



# Reall Group Gender Equality Policy

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## Introduction

Reall Group (referred to as Reall) is an investor and innovator in climate-smart affordable housing for the bottom 40% of the income pyramid in urban Africa and Asia. Our mission is to improve the lives of under-served households in African and Asian cities by building and increasing access to green, resilient, affordable homes.

At least 1.2 billion people worldwide live in substandard housing, often lacking access to basic services and infrastructure. 300 million new homes will be required by 2030 to bridge the global deficit, with the majority of this need concentrated in Sub-Saharan Africa, South Asia, and Southeast Asia. An endemic lack of affordable, decent housing throughout these regions is a formidable barrier to realising the positive future envisioned in the UN Sustainable Development Goals and New Urban Agenda.

Access to housing in these regions is also gendered in ways that are complex and intersectional, with women and girls typically disproportionately impacted. This Policy commits Reall to ensuring that gender equality is fully incorporated in all aspects of our work, both as a universal human right and end in itself, and a means to overcome poverty and social injustice more effectively in the low-income urban geographies where we work.

Reall recognises that many individuals identify as male or as female and also recognise that gender is not binary and includes a continuum of possibilities. In all countries where Reall works, we encounter different forms of gender-based discrimination, gender stereotyping and an unequal distribution of power between women, men, girls and boys, and other genders, as well as exclusion based on multiple factors. These factors include identities such as race, class, ethnicity, ability, language, sexual orientation, political affiliation, and gender identity, among others. Whilst this policy has a focus on women's rights within the housing value chain this does not in any way diminish our commitment to and work with individuals with other gender identities.

## Purpose

This Policy represents Reall's commitment to take a cohesive and coordinated approach to gender equality. The Policy defines Reall's explicit intention to champion gender equality and the principles expressed in international agreements including;

- The Universal Declaration of Human Rights – which recognises the right to adequate housing for all.
- The Convention for the Elimination of All Forms of Discrimination Against Women (CEDAW) – which build upon the Universal Declaration of Human Rights, and
- International policy agendas including the United Nation's Sustainable Development Goals and the 2x challenge – both of which seek to secure women as equitable actors and beneficiaries of assets, employment and access to infrastructure and services.

Further details on these above-mentioned agreements are highlighted later within this policy (see page 5). This Policy additionally includes core principles and commitments against which all parts of Reall will be held accountable. These are consistent with other organisational and programmatic standards.

The purpose of the Policy is to:

- Establish and communicate clear commitments for our build and non-build programming and our organisation and partners.

- Continue to strengthen efforts to promote gender equality in our organisation, increasing Reall's integrity and credibility amongst donors, partners, and allies as a thought leader in the global affordable housing and urban development space.
- Enable us to work as a network of partners and with others building on each other's strengths, experience and lessons learned.

Part of this involves collaborations with and investments in organisations that share our goals of gender equality and women's empowerment. As such, this Policy sets out how we align our gender-focused goals with that of peer organisations, donors, and investees, which are informed by criteria such as the 2x challenge as well as those core international agreements as highlighted earlier. Furthermore, to align Reall with initiatives such as the 2x challenge, specific points are included within Reall's Safeguarding, Investment and Procurement policies. The 2x challenge is a global initiative intended to catalyse investments in women and girls. Launched in 2018, it encourages investors and organisations to consider gender at all stages of the investment and project cycle. This includes ensuring female leadership and investments that target women-led and women-focused organisations. In aligning with the 2x challenge, Reall demonstrates its commitment as a thought leader and advocate for gender equality and women's empowerment, further building upon 30 years' experience in ensuring that green, affordable housing is equitable for women, girls, and other marginalised groups.

## **Core Principles**

### **Gender**

Gender can be understood as the roles, behaviours, activities, and attributes that a given society at a given time considers appropriate for men (defined as so called "masculine" characteristics) and women (so-called feminine traits). These realities are socially constructed and learned through socialisation. They are context and time specific and are subject to change. Furthermore, for trans and non-binary communities, masculine/feminine characteristics may not always align with biological ones, emphasising that gender and its related characteristics can be fluid and Reall strives to ensure that gender roles and relations in all forms are not oppressive or restrictive for individuals and marginalised communities.

### **Gender equality/equity**

Gender equality is when women and men and LGBTQIA+ have the same opportunities in life, including the ability to participate in the public sphere. It implies that the interests, needs and priorities of both women and men <sup>1</sup>are taken into consideration, and that once the barriers to participation are removed, there is a level playing field. Equity (also known as substantive equality) builds on this by recognising that differing groups of women and men have different realities, needs and experiences, and therefore substantive change is required to achieve equality of outcomes. An equity approach necessitates a rethinking of policies and programmes to take account of men's and women's different realities and interests.

### **Gender mainstreaming**

How an organisation brings a gender perspective to all aspects of its policies and activities, including building gender capacity and accountability.

Reall commits to advancing substantive equality in all aspects of its work, based on an understanding of gender equality as equal opportunities, rights and responsibilities for women and men, girls, and boys – taking into account the different realities and interests.

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<sup>1</sup> As previously stated, we recognise the non-binary nature of sex and gender and any reference to 'men and women' 'males and females' within this document are considered encompassing of non-binary and LGBTQIA+ communities.

## **A human rights approach**

Reall's commitment to affordable housing for everyone is grounded within a human rights approach. The right to equality and non-discrimination is enshrined in the Universal Declaration of Human Rights (1948) which recognises that all humans are '*born free and equal in dignity and rights,*' regardless of race, sex, national or social origin, among others (articles 1-2). The Declaration 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...*'

Further international and regional treaties codify the right to equality and housing, such as the 1966 International Covenant on Economic, Social and Cultural Rights that guarantees the right to housing as part of the right to an adequate standard of living, the 1979 Convention on the Elimination of all forms of Discrimination Against women (Articles 14.2 and 15.2), the 1989 Convention on the Rights of the Child (Article 27), and the 2006 the Convention on the Rights of persons with Disabilities (Article 28).

There are also a number of international principles and global ambitions that provide further guidance on equality and adequate housing. These include the 1991 UN Principles for Older Persons, and the 2015-2030 UN Sustainable Development Goals – in particular SDG 11 (sustainable cities and communities), SDG 1 (no poverty), SDG 5 (gender equality) and SDG 10 (reduced inequalities).

As an organisation that invests in affordable housing, we seek to adhere to the 2x challenge principles which are designed to ensure that investments prioritise the wellbeing of women and girls and consider gender at all stages of the investment cycle. We actively work with investors and investees that align with the spirit of the 2x challenge i.e. those that support female leadership, women-focused organisations and drive gender equity.

Reall recognises that issues of gender inequality intersect with other forms of oppression based on unequal power relations, such as ableism, racism, caste and ethnic discrimination, ageism, sexual orientation, religious discrimination, classism, colonial history among others. When reading this Policy, the terms 'women', 'men', 'girls', and 'boys' should be understood not as homogenous groups but instead reflecting the diversity and complexity of this intersection of inequalities.

## **Context Analysis: Urban poverty, housing and gender**

Profound inequalities exist between men and women globally, which diverse women experience in different ways, at different times and in different places and spaces. These inequalities are manifest in urban housing poverty, making it a gendered challenge. Inadequate housing through lack of basic services, poor habitability and insecurity becomes compounded by broader structural inequalities.

Different groups of men and women are more vulnerable and face additional challenges, such as single and female-headed households, women with disabilities and illnesses, and women and men from minority communities. Women are often compelled to live in inadequate housing or depend on male partners for access to housing, rendering them vulnerable to homelessness, gender-based violence, HIV/AIDS, and forced evictions. Women with children in inadequate housing find it extraordinarily difficult to provide adequate shelter or care for their children. Their vulnerability is compounded by 'gender-neutral' housing laws and policies, that fail to acknowledge pre-existing inequalities between men and women for access to housing and respective housing needs.

## **Women's participation, leadership, and empowerment**

In low-income countries, women typically earn less and have weaker job security as they are more likely to work in the informal sector and as casual unskilled labour. Women also often carry

additional responsibilities for unpaid care work within their families, constraining their time, resources, and opportunities. In contrast, skilled and managerial jobs are dominated by men. As a predominantly masculine industry, the construction sector compounds these economic and societal inequalities.

Women are empowered by owning their home and what it represents. In many cases, women face increased stigma and discrimination from renting or living in informal settlements. Being able to access affordable homes means women can change their standing within society, within their families, and within their own household. No longer having to worry about eviction, loss of possessions, or sudden rent increases results in better mental health with women and their families feeling more secure and peaceful. It also enables women (and men) to focus on their future instead of being consumed by daily survival.

### **Design of sustainable homes and communities**

Unsafe and insecure housing has a disproportionately negative impact on women and girls' health and wellbeing, increases the risk of violence and assault, and undermines capacities in caring for children. 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 of violence, especially gender-based violence both in the home and in public. Being in a safe and secure community enables women to expand their opportunities outside of the home, building new businesses within their communities.

Well-planned homes and communities can have a positive impact on intrahousehold relations and the reduction of violence. Secure fencing and good lighting means women and girls can move around without fear. Safe sanitation and sewage management reduces the prevalence of stagnant water around the home thereby reducing the risk of related diseases and significantly improves 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.

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 reduce greenhouse gas emissions and reduce the vulnerability of low-income households to extreme weather events and other environmental threats. Affordable innovations, in cooling and heating, support healthier environments.

### **Equal access for women to basic services and land rights**

Ensuring that affordable homes are equipped with appropriate services such as clean energy, water and sanitation fosters healthier and cleaner environments, leading to a reduction in the harmful consequences to residents through 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. They provide further advantages to women and girls by reducing workloads, freeing up time to engage in employment opportunities and education, and providing a private space for homework. Lack of such services means they will also have additional responsibilities which can put them in unsafe places or situations.

By building homes with basic services, women improve their physical health and mental wellbeing. Factors such as overcrowded residences, poor habitability and lack of services increase the incidence of violence against women and girls. Better sleep and reduced stress results in better mental health. Increased floor space and more formalised internal divisions of space can reduce this and foster higher levels of privacy. Living in secure communities with public spaces and clean

air, with facilities that are adapted to their different needs can also significantly improve women's health.

While the lack of secure land rights impacts many people in Africa and Asia, more women are affected than men. This inequality is due to formal and informal systems that prefer male over female ownership, such as paternal inheritance systems, antiquated rules that allow only husbands to own land, and other social and customary practices. Women with land are better equipped to challenge traditional subordinate positions in the community and households, including addressing domestic violence and engaging politically. Equal tenure rights are essential to protect against forced evictions, challenge gender-based violence, and enhance women's social position and financial security.

### **Access to housing finance**

56% of unbanked adults globally are women, and women frequently struggle to access housing finance. This can be due to their low or informal incomes but can also be due to entrenched patrimonial cultures which exclude women through unfamiliarity with banks or other financial institutions. Many women also struggle to save enough money for a deposit on a house. With many demands on the household, regular savings are rarely an option.

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 and more diverse and inclusive 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 businesses.

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, improving quality of life and opportunities substantially.

### **Reall's Approach**

Based on the above analysis, Reall recognises that access to housing for women means more than a structure to inhabit. The connection between housing and women is specifically gendered, including women's ability to leave situations of domestic violence or inherit property and land. Reall acknowledges that we must challenge patriarchy and promote gender equality to achieve social justice, and consequently the primary focus of our gender equality efforts is on women and girls.

Our vision is that through improving the quality of the homes and communities and ensuring equal access to tenure, finance and homeownership, and jobs within the construction cycle, we can break the cycle of poverty and contribute to the transformation of relations, power, and resources to create a gender equal world. As a specialist organisation we believe that improving homes and communities offers many opportunities to mainstream transformative change in our programmes.

To realise this vision, Reall will prioritise:

- Mainstreaming gender in its own internal policies and processes including organisational development, monitoring and evaluation, programme development, and partnerships and investments. We prioritise a 'do no harm' approach which considers potential unintended consequences of our work on women and girls.
- Women's participation, leadership and empowerment in our partners, the construction cycle, community engagement, and our supply chain. This means prioritising women-led

and women-focused businesses as part of our procurement processes, and in terms of external relationships and investor/investee partnerships.

- Design of sustainable homes and communities to create safe spaces for women and children, and to increase economic opportunities for women. Where possible, this involves women at all stages of the housing value chain and we work with network organisations to improve women's visibility in construction and affordable housing sector more broadly.
- Equal access for women to tenure/land rights and basic services in our investments.
- Building relationships with other organisations that share our commitment to gender and the specific issues manifest in the affordable housing sector e.g. encouraging female construction workers, women-led housing design and the use of gender-sensitive finance and homeownership mechanisms.
- Creating equal access to housing finance and this may involve working with external stakeholders and financing mechanisms who align with our approach to gender equality.

Implementation of this Policy is a responsibility of all members of staff, who will be expected to show a gender perspective in their work by putting the commitments set out in this Policy into action.

### **Mainstreaming gender internally**

Reall will incorporate a gendered perspective in its internal working practices. In particular, Reall will:

#### *Monitoring, evaluation, and research*

- Use gender disaggregated indicators for programme and project monitoring, and evaluate gender outcomes in all projects.
- Document the gender analysis and outcomes of Reall's programmes and projects.
- Commission specific research into the impacts of interventions associated with access to decent housing and services on women and girls in our priority geographies.
- Incorporate gender analysis, that considers both the practical and strategic gender needs in housing and services, into the design of programmes and projects, and act on that analysis in programme and project plans by including relevant activities that contribute to gender equity in housing.

#### *Programming, policy and influencing*

- Understand the different impacts of existing policies and institutions on diverse women and men, and the relationships between these – and promote policies and institutions that recognise the differing practical and strategic needs of women and men.
- Support approaches to ensure the voices of marginalised groups, including women, are heard in policy and regulatory or institutional debates.
- Encourage and support our partners to incorporate a gendered analysis in their own work including by providing tailored support and capacity building where required.
- Be gender sensitive in the way knowledge is shared by Reall and its partners, recognising that women and men have different information needs and different ways of accessing information, and using appropriate means and tools to ensure women and girls have access to information.
- Ensure fundraising proposals reflect and contribute to this Policy's objectives on gender equality and the empowerment of women.
- Prioritise funder and investor relationships that advance our programme development and delivery in this regard.



### *Organisational development*

- Address gender imbalances at all levels within Reall. This includes working towards gender parity within senior management and at Board level.
- Strengthen staff awareness and capabilities to understand gender issues and use gender related analysis, providing financial resources for staff development where necessary to achieve this.
- Develop a gender action plan for the implementation of this Policy – including an annual review process to assess progress against key targets. Areas that require improvement should be documented.
- Ensure its organisational structure facilitates the promotion of gender equality and women's empowerment and provides sufficient resources to do this effectively.
- Ensure partners' teams have the capacities and skills to implement these activities effectively and that project proposals include adequate financial resources for activities, monitoring, and any necessary capacity building on gender.
- Appoint a focal point/working group to lead this work and integrate accountability for this at Board level.

### *Investment*

- Ensure that all new housing investment proposals address appropriate gender dimensions, including consideration of joint-owned or sole woman-owned households.
- Evaluate and audit Reall's investment criteria and decision-making processes and mechanisms, to ensure gender considerations are mainstreamed throughout.
- Monitor the level of investments that prioritise women-led and women-focused organisations <sup>2</sup>with a target of 30% of investments being targeted to such organisations.
- Prioritise investor and investee relationships that advance our commitment to gender equity and ensure appropriate training/capacity building for network organisations where required.
- Ensure that there is female and diverse representation on the Investment Committee and that there is appropriate expertise to ensure gender-sensitivity in relation to particular topics e.g. housing finance, construction and all aspects of the investment cycle. Where this expertise is not available within Reall, we will involve external experts who can ensure a gender lens informs investment decisions.

## **Women's participation, leadership, and empowerment**

Reall will:

- Expect all our partners to promote equal opportunities within their organisation, including meaningful participation at the highest levels to a diversity of men and women.
- Expect our partners to empower women and other marginalised groups with new skills and opportunities for leadership through training, development, and ongoing guidance and support.

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<sup>2</sup> To align with the 2x challenge criteria, Reall will monitor investments into organisations that are 'women-led' including those founded by a woman (at least 50% if co-founded) and when this founder maintains an active role over decision making; plus, those organisations with at least 51% share of female ownership. We will also assess women's involvement at Board level and in Senior Management, including in relation to Reall as an organisation. 'Women-focused' organisations will be recorded as those that provide products, goods and services that contribute to the well-being of women and girls and drive gender equity.

- Encourage all their partners to enact positive measures to increase the number of women carrying out such roles as skilled labourers, supervisors, and business owners such as contractors.
- Encourage all their partners to enact gender positive measures in their procurement of building materials to increase the number of women working in skilled jobs or as business owners.

To achieve this, Reall will work with partners through training, mentoring and support to:

- change their internal cultures and organisational policies and working practices that will enable a more diverse and equal workforce by enacting gender-transformative interventions. This may include, but is not limited to, alignment with the 2x challenge criteria.
- develop and implement comprehensive high workplace standards (such as on health and wellbeing, safety, and environmental protection) that address the different needs of a diverse workforce.

### **Design of sustainable homes and communities**

Reall will ensure that:

- the design of all homes and communities that Reall supports and invests in are informed by the results of its contextual gender analysis. Where possible, the voices and needs of women and girls should be amplified in this process.
- women become leaders in sustainable housing design and communities that drive gender equity.
- any consultation and grounded analysis processes and decision-making will address gendered relations and challenges so that they are truly representative of the diverse groups of the whole community. Reall will work with partners to better understand these challenges.
- partners consider the establishment of income-generating components for marginalised groups, along with adequate childcare provision, markets, safe public spaces, health posts and schools within or close by the settlement.

### **Equal access for women to basic services and land rights**

Reall will:

- promote women's rights to land titles and for partners, wherever possible, to ensure that women have shared ownership of family homes. In situations where this is not possible, Reall will champion for women's land rights to be enshrined in law.
- work with partners and other institutions to create conducive policies and environments for the recognition and the implementation of these rights.
- work with partners to ensure women's full representation on committees which decide on land rights in communities which observe customary law.
- monitor whether women have equal tenure rights to men on all funded projects, identifying projects and areas that require improvement and change.
- ensure that its partners offer fair access to good homes for female-headed households and will monitor the number of female-headed households on all funded projects.

### **Access to housing finance**

Reall will, with partners:

- collaborate with banks, financial institutions, and wider ecosystem stakeholders to improve women's access to affordable, long-term housing finance loans and products.
- Work with partners to create new opportunities and methods for women to access housing finance.
- champion wider measures of creditworthiness than monthly salaries (such as alternative data sets and new credit scoring systems) as these will disproportionately benefit women. This could also benefit couples and dual income families where women often contribute significant levels of informal income to the household finances.
- explore options such as collateral reinsurance or women's credit unions that could unlock housing finance for women without such savings.