

A black and white photograph of four hands, two on the left and two on the right, positioned to form a triangular shape that resembles a house. The fingers of the top two hands meet at the top, while the fingers of the bottom two hands meet at the bottom. The background is plain white.

# WOMEN AND HOUSING

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*Towards inclusive Cities*



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UN  HABITAT



## **WOMEN AND HOUSING: TOWARDS INCLUSIVE CITIES**

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## Executive Summary

This publication explores the complex terrain of diverse women's unrealized right to adequate housing and the consequent negative implications for urban sustainability. It underlines the often under-acknowledged relationship between diverse women and the home, and it identifies a number of key areas that impede diverse women from enjoying their right to adequate housing. It introduces the conceptual framework of an *intersectional analysis* as a gender and diversity-inclusive way to examine and assess housing policies and processes so that the right to adequate housing, protection from forced evictions and sustainable human settlements may one day become a reality for *all* women and men.

Chapter One describes the importance of the human rights-based approach to housing to UN-Habitat and its global mandate. It briefly outlines the powers, privileges and disadvantages that shape housing policies and processes and it shows how these are also tied to and reinforce gender inequality as well as intersecting discriminations based on other social relations. It elaborates the lack of diverse women's rights to land, property and housing and how General Comments 4 (1991) and 7 (1997) are critical for the realization of the rights-based approach to housing for women and men alike. UN-Habitat's Global Housing Strategy 2025 is described as a collaborative global

movement towards adequate housing for all, with the potential to challenge the current trend of the proliferation of informal settlements and slums, which are the most visible manifestations of multiple and concurrent violations of the right to adequate housing.

Chapter Two briefly traces the discussions and critiques about and between women's rights, gender equality, and human rights as well as how they play out in the international legal framework related to women's right to adequate housing. It clarifies the idea of difference not only between women and men but between women and women. It introduces the concept of *intersectionality* as a more nuanced feminist theory and analytical lens to explore intersecting discriminations and disadvantage in housing and other aspects of diverse women's lives. Chapter Two also includes the outcomes of recent research on intersectionality and housing in the United States and ends with some guidelines for the use of intersectionality as an analytical tool for housing policy, programmes and practice.

Chapter Three examines the gender gaps in housing policies and the lack of a gender analysis in housing policies overall. It looks at examples from Latin America and the World Bank's proposal for a housing policy for Haiti which does not address

## Executive Summary *continued*

poverty and gender discrimination. It includes two case studies that document efforts to address multiple discriminations in access to housing and finance. The case study from La Paz, Bolivia shows how low-income migrant indigenous women empowered with knowledge about laws and regulations can change national legislation to get legal title to their homes in the names of both spouses. The second case study outlines the need for a greater focus on housing access and credit for marginalized women in some Arab countries. It concludes by identifying two major gender gaps in housing policies and processes - the reality of changing families and households and the growth of women-headed families in cities and in slums as well as the need for the collection and use of disaggregated data on a number of variables to inform housing policies, programmes and practice.

Chapter Four highlights the links between gender-based violence and its intimate ties to housing or the lack thereof. It explores this endemic abuse of women and girls not only from the perspective of domestic or partner violence but also from the perspective of women's and girls' vulnerability to sexual assault due to inadequate and inappropriate infrastructure and services, including how poverty

increases women and girls' vulnerability to transactional sex and HIV-AIDS. The case study of the Atira Women's Resource Society from Metro Vancouver illustrates how an intersectional analysis provides a range of housing options and services for women and girls dealing with the multiple impacts of violence against women and girls and the accompanying problems of substance use.

Chapter Five briefly raises the question of how to obtain housing and what options exist for low-income women. It does not delve into the larger discussions and arguments about housing finance as these are amply addressed in numerous UN-Habitat publications. It presents instead an in-depth look at Brazil's new, innovative and inclusive mass housing programme based on the principle of addressing multiple and intersecting discriminations. The chapter also looks at the experience of shack dwellers organizing for security of land, tenure and housing for low-income women-headed households in Namibia. The case study from Nepal unequivocally demonstrates that it is possible for women in communities to leverage loans from banks for housing with the assistance of NGOs and gender-sensitive local governments.

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