

EMPOWERING WOMEN AND GIRLS THROUGH AFFORDABLE HOUSING



THE GLOBAL HOUSING CHALLENGE IS GENDERED. ENABLING THE DELIVERY OF AFFORDABLE HOMES IS A UNIQUE OPPORTUNITY TO ADVANCE GENDER EQUALITY AND IMPROVE LIVES.

WHY IS IT A SUSTAINABLE IMPACT?

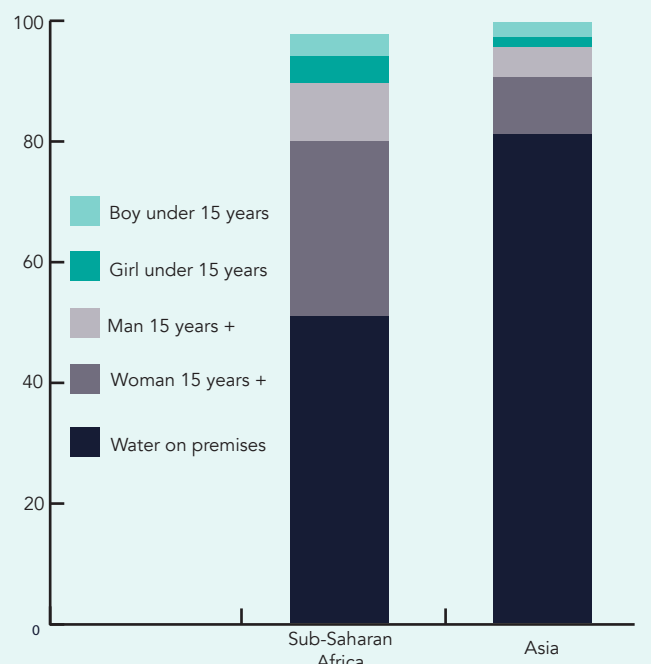
Reall advocates for WASH (realised through affordable housing) as an engine for the social and economic development of women and girls. An in-home clean water supply liberates women from the burden of water collection, improving their health, freeing up time for income generation, and reducing risks of violence. Housing enables girls to perform better at school by improving their health, reducing domestic care duties, and providing a private space to undertake homework.

HOUSING, WOMEN & GIRLS: THE GLOBAL CONTEXT

Residence in low-income urban environments is especially challenging for women and girls. Poor quality housing impacts negatively on health and well-being, increases risk of violence and assault, and diminishes the ability to care for children. For households that lack a supply of clean water on the premises (prevalent throughout Africa and rural Asia), women and girls are often responsible for water collection, an arduous daily task detrimental to health and security.

Good quality, affordable housing delivered with services including clean water, sanitation and energy equips women and girls with better health and an enhanced sense of privacy, comfort and space. This in turn liberates women, girls and marginalised groups to engage in educational attainment, income generation and recreation, improving quality of life and opportunities substantially.

PERSON RESPONSIBLE FOR WATER COLLECTION IN URBAN AFRICA AND ASIA



HOUSING, WOMEN & GIRLS REALL'S BREAKTHROUGHS

- 1 **AFRICA & ASIA** Positively impacted the lives of over 225K women, as a result of improved water provision through Reall affordable housing initiatives.
- 2 **AFRICA & ASIA** Reall's portfolio of housing developers pro-actively includes a large number of female CEOs, sector experts and industry leaders.
- 3 **NEPAL** Proven the viability of targeting housing finance at women by lending to 17 women-only housing cooperatives, all of which demonstrate a 100% repayment rate, proving the commercial as well as the social value of investing in women.
- 4 **AFRICA & ASIA** Significantly advanced female financial inclusion, by ensuring that the majority of Reall housing finance loans are provided directly to women.

HOUSING, WOMEN & GIRLS: REALL'S STRATEGY

WATER, SANITATION & SERVICES

An in-home water supply liberates women and girls from the burden of water collection, freeing up time to engage in employment opportunities and education, reducing the risk of violence and assault, and providing a private space for homework.

Reall ensures that all affordable housing it supports is equipped with functioning services including water and sanitation, electricity, energy, waste collection and access to infrastructure. Reall also advocates for the inclusion of water, sanitation and services in national affordable housing plans and policies, whilst supporting housing development that is culturally sensitive and accessible to people with disabilities.

FINANCIAL INCLUSION

56% of unbanked adults globally are women. Reall contributes towards financial inclusion in Africa and Asia by brokering formal housing finance solutions for low income people, proving the commercial viability for lenders to move 'downmarket'.

Reall also facilitates the direct lending of finance to individual women and female-headed households whenever possible – recognising the necessity of equipping women with access to bank accounts and credit as a gateway to additional financial services.

LAND & PROPERTY OWNERSHIP

While insecure land rights and tenure affect many people globally, more women are impacted than men, typically the

result of systems that favour male ownership.

Reall aspires and advocates for land and housing to be legally owned by women across Africa and Asia. Secure land and home-ownership enhance the social position and financial security of women, while reducing the tolerance of domestic violence. This also equips women with a transferable asset held in their names, that can be leveraged to secure financial services and inherited by their children.

Formal legal and policy reform is essential to advancing the rights of women, and Reall collaborates with all relevant advocacy partners promoting gender issues in African and Asian geographies.