activities aimed to co-create with local government and find solutions to challenges faced. Local administrations working with women will translate proposed solutions into projects and will be supported in the development of feasibility studies, financing and de-risking strategies. Selected projects will be funded through de-risking and commercial finance.

3. **Political empowerment:** Improved engagement of women in local decision-making processes, including empowering women mayors as agents of transformative change

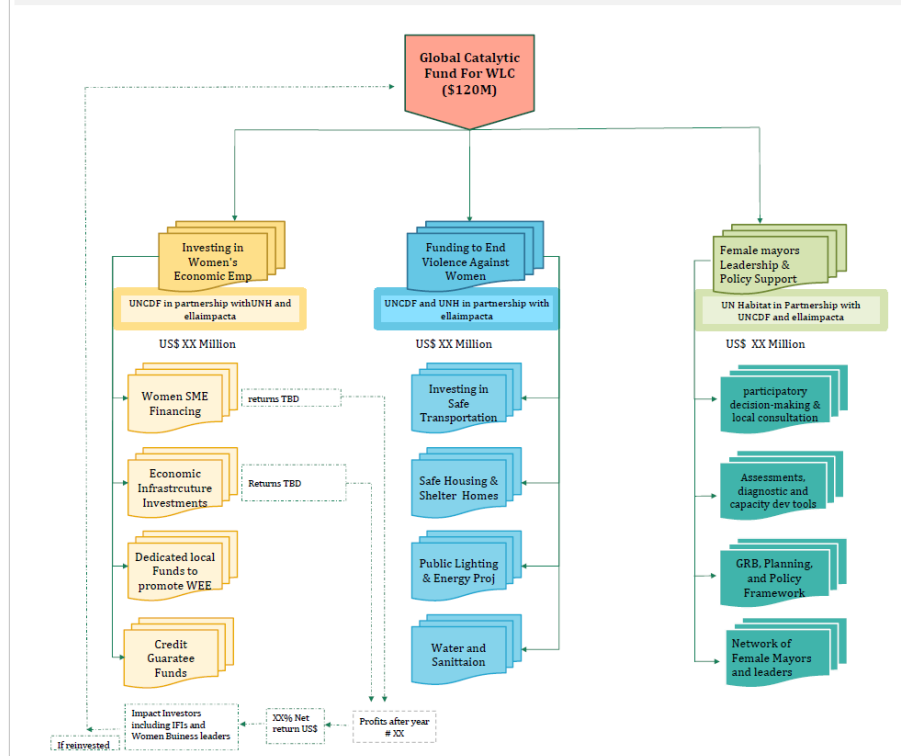
- Greater empowerment of women leaders as agents for transformative change – (every woman mayor is a success story)
- Increased participation and engagement of women in local decision-making processes
- Improved gender balance of local councils and decision making bodies
- Strengthened leaderships skills of women at various local governance levels

Women mayors will be empowered through a solidarity network of women leaders where they can share experiences and access peer learning and resources. They will also be able to access specific training and funding support, such as on effective communication, building effective administrations and teams, and other relevant areas. Empowered mayors will promote gender parity in local councils and local decision-making bodies, and create conditions for equal participation of women and men (and boys and girls as relevant) in public consultation and participatory decision-making processes.

3. Investment Approach:

A Global Funding Facility will be developed, based on a blended finance solution with a Global Catalytic Fund, to unlock public and private capital, foster local capital markets for inclusive economic development, and the eradication of violence against women in select cities.

Women Led Cities - Global Catalytic Fund Structure



The catalytic fund will focus on three major priorities:

- 1) Investments in women's economic empowerment through direct grants, loans, and guarantees to women owned and gender responsive businesses, with an emphasis on SMEs, accompanied by credit guarantee schemes through local financial institutions. Investments will also be made to improve local economic infrastructure, such as roads & transportation, communication, electricity/energy, and market structures that are critical for promoting women's economic empowerment.
- 2) Dedicated financing to address gender-based violence, including funding local initiatives that respond to domestic violence. This will include investments to make cities safer, such as through better public lighting, safer public spaces and public transport and easier access to safe water and sanitation facilities. Funding will also be available to strengthen local responses to instances of gender-based violence, including effective reporting mechanisms with law enforcement agencies for timely intervention and assistance, and the provision of refuge shelter and counselling services.
- 3) Empowering female mayors through leadership, networks, and policy support, as well as better systems for evidence-based, gender responsive planning, budgeting and revenue generation. This will also include building modern, technology-based accountability systems for better monitoring and planning processes. In addition, peer networks will allow the female mayors to exchange learning and best practices.

Pipeline Development and Implementation Approach:

Potential municipal and SME projects will be initially selected by calls for proposals for impactful projects that are already at advanced stages of preparation, followed by the development of new pipeline initiatives through data driven planning approaches. The Catalytic Fund will comprise of philanthropic funding, grants, and a seed finance. Philanthropic funding will cover costs related to training women leaders,

improving local response mechanisms to gender-based violence and actions to change behavior. Grant funding will support project identification, development and financial preparation, as well as monitoring, evaluation and impact reporting. Seed finance will be deployed to de-risk investments and as initial investment capital that can leverage complementary sources of public and private finance to complete the project financing requirement. Complementary sources of finance will be mobilized through development banks, ellaimpacta's network of private and philanthropic investors, UNCDF's International Municipal Investment Fund and UN-Habitat's Cities Investment Facility. Moreover, UNCDF's Local Investment Guarantee Facility will be deployed to offset sovereign risk.

Alongside attracting investment for local impact, cities will be supported to establish more inclusive, accountable governance systems and to optimize their own source revenue systems thus become better positioned as credible partners for investment.

4. Pilot Stage

Learning Actions

Women-Led Cities will begin with a series of learning actions in Latin America, Africa and Asia. These are designed to undertake deep action research in order to develop methodologies for (a) Local Impact and (b) Impact at Scale, and thus provide the foundation for an initiative that generates measurable change that can be implemented at scale.

(a) Local Impact Learning Actions

These are pilot initiatives that will be undertaken in the cities of Banjul (Gambia), Natore and Tarabo (Bangladesh), Nyassia (Senegal), Nasaka (Uganda) that will explore the following:

Women economic empowerment:

- (i) Methods and approaches to assess and address bottlenecks on women access to the local economy
- (ii) Methods to streamline finance to women-led and gender responsive SMEs
- (iii) Identification and catalytic infrastructure (such as markets) to increase economic opportunities

Better places to live that are free of violence and harassment

- (iv) Methods and approaches to identify critical infrastructure investments
- (v) Effective systems for project preparation, financial structuring and de-risking, and financing

Political empowerment

- (vi) Effective approaches to build effective capacity of women leaders of cities, local institutions and communities in leadership and good governance
- (vii) Methods to strengthening the gender inclusion and effectiveness of local administrations through diagnostic assessment, training ,target setting and better regulatory frameworks, planning and budgeting systems

(b) Impact at Scale Learning Actions

These will be undertaken in the Andes sub-region. They will explore the means through which investment priorities identified locally can be aggregated nationally into large scale sectoral investments that can attract development and private finance. They will involve:

- (i) reviewing existing local development plans, identifying investment priorities in each. Developing a national database of local investment priorities, disaggregated by sector
- (ii) developing at least three national portfolio investment offerings that are best associated with the objectives of Women-Led Cities, generating financial feasibility analysis and supporting national mechanisms to de-risk these portfolios utilizing as relevant the UNCDF Local Investment Guarantee Facility, supporting linkages to sources of finance including national development banks

The learning actions will contribute to establishing effective finance ecosystems that direct capital efficiently towards local impact. The ecosystem will benefit by instruments, expertise and knowledge available through the project partners, including IMIF, Local Investment Guarantee Facility, Dual-Key Pipeline, CIF, Blendlab Sandbox for blended finance, EllaImpacta Global Catalytic Fund; as well as instruments availed through participating regional and national development banks (please refer to annex for information)

Learning Actions will build on ongoing interaction with the selected cities and countries and will commence immediately. The Learning Actions will all take place in parallel for a limited duration of 18 months. During this period, Women-Led Cities partners will mobilise the expanded action in over 10 countries and 200 cities, so that the Initiative moves as quickly as possible to scale.

Partnerships:

One of the important interventions of Women Led Cities will be to develop a new coalition and network of gender responsive cities in collaboration with selected female mayors, national and international city networks. The network will promote an exchange of expertise, as well as develop new knowledge and ideas on making cities more inclusive and gender responsive. This will entail producing new research in partnership with think tanks and academia, as well as documenting best practices and lessons originating from the application of financing tools and technical assistance in program countries. Building on this knowledge, the program will focus on advocacy efforts at the global level, especially through inter-governmental processes such as CSW, to promote the agenda and strengthen the network and collective learning.

5. Conclusion:

Women-led Cities is a call for women leaders to stand in solidarity as change makers to accelerate the achievements of the SDGs in cities. The initiative will increase opportunities for women at the local level, which, in turn, will result in establishing new generations of women-led businesses and political leaders. The goal is to ensure that cities are conducive environments where women live, work and thrive with dignity and equality.

6. Annex: Tools to support WLC implementation:

Investment tools:

Women Led Cities will apply a variety of tools including capacity building, diagnostics, and assessment tools as well as investment tools developed by UN Habitat, UNCDF and other partners to properly assess gender inequalities in cities and to design and implement relevant urban investment projects and women SME projects. WLC tool set will include:

- **The Inclusivity Index:** [The index](#) is used for the ranking and selection of municipal investment projects based on their potential benefits for gender equality and inclusion priorities in cities. This is the first tool of its kind to combine investment and inclusion objectives and can help a municipality determine where to invest their funds.
- **The Women's Economic Empowerment Index (WEEI):** [The Index](#) assesses the viability of an investment from a women's economic empowerment perspective. WEEI Indicators are used to evaluate the extent to which businesses and public investment projects contribute to gender equality and women's empowerment.
- **[The International Municipal Investment Fund \(IMIF\):](#)** The IMIF is a unique investment fund that is designed to focus exclusively on supporting cities and local governments, with a particular focus on developing countries, to accelerate the achievement of the SDGs and the Paris Agreement.
- **[The Guarantee Facility for Sustainable Cities:](#)** This guarantee fund from the European Union will be used to support transactions that will pilot and test innovative infrastructure financing solutions that can be taken to scale, specifically in Africa and Southeast Asia.
- **[The Cities Investment Facility \(CIF\):](#)** This funding mechanism and partnership is designed to support investment in small and intermediary cities, as well as develop and deploy innovative financial models. The CIF will play a critical role in advancing sustainable financing at the local/subnational level.
- **[Dual Key Pipeline:](#)** The Dual Key pipeline is a multi-factor analysis that systematically 1) identifies and encourages productive and catalytic investments; 2) Strengthens investments to make them bankable and investment ready; 3) Unlocks access to domestic and international finance for SMEs and revenue generating investments, which have a transformative and measurable impact on the local economy.

10.2 Diagnostic, Assessment and Capacity Building Tools:

- **The City Score Card:** [The score card](#) is used to rank cities based on inclusion criteria and provide guidance to municipalities for bridging the gap between inclusion goals and finance agenda;
- **Gender Responsive Local Economic Assessment (LEA),** The [gender responsive LEA](#) is an important step that allows local actors to assess economic structures and identify major bottlenecks and opportunities to promote women's economic empowerment and their participation in the local economy. It helps to identify major sectors and key institutions that drive women's economic empowerment.
- **Local Government Training Manual on Gender Responsive Local Economic Development:** [The manual](#) aims to increase the capacity of local and regional governments for gender-equitable local economic development policies, interventions and public and private sector investments.

- **Her City:** A [guide](#) for sustainable and inclusive urban planning and design together with girls, including tools on stakeholder engagement, city wide assessment, site specific assessment, analyzing challenges, designing ideas, recommendations for action, action plan, sharing results, and implementation and follow-up.
- **The Public Space Assessment and Public Space Safety Audit:** This [toolkit](#) ensures a demand-driven approach, in which the opportunities for the most deprived neighborhoods and public spaces are maximized. By applying this tool, cities are able to understand the state of their public spaces, specifically the network, distribution, accessibility, quantity and quality of their public spaces. This can be seen in the [case study example done in Kabul](#).
- **Baseline Assessment Report Toolkit:** [Toolkit](#) including municipal assessment methodological tools, outlines for focus groups (dedicated to public opinion on municipal delivery), and tools in support of gender analysis.
- **Gender and City Resilience Profiling Tool (CRPT) and The Gender Equality Enhancer (GEE):** The [GEE](#) firstly explores the links between the issue in focus (i.e. Gender, Climate Action, Humanitarian Action), urban development and resilience, before detailing the specific indicators from the [CRPT](#) that can be applied to obtain a snapshot of the city from a gender perspective.

10.3 Sector Specific Tools and Guidelines:

- **The Gender Sensitive Mini-Bus Services and Transport Infrastructure for African Cities Toolkit:** provides minimum standard guidelines and practical tools for creating safer and more accessible public transportation systems for women in African cities. The Toolkit specifically provides vital information on improving existing management policies and practices, and includes case studies using the [Mobility of Care Study, and the Gender Equity Assessment \(GEA\)](#).
- **Gender Issue Guides:** Including guidelines on [Gender Responsive Urban Basic Services](#), [Gender Responsive Urban Economy](#), [Housing and Slum Upgrading](#), [Urban Planning and Design](#), and [Gender Responsive Urban Research and Capacity Development](#). These aid practitioners in applying a gender lens across all urban programs and infrastructure projects, from improving baseline data collection, disaggregated by gender, to capacity building and practical advice for implementation.