

## **Interactive discussions: Human settlements and job creation**

Submitted by Redwood Mary "Mary Rose Kaczorowski"

CSD-13, 12 April 2005

If there is no job creation and subsequently no job security for workers, workers, especially women, cannot pay for rents or purchase homes or land.

### Recommendations:

1. the women's caucus recommendation is that there be a gender rights approach to job creation which should include women's equal access to credit (as outlined in CSD-12 paragraph 175) and be recognized as one of the pre-conditions to solving the issues of job creation.
2. Asking governments to consider grassroots women's initiatives. For example: Women's savings and credit groups in India have mobilized their own savings to provide loans for one another. These groups are organized into federation that has the ability to leverage bulk loans from banks.
3. Enable ongoing dialogue with authorities, rather than one time consultations, as means to addressing both practical and strategic gender needs of women. In cases where grassroots women have succeeded in bringing about changes in their living environments it has been the result of ongoing negotiations and partnerships with local/national authorities
4. In addition to the benefits in having access and control over a financial resource base, savings and credit groups are also the unit through which women start organizing to address development issues in their settlements such as access to electricity, water supply, health care, schools, etc.
5. At Habitat II in Istanbul (1996) it was emphasized that governments cannot handle problems of human settlements alone, so we are happy to hear that Major Groups will be welcomed to CSD-13 dialogues

1.