

SYNOPSIS

Mainstreaming Gender in Urban Housing

SUMMARY OF AN IDB TECHNICAL NOTE ON GENDER ISSUES IN URBAN HOUSING PROJECTS ¹



Introduction

Latin America and the Caribbean (LAC) have seen an increase in the number of poor households in temporary urban settlements characterized by informal land tenure. That increase provides the context for a serious problem for the region's women, whether in couples or as single heads of household: gender inequality in home ownership caused by women's disproportionately low access to land title.

The technical note summarized here provides guidance for project managers and policy makers on how to embed the gender perspective in urban housing projects in LAC. It reviews gender equality challenges that should be taken into account when designing policies or projects and identifies ways to meet those challenges, which project managers can adapt to promote gender equality or reduce gender risks. The summary ends with lists of important questions to answer during the project cycle and of indicators to monitor and evaluate projects' gender-related results.

Context

Secure housing is a minimum condition for the economic and social well-being of women and their children, and for lowering their vulnerability to violence and forced dislocation. Secure property rights can improve household decision making, women's access to income (through rental, sale, use of the home as collateral, and access to employment), distribution of income, and the role and status of women within the household and in the community.

Projects that legalize rights to real property in urban settings (housing projects) are designed to formalize private ownership by granting individual and joint titles (to spouses or siblings, for example). But if those projects fail to provide women with secure title to their dwelling, they may exacerbate gender inequality by preventing women from obtaining credit needed for their business, keeping them from pursuing productive home-based activities, and reduce their leverage in dealing with an abusive spouse. But it is in the area of

1. "Vivienda en el Medio Urbano" (Technical Note 4, Inter-American Development Bank, Washington, DC, January 2015) is one of a series of sector-specific technical notes that have been developed as practical guides to support implementation of IDB's Operational Policy on Gender Equality (GN-2531-10), adopted in 2010.

property rights per se that housing operations carry the most promise and risk for women—for example, in cases where the property belongs to a couple but the project conveys title only to the male member, or where the property is jointly owned (often by the children of a person living or dead) and only the males are named in the deeds. In such cases women and their children may lose access to housing through divorce, abandonment, or death of the male who holds title to the property.

Factors contributing to gender differences in ownership of housing

Legal barriers. Laws in most countries of the region guarantee equal rights for men and women. But in several countries (Chile, for example), civil codes limit the property rights of married women unless the couple explicitly elects another regime. Of greater impact is the fact that women (particularly indigenous women) often lack official identity documents, which they need to record property in their name, to inherit, and to access basic services, including financial services.

Tendency to favor men in housing and resettlement programs.

Because men are generally viewed by their families as the head of the household, government housing and resettlement programs too often register property in the the man's name alone. Resettlement projects can pose risks to women and their children if planned without women's participation. The razing of slums and subsequent relocation of residents may not only eliminate dwellings but also disrupt the small businesses from which many poor women derive their livelihoods, break apart community support groups and networks upon which women are particularly likely to rely, and interfere with women's access to social services. Furthermore, gender inequalities tend to worsen in situations of tension or crisis, increasing women's vulnerability to violence. Women often have lower levels of education than men, are less mobile (e.g., because they must care for children or the elderly), and often are responsible for procuring food, fuel, and water—all of which make it more difficult for them to adapt to new circumstances.

Lack of awareness among women of their housing-related rights. Many women are unaware that they enjoy equal rights under law, leaving them vulnerable to practices and customs that put them at a disadvantage. For a variety of reasons, including constrained mobility and lower rates of literacy and proficiency in the official or dominant language, women

tend to be less exposed to information about social programs that may benefit them. That information, moreover, seldom broaches gender issues or women's rights.

Cultural preferences toward men with respect to inheritance.

Even in the absence of formal discrimination, aspects of male-dominated culture may disfavor women. For example, women often feel inclined or obliged to leave their property to male family members in deference to norms that define the transfer of land through a male line.

Gender bias in the housing market.

Gender inequalities in the labor market, in income, and in access to credit make it harder for women to secure safe and decent housing, while also exposing them disproportionately to poverty and precariousness. Women's lower pay (roughly two-thirds that of men), lower assets, and higher rates of informal employment and unremunerated activity contribute to this difficulty, notably by making them less eligible for credit, which they obtain at roughly half the rate of men.

Characteristics of the disadvantaged groups that contribute to exclusion.

Women belonging to disadvantaged social groups (poor, indigenous, or of African descent) are even more likely than other women to lack education or documentation and more likely not to speak the dominant language, making it even more difficult for them to know and exercise their rights. Indigenous women and those of African descent are even more likely than other women to suffer discrimination. Under such circumstances, the difficulties of being a single head of household; of being widowed, divorced, or separated; or of being a victim of domestic abuse are accentuated, often pushing women and their children into homelessness or forcing them to endure continued abuse.

Lack of institutional capacity to fight exclusion and protect women's rights.

Ingrained attitudes, outmoded but difficult-to-change procedures, and other institutional factors interfere with the practical implementation of principles and policies of equality. Most housing programs pursue set goals (such as distributing a certain number of property titles or resettling dislocated families as quickly as possible), without considering whether the process and procedures are equitable and inclusive. Program personnel may not share the vision of gender equality, understand their own biases, or be fully aware of the obstacles that women face with respect to property rights. Training for program personnel generally does not include gender issues or consideration of patriarchal norms, perpetuating the assumption that a unit of housing has a sin-

gle owner: the head of the household, who is typically male. Limitations and inadequacies in information systems related to home ownership are a major obstacle to gender equality in housing. In many cases it is impossible to disaggregate data by sex. Some household surveys allow only one legal owner or leaseholder to be listed. Such deficiencies make analysis of gender issues difficult or impossible, while also impeding the design and implementation of new initiatives.

Addressing the gender challenges: Proposed measures and actions

Legal barriers. It is essential that housing programs take into account women's disproportionate lack of documentation and ensure that female beneficiaries receive documentation as part of the housing titling process. Programs must also take into account institutional, cultural, and informational barriers to gender equality in housing, including the factors that prevent many women from exercising their rights. Overcoming those barriers may require affirmative action in project design and execution. Examples of such actions include, in addition to providing documentation, designing forms to permit more than one owner to be registered, and taking steps to inform potential beneficiaries—particularly women—about the project, about property rights, and about means of recourse in case of violation of those rights.

Tendency to favor men in housing and resettlement programs. Measures to combat this tendency include taking a sex-disaggregated census of beneficiaries; ensuring that all owners of a given property are counted (spouse or partner, divorcees, widows, sisters); designing forms with enough space for all owners to be identified; training registration and survey personnel in gender issues so that women will not go uncounted or unrecorded; and cooperating with women's groups to inform women of their rights.

Steps to limit the adverse effects of resettlement on women include the following: identifying the circumstances, needs, and priorities of women, especially single heads of household, and separately monitoring the impact of resettlement on women; ensuring that resettlement benefits are extended in the name of both spouses; making plans to restore women's income opportunities lost during resettlement; and including women and women's groups in planning and managing all facets of resettlement projects, including compensation, job creation, and income generation.

Lack of awareness among women of their rights related to housing. Mechanisms to inform female beneficiaries of their rights should include using modes of communication that are most likely to reach women; designing public information efforts that show women as property owners; organizing meetings specifically for women; employing the language that large numbers of women speak (which may not be the dominant language); and working with and through grassroots women's organizations to inform and educate women both about specific housing projects and about rights related to property and housing.

Gender bias in the housing market. Steps to overcome the disadvantages caused by women's lower rates of pay and employment (especially formal employment) include granting subsidies or low-interest loans to low-income households; creating women's credit funds; adopting credit instruments that do not have the practical effect of excluding women (by counting income only from formal employment, for example, or by imposing high asset or down payment requirements); and establishing programs to teach women how about credit and home ownership.

Characteristics of disadvantaged groups that contribute to exclusion. Overcoming the exclusion from housing of women belonging to vulnerable groups requires measures such as these: direct subsidies to low-income families to enable them to improve their home or build a new one; selection criteria that give priority to poor female heads of household; communications adapted to the most-disadvantaged groups (through radio announcements and posters not requiring extensive reading, both using the native language); effective outreach to households and workplaces; stipends for transportation and childcare related to attendance at informational meetings; assistance in obtaining identity documents; and, generally, adapting activities and communications to the circumstances of the target audience (e.g., language, education, and mobility).

Lack of institutional capacity to fight exclusion and protect women's rights. Eliminating gender bias in housing programs requires sustained efforts to increase knowledge and raise awareness about women's rights and the constraints women face (i) among personnel in government agencies responsible for building and improving housing and for expanding home ownership, (ii) among project personnel, and (iii) in the community. Including women in every phase of housing-related projects contributes substantially to the education and sensitization process. Finally, the suc-

cess of future initiatives depends critically on the disaggregation by sex of household survey data and of the data used for monitoring and evaluation. Men and women should be differentiated in reports of project results and outcomes.

Proposed questions to guide gender mainstreaming throughout the project cycle

The full note contains a longer set of questions.

Project phases	Sample questions
Diagnosis	How many beneficiary households in the project area hold title to their land or home? How many are headed by a woman? By a man? By a couple? What obstacles impede the acquisition of title to the home, particularly for women?
Design	What mechanisms are planned for joint property titling? What steps will ensure that married women in two-parent households share title to the property? Are affirmative actions planned to increase home ownership among (or improve the housing conditions of) female heads of household, victims of violence, single women, widows, indigenous women, and women of African descent? In cases of resettlement, have women as well as men been consulted about compensation options and plans for housing construction?
Implementation	Have plans been made to inform women of their rights related to secure housing tenure? Do those plans make use of accessible channels of information?
Monitoring and evaluation	Have indicators been defined to follow up on the proposed gender activities and to measure whether the project promotes gender equality?

Sample indicators for gender mainstreaming in agricultural operations

The full note contains additional indicators.

Output indicators	Outcome indicators
Participation strategies to involve men and women in the phases of the project	Increase in the number and percentage of women/men who participate in community outreach activities
Personnel trained to work on project activities	Increase in the number and percentage of women on the project team
Training workshops on financing options that take into account the circumstances of females heads of household	Increase in the number and percentage of beneficiaries with access to credit to buy land or homes
Prioritization criteria adopted to benefit vulnerable groups	Increase in the ratio of female-headed households with minor children benefitting from the project to total households benefitting from the project
Strategies implemented for rehabilitation or construction of housing that include a gender focus	Increase in the percentage of female beneficiaries who are satisfied with the housing design/improvements
Strategies designed and implemented for titling of land and/or housing that include a gender focus	Increase in the number and percentage of property titles granted to: <ul style="list-style-type: none"> • couples (married, not married) • single women • single men
Informational campaigns with a gender focus on real property ownership	Increase in the number and percentage of women who know their rights related to real property
Mechanisms to prevent or mitigate gender risks in operations of resettlement or formalization of property rights	Increase in the number and percentage of women/men compensated for loss of their property in resettlement or formalization operations
Strategies adopted to ensure that undocumented persons receive benefits under the project	Increase in the number of home owners as a result of the project