

# WOMEN AT THE CENTRE OF THE GREEN AFFORDABLE HOUSING REVOLUTION



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## Across Africa and Asia, affordable housing markets are in crisis.

Lack of investment, poorly targeted policy environments and an absence of housing developers and finance providers has resulted in extreme housing deficits. Around 80% of cities worldwide lack affordable housing options for the majority of their residents.

Without adequate housing supply, households are often forced to live in unsafe, unsanitary homes and environments without access to basic services. For women and girls, this can reduce access to learning, employment and wellbeing opportunities. A 2020 [report](#) by UN Women found that women are overrepresented in slum-like settings in 80% of 59 countries included in their study, the majority of these in Sub-Saharan Africa.

**There is a solution.** Partnering with in-country housing developers, finance and research specialists, **Reall invests in green, resilient, gender-sensitive affordable housing to demonstrate what is possible, collects evidence and builds knowledge, and advocates for market change that scales housing delivery.**

**GLOBALLY,  
1.2 BILLION  
PEOPLE  
LACK  
SOMEWHERE  
DECENT TO  
CALL HOME.**



## OUR IMPACT

**375K** women and girls across 22 countries now have new or improved housing

**13** women-led housing organisations invested in, changing entrenched stereotypes within housing sectors

## DEMONSTRATING WOMEN-LED, WOMEN-FOCUSED HOUSING DELIVERY

Women are benefiting from the green affordable housing revolution occurring globally. In Nigeria, women-led businesses are involved in green housing supply chains and in the examples from Kenya and Uganda below, women lead all stages of green housing design, construction and sales, further boosting their impact in this growing sector.

### Zima Homes, Kenya - gender-sensitive green housing

Reall's investment in [Zima Homes](#), a women-led housing developer in Nairobi, 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. **Female ownership is prioritised and 67% of homes sold to date are owned by women** [1].

### Smart Havens Africa, Uganda - prioritising female-headed households

Houses built by [Smart Havens Africa](#) have significantly improved living conditions for women and girls. Homes are targeted at low-income, single mothers, many of whom have lost their husbands and, according to local custom, have seen the deceased man's family take possession of their homes and title deeds. **Homes are constructed by a 60% female workforce, with aims to increase this to 90%**. The Smart Havens' rent-to-buy scheme has provided a path to home ownership for women unable to qualify for a mortgage.

## EVIDENCING VIABILITY AND IMPACT OF GENDER-SENSITIVE HOUSING

### Market Shaping Indicators

Robust data, evidence and research is key to building the knowledge base required for functioning housing markets. Through the [Market Shaping Indicators](#), Reall and collaborators are seeking to address housing data deficits and use enhanced knowledge to understand women's differing access to and experiences of affordable, green housing. Household surveys and interviews further qualify these gender differences so that we can establish barriers that women face and how these can be overcome.

### Women's barriers to housing finance

In Abuja, Nigeria, Reall worked with local organisations to collect vital data about the housing finance needs of women and men. For women in Abuja, owning a house or affording rent is incompatible with the high levels of female unemployment and traditional norms that default to male property and asset ownership. Low-income males can often borrow from microfinance banks, workplace loans or family and friends. These sources are often not available to women, despite generally demonstrating better repayments of debts and higher levels of savings.

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[1] 11% as joint ownership with men, 56% as sole female ownership.



## ADVOCATING FOR INCREASED FOCUS ON WOMEN IN GREEN AFFORDABLE HOUSING

Reall's advocacy work operates on several levels. We engage with housing organisations to promote best practices in housing delivery, build the case for affordable housing investment to crowd in private sector actors, and lobby policy makers to ensure that regulatory environments are enabling and gender responsive. Overall, we focus on systemic change and ensure that women and girls are at the heart of this.

### Supporting female housing ownership

Reall's evidence work has shown that across the countries in which we work, women's ownership of housing continues to sit far below that of men, particularly in the case of lower income households [2]. This can lead to increased gender-based vulnerabilities, especially if a husband or male relative dies because, in these cases, women and girls may be left without a home of their own. Reall promotes female ownership within all its investments, and working in challenging cultural and legal contexts, **we have achieved 40% female ownership (sole or joint title) over the past five years.**

### System-wide change for women

In Kenya, Reall is pioneering **Green Affordable Housing Finance (GAHF)**, a new financial instrument that is the epitome of a systems-wide, gender-sensitive approach endorsed by The Global Innovation Lab for Climate Finance. Launched in 2022, GAHF is designed to support local financial institutions so that alternative credit assessments can be implemented that meet the borrowing needs of women and other marginalised groups. In turn, women's access to green, affordable housing will increase and low-income communities in Kenya will benefit from housing that is green, climate and gender-responsive.

Efforts such as GAHF demonstrate how housing inequalities can be overturned, women and their wider families can prosper and contribute to a net zero world, which benefits everyone.



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[2] Demographic and Health Survey data (summarised [here](#)) shows that just 2% of lower-income women in urban Pakistan own their home (compared to 66% of men), with large gender gaps in India, Nigeria and Uganda too.

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