

Creating Accountability to Gender in Affordable Housing

A Toolkit for Practical Change



Introduction	03
Scope of the toolkit	04
Integrating gender and affordable housing	05
Gendered barriers and opportunities in accessing affordable housing	06
Embedding gender within affordable housing	08
Internal accountability to gender	09
1. Defining gender and the value it adds to your organisational mission	09
2. Align policies adopting a systems-wide approach	09
3. Ensure space for dialogue and learning	10
External accountability to gender	11
1. Amplify women's voices and integrate the needs of women and girls	11
2. Ensure secure land and property ownership rights	12
3. Support women's livelihoods	13
4. Address safety and security concerns	14
5. Ensure access to essential services	15
6. Foster social cohesion and support networks	16
7. Promote sustainable and resilient housing	17
8. Monitor and evaluate impact	18
Resources	19
Gender mainstreaming	19
Gender and housing	19
Gender funding, financing and investment	19

Front cover image credit: Grand Luvu Estate, Abuja, Nigeria. Millard Fuller Foundation and Reall.

Introduction

The purpose of this Toolkit is to provide a detailed resource that demonstrates gender inclusion in affordable housing delivery within low-income contexts. The resource is a guide for development organisations who are interested in mainstreaming gender, particularly those focused on affordable housing.

Across Africa and Asia, affordable housing markets are in crisis, resulting in extreme housing deficits. Partnering with in-country housing developers, finance and research specialists, UK-based **Reall** invests in urban, green, resilient, gender-sensitive affordable housing. To demonstrate what is possible, Reall collects evidence and builds knowledge, and advocates for market change that scales housing delivery. Since 1990, Reall has invested over £90m in affordable housing work across 22 countries, providing more than 730,000 people with new or improved homes.

The University of Warwick creates impactful research through prioritising the crucial role of research partnerships and collaborations. The University's

department of Politics and International Studies (PAIS) has a longstanding reputation for research in areas that complement Reall's core mission including work on gender and development and global sustainability issues. The opportunity to engage with Reall in supporting their efforts to better embed a gender lens within their operations and fundraising ambitions, aligned with the ambitions of Warwick researchers (Natalie Rothwell and Juanita Elias) to uncover new pathways to impact for their research into gender equality, housing and international development.

Accelerated Knowledge Transfer (AKT)¹ projects are funded by Innovate UK, the UK's national innovation agency, to enable University researchers and

academics to share knowledge with organisations and ensure that innovation and best practice can be achieved. The AKT between Reall and the University of Warwick had the following goals:

- › To evaluate Reall's approach to gender and embed best practice drawn from academic and policy research.
- › To synthesise Reall's experiences and expertise in relation to gender.
- › To begin the process of considering how gender and affordable housing intersect with other priority areas, such as the need for green and affordable housing within the African and Asian countries in which Reall operates.

¹ UKRI. Accelerated Knowledge Transfer. Innovate UK.

Scope of the toolkit



Image credits: Safiya Homes, Faisalabad, Pakistan. Reall and AMC

We highlight the value of applying a gender lens which can demonstrate the ways in which women face inequitable housing access. The Toolkit provides recommendations for embedding gender within organisational policy and practice, focusing on internal and external processes.

This work draws upon case studies from Reall's country programs across Pakistan, Nepal and Kenya, and their affordable housing initiatives. Though the focus is on Africa and Asia, many of the findings and recommendations

have broader relevance due to disadvantages women face when accessing affordable housing across the globe. We recognise the complexity inherent at the gender-affordable housing intersection and that challenges cannot be

solved by one or two organisations alone. We therefore aim for this Toolkit to be a starting point for further discussions, to promote a cohesive sector-wide approach for mainstreaming gender within affordable housing.

Integrating gender and affordable housing

Gender is a social construct that categories societal roles, behaviours and expectations, and typically assigns certain characteristics to men, women and gender diverse people. As such, gender roles and relationships are often in flux and norms relating to gender roles can be harmful or advantageous to certain groups.

Women and girls, however, have frequently been overlooked as part of development approaches, leading to unequal outcomes and overlapping inequalities. A gender lens helps to identify different experiences of women, men and gender diverse people, and can lead to increased equitable decision making in policy and programmatic responses.

Affordable housing is generally defined as that which is adequate in quality and location and does not cost so much that it prohibits its occupants from meeting other basic living costs or threatens their enjoyments of basic human rights². UN-Habitat, as the United Nations' shelter/housing related agency, defines housing as being affordable if 30% or less of net

household income is spent on housing costs. This Toolkit focuses on affordable housing approaches that are generally market-led, with an emphasis on entry points for low-income households and communities, including homeownership, rental solutions, 'rent to buy' and part-ownership models.



Image credits: Bukalango, Uganda. Reall and Smart Havens

² UN Habitat. 2019. The Global Housing Affordability Challenge.

Gendered barriers and opportunities in affordable housing

Affordable housing is a highly gendered concern. Owning a home can be transformational, but certain genders are denied equitable access for a myriad of reasons:

Women's access to housing can be hampered by *legal and customary regimes* that default to male property and land ownership, leaving women vulnerable³. This includes allocation of property to male family in instances of divorce and inheritance.

Gender roles often result in women being primary caregivers. This time spent caring for others can limit women's ability to earn income, reducing her earning capacity, making homeownership and renting untenable⁴.

Despite its profound gendered implications, the field of affordable housing has traditionally been approached in a *gender-blind* manner. Such an approach has meant that gender inequalities are undocumented, and unaddressed.

Despite the challenges, access to affordable housing holds much promise for addressing gender equality and women's empowerment:

Secure land and home ownership enhances the *social position and financial security* of women. It also provides women with a transferable asset, aiding economic security for her and her children⁵.

Being housed in safe, adequate and affordable housing can *reduce exposure to health hazards* such as overcrowding and unsanitary conditions, which leave women and girls susceptible to water-borne and communicable diseases.

Stable housing positively impacts physical, cognitive and emotional development. As a result, children, particularly girls, are more likely to attend school regularly and *perform better academically*⁶.

Accessing affordable housing contributes to safety and wellbeing. Women who are property owners and tenure holders have greater capacity to end violent relationships, and experience *decreased domestic violence risk*⁷.

When women own property, they may use this for home-run businesses and *entrepreneurship* activities, due to decreased risk of eviction as compared to living in informal settlements⁸.



Image credits: Zima Homes, Nairobi, Kenya. Reall and Buildher.

These issues and opportunities have acted as a catalyst for increased attention on women's access to and experiences of affordable housing. In 2020, UN Women⁹ highlighted the need for a much greater understanding of what enables and constrains women's access to diverse types of housing, including that provided by the market. Academics Caroline Moser¹⁰, Carmen Deere and Cheryl Doss¹¹ have investigated women's access to housing as an asset that can have a transformative impact on women's role and position within the household and on economic productivity more broadly. Adding a gender lens to housing 'in practice' is seen in organisations such as Reall, Habitat for Humanity and larger institutions such as UN-Habitat.



Image credits: Zima Homes, Nairobi, Kenya. Reall and Buildher.

³ World Bank Group. 2018. Gender Gaps in Property Ownership in Sub-Saharan Africa.

⁴ UN Habitat and UN Women. 2020. Harsh Realities: Marginalised Women in Cities of the Developing World.

⁵ Agarwal and Panda. 2007. Toward Freedom from Domestic Violence: The Neglected Obvious. Journal of Human Development, 8(3).

⁶ Habitat for Humanity. 2021. How does housing affect children's education?

⁷ Cities Alliance. 2021. Housing as a Means to Fight Violence Against Women.

⁸ World Bank Blogs. 2018. HER HOME: Housing finance for women in Africa, an untapped market for the housing sector

⁹ UN Habitat and UN Women. 2020. Harsh Realities: Marginalised Women in Cities of the Developing World.

¹⁰ Moser. 2015. Gender, Asset Accumulation and Just Cities. Routledge, London.

¹¹ Deere and Doss. 2006. Gender and the Distribution of Wealth in Developing Countries. United Nations University.

Embedding gender within affordable housing



Image credits: Nepal. Reall

In order to align organisational processes to gender best practice, internal and external accountability must be considered. This understanding of accountability to gender is adapted from academic work by Ebrahim¹² and Najam¹³, who explore the need

for development organisations to consider how their work relates to both internal accountability (how an organisation's policies, practices and procedures contribute to its core mission and the achievement of changes to people's lives) and external accountability (how

the strengthening of internal approaches benefits interactions with external stakeholders). These considerations can help to amplify the voices of women and girls in organisational processes.

Internal accountability to gender

Often, organisations consider their internal accountability to gender after deciding upon programme and external relations priorities. It is important for organisations to look inwards at their own internal processes thereby ensuring that they reduce the gap between rhetoric and reality when it comes to gender issues.

There is no one size fits all approach to integrating gender within organisations. The following suggestions and examples explore work Reall has done to mainstream gender inclusion internally and outlines key considerations for closing the gender equality gap.

1. Defining gender and the value it adds to your organisational mission

The concept of gender is contested and ever-changing. While it is considered best practice to approach development via a gender lens, i.e. one that considers the needs of women, men and those of diverse genders, it is important to think about this contextually and what this means for the organisation and sector in which it operates. In terms of the affordable housing sector, for example, there are suggestions that female-headed households are one group facing challenges in terms of homeownership. This

may mean, therefore, that a gender lens concentrates research and practices on understanding and responding to the needs of these groups. But it is, nonetheless, important to remember that a gender lens includes all genders - men and boys may also face gendered forms of disadvantage.

When thinking about priority areas, consider how your organisation's mission aims to solve the housing challenges for priority groups and the ramifications of achieving or not achieving this mission. Mission-led

approaches to gender equality and women's empowerment can also be successful. For example, in recognising the significant links between gender and climate priorities, Reall has adopted a 'double mainstreaming' approach to gender and climate. Their Green Affordable Housing Finance initiative will aim to deploy financial guarantees to unlock mortgage and green construction finance in Kenya, with a particular focus on increasing access to housing finance for women.

2. Align policies adopting a systems-wide approach

Organisations working in international development deploy a range of policies to support mission delivery. These policies often align with the wider legal and regulatory environment to ensure compliance. They also include voluntary private sector initiatives aimed at driving change. One such initiative that

those involved in housing financing need to be equipped to engage with is the 2X Challenge¹⁴. The criteria provides a global standard for gender finance, and is used by hundreds of companies and investors worldwide. The 2X Criteria is a public good and can be used by anyone in the market to set

their own targets, and self-report on their alignment. This has provided a valuable framework through which Reall and other actors can continually review their internal policies and ensure alignment with emerging gender-focused standards.

¹² Ebrahim. 2003. Accountability In Practice: Mechanisms for NGOs. World Development, 31(5).

¹³ Najam. 1996. NGO Accountability: A Conceptual Framework. Development Policy review, 14(4).

¹⁴ The 2x Challenge. 2018. Invest in women. Invest in the world.

Policy	Expected elements
Investment Policy	<ul style="list-style-type: none"> › Consider gender at all stages of the investment cycle, including assessment of whether investors/investees meet 2x Criteria. › Ensure that groups making investment decisions include diverse gender representation, and specific expertise on the gender impact of investments and investees, seeking external support where necessary.
Procurement Policy	<ul style="list-style-type: none"> › Consider gender at each stage of the procurement cycle, prioritising suppliers that are women-led and/or women-focused and support investees to implement a similar approach. › Consider how to strengthen the capabilities of women and girls to become involved in the supply and construction of affordable housing, for example, through supporting organisations that train and employ female construction workers.
Risk Management Policy	<ul style="list-style-type: none"> › Deploy a 'do no harm' approach that includes potential, intended, and unintended consequences for gender equity. For example, when specific groups could benefit or be disadvantaged by projects, this should be assessed and included in the risk register. › The risk register should consider gender-based violence and sexual harassment (GBVH) as a salient risk for staff, partners, investees, and wider stakeholders. › If engagement with external stakeholders may pose risks to women and girls, then steps should be taken to isolate and mitigate these where possible, which may include retracting engagement with an organisation.
Safeguarding Policy	<ul style="list-style-type: none"> › Consider how survivors of sexual harassment are supported in terms of grievance and complaints procedures. Women and other survivors of sexual harassment should receive survivor-centered support and investigation procedures. › All staff should receive training in gender-based violence and sexual harassment (GBVH), and companies should ensure suppliers and investees put in place similar arrangements.

3. Ensure space for dialogue and learning

Organisations should recognise that achieving gender equality and strengthening the capabilities of women and girls is not a linear and straightforward process. There may be obstacles at an

organisational level and in terms of how work is conducted in-country. It is therefore important to build in moments of learning and reflection. Initiatives such as the 2X Challenge¹⁵ recommend

organisational transparency around both successes and failures, in part to document the participation of multiple genders throughout project design, implementation and evaluation.

¹⁵ The 2x Challenge. 2018. Invest in women. Invest in the world.

External accountability to gender

External accountability explores how organisations are accountable to communities that they serve (especially women and girls). This Toolkit identifies eight key recommendations for embedding gender in external accountability, using examples from Reall's current work which documents the steps taken to embed this approach. Also included are suggested questions which could be added to existing housing project identification, design and assessment tools.

1. Amplify women's voices and integrate the needs of women and girls

Recommendation:

Involve women in the planning and decision-making processes to ensure that affordable housing solutions are tailored to their specific needs and preferences

Example from Reall's Work:

Reall's investment in Zima Homes with a women-led housing developer in Nairobi, Kenya, is supporting the construction of 137 homes combining climate-smart and gender-sensitive design. Zima Homes prioritises women at all stages of project conceptualisation and implementation, including using female construction labourers and adapting worksite practices to align with the needs of female workers. Additionally, currently 67% of homes sold to date are owned by women (11% as joint ownership with men, 56% as sole female ownership)

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

How have voices from the project's target groups been captured and used to inform project design, particularly those of women?

When women and marginalised groups are involved in project design, their needs can be understood and catered for.

How have women, including partner staff and voices of women from the project's target groups, contributed to the project's design?

There can be male bias within the housing and construction sector. Organisations can affect this by involving female staff, especially at the leadership level.

To what extent is a marketing & sales strategy developed that understands and focuses on the project's target market, and does this involve women in both its design and targeting?

Women may want to understand gender-sensitive financing options available and if the housing development has access to schools, healthcare facilities and employment. Communicating these issues will increase sales to women.

How does the project go beyond what is offered by the wider market in terms of targeting and catering to women?

Women can be excluded from market-provided housing in terms of rental, part and full ownership. Therefore, it is important to consider enablers and inhibitors within these various market segments and tailor solutions accordingly.



Image credits: Zima Homes, Nairobi, Kenya. Reall and Buildx.



Image credits: Sue-e-asal, Lahore, Pakistan. Reall and AMC

2. Ensure Secure Land and Property Ownership Rights

Recommendation:

Implement policies and programmes that provide women with secure land tenure and property rights, ensuring their long-term stability and protection.

Example from Reall's Work:

In recent years, Reall has prioritised land titles for women across new projects, recognising that different political and social contexts make this easier in some countries than others. Between 2019 and 2023, 40% of Reall's homes had women named as the sole or joint owner, in 2023 this ranged from 15% in Pakistan to 63% in Kenya. Looking forward, Reall's future Green Affordable Housing Finance¹⁶ initiative in Kenya will specifically prioritise increasing access to housing finance for women.

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

How has the project sought to strengthen the rights of women and girls to their homes, particularly on the death or divorce of a husband/father?

Customary property rights can default to male ownership, which can leave women in a vulnerable position in case of death or divorce. Developers should consider this and then housing finance agreements can mandate joint ownership.

How has the project increased women's access to housing finance from banks and other mortgage/ loan providers?

Women are generally disadvantaged when it comes to access to housing microfinance because they are not considered creditworthy by banks and microfinance lenders.

¹⁶ Reall. 2024. Green Affordable Housing Finance

3. Support Women's Livelihoods

Recommendation:

Consider how homes foster women's economic empowerment, which could include spaces for women-led business activities, community rules that do not restrict common income generating practices, or use of female suppliers or labourers in construction.

Example from Reall's Work:

Through Reall's partner Lumanti in Nepal, women have been able to access affordable housing and gain training that supported them in setting up businesses and home enterprises. This generated additional income for their households, and also strengthened women's ability to repay housing loans. Women were also able to achieve other empowerment goals, taking on leadership positions to support other women within the community.

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

What income groups will the project impact indirectly through supply chains and new opportunities generated as a result of the project, and what proportion are expected to be women?

Women-led businesses often face challenges in supply chains due to discrimination and high entry costs. The 2x challenge seeks to prioritise women-led, women-focused businesses at all stages of the supply chain.

How have women contributed to the project's construction and delivery?

Women can be underrepresented in the construction sector despite the huge contributions they can make. Developers can ensure women's equal representation and train women in building and to support their access to leadership roles across the housing supply chain.

To what extent are there local opportunities for employment near to the project, including for women?

Women may wish to work near the home to combine paid and unpaid work responsibilities.



Image credits: Kathmandu, Nepal. Reall and Lumanti

4. Address Safety and Security Concerns

Recommendation:

Designing housing projects that prioritise the safety and security of women and girls, including well-lit public spaces, secure entrances, and community policing initiatives.

Example from Reall's Work:

In Pakistan, Reall's partnership with AMC led to the construction of the Safiya Homes development in Faisalabad. The design of this site, which includes a gated entrance and full-time security, has led to increased feelings of safety and wellbeing for women and their families. Homes on the site surround communal green spaces and children can play without worries for their safety. This enables families to spend quality time together and interact with neighbours to develop social cohesion and friendship.

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

What is the overall quality of the urban environment created by the project?

Secure urban environments increase safety of all residents. For example, well-lit pavements can help all people, but especially women, feel safe when walking at night, and may reduce street violence.

To what extent have unintended consequences of the project been considered, particularly for women, girls and marginalised groups?

Without sufficient gender analysis at all stages of project design and implementation, unintended consequences for women and girls may not be considered.



Image credits: Safiya Homes, Faisalabad, Pakistan. Reall and AMC

5. Ensure Access to Essential Services

Recommendation:

Ensure that affordable housing projects are located near essential services such as schools, healthcare facilities and childcare centres, and provide on-site services where necessary.

Example from Reall's Work:

Well-planned homes can mean access to well-planned and available infrastructure and facilities, which also take on board the needs of women and girls. One example of this is Reall's work in Kenya. Homes built via the Ngumo Mbega project have toilets for each household and additional space where families can grow vegetables. Women often depend on such spaces for feeding their families and generating additional income¹⁷.

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

To what extent are there affordable education and healthcare facilities near to the project?

Housing and education can be expensive outcomings in low-income contexts. If education facilities are expensive, households may choose to prioritise boys over girls. Furthermore, lack of facilities overall will increase women's travel burden as they often have to take children between home and school, home and surgeries etc.

How effective/efficient is the transport infrastructure local to the project?

Women may rely on public transport so lack of infrastructure impacts their ability to work and combine with unpaid responsibilities within the household e.g. travel to work and school as above.

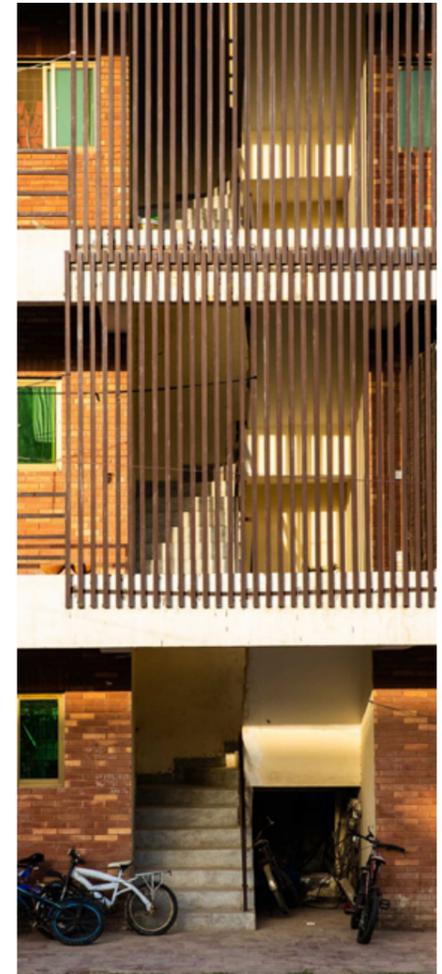


Image credits: Pakistan. J. Miller on behalf of Reall.



Image credits: Kenya. J. Miller on behalf of Reall

¹⁷ Reall. 2021. How Affordable Homes Foster a Sense of Security and Mental Wellbeing.

6. Foster Social Cohesion and Support Networks

Recommendation:

Develop community spaces and programmes that foster social cohesion and support networks among women, enhancing their sense of community and mutual support.

Example from Reall's Work:

As well as building houses, Reall places a high importance on building communities. Through their Pakistani partner AMC, Reall have supported a number of housing developments targeted at low-income residents in urban areas. These developments include space left specifically for community buildings. On AMC's oldest project, in Faisalabad, the community facilities available are a mosque, shops, a junior school, and a senior school which is currently under construction. As a result of these local spaces, and the communities that have developed around them, Reall has found that women living on the estate suffer from lower levels of loneliness than at their previous homes. Women in focus group discussions and individual interviews described the feeling of safety that the estate offers themselves and their children, as well as their happiness at now being able to leave their homes unaccompanied and the resultant drop in isolation.

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

To what extent will the project specifically focus on delivering benefits, products and services that support women and girls, and drive gender equity?

The 2x challenge recommends project design and implementation ensures the well-being of women and girls - including how projects impact health, education and employment outcomes.

What is the overall quality of the urban environment created by the project, and does it encourage community interaction?

Social cohesion and security is beneficial for men, women and gender-diverse people. Well-designed housing sites can aid with this and communal areas so that households can socialise and benefit from green spaces and exercise.



Image credits: Safiya Homes, Faisalabad, Pakistan. Reall and AMC

7. Promote Sustainable and Resilient Housing

Recommendation:

Use sustainable building materials and techniques to create affordable, resilient housing that can withstand local environmental challenges, benefiting women who are often most affected by climate change and natural disasters.

Example from Reall's Work:

In Kenya, Reall is pioneering Green Affordable Housing Finance (GAHF), a new financial instrument that will leverage international green finance in the form of guarantees to support a significant scaling of green housing construction and mortgage finance. By incentivising green construction and female ownership, women's access to green, affordable housing will increase and benefit community well-being, health and educational outcomes.

Embedding Recommendation:

Reall aims to integrate the following questions into the standardised design templates used for all new housing projects:

To what extent does the project actively minimise its carbon footprint? (e.g. during construction, occupancy, etc.)

Building homes is highly carbon intensive so opportunities for reduction should be considered at all stages of the project cycle.

How the project contributes to climate change adaptation and resilience

Women are impacted by climate change in differing ways to men, therefore, adaptation and mitigation strategies should be accompanied by gender analysis.

How the project innovates in the market in terms of green designs, materials and technology

Green and affordable housing design and delivery is finding new solutions apace. Developers and finance mechanisms should be aware of these and the gender implications in their implementation.



Image credits: Nigeria. J. Miller on behalf of Reall



Image credits: Grand Luvu Estate, Abuja, Nigeria. Millard Fuller Foundation and Reall.

8. Monitor and Evaluate Impact

Recommendation:

Establish robust monitoring and evaluation systems to assess the impact of housing projects on women and girls, using the data to inform future projects and policy decisions.

Example from Reall's Work:

Reall has developed several monitoring frameworks that mainstream gender. One of these is a comprehensive survey tool to better understand housing and well-being outcomes for residents in Reall's housing developments. The survey responses are disaggregated according to gender, this helps Reall to identify barriers and opportunities that women and girls face.

Embedding Recommendation:

Tools have been adapted to ensure that standardised and project-specific gender indicators are embedded from project inception. These Indicators stress the need for gender analysis to capture key issues as well as the involvement of women and girls at all stages of indicator design, implementation and evaluation. Reall's current results framework includes several gendered assessment criteria:

- › The proportion of title deeds in women's name or joint names.
- › Whether community design plans explicitly incorporate safety and security, particularly for women and girls.
- › A requirement for partners existing and new to incorporate safety and security, particularly for women and girls.

Climate and gender are deeply interlinked, and both are vital considerations in successful delivery of affordable housing. Based on the success of the work to date, Reall and University of Warwick are building a longer-term partnership focused on identifying and delivering best practice on the combination of gender and climate issues within affordable housing through a 'double mainstreaming' approach.



Image credits: Safiya Homes, Faisalabad, Pakistan. Reall and AMC

Resources

Gender Mainstreaming:

Gender mainstreaming is a key pillar of the 'Gender and Development' (GAD) paradigm, which is a mainstay of development thought and practice. The broad goal of GAD is to ensure that gender is considered and integrated as part of all policies and programmes.

Monitoring and evaluation should track effectiveness of mainstreaming processes and ensure these continue to meet the needs of all genders. Resources highlighting these aspects are included below, including specific gender mainstreaming considerations for housing and the urban, where these are available.

UN Women. 2020. Gender Mainstreaming: A Global Strategy For Achieving Gender Equality & The Empowerment Of Women And Girls.

UN Inter-Agency Network on Women and Gender Equality (IANWGE). 2021. Repository on Gender Mainstreaming Policies in the United Nations System.

UN Habitat. 2021. Gender Equality Marker.

Gender and Housing:

This Toolkit concentrates on affordable housing, which can include homeownership and rental, state/public provision of housing as well as improvements to informal and low-income settlements. The following resources focus on this housing approach and gendered concerns and touch upon alternative housing solutions where appropriate.

Global Platform for Sustainable Cities. 2021. Addressing Gender Gaps in Housing Interventions.

UN Habitat. 2013. Housing and Slum Upgrading: Gender Issue Guide.

UN Habitat. 2019. GLTN Gender Strategy (2019–2030): Towards Securing Women's and Girls' Land and Property Rights.

UN Habitat. 2022. UN-HABITAT Policy and Plan for Gender Equality and the Rights of Women in Urban Development and Human Settlements.

Asian Development Bank. 2006. Gender Checklist: Urban Development and Housing.

World Bank Group. 2020. Handbook for Gender-Inclusive Urban Planning and Design.

IFC. 2019. Her Home: Housing Financing for Women.

Gender funding, financing and investment:

Many organisations are looking to raise funds and investment for work on housing, which can be time and cost-intensive. The following documents highlight the various ways that gender-related projects can be financed, including via fundraising, gender impact investing and international institutions, including DFIs and government funding agencies.

The 2x Challenge. 2018. Invest in women. Invest in the world. [Implementing 2x Challenge].

OECD. 2024. Development finance for gender equality and women's empowerment.

GIIN. 2019. Gender Lens Investing Initiative. [Gender-impact Investing].

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