

# SAFE AND SECURE AFFORDABLE HOUSING COMMUNITIES FOR WOMEN AND GIRLS: KEY LEARNINGS AND RECOMMENDATIONS IN AFRICA AND ASIA



**REALL IS AN INVESTOR AND INNOVATOR IN AFFORDABLE HOUSING AND IS UNLOCKING HOUSING SOLUTIONS FOR PEOPLE LIVING ON LOW INCOMES IN URBAN AFRICA AND ASIA**

**SAFE AND SECURE AFFORDABLE HOMES AND THE COMMUNITIES THEY CREATE HAVE A PROFOUND IMPACT ON THE QUALITY OF LIFE FOR EVERYONE, ESPECIALLY WOMEN AND GIRLS.**

## THE GLOBAL HOUSING OPPORTUNITY

At least 1.2 billion people worldwide live in substandard housing, and this number is increasing rapidly in the context of accelerating urban population growth.<sup>1</sup>

An estimated 300 million new homes will be required by 2030 to bridge the global deficit, with the majority concentrated in rapidly urbanising Africa and Asia.

While the challenge is pressing, the opportunity for life and market changing impacts is enormous. Delivering quality, serviced, and affordable housing at scale drives economic growth, job creation and urban resilience – while having profound and sustainable developmental impact.

The impact is often radical for socially excluded groups, who are concentrated in the lower end of the income pyramid. Across Africa and Asia, this typically includes people with disabilities, women and girls, ethnic and religious minorities, migrants, and older people.

Supported by the UK and Swedish governments, Reall is an innovator and investor in affordable housing for the bottom 40% of the income pyramid in urban Africa and Asia. Reall catalyses socioeconomic development through commercially viable and climate-smart US\$10K homes.

## HOUSING AND GENDER

Profound inequalities exist between men and women globally, which women experience in different ways, at different times and in different places and spaces.

In emerging markets, women typically earn less and have weaker job security as they are more likely to work in the informal sector and have the additional responsibilities for unpaid care work within their families. They face mobility constraints from inadequate services and infrastructure, safety and security concerns, and social norms and economic restrictions tying them closer to the home. They are also at high risk of violence, especially gender-based violence, in the home and in public.

When it comes to rights to land and housing, gender equality has been

established in numerous international conventions. The Universal Declaration of Human Rights (1948) specifically addresses the right to housing in article 25.1 stating: “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services...”

Numerous international treaties, principles and global ambitions codify and provide guidance on the right to equality and adequate housing.<sup>2</sup> It is also embedded in the United Nation’s 2015-2030 Sustainable Development Goals – in particular SDG 11 (sustainable cities and communities), SDG 1 (no poverty), SDG 5 (gender equality) and SDG 10 (reduced inequalities).

Despite these rights, insecure and unsafe housing continues to have a disproportionately negative impact on women and girls. Poor quality housing impacts detrimentally on health and well-being, increases risk of violence and assault, and undermines capacities in caring for children, which most often fall to women.

<sup>1</sup> World Bank, ‘Housing for All by 2030’, 2016: <https://www.worldbank.org/en/news/infographic/2016/05/13/housing-for-all-by-2030>.

<sup>2</sup> 1966 International Covenant on Economic, Social and Cultural Rights; 1979 Convention on the Elimination of All Forms of Discrimination Against Women (Articles 14.2 and 15.2); 1989 Convention on the Rights of the Child (Article 27); 2006 Convention on the Rights of Persons with Disabilities (Article 28); 2006 Yogyakarta Principles on Sexual Orientation and Gender Identity (Principle 15); 1991 UN Principles for Older Persons.

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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. It also fundamentally supports women's livelihoods, either through providing for safer home-based economic activities, or safer transport options.

### SAFE AND SECURE AFFORDABLE HOUSING COMMUNITIES

Quality, climate-smart affordable housing communities can change the lives of women and girls in urban Africa and Asia. Reall has invested over US\$70M into affordable housing developments in urban Africa and Asia, creating 78,000 jobs. This has housed 106,000 people on low incomes, of whom 59,000 (55%) are women and girls.

**"I GET BETTER SLEEP AS OUR FAMILY FEELS SAFE AND SECURED. THERE IS NO FEAR OF EVICTION OR DEMOLITION. NO FEAR OF OUR HOUSES GETTING FLOODED WITH WATER OR PEOPLE DYING OF HEAT."**

- LAXMI, HOMEOWNER, MILAN NAGAR PROJECT, INDIA

How women and girls experience safety and security depends on their interests, needs and priorities. A secure and

affordable home positively transforms women's lives across these different contexts, reducing vulnerabilities and mitigating the threat of unsafe spaces. Reall has directly catalysed this in its affordable housing communities, with 70% of women perceiving improvements to the safety and security of their families.<sup>3</sup> These communities become more than a place to live, they are a place to thrive.

Safe and secure affordable housing communities can transform the lives of women and girls through:

- **Access to basic services:**  
Having appropriate services such as clean energy, water and sanitation means a reduction in harm to residents otherwise caused by poor lighting or a lack of sewage management. Such improvements have a significant impact on women and girls as they often spend more time inside the home. Lack of such services means they will also have additional responsibilities which can put them in unsafe places or situations
  - **Reduced vulnerabilities:**  
No longer having to worry about eviction, loss of possessions, or rent increases results in better mental health, with women and their families feeling more secure. It also enables women to focus on their future instead of being consumed by daily survival
  - **Effective planning and infrastructure:**  
Well-planned homes and communities can have a positive impact on household relations and the reduction of violence. Secure fencing and good lighting means
- women and girls can move around without fear. Safe sanitation reduces the prevalence of stagnant water around the home, thereby reducing the risk of diseases and significantly improving children's ability play safely outdoors. By creating safer communities, many of the negative influences that women fear for their families – such as gangs, drugs and crime – are removed, providing women with greater psychological security and peace of mind
  - **Financial inclusion:**  
Securing access to housing finance loans provides women with a foothold in the formal economy and greater financial inclusion. This mechanism has a multiplier effect: by being able to access affordable housing women can achieve empowerment and greater security for themselves and their families. More equitable access to housing finance means greater diversity of homeownership creating greater diversity within communities, and diverse communities often result in more equitable and secure communities. Being able to invest in affordable housing through appropriate financing also has a positive ripple effect, as women are better placed to invest in their communities and their – often community-based – businesses
  - **Housing as an asset:**  
Many women capitalise on their homes and their communities for increased financial stability. Secure land and home ownership enhance the social position and financial security of women, while reducing the tolerance of violence they may face. Being in a safe and secure community enables women to expand their opportunities outside of the home, building new businesses within their communities
  - **Climate-smart:**  
The climate crisis is an existential threat to which the world's urban poor are particularly vulnerable, especially women and girls. Creating climate-smart, resilient affordable housing communities has the potential to lower greenhouse gas emissions and reduce the vulnerability of low-income households to extreme weather events and other environmental threats. Affordable innovations that facilitate effective cooling and heating support healthier environments.



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### CASE STUDY: FINDING SAFETY AND SECURITY IN AN AFFORDABLE HOUSING COMMUNITY – FAISALABAD, PAKISTAN

#### BUSHRA WAS ABLE TO ESCAPE ISOLATION AND PROVIDE A BETTER LIFE FOR HER FAMILY AFTER PURCHASING AN AFFORDABLE HOME



##### Before the move

Bushra and her family previously lived in rented accommodation in Faisalabad city. Her husband was employed as a metal worker and their house was located next to a busy highway. Bushra had difficulty sleeping due to the noise. Living in an area without a community meant that Bushra struggled to get to know any of her neighbours. She feared for her safety and felt unable to leave the house alone. She spent most of her time on her own in the house and suffered from severe loneliness.

Bushra also worried for her children, particularly when they were not in the house or at school. The family were forced to travel long distances to reach a park that the children could safely play in.

##### The opportunity

In 2016, Ansaar Management Company<sup>4</sup> (AMC) came to the area where Bushra lived to market their new housing development, Safiya Homes. Bushra and her husband had never even considered the possibility that they might one day be able to own their own house. After visiting the site and further discussion with AMC, they made the decision to purchase.

##### A new life

The new house has transformed Bushra's life. The estate where the family now live is safe, with a friendly community, and she and the family can sit comfortably outside. Bushra is now confident in leaving the house on her own and has made many friends.

The move also benefitted Bushra's children. Safiya Homes is close to their school with a free bus service. This means that Bushra's children have much more free time to spend on their studies and homework which they would have previously spent travelling.

The houses on the Safiya Homes site surround communal parks shared between around 20 families. Bushra's children can play there without her worrying for their safety. The extra space has allowed Bushra and her husband to spend more free time together and they are able to discuss private matters away from their children. As Bushra describes, "The biggest change that Safiya Homes has made is in my children and me. We are all much happier living here."

### KEY RECOMMENDATIONS AND WAYS FORWARD

**With over 30 years' experience, Reall has fundamentally transformed the lives of 59,000 women and girls in urban Africa and Asia. Now we need to go further and scale up this impact to build genuinely inclusive societies for everyone. All actors in the affordable housing value chain must seize the opportunity to transform markets for women and girls:**

- **Promote minimum standards for accessible and inclusive design in all affordable housing projects**, such as formalised divisions of space and in-home water and sanitation facilities – especially those which support sustainability and climate-smart principles
- **Influence and support African and Asian governments to review laws and policies that impact on access to housing for women**, such as improved property rights and secure tenure, and bringing these into compliance with international human rights standards
- **Facilitate increased access for women to affordable housing finance**, to trigger an upward spiral of development, growth, and poverty reduction
- **Improved disaggregation of housing market and client data by gender**, to improve understanding of access and barriers to housing for women
- **Promote equality principles and standards in the residential construction and urban design sectors in Africa and Asia**, including employment opportunities for women and the shaping of building codes, regulations, and urban plans

<sup>4</sup> A sector leading Pakistani housing developer that Reall has partnered with since 2014. Find out more about the Faisalabad Project on our [data dashboard](#).