



# Addressing Gender Gaps in Housing Interventions



**GUIDANCE  
NOTE**  
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1818 H Street NW  
Washington, DC 20433  
Telephone: 202-473-1000  
Internet: [www.worldbank.org](http://www.worldbank.org)

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## Introduction

The Global Platform for Sustainable Cities (GPSC) is a knowledge platform and partnership that promotes integrated solutions for today's cities. With more than half of the world's population already living in cities, continued urbanization presents great opportunities as well as significant challenges. How cities respond to this growth will have a profound impact on the global environment. It is therefore essential not only to help cities grow in a way that promotes sustainability, but also to ensure that cities develop and respond to challenges in an inclusive way. This Guidance Note is intended to help World Bank task teams as well as city and national governments to consider the gendered impacts of various interventions in the housing sector. Ensuring that all citizens benefit regardless of their gender or gender identity is critical for successful housing interventions.

## Methodology

Based on a literature review and consultations with World Bank staff, this Guidance Note identifies typical gender gaps in housing interventions, particularly the gaps associated with (i) access to affordable and adequate housing including ownership and tenure security, access to financing and smart subsidies, access to home improvements, rental housing and housing reconstruction, (ii) legal and socio-cultural aspects that affect housing, (iii) building materials and construction market development, and (iv) city planning and access to basic services. This Guidance Note is applicable to IBRD and IDA lending including Investment Project Financing (IPF), Program-for-Results (PforR), and Development Policy Financing (DPF).

## Housing Rights and Gender Equality

In 1966, the United Nations formally recognized adequate housing to be a fundamental human right, a pledge signed by most countries in the world. Good quality housing is critical to many of the UN's Sustainable Development Goals (SDGs): it is explicitly articulated in Target 11 and included in at least 14 of the SDGs. It is the human right of every woman, man, youth, and child to have safe, secure, affordable, and appropriate housing, with a home and a community in which to live in peace and dignity. As a report on housing from the Organization for Economic Cooperation and Development (OECD) concludes: "housing and the neighborhood in which people live have important implications for individual health, employment, and educational outcomes, effects that can begin in childhood and last a lifetime."

However, over a billion people around the world currently live in precarious conditions that threaten their health and survival, such as in slums and informal settlements. Many living in these conditions are homeless and millions are forcibly evicted or displaced from their homes every year. Women are particularly affected by this situation.

### Box 1. What is Intersectionality and How Does it Affect Housing Rights?

With various defining identities--such as age, gender, or race--individuals inherently belong to multiple distinct identity groups and may be excluded in society because of one of their identities but not another. The notion of "intersectionality" is based on the understanding that people are situated simultaneously in different social structures, which interact in complex ways to influence human experiences, social relations, and outcomes.

**Figure 3. Intersectionality**



Intersecting identities can produce an overlay or a multiplication of disadvantage or advantage. The intersection of gender, age, ethnicity, and place of residence, for instance, can have significantly more deleterious effects than the those of gender alone.

Many barriers shape the inequality in men's and women's access to adequate housing, including cultural, political, economic, and environmental factors. As neither men nor women are a homogenous group, their access to housing is also mediated by the intersection of the social relations of class, race, ethnicity, caste, age, disability, status, aboriginality, sexuality, gender identity, and geographic location. Intersectionality is also a tool for linking the sources of discrimination to policies, programs, services, laws, and social and economic environments that contribute to discrimination<sup>1</sup>.

Using an intersectionality framework contributes to the advancement of women's rights and gender equality because it requires overcoming single category descriptions and thinking of diversity as fundamental to development and human rights.

1. Women and Housing Book, Towards Inclusive Cities, UN Habitat, 2014.

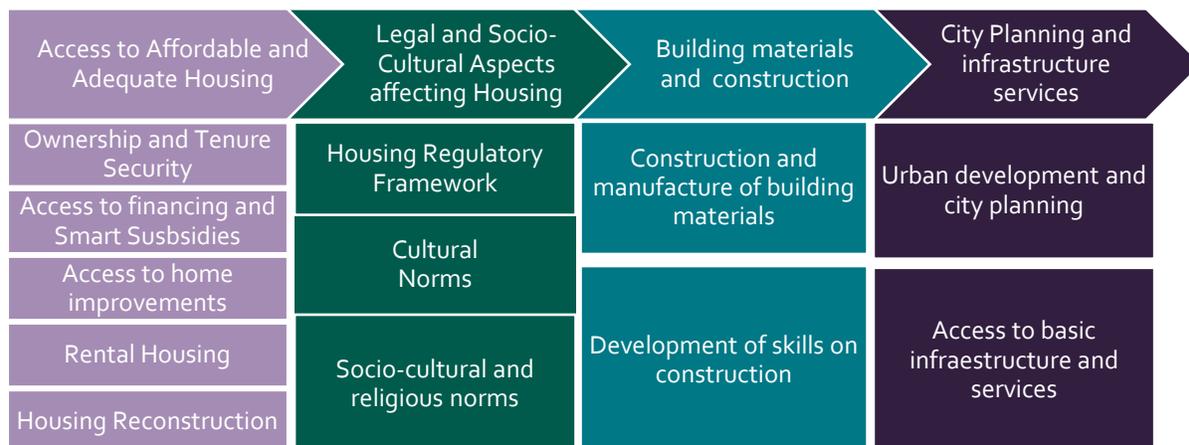
Women have difficulties in realizing their right to adequate housing which can impact their employment and earnings as well as their overall empowerment and decision making. In most cultures, it is women and girls who are primarily responsible for sustaining and maintaining the home, as well as all of the care responsibilities that come with it. Depriving women of land, property, and housing excludes them from securing assets and resources essential for livelihoods to support themselves and their families. Inadequate housing rights also have negative consequences for women in terms of increased likelihood of eviction, effects on their mental and physical health, lower school attendance and performance, and promotion of violence against women and girls.

Housing and property rights are highly dependent on both conventional law and cultural norms. The clash between statutory property inheritance laws and cultural norms are especially problematic in many parts of the developing world and the ways they intersect can have profound impacts on women. This intersection often results in women failing to benefit from land passed down through their family and being at risk if their spouse dies and the house is not equally in their name. As tenants, women often find it difficult to find accommodation due to paternalistic attitudes and prejudices. This becomes especially clear when comparing access to housing with males who do not face the same biases, even if they do come from less advantaged backgrounds.<sup>2</sup>

## Types of Housing Interventions and Relevant Gender Gaps at a Glance

The World Bank Group (WBG) has a comprehensive approach to engage across the entire value chain including investment and advisory solutions. GPURL develops programs to help client countries tackle housing, urban planning, disaster risk management, resilience, and land challenges. This Guidance Note focuses on the housing value chain.

Figure 1. Housing Value Chain



2. Gender and Housing Policy Paper (draft), Narae Choi and Anirudh Rajashekar, 2021.

A summary of key gender gaps applicable to housing projects are shown in Table 1. A more exhaustive list of them can be found in Annex 1.

**Table 1. Key Gender Gaps in Housing**

<b>Human Endowments</b>	❖ Poor housing conditions have a negative impact on women’s physical and mental health.
	❖ Girls living in poor housing conditions tend not to regularly attend school.
	❖ Inadequate basic infrastructure that mainly affects women who spend more time than men at home.
<b>More and Better Jobs</b>	❖ Women have difficulties in developing home-based income-generating activities due to poor housing design and lack of home appliances and technologies.
	❖ Women spend more time than men in unremunerated home chores.
	❖ Female-headed businesses do not have equal opportunities to participate and benefit from market opportunities.
<b>Ownership and Control of Assets</b>	❖ Barriers exist to women’s ownership and control of key assets such as housing.
	❖ Women do not have equal access to financing to purchase, construct, or improve their homes.
	❖ Female-headed households have greater difficulty in securing rental accommodation.
	❖ Women’s lack of knowledge of legal framework and processes affect their housing rights.
	❖ Unsafe housing conditions make women more vulnerable.
<b>Voice and Agency</b>	❖ Property laws and policies to protect women rights do not exist or do exist but are not known to women.
	❖ Customary practices prevent women from owning property or accessing the financial market.
	❖ Socioeconomic, cultural, and religious practices and norms affect women’s housing rights.
	❖ Women face informal barriers linked to restrictive social norms: women are responsible for household and care work, with few quality, affordable solutions to free up time for working, studying, or other. Many still consider that a woman’s most important role is to care for the household.
	❖ Women do not participate equally in housing development and other community activities.

## Why Gender Matters in Housing Interventions

Based on a robust literature review and empirical evidence, some key lessons have been identified. In Table 2, some of the positive effects of addressing gender in housing interventions are described and linked to each of the four pillars of the WBG Gender Strategy (2016-2023).

**Table 2. Benefits of Addressing Gender Gaps in Housing Projects**

Human Endowments	<p><b>Health benefits:</b> Access to good-quality housing (including comfortable temperatures, adequate sanitation and illumination, sufficient space, safe fuel or connection to electricity, and protection from pollutants, injury hazards, mold, and pests) impacts women's overall health and often influence quality of life. It can improve their mental health by reducing their stress, anxiety, and depression; increasing their self-esteem, satisfaction, and social well-being; allowing them to have more time to care of their family members, and for their own welfare and leisure. It also impacts on their physical health. Better kitchens, less air pollution and ventilation reduce gastrointestinal and respiratory problems, and improve skin conditions, especially for women who spend more hours at home than men. Reduced overcrowding and good-quality housing decrease the rates of infection and mortality rates of communicable diseases such as COVID-19; proper ventilation and air quality is also critical for contagion control. Improved housing conditions reduces the exposure of women and girls to rape and sexual assault and the risks of HIV/AIDS and other sexual-transmitted diseases as well as unwanted pregnancies and their related problems. Structurally safer homes can also significantly reduce losses of life, especially among women and children.</p> <p><b>Education benefits:</b> Good-quality homes offer less stressful environments favorable to productive schooling for children and reduces their absenteeism from school due to health problems: for example, better floors (like concrete floors) instead of dirt floors reduces the rates of diarrhea, anemia and parasitic infestation in children.</p>
More and Better Jobs	<p><b>Employment and economic opportunities:</b> Housing represents dual use opportunities for shelter and income generation. Good quality housing not only provides women with better living conditions but can increase their productivity and participation in the labor market by freeing up time previously spent in unremunerated domestic and home care work. By reducing overcrowding and providing better housing conditions, women can be encouraged to uptake home-based micro-entrepreneurial activities including for example the preparation of food products or the provision of childcare services. Locating new housing developments close to markets and manufacturing centers can also provide women with more job opportunities. Housing projects can also provide short and/or long-term employment opportunities for women by providing support or prioritizing female-led SMEs related to construction and building materials. Women can also be benefitted by receiving training on marketable skills on construction to generate income opportunities (for example, bricklaying, carpentry, welding, masonry). Improving economic standing amongst women can greatly impact on their overall ability to access to housing finance and loans to either rent, purchase or construct quality dwellings.</p>

Ownership and Control of Assets	<p><b>Increased ownership and control over housing assets:</b> Home ownership creates immediate capital which unlocks access to credit, unlocks credit that can then be used for small businesses, and protects and conserves assets and wealth creation, especially during old age. Providing access to secure and decent housing is minimum condition for the economic and social well-being of women and their children, and for lowering their vulnerability to violence and forced dislocation. Securing property rights can increase women’s participation in household’s decision making process, women’s access to income (through rental, sale, use of the home as collateral, and access to employment), improve the income distribution, and enhance the role and status of women within the household and in the community. Housing projects can also enhance women’s knowledge related to property rights, land-titling processes, and the benefits of registering a property title by conducting communication campaigns and training activities on civic education.</p>
	Voice and Agency
<p><b>Change in cultural and social norms:</b> Housing project can promote the reform of legal regimes around land and property acquisition in the case of marriage or inheritance, and include activities to support public awareness and education initiatives to change cultural norms which are additional ways in which women are often marginalized compared to men.</p>	
<p><b>Reduction of Gender-Based Violence:</b> Better housing reduces domestic sexual and gender-based violence. Likely, in a post-disaster or post-conflict context, safer living conditions contribute to decrease sexual violence against women and girls.</p>	

## How to Assess Gender Gaps in Housing Operations

A gender analysis should refer to the identified gender gaps that will be addressed within the scope of the project, relating to one or more pillars of the WBG Gender Strategy. All Regional Gender Action Plans identify the relevant gaps from the WBG Gender Strategy that should be addressed by operations in a country portfolio. Systematic Country Diagnosis (SCD), Country Partnership Framework (CPF), Performance and Learning Review (PLRs), and Regional and Country Gender Action Plans are good resources to find the most relevant gaps to be addressed in a country context, while Global Practice Follow up Notes can be useful to check how gaps can be articulated to key sectors. An

additional analysis, if needed, can be conducted as part of the Social and Environmental Framework, the Social Impact Assessment, or through a targeted rapid gender study. In addition, task teams can refer to suggested documents and databases listed in Box 2 to analyze gender disparities and characterize the identified gender gaps using quantitative and qualitative data from national statistics and surveys, academic literature, information from consultations or citizen engagement initiatives and NGOs, and studies produced by line ministries or international agencies. Useful sources listed in the following box include, among others, the Gender Data Portal (which has data at country level organized by themes), Women, Business, and the Law (that includes indicators based on laws and regulations affecting women’s economic inclusion in 190 countries), and the Global Financial Inclusion Database (which measures how people—including the poor, women, and rural residents—save, borrow, make payments, and manage risks).

### **Box 2. Key Data Sources That Help Identify Gender Gaps**

- Systematic Country Diagnosis (SCD)
- Country Partnership Framework (CPF)
- Gender Country Engagement Plans
- WBG Gender Strategy
- Regional Gender Action Plans
- Advisory Services and Analytics (ASAs that conducted poverty assessments, sector studies, among others)
- Social Analysis and Poverty and Social Impact Analysis (PSIAs)
- Social Assessments
- Strategic Environmental Assessment
- Impact Evaluations
- Country Gender ScoreCard
- Women, Business, and the Law
- World Bank Open Data
- World Bank Gender Data Portal
- World Bank Global Financial Inclusion Database (Findex)
- World Bank Living Standards Measurement Study (LSMS)
- World Bank Education Statistics (EdStats)
- World Bank Gender Innovation Labs
- WHO Global Health Observatory Data
- UN Data
- UN Urban Indicators Database
- OECD Key Short-Term Economic Indicators Database
- National Census and Statistics
- National Households Surveys
- Relevant national legal information (inheritance law, family code, credit regulations)
- Relevant national policies and institutional framework
- Random interviews or focus group discussions

## Questions to Guide Task Teams to Identify and Analyze Key Gender Gaps

Some of the questions task teams can discuss while identifying and analyzing key gender gaps are listed in Box 3.

### Box 3. Key Questions to Identify and Analyze Gender Gaps

- Is there an analysis of relevant gaps between males and females (related to human endowments, jobs, assets, voice, and agency) identified in the SCD, CPF, or elsewhere relevant to the Project Development Objective? (see keys sources for gender analysis above)
- What are the main gender issues in the country related to the housing sector?
- How many beneficiary households in the project area hold title to their land or home? How many are headed by a woman or by a couple? What obstacles impede the acquisition of title to the home, particularly for women?
- How many women have access to a mortgage, a microcredit, or any other credit to help finance her home? What are the existing barriers for women to access to financing? Are there any incentives?
- What mechanisms are planned for joint property titling? What steps will ensure that married women in two-parent households share title to the property?
- Are there any actions planned to increase home ownership among (or improve the housing conditions of) female heads of household, victims of violence, single women, widows, indigenous women, and women of African descent?
- What are the existing cultural and social norms that affect women's housing rights?
- Are women informed of their rights related to secure housing tenure?
- In cases of resettlement, have women as well as men been consulted about compensation options and plans for housing construction?
- How many hours do women spend (on average) on unremunerated domestic and care work? How many women participate in the labor market?
- How many female-headed households suffer from mental or physical health issues due to poor housing conditions? How many girls do not attend school every day due to the same reasons?
- How many women, living in overcrowded and poor-quality housing suffer from violence?

## Actions and Indicators

The Project Appraisal Document (PAD) or Program Document (PD) needs to define the specific actions the project will take to address the identified gaps. It is a good practice that activities are reflected in the project document within the description of project components and not only in a separate section on gender. The project document should also specify which entities will be responsible for implementing the actions, the resources that will be required to complete them, and a definition of what the goal to achieve is regarding narrowing the identified gaps.

The Results Framework should include indicators to monitor how activities make progress in terms of closing the identified gaps. These indicators should be part of the project's results chain and linked to the project's PDO-level indicators or intermediate outcomes. The Results Framework can include quantitative and/or qualitative indicators and baseline data should be collected to set the targets for the indicator. In cases where baseline data is not available, the project document should provide an alternative way to track progress (for example, starting from baseline equivalent to zero, the indicator could measure incremental changes throughout the project implementation to demonstrate progress. Task Teams may also consider proxy data from national statistics or other available data sources. However, in such cases, care must be taken to ensure attribution of progress to actions undertaken through the operation). As good practice, all person-level indicators should be sex-disaggregated, so that potential differential outcomes can be tracked. In the case of DPFs, indicators should be aligned with prior actions that the government will take before disbursement.

## Description of Annexes

- Annex 1 provides a matrix of key gender gaps, actions and indicators applicable to housing projects by different type of housing interventions.
- Annex 2 provides examples of good practice projects in the housing sector.
- Annex 3 provides details on gender integration in each stage of the project cycle.

## Annex 1. Matrix of Gaps, Actions, and Indicators\* for Each Type of Housing Interventions

*\*For World Bank Group teams seeking the gender tag, not all the below indicators will qualify for the tag. Teams should seek guidance from their GPURL Gender regional focal point at GPURLGender/*

<b>Access to Affordable and Adequate Housing</b>	
<b>Ownership and Tenure Security</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women do not have equal access to land and housing assets and do not benefit from the same level of tenure security.</li> <li>• Property ownership depends on marital law regime.</li> <li>• Female-headed households are particularly vulnerable, including to lack of access to housing, owing in part to patrilineal socio-cultural norms.</li> <li>• Higher formal and informal transaction costs associated with joint titling demotivate women to exercise their right.</li> <li>• Women lack agency to carry out transactions with government officials due to social norms.</li> <li>• Women that cannot access housing assets suffer from paternalism of landlords, gender-based violence, and exploitative relationships entered because of their desperation for shelter.</li> <li>• Women lack knowledge of their property rights and are less aware of the procedures to acquire housing than their male counterparts, and/or find legal rules complex, costly, and time-consuming to adjudicate.</li> <li>• Lack of institutional capacity to fight exclusion and protect women's rights.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Strengthen national legal protection for women's housing rights (based on non-discrimination and equality).</li> <li>• Promote the enforcement of laws that protect women's property.</li> <li>• Simplify land management processes to streamline titling process and reduce transaction costs.</li> <li>• Provide incentives/discounts for female registration.</li> <li>• Carry out communication campaigns emphasizing the importance of women being registered as joint owners.</li> <li>• Improve women's awareness about the benefits of registering a land title.</li> <li>• Conduct and promote training activities on civic education to enhance women's knowledge related to their property rights.</li> <li>• Set up an accessible feedback and grievance redress mechanism to address land-titling processes.</li> <li>• Ensure that there are protective and social services available for women who experience negative impacts while continuing to push for women's rights on a broad scale.</li> </ul>

<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of women with ownership rights recorded because of the project.</li> <li>• Number of titles registered (of which under women's names).</li> <li>• Number of households receiving legal documents through the project (of which are women or couples).</li> <li>• Number of gender-specific brochures prepared and distributed.</li> <li>• Number of women provided with relevant information.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Expanding women's access to land and housing in urban areas, Carole Rakodi. <a href="https://openknowledge.worldbank.org/handle/10986/21030">https://openknowledge.worldbank.org/handle/10986/21030</a></li> <li>• Gender Issues and Best Practices in Land Administration Projects, A Synthesis Report, 2005 <a href="https://openknowledge.worldbank.org/bitstream/handle/10986/8355/325710white0co1Gender1land01public1.pdf?sequence=1&amp;isAllowed=y%20">https://openknowledge.worldbank.org/bitstream/handle/10986/8355/325710white0co1Gender1land01public1.pdf?sequence=1&amp;isAllowed=y%20</a></li> <li>• Toolkit for integrating gender-related issues in land policy and administration projects, 2013 <a href="https://documents.worldbank.org/en/publication/documents-reports/documentdetail/590541468326713763/toolkit-for-integrating-gender-related-issues-in-land-policy-and-administration-projects">https://documents.worldbank.org/en/publication/documents-reports/documentdetail/590541468326713763/toolkit-for-integrating-gender-related-issues-in-land-policy-and-administration-projects</a></li> <li>• Gender and asset ownership: a guide to collecting individual-level data. Policy Research working paper; no. WPS 4704, Doss, Cheryl; Grown, Caren; Deere, Carmen Diana. 2011, Washington, DC, World Bank <a href="https://openknowledge.worldbank.org/handle/10986/6779">https://openknowledge.worldbank.org/handle/10986/6779</a></li> <li>• Women's Legal Rights and Gender Gaps in Property Ownership in Developing Countries, Isis Gaddis Rahul Lahoti Hema Swaminathan, 2020 <a href="http://documents1.worldbank.org/curated/en/601621603199863261/pdf/Womens-Legal-Rights-and-Gender-Gaps-in-Property-Ownership-in-Developing-Countries.pdf">http://documents1.worldbank.org/curated/en/601621603199863261/pdf/Womens-Legal-Rights-and-Gender-Gaps-in-Property-Ownership-in-Developing-Countries.pdf</a></li> <li>• Fertility responses to urban land titling programs: The roles of ownership security and the distribution of household assets, Erica Field, 2003 <a href="http://www1.worldbank.org/prem/poverty/ie/dime_papers/385.pdf">http://www1.worldbank.org/prem/poverty/ie/dime_papers/385.pdf</a></li> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Guidelines for the Implementation of the Right to Adequate Housing, United Nations, 2020 - <a href="http://www.undocs.org/A/HRC/43/43">http://www.undocs.org/A/HRC/43/43</a></li> <li>• The Gender Asset Gap: What do we know and why does it matter? – Carmen Diana Deer and Cheryl Doss, 2008 - <a href="https://www.tandfonline.com/doi/full/10.1080/13545700500508056">https://www.tandfonline.com/doi/full/10.1080/13545700500508056</a></li> <li>• How housing affordability hurts women and kids fleeing violence. <a href="https://theconversation.com/how-housing-affordability-hurts-women-and-kids-fleeing-violence-40306">https://theconversation.com/how-housing-affordability-hurts-women-and-kids-fleeing-violence-40306</a></li> <li>• How to Access Security of Tenure and Emulate Mortgages for Financing</li> </ul>

	<p>Semi-Formal Homes: Lessons from Mahila Housing SEWA Trust, Women in Informal Employment Globalizing and Organizing, Nohn, Matthias and Bhatt, Bijal Brahm, July 2014  <a href="http://wiego.org/sites/wiego.org/files/publications/files/Nohn-Mortgages-SEWA-WIEGO-TB8.pdf">http://wiego.org/sites/wiego.org/files/publications/files/Nohn-Mortgages-SEWA-WIEGO-TB8.pdf</a></p> <ul style="list-style-type: none"> <li>• Policy Makers Guide to Women's Land, Property and Housing Rights Across the World, UN-Habitat, 2007  <a href="https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/using_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf">https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/using_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf</a></li> <li>• Joint Titling – A Win-Win Policy? Gender and Property Rights in Urban Informal Settlements in Chandigarh, India, Datta, Namita  <a href="https://www.tandfonline.com/doi/full/10.1080/13545700500508569">https://www.tandfonline.com/doi/full/10.1080/13545700500508569</a></li> <li>• Housing in Brazil: If You Build It, The Economist, 2013  <a href="http://www.economist.com/news/americas/21571893-scheme-promote-working-class-home-ownership-good-start-if-you-build-it">http://www.economist.com/news/americas/21571893-scheme-promote-working-class-home-ownership-good-start-if-you-build-it</a></li> <li>• Patriarchy and Property Rights Among Yoruba Women in Nigeria, Aluko, Yetunde A. - <a href="https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591">https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591</a></li> </ul>
<b>Access to Affordable Housing and Smart Subsidies</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women do not have equal access to finance to purchase, construct, or improve their homes (mortgages, micro-loans).</li> <li>• Women are not aware of financing options.</li> <li>• Poor and disadvantaged women households receive fewer housing subsidies than men.</li> <li>• Women have limited income capability; they lack funds due to lower earnings/savings.</li> <li>• Women tend to have less access to risk information, financial instruments (for example credit/savings, social protection), and stable income, resulting in a reduced cope with such facts compared to men.</li> <li>• Women lack access to the tools and means to exercise their rights (such as formal property registration, saving accounts, and collateral backed loans).</li> <li>• Housing financing applications discriminate against women and sexual and gender minorities.</li> <li>• Paperwork and bureaucratic procedures discourage uneducated or illiterate women to apply to housing applications.</li> <li>• Women have trouble compared to men to build houses large enough to suit their family's needs due to the limited income of women compared to men.</li> <li>• Women have limited ability to live in adequate quality dwellings purchased from the formal housing market or to improve their homes.</li> <li>• Women do not have enough participation in housing development and other group activities.</li> </ul>

	<ul style="list-style-type: none"> <li>• Female headed households have less income than male headed households and are more likely to be renters and slum dwellers.</li> <li>• High housing costs results in compromising other expenditures such as in food, health, or commuting, further undermining economic and employment opportunities.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Provide men and women equal access to affordable housing.</li> <li>• Incentivize lending institutions to provide credits to women.</li> <li>• Provide housing subsidies prioritizing women as a target group.</li> <li>• Empower women by creating saving groups/housing cooperatives.</li> <li>• Educate women on financing options and bureaucratic procedures.</li> <li>• Provide housing subsidies for the acquisition of new housing.</li> <li>• Provide direct financial support to female-households to assisted self-construction.</li> <li>• Provide technical assistance to women to build their own dwellings, or to improve or expand them.</li> <li>• Promote women's participation in housing development committees.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Percentage of women with access to housing finance.</li> <li>• Percentage of women with increased access to credit.</li> <li>• Percentage of mortgages provided to female-headed households.</li> <li>• Number of housing subsidies allocated to female-headed households.</li> <li>• Number of female saving groups/housing cooperatives set-up and running.</li> <li>• Number of women trained on financing options and bureaucratic procedures.</li> <li>• Number of housing subsidies provided to female-headed households for the acquisition of new housing (primary home).</li> <li>• Number of female-headed households who built their houses.</li> <li>• Number of female-headed households with access to direct support and/or co-financing to build their own homes.</li> <li>• Number of female-headed households provided with technical assistance to build their homes.</li> <li>• Number of female-headed households provided with technical assistance to improve or expand their homes.</li> <li>• Percentage of women representatives in housing development committees.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Her Home, Housing Finance for Women, IFC, 2019 <a href="https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/financial+institutions/resources/her+home+-+housing+finance+for+women">https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/financial+institutions/resources/her+home+-+housing+finance+for+women</a></li> <li>• Gender Gaps in the Financial System (presentation in Spanish), Flores Tapia, Carolina, Superintendencia de Bancos e Instituciones Financieras Chile <a href="http://www.inegi.org.mx/eventos/2015/genero/doc/p_s6_CarolinaFlores.pdf">http://www.inegi.org.mx/eventos/2015/genero/doc/p_s6_CarolinaFlores.pdf</a></li> </ul>

	<ul style="list-style-type: none"> <li>• Women flexing their financial muscles; women’s credit is in better shape than men’s credit according to Experian, Snyder, Kristine, Experian <a href="http://www.experian.com/blogs/news/2013/05/22/women-vs-men/">http://www.experian.com/blogs/news/2013/05/22/women-vs-men/</a></li> <li>• Unleashing the Economic Power of Women, Malpass, D. Project Syndicate, March 2, 2020 - <a href="https://www.project-syndicate.org/commentary/three-ways-to-unleash-economic-power-of-women-by-david-malpass-2020-03">https://www.project-syndicate.org/commentary/three-ways-to-unleash-economic-power-of-women-by-david-malpass-2020-03</a></li> </ul>
<b>Access to Home Improvements</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Men and women do not have equal access to safe and adequate housing.</li> <li>• Women are overrepresented among households located at risk areas, are more exposed to natural hazards, and are also among the poorer strata.</li> <li>• Mortality rates for women are higher than those of men in disasters.</li> <li>• Overcrowded conditions have a negative impact on women's psychological well-being given that they tend to spend a disproportionately higher amount of time in the dwelling.</li> <li>• Women suffer from increased stress and anxiety and associated incidences of intimate partner violence and gender-based violence due to poor housing conditions.</li> <li>• Women suffer greater risks of gender-based violence due to overcrowded houses and housing layout.</li> <li>• Increased gender-based violence including rape and sexual assault expose women and girls to the risks of HIV/AIDS as well as unwanted pregnancy and its related problems.</li> <li>• Unintended pregnancy is more likely to occur among girls and young women living in poor housing conditions.</li> <li>• Women tend to be responsible for food preparation, making them vulnerable to the negative impacts of poor air pollution and ventilation in their homes.</li> <li>• Women living in poor housing conditions tend to develop more gastrointestinal and respiratory problems than men because of spending more time in their dwellings.</li> <li>• Poor housing conditions and lack of home technologies limit women’s availability to participate in paid employment and/or seek entrepreneurial activities.</li> <li>• Female participation in the labor force --and educational activities especially among young women--are relatively low due to the large amount of time women spend in taking care of the family and doing household chores.</li> <li>• Housing designs do not have adequate space and facilities such as workspaces, storage facilities, and lighting for home-based income-generating activities for women.</li> <li>• Lack of housing technologies and appliances outlets in low-cost housing that increase women's time spent on unpaid home chores.</li> </ul>

<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Provide home improvement subsidies prioritizing female-households as a target group.</li> <li>• Provide micro-credits to women to incrementally improve their existing dwellings.</li> <li>• Support structural home improvements (for example, improve the roof to make it more resistant to earthquakes and waterproof).</li> <li>• Support qualitative home improvements (for example, efficient faucets and toilets, home insulation and air sealing, reflective roofs, solar water heater, rainwater harvesting systems, energy-efficient lighting, improved cookstoves, electrical appliances).</li> <li>• Address childcare and unpaid care work needs, setting aside spaces for childcare and housing for working women and care services for the sick and elderly dependents.</li> <li>• Integrate activities to support gender-based violence victims in housing or urban development initiatives.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of home improvement subsidies granted to female-households.</li> <li>• Number of micro-credits provided to female-households to improve their homes.</li> <li>• Percentage of standard of housing owned by women that are improved.</li> <li>• Number of houses with improved retrofitted/resilient standards - of which owners are female.</li> <li>• Number of female-owned houses with added sustainable housing solutions and/or home technologies.</li> <li>• Households with reduced utility bills (green homes) - of which are female-headed households.</li> <li>• Increased availability of women to seek and/or participate on paid work opportunities and entrepreneurship activities (Percentage).</li> <li>• Expansion of female-owned household enterprises (Percentage).</li> <li>• Number of jobs created through the project labor intensive housing works - of which are female.</li> <li>• Number of temporary jobs created under the project supported housing works - of which are female.</li> <li>• Proportion of households where the project undertakes livelihood related activities for females.</li> <li>• Number of women participating in the labor market.</li> <li>• Increased participation of women and girls in educational activities due to project interventions.</li> <li>• Number of women who report to suffer stress or anxiety due to gender-based violence associated with poor housing conditions.</li> <li>• Percentage of women with improved health outcomes because of improved living conditions.</li> </ul>

<p><b>Useful Sources</b></p>	<ul style="list-style-type: none"> <li>• Enabled to Work: The Impact of Government Housing on Slum Dwellers in South Africa, Franklin, 2020 - <a href="https://www.sciencedirect.com/science/article/pii/S009411902030036X?via%3Dihub">https://www.sciencedirect.com/science/article/pii/S009411902030036X?via%3Dihub</a></li> <li>• Researching violence against women: a practical guide for researchers and activists - World Health Organization, 2005 - <a href="https://www.who.int/reproductivehealth/publications/violence/9241546476/en/">https://www.who.int/reproductivehealth/publications/violence/9241546476/en/</a></li> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• The Effects of Rural Electrification on Employment: New Evidence from South Africa, Dinkelman 2011 - <a href="https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078">https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078</a></li> <li>• Gender, Equity and Human Rights, World Health Organization <a href="https://www.who.int/teams/gender-equity-and-human-rights">https://www.who.int/teams/gender-equity-and-human-rights</a></li> <li>• Policy Brief: The Impact of COVID-19 on Women, United Nations Entity for Gender Equality and the Empowerment of Women – UN Women, 2020 <a href="https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women">https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women</a></li> <li>• The complicated correlation between affordable housing and gender violence, The World Economic Forum, 2019 <a href="https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality">https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality</a></li> <li>• Follow-up report for Washing Machines and Gender Roles. A Pilot Study Intervention, Camilo Garcia Jimeno, Ximena Pena, 2016 <a href="https://www.cedlas.econo.unlp.edu.ar/wp/wp-content/uploads/Garcia-JimenoPena_call-IE.pdf">https://www.cedlas.econo.unlp.edu.ar/wp/wp-content/uploads/Garcia-JimenoPena_call-IE.pdf</a></li> <li>• Housing, Health, and Happiness. Policy Research Working Paper; No. 4214. World Bank, Cattaneo, Matias D.; Galiano, Sebastian; Gertler, Paul J.; Martinez, Sebastian; Titiunik, Rocio. 2007 <a href="https://openknowledge.worldbank.org/handle/10986/7295">https://openknowledge.worldbank.org/handle/10986/7295</a></li> </ul>
<b>Rental Housing</b>	
<p><b>Identify the Gender Gap</b></p>	<ul style="list-style-type: none"> <li>• Fewer female headed households own their dwellings compared to male headed households, with a greater percentage of female headed households renting.</li> <li>• Women headed households largely use arrangements like informal renting, subletting, and lodging with a family.</li> <li>• Women-headed households and young single women have greater difficulty in securing rental accommodation due to discrimination.</li> <li>• Women-headed households and young single women have greater difficulty in securing rental accommodation given that landlords do not believe that women have the economic security to pay rent.</li> </ul>

<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Provide rental housing subsidies prioritizing female-headed households.</li> <li>• Strengthen residential rental markets.</li> <li>• Support women to find safe and affordable long-term housing.</li> <li>• Conduct communication campaigns against discrimination.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of rental subsidies provided to female-headed households.</li> <li>• Number of female-headed households paying equal amount of rent with respect to consumption than male headed households.</li> <li>• Number of women who signed a new rental agreement.</li> <li>• Percentage of landlords that declare that would rent their property to a woman.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Revisiting gender and housing: housing as seen through the eyes of women in social rental housing in Gauteng, South Africa, Dr Mziwandile Sobantu, Lecturer, Department of Social Work, University of Johannesburg, Johannesburg, South Africa, 2020 <a href="http://www.scielo.org.za/pdf/sw/v56n1/06.pdf">http://www.scielo.org.za/pdf/sw/v56n1/06.pdf</a></li> <li>• Searching for Housing as a Battered Woman: Does Discrimination Affect Reported Availability of a Rental Unit? Paula Barata, Donna Stewart, 2010 <a href="https://journals.sagepub.com/doi/abs/10.1111/j.1471-6402.2009.01540.x?journalCode=pwqa">https://journals.sagepub.com/doi/abs/10.1111/j.1471-6402.2009.01540.x?journalCode=pwqa</a></li> <li>• Gender discrimination in Housing? Daniele Voldman <a href="https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing">https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing</a></li> <li>• Discrimination against female-headed households in rental housing: theory and exploratory evidence, George Glaster <a href="https://www.jstor.org/stable/29769535">https://www.jstor.org/stable/29769535</a></li> </ul>
<b>Housing Reconstruction</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women are particularly vulnerable immediately after the occurrence of a disaster, suffer disruptions to housing, and lack access to services and relief.</li> <li>• Women and girls are at far greater risk of experiencing physical and sexual violence in post-emergency settings.</li> <li>• Unsafe living conditions in a post disaster or post conflict context contribute to increase sexual violence against women and girls.</li> <li>• Women are overrepresented among persons in shelters and represent a significant share among uninsured homes that were either destroyed or severely damaged.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Support the reconstruction of houses with resilient standards giving priority to women.</li> <li>• Support land and housing rights for women in post-disaster reconstruction.</li> <li>• Include gender-informed approach to emergency and reconstruction interventions.</li> </ul>

	<ul style="list-style-type: none"> <li>• Strengthen the capacity of relevant local women's organizations to undertake outreach and training activities on DRM preparedness that specifically target women and address their specific needs.</li> <li>• Promote women's participation in Disaster Risk Management planning.</li> <li>• Support Disaster Risk Reduction training for women to strengthen emergency preparedness capacity.</li> <li>• Carry out outreach activities on reconstruction job opportunities that target women.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of women representatives in housing committees.</li> <li>• Number of women with access to multipurpose disaster shelters because of the project.</li> <li>• Number of women living in flood-risk areas who are covered by a shelter.</li> <li>• Number of women benefitted from improved flood protection.</li> <li>• Number of Disaster Risk Management committees with 50% female committee members.</li> <li>• Number of female-headed households who re-built their houses.</li> <li>• Number of women benefitted from houses rebuilt with resilient standards.</li> <li>• Number of women benefiting from housing reconstruction assistance activities.</li> <li>• Number of females who can take action to protect their lives, livelihood, and property based on early warnings.</li> <li>• Percentage of joint ownership or female ownership of assets among resettled households.</li> <li>• New or strengthened local Disaster Risk Management committees with at least 50% of female committee members created or trained.</li> <li>• Unified and up-to-date gender-disaggregated property records in high-risk areas.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Gender Equality and Women's Empowerment in Disaster Recovery - GFDRR, 2018 - <a href="https://www.gfdr.org/en/publication/gender-equality-and-womens-empowerment-disaster-recovery">https://www.gfdr.org/en/publication/gender-equality-and-womens-empowerment-disaster-recovery</a></li> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• GFDRR Gender Action Plan: 2016-2021, World Bank <a href="https://www.gfdr.org/en/gfdr-gender-action-plan-2016-2021">https://www.gfdr.org/en/gfdr-gender-action-plan-2016-2021</a></li> <li>• Women rebuilding lives post-disaster: innovative community practices for building resilience and promoting sustainable development, Julie Drolet, Lena Dominelli, Margaret Alston, Robin Ersing, Golam Mathbor, Haorui Wu. 2015 <a href="https://www.tandfonline.com/doi/pdf/10.1080/13552074.2015.1096040">https://www.tandfonline.com/doi/pdf/10.1080/13552074.2015.1096040</a></li> </ul>

	<ul style="list-style-type: none"> <li>• Women's empowerment following disaster: longitudinal study of social change, Jenny Moreno, Duncan Shaw, 2018 <a href="https://link.springer.com/article/10.1007/s11069-018-3204-4">https://link.springer.com/article/10.1007/s11069-018-3204-4</a></li> <li>• Gender Equality and Women's Empowerment in Disaster Recovery, GFDRR, 2018 - <a href="https://www.gfdrr.org/sites/default/files/publication/gender-equality-disaster-recovery.PDF">https://www.gfdrr.org/sites/default/files/publication/gender-equality-disaster-recovery.PDF</a></li> </ul>
Legal and Socio-Cultural Aspects Affecting Housing	
Housing Regulatory Framework	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Property laws and policies to protect women rights do not exist or do exist but are not inclusive for women (or discriminate against them).</li> <li>• Property laws and policies to protect women rights are not enforced.</li> <li>• Women - regardless of their marital status - cannot own, control, or inherit land, property, and housing on their own right due to existing systems of customary law.</li> <li>• Property rights are nullified under customary law where marital power is retained over women by men.</li> <li>• Marital property regimes do not provide equal rights for both spouses, leaving women at disadvantage upon divorce, separation, or desertion.</li> <li>• Customary practices prevent married women for owning property.</li> <li>• Customary practices discriminate against women preventing them to access to credit.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Support legal/tenure reform to provide equal access to buy and have a full legal property title as well as equal rights to marital property and to inherit.</li> <li>• Support reforms of inheritance laws to allow widows and daughters to inherit housing assets.</li> <li>• Provide gender training to government officials.</li> <li>• Enhance women's participation in government institutions to involve them in decision-making processes pertaining to housing policy.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Government policies promote gender equality.</li> <li>• Principles of gender equity are broadly embraced and promoted.</li> <li>• Government officials and the judiciary are more aware of gender-based property issues.</li> <li>• Percentage of women participating in government institutions related to housing.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Guidelines for the Implementation of the Right to Adequate Housing, United Nations, 2020. <a href="http://www.undocs.org/A/HRC/43/43">http://www.undocs.org/A/HRC/43/43</a></li> <li>• Policy Makers Guide to Women's Land, Property and Housing Rights Across the World, UN-Habitat, 2007</li> </ul>

	<p><a href="https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf">https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf</a></p> <ul style="list-style-type: none"> <li>Gender discrimination in Housing? Daniele Voldman <a href="https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing">https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing</a></li> </ul>
<b>Socio-cultural Aspects Affecting Housing</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>Widow's property rights are conditional to good relations with the family of the deceased and with compliance of certain customary rituals.</li> <li>Women are relegated to a secondary position in relation to property even with legislation in place intending to protect women's rights.</li> <li>Patrilineal inheritance only gives lands and houses to sons.</li> <li>Daughters are regarded as outsiders after marriage due to patriarchal culture.</li> <li>Social stigmatization on women results in property grabbing and forced eviction.</li> <li>Cultural norms keep women from their rights in practice, whether it is social pressure, threats, or legal systems that allow customary law to trump statutory law in court.</li> <li>Religious practices and cultural barriers which discriminate against women present a major obstacle to the realization of women's rights including housing rights.</li> <li>Women household's larger home and care responsibilities due to cultural norms constrain their ability to work on equal terms as men.</li> <li>Women's perspectives are not always adequately represented in decision-making processes at the household resulting in decisions which do not equally benefit men and women.</li> <li>Interactions between legal and social norms impact on women's abilities to exercise their autonomy and make important decisions about their lives, pursue economic and other opportunities, and have their voices heard in all spheres, including in the family, community, and society.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>Educate men and women on their rights.</li> <li>Support public awareness and education initiatives to change cultural norms.</li> <li>Mobilize community members through forums, groups, activities, and sessions to change traditional views (for example, income generating activities for women considered as a sin).</li> <li>Hold separate consultations for men and women on issues of community well-being.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>Number of gender-equity courses conducted.</li> <li>Awareness of women's rights increased (Percentage).</li> <li>Women's inheritance rights are better respected and implemented.</li> <li>Women's increased bargaining power within the household (Percentage).</li> </ul>

<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Women's work and men's decisions: gender norms in low-income homebuilding, 2019 – Terwilliger Center for Innovation in Shelter, Habitat for Humanity - <a href="https://www.habitat.org/sites/default/files/documents/TCIS-gender-norms-low-income-homebuilding.pdf">https://www.habitat.org/sites/default/files/documents/TCIS-gender-norms-low-income-homebuilding.pdf</a></li> <li>• Beyond Building: how social norms shape low-income home construction, 2019 – Terwilliger Center for Innovation in Shelter, Habitat for Humanity <a href="https://www.habitat.org/sites/default/files/documents/TCIS_Social%20Norms_Exec%20Summary%20Final.pdf">https://www.habitat.org/sites/default/files/documents/TCIS_Social%20Norms_Exec%20Summary%20Final.pdf</a></li> <li>• Policy Makers Guide to Women's Land, Property and Housing Rights Across the World, UN-Habitat, 2007 <a href="https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf">https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf</a></li> <li>• Bhutan gender policy note, The World Bank, 2013 <a href="https://documents.worldbank.org/en/publication/documents-reports/documentdetail/960591468017989867/bhutan-gender-policy-note">https://documents.worldbank.org/en/publication/documents-reports/documentdetail/960591468017989867/bhutan-gender-policy-note</a></li> <li>• Patriarchy and Property Rights Among Yoruba Women in Nigeria, Aluko, Yetunde A. <a href="https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591">https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591</a></li> </ul>
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## Building Materials Market Development

### Construction and Materials Market Development

<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women owned businesses in construction and building materials sector are not able to fully participate and benefit from market opportunities.</li> <li>• Women do not have equal employment opportunities in areas like construction and manufacture of building materials.</li> <li>• Women do not have enough knowledge on marketable skills on construction to further generate income opportunities.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Require a quota for women in the bidding documents for contractors.</li> <li>• Support small grant programs targeting construction and building materials SMEs and startups giving preference to female applicants.</li> <li>• Provide training on marketable skills on construction.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of female-led SMEs awarded with contracts under the project.</li> <li>• Number of female-led SMEs that received financial support to start business in construction.</li> <li>• Number of women participating in workshops carried out on construction good practices and workers safety and security.</li> <li>• Number of women in SMEs completing technical training to enhance their chances to enter the construction market.</li> <li>• Short-term employment for women generated by project investments.</li> </ul>

	<ul style="list-style-type: none"> <li>• Number of women engaged in unskilled labor activities.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Female-Owned Firms in Latin America: Characteristics, Performance and Obstacles to Growth. <a href="https://openknowledge.worldbank.org/handle/10986/19961">https://openknowledge.worldbank.org/handle/10986/19961</a></li> <li>• Women's Entrepreneurship in Latin America: an exploration of current knowledge, Julie Weeks, Danielle Seiler, Inter-American Development Bank, 2001 - <a href="https://publications.iadb.org/publications/english/document/Women-Entrepreneurship-in-Latin-America-An-Exploration-of-Current-Knowledge.pdf">https://publications.iadb.org/publications/english/document/Women-Entrepreneurship-in-Latin-America-An-Exploration-of-Current-Knowledge.pdf</a></li> <li>• The Productivity Gaps of Female-Owned Firms: Evidence from Ethiopian Census Data, Dennis Essers, Kelbesa Megersa, Marco Sanfilippo, 2020 <a href="https://www.journals.uchicago.edu/doi/10.1086/703101">https://www.journals.uchicago.edu/doi/10.1086/703101</a></li> </ul>
<b>City Planning and Infrastructure Services</b>	
<b>Urban Development and City Planning</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women are left out of urban planning processes.</li> <li>• Women-headed households find it more difficult than men to locate housing close to employment and earning opportunities.</li> <li>• Limited engagement with women and participation of women in housing (and slum upgrading) processes disenfranchise them of urban planning activities.</li> <li>• Women find difficulties in finding a job given that house developments are far from city centers.</li> <li>• Spatial segregation and inadequate infrastructure create a disproportionate time burden for caregivers, who are primarily women.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Promote women's participation in community decision-making process.</li> <li>• Conduct studies to find a good location for housing developments.</li> <li>• Support the design and development of urban spaces and facilities such as childcare, health clinics, and sanitation and locate them close to housing developments.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of women in consultation activities during project implementation.</li> <li>• Number of women who participate in community meetings.</li> <li>• Number of female beneficiaries that consider that their views have been considered in project design.</li> <li>• Number of women that declare that the location of their home increases the possibilities of finding a job opportunity.</li> <li>• Percentage of women with increased job opportunities.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Handbook for Gender-Inclusive Urban Planning Design <a href="https://www.worldbank.org/en/topic/urbandevelopment/publication/handbook-for-gender-inclusive-urban-planning-and-design">https://www.worldbank.org/en/topic/urbandevelopment/publication/handbook-for-gender-inclusive-urban-planning-and-design</a></li> <li>• Gender Issue Guide – Urban Planning and Design, UN Habitat, 2012 – December 2014 - <a href="https://unhabitat.org/sites/default/files/download-manager-files/Gender%20Responsive%20Urban%20Planning%20and%20Design.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Gender%20Responsive%20Urban%20Planning%20and%20Design.pdf</a></li> </ul>

- Women and Housing, Towards Inclusive Cities, UN Habitat, 2014  
<https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf>
- Synopsis - Mainstreaming Gender in Urban Housing, Interamerican Development Bank  
<https://publications.iadb.org/en/publication/12392/synopsis-mainstreaming-gender-urban-housing-projects>
- Urban Girls Catalogue, how cities planned for and girls work for everyone – Global Utmaning, October 2019 - <https://www.globalutmaning.se/wp-content/uploads/sites/8/2019/10/Urban-Girls-Catalogue.pdf>
- Gender Responsive Urban Planning and Design – UN Habitat, 2013  
<https://unhabitat.org/gender-responsive-urban-planning-and-design>
- Policy and Plan for Gender Equality and the Empowerment of Women un Urban Development – UN Habitat, 2015 - <https://unhabitat.org/policy-and-plan-for-gender-equality-and-the-empowerment-of-women-in-urban-development>
- Build Safe and Inclusive Cities for Women – A practical guide, UN Habitat, 2011  
[https://asiapacific.unwomen.org/-/media/field%20office%20eseasia/docs/publications/2015/southasia/reportstudies/01\\_evaw/building%20safe%20inclusive%20cities%20for%20women\\_a-practical%20guide\\_20111.pdf?la=en&vs=3039](https://asiapacific.unwomen.org/-/media/field%20office%20eseasia/docs/publications/2015/southasia/reportstudies/01_evaw/building%20safe%20inclusive%20cities%20for%20women_a-practical%20guide_20111.pdf?la=en&vs=3039)
- Adolescent Girls’ Views on Safety in Cities - Findings from the Because I am a Girl Urban Programme study in Cairo, Delhi, Hanoi, Kampala, and Lima – UN Habitat - <https://violence-wash.lboro.ac.uk/vgw/Supporting-documents/VGW-4-Good-practice-Safety-Audits/TS4-C-2-A-Plan-BIAAG-WICI-Habitat-Adolescent-girls-views-on-safety-in-cities-2013.pdf>
- Gender checklist: urban development and housing, Asian Development Bank, 2006 - <https://www.adb.org/publications/gender-checklist-urban-development-and-housing>
- The effect of a large expansion of pre-primary school facilities on preschool attendance and maternal employment, Berlinski and Galiani 2005  
<https://core.ac.uk/download/pdf/7113063.pdf>
- Household Childcare Choices and Women’s Work Behavior in Russia, Lokshin 2000 - <https://www.jstor.org/stable/3559040?seq=1>
- Public Day Care and Female Labor Force Participation: Evidence from Chile, Medrano 2009 - <https://core.ac.uk/download/pdf/6481974.pdf>
- Public Preschool and the Labor Supply of Arab Mothers: Evidence from a Natural Experience, Scholsser, 2011  
<https://www.tau.ac.il/~analias/Public%20PreSchool.pdf>
- Child Care and Women’s labor Force Participation in Romania, Fong and Lokshin 2000 - <https://openknowledge.worldbank.org/handle/10986/21406>
- Cashing in on Education: Women, Childcare, and Prosperity in Latin America and the Caribbean, Mateo Díaz and Rodriguez-Chamussy, 2016  
<https://openknowledge.worldbank.org/handle/10986/25082>

	<ul style="list-style-type: none"> <li>• The Impact of Access to Free Childcare on Women’s Labor Market Outcomes: Evidence from a Randomized Trial in Low-Income Neighborhoods in Rio de Janeiro, Barros et al. 2011 <a href="https://documents.worldbank.org/en/publication/documents-reports/documentdetail/672391468231860498/the-impact-of-access-to-free-childcare-on-womens-labor-market-outcomes-evidence-from-a-randomized-trial-in-low-income-neighborhoods-of-rio-de-janeiro">https://documents.worldbank.org/en/publication/documents-reports/documentdetail/672391468231860498/the-impact-of-access-to-free-childcare-on-womens-labor-market-outcomes-evidence-from-a-randomized-trial-in-low-income-neighborhoods-of-rio-de-janeiro</a></li> <li>• Aggregate Effects of Gender Gaps in the Labor Market: A Quantitative Estimate, Cuberes and Teignier, 2016 <a href="https://www.journals.uchicago.edu/doi/full/10.1086/683847">https://www.journals.uchicago.edu/doi/full/10.1086/683847</a></li> <li>• Gender Equality Action Plan – UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/GENDER%20EQUALITY%20ACTION%20PLAN%202014-2019.pdf">https://unhabitat.org/sites/default/files/download-manager-files/GENDER%20EQUALITY%20ACTION%20PLAN%202014-2019.pdf</a></li> <li>• Women Leaders – Empowering future generations – Global Utmaning, April 2019 - <a href="https://www.globalutmaning.se/wp-content/uploads/sites/8/2019/04/WOMEN-LEADERS-%E2%80%93-EMPOWERING-FUTURE-GENERATIONS.pdf">https://www.globalutmaning.se/wp-content/uploads/sites/8/2019/04/WOMEN-LEADERS-%E2%80%93-EMPOWERING-FUTURE-GENERATIONS.pdf</a></li> <li>• Women Empowerment and Economic Development, Duflo 2012 <a href="https://economics.mit.edu/files/7417">https://economics.mit.edu/files/7417</a></li> <li>• City with a Female Face: How Modern Vienna was Shaped by Women, Elle Hunt, London: The Guardian, 2019 <a href="https://www.theguardian.com/cities/2019/may/14/city-with-a-female-face-how-modern-vienna-was-shaped-by-women">https://www.theguardian.com/cities/2019/may/14/city-with-a-female-face-how-modern-vienna-was-shaped-by-women</a></li> <li>• Realizing Gender-equality in Cities, Cities Alliance <a href="https://www.citiesalliance.org/sites/default/files/2019-08/CA_Gender_Mainstreaming_Brochure.pdf">https://www.citiesalliance.org/sites/default/files/2019-08/CA_Gender_Mainstreaming_Brochure.pdf</a></li> <li>• Integrating Gender in Cities Projects, IFC <a href="https://www.ifc.org/wps/wcm/connect/901b84a7-ba26-4b55-8d08-6003c38a8565/Gender_Equity_in_Cities.pdf?MOD=AJPERES&amp;CVID=nrjY2TU">https://www.ifc.org/wps/wcm/connect/901b84a7-ba26-4b55-8d08-6003c38a8565/Gender_Equity_in_Cities.pdf?MOD=AJPERES&amp;CVID=nrjY2TU</a></li> </ul>
<b>Access to Basic Infrastructure</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Inadequate access to basic services such as drinking water, sewage or drainage, sanitation and energy, electricity, and the concomitant role of girls and women in collecting water and biofuel.</li> <li>• Lack of street lighting that affects women’s safety.</li> <li>• Female-headed households are underserved/unserved households with respect to urban basic services.</li> <li>• Female headed households have statistically significantly worse water, sanitation, and electricity outcomes.</li> <li>• Female-headed households are subject to lack of access to basic service (like fetching drinking water) due to the lack of time available for non-income generating activities, among others.</li> </ul>

<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Give voice to women's needs and safety concerns in urban design and infrastructure improvements.</li> <li>• Address sanitation and safety issues related to all genders.</li> <li>• Increase access to drinking water, handwashing, electricity, and sanitation facilities.</li> <li>• Improve street lighting.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of female-households provided with improved urban living conditions.</li> <li>• Number of women with access to improved water sources.</li> <li>• Number of women with access to improved sanitation.</li> <li>• Number of female-headed households provided with access to electricity.</li> <li>• Number of women that declare they feel safer due to street lighting.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• The Effects of Rural Electrification on Employment: New Evidence from South Africa, Dinkelman 2011 <a href="https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078">https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078</a></li> <li>• Gender Equality Action Plan – UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/GENDER%20EQUALITY%20ACTION%20PLAN%202014-2019.pdf">https://unhabitat.org/sites/default/files/download-manager-files/GENDER%20EQUALITY%20ACTION%20PLAN%202014-2019.pdf</a></li> <li>• Water and Sanitation for the Urban Poor, Gender Balance in the Water and Sanitation Workforce, London: WSUP, 2019 <a href="https://www.wsup.com/blog/gender-balance-in-the-water-and-sanitation-workforce/">https://www.wsup.com/blog/gender-balance-in-the-water-and-sanitation-workforce/</a></li> <li>• Gender Issue Guide – Gender responsive Urban Basic Services, UN-Habitat <a href="https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf">https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf</a></li> <li>• Gender Issue Guide – Gender responsive Urban Basic Services, UN-Habitat, 2013 - <a href="https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf">https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf</a> <a href="file:///C:/Users/wb298627/Downloads/users_guide_measuring_gender.pdf">file:///C:/Users/wb298627/Downloads/users_guide_measuring_gender.pdf</a></li> <li>• The complicated correlation between affordable housing and gender violence, The World Economic Forum, 2019 <a href="https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality">https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality</a></li> </ul>

## Annex 2. Examples of Good Practices

### Tamil Nadu Housing and Habitat Development Project IPF (P168590)

<p><b>Identified Gender Gaps</b></p>	<ul style="list-style-type: none"> <li>• In Tamil Nadu, there is a higher share of households headed by females in both urban and rural areas compared to the national average, at 17 percent and 12 percent, respectively. However, fewer female headed households own their dwellings compared to male headed households, with a greater percentage of female headed households renting.</li> <li>• Female headed households pay higher amount of rent with respect to consumption than male headed households, with 42 percent and 27 percent of income used in rent, respectively.</li> <li>• Female headed households receive less financing for a housing loan or mortgage than a male headed household.</li> <li>• Female headed households experience some disadvantages compared to male headed households in terms of housing conditions.</li> </ul>
<p><b>Specific Actions Proposed</b></p>	<ul style="list-style-type: none"> <li>• Identify opportunities for income generation for women's groups, provide necessary skills training and education, and facilitate the employment of female beneficiaries through information access or access to finance for small business needs.</li> <li>• Explore the prospects for involving existing women's groups in improving the operations and maintenance of housing units.</li> </ul>
<p><b>Selected Indicators</b></p>	<ul style="list-style-type: none"> <li>• Proportion of households where TNSCB (Tamil Nadu Slum Clearance Board) undertakes livelihood related activities for females.</li> <li>• Proportion of at-risk households participating in citizen consultations and livelihood related activities as per the new social sustainability framework of TNSCB dis-aggregated by gender.</li> </ul>

## First Tamil Nadu Housing Sector Strengthening Program Development Policy Loan DPF (P172732)

<p><b>Identified Gender Gaps</b></p>	<ul style="list-style-type: none"> <li>• Female headed households in Tamil Nadu have less income than male headed households and are more likely to be renters and slum dwellers.</li> <li>• Female headed households have statistically significantly worse water, sanitation, and electricity outcomes.</li> <li>• Female-headed households are subject to additional vulnerabilities including social prejudice and gender discrimination and lack of access to basic service (for example, fetching drinking water) due to the lack of time available for non-income generating activities, among others.</li> <li>• High housing cost results in compromising other expenditures such as in food, health, or commuting, further undermining economic and employment opportunities for female headed households.</li> </ul>
<p><b>Specific Actions Proposed</b></p>	<ul style="list-style-type: none"> <li>• Consider targeting and social equity, adopting gender-sensitive and inclusive approach to address the special needs of different stakeholders (for example, women, construction workers, disabled, aged population).</li> <li>• Ensure gender-inclusive design to warrant safety for women in public housing complexes, improve ventilation in kitchen areas, and improve women's voice and participation in block associations.</li> </ul>
<p><b>Selected Indicators</b></p>	<ul style="list-style-type: none"> <li>• Proportion of Economically Weaker Section/Low Income Group beneficiaries receiving government support that are Female Headed Households.</li> <li>• The targeting and eligibility criteria established by Government of Tamil Nadu for the new housing programs include explicit support and provisions for female headed household.</li> </ul>

**Second Rwanda Urban Development Project IPF (P165017)****Identified  
Gender  
Gaps**

- Citizens and local councils lack sufficient capacity to mainstream gender considerations in local planning, investment, and management in cities.
- City-level authorities have difficulty understanding the unique needs of men, women, children, the elderly, and disabled people, especially when disaggregated data is not always available.
- Women benefit less from urbanization and face more difficulties accessing urban services, participating in political and public life, and benefitting from economic opportunities in cities.

**Specific  
Actions  
Proposed**

- Promote gender equity and ensure that the project benefits women as well as men.
- Strengthen women's voice and agency during the overall planning process for the upgrading planning process and enhance women's voice and agency.
- Conduct separate focus group discussions and informant interviews during critical review and decision-making points to collect qualitative data on community concerns ensuring that women, youth, and other minority groups are well represented and have an opportunity to influence the choice and location of infrastructure investments when prioritization of these infrastructure takes place.

**Selected  
Indicators**

- People provided with improved urban living conditions (disaggregated by gender).
- People in urban areas with access to all-season roads within a 500-m range under the project (disaggregated by city and gender).
- People benefiting from flood risk reduction and wetland rehabilitation interventions in the City of Kigali (disaggregated by gender).
- Beneficiaries participating in consultations who consider that their needs are reflected in project investments (disaggregated by gender)
- Women in leadership positions in community upgrading committees (Percentage).

## Colombia Resilient and Inclusive Housing Project IPF (P172535)

### Identified Gender Gaps

- Poor housing conditions and lack of public infrastructure limit women's availability to participate in paid employment.
- Female-headed households are generally poorer than male-headed households and, therefore, more likely to live in inadequate homes.
- In 2017, over 82 percent of women participated in unremunerated domestic and care work, compared to only 37 percent of men. On average, women work on these tasks 34.1 hours per week, compared to 18.4 hours among men.
- It has been estimated that the potential economic losses over the long term due to gender gaps in Colombia's labor market amount to 17.6 percent in gross income per capita. The estimated productivity loss from women staying out of labor market amounts to 5.7 percent of the current GDP.

### Specific Actions Proposed

- Improve the quality of housing including the adoption of home technologies, such as washing facilities which free up time previously spent in the home and thus increase female labor supply.
- Enhance access to childcare and recreational spaces for young kids which decreases the need for women to work on domestic chores and enables them to pursue other activities.
- Community mothers, who also benefit from the improved housing conditions, can provide enhanced childcare services and thus allow other mothers to participate in the labor force.

### Selected Indicators

- Increased availability of women to seek and/or participate in paid work opportunities and entrepreneurship activities (direct indicator)
- Number of people provided with improved urban living conditions (indirect indicator that will measure, among others, enhanced spaces for childcare).

## Annex 3: Gender Integration in Each Stage of the Project Cycle

<b>Identification and Preparation Stages</b>	<ul style="list-style-type: none"> <li>• The task team conducts desk review of SCDs, CPFs, Regional and Country Gender Assessments, gender assessments done in similar operations in the country or by other donors, checks results from National Census and/or Surveys, makes consultations with the client, and conducts research using different sources of information.</li> <li>• The task team identifies the gender gap(s) that are relevant for the project.</li> <li>• All project team members have a brainstorming session on potential gender issues and specific gaps the project could address and how.</li> <li>• The task team prepares the PCN proposing the gender gap(s) the project will address.</li> <li>• Gender gap analysis can be carried as an integral part of the initial social assessment.</li> <li>• The task team engages early with the Gender Group to ask for advice and suggestions.</li> <li>• Regional/CMU Gender focal point supports the team and GP gender focal points review the PCN and provide technical support and suggestions.</li> </ul>
<b>Appraisal Stage</b>	<ul style="list-style-type: none"> <li>• The task team prepares the PAD or Project Document with a section on gender with analysis and data on the identified gender gap(s) that will be addressed by the project, describing the specific actions to address the gap(s) that are also mentioned in the description of project components.</li> <li>• The task team includes gender indicator(s) in the Results Framework to measure the progress towards closing the identified gap(s).</li> <li>• The GP gender focal point and the CMU gender focal point review the PAD/PD at the QER and/or at Decision Meeting and provide comments and suggestions. They keep involved during preparation and discuss the development towards the full PAD/PD to ensure there are no missed opportunities.</li> <li>• Regional/CMU coordination team review and provide suggestions to draft PAD or PD before Negotiations in coordination with the GP Gender focal point.</li> </ul>
<b>Negotiations/Board Approval Stage</b>	<ul style="list-style-type: none"> <li>• After the Board approval, the Gender Group reviews the PAD/PD and confirms whether the project can be gender tagged.</li> <li>• If the task team disagrees with the results of the gender tag assessment, it can provide a justification to the Gender Group and request reassessment.</li> </ul>

<b>Implementation Stage</b>	<ul style="list-style-type: none"><li>• The client implements the gender actions and monitors the indicators to reduce gender gap(s) as a part of the monitoring and evaluation plan.</li><li>• The task team supervises and monitors the outcomes of the gender actions through regular implementation support and documents it in the Implementation Status and Results Report (ISR).</li><li>• Throughout the project life, the team can engage more intensely as, for instance, through the provision of evidence or training to enhance gender-related outcomes for beneficiaries during project implementation; share direct written inputs to project documents; share examples of good practice in other parts of the world.</li></ul>
<b>Completion and Evaluation Stage</b>	<ul style="list-style-type: none"><li>• The task team prepares the ICR, and documents results on gender actions outcome and progress towards closing the gender gaps.</li><li>• The Gender Group reviews the ICRs for gender-tagged projects.</li></ul>

## Annex 4. Tools and Data Sources

### Key documents on Gender, Gender Data, Statistics

World Bank Open Data. <https://data.worldbank.org/>

Gender Group Website. <https://www.worldbank.org/en/topic/gender>

World Bank Group Gender Strategy (FY16-23): Gender Equality, Poverty Reduction and Inclusive Growth. <https://openknowledge.worldbank.org/handle/10986/23425>

World Bank Group Gender Strategy Mid-Term Review (2021).  
<https://ieg.worldbankgroup.org/evaluations/gender-strategy-mid-term-review>

Gender Data Portal. <https://www.worldbank.org/en/data/datatopics/gender>

Gender Tag Monitoring. <https://spqscapps.worldbank.org/qs/GCCSA/Pages/Dashboard.aspx>

Women, Business and the Law 2021. <http://wbl.worldbank.org>

World Bank Group Corporate Scorecard. <https://scorecard.worldbank.org>

Standard Reports – Gender. <http://operationsmonitoring.worldbank.org/view/index.html#path/global/allprojects/gender/%24fy~2018>

World Value Surveys. <http://worldvaluessurvey.org>

Global Financial Inclusion Database. <http://datatopics.worldbank.org/financialinclusion/>

The Living Standards Measurement Study (LSMS). <https://www.worldbank.org/en/programs/lms>

IDA20 Replenishment Site. <http://ida.worldbank.org/replenishments/ida20-replenishment>

Good Practice Note - Addressing Sexual Exploitation and Abuse and Sexual Harassment (SEA/SH) in Investment Project Financing involving Major Civil Works.  
<https://thedocs.worldbank.org/en/doc/741681582580194727-0290022020/original/ESFGoodPracticeNoteonGBVinMajorCivilWorksv2.pdf>

Environmental and Social Framework.  
<https://thedocs.worldbank.org/en/doc/837721522762050108-0290022018/original/ESFFramework.pdf>

Key documents on Gender. <https://worldbankgroup.sharepoint.com/sites/Gender/Pages/Key-Documents-11192018-170218.aspx>

Gender Tag Guidance Note, 2018.

[https://worldbankgroup.sharepoint.com/sites/Gender/SitePages/Detail.aspx/Documents/mode=view?\\_Id=350&SiteURL=/sites/Gender/](https://worldbankgroup.sharepoint.com/sites/Gender/SitePages/Detail.aspx/Documents/mode=view?_Id=350&SiteURL=/sites/Gender/)

Gender Tag Tool Good Practices Online Tool.

<https://worldbankgroup.sharepoint.com/sites/Gender/Pages/Gender-Tag-Good-Practices-Online-Tool-03262020-145306.aspx?deliveryName=DM78950>

MEASURE Evaluation Family Planning and Reproductive Health Indicators Database.

[https://www.measureevaluation.org/resources/prh/rh\\_indicators](https://www.measureevaluation.org/resources/prh/rh_indicators)

Global Health Observatory (GHO) Data. <https://www.who.int/data/gho/indicator-metadata-registry>

Core Indicators for National AIDS Programmes. [https://www.unaids.org/sites/default/files/sub\\_landing/files/JC1768-Additional\\_Indicators\\_v2\\_En.pdf](https://www.unaids.org/sites/default/files/sub_landing/files/JC1768-Additional_Indicators_v2_En.pdf)

The Millennium Development Goals Gender Chart 2015.

<http://mdgs.un.org/unsd/mdg/default.aspx>

UNData. <http://data.un.org/>

OECD Key Economic Indicators (KEI) Database. <http://stats.oecd.org/mei/default.asp?rev=4>

Violence Against Women and Girls: A Compendium of Monitoring and Evaluation Indicators.

<https://www.measureevaluation.org/resources/publications/ms-08-30>

UN Data Statistics and Indicators on women and men. <https://unstats.un.org/unsd/demographic/products/indwm/>

UNECE Gender Statistics. <http://www.unece.org/statistics/areas-of-work/statssoc/gender-statistics.html>

Data2x Gender Data Gaps. <https://data2x.org/pressroom/gender-data-gaps-are-just-the-start-of-the-conversation/>

World Bank. 2019. The Little Data Book on Gender 2019. Washington, DC: World Bank.

<https://openknowledge.worldbank.org/handle/10986/31689>

## Documents on Gender and Housing, and articles on specific themes

Closing Gender Gaps in Sustainable Communities: Social, Urban, Rural and Resilience Global Practice (GSURR) and the World Bank Group Gender Strategy (2016-2023).  
<https://worldbankgroup.sharepoint.com/sites/Gender/Knowledge%20Base/Forms/AllItems.aspx?id=%2Fsites%2FGender%2FKnowledge%20Base%2FGSURR%20Gender%20Note%20revised%2Epdf&parent=%2Fsites%2FGender%2FKnowledge%20Base>

Review: Gender and Housing in Urban Areas, Reyna Alorro and Aphichoke Kotikula, 2020.

Gender Portfolio Review for FY2018 to FY2020 – Part 1, 2021.

Gender and Housing Policy Paper (draft), Narae Choi & Anirudh Rajashekar, 2021.

Closing Gender Gaps in Latin America and the Caribbean, 2020.  
<http://documents1.worldbank.org/curated/en/484401532010525429/pdf/Closing-Gender-Gaps-in-Latin-America-and-the-Caribbean.pdf>

GFDRR Gender Action Plan: 2016-2021, World Bank. <https://www.gfdr.org/gfdr-genderaction-plan-2016-2021>

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**Addressing Gender Gaps in Housing Interventions  
Guidance Note**

**August 2021**

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## Introduction

The Global Platform for Sustainable Cities (GPSC) is a knowledge platform and partnership that promotes integrated solutions for today's cities. With more than half of the world's population already living in cities, continued urbanization presents great opportunities as well as significant challenges. How cities respond to this growth will have a profound impact on the global environment. It is therefore essential not only to help cities grow in a way that promotes sustainability, but also to ensure that cities develop and respond to challenges in an inclusive way. This Guidance Note is intended to help World Bank task teams as well as city and national governments to consider the gendered impacts of various interventions in the housing sector. Ensuring that all citizens benefit regardless of their gender or gender identity is critical for successful housing interventions.

## Methodology

Based on a literature review and consultations with World Bank staff, this Guidance Note identifies typical gender gaps in housing interventions, particularly the gaps associated with (i) access to affordable and adequate housing including ownership and tenure security, access to financing and smart subsidies, access to home improvements, rental housing and housing reconstruction, (ii) legal and socio-cultural aspects that affect housing, (iii) building materials and construction market development, and (iv) city planning and access to basic services. This Guidance Note is applicable to IBRD and IDA lending including Investment Project Financing (IPF), Program-for-Results (PforR), and Development Policy Financing (DPF).

## Housing Rights and Gender Equality

In 1966, the United Nations formally recognized adequate housing to be a fundamental human right, a pledge signed by most countries in the world. Good quality housing is critical to many of the UN's Sustainable Development Goals (SDGs): it is explicitly articulated in Target 11 and included in at least 14 of the SDGs. It is the human right of every woman, man, youth, and child to have safe, secure, affordable, and appropriate housing, with a home and a community in which to live in peace and dignity. As a report on housing from the Organization for Economic Cooperation and Development (OECD) concludes: "housing and the neighborhood in which people live have important implications for individual health, employment, and educational outcomes, effects that can begin in childhood and last a lifetime."

However, over a billion people around the world currently live in precarious conditions that threaten their health and survival, such as in slums and informal settlements. Many living in these conditions are homeless and millions are forcibly evicted or displaced from their homes every year. Women are particularly affected by this situation.

### Box 1. What is Intersectionality and How Does it Affect Housing Rights?

With various defining identities--such as age, gender, or race--individuals inherently belong to multiple distinct identity groups and may be excluded in society because of one of their identities but not another. The notion of "intersectionality" is based on the understanding that people are situated simultaneously in different social structures, which interact in complex ways to influence human experiences, social relations, and outcomes.

**Figure 3. Intersectionality**



Intersecting identities can produce an overlay or a multiplication of disadvantage or advantage. The intersection of gender, age, ethnicity, and place of residence, for instance, can have significantly more deleterious effects than the those of gender alone.

Many barriers shape the inequality in men's and women's access to adequate housing, including cultural, political, economic, and environmental factors. As neither men nor women are a homogenous group, their access to housing is also mediated by the intersection of the social relations of class, race, ethnicity, caste, age, disability, status, aboriginality, sexuality, gender identity, and geographic location. Intersectionality is also a tool for linking the sources of discrimination to policies, programs, services, laws, and social and economic environments that contribute to discrimination<sup>1</sup>.

Using an intersectionality framework contributes to the advancement of women's rights and gender equality because it requires overcoming single category descriptions and thinking of diversity as fundamental to development and human rights.

1. Women and Housing Book, Towards Inclusive Cities, UN Habitat, 2014.

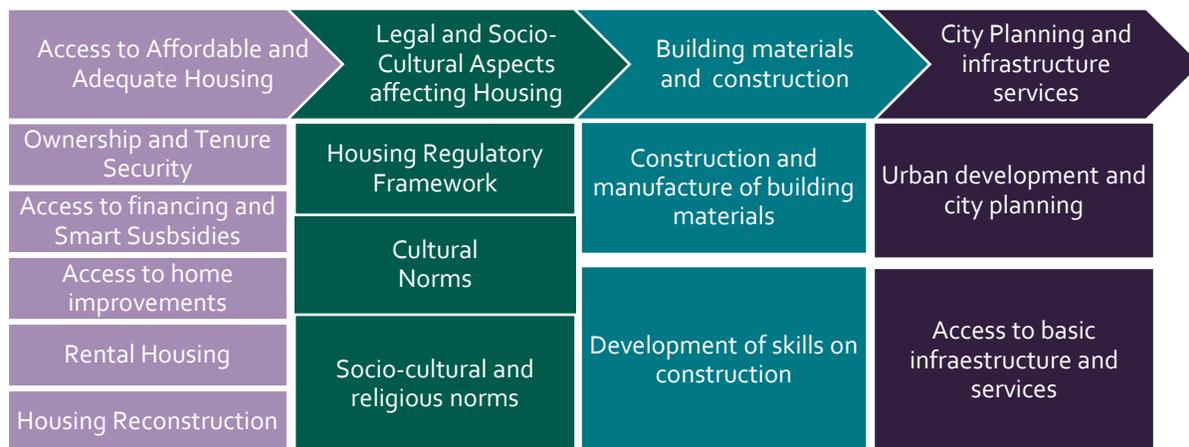
Women have difficulties in realizing their right to adequate housing which can impact their employment and earnings as well as their overall empowerment and decision making. In most cultures, it is women and girls who are primarily responsible for sustaining and maintaining the home, as well as all of the care responsibilities that come with it. Depriving women of land, property, and housing excludes them from securing assets and resources essential for livelihoods to support themselves and their families. Inadequate housing rights also have negative consequences for women in terms of increased likelihood of eviction, effects on their mental and physical health, lower school attendance and performance, and promotion of violence against women and girls.

Housing and property rights are highly dependent on both conventional law and cultural norms. The clash between statutory property inheritance laws and cultural norms are especially problematic in many parts of the developing world and the ways they intersect can have profound impacts on women. This intersection often results in women failing to benefit from land passed down through their family and being at risk if their spouse dies and the house is not equally in their name. As tenants, women often find it difficult to find accommodation due to paternalistic attitudes and prejudices. This becomes especially clear when comparing access to housing with males who do not face the same biases, even if they do come from less advantaged backgrounds.<sup>2</sup>

## Types of Housing Interventions and Relevant Gender Gaps at a Glance

The World Bank Group (WBG) has a comprehensive approach to engage across the entire value chain including investment and advisory solutions. GPURL develops programs to help client countries tackle housing, urban planning, disaster risk management, resilience, and land challenges. This Guidance Note focuses on the housing value chain.

Figure 1. Housing Value Chain



2. Gender and Housing Policy Paper (draft), Narae Choi and Anirudh Rajashekar, 2021.

A summary of key gender gaps applicable to housing projects are shown in Table 1. A more exhaustive list of them can be found in Annex 1.

**Table 1. Key Gender Gaps in Housing**

<b>Human Endowments</b>	❖ Poor housing conditions have a negative impact on women’s physical and mental health.
	❖ Girls living in poor housing conditions tend not to regularly attend school.
	❖ Inadequate basic infrastructure that mainly affects women who spend more time than men at home.
<b>More and Better Jobs</b>	❖ Women have difficulties in developing home-based income-generating activities due to poor housing design and lack of home appliances and technologies.
	❖ Women spend more time than men in unremunerated home chores.
	❖ Female-headed businesses do not have equal opportunities to participate and benefit from market opportunities.
<b>Ownership and Control of Assets</b>	❖ Barriers exist to women’s ownership and control of key assets such as housing.
	❖ Women do not have equal access to financing to purchase, construct, or improve their homes.
	❖ Female-headed households have greater difficulty in securing rental accommodation.
	❖ Women’s lack of knowledge of legal framework and processes affect their housing rights.
	❖ Unsafe housing conditions make women more vulnerable.
<b>Voice and Agency</b>	❖ Property laws and policies to protect women rights do not exist or do exist but are not known to women.
	❖ Customary practices prevent women for owning property or accessing the financial market.
	❖ Socioeconomic, cultural, and religious practices and norms affect women’s housing rights.
	❖ Women face informal barriers linked to restrictive social norms: women are responsible for household and care work, with few quality, affordable solutions to free up time for working, studying, or other. Many still consider that a woman’s most important role is to care for the household.
	❖ Women do not participate equally in housing development and other community activities.

## Why Gender Matters in Housing Interventions

Based on a robust literature review and empirical evidence, some key lessons have been identified. In Table 2, some of the positive effects of addressing gender in housing interventions are described and linked to each of the four pillars of the WBG Gender Strategy (2016-2023).

**Table 2. Benefits of Addressing Gender Gaps in Housing Projects**

Human Endowments	<p><b>Health benefits:</b> Access to good-quality housing (including comfortable temperatures, adequate sanitation and illumination, sufficient space, safe fuel or connection to electricity, and protection from pollutants, injury hazards, mold, and pests) impacts women's overall health and often influence quality of life. It can improve their mental health by reducing their stress, anxiety, and depression; increasing their self-esteem, satisfaction, and social well-being; allowing them to have more time to care of their family members, and for their own welfare and leisure. It also impacts on their physical health. Better kitchens, less air pollution and ventilation reduce gastrointestinal and respiratory problems, and improve skin conditions, especially for women who spend more hours at home than men. Reduced overcrowding and good-quality housing decrease the rates of infection and mortality rates of communicable diseases such as COVID-19; proper ventilation and air quality is also critical for contagion control. Improved housing conditions reduces the exposure of women and girls to rape and sexual assault and the risks of HIV/AIDS and other sexual-transmitted diseases as well as unwanted pregnancies and their related problems. Structurally safer homes can also significantly reduce losses of life, especially among women and children.</p> <p><b>Education benefits:</b> Good-quality homes offer less stressful environments favorable to productive schooling for children and reduces their absenteeism from school due to health problems: for example, better floors (like concrete floors) instead of dirt floors reduces the rates of diarrhea, anemia and parasitic infestation in children.</p>
More and Better Jobs	<p><b>Employment and economic opportunities:</b> Housing represents dual use opportunities for shelter and income generation. Good quality housing not only provides women with better living conditions but can increase their productivity and participation in the labor market by freeing up time previously spent in unremunerated domestic and home care work. By reducing overcrowding and providing better housing conditions, women can be encouraged to uptake home-based micro-entrepreneurial activities including for example the preparation of food products or the provision of childcare services. Locating new housing developments close to markets and manufacturing centers can also provide women with more job opportunities. Housing projects can also provide short and/or long-term employment opportunities for women by providing support or prioritizing female-led SMEs related to construction and building materials. Women can also be benefitted by receiving training on marketable skills on construction to generate income opportunities (for example, bricklaying, carpentry, welding, masonry). Improving economic standing amongst women can greatly impact on their overall ability to access to housing finance and loans to either rent, purchase or construct quality dwellings.</p>

Ownership and Control of Assets	<p><b>Increased ownership and control over housing assets:</b> Home ownership creates immediate capital which unlocks access to credit, unlocks credit that can then be used for small businesses, and protects and conserves assets and wealth creation, especially during old age. Providing access to secure and decent housing is minimum condition for the economic and social well-being of women and their children, and for lowering their vulnerability to violence and forced dislocation. Securing property rights can increase women’s participation in household’s decision making process, women’s access to income (through rental, sale, use of the home as collateral, and access to employment), improve the income distribution, and enhance the role and status of women within the household and in the community. Housing projects can also enhance women’s knowledge related to property rights, land-titling processes, and the benefits of registering a property title by conducting communication campaigns and training activities on civic education.</p>
	Voice and Agency
<p><b>Change in cultural and social norms:</b> Housing project can promote the reform of legal regimes around land and property acquisition in the case of marriage or inheritance, and include activities to support public awareness and education initiatives to change cultural norms which are additional ways in which women are often marginalized compared to men.</p>	
<p><b>Reduction of Gender-Based Violence:</b> Better housing reduces domestic sexual and gender-based violence. Likely, in a post-disaster or post-conflict context, safer living conditions contribute to decrease sexual violence against women and girls.</p>	

## How to Assess Gender Gaps in Housing Operations

A gender analysis should refer to the identified gender gaps that will be addressed within the scope of the project, relating to one or more pillars of the WBG Gender Strategy. All Regional Gender Action Plans identify the relevant gaps from the WBG Gender Strategy that should be addressed by operations in a country portfolio. Systematic Country Diagnosis (SCD), Country Partnership Framework (CPF), Performance and Learning Review (PLRs), and Regional and Country Gender Action Plans are good resources to find the most relevant gaps to be addressed in a country context, while Global Practice Follow up Notes can be useful to check how gaps can be articulated to key sectors. An

additional analysis, if needed, can be conducted as part of the Social and Environmental Framework, the Social Impact Assessment, or through a targeted rapid gender study. In addition, task teams can refer to suggested documents and databases listed in Box 2 to analyze gender disparities and characterize the identified gender gaps using quantitative and qualitative data from national statistics and surveys, academic literature, information from consultations or citizen engagement initiatives and NGOs, and studies produced by line ministries or international agencies. Useful sources listed in the following box include, among others, the Gender Data Portal (which has data at country level organized by themes), Women, Business, and the Law (that includes indicators based on laws and regulations affecting women’s economic inclusion in 190 countries), and the Global Financial Inclusion Database (which measures how people—including the poor, women, and rural residents—save, borrow, make payments, and manage risks).

### **Box 2. Key Data Sources That Help Identify Gender Gaps**

- Systematic Country Diagnosis (SCD)
- Country Partnership Framework (CPF)
- Gender Country Engagement Plans
- WBG Gender Strategy
- Regional Gender Action Plans
- Advisory Services and Analytics (ASAs that conducted poverty assessments, sector studies, among others)
- Social Analysis and Poverty and Social Impact Analysis (PSIAs)
- Social Assessments
- Strategic Environmental Assessment
- Impact Evaluations
- Country Gender ScoreCard
- Women, Business, and the Law
- World Bank Open Data
- World Bank Gender Data Portal
- World Bank Global Financial Inclusion Database (Findex)
- World Bank Living Standards Measurement Study (LSMS)
- World Bank Education Statistics (EdStats)
- World Bank Gender Innovation Labs
- WHO Global Health Observatory Data
- UN Data
- UN Urban Indicators Database
- OECD Key Short-Term Economic Indicators Database
- National Census and Statistics
- National Households Surveys
- Relevant national legal information (inheritance law, family code, credit regulations)
- Relevant national policies and institutional framework
- Random interviews or focus group discussions

## Questions to Guide Task Teams to Identify and Analyze Key Gender Gaps

Some of the questions task teams can discuss while identifying and analyzing key gender gaps are listed in Box 3.

### Box 3. Key Questions to Identify and Analyze Gender Gaps

- Is there an analysis of relevant gaps between males and females (related to human endowments, jobs, assets, voice, and agency) identified in the SCD, CPF, or elsewhere relevant to the Project Development Objective? (see keys sources for gender analysis above)
- What are the main gender issues in the country related to the housing sector?
- How many beneficiary households in the project area hold title to their land or home? How many are headed by a woman or by a couple? What obstacles impede the acquisition of title to the home, particularly for women?
- How many women have access to a mortgage, a microcredit, or any other credit to help finance her home? What are the existing barriers for women to access to financing? Are there any incentives?
- What mechanisms are planned for joint property titling? What steps will ensure that married women in two-parent households share title to the property?
- Are there any actions planned to increase home ownership among (or improve the housing conditions of) female heads of household, victims of violence, single women, widows, indigenous women, and women of African descent?
- What are the existing cultural and social norms that affect women's housing rights?
- Are women informed of their rights related to secure housing tenure?
- In cases of resettlement, have women as well as men been consulted about compensation options and plans for housing construction?
- How many hours do women spend (on average) on unremunerated domestic and care work? How many women participate in the labor market?
- How many female-headed households suffer from mental or physical health issues due to poor housing conditions? How many girls do not attend school every day due to the same reasons?
- How many women, living in overcrowded and poor-quality housing suffer from violence?

## Actions and Indicators

The Project Appraisal Document (PAD) or Program Document (PD) needs to define the specific actions the project will take to address the identified gaps. It is a good practice that activities are reflected in the project document within the description of project components and not only in a separate section on gender. The project document should also specify which entities will be responsible for implementing the actions, the resources that will be required to complete them, and a definition of what the goal to achieve is regarding narrowing the identified gaps.

The Results Framework should include indicators to monitor how activities make progress in terms of closing the identified gaps. These indicators should be part of the project's results chain and linked to the project's PDO-level indicators or intermediate outcomes. The Results Framework can include quantitative and/or qualitative indicators and baseline data should be collected to set the targets for the indicator. In cases where baseline data is not available, the project document should provide an alternative way to track progress (for example, starting from baseline equivalent to zero, the indicator could measure incremental changes throughout the project implementation to demonstrate progress. Task Teams may also consider proxy data from national statistics or other available data sources. However, in such cases, care must be taken to ensure attribution of progress to actions undertaken through the operation). As good practice, all person-level indicators should be sex-disaggregated, so that potential differential outcomes can be tracked. In the case of DPFs, indicators should be aligned with prior actions that the government will take before disbursement.

## Description of Annexes

- Annex 1 provides a matrix of key gender gaps, actions and indicators applicable to housing projects by different type of housing interventions.
- Annex 2 provides examples of good practice projects in the housing sector.
- Annex 3 provides details on gender integration in each stage of the project cycle.

## Annex 1. Matrix of Gaps, Actions, and Indicators\* for Each Type of Housing Interventions

*\*For World Bank Group teams seeking the gender tag, not all the below indicators will qualify for the tag. Teams should seek guidance from their GPURL Gender regional focal point at GPURLGender/*

<b>Access to Affordable and Adequate Housing</b>	
<b>Ownership and Tenure Security</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women do not have equal access to land and housing assets and do not benefit from the same level of tenure security.</li> <li>• Property ownership depends on marital law regime.</li> <li>• Female-headed households are particularly vulnerable, including to lack of access to housing, owing in part to patrilineal socio-cultural norms.</li> <li>• Higher formal and informal transaction costs associated with joint titling demotivate women to exercise their right.</li> <li>• Women lack agency to carry out transactions with government officials due to social norms.</li> <li>• Women that cannot access housing assets suffer from paternalism of landlords, gender-based violence, and exploitative relationships entered because of their desperation for shelter.</li> <li>• Women lack knowledge of their property rights and are less aware of the procedures to acquire housing than their male counterparts, and/or find legal rules complex, costly, and time-consuming to adjudicate.</li> <li>• Lack of institutional capacity to fight exclusion and protect women's rights.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Strengthen national legal protection for women's housing rights (based on non-discrimination and equality).</li> <li>• Promote the enforcement of laws that protect women's property.</li> <li>• Simplify land management processes to streamline titling process and reduce transaction costs.</li> <li>• Provide incentives/discounts for female registration.</li> <li>• Carry out communication campaigns emphasizing the importance of women being registered as joint owners.</li> <li>• Improve women's awareness about the benefits of registering a land title.</li> <li>• Conduct and promote training activities on civic education to enhance women's knowledge related to their property rights.</li> <li>• Set up an accessible feedback and grievance redress mechanism to address land-titling processes.</li> <li>• Ensure that there are protective and social services available for women who experience negative impacts while continuing to push for women's rights on a broad scale.</li> </ul>

<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of women with ownership rights recorded because of the project.</li> <li>• Number of titles registered (of which under women's names).</li> <li>• Number of households receiving legal documents through the project (of which are women or couples).</li> <li>• Number of gender-specific brochures prepared and distributed.</li> <li>• Number of women provided with relevant information.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Expanding women's access to land and housing in urban areas, Carole Rakodi. <a href="https://openknowledge.worldbank.org/handle/10986/21030">https://openknowledge.worldbank.org/handle/10986/21030</a></li> <li>• Gender Issues and Best Practices in Land Administration Projects, A Synthesis Report, 2005 <a href="https://openknowledge.worldbank.org/bitstream/handle/10986/8355/325710white0co1Gender1land01public1.pdf?sequence=1&amp;isAllowed=y%20">https://openknowledge.worldbank.org/bitstream/handle/10986/8355/325710white0co1Gender1land01public1.pdf?sequence=1&amp;isAllowed=y%20</a></li> <li>• Toolkit for integrating gender-related issues in land policy and administration projects, 2013 <a href="https://documents.worldbank.org/en/publication/documents-reports/documentdetail/590541468326713763/toolkit-for-integrating-gender-related-issues-in-land-policy-and-administration-projects">https://documents.worldbank.org/en/publication/documents-reports/documentdetail/590541468326713763/toolkit-for-integrating-gender-related-issues-in-land-policy-and-administration-projects</a></li> <li>• Gender and asset ownership: a guide to collecting individual-level data. Policy Research working paper; no. WPS 4704, Doss, Cheryl; Grown, Caren; Deere, Carmen Diana. 2011, Washington, DC, World Bank <a href="https://openknowledge.worldbank.org/handle/10986/6779">https://openknowledge.worldbank.org/handle/10986/6779</a></li> <li>• Women's Legal Rights and Gender Gaps in Property Ownership in Developing Countries, Isis Gaddis Rahul Lahoti Hema Swaminathan, 2020 <a href="http://documents1.worldbank.org/curated/en/601621603199863261/pdf/Womens-Legal-Rights-and-Gender-Gaps-in-Property-Ownership-in-Developing-Countries.pdf">http://documents1.worldbank.org/curated/en/601621603199863261/pdf/Womens-Legal-Rights-and-Gender-Gaps-in-Property-Ownership-in-Developing-Countries.pdf</a></li> <li>• Fertility responses to urban land titling programs: The roles of ownership security and the distribution of household assets, Erica Field, 2003 <a href="http://www1.worldbank.org/prem/poverty/ie/dime_papers/385.pdf">http://www1.worldbank.org/prem/poverty/ie/dime_papers/385.pdf</a></li> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Guidelines for the Implementation of the Right to Adequate Housing, United Nations, 2020 - <a href="http://www.undocs.org/A/HRC/43/43">http://www.undocs.org/A/HRC/43/43</a></li> <li>• The Gender Asset Gap: What do we know and why does it matter? – Carmen Diana Deer and Cheryl Doss, 2008 - <a href="https://www.tandfonline.com/doi/full/10.1080/13545700500508056">https://www.tandfonline.com/doi/full/10.1080/13545700500508056</a></li> <li>• How housing affordability hurts women and kids fleeing violence. <a href="https://theconversation.com/how-housing-affordability-hurts-women-and-kids-fleeing-violence-40306">https://theconversation.com/how-housing-affordability-hurts-women-and-kids-fleeing-violence-40306</a></li> <li>• How to Access Security of Tenure and Emulate Mortgages for Financing</li> </ul>

	<p>Semi-Formal Homes: Lessons from Mahila Housing SEWA Trust, Women in Informal Employment Globalizing and Organizing, Nohn, Matthias and Bhatt, Bijal Brahm, July 2014  <a href="http://wiego.org/sites/wiego.org/files/publications/files/Nohn-Mortgages-SEWA-WIEGO-TB8.pdf">http://wiego.org/sites/wiego.org/files/publications/files/Nohn-Mortgages-SEWA-WIEGO-TB8.pdf</a></p> <ul style="list-style-type: none"> <li>• Policy Makers Guide to Women's Land, Property and Housing Rights Across the World, UN-Habitat, 2007  <a href="https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/using_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf">https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/using_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf</a></li> <li>• Joint Titling – A Win-Win Policy? Gender and Property Rights in Urban Informal Settlements in Chandigarh, India, Datta, Namita  <a href="https://www.tandfonline.com/doi/full/10.1080/13545700500508569">https://www.tandfonline.com/doi/full/10.1080/13545700500508569</a></li> <li>• Housing in Brazil: If You Build It, The Economist, 2013  <a href="http://www.economist.com/news/americas/21571893-scheme-promote-working-class-home-ownership-good-start-if-you-build-it">http://www.economist.com/news/americas/21571893-scheme-promote-working-class-home-ownership-good-start-if-you-build-it</a></li> <li>• Patriarchy and Property Rights Among Yoruba Women in Nigeria, Aluko, Yetunde A. - <a href="https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591">https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591</a></li> </ul>
<p><b>Access to Affordable Housing and Smart Subsidies</b></p>	
<p><b>Identify the Gender Gap</b></p>	<ul style="list-style-type: none"> <li>• Women do not have equal access to finance to purchase, construct, or improve their homes (mortgages, micro-loans).</li> <li>• Women are not aware of financing options.</li> <li>• Poor and disadvantaged women households receive fewer housing subsidies than men.</li> <li>• Women have limited income capability; they lack funds due to lower earnings/savings.</li> <li>• Women tend to have less access to risk information, financial instruments (for example credit/savings, social protection), and stable income, resulting in a reduced cope with such facts compared to men.</li> <li>• Women lack access to the tools and means to exercise their rights (such as formal property registration, saving accounts, and collateral backed loans).</li> <li>• Housing financing applications discriminate against women and sexual and gender minorities.</li> <li>• Paperwork and bureaucratic procedures discourage uneducated or illiterate women to apply to housing applications.</li> <li>• Women have trouble compared to men to build houses large enough to suit their family's needs due to the limited income of women compared to men.</li> <li>• Women have limited ability to live in adequate quality dwellings purchased from the formal housing market or to improve their homes.</li> <li>• Women do not have enough participation in housing development and other group activities.</li> </ul>

	<ul style="list-style-type: none"> <li>• Female headed households have less income than male headed households and are more likely to be renters and slum dwellers.</li> <li>• High housing costs results in compromising other expenditures such as in food, health, or commuting, further undermining economic and employment opportunities.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Provide men and women equal access to affordable housing.</li> <li>• Incentivize lending institutions to provide credits to women.</li> <li>• Provide housing subsidies prioritizing women as a target group.</li> <li>• Empower women by creating saving groups/housing cooperatives.</li> <li>• Educate women on financing options and bureaucratic procedures.</li> <li>• Provide housing subsidies for the acquisition of new housing.</li> <li>• Provide direct financial support to female-households to assisted self-construction.</li> <li>• Provide technical assistance to women to build their own dwellings, or to improve or expand them.</li> <li>• Promote women's participation in housing development committees.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Percentage of women with access to housing finance.</li> <li>• Percentage of women with increased access to credit.</li> <li>• Percentage of mortgages provided to female-headed households.</li> <li>• Number of housing subsidies allocated to female-headed households.</li> <li>• Number of female saving groups/housing cooperatives set-up and running.</li> <li>• Number of women trained on financing options and bureaucratic procedures.</li> <li>• Number of housing subsidies provided to female-headed households for the acquisition of new housing (primary home).</li> <li>• Number of female-headed households who built their houses.</li> <li>• Number of female-headed households with access to direct support and/or co-financing to build their own homes.</li> <li>• Number of female-headed households provided with technical assistance to build their homes.</li> <li>• Number of female-headed households provided with technical assistance to improve or expand their homes.</li> <li>• Percentage of women representatives in housing development committees.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Her Home, Housing Finance for Women, IFC, 2019 <a href="https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/financial+institutions/resources/her+home+-+housing+finance+for+women">https://www.ifc.org/wps/wcm/connect/industry_ext_content/ifc_external_corporate_site/financial+institutions/resources/her+home+-+housing+finance+for+women</a></li> <li>• Gender Gaps in the Financial System (presentation in Spanish), Flores Tapia, Carolina, Superintendencia de Bancos e Instituciones Financieras Chile <a href="http://www.inegi.org.mx/eventos/2015/genero/doc/p_s6_CarolinaFlores.pdf">http://www.inegi.org.mx/eventos/2015/genero/doc/p_s6_CarolinaFlores.pdf</a></li> </ul>

	<ul style="list-style-type: none"> <li>• Women flexing their financial muscles; women’s credit is in better shape than men’s credit according to Experian, Snyder, Kristine, Experian <a href="http://www.experian.com/blogs/news/2013/05/22/women-vs-men/">http://www.experian.com/blogs/news/2013/05/22/women-vs-men/</a></li> <li>• Unleashing the Economic Power of Women, Malpass, D. Project Syndicate, March 2, 2020 - <a href="https://www.project-syndicate.org/commentary/three-ways-to-unleash-economic-power-of-women-by-david-malpass-2020-03">https://www.project-syndicate.org/commentary/three-ways-to-unleash-economic-power-of-women-by-david-malpass-2020-03</a></li> </ul>
<b>Access to Home Improvements</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Men and women do not have equal access to safe and adequate housing.</li> <li>• Women are overrepresented among households located at risk areas, are more exposed to natural hazards, and are also among the poorer strata.</li> <li>• Mortality rates for women are higher than those of men in disasters.</li> <li>• Overcrowded conditions have a negative impact on women's psychological well-being given that they tend to spend a disproportionately higher amount of time in the dwelling.</li> <li>• Women suffer from increased stress and anxiety and associated incidences of intimate partner violence and gender-based violence due to poor housing conditions.</li> <li>• Women suffer greater risks of gender-based violence due to overcrowded houses and housing layout.</li> <li>• Increased gender-based violence including rape and sexual assault expose women and girls to the risks of HIV/AIDS as well as unwanted pregnancy and its related problems.</li> <li>• Unintended pregnancy is more likely to occur among girls and young women living in poor housing conditions.</li> <li>• Women tend to be responsible for food preparation, making them vulnerable to the negative impacts of poor air pollution and ventilation in their homes.</li> <li>• Women living in poor housing conditions tend to develop more gastrointestinal and respiratory problems than men because of spending more time in their dwellings.</li> <li>• Poor housing conditions and lack of home technologies limit women’s availability to participate in paid employment and/or seek entrepreneurial activities.</li> <li>• Female participation in the labor force --and educational activities especially among young women--are relatively low due to the large amount of time women spend in taking care of the family and doing household chores.</li> <li>• Housing designs do not have adequate space and facilities such as workspaces, storage facilities, and lighting for home-based income-generating activities for women.</li> <li>• Lack of housing technologies and appliances outlets in low-cost housing that increase women's time spent on unpaid home chores.</li> </ul>

<p><b>Propose Specific Actions</b></p>	<ul style="list-style-type: none"> <li>• Provide home improvement subsidies prioritizing female-households as a target group.</li> <li>• Provide micro-credits to women to incrementally improve their existing dwellings.</li> <li>• Support structural home improvements (for example, improve the roof to make it more resistant to earthquakes and waterproof).</li> <li>• Support qualitative home improvements (for example, efficient faucets and toilets, home insulation and air sealing, reflective roofs, solar water heater, rainwater harvesting systems, energy-efficient lighting, improved cookstoves, electrical appliances).</li> <li>• Address childcare and unpaid care work needs, setting aside spaces for childcare and housing for working women and care services for the sick and elderly dependents.</li> <li>• Integrate activities to support gender-based violence victims in housing or urban development initiatives.</li> </ul>
<p><b>Provide Indicators</b></p>	<ul style="list-style-type: none"> <li>• Number of home improvement subsidies granted to female-households.</li> <li>• Number of micro-credits provided to female-households to improve their homes.</li> <li>• Percentage of standard of housing owned by women that are improved.</li> <li>• Number of houses with improved retrofitted/resilient standards - of which owners are female.</li> <li>• Number of female-owned houses with added sustainable housing solutions and/or home technologies.</li> <li>• Households with reduced utility bills (green homes) - of which are female-headed households.</li> <li>• Increased availability of women to seek and/or participate on paid work opportunities and entrepreneurship activities (Percentage).</li> <li>• Expansion of female-owned household enterprises (Percentage).</li> <li>• Number of jobs created through the project labor intensive housing works - of which are female.</li> <li>• Number of temporary jobs created under the project supported housing works - of which are female.</li> <li>• Proportion of households where the project undertakes livelihood related activities for females.</li> <li>• Number of women participating in the labor market.</li> <li>• Increased participation of women and girls in educational activities due to project interventions.</li> <li>• Number of women who report to suffer stress or anxiety due to gender-based violence associated with poor housing conditions.</li> <li>• Percentage of women with improved health outcomes because of improved living conditions.</li> </ul>

<p><b>Useful Sources</b></p>	<ul style="list-style-type: none"> <li>• Enabled to Work: The Impact of Government Housing on Slum Dwellers in South Africa, Franklin, 2020 - <a href="https://www.sciencedirect.com/science/article/pii/S009411902030036X?via%3Dihub">https://www.sciencedirect.com/science/article/pii/S009411902030036X?via%3Dihub</a></li> <li>• Researching violence against women: a practical guide for researchers and activists - World Health Organization, 2005 - <a href="https://www.who.int/reproductivehealth/publications/violence/9241546476/en/">https://www.who.int/reproductivehealth/publications/violence/9241546476/en/</a></li> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• The Effects of Rural Electrification on Employment: New Evidence from South Africa, Dinkelman 2011 - <a href="https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078">https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078</a></li> <li>• Gender, Equity and Human Rights, World Health Organization <a href="https://www.who.int/teams/gender-equity-and-human-rights">https://www.who.int/teams/gender-equity-and-human-rights</a></li> <li>• Policy Brief: The Impact of COVID-19 on Women, United Nations Entity for Gender Equality and the Empowerment of Women – UN Women, 2020 <a href="https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women">https://www.unwomen.org/en/digital-library/publications/2020/04/policy-brief-the-impact-of-covid-19-on-women</a></li> <li>• The complicated correlation between affordable housing and gender violence, The World Economic Forum, 2019 <a href="https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality">https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality</a></li> <li>• Follow-up report for Washing Machines and Gender Roles. A Pilot Study Intervention, Camilo Garcia Jimeno, Ximena Pena, 2016 <a href="https://www.cedlas.econo.unlp.edu.ar/wp/wp-content/uploads/Garcia-JimenoPena_call-IE.pdf">https://www.cedlas.econo.unlp.edu.ar/wp/wp-content/uploads/Garcia-JimenoPena_call-IE.pdf</a></li> <li>• Housing, Health, and Happiness. Policy Research Working Paper; No. 4214. World Bank, Cattaneo, Matias D.; Galiano, Sebastian; Gertler, Paul J.; Martinez, Sebastian; Titiunik, Rocio. 2007 <a href="https://openknowledge.worldbank.org/handle/10986/7295">https://openknowledge.worldbank.org/handle/10986/7295</a></li> </ul>
<b>Rental Housing</b>	
<p><b>Identify the Gender Gap</b></p>	<ul style="list-style-type: none"> <li>• Fewer female headed households own their dwellings compared to male headed households, with a greater percentage of female headed households renting.</li> <li>• Women headed households largely use arrangements like informal renting, subletting, and lodging with a family.</li> <li>• Women-headed households and young single women have greater difficulty in securing rental accommodation due to discrimination.</li> <li>• Women-headed households and young single women have greater difficulty in securing rental accommodation given that landlords do not believe that women have the economic security to pay rent.</li> </ul>

<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Provide rental housing subsidies prioritizing female-headed households.</li> <li>• Strengthen residential rental markets.</li> <li>• Support women to find safe and affordable long-term housing.</li> <li>• Conduct communication campaigns against discrimination.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of rental subsidies provided to female-headed households.</li> <li>• Number of female-headed households paying equal amount of rent with respect to consumption than male headed households.</li> <li>• Number of women who signed a new rental agreement.</li> <li>• Percentage of landlords that declare that would rent their property to a woman.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Revisiting gender and housing: housing as seen through the eyes of women in social rental housing in Gauteng, South Africa, Dr Mziwandile Sobantu, Lecturer, Department of Social Work, University of Johannesburg, Johannesburg, South Africa, 2020 <a href="http://www.scielo.org.za/pdf/sw/v56n1/06.pdf">http://www.scielo.org.za/pdf/sw/v56n1/06.pdf</a></li> <li>• Searching for Housing as a Battered Woman: Does Discrimination Affect Reported Availability of a Rental Unit? Paula Barata, Donna Stewart, 2010 <a href="https://journals.sagepub.com/doi/abs/10.1111/j.1471-6402.2009.01540.x?journalCode=pwqa">https://journals.sagepub.com/doi/abs/10.1111/j.1471-6402.2009.01540.x?journalCode=pwqa</a></li> <li>• Gender discrimination in Housing? Daniele Voldman <a href="https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing">https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing</a></li> <li>• Discrimination against female-headed households in rental housing: theory and exploratory evidence, George Glaster <a href="https://www.jstor.org/stable/29769535">https://www.jstor.org/stable/29769535</a></li> </ul>
<b>Housing Reconstruction</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women are particularly vulnerable immediately after the occurrence of a disaster, suffer disruptions to housing, and lack access to services and relief.</li> <li>• Women and girls are at far greater risk of experiencing physical and sexual violence in post-emergency settings.</li> <li>• Unsafe living conditions in a post disaster or post conflict context contribute to increase sexual violence against women and girls.</li> <li>• Women are overrepresented among persons in shelters and represent a significant share among uninsured homes that were either destroyed or severely damaged.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Support the reconstruction of houses with resilient standards giving priority to women.</li> <li>• Support land and housing rights for women in post-disaster reconstruction.</li> <li>• Include gender-informed approach to emergency and reconstruction interventions.</li> </ul>

	<ul style="list-style-type: none"> <li>• Strengthen the capacity of relevant local women's organizations to undertake outreach and training activities on DRM preparedness that specifically target women and address their specific needs.</li> <li>• Promote women's participation in Disaster Risk Management planning.</li> <li>• Support Disaster Risk Reduction training for women to strengthen emergency preparedness capacity.</li> <li>• Carry out outreach activities on reconstruction job opportunities that target women.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of women representatives in housing committees.</li> <li>• Number of women with access to multipurpose disaster shelters because of the project.</li> <li>• Number of women living in flood-risk areas who are covered by a shelter.</li> <li>• Number of women benefitted from improved flood protection.</li> <li>• Number of Disaster Risk Management committees with 50% female committee members.</li> <li>• Number of female-headed households who re-built their houses.</li> <li>• Number of women benefitted from houses rebuilt with resilient standards.</li> <li>• Number of women benefiting from housing reconstruction assistance activities.</li> <li>• Number of females who can take action to protect their lives, livelihood, and property based on early warnings.</li> <li>• Percentage of joint ownership or female ownership of assets among resettled households.</li> <li>• New or strengthened local Disaster Risk Management committees with at least 50% of female committee members created or trained.</li> <li>• Unified and up-to-date gender-disaggregated property records in high-risk areas.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Gender Equality and Women's Empowerment in Disaster Recovery - GFDRR, 2018 - <a href="https://www.gfdr.org/en/publication/gender-equality-and-womens-empowerment-disaster-recovery">https://www.gfdr.org/en/publication/gender-equality-and-womens-empowerment-disaster-recovery</a></li> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• GFDRR Gender Action Plan: 2016-2021, World Bank <a href="https://www.gfdr.org/en/gfdr-gender-action-plan-2016-2021">https://www.gfdr.org/en/gfdr-gender-action-plan-2016-2021</a></li> <li>• Women rebuilding lives post-disaster: innovative community practices for building resilience and promoting sustainable development, Julie Drolet, Lena Dominelli, Margaret Alston, Robin Ersing, Golam Mathbor, Haorui Wu. 2015 <a href="https://www.tandfonline.com/doi/pdf/10.1080/13552074.2015.1096040">https://www.tandfonline.com/doi/pdf/10.1080/13552074.2015.1096040</a></li> </ul>

	<ul style="list-style-type: none"> <li>• Women's empowerment following disaster: longitudinal study of social change, Jenny Moreno, Duncan Shaw, 2018 <a href="https://link.springer.com/article/10.1007/s11069-018-3204-4">https://link.springer.com/article/10.1007/s11069-018-3204-4</a></li> <li>• Gender Equality and Women's Empowerment in Disaster Recovery, GFDRR, 2018 - <a href="https://www.gfdrr.org/sites/default/files/publication/gender-equality-disaster-recovery.PDF">https://www.gfdrr.org/sites/default/files/publication/gender-equality-disaster-recovery.PDF</a></li> </ul>
Legal and Socio-Cultural Aspects Affecting Housing	
Housing Regulatory Framework	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Property laws and policies to protect women rights do not exist or do exist but are not inclusive for women (or discriminate against them).</li> <li>• Property laws and policies to protect women rights are not enforced.</li> <li>• Women - regardless of their marital status - cannot own, control, or inherit land, property, and housing on their own right due to existing systems of customary law.</li> <li>• Property rights are nullified under customary law where marital power is retained over women by men.</li> <li>• Marital property regimes do not provide equal rights for both spouses, leaving women at disadvantage upon divorce, separation, or desertion.</li> <li>• Customary practices prevent married women for owning property.</li> <li>• Customary practices discriminate against women preventing them to access to credit.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Support legal/tenure reform to provide equal access to buy and have a full legal property title as well as equal rights to marital property and to inherit.</li> <li>• Support reforms of inheritance laws to allow widows and daughters to inherit housing assets.</li> <li>• Provide gender training to government officials.</li> <li>• Enhance women's participation in government institutions to involve them in decision-making processes pertaining to housing policy.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Government policies promote gender equality.</li> <li>• Principles of gender equity are broadly embraced and promoted.</li> <li>• Government officials and the judiciary are more aware of gender-based property issues.</li> <li>• Percentage of women participating in government institutions related to housing.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Guidelines for the Implementation of the Right to Adequate Housing, United Nations, 2020. <a href="http://www.undocs.org/A/HRC/43/43">http://www.undocs.org/A/HRC/43/43</a></li> <li>• Policy Makers Guide to Women's Land, Property and Housing Rights Across the World, UN-Habitat, 2007</li> </ul>

	<p><a href="https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf">https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf</a></p> <ul style="list-style-type: none"> <li>• Gender discrimination in Housing? Daniele Voldman <a href="https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing">https://ehne.fr/en/encyclopedia/themes/gender-and-europe/earning-a-living/gender-discrimination-in-housing</a></li> </ul>
<b>Socio-cultural Aspects Affecting Housing</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Widow's property rights are conditional to good relations with the family of the deceased and with compliance of certain customary rituals.</li> <li>• Women are relegated to a secondary position in relation to property even with legislation in place intending to protect women's rights.</li> <li>• Patrilineal inheritance only gives lands and houses to sons.</li> <li>• Daughters are regarded as outsiders after marriage due to patriarchal culture.</li> <li>• Social stigmatization on women results in property grabbing and forced eviction.</li> <li>• Cultural norms keep women from their rights in practice, whether it is social pressure, threats, or legal systems that allow customary law to trump statutory law in court.</li> <li>• Religious practices and cultural barriers which discriminate against women present a major obstacle to the realization of women's rights including housing rights.</li> <li>• Women household's larger home and care responsibilities due to cultural norms constrain their ability to work on equal terms as men.</li> <li>• Women's perspectives are not always adequately represented in decision-making processes at the household resulting in decisions which do not equally benefit men and women.</li> <li>• Interactions between legal and social norms impact on women's abilities to exercise their autonomy and make important decisions about their lives, pursue economic and other opportunities, and have their voices heard in all spheres, including in the family, community, and society.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Educate men and women on their rights.</li> <li>• Support public awareness and education initiatives to change cultural norms.</li> <li>• Mobilize community members through forums, groups, activities, and sessions to change traditional views (for example, income generating activities for women considered as a sin).</li> <li>• Hold separate consultations for men and women on issues of community well-being.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of gender-equity courses conducted.</li> <li>• Awareness of women's rights increased (Percentage).</li> <li>• Women's inheritance rights are better respected and implemented.</li> <li>• Women's increased bargaining power within the household (Percentage).</li> </ul>

<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Women and Housing, Towards Inclusive Cities, UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf</a></li> <li>• Women's work and men's decisions: gender norms in low-income homebuilding, 2019 – Terwilliger Center for Innovation in Shelter, Habitat for Humanity - <a href="https://www.habitat.org/sites/default/files/documents/TCIS-gender-norms-low-income-homebuilding.pdf">https://www.habitat.org/sites/default/files/documents/TCIS-gender-norms-low-income-homebuilding.pdf</a></li> <li>• Beyond Building: how social norms shape low-income home construction, 2019 – Terwilliger Center for Innovation in Shelter, Habitat for Humanity <a href="https://www.habitat.org/sites/default/files/documents/TCIS_Social%20Norms_Exec%20Summary%20Final.pdf">https://www.habitat.org/sites/default/files/documents/TCIS_Social%20Norms_Exec%20Summary%20Final.pdf</a></li> <li>• Policy Makers Guide to Women's Land, Property and Housing Rights Across the World, UN-Habitat, 2007 <a href="https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf">https://www.globalprotectioncluster.org/assets/files/tools_and_guidance/housing_land_property/By%20Themes/Womens%20HLP%20Rights/Policy_Makers_Guide_to_Women%27s_Land_2007_EN.pdf</a></li> <li>• Bhutan gender policy note, The World Bank, 2013 <a href="https://documents.worldbank.org/en/publication/documents-reports/documentdetail/960591468017989867/bhutan-gender-policy-note">https://documents.worldbank.org/en/publication/documents-reports/documentdetail/960591468017989867/bhutan-gender-policy-note</a></li> <li>• Patriarchy and Property Rights Among Yoruba Women in Nigeria, Aluko, Yetunde A. <a href="https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591">https://www.tandfonline.com/doi/full/10.1080/13545701.2015.1015591</a></li> </ul>
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## Building Materials Market Development

### Construction and Materials Market Development

<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women owned businesses in construction and building materials sector are not able to fully participate and benefit from market opportunities.</li> <li>• Women do not have equal employment opportunities in areas like construction and manufacture of building materials.</li> <li>• Women do not have enough knowledge on marketable skills on construction to further generate income opportunities.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Require a quota for women in the bidding documents for contractors.</li> <li>• Support small grant programs targeting construction and building materials SMEs and startups giving preference to female applicants.</li> <li>• Provide training on marketable skills on construction.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of female-led SMEs awarded with contracts under the project.</li> <li>• Number of female-led SMEs that received financial support to start business in construction.</li> <li>• Number of women participating in workshops carried out on construction good practices and workers safety and security.</li> <li>• Number of women in SMEs completing technical training to enhance their chances to enter the construction market.</li> <li>• Short-term employment for women generated by project investments.</li> </ul>

	<ul style="list-style-type: none"> <li>• Number of women engaged in unskilled labor activities.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Female-Owned Firms in Latin America: Characteristics, Performance and Obstacles to Growth. <a href="https://openknowledge.worldbank.org/handle/10986/19961">https://openknowledge.worldbank.org/handle/10986/19961</a></li> <li>• Women's Entrepreneurship in Latin America: an exploration of current knowledge, Julie Weeks, Danielle Seiler, Inter-American Development Bank, 2001 - <a href="https://publications.iadb.org/publications/english/document/Women-Entrepreneurship-in-Latin-America-An-Exploration-of-Current-Knowledge.pdf">https://publications.iadb.org/publications/english/document/Women-Entrepreneurship-in-Latin-America-An-Exploration-of-Current-Knowledge.pdf</a></li> <li>• The Productivity Gaps of Female-Owned Firms: Evidence from Ethiopian Census Data, Dennis Essers, Kelbesa Megersa, Marco Sanfilippo, 2020 <a href="https://www.journals.uchicago.edu/doi/10.1086/703101">https://www.journals.uchicago.edu/doi/10.1086/703101</a></li> </ul>
<b>City Planning and Infrastructure Services</b>	
<b>Urban Development and City Planning</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Women are left out of urban planning processes.</li> <li>• Women-headed households find it more difficult than men to locate housing close to employment and earning opportunities.</li> <li>• Limited engagement with women and participation of women in housing (and slum upgrading) processes disenfranchise them of urban planning activities.</li> <li>• Women find difficulties in finding a job given that house developments are far from city centers.</li> <li>• Spatial segregation and inadequate infrastructure create a disproportionate time burden for caregivers, who are primarily women.</li> </ul>
<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Promote women's participation in community decision-making process.</li> <li>• Conduct studies to find a good location for housing developments.</li> <li>• Support the design and development of urban spaces and facilities such as childcare, health clinics, and sanitation and locate them close to housing developments.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of women in consultation activities during project implementation.</li> <li>• Number of women who participate in community meetings.</li> <li>• Number of female beneficiaries that consider that their views have been considered in project design.</li> <li>• Number of women that declare that the location of their home increases the possibilities of finding a job opportunity.</li> <li>• Percentage of women with increased job opportunities.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• Handbook for Gender-Inclusive Urban Planning Design <a href="https://www.worldbank.org/en/topic/urbandevelopment/publication/handbook-for-gender-inclusive-urban-planning-and-design">https://www.worldbank.org/en/topic/urbandevelopment/publication/handbook-for-gender-inclusive-urban-planning-and-design</a></li> <li>• Gender Issue Guide – Urban Planning and Design, UN Habitat, 2012 – December 2014 - <a href="https://unhabitat.org/sites/default/files/download-manager-files/Gender%20Responsive%20Urban%20Planning%20and%20Design.pdf">https://unhabitat.org/sites/default/files/download-manager-files/Gender%20Responsive%20Urban%20Planning%20and%20Design.pdf</a></li> </ul>

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<https://unhabitat.org/sites/default/files/download-manager-files/Women%20and%20Housing%20Book.pdf>
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<https://publications.iadb.org/en/publication/12392/synopsis-mainstreaming-gender-urban-housing-projects>
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<https://www.tau.ac.il/~analias/Public%20PreSchool.pdf>
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<b>Access to Basic Infrastructure</b>	
<b>Identify the Gender Gap</b>	<ul style="list-style-type: none"> <li>• Inadequate access to basic services such as drinking water, sewage or drainage, sanitation and energy, electricity, and the concomitant role of girls and women in collecting water and biofuel.</li> <li>• Lack of street lighting that affects women’s safety.</li> <li>• Female-headed households are underserved/unserved households with respect to urban basic services.</li> <li>• Female headed households have statistically significantly worse water, sanitation, and electricity outcomes.</li> <li>• Female-headed households are subject to lack of access to basic service (like fetching drinking water) due to the lack of time available for non-income generating activities, among others.</li> </ul>

<b>Propose Specific Actions</b>	<ul style="list-style-type: none"> <li>• Give voice to women's needs and safety concerns in urban design and infrastructure improvements.</li> <li>• Address sanitation and safety issues related to all genders.</li> <li>• Increase access to drinking water, handwashing, electricity, and sanitation facilities.</li> <li>• Improve street lighting.</li> </ul>
<b>Provide Indicators</b>	<ul style="list-style-type: none"> <li>• Number of female-households provided with improved urban living conditions.</li> <li>• Number of women with access to improved water sources.</li> <li>• Number of women with access to improved sanitation.</li> <li>• Number of female-headed households provided with access to electricity.</li> <li>• Number of women that declare they feel safer due to street lighting.</li> </ul>
<b>Useful Sources</b>	<ul style="list-style-type: none"> <li>• The Effects of Rural Electrification on Employment: New Evidence from South Africa, Dinkelman 2011 <a href="https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078">https://www.aeaweb.org/articles?id=10.1257/aer.101.7.3078</a></li> <li>• Gender Equality Action Plan – UN Habitat, 2014 <a href="https://unhabitat.org/sites/default/files/download-manager-files/GENDER%20EQUALITY%20ACTION%20PLAN%202014-2019.pdf">https://unhabitat.org/sites/default/files/download-manager-files/GENDER%20EQUALITY%20ACTION%20PLAN%202014-2019.pdf</a></li> <li>• Water and Sanitation for the Urban Poor, Gender Balance in the Water and Sanitation Workforce, London: WSUP, 2019 <a href="https://www.wsup.com/blog/gender-balance-in-the-water-and-sanitation-workforce/">https://www.wsup.com/blog/gender-balance-in-the-water-and-sanitation-workforce/</a></li> <li>• Gender Issue Guide – Gender responsive Urban Basic Services, UN-Habitat <a href="https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf">https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf</a></li> <li>• Gender Issue Guide – Gender responsive Urban Basic Services, UN-Habitat, 2013 - <a href="https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf">https://unhabitat.org/sites/default/files/download-manager-files/1435316826wpdm_Gender%20Responsive%20Urban%20Basic%20Services.pdf</a> <a href="file:///C:/Users/wb298627/Downloads/users_guide_measuring_gender.pdf">file:///C:/Users/wb298627/Downloads/users_guide_measuring_gender.pdf</a></li> <li>• The complicated correlation between affordable housing and gender violence, The World Economic Forum, 2019 <a href="https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality">https://www.weforum.org/agenda/2019/10/correlation-affordable-housing-gender-equality</a></li> </ul>

## Annex 2. Examples of Good Practices

### Tamil Nadu Housing and Habitat Development Project IPF (P168590)

<p><b>Identified Gender Gaps</b></p>	<ul style="list-style-type: none"> <li>• In Tamil Nadu, there is a higher share of households headed by females in both urban and rural areas compared to the national average, at 17 percent and 12 percent, respectively. However, fewer female headed households own their dwellings compared to male headed households, with a greater percentage of female headed households renting.</li> <li>• Female headed households pay higher amount of rent with respect to consumption than male headed households, with 42 percent and 27 percent of income used in rent, respectively.</li> <li>• Female headed households receive less financing for a housing loan or mortgage than a male headed household.</li> <li>• Female headed households experience some disadvantages compared to male headed households in terms of housing conditions.</li> </ul>
<p><b>Specific Actions Proposed</b></p>	<ul style="list-style-type: none"> <li>• Identify opportunities for income generation for women's groups, provide necessary skills training and education, and facilitate the employment of female beneficiaries through information access or access to finance for small business needs.</li> <li>• Explore the prospects for involving existing women's groups in improving the operations and maintenance of housing units.</li> </ul>
<p><b>Selected Indicators</b></p>	<ul style="list-style-type: none"> <li>• Proportion of households where TNSCB (Tamil Nadu Slum Clearance Board) undertakes livelihood related activities for females.</li> <li>• Proportion of at-risk households participating in citizen consultations and livelihood related activities as per the new social sustainability framework of TNSCB dis-aggregated by gender.</li> </ul>

## First Tamil Nadu Housing Sector Strengthening Program Development Policy Loan DPF (P172732)

<p><b>Identified Gender Gaps</b></p>	<ul style="list-style-type: none"> <li>• Female headed households in Tamil Nadu have less income than male headed households and are more likely to be renters and slum dwellers.</li> <li>• Female headed households have statistically significantly worse water, sanitation, and electricity outcomes.</li> <li>• Female-headed households are subject to additional vulnerabilities including social prejudice and gender discrimination and lack of access to basic service (for example, fetching drinking water) due to the lack of time available for non-income generating activities, among others.</li> <li>• High housing cost results in compromising other expenditures such as in food, health, or commuting, further undermining economic and employment opportunities for female headed households.</li> </ul>
<p><b>Specific Actions Proposed</b></p>	<ul style="list-style-type: none"> <li>• Consider targeting and social equity, adopting gender-sensitive and inclusive approach to address the special needs of different stakeholders (for example, women, construction workers, disabled, aged population).</li> <li>• Ensure gender-inclusive design to warrant safety for women in public housing complexes, improve ventilation in kitchen areas, and improve women's voice and participation in block associations.</li> </ul>
<p><b>Selected Indicators</b></p>	<ul style="list-style-type: none"> <li>• Proportion of Economically Weaker Section/Low Income Group beneficiaries receiving government support that are Female Headed Households.</li> <li>• The targeting and eligibility criteria established by Government of Tamil Nadu for the new housing programs include explicit support and provisions for female headed household.</li> </ul>

## Second Rwanda Urban Development Project IPF (P165017)

### Identified Gender Gaps

- Citizens and local councils lack sufficient capacity to mainstream gender considerations in local planning, investment, and management in cities.
- City-level authorities have difficulty understanding the unique needs of men, women, children, the elderly, and disabled people, especially when disaggregated data is not always available.
- Women benefit less from urbanization and face more difficulties accessing urban services, participating in political and public life, and benefitting from economic opportunities in cities.

### Specific Actions Proposed

- Promote gender equity and ensure that the project benefits women as well as men.
- Strengthen women’s voice and agency during the overall planning process for the upgrading planning process and enhance women’s voice and agency.
- Conduct separate focus group discussions and informant interviews during critical review and decision-making points to collect qualitative data on community concerns ensuring that women, youth, and other minority groups are well represented and have an opportunity to influence the choice and location of infrastructure investments when prioritization of these infrastructure takes place.

### Selected Indicators

- People provided with improved urban living conditions (disaggregated by gender).
- People in urban areas with access to all-season roads within a 500-m range under the project (disaggregated by city and gender).
- People benefiting from flood risk reduction and wetland rehabilitation interventions in the City of Kigali (disaggregated by gender).
- Beneficiaries participating in consultations who consider that their needs are reflected in project investments (disaggregated by gender)
- Women in leadership positions in community upgrading committees (Percentage).

## Colombia Resilient and Inclusive Housing Project IPF (P172535)

### Identified Gender Gaps

- Poor housing conditions and lack of public infrastructure limit women's availability to participate in paid employment.
- Female-headed households are generally poorer than male-headed households and, therefore, more likely to live in inadequate homes.
- In 2017, over 82 percent of women participated in unremunerated domestic and care work, compared to only 37 percent of men. On average, women work on these tasks 34.1 hours per week, compared to 18.4 hours among men.
- It has been estimated that the potential economic losses over the long term due to gender gaps in Colombia's labor market amount to 17.6 percent in gross income per capita. The estimated productivity loss from women staying out of labor market amounts to 5.7 percent of the current GDP.

### Specific Actions Proposed

- Improve the quality of housing including the adoption of home technologies, such as washing facilities which free up time previously spent in the home and thus increase female labor supply.
- Enhance access to childcare and recreational spaces for young kids which decreases the need for women to work on domestic chores and enables them to pursue other activities.
- Community mothers, who also benefit from the improved housing conditions, can provide enhanced childcare services and thus allow other mothers to participate in the labor force.

### Selected Indicators

- Increased availability of women to seek and/or participate in paid work opportunities and entrepreneurship activities (direct indicator)
- Number of people provided with improved urban living conditions (indirect indicator that will measure, among others, enhanced spaces for childcare).

## Annex 3: Gender Integration in Each Stage of the Project Cycle

<b>Identification and Preparation Stages</b>	<ul style="list-style-type: none"> <li>• The task team conducts desk review of SCDs, CPFs, Regional and Country Gender Assessments, gender assessments done in similar operations in the country or by other donors, checks results from National Census and/or Surveys, makes consultations with the client, and conducts research using different sources of information.</li> <li>• The task team identifies the gender gap(s) that are relevant for the project.</li> <li>• All project team members have a brainstorming session on potential gender issues and specific gaps the project could address and how.</li> <li>• The task team prepares the PCN proposing the gender gap(s) the project will address.</li> <li>• Gender gap analysis can be carried as an integral part of the initial social assessment.</li> <li>• The task team engages early with the Gender Group to ask for advice and suggestions.</li> <li>• Regional/CMU Gender focal point supports the team and GP gender focal points review the PCN and provide technical support and suggestions.</li> </ul>
<b>Appraisal Stage</b>	<ul style="list-style-type: none"> <li>• The task team prepares the PAD or Project Document with a section on gender with analysis and data on the identified gender gap(s) that will be addressed by the project, describing the specific actions to address the gap(s) that are also mentioned in the description of project components.</li> <li>• The task team includes gender indicator(s) in the Results Framework to measure the progress towards closing the identified gap(s).</li> <li>• The GP gender focal point and the CMU gender focal point review the PAD/PD at the QER and/or at Decision Meeting and provide comments and suggestions. They keep involved during preparation and discuss the development towards the full PAD/PD to ensure there are no missed opportunities.</li> <li>• Regional/CMU coordination team review and provide suggestions to draft PAD or PD before Negotiations in coordination with the GP Gender focal point.</li> </ul>
<b>Negotiations/Board Approval Stage</b>	<ul style="list-style-type: none"> <li>• After the Board approval, the Gender Group reviews the PAD/PD and confirms whether the project can be gender tagged.</li> <li>• If the task team disagrees with the results of the gender tag assessment, it can provide a justification to the Gender Group and request reassessment.</li> </ul>

<b>Implementation Stage</b>	<ul style="list-style-type: none"><li>• The client implements the gender actions and monitors the indicators to reduce gender gap(s) as a part of the monitoring and evaluation plan.</li><li>• The task team supervises and monitors the outcomes of the gender actions through regular implementation support and documents it in the Implementation Status and Results Report (ISR).</li><li>• Throughout the project life, the team can engage more intensely as, for instance, through the provision of evidence or training to enhance gender-related outcomes for beneficiaries during project implementation; share direct written inputs to project documents; share examples of good practice in other parts of the world.</li></ul>
<b>Completion and Evaluation Stage</b>	<ul style="list-style-type: none"><li>• The task team prepares the ICR, and documents results on gender actions outcome and progress towards closing the gender gaps.</li><li>• The Gender Group reviews the ICRs for gender-tagged projects.</li></ul>

## Annex 4. Tools and Data Sources

### Key documents on Gender, Gender Data, Statistics

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World Bank Group Gender Strategy (FY16-23): Gender Equality, Poverty Reduction and Inclusive Growth. <https://openknowledge.worldbank.org/handle/10986/23425>

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Gender Tag Monitoring. <https://spqscapps.worldbank.org/qs/GCCSA/Pages/Dashboard.aspx>

Women, Business and the Law 2021. <http://wbl.worldbank.org>

World Bank Group Corporate Scorecard. <https://scorecard.worldbank.org>

Standard Reports – Gender. <http://operationsmonitoring.worldbank.org/view/index.html#path/global/allprojects/gender/%24fy~2018>

World Value Surveys. <http://worldvaluessurvey.org>

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The Living Standards Measurement Study (LSMS). <https://www.worldbank.org/en/programs/lsms>

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Gender Tag Tool Good Practices Online Tool.

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[https://www.measureevaluation.org/resources/prh/rh\\_indicators](https://www.measureevaluation.org/resources/prh/rh_indicators)

Global Health Observatory (GHO) Data. <https://www.who.int/data/gho/indicator-metadata-registry>

Core Indicators for National AIDS Programmes. [https://www.unaids.org/sites/default/files/sub\\_landing/files/JC1768-Additional\\_Indicators\\_v2\\_En.pdf](https://www.unaids.org/sites/default/files/sub_landing/files/JC1768-Additional_Indicators_v2_En.pdf)

The Millennium Development Goals Gender Chart 2015.

<http://mdgs.un.org/unsd/mdg/default.aspx>

UNData. <http://data.un.org/>

OECD Key Economic Indicators (KEI) Database. <http://stats.oecd.org/mei/default.asp?rev=4>

Violence Against Women and Girls: A Compendium of Monitoring and Evaluation Indicators.

<https://www.measureevaluation.org/resources/publications/ms-08-30>

UN Data Statistics and Indicators on women and men. <https://unstats.un.org/unsd/demographic/products/indwm/>

UNECE Gender Statistics. <http://www.unece.org/statistics/areas-of-work/statssoc/gender-statistics.html>

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