WOMEN AND HOUSING

Towards inclusive Cities

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WOMEN AND HOUSING: TOWARDS INCLUSIVE CITIES
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Executive Summary

This publication explores the complex terrain of diverse women's unrealized right to adequate housing and the consequent negative implications for urban sustainability. It underlines the often under-acknowledged relationship between diverse women and the home, and it identifies a number of key areas that impede diverse women from enjoying their right to adequate housing. It introduces the conceptual framework of an *intersectional analysis* as a gender and diversity-inclusive way to examine and assess housing policies and processes so that the right to adequate housing, protection from forced evictions and sustainable human settlements may one day become a reality for *all* women and men.

Chapter One describes the importance of the human rights-based approach to housing to UN-Habitat and its global mandate. It briefly outlines the powers, privileges and disadvantages that shape housing policies and processes and it shows how these are also tied to and reinforce gender inequality as well as intersecting discriminations based on other social relations. It elaborates the lack of diverse women's rights to land, property and housing and how General Comments 4 (1991) and 7 (1997) are critical for the realization of the rights-based approach to housing for women and men alike. UN-Habitat's Global Housing Strategy 2025 is described as a collaborative global

movement towards adequate housing for all, with the potential to challenge the current trend of the proliferation of informal settlements and slums, which are the most visible manifestations of multiple and concurrent violations of the right to adequate housing.

Chapter Two briefly traces the discussions and critiques about and between women's rights, gender equality, and human rights as well as how they play out in the international legal framework related to women's right to adequate housing. It clarifies the idea of difference not only between women and men but between women and women. It introduces the concept of *intersectionality* as a more nuanced feminist theory and analytical lens to explore intersecting discriminations and disadvantage in housing and other aspects of diverse women's lives. Chapter Two also includes the outcomes of recent research on intersectionality and housing in the United States and ends with some guidelines for the use of intersectionality as an analytical tool for housing policy, programmes and practice.

Chapter Three examines the gender gaps in housing policies and the lack of a gender analysis in housing policies overall. It looks at examples from Latin America and the World Bank's proposal for a housing policy for Haiti which does not address

poverty and gender discrimination. It includes two case studies that document efforts to address multiple discriminations in access to housing and finance. The case study from La Paz, Bolivia shows how low-income migrant indigenous women empowered with knowledge about laws and regulations can change national legislation to get legal title to their homes in the names of both spouses. The second case study outlines the need for a greater focus on housing access and credit for marginalized women in some Arab countries. It concludes by identifying two major gender gaps in housing policies and processes - the reality of changing families and households and the growth of women-headed families in cities and in slums as well as the need for the collection and use of disaggregated data on a number of variables to inform housing policies, programmes and practice.

Chapter Four highlights the links between gender-based violence and its intimate ties to housing or the lack thereof. It explores this endemic abuse of women and girls not only from the perspective of domestic or partner violence but also from the perspective of women's and girls' vulnerability to sexual assault due to inadequate and inappropriate infrastructure and services, including how poverty increases women and girls' vulnerability to transactional sex and HIV-AIDS. The case study of the Atira Women's Resource Society from Metro Vancouver illustrates how an intersectional analysis provides a range of housing options and services for women and girls dealing with the multiple impacts of violence against women and girls and the accompanying problems of substance use.

Chapter Five briefly raises the question of how to obtain housing and what options exist for low-income women. It does not delve into the larger discussions and arguments about housing finance as these are amply addressed in numerous UN-Habitat publications. It presents instead an in-depth look at Brazil's new, innovative and inclusive mass housing programme based on the principle of addressing multiple and intersecting discriminations. The chapter also looks at the experience of shack dwellers organizing for security of land, tenure and housing for low-income women-headed households in Namibia. The case study from Nepal unequivocally demonstrates that it is possible for women in communities to leverage loans from banks for housing with the assistance of NGOs and gender-sensitive local governments.

Executive Summary *continued*

Chapter Six explores the larger issue of gender and diversity-inclusive housing design and urban planning. It begins by highlighting the work of European feminists in re-imagining neighbourhood design and city planning from the point of view of enabling 'everyday life' that so many women are occupied with. It then looks at the issue of the lack of women's and girls' safety in public spaces and thus proposes the development of Safe City Strategies as an integral part of urban planning and governance. The experimental innovations in Vienna, Austria in creating women and diversity-focused housing design and apartments are explored at length. This experience is juxtaposed with women designing their own homes in slums and the need for housing design for low-income women to incorporate their work at home as part of their work in the informal economy. Further innovations in genderless house designs and the centrality of the kitchen are explored in the work of urban planners and architects from Barcelona. Also discussed briefly is the need for barrier-free design in flats and houses, including in a case study from Zimbabwe about a co-op housing initiative for people with disabilities as an affordable housing option.

Chapter Seven examines the difficult situation of women and girls and the issue of disasters and housing. Secure housing for women in post-disaster situations is critical particularly in view of the exponential rise in gender-based violence in these situations. It looks at some of the innovative work of UN-Habitat in 'Build Back Better' - an approach that advocates the immediate engagement of women and men as equals in the reconstruction of both social and physical infrastructures. It also includes two case studies. The case from Pakistan looks at an attempt to secure women's right to land and property in disasters and the other from Turkey demonstrates how low-income women in communities can work together to challenge gender norms and secure housing as part of the re-building process.

Chapter Eight proposes some recommendations to advance the agenda for diverse women's right to adequate housing within a gender and diversity-sensitive human rights-based approach that recognizes the need for an intersectional analytical frame. The recommendations are grouped together under the headings of Housing Policies and Programmes; Women, Land, Property and Housing; Gender-based Violence; Housing and Urban Planning and Women Disasters and Housing.

Case Studies

Chapter

01

Introduction

This Chapter describes the importance of the human rights-based approach to housing to UN-Habitat and its global mandate. It briefly outlines the powers, privileges and disadvantages that shape housing policies and processes and it shows how these are also tied to and reinforce gender inequality as well as intersecting discriminations based on other social relations. It elaborates the lack of diverse women's rights to land, property and housing and how General Comments 4 (1991) and 7 (1997) are critical for the realization of the rights-based approach to housing for women and men alike. UN-Habitat's Global Housing Strategy 2025 is described as a collaborative global movement towards adequate housing for all, with the potential to challenge the current trend of the proliferation of informal settlements and slums, which are the most visible manifestations of multiple and concurrent violations of the right to adequate housing.

In pursuing my mandate, I have followed a holistic approach, based on the reality that all human rights are interrelated and indivisible. The right to adequate housing cannot be fully realized if separated from other rights such as the rights to food, water, sanitation, electricity, health, work, property, security of the person, security of home, and protection against inhuman and degrading treatment. This approach has required me to examine a range of issues related to adequate housing, including land, forced eviction, access to water and sanitation, health, poverty and impact of globalization. Within this broad framework, my particular focus has been to develop a strong gender perspective, consistent with the right to non-discrimination and on the rights of particular groups, such as children, indigenous people and minorities.

Mr. Miloon Kothari, Special Rapporteur on Adequate Housing, to the Commission on Human Rights, 4 April 2003.

A safe, secure, affordable and appropriate house and home is a measure of a quality of life that every human being aspires to. Every woman, man and child has a right to adequate housing as a component of the fundamental human right to an adequate standard of living. Yet, this basic human right remains unrealized in the lives of millions of women, men and children all over the world and especially so in the urban centres of the global South.

It is within this context that UN-Habitat has commissioned this publication, as part of its mandate on sustainable urban development and the right to adequate housing. UN-Habitat remains concerned with the overwhelming evidence of increasing disparities in urban settings

and consequent multiple deprivations related to the right to adequate housing. These deprivations are most clearly manifested in the proliferation of slums in many parts of the world.

This publication brings attention to the increasing disparities in realizing the right to housing for diverse women. Specifically, but not exclusively, the publication concentrates on women and gender equality and the increasing difficulty for diverse women in urban settings to realize their right to adequate housing.

While housing concerns men as much as it concerns women, in most cultures it is women and girls who are primarily responsible for sustaining and maintaining the home and all the care responsibilities that go with this. For many women, even if they work outside the home in the so-called 'productive' waged economy they still do the majority of the work related to the raising of children, looking after family and relatives, food preparation, washing, cleaning and supporting family well-being. Wealthier households have the ability to hire others for this work and in this case too, it is predominantly women who are hired to do 'house work' and to look after children. Consequently, even today the house or home is a site of women's work and a site of her considerable contribution to society. This work in the "care economy" gives women a different relationship to the home than men. Due to patriarchy and women's subordination in many societies, women's relationship to the home is not shaped by themselves as much as it is mediated by their relationship to men – that is, through their father, grandfather, uncle, husband/partner or son. Historically, and in many countries even today, the

house is legally in the name of the man or so-called "breadwinner" and not in the name of both the man and the woman as co-owners.

Many barriers shape the lack of diverse men's and women's equal access to adequate housing. They include 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. These social relations are shaped by power and power shapes privilege and disadvantage. Privilege and disadvantage also shape housing policies and processes.

Power in relation to housing policies and processes is shaped by the ownership and control of land and other productive assets. Many women and especially poor and marginalized women do not have equal access to housing because women as a group lack land, property and housing rights. This is due to patriarchal cultural practices as well as due to unequal rights in legislative and policy frameworks. This lack of rights leaves women with less power than men who own land, property and housing.

Depriving women of land, property and housing excludes them from obtaining assets and resources essential for livelihoods to support themselves and their families. This discrimination is the daily experience of women in most parts of the world irrespective of the system of land ownership and management - be it customary, traditional, freehold, leasehold or held by governments.[1]

While the lack of rights to land, property and

FIGURE 1
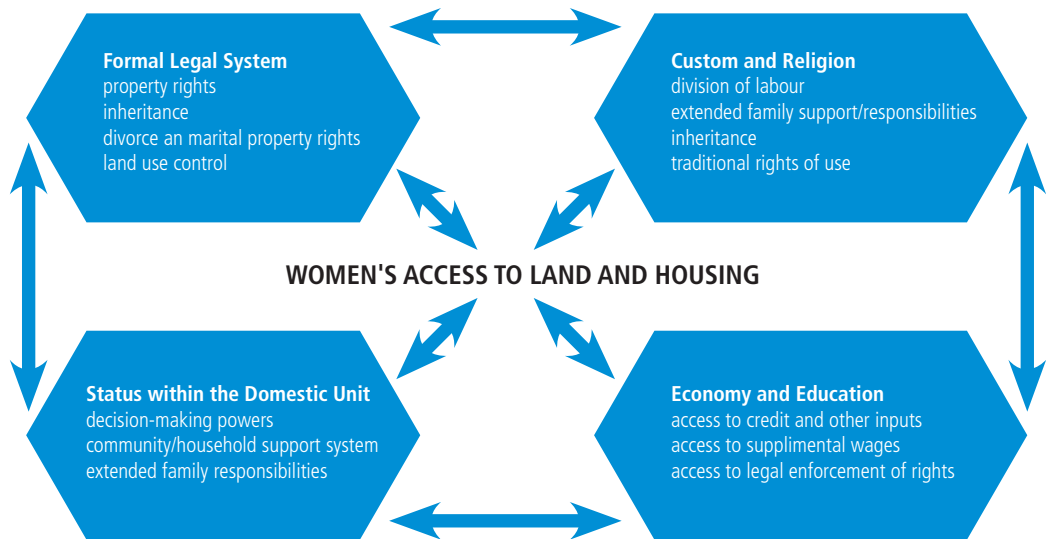
Source: FAO. (2002). Gender and Access to Land. Land Tenure Series 4. Rome

housing has a profound impact on the lives of all affected women, it is worse for women who are poor and further marginalized because they are also minorities, racialized[2], with disabilities, older, widows, divorced, refugees or because of their sexual and gender identity.

Along with the issues of land ownership and access is the issue of security of tenure. Access to tenure also varies depending on the land governance systems. In many societies, customary tenure still prevails, based on kinship, membership or relationship with traditional land holding groups. Thus, women also face discrimination in access to and security of tenure as the right to security of tenure is tied to these same but often complex systems of land management and governance. When it comes to land ownership or access as well as tenurial rights, culture and traditions in most countries only enable women's access to these through their relationship

to men. Thus, women are dependent on men for their access to land, property and housing be it their fathers, grandfathers, uncles, brothers, husbands or sons. However, women's lack of access to property cannot be seen in isolation as this is also related to high levels of land ownership concentration. The manner of ownership and control over land is indicative of how wealth, political and economic power is shared (UN-Habitat, 2007a, 8).

Perhaps the following diagram from the Food and Agriculture Organization (FAO) provides the best illustration of the links between women's access to land and housing and land ownership and governance systems.

Lack of security of land, property and housing has multiple and inter-linking impacts on the lives of women and their children. Women's poverty and lack of access and control over resources and assets,

their marital status, gender-based violence, their HIV-AIDS status, the predominance of women in the informal economy, and the negative impacts of rapid and high urbanization on low-income women are inter-connected to women's lack of land, property and housing rights.

In this context of entrenched discrimination based not only on gender inequality, but also due to the intersection of gender with other social relations, it is important to understand the origin and meaning of the right to adequate housing and its location within the international human rights framework. UN-Habitat is committed to a human rights-based approach to urban development, particularly through its strong mandate on the progressive realization of the right to adequate housing and protection against forced evictions.

The right to adequate housing
The right to adequate housing for women and men has been affirmed in numerous UN conventions including the Universal Declaration of Human Rights (UDHR). Article 25 (1) of the UDHR states, "Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services…" In 1966, it was codified in the International Covenant on Economic, Social and Cultural Rights (art. 11.1), which is regarded as the most important international legal source of the right to adequate housing. Therein, the right to adequate housing is recognized as a component of the right to an adequate standard of living. It is also understood as a free-standing human right (UN et al., 2012, 11). According to the Covenant:
The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international cooperation based on free consent (art. 11.1).

Amongst others, the right to adequate housing is also recognized in the International Covenant on Civil and Political Rights, the Convention on the Rights of the Child, the International Convention on the Elimination of All Forms of Racism, the Convention on the Rights of People with Disabilities, the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, the Declaration on the Rights of Indigenous Peoples and the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW).

In CEDAW, the women`s human rights convention, Article 14 (2) states that: *States Parties shall undertake all appropriate measures to eliminate discrimination against women in rural areas […] and, in particular, shall ensure to such women the right […] (h) to enjoy adequate living conditions, particularly in relation to housing, sanitation, electricity and water supply, transport and communications.*

Article 16, states that: *States Parties shall take all appropriate measures to eliminate discrimination against women in all matters relating to marriage and family relations and in particular shall ensure, on a basis of equality of men and women: … (h) The same rights for both spouses in respect of the ownership, acquisition, management, administration, enjoyment and disposition of property.*[3]

Furthermore, the United Nations Committee on the Elimination of Discrimination against Women in its General Recommendation No. 21 on "Equality in Marriage and Family Relations," states that, "There are many countries where the law and practice concerning inheritance and property result in serious discrimination against women. As a result of this uneven treatment, women may receive a smaller share of the husband's or father's property at his death than would widowers and sons. In some instances, women are granted limited and controlled rights and receive income only from the deceased's property. Often inheritance rights for widows do not reflect the principles of equal ownership of property acquired during marriage."[4] Such provisions contravene the Convention and should be abolished. (Gomez, M. et al, n/d).

The recommendation from the CEDAW Committee highlights the complexity of discriminatory factors against women's right to land, property and housing and thus the importance of clarity of the definitions of the rights of both women and men to land, property and housing. Of particular importance to this publication is clarity on the right to adequate housing and the protection against forced evictions. General comments[5] No. 4 (1991) on the right to adequate housing and No. 7 (1997) on forced evictions of the United Nations Committee on Economic, Social and Cultural Rights further detail the substance of these rights.

From general Comment No. 4 (1991):
The right to adequate housing contains freedoms. These *freedoms* include:
Protection against forced evictions and the arbitrary destruction and demolition of one's home;

The right to be free from arbitrary interference with one's home, privacy and family;
and the right to choose one's residence, to determine where to live and to freedom of movement.

The right to adequate housing contains entitlements.
These *entitlements* include:
Security of tenure; Housing, land and property restitution;

Equal and non-discriminatory access to adequate housing;
Participation in housing-related decision-making at the national and community levels.

Adequate housing must provide more than four walls and a roof. A number of conditions must be met before particular forms of shelter can be considered to constitute "adequate housing." These elements are just as fundamental as the basic supply and availability of housing.

For housing to be adequate, it must, *at a minimum*, meet the following criteria:
Security of tenure: Housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.

Availability of services, materials, facilities and infrastructure
Housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.

Affordability: Housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.

Habitability: Housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.

Accessibility: Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.

Location: Housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.

Cultural adequacy: Housing is not adequate if it does not respect and take into account the expression of cultural identity (OHCHR et al., 2009, 3-4).

From general comment No. 7 (1997):

Protection against forced evictions: Protection against forced evictions is a key element of the right to adequate housing and is closely linked to security of tenure. Forced evictions are defined as the "permanent or temporary removal against their will of individuals, families and/or communities from the homes and/or land which they occupy, without the provision of, and access to, appropriate forms of legal or other protection" (OHCHR et al., 2009, 4). [6]

These two General Comments shape the debates and challenges in terms of housing rights. To "progressively realize" the right to adequate housing and urban development without forced evictions requires building a global consensus and commitment to a gender and diversity-inclusive approach to the right to adequate housing. UN-Habitat's Global Housing Strategy to the year 2025 builds a global movement to realize the human rights-based approach to adequate housing. It is however the duty of States Parties (i.e. Governments who are signatories to the Conventions) to ensure that all citizens enjoy at least minimum standards of rights and that the States Parties are indeed progressively realizing human rights.

UN-Habitat's Global Housing Strategy: UN-Habitat's Global Housing Strategy (GHS) is a collaborative global movement towards adequate housing for all and improving access to housing in general and the living conditions of slum dwellers in particular. One objective is to assist member States in working towards the realization of the right to adequate housing through the development of national housing strategies based on the principles of inclusive and sustainable cities (UN-Habitat, 2013c, 1).

The GHS is expected to bring about several critical outcomes, such as a paradigm shift in thinking and practice in housing policy; a contribution to the global discourse on and definition of the post-Millennium Development Goals agenda and the sustainable development goals; a redefined role for Governments beyond enablement to reassuming a leadership role

in encouraging pro-poor performance of the markets, facilitating and supporting the demand capabilities of the economically weakest sectors of the society; the promotion of systemic reforms to enable wider access to adequate housing with a variety of housing solutions matching effective demands; strengthened linkages between housing and other parts of the economy and consequent economic development, employment generation and poverty reduction; decentralization of housing production and empowerment of different actors and modalities of housing development; increased use of sustainable building and neighbourhood designs and technologies towards more cost-effective, flexible and energy-efficient solutions. Most importantly, the Strategy will have a significant and measurable impact in terms of improving housing and the living conditions of a large proportion of the population aiming at poverty reduction (UN-Habitat, 2013c, 1-2).

The GHS acknowledges that previous approaches to shelter and housing have not been sufficiently responsive to the complex realities of the needs of marginalized populations such as the urban poor, women-headed households, indigenous peoples, minority groups, youth and the elderly (Ibid, 3). To this list can be added other social relations such as those of gender, disability, sexuality and gender identity and those based on the reality of the particular society in question. The need for an *intersectional analysis* in analyzing and understanding the complexity of intersecting and overlapping discriminations can also be added to this list. This is discussed further in Chapter 2.

Recognizing that the right to adequate housing is most violated in the case of slum dwellers, the Global Housing Strategy provides a means to address this contravention of a basic human right.[7]

Slum Dwellers: With the increase in urbanization and the rapid growth of cities in the global South, the issue of the growth of slums and informal or un-regularized areas where millions of urban residents live in inadequate housing with no or limited services is a major challenge for sustainable urbanization. A considerable proportion of housing in most large and medium- sized cities in the global

TABLE 1: URBAN POPULATION LIVING IN SLUMS (THOUSANDS) 1990-2010

REGION	URBAN POPULATION LIVING IN SLUMS[8]					
	1990	**1995**	**2000**	**2005**	**2007**	**2010**
North Africa	19 731	18 417	14 729	10 708	11 142	11 836
Sub-Saharan Africa	102 588	123 210	144 683	169 515	181 030	199 540
South Asia	180 449	190 276	194 009	192 041	191 735	190 748
South-Eastern Asia	69 029	76 079	81 942	84 013	83 726	88 912
Latin America & Caribbean	105 740	111 246	115 192	110 105	110 554	110 763

South is informal as much of it is on land that has been occupied without legal title, consists of illegal sub-divisions without planning permissions, is self-constructed, or consists of informally rented inner-city tenements (UN-Habitat, 2007a, 32). See the Table below for the growth of slums in different world regions.

At least half of slum dwellers are women and girls. Slums provide low-income women and their families the cheapest places to live in cities. There is increasing evidence that cities and slums have more women-headed households than previously thought.[9] For example, in Kenya, where women head 70 per cent of all squatter households, over 25 per cent of women slum dwellers migrated from their rural homes because of land dispossession.[10] Additionally, recent research indicates that girls and young women are increasingly moving to cities for a number of reasons. In the slums of Addis Abba, up to 25 percent of the girls who migrated did so to avoid early marriage (Bartlett, S., 2010 as cited in Khosla, P., 2012a, 14). Another key rea-

son why young women leave rural areas is because they do not have access to the means of livelihood – land. Daughters are expected to work the land for free until they get married. They do not have inheritance rights to land as do men. Tacoli and Mabala (2010) show that in Mali, Nigeria, Tanzania and Vietnam many young women are migrating from rural to urban areas to improve their economic options and their social and cultural rights (as cited in Khosla, P., 2012a, 14). Many of these young women end up in urban slums and informal settlements due to the lack of sufficient employment. They also do not have easy access to affordable sexual and reproductive health services; and many girls and young women end up starting families at an early age. More often than not, the fathers of the children are not able or not willing to support these young mothers and their children. A further in-depth discussion about women, the right to adequate housing and protection against forced evictions in slums is beyond the scope of this publication.[11]

Chapter

02

Women, difference and housing

This Chapter briefly traces the discussions and critiques about and between women's rights, gender equality, and human rights as well as how they play out in the international legal framework related to women's right to adequate housing. It clarifies the idea of difference not only between women and men but between women and women. It introduces the concept of intersectionality to explore multiple and intersecting discriminations and disadvantage in housing and other aspects of diverse women's lives. Chapter Two also includes the outcomes of recent research on intersectionality and housing in the United States and ends with some guidelines for the use of intersectionality as an analytical tool for housing policy, programmes and practice.

Women's struggles and organizing for their rights and equalities have spanned centuries. Over time and today, women have mobilized in all societies to claim their right to equality of opportunities, to freedom of choice, education, health, livelihoods, land, property, housing, equal pay, right to bodily integrity, sexual and reproductive rights, and for political voice and decision making power. While women collectively face and continue to face extensive discrimination and disadvantage in many facets of life, they are not a homogenous group. It is critical to acknowledge and articulate the privilege and disadvantage experienced by diverse women. In recent decades, the phrase "gender equality and women's empowerment" expresses these struggles as they are embodied today.

Gender refers to the socio-cultural interpretations and values assigned to being a woman or man. These interpretations and values are sustained by multiple structures like family, community, society, ethnicity, and the expression of these structures through culture, language, education, media and religion. These structures are constructed by power relations in societies. Thus, gender is an analytical concept about power and social relationships between women and men. Gender is socially determined and is specific to different cultures and time. Feminists have developed many frameworks for gender analysis. For an overview of some of these frameworks see March, C. et al. (2009).

Gender relations cut across class, age, caste, race, ethnicity, aboriginality, disability and sexual and gender identity. To put it in another way, the subordination of women cuts across the social relations of class, age, caste, race, ethnicity, aboriginality, ability/disability, sexual and gender

identity as much as they are also shaped by them. The experience of being male or female is shaped by power and by the abovementioned complex and intersecting social divisions and identities. According to Mukhopadhyay et al., unequal power relations:

- determine unequal access to resources, claims and responsibilities;
- result in poverty, marginalisation and deprivation;
- influence the kinds of claims we can make;
- shape the rights we can actually enjoy;
- shape the control we have over our own lives;
- shape the control we have over the lives of others. Social relations are context specific, i.e. specific to societies and to historical time. Because these relations are given meaning by society they can and do change (n/d).

These gender and social relations define the relationship of women and men to housing systems and processes. Social relations define the unequal value and access to rights afforded to diverse women and men and boys and girls. This inequality in turn shapes access, affordability, design, quality and location of housing and related services. To enable equality in the right to adequate housing requires an understanding of how power and subordination is shaped and how to change relations of inequality as embedded in social and cultural norms, traditions, structures and institutions of societies.

The attempt to create more equal and sustainable societies is an on-going process and has over the decades been shaped by different theoretical frameworks and paradigms. These different approaches have been shaped by the many women and men active in social movements for justice and equality and also articulated in development theories and agendas including housing policies and programmes. While many feminists embraced the human rights-based approach to the progressive realization of diverse women's equality, others have challenged the human rights framework for not being sufficiently nuanced and robust to enable equality for women. The discussion below provides a brief look at this debate.

The debate on human rights and women's human rights

Not surprisingly, one major criticism about the human rights framework has been its universalist frame which in the context of patriarchal societies is assumed to be based on the universal male and at the exclusion of the reality of diverse women and girls because they are female.

For example, a critical area where this exclusion surfaced was when women wanted to focus on the widespread violence against women as a violation of women's human rights. Many women felt that the human rights discourse needed to acknowledge this gross violation of their rights. The mobilization of women's groups around the world under the banner of "Women's Rights are Human Rights" finally led to the United Nations General Assembly December 1993 adoption by consensus of the Declaration on the Elimination of Violence against Women. The Declaration stipulates that all States Parties, in accordance with national legislation, should prevent, investigate and punish acts of violence against women, whether perpetrated by the state or private persons - and appointed a UN Special Rapporteur to monitor implementation of measures designed to end violence against women.[12]

In 2003, the UN Statement of Common Understanding on Human Rights-Based Approaches to Development Cooperation and Programming was adopted by the United Nations Development Group (UNDG). The purpose behind developing a common understanding was to ensure that UN agencies, funds and programmes apply a consistent human rights-based approach to common programming processes at global and regional levels, and especially at the country level[13] At the same time, this was an opportunity to further clarify the meaning of the human rights-based approach in the context of a number of areas including as it relates to women and to once again reaffirm that discrimination on any number of grounds is a violation of human rights.

01 All programmes of development co-operation, policies and technical assistance should further the realisation of human rights as laid down in the Universal Declaration of Human Rights and other international human rights instruments.

02 Human rights standards contained in, and principles derived from, the Universal Declaration of Human Rights and other international human rights instruments guide all development cooperation and programming in all sectors and in all phases of the programming process.

03 Development cooperation contributes to the development of the capacities of 'duty-bearers' to meet their obligations and/or of 'rights-holders' to claim their rights.

Human rights principles guide all programming in all phases of the programming process, including assessment and analysis, programme planning and design (including setting of goals, objectives and strategies); implementation, monitoring and evaluation.

Among these human rights principles are: universality and inalienability; indivisibility; inter-dependence and inter-relatedness; non-discrimination and equality; participation and inclusion; accountability and the rule of law. These principles are explained below.

- **Universality and inalienability:** Human rights are universal and inalienable. All people everywhere in the world are entitled to them. The human person in whom they inhere cannot voluntarily give them up. Nor can others take them away from him or her. As stated in Article 1 of the UDHR, "All human beings are born free and equal in dignity and rights".
- **Indivisibility:** Human rights are indivisible. Whether of a civil, cultural, economic, political or social nature, they are all inherent to the dignity of every human person. Consequently, they all have equal status as rights, and cannot be ranked, a priori, in a hierarchical order.
- **Inter-dependence and Inter-relatedness:** The realization of one right often depends, wholly or in part, upon the realization of others. For instance, realization of the right to health may depend, in certain circumstances, on realization of the right to education or of the right to information.
- **Equality and Non-discrimination:** All individuals are equal as human beings and by virtue of the inherent dignity of each human person. All human beings are entitled to their human rights without discrimination of any kind, such as race, colour, sex, ethnicity, age, language, religion, political or other opinion,

Woman with her baby in front of her Slum House in Usafe village in Abuja, Nigeria 2011. © Julius Mwelu/UN-HABITAT

national or social origin, disability, property, birth or other status as explained by the human rights treaty bodies.

- **Participation and Inclusion:** Every person and all peoples are entitled to active, free and meaningful participation in, contribution to, and enjoyment of civil, economic, social, cultural and political development in which human rights and fundamental freedoms can be realized.

- **Accountability and Rule of Law:** States and other duty-bearers are answerable for the observance of human rights. In this regard, they have to comply with the legal norms and standards enshrined in human rights instruments. Where they fail to do so, aggrieved rights-holders are entitled to institute proceedings for appropriate redress before a competent court or other adjudicator in accordance with the rules and procedures provided by law.[14]

Despite the comprehensiveness of the human-rights-based framework as outlined above, Westendorp (2011) makes a critical assessment of the argument for women's right to adequate housing rights as implied in the human rights-based approach to housing. She argues that "some aspects that determine the adequacy of women's housing situation are not contained in the Committee for Economic Social and Cultural Rights (CESCR) General Comment 4." (Comment 4 is discussed in Chapter 1). According to Westendorp, the most striking omission is of a condition for safety and dignity *at home* (p.20). She argues that "there is a persistent myth that home is a safe haven while in reality home may be a very dangerous place for women (and children) because they are regularly abused. It is impossible to call housing adequate, even if a house is fitted with all sorts of modern conveniences, if it is unsafe (p.20)."

She also raises the point that the condition of affordability seems to have been written from a male point of view: "In the Committee's view, housing is affordable when the costs do not exceed a certain percentage of the average income in order to ensure that other basic needs can also be fulfilled. It is therefore presumed that there is a (family) income and that on average this income will be high enough to pay for housing and other basic needs such as food, clothing, schooling of children and transport. The authorities are only obliged to take (financially) care of the housing of those people who cannot possibly afford adequate housing by themselves. It is inferred that this will only be the case in exceptional situations. The income and property gap between men and women is so wide, however, that affordability cannot be determined in a gender-neutral way (p.19)."

Recognizing the failure by States to provide political leadership to champion and realize women's rights and gender equality, many feminists are sceptical about the ability of a human rights-based approach by itself to guarantee

justice for women. Considering the reluctance by governments, organizations and institutions to gender mainstreaming, human rights on their own may not necessarily bring equality for women and girls. Westendorp emphasizes that "…it is imperative to achieve a change in mentality that will remove social barriers that hold women back" (p.15). What is needed is to move from *de jure* to *de facto* equality.[15]

The UN Special Rapporteur on Adequate Housing stated in her latest report on women's right to adequate housing that the right to adequate housing needs to be analyzed and operationalized with a gender-equality perspective. Specifically, she cites the importance of this lens in the context of gender-sensitive housing law, policy and programming:

"When it comes to women's right to adequate housing, much more needs to be done to ensure the effective domestication of human rights standards and the harmonization of national legislative frameworks with international standards. In addition, the conceptual tensions which exist between 'progressive realization' on the one hand (which is applicable to the achievement of substantive rights contained within the International Covenant on Economic, Social and Cultural Rights versus the immediate obligation of States to ensure that women enjoy their rights to non-discrimination and equality on the other (as guaranteed under both the Covenant and the Convention on the Elimination of All Forms of Discrimination against Women, as

well as other relevant treaties) must be addressed (2011, 11)."

Her arguments are given further weight by the shadow reports[16] from the Centre on Housing Rights and Evictions (COHRE) and its partners to the 48th session of the CEDAW Committee in 2011. The arguments made in the shadow reports for Israel and Sri Lanka drew unprecedented attention to the violations of women's land, property and housing rights in these countries.

The concluding observations issued by the Committee at the end of the session were very positive from the standpoint of advancing these rights for women. For example, regarding Israel, COHRE and others highlighted how Palestinian women are uniquely affected by forced evictions and displacement and in many cases by the subsequent demolition of their homes. In the concluding observation on Israel, the Committee made explicit reference to women's "right to adequate housing," urging Israel to "revoke its policies allowing for and refrain from the practice of forced eviction and house demolitions, which negatively impact on the physical and psychological well-being as well as the development and advancement of Palestinian and Israeli Arab women," as well as to "review its housing policy and issuance of construction permits to Palestinians to ensure that Palestinian and Israeli Arab women can enjoy all their fundamental rights and freedoms, particularly their right to adequate housing and to family and private life."[17]

In the case of Sri Lanka, the shadow report highlighted that the application of the "head of the household" concept has resulted in discrimination against women. The Committee said in very clear terms that Sri Lanka should "Abolish the concept of 'head of household" in administrative practice and recognize joint or co-ownership of land," and "speedily amend the Land Development Ordinance in order to ensure that joint or co-ownership be granted to both spouses when the State allocates land to married couples."

Women's movements and human rights organizations have, for reasons described above, been working together in a creative tension. The 1990s saw the influence of a feminist presence in international human rights law with the recognition of rape as a weapon of war and war criminals prosecuted for gender-based violence. Additionally, women's rights advocates ensured the inclusion of gender-based crimes in the Rome Statute of 1998 that set up the International Criminal Court (Spees, 2003 as cited in Bhattacharjya, 2013).

Today, neo-liberalism and globalization frame the economic and political structures and policies of many countries. This has further weakened the ability and willingness of governments to progressively realize the right to adequate housing and to secure protection against forced evictions through inclusive housing policies, strategies and programmes. Many governments withdrew from active engagement and promotion of the role of the state in stimulating and providing affordable housing as room was made for the private sector to shape housing finance and provision. This has had the impact of denying many citizens from realizing their right to adequate housing as housing provision by the private sector does not always address systemic inequality. While national governments should by no means be the only actors in housing provision, they can play an important role in creating stimuli and enabling environments - for sub-national governments, local communities and formal, informal, customary and traditional land management systems to provide housing (UN-Habitat, 2003, 90).

Intersecting discriminations

Intersectionality is a concept and framework that has evolved from black feminism. The concept of intersectionality is often attributed to Kimberlé Crenshaw for her seminal analysis of anti-discrimination legal precedents in the USA which were informed by a 'single-axis framework and contributed to the marginalisation of black women' (1989, 140). Nevertheless, Patricia Hill Collins has often been described as a foundational theorist of the discourse of multiple oppressions even before the term "intersectionality" was coined by Kimberlé Crenshaw. By arguing that the categories of gender, race and class are used as discursive practices in the production of power, Collins developed the idea that they are organized in a "matrix of domination" that lead to "intersecting oppressions" (Collins 1990 quoted by Anthias 2012, 5). One of the first works addressing the structural importance of intersecting inequalities for the establishment of hierarchies was from the Combahee River Collective, a black lesbian feminist organization that emerged in Boston in the 1970s. They argued that black working class women have always rejected discrimination and disadvantage based on only one of their many identities. Privileging one single dimension of oppression cannot make up for a whole identity that is confronted with multiple forms of discrimination:

"We believe that sexual politics under patriarchy is as pervasive in Black women's lives as are the politics of class and race. We also often find it difficult to separate race from class from sex oppression because in our lives they are most often experienced simultaneously. We know that there is such a thing as racial-sexual oppression which is neither solely racial nor solely sexual, e.g. the history of rape of black women by white men as a weapon of political repression."[18]

Crenshaw unpacks court cases to demonstrate that anti-discrimination legislation was premised on feminist theory of white women's experience of discrimination and anti-racism premised on discrimination faced by black men. The lack of a multi-dimensional analytical framework undermined the efforts of working class black women in their struggles for equality. According to Crenshaw, contemporary feminist and anti-racist discourses have failed to consider the intersection of racism and patriarchy (1991, 1241) and one could in the same vein also add class, sexuality and location.

Crenshaw's research and analysis is particular to the United States and the lives of working class black women; however, the reality of intersecting identities and multiple discriminations is also true for many poor women around the globe as witnessed by the organizing of, for example, black women in Brazil and Peru, by Dalit women in India, and indigenous women in countries of both the North and the South. The work of Manulani Aluli Meyer on Indigenous Epistemologies demonstrates that an intersectional approach to knowledge is common to many indigenous cultures and in not necessarily a new paradigm. Women from these countries have analyzed and researched gender with the lens of multiple and intersectional discriminations even

though they did not necessarily or always call it intersectionality. MacDowell Santos, (2005) in her account of women's police stations in Brazil, demonstrates that police officers at women's police stations privilege complaints by women of domestic violence above women who have suffered from racial violence (as cited in Lacey, A. et al., 2012, 155-6).

Since the 1990s many activists, feminist academics and human rights organizations have engaged in defining intersectionality, its possibilities as an analytic framework and a methodological process to accompany it to shape practice. Below are three examples to illustrate this engagement; the first, from the Association of Women in Development (AWID), the second is an acknowledgement from Committee on Economic, Social and Cultural Rights (CESCR) of intersectional discrimination and the third, from the Ontario Human Rights Commission (OHRC).

AWID (2004) describes intersectionality as a tool for analysis, advocacy and policy development that addresses multiple discriminations and helps us understand how different sets of identities impact on access to rights and opportunities. It also describes it as a feminist theory, a methodology for research, and a springboard for a social justice action agenda. It starts from the premise that people possess multiple, layered identities derived from social relations, history and the operation of structures of power.

The Committee on Economic, Social and Cultural Rights (CESCR) noted intersectional discrimination in its general comment No. 16 (2005): Many women experience distinct forms of discrimination, due to the intersection of sex with

FIGURE 2

STRUCTURAL

STRUCTURAL

Federal Government
Criminal Justice System
Public Policy
Laws

Criminal Justice System
Education
Religion
Media

AGE
RACE
ETHNICITY
NATIONALITY
SEXUAL ORIENTATION
GENDER IDENTITY
RELIGION
ABILITY
CLASS

Distribution of & access
to wealth & resources
Industry
Work

Controlling images
Negative Stereotypes
Media

STRUCTURAL

ECONOMIC

REPRESENTATIONAL

STRUCTURAL

such factors as race, colour, language, religion, political and other opinion, national or social origin, property, birth, or other status, such as age, ethnicity, disability, marital, refugee or migrant status, resulting in compounded disadvantage (para. 5) (UN et al., 2012, 37). The mention of sexuality and gender identity, however, was still missing in this statement from 2005.

According to Mason's (2010, p.6) model for an intersectional approach to policy and social change, (as presented above in Figure 2), the focus should be on the structures that sustain inequality.

An intersectional analysis can be informed by developments in gender equality analysis, critical race analysis, disability rights analysis and equality rights jurisprudence. These strategies have been developed to address the stereotypes, as well as the unique and intersecting experiences of individuals, because of race or gender or disability and would form a necessary part of the contextual and analytical framework. An intersectional analysis can become one of the lenses through which the social context of the individual/s can be examined. In some measure, it can address social conditions relating to poverty, low-income and homelessness (OHRC, 2012).

Despite the widely accepted use of intersectionality as both a concept and a research approach, according to Choo and Ferree (2010) there is no consensus on exactly how to carry out an intersectional analysis. Yet, the analytic lens provided by the concept of intersectionality has provided many researchers and organizations a sufficient basis to develop and explore frameworks for intersectional inequalities.[19] Perhaps that is also its strength – that its methodological development is being shaped by the practice of a diversity of women and men in their respective countries and areas of inquiry.

The creation of frameworks, strategies and campaigns for reducing inequalities and enabling the freedoms and choices of the subordinated continue both through the human rights-based approach to development as well as in feminist communities. The following section explores justice and equality for diverse women's right to adequate housing through the concept of intersectionality.

Intersectionality and Housing

Law, housing, education and health services are some of the areas where an intersectional analysis has been widely used to explore the implications of intersecting discriminations on diverse women and sometimes also men. As the concept of intersectionality has evolved from African American feminists and their engagement with feminist theory, the United States has been the site of a considerable amount of research exploring the use of an intersectional analysis.

Specifically in the context of housing, a study by Luft and Griffin (2008) in New Orleans after the hurricane Katrina illustrates the multiple and compounded inequalities faced by low-income black women who are also mostly mothers. According to Luft and Griffin pre-storm housing patterns were clearly determined by gender, race and class. New Orleans' pre-storm population was made up of 65 per cent Black/African American people with a poverty rate of 28 per cent with 54 per cent renters compared to the national rate of renters of 34 per cent. The city also had twice the national rate of women-headed households a figure impacted by job discrimination and underemployment experienced by local Black/African American men. However, New Orleans was also characterized by a high percentage of Black people in middle class neighborhoods.

Since the storm, housing patterns and the racial constitution of the city's population have changed dramatically. The people that are currently living in New Orleans are generally more white and wealthier than before the storm and the number of homeless people has doubled to 12,000 (p. 51). This development is especially blamed on the Federal Housing Policy that has been labeled by Luft and Griffin as a "second storm" (p.51). Since Hurricane Katrina, only one third of subsidized housing stock has been rebuilt and damaged social housing blocks have been demolished, which leaves only 37 per cent of low-income housing from the pre-storm number. Moreover, rents have increased by 46 per cent since the storm and financial support has favored landlords and not renters. Due to occupational gender discrimination and other sources of gender inequality, women are disproportionately in need of low-income housing. Black/African American women's need for affordable housing is the result of the intersection of gender and race inequality as the wages of both Black/African American women and men are considerably lower than those of White women and men (ibid).

Another American study examines sexual harassment and tenants in Ohio, USA. With data from the Ohio Civil Rights Commission, Tester (2008) conducted a qualitative analysis of 60 cases of sexual harassment filed from 1990 to 2003. Tester argues that sexual harassment is not only a gender issue, but relies strongly on racialized gender stereotypes and class relations and should be investigated with an intersectional analysis. He further argued for the need to understand the institutional power of landlords over their tenants. The power relationship between landlords and tenants extenuates the powerlessness of the tenant and often has severe implications in terms of sexual harassment. What makes this sexual harassment particularly abhorrent is because the home is usually constructed as a place of privacy and security.

Another intersection of gender, race and class is evident as property mostly is owned by white, middle-class men. The issue of proximity is important here as the landlords usually have access to their tenants' apartments. Tester argues this is a manifestation of male possessiveness over female renters. This can be interpreted as the continuum of the historical fact that access to housing was and is - particularly for African American women - mediated through men. Sexual harassment in housing not only takes place at the intersections of gender, race and class, but also be tied to sexual orientation and/or disability.

The above examples illustrate clearly the reasons why a gender-sensitive human rights-based approach will move the agenda of justice and equality for diverse women a lot further. Feminism brings with it an analysis of power and intersectionality. A critical analysis and refinement of both the human rights-based approach with women's empowerment and intersectionality is one way forward. These together offer many insights into developing inclusive housing policies and programmes to challenge discrimination and disadvantage and enable equality and sustainability in cities.

For an example of the use of an intersectional analysis in the provision of mass housing see the case of the Brazilian housing programme – *Minha Casa, Minha Vida* – My House, My Life - in Chapter Five. For another, albeit a much smaller and women-led example of the provision of housing from an intersectional perspective see the case of the Atira Women's Resource Society, Metro Vancouver, Canada in Chapter Four on Housing and Gender-based Violence.

Probably one of the few human rights bodies applying an intersectional analysis is the Ontario Human Rights Commission (OHRC). The OHRC recognizes the multifaceted reality of the people who come to them with complaints of human rights violations. Additionally, an intersectional analysis assists in assessing cases of competing rights violations, e.g. numerous complaints were lodgeted about the government's lack of attention to the intersection of age, disability, gender and poverty in housing.[20]

Using an Intersectional Approach
Building on the principles of feminist theory and feminist epistemologies, "…analysis of social divisions has come to occupy central spaces in both sociological and other analysis of stratification as well as in legal, political and policy discourses of international human rights (Yuval-Davis., 2006, 206)." Yuval-Davis cautions against the

use of intersectional analysis as "several identities under one" as this would lead to an "additive model of oppression and essentialize specific social identities." Instead, she argues for careful examination of the different levels in which social divisions operate in communities – institutionally, intersubjectively[21], representatively as well as in the subjective construction of identities (p.205).

The Canadian Research Institute for the Advancement of Women (CRIAW) refers to Intersectional Feminist Frameworks (IFFs) as the approach they advance for a more nuanced and complex assessment for policy and programmes. They demonstrate that IFFs can be used successfully to, for example, understand immigration and refugee policies and in the fight to end poverty (2006). They recommend the consideration of some common underlying themes of IFFs for policy analysis and programme development. These include:

- Using tools for analysis that consider the complexities of women's lives;
- Making sure policy analysis is centred on the lives of those most marginalized;
- Attempting to think about women's lives in holistic ways when making policies;
- Valuing self-reflection in our social justice beliefs;
- Fluid, changing, and continuously negotiated;
- Specific to the interaction of a person or group's

history, politics, geography, ecology and culture;
- Based upon women's specific locations and situations rather than upon generalizations;
- Diverse ways to confront social injustices, which focus on many types of discrimination rather than on just one; and
- Locally and globally interconnected (p.5-6).

For an in-depth examination of using IFFs see the work of Morris (2007).

AWID (2004) proposes that how we think determines what we do and how we do it. First and foremost, using intersectionality in our work requires that we think differently about identity, equality and power. It requires that we focus on points of intersection, complexity, dynamic processes, and the structures that define our access to rights and opportunities, rather than on defined categories or isolated issue areas. Analytically, it requires that we see the eradication of discrimination and the celebration of diversity as fundamental to development and the enjoyment of human rights (p.5).

Secondly, using intersectionality entails valuing a 'bottom-up' approach to research, analysis and planning, as does the human rights-based approach. Information gathering should begin by asking questions about how women and men actually live their lives. The picture can then

be built 'upwards,' accounting for the various influences that shape women's lives. Specific inquiries need to be made about the experiences of women living at the margins, the poorest of the poor, and women suffering from different types of oppression.[22] We need both personal accounts and testimonies, and also data disaggregated according to race, sex, ethnicity, caste, age, citizenship status and other identities. The analysis should aim to reveal how practices and policies shape the lives of those impacted, as compared to the lives of those not subject to similar influences (p.5).

How one uses intersectionality necessarily depends upon one's positions, objectives and needs. Here are a few possibilities:

- In compiling data sets and statistics about the impacts of economic policies on women, ask specifically about the experiences of those from different ethnic groups, migrants, poor women, and women of other identified groups.
- When setting priorities for projects, allocate resources to those who are most marginalized as revealed by analyzing intersecting discriminations. Empowering those who have the least access to rights and resources and focusing on processes that lead to poverty and exclusion (e.g. by providing basic medical services and educational opportunities, protecting their livelihood security, or providing

accessible and affordable housing) may effect the greatest tangible advances in terms of women's rights and gender equality. To do this, start and carry on your work by asking these key questions:

- What forms of identity are critical organizing principles for this community/region (beyond gender, consider race, ethnicity, religion, citizenship, age, caste, ability)?
- Who are the most marginalized women, girls, men and boys in the community and why?
- What social and economic programs are available to different groups in the community?
- Who does and does not have access or control over productive resources and why?
- Which groups have the lowest and the highest levels of public representation and why?
- What laws, policies and organizational practices limit opportunities of different groups?
- What opportunities facilitate the advancement of different groups?
- What initiatives would address the needs of the most marginalized or discriminated groups in society (p.5-7)?

The guidance and questions outlined above can be brought into revising existing policy formulation or policy re-formulation frameworks of organizations and institutions.[23]

Chapter
03

Housing Policies – enabling equality?

Chapter Three examines the gender gaps in housing policies and the lack of a gender analysis in housing policies overall. It looks at examples from Latin America and the World Bank's proposal for a housing policy for Haiti which does not address poverty and gender discrimination. It includes two case studies that document efforts to address multiple discriminations in access to housing and finance. The case study from La Paz, Bolivia shows how low-income migrant indigenous women empowered with knowledge about laws and regulations can change national legislation to get legal title to their homes in the names of both spouses. The second case study outlines the need for a greater focus on housing access and credit for marginalized women in some Arab countries. It concludes by identifying two major gender gaps in housing policies and processes - the reality of changing families and households and the growth of women-headed families in cities and in slums as well as the need for the collection and use of disaggregated data on a number of variables to inform housing policies, programmes and practice.

Housing policies can be enablers of sustainability by reducing poverty, gender inequality and the violation of the human rights of many marginalized urban communities. However, to leverage housing policies and strategies for economic opportunities for all and to enable the realization of the rights of women and men facing multiple discriminations in securing land, tenure and housing would require a re-evaluation and re-formulation of housing policies.

Cities are centres of cultural, intellectual, social, political and economic development for millions of people; yet, far from being centres of inclusion and equality they have increasingly become centres of inequality and disadvantage for millions of diverse urban women and men. Increasingly, cities are divided into enclaves of 'haves' and have-nots'. Cities are being shaped by exclusion and not inclusion.

Urban spatial and social complexity makes it all the more important to recognize that housing policies, budgets, local economic planning, urban services, and urban planning are intertwined with the lives of the many who currently face multiple and intersecting discriminations and are not able to exercise their right to adequate housing. Surfacing intersectional discrimination in housing policies and strategies has the potential to accelerate the realization of the right to adequate housing for all.

The interdependence between housing and access to jobs, public services, transport, and a healthy environment is sometimes not given due importance in urban planning nor specifically in housing policies and strategies. This is especially so in the development of new areas for urban

expansion and in the context of single use areas such as residential areas. For women, poor women and men, older women and men, people with disabilities and other marginalized households the spatial segregation of urban functions, services, infrastructure, and employment or income generation, has a detrimental impact on everyday living.

For women and girls poverty-and gender-neutral housing policies, and policies that exclude indigenous women and women with disabilities, have enforced the exclusion of at least half the population from shaping housing policies and strategies as well as from being able to secure shelter for themselves and their families. Some of them now secure shelter through networks and solidarity between themselves. Women spend a lot of time in the tasks of reproduction, social reproduction, waged work, community sustenance and household management. Their work in these many areas requires them to engage with and use the home, urban services and infrastructure in different ways than men and often at different times of day. Marginalized women should be actively consulted in shaping urban planning, governance and housing policies and practices should be informed by the needs and realities of these women. An intersectional analysis to create new housing policy will provide new insights and strategies for housing provision that will support poverty-reduction and improve the living conditions and lives of the most marginalized women and men.

It is not the objective of this publication to provide an extensive and thorough gender and diversity critique of housing policies and trends globally.

However, a rapid review of housing publications indicates that a gender and diversity gap continues in housing policies in many countries.

Venter and Marais (2006) present a quick overview of the subject from the Second World War. They argue that gender analysis was not incorporated into discussions about housing policies and strategies until the 1970s when feminists began to critique development theories, the definitions of heads of households, and the almost complete exclusion of women's realities as urban citizens (p.70-71).

Riley (2001) argues that while the focus of contemporary housing policies is supposed to be multi-sectoral with an emphasis on economic stimulation and poverty reduction reflective of the Habitat Agenda, integrated, comprehensive and participatory approaches to housing policy are few in number.

UN-Habitat (2006a) in its review of twenty years of enabling shelter strategies assesses the inclusiveness gap in shelter strategies as follows:

"…governments have been slower in revising shelter strategies with a view more effectively to address the needs of the poorest of the poor and other vulnerable and disadvantaged groups, including people with disabilities. Thus, "[w]*hile the majority of the world's population lives in some form of dwelling, roughly one half of the world's population does not enjoy the full spectrum of entitlements necessary for housing to be considered adequate.*"

Part of the reason for this has been: *"…the inability of many governments to formulate the enabling policies that would have created the necessary political, economic, and social frameworks to allow government and non-governmental actors in the field of human settlements to use fully their potential and resources."* However, the biggest constraint to improving the housing conditions of the poor and vulnerable and disadvantaged groups is, arguably, *"the lack of genuine political will to address the issue in a fundamentally structured, sustainable and large scale manner* (p.200)."

Additionally, in terms of women it notes that, "The enabling approach recognizes the important role women can play in shelter development and improvement, which policy-makers have consistently failed to appreciate. Indeed, women and their organizations are participating ever-more effectively in shelter development and improvement (p.204).

What is evident today in both the literature on the housing sector and on women and gender in cities is that while there seems to be an 'everyday' acknowledgement that women, poor women and men, older women and men and people with disabilities should have equal rights, the realization of these rights is not being promoted actively. Most countries have signed on to the various United Nations Conventions on women's rights and gender equality, the rights of indigenous peoples, people with disabilities, the Millennium Development Goals on poverty reduction (MDGs) and the human rights conventions. However, while some constitutions have changed to give women equal rights to housing, land and property,

the implementation of these commitments by governments lags behind the promise of equality and justice. The rights of other equality seeking groups are also far from being realized.

Latin America – a brief policy assessment

Laura Gil y de Anso and Julia Ramos (2010) from the University of Buenos Aires identify the lack of comprehensive housing policies as one key factor fostering inequality for many. According to them, many Latin American countries tend to have gender-neutral housing policies that do not recognize the different needs of women and men in terms of housing demands and affordability. Furthermore, the gender-neutral norm of housing policies in reality means housing policies for a particular definition of men and their families.

In Guatemala, for example, the housing policy promoted through the *Fondo Guatemalteco para la Vivienda* (FOGUAVI) ended up becoming a source of income for building companies and private banks instead of benefitting lower income sectors in general, and women in particular. However, contrary to this exclusive housing production policy, several countries in Latin America have been trying projects that promote access to housing in a collective and self-managed way and one in which women play a particularly crucial role.

They credit the increasing awareness for the need for different and diverse housing options for women to the work done by various networks of women human settlement specialists and activists such as Red Mujer y Hábitat and the Red de Mujeres Líderes Barriales in Bolivia.

Women at the School of Women Leaders in Cochabamba, Bolivia.. **© Habitat for Humanity**

The Issue

In Cochabamba, many people have migrated to the city in search of a better life. They have been left with no option but to buy land on the city's outskirts because land in the city is so expensive. This land is technically classified as rural and cannot legally be sold for purely residential purposes, so when these people purchase land, the sale is not legally binding.

This practice has created several problems for the new owners of the land and has placed women-headed households in a particularly vulnerable position. For example, many households face eviction because the original owner sold land to a land dealer who subdivided the plot and 'sold' the land on to them. The final sale is not legally recognised as it is for residential use so there is no way for the families living on the land to have their rights protected through registration at the Office of Property Rights. The land estate traders can also force families to pay further costs for the land than was originally agreed and threaten them with eviction if they refuse to pay.

All of these problems stem from the fact that the legal system in Bolivia does not formally recognise these families' ownership of the land on which they live. The policy process for land and planning in Bolivia is vastly under-representative of women and does little to address the problems faced by women-headed households.

Objectives of the Project

To address these issues, Habitat for Humanity's project in Bolivia aims to:

- Make the laws in Bolivia more sensitive to the problems that female-headed and excluded families face over issues of urban land.
- Empower and equip Bolivian women to communicate effectively with the government and ensure that their rights are being respected.
- Advocate for better and cheaper land control systems which will enable excluded families and women with low incomes to gain legal ownership of the land on which they live.
- Facilitate a secure land tenure process resulting in land tenure certificates for

3,000 families which are headed by women or vulnerable groups who will be able to access their land rights.

To help achieve this goal, Habitat for Humanity secured a written agreement with the municipal government. They also provide access to micro-loans for buying land, making home improvements and gaining access to water and sanitation.

Empowering Women

Habitat for Humanity set up schools about land tenure for women. By June 2013, approximately 275 women and 31 men completed training in the use of low-cost technical solutions for land survey, such as GPS; participatory mechanisms for conflict resolution; improved standards of land use and capacity to identify the legal significance of different property documents required to access their property rights.

The women also succeeded in changing national laws so that property will now have to be registered in the name of both spouses and not only the male spouse.

Source: Habitat for Humanity http://www.habitatforhumanity.org.uk/projects/Bolivia-land-rights

CASE STUDY 2: ARAB WOMEN AND AFFORDABLE HOUSING: FALLING SHORT? – MONA ALMUNAJJED

Gulf Cooperation Council (GCC) governments are meeting the challenge of providing affordable housing for low- and average-income nationals through some bold initiatives and strategies. But women still face discrimination under most GCC regulations for getting land, housing or interest-free construction loans.

Women in the GCC countries still face legal and social discrimination in their access to housing, as they are not granted the same rights as men to the affordable housing services provided by their governments. Gender discrepancies are emanating from the patriarchal system favouring men over women and giving priority to adult males in housing distribution. Some GCC governments have acknowledged the problem and issued new legislative and administrative reforms to improve the access of poor, divorced and widowed women to affordable housing, but these measures don't go far enough.

The Kuwaiti Housing Law excludes Kuwaiti women, whether single or married, from taking advantage of the government's low-interest housing-loan policy, which is usually provided to Kuwaiti men who are heads of families. Divorced or widowed women from low-income groups suffer the most as they lose their claim to homes purchased initially through this programme even if they made previous payments on the loan. Exceptionally, divorced women with children can claim a rent allowance if they do not remarry and have no financial support. A Kuwaiti woman married to a non-citizen cannot by law qualify for a government housing loan programme.

The Kuwaiti government has recently made some serious efforts to provide housing services for Kuwaiti women, especially divorcees, widows, those married to non-Kuwaitis and unmarried women who have lost both parents. An agreement was reached in August 2010 between the Cabinet and Parliament's Women's Affairs Committee to establish a fund of almost USD 1.8bn for women's housing. The Public Authority for Housing Welfare issued a new regulation in July 2011 giving eligible women access to a residential loan of USD 250,000, increasing the demand for condominium apartments throughout the country. The Kuwaiti government has constructed special apartment buildings for divorced women and childless couples but this has led to their social isolation and marginalisation.

Under the old Omani Housing Law, all working men over 25 were granted land to build private housing using a low-interest mortgage. Exceptionally, divorced women would get a free tract of land. To ensure gender equality between its citizens, Oman amended its land law in November 2008 by granting Omani men and women equal rights to own residential land. However, cultural norms and local traditions are still an obstacle for women to gain access to housing independently. Housing loans and land-ownership applications remain discriminatory, giving fewer women the opportunity to become landowners. In April 2009, the government started allocating land to Omani women. In June 2011, major changes were introduced to the Housing Law issued by Royal Decree Number 37/2010 by

providing an Omani woman married to a non-Omani entitlement to housing assistance with her children, as well as Omani male and female offspring with no breadwinners in the family.

The Housing Law introduced in Qatar in 2007 secured housing services for men and women, expanding the opportunities for Qatari and non-Qatari women to take advantage of government housing programmes. Qatari women married to foreign nationals residing in the country for the previous five years can also benefit from government housing, as well as widows and divorced women with children who have not inherited homes from their husbands, and unmarried women over 35 years old who support members of their family.

Those with special needs are also eligible for state housing assistance. All Qatari government employees, both male and female, are entitled to a minimum loan of USD 220,000 to buy a plot of land to build a house. The amount may be raised to USD 330,000. However, there is still discrimination when applying the law: A man is given priority as he is considered the head of the household and responsible for providing housing for his wife and children. The Supreme Council for Family Affairs is currently working with relevant ministries to secure the rights of women under the housing law.

In making affordable housing a national priority, GCC governments should take into consideration the aspirations of both young men and women who are looking for a brighter and safer future.

Source: Arab Business, January 20th 2013. http://www.arabianbusiness.com/arab-women-affordable-housing-falling-short--486256.html
Reproduced with permission from Arabian Business. This is a shorter version of the original article.

In the city of Buenos Aires, for example, the Movement of Occupants and Tenants (*Movimiento de Ocupantes e Inquilinos,* MOI) has, through the Programme of Self-Management of Housing (*Programa de Autogestión de la Vivienda,* PAV), built housing complexes in central areas, under a model that is able to fulfil women's specific needs when it comes to housing and claiming the right to the city for lower income sectors.

The development of a gender and equity commission in the Uruguayan Federation of Housing and Mutual Help Cooperatives (*Federación Uruguaya de Cooperativas de Vivienda por Ayuda Mutual,* FUCVAM) also constitutes an indicator of women's presence in organizations and their constant battle for recognition of the value of their work as equal to that of men.

Efforts made by the Municipality of Quito, Ecuador, are also important in terms of a housing policy that includes elements such as the guarantee of ownership, location and availability of infrastructure and services including community participation and self-management as central points (p.14-15).

The work of Habitat for Humanity with indigenous women in Cochabamba, Bolivia is an example of how new, marginalized and indigenous urban women migrants attempt to obtain security of land, property and housing. It also demonstrates that women organizing together can change national laws to have legal and equal rights to their homes with their spouses or partners.

Reform of housing policies so that they provide equality of access, opportunity and ownership to both women and men, and especially disadvantaged women is also on the agenda of the Gulf countries. In the case study below, Mona AlMunajjed, provides an overview of the current limitations to housing and loans experienced by women in Kuwait, Oman, and Qatar. She identifies women's social status as a key determinant of their lack of access to housing, credit and land. Women who are divorced, single parents, not married or married to foreigners are the most marginalized in terms of their right to adequate housing.

Haiti – new housing policy?

The devastation and loss of life in the January 2010 earthquake in Haiti could have been an opportunity to develop sustainable housing and urban policies that reduce poverty and enable equality. Regrettably that was not the case. Gender Action (GA) critiqued Haiti's proposed National Housing and Urban Development Strategy of 2012 and specifically the technical role of the World Bank and other donors in the development of the policy.

The devastating impact in terms of loss of life, damage to property and infrastructure including the structures and systems of governance in the country and specifically the further improvishment of women and men and their families is well known. With this understanding, it is disturbing to read that the proposed National Housing and Urban Development Policy is lacking a pro-poor and gender-sensitive analysis.

GA argues that women have suffered disproportionately in post-earthquake Haiti. Shelter options are particularly precarious for them, there is a chronic lack of adequate lighting and sanitary facilities, which makes women and girls particularly vulnerable to assaults, and gender-based violence is rife. Furthermore, rental prices have spiked, making ends meet as women-headed households is constrained due to lack of income as Haitian women are less likely than men to have a steady income while also being responsible for caring for the vast majority of children, elders and people suffering from disabilities following the earthquake (2012, 1).

Specific criticisms of the proposed National Housing and Urban Development Policy include that it does not address women's vulnerability or demonstrate any measures to enable equality between women and men. Its over-emphasis and reliance on private housing options requiring significant money and labour from ordinary Haitians marginalizes the poor and specifically women. GA claims that the right to 'choice and self-determination' is not the same as the right to decent housing in an environment of such poverty and lack of financial resources. There has been no consultation with poor women in shaping housing needs and priorities and the policy does not take into account women's physical and financial vulnerability and the deep rooted gender differences in control and ownership of land and assets (2012, 1).

Gender Gaps in Housing Policy

Women-headed Households

Activists and scholars working on poverty, gender equality, the informal economy and cities have long argued for the need to recognize the particular demographic and economic realities of women-headed households in urban centres and specifically in slums. Observations on the ground in cities, anecdotal evidence from women themselves, and research from women's and anti-poverty groups in low-income communities has been pointing to the growing numbers of women-headed households in most world regions. A caveat here; of course, not all urban women-headed households are poor, and neither do they all live in slums. And neither are all women-headed households in slums poor.

Empirical data has been harder to find, not the least because cities and researchers in cities in low-income urban communities do not dis-aggregate data by sex and other social relations such as age, race, ethnicity, caste, ability/disability, sexual and gender identity and location. Urban policy and decision makers are gradually appreciating the importance of dis-aggregated data collection and its value to urban policy, planning and budgets and especially for creating sustainable cities.

One indicator of efforts to change some research parameters is data from the State of the World Cities Report (2006b). It shows, probably for the first time, the proportion of women-headed households in select countries in slums and non-slums. See the graph below.
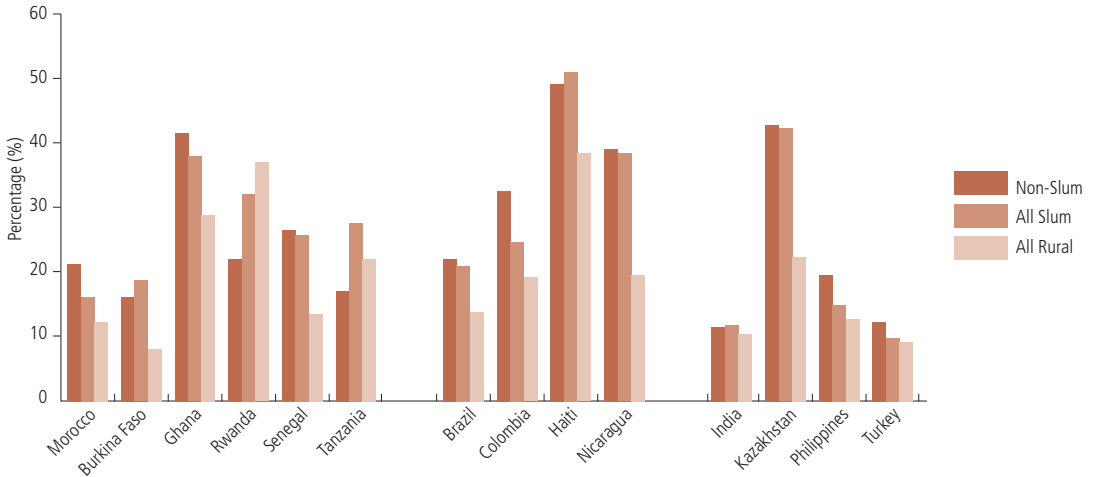
Source: UN-HABITAT (2006b) State of the World Cities Report. p.28.

In Latin America there has been a dramatic rises in urban female-headed households in recent years. Between the late 1980s and the end of the first decade of the 21st century, female-headed households as a proportion of all urban households increased by a mean of 9.8 percentage points. Paraguay saw the greatest rise with a 17 percentage point change, followed by the region's three most urbanised countries - Argentina, Brazil and Chile (UN-Habitat, 2013b, 11).

It is estimated that 26 per cent of the population of Brazil and 20 per cent in Bosnia and Herzegovina are women-headed households who live in inadequate housing, poor location, with scarce access to portable water, toilets, electricity, public

transportation, health and education services, all of which have a great impact on the daily life of women and girls (UN-Habitat, 2007a, 8).

In many cities of Europe and North America, women-headed households are an assumed reality (verified by census data) and taken into account in some national and sub-national planning. However, this planning and policy does not always address the feminized and often also the racialized poverty of some of these cities and the link to the right to adequate housing. It is now well-known that when hurricane Katrina struck New Orleans, USA, low-income black women-headed house-holders were the most affected (Willinger,B.,(Ed.), 2008). Women-headed households from minority

TABLE 2: FEMALE-HEADED HOUSEHOLDS AS A PROPORTION OF ALL HOUSEHOLDS IN URBAN AREAS, LATIN AMERICA (1987 - 2009)

	Year	Urban population as percentage of national population	Percentage point change in urbanization (earliest to latest year)	Percentage urban households headed by women (FHHs)	Percentage point change in FHHs (earliest to latest year)
Argentina	1990	87		21	
	2009	92	+5	35	+14
Bolivia	1989	56		17	
	2009	67	+11	26	+9
Brazil	1990	74		20	
	2009	87	+13	36	+16
Chile	1990	83		21	
	2009	89	+6	35	+14
Colombia	1991	66		24	
	2009	75	+11	34	+10
Costa Rica	1990	51		23	
	2009	64	+13	35	+12
Dom.Rep	1997	58		31	
	2009	69	+11	34	+3
Ecuador	1990	55		17	
	2009	67	+12	27	+10
El Salvador	1995	54		31	
	2009	64	+10	37	+6
Guatemala	1987	39		20	
	2009	55	+16	26	+6
Honduras	1990	41		27	
	2007	52	+11	34	+7
Mexico	1989	71		16	
	2008	78	+7	27	+11
Nicaragua	1993	54		35	
	2005	57	+3	40	+5
Panama	1991	54		26	
	2009	75	+21	34	+8
Paraguay	1990	49		20	
	2009	62	+13	37	+17
Peru	2002	73		23	
	2009	77	+4	26	+3
Uruguay	1990	89		25	
	2009	92	+3	38	+3
Venezuela	1990	84		22	
	2008	93	+11	34	+12

Source: Environment and Urbanization. Vol.5. No.1. April 2013.

communities are often even more vulnerable in situations of disaster. In New Orleans, 46.3 per cent of all pre-Katrina New Orleans households were headed by a woman (of difference races) —compared to just 30.4 per cent of households nationally (NCCROW, 2010).

The above is but a small demonstration of the need to recognize the changing nature of families and heads of households, the importance of dis-aggregated data collection and of evidence-based policy making in the housing sector.

This data highlights an important point - sustainable urbanization will only be possible if the poverty of women and children in slums is a key focus for urban governance, planning and housing. Thus, realizing the right to housing, security of tenure and access to related services for low-income women and men in all their intersectional identities needs to be a priority for both national and local governments.

This chapter has attempted to show some of the policy gaps in current housing policy as they impact diverse women. The development of a housing policy and strategy that is informed by a vision of a society based on equality and shaped by an understanding of multiple and intersecting discriminations is critical and necessary to move the agenda of adequate housing for all ahead. Needless to say, along with gender equality and intersectionality the housing policies also need to be cognizant of the principles of sustainability. The Global Housing Strategy (GHS) as discussed in Chapter 1 offers extensive guidelines for the development of comprehensive and equality promoting housing policies and programmes.

Chapter
04

Housing and gender-based violence

Chapter Four highlights the links between gender-based violence and its intimate ties to housing or the lack thereof. It explores this endemic of abuse of women and girls not only from the perspective of domestic or partner violence but also from the perspective of women's and girls' vulnerability to sexual assault due to inadequate and inappropriate infrastructure and services, including how poverty increases women and girls' vulnerability to transactional sex and HIV-AIDS. The case study of the Atira Women's Resource Society from Metro Vancouver illustrates how an intersectional analysis provides a range of housing options and services for women and girls dealing with the multiple impacts of violence against women and girls and the accompanying problems of substance use.

Violence against women and girls occurs across all classes, income levels, ages, races, ethnicities, religions and geographies. The link between violence against women and children and the lack of access to housing is one of the largest global housing challenges. While some national and local governments have some policies and initiatives to support victims of violence, a comprehensive approach to housing for women and children facing violence is still not on the radar of the housing sectors as well as governments and other decision makers.

Gender-based violence both reflects and reinforces inequities between men and women and boys and girls and compromises the health, dignity, security and autonomy of its victims. It encompasses a wide range of human rights violations, including sexual abuse of children, rape, domestic violence, sexual assault and harassment, trafficking of women and girls and several traditional practices such as female genital mutilation (FGM). Any one of these abuses can leave deep psychological scars, damage the health of women and girls in general, including their emotional and reproductive and sexual health, sometimes results in death and generally compromises the ability of women and girls to engage in the opportunities of life and living.

Violence against women and girls (VAWG) is the most pervasive yet least recognized human rights abuse in the world. Accordingly, the Vienna Human Rights Conference and the Fourth World Conference on Women gave priority to this issue. They recognize that VAWG jeopardizes girls' and women's lives, bodies, psychological integrity and freedom. Violence may have profound effects – direct and indirect – on women and girls including: unwanted pregnancies, unsafe abortions or sexually transmitted infections including HIV, persistent

gynaecological problems; psychological problems including depression, severe damage to their self-esteem and confidence, inability to focus; and compromise their working life with the inability to work and loss of income and opportunities. Gender-based violence also serves – by intention or effect – to perpetuate male power and control. It is sustained by a culture of silence and denial of the seriousness of the health consequences of abuse (adapted from UNFPA's website).

Not having access to a safe and secure place to live is keeping millions of women and children in homes where they continue to be subject to gender-based violence. Gender-based violence occurs in the public and in the home. Women living in slums and informal settlements are faced with a daily challenge of personal security often due to lack of appropriate housing conditions,

infrastructure and services. Barriers in accessing adequate housing for women who have left their partner after being abused and insufficient supply of emergency shelters have been witnessed on a global scale.

The absence of secure housing and security of tenure increases women's vulnerability when facing domestic violence and often results in them remaining with the violent partner or family member. Low-income women in urban informal settlements often lack the legal means to remain in their house after reporting on their partner. The majority of slum dwellers do not own their structures and have to pay rent to land or structure owners. When legal deeds are not in place it is nearly impossible for an abused woman to remove her abusive partner. Cultural assumptions among residents are powerful and likely to favor the male

in a family conflict. This leads to women remaining with their violent partners or being driven out of their homes (OHCHR, 2012).

Political awareness of this issue is slowly increasing and some governments are becoming active in implementing policies with regards to the relationship of gender-based violence to secure housing (OHCHR, 2012). The Austrian Act on Protection against Domestic Violence provides clear references to the expulsion of the perpetrator from the family premises (146. Bundesgesetz: Sicherheitspolizeigesetz-Novelle 1999, paras. 38). The Law on Protection against Domestic Violence in Kosovo enables the women to return to the household and remain with her assigned properties (Law No.03/L –182/2010, Art. 11)

The absence of secure housing tenure increases women's risk of being trapped in homelessness. The global phenomenon of gender-based violence and women's homelessness affects women and girls who are more marginalized such as low-income and economically dependent women, migrants and asylum seekers, low-income women living in slums and informal settlements, indigenous women, and women with disabilities. Housing barriers for homeless people are well known, though it should be noted that women who lose their homes due to domestic violence face more housing difficulties than other impoverished persons (Richards, 2010). A stigma of a homeless status combined with a perceived shame surrounding domestic abuse hinders affected women in approaching supporting institutions. Additionally, they might fear losing their residential or immigrant status, encounter

language barriers and lack of information about care centers (Mayock, P et al., 2012). The US National Coalition for the Homeless has stated that despite women seeking emergency shelters for refuge, they often find themselves being rejected due to high levels of demand. As shelters cannot be considered a long-term solution, welfare programmes, addressing the issue of homelessness as a consequence of gender-based violence, need to include the supply of affordable housing and women's economic empowerment (National Coalition for the Homeless, 2009).

Furthermore, informal residential areas are likely to create a highly insecure environment susceptible to gender-based violence in public spaces. In light of the absence of basic infrastructural services or only minimal services in their homes women and girls are forced to use public water and sanitation facilities provided by municipalities. Community toilet complexes are often placed far from people's homes and require women and girls to walk in unsafe areas, particularly at night. Furthermore, poor maintenance and high frequency of power failure increases the chance for sexual attacks and assaults. In addition, water points are often considered to be a risk zone for sexual harassment. Women in Cities International report that women's safety is especially threatened at sites where water in some of the re-settlement colonies of Delhi is distributed from tankers. Families often have to send male members to collect the water. The study suggests that boys are likely to hide underneath the tankers and try to pull girls under with them. Pregnant women, older women and young girls are kept away from fetching water from tankers (Women in Cities International, 2011, 55).

The absence of access to adequate housing and basic services thus particularly affects female-headed households and limits their economic opportunities. Women in urban informal settlements are often forced to engage in transactional sex to afford a living. Predominantly young women and girls are under high risk to fall into abusive relationships and to exchange sex for money, accommodation, food or other services, which in turn makes them more likely to contract sexually transmitted diseases and HIV (OHCHR, 2012). The Global Coalition on Women and AIDS suggests that the protection and provision of adequate housing increases women's economic security, which in turn reduces their vulnerability to unsafe sex and gender-based violence (Global Coalition on Women and AIDS, 2006, 1).

The challenge of sustainable societies and sustainable cities is to understand the links of the many parts with the whole. This is particularly pertinent to understanding the complex inter-linkages of discrimination against and subordination of women and girls in the context of creating sustainable cities. For example, in the case of gender-based violence this requires synergy between actors and legislative and policy arenas in the areas of violence against women, the housing sectors, the judicial and law enforcement communities and the health sectors.

An excellent example of the application of the principles of intersectionality to create housing stock specifically focused on diverse women experiencing the many impacts of gender-based violence is the women-created and focused housing of Atira Women's Resource Society.[24] The society operates a range of housing options with relevant services for residents across Metro Vancouver.

CASE STUDY 3: ATIRA WOMEN'S RESOURCE SOCIETY, METRO VANCOUVER, CANADA

Atira's shipping container housing, Vancouver. © **Atira.**

Atira operates within a feminist anti-oppression framework and employs harm reduction principles in all of its work. Daily practice is also informed by Atira's gender-sensitive understanding of trauma.

Atira provides services to women who have some of the most challenging behaviours, who struggle with their use of substances, who struggle with mental and spiritual wellness and who have chronic and profound health concerns. Residents include women fleeing violent relationships as well as women involved in survival sex work.

Atira strives to make its services more accessible to Transgendered, Queer, Two Spirited and Intersexed women, recognizing the barriers and stigmatization faced by women who do not fit into society's gender binary system and the violence, poverty, discrimination they encounter as a result. Atira is accessible to anyone who identifies as and lives full time as a woman.

Created in 1983, Atira has proved to be a successful initiative in producing a range of housing types for women facing violence. It complements housing provision with support that women need to empower themselves and re-build their lives. Importantly, they have provided critical supports to First Nations communities in Vancouver's Downtown Eastside – an area well-known for high poverty and homelessness. Unfortunately, due to the legacy of colonialism First Nations, Metis and Inuit women and men are over-represented in this population. More than half of Atira's staff identify as First Nations, Metis or Inuit.

Atira Women's Resource Society is a social (not-for) profit organization committed to the work of ending violence against women and children by providing women and their children with safe, affordable housing, emotional support, access to information, as well as working to increase awareness of and educate the communities around the scope and impact of men's violence against women and children.

Today, Atira Women's Resource Society operates five transition houses for assaulted women including one specifically geared to older women, and one to women struggling with substance abuse, a number of second stage housing complexes, a housing initiative for young women and one for older women, short-term housing for street women, and several long-term housing projects. Additionally, they operate a number of programmes for residents on parenting supports for women dealing with abuse, programmes for children who have had to live in abusive families, for women struggling with substance abuse, employment-based social enterprises, high risk and early pregnancy, a health centre and provide legal advocacy.

Atira's recent innovation includes Canada's first housing project built from recycled shipping containers. It is next to a building that houses young women struggling with homelessness, poverty, substance abuse, violence and mental wellness. The building for young women was renovated to accommodate 18 single occupancy units. The 12 self-contained studio units in the shipping containers were completed and unveiled on August 1, 2013 with residency scheduled for September 1, 2013.

Each studio unit is 280 – 290 square feet. All of the units are entirely self-contained, complete with bathrooms, kitchens and in-suite laundry. Six of the units will rent at USD 363/month to women with minimal income and who are over 50 and who will participate with the young women living next door in an Intergenerational Mentorship Program. The remaining will be rent geared to income to a maximum monthly rent of USD 823/month. However, the maximum income of these potential residents is pegged at USD 33,000/year.

Financing is an on-going struggle for many in the non-market housing sector and Atira is no exception. This project, and the young women's housing project, together cost USD 3.2 million. USD dollars 2.5 million were provided by the Canada Mortgage and Housing Corporation (Canada's housing agency) while the City of Vancouver contributed USD 89,000. Additional funds were obtained through individual, corporate and foundation donations as well as with financing from the VanCity credit union and the provincial government.25

In 2002, the Society launched a for-profit social enterprise - the ATIRA Property Management Inc. All profits generated by the property management company are used to support the not-for-profit activities of the Atira Women's Resource Society. The ATIRA Property Management Inc. was envisioned as a mechanism to improve the long-term sustainability of the Society.

Atira's shipping container studio, Vancouver. © **Jetson Green**

Chapter
05

How to Obtain a Home

Chapter Five briefly raises the question of how to obtain housing and what options exist for low-income women. It does not delve into the larger discussions and arguments about housing finance as these are amply addressed in numerous UN-Habitat publications. It presents instead an in-depth look at Brazil's new, innovative and inclusive mass housing programme based on the principle of addressing multiple and intersecting discriminations. The chapter also looks at the experience of shack dwellers organizing for security of land, tenure and housing for low-income women-headed households in Namibia. The case study from Nepal unequivocally demonstrates that it is possible for women in communities to leverage loans from banks for housing with the assistance of NGOs and gender-sensitive local governments.

Governments have an important role to play in creating an enabling environment for marginalized women and men to access appropriate and affordable housing as well as to meet the housing needs of women and men from other social groups and classes. Governments can also create an enabling environment for the private sector to provide affordable and accessible housing to suit the needs of different individuals and families. Much has been written about housing finance, it is not the objective of this publication to explore this topic with any depth. Over the decades, UN-Habitat, national and local governments, civil society organizations, urban residents and land and housing developers have all produced a wealth of information about options for housing finance.

A sample of recent publications from UN-Habitat addressing housing finance include: Public Private Partnerships for Housing and Urban Development (2011), Economic Development and Housing Markets in Hong Kong, China and Singapore (2011), a series on Affordable Land and Housing in Africa, Asia, Europe and North America and Latin America and the Caribbean (2011), Community Land Trusts: Affordable Access to Land and Housing (2012) and a lot more. Additionally, in 2011, UN-Habitat produced a series examining housing finance mechanisms in a number of countries including but not limited to Indonesia, Mexico, Peru, Thailand and the Republic of Korea. All these and other publications are available from the UN-Habitat website.

Governments in different world regions have created various housing finance institutions (state and para-statals) to promote and support the creation of housing with different financial arrangements.

For a very thorough and informative overview of a post-colonial African experience in housing and housing finance, see the Ghana Housing Profile (UN-Habitat, 2011). While the publication acknowledges that women and children are in great need of support for adequate housing, it also admits that the government of Ghana has put little effort into addressing this need. Over the years, many institutions were created and failed, some succeeded mostly to support the middle-classes' need for housing and the private and foreign banking sector grew to service a few (p.98-115). Housing Profiles are also available for a number of other countries including but not limited to: Nepal, Malawi, Senegal, Uganda, Tanzania and Zambia.

In recent decades in some countries such as Canada and the United States, globalization and neo-liberalism has left most of the provision of housing to the large developers and private banks. Needless to say, this housing stock is and was unaffordable for many. In the US, manipulation of mortgages by financial houses and investors led to the now well-known financial meltdown of 2007-2008. For a detailed discussion of the housing finance crisis and its impacts on the housing sector, affordable housing and the global economy see UN-Habitat (2011a).

Other private sector provision of housing, however limited it might be in terms of quality and durability, is provided by residents of cities themselves. Over the years, their cumulative efforts have produced much of the affordable housing they needed. In many cities of the global South the issue of homelessness and unaffordability of housing is further excerbted by forced evictions. For an assessment of the impacts of evictions see UN-Habitat and OHCHR (2011).

There are numerous options for the provision of non-market and market housing. And they come with a wide range of financing options from the women's credit circles to state subsidies for, for example co-op housing, to public-private partnerships between civil society organizations, local and national governments and financial institutions. Additonally, rental accommodation is often an important avenue for housing.

Brazil's new housing initiative discussed below is a unique example of a national government initiative taking the lead to provide mass housing for women and men that takes into account the multiple and compounding impacts of discrimination in housing due to poverty, class, race and gender.

Brazil - Housing, Intersectionality and Economic Stimulus: the case of the Minha Casa, Minha Vida Programme 2009-2014[26]

Brazil's innovative housing programme – *Minha Casa, Minha Vida* – My House, My Life, is a unique mass housing project that embodies an intersectional analysis in the national government's attempt to address the housing needs of some of the most marginalized women and men in the country. The substantive number of affordable housing units is geared to low-income women and men. The provision of this housing also acknowledges the vulnerability and discrimination faced by low-income women due to gender-based violence, racism and their status as single mothers.

The Programme launched in 2009 was designed to not only stimulate the production and acquisition of new housing units for the low-income populations of Brazil, but to also be a stimulus package to integrate national efforts to overcome

Woman selling vegetables at the market. © **UN-Habitat**

the global financial crisis, creating direct demand in employment-intensive sectors and improving the access to housing. For its magnitude, and level of investments and subsidies, the Programme was an important milestone in reasserting housing as an issue of national importance for government policy and action. In the first phase (2009 – 2010), the Programme aimed to build one million new low-income housing units in urban and rural areas. To meet this goal, the government allocated BRL 34 billion (USD 18.4 billion), taking an important step in the enlargement of investments and subsidies for social housing.

Minha Casa, Minha Vida is supported by a strong policy of upfront subsidies and increased housing credit, which was possible because of Brazil's consistent economic growth and well-focused social agenda over the previous decade. In addition, the Programme counted on an enhanced institutional and policy framework that better equipped local

governments and improved policy tools. The Programme created special mechanisms to mobilize private sector housing production and designs and innovative arrangements for subsidies and finance for a large range of income groups to acquire new homes. New legal and institutional arrangements evolved towards a smoother flow of resources, work procurement and a more reasonable division of responsibilities amongst municipal, federal and central governments as well as private and community agents, reflected positively in the implementation and accelerated project execution. Together these measures have demonstrated the potential of public-private partnerships to produce social housing.

Key programme components include: large-scale approach, an integrated approach to housing and economic development, a pro-poor approach with a wide eligibility range, stimulation of the private sector and provision of opportunities for social inclusion.

The potential beneficiaries are divided into three groups:

Group 1 comprising households with income from 0 to 3 minimum wages (up to BRL 1,395; USD 754);

Group 2 comprising households with income from 3 to 6 minimum wages (between BRL 1,395 and BRL 2,790; equivalent to US$ 754 and USD 1,508; and

Group 3 including households with income from 6 up to 10 minimum wages (between BRL 2,790 and BRL4, 650; equivalent to USD 1,508 and USD 2,513).

Equity considerations in *Minha Casa, Minha Vida*
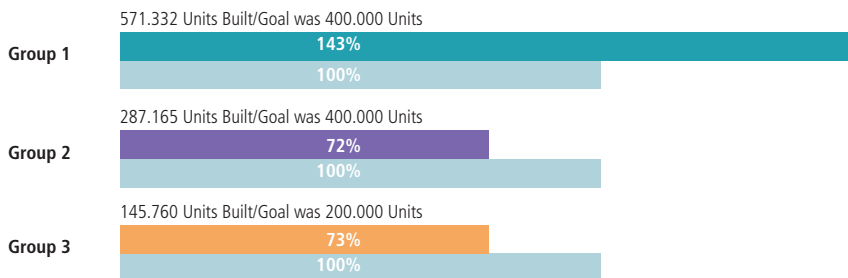
Affordability

The beneficiaries contribute with a monthly payment of a minimum of 50 BRL (27 USD) and a maximum of 10 per cent of monthly income for 10 years, plus additional costs for public and condominium services. The condominium fees are 37 BRL/month (20 USD/month). Some residents highlighted the increase in housing related expenses - such as electricity, gas, (and water eventually) and the housing payment - compared with their previous house. However, for many households, especially for former tenants, the costs of the new house will be cheaper than the monthly rent of 300 to 400 BRL (160 to 215 USD) they used to pay.

Gender Equality and Security of Tenure

The Programme reinforced the affirmative approach to gender issues by implementing rules that increase security of tenure for women. The Programme had already set priority for women in the previous phase, when 80 per cent of housing contracts were signed by female-headed households. In the second phase the protection has increased in the

CHART: HOUSING UNITS CONTRACTED PER GROUP

571.332 Units Built/Goal was 400.000 Units

Group 1
143%
100%

287.165 Units Built/Goal was 400.000 Units

Group 2
72%
100%

145.760 Units Built/Goal was 200.000 Units

Group 3
73%
100%

PERCENTAGE OF THE TOTAL AMOUNT FINANCED AND THE AMOUNT FINANCED PER GROUP.

Total amount financed - 53.027.752

45%   38%   17%

Group 1 = 53.027.752   Group 2 = 20.309.665   Group 3 = 9.009.518

■ Group 1   ■ Group 2   ■ Group 3   ■ Target
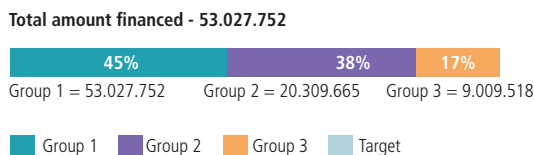
Sources: Tribunal de Contas da Uniao (2011) Relatorio e Parecer Previo sobre as Contas do Governo da Republica. Based on information provided by the Ministry of Cities. p. 191 Available at http://www.cgu.gov.br/publicacoes/prestacaocontaspresidente/RelatorioPareceresTCU/RPP2010.pdf

modalities of Group 1 and the women rest with the property rights in the cases of divorce regardless of their marital status – if officially married or in a stable union. In cases where child custody is assigned exclusively to the husband or partner, the property ownership is registered in the name of or transferred to him. In addition, the second phase establishes new criteria for selection of beneficiaries that includes or increases the quotas for elderly people and people with disabilities. In projects of this phase catering to Group 1, three per cent of housing units must be allocated to elderly people or households with disabilities.

Infrastructure and Support Services

The Programme ensured that urban infrastructure and the construction of urban facilities were those which were prioritized by women such as childcare, health clinics, and sanitation. Additionally, in recognition of the central role of women in social reproduction, the Programme implemented housing titling programmes that prioritized women.

Post-occupation support and social services accompanied the new residents. The social programmes focused on preparation for life in the new settlements, on the rights and obligations of new tenants/owners to each other and their new communities and community infrastructure and on improving livelihoods and increasing income generating opportunities.

The key lesson learned is that such a programme will not succeed without highly coordinated efforts and commitment from all stakeholders: national and sub-national policy capacities in particular, but also the broader network of actors in society including professionals of the building sector, academic institutions, social movements and citizens.

The second phase of *Minha Casa Minha Vida* continues from 2011 to 2014.

Low-income women securing tenure and housing

Low-income women are themselves along with their allies in the non-governmental organizations (NGOs) and other civil society organizations making the changes needed to secure tenure and housing in urban areas. There are numerous organizations of slum dwellers that are enabling themselves to take action to shape their right to the city. Two examples of women organizing to obtain tenure and housing are discussed below.

The first is the case of the Shack Dwellers Federation of Namibia and the second is of community women from Nepal. The Shack Dwellers Federation of Namibia (SDFN) is a network of community-led savings groups of low-income women organizing for their right to security of tenure and housing. Through self-organizing and empowerment, the mostly women slum dwellers have been successful in securing land, tenure and housing for themselves, reducing poverty and creating new models for land governance, financing, housing and urban development.

The majority of members of the SDFN are single mothers. In 1987, three years before independence, women residents living precariously in back yard shacks and overcrowded rented rooms started organising housing savings groups in order to improve their living conditions. Thus, *Saamstaan* (Standing Together), the first group of single mothers was created in Windhoek, the capital. The Namibia Housing Action Group (NHAG),

CASE STUDY 4: COMMERCIAL BANKS MAKE FIRST LOANS TO LOW-INCOME WOMEN IN NEPAL

Maya in front of her old house in Nepal.
© **Lumanti**

Women constructing their new homes,
Lumanti, Nepal**. © Lumanti**

An agreement was signed in 2012 between a private bank, a municipality and Lumanti which supports a network of women's savings groups, to unlock formal sector capital and channel it into housing loans to some of the city's poorest families. In the city of Pokhara, women in low-income settlements have been saving together for decades, within their traditional Tole Lane Organizations (savings groups). They use their collective savings to give loans to each other for emergencies and for their small businesses. This has done a lot to increase their incomes and boost their assets. Over the years, these self-help initiatives and the women's financial management skills have won the admiration and support of the municipal government, which has become an important ally of the community process in Pokhara.

Inspired by some of the community-driven housing and slum upgrading projects being implemented in other cities, the municipal government in Pokhara helped a group of 279 poor room-renters to purchase a piece of land at a price well below the market rate. The people used their savings to buy the land, and the

municipality chipped in by leveling the land and putting in basic infrastructure.

However, the story might have ended there, with these 279 families using whatever meager resources they could muster to build huts on their new secure land. But, with support from the municipality and advocacy from Lumanti, two private sector banks – Kamana Bank and Laxmi Bank - were persuaded to provide these and other families with housing loans of between 200,000 and 400,000 Rupees (USD 2,300 - 4,500) per family (depending on how much they could afford, and whether they were constructing new houses or renovating existing ones), at 8 per cent annual interest, on a seven-year repayment term. The MOU will cover housing projects in three municipalities - Pokhara, Tansen and Lekhnath.

What helped to secure the loans from the banks was partly the municipal government's commitment to people-driven solutions and its willingness to help negotiate with the banks, and partly the availability of grant funds from Homeless International's CLIFF Program,

which was deposited in the two banks, as guarantee funds to help the banks feel more comfortable about lending to poor women. In Pokhara, the banks agreed to lend one-and-a-half times the amount kept in the bank as a guarantee, while the more cautious banks in Lekhnath and Tansen agreed to top up the guarantee funds by only ten per cent and 20 per cent, respectively.

As part of the arrangement, the bank will issue the loans directly to individual borrowers (not to the savings groups or cooperatives), who have been approved by the project management committee and have set up their own accounts with the bank. The repayments will go into a special account in the bank, which will act as a kind of within-bank revolving loan fund, to be used to finance other housing improvement projects in the same or other cities. Half of the eight per cent interest earned on the loans will go back to the bank, and half will be added to the capital in the revolving loan fund.

The housing projects these bank loans will finance (both new housing and in-situ upgrading) are all being planned and implemented by the communities themselves, using low-cost and seismic-proof building techniques, with technical support from community architects, Lumanti, and the citywide multi-partner project management committees that have been set up in each of the three cities. The success of this multi-stakeholder initiative had the potential to become a new model for the creation of community-based housing.

Source: ACHR e-news, November 2012 – March 2013.

an umbrella organisation for the housing groups was established in 1992 to support this process. The community's own development fund - The Twahangana Fund - was established in 1996 initially with donations to channel resources to the urban poor. The fund started to pre-finance loans that could be refunded by the Government's Build Together Program. In 2000 the Ministry of Regional and Local Government, Housing and Rural Development, undertook to give an annual donation to the SDFN to match their savings. This donation has become part of the Ministry's annual budget and was increased to over USD 3 million per annum in 2010.[27]

In 2012 the SDFN had more than 19,000 members participating in 634 saving groups across all 13 regions of Namibia with a total of USD 1.6 million in savings. SDFN has developed an incremental approach to accessing land, adding services and infrastructure and constructing houses. The saving groups buy land as collectives and retain the freehold ownership of the land. Each member has a plot with an agreement setting out rights and obligations and stipulating who will inherit it. Together the group plans the layout of the land. Once they have measured each member's portion each household occupies its plot, initially with a shack. The building of a new house can begin and an individual water and sanitation connection can be made when the household can afford it. The cement brick or block houses are 34 sq. meter in size and include a bedroom, kitchen and a toilet.

Plot sizes are approximately 180 sq. meter, giving space for extensions. The average house loan is N$ 15,000 [approximately USD1460 in 2013 dollars] (Muller and Mitlin, 2007).

The saving groups share local knowledge, experience and teach one another. This knowledge sharing is enabled through regional and area networking, and is critical to empower poor women and men to take control of their own development. SDFN carries out research and collects information to understand and support the needs of the communities it serves. Needless to say, the empowerment of poor urban women to improve their homes and get access to services is the driving force behind the SDFN. The organization in the SDFN has been successful due to the recognition and focus on the multiple and intersecting discriminations faced by the women due to the gender norms in their society, their status as single mothers and their poverty.

Another case of low-income women organizing for their right to land, tenure and housing is from Nepal. With help from Lumanti, a women's NGO, women were able to establish a relationship with local banks to provide loans to them as ordinarily they would not quality for credit. The case below demonstrates the particular marginalization of these women because they are poor and female. However, they are not helpless. With some institutional support, they are capable of securing tenure and housing for themselves and their families.

Chapter

06

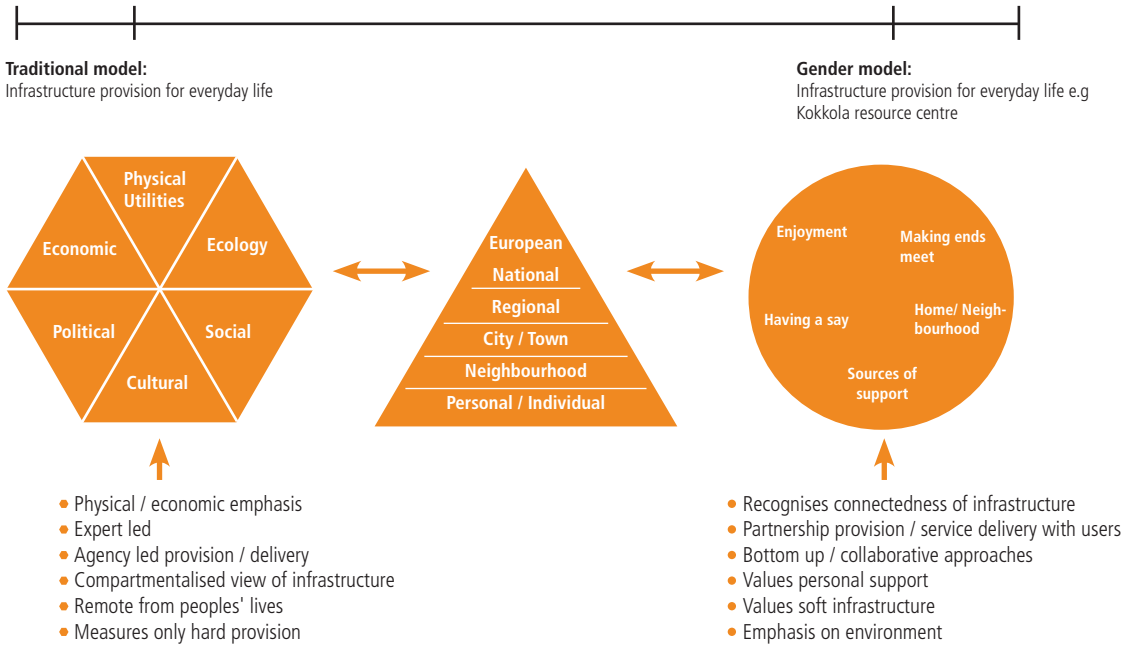## Urban Planning and Housing - the infrastructure of everyday life

Chapter Six explores the larger issue of gender and diversity-inclusive housing design and urban planning. It begins by highlighting the work of European feminists in re-imagining neighbourhood design and city planning from the point of view of enabling 'everyday life' that so many women are occupied with. It then looks at the issue of the lack of women's and girls' safety in public spaces and thus proposes the development of Safe City Strategies as an integral part of urban planning and governance. The experimental innovations in Vienna, Austria in creating women and diversity-focused housing design and apartments are explored at length. This experience is juxtaposed with women designing their own homes in slums and the need for housing design for low-income women to incorporate their work at home as part of their work in the informal economy. Further innovations in genderless house designs and the centrality of the kitchen are explored in the work of urban planners and architects from Barcelona. Also discussed briefly is the need for barrier-free design in flats and houses, including in a case study from Zimbabwe about a co-op housing initiative for people with disabilities as an affordable housing option.

This chapter explores the house – its size, design, layout and its location in its immediate environment and in the city. The house and its location have a direct impact on the quality of life of the inhabitants that live in it. The same is true for the spatial organization of the city and its infrastructure and how houses are designed and located in it.

Urban planning and governance should be informed by the rights and priorities of the "everyday" men and women, young and old, rich and poor who live, work, play and make home in cities. If cities were planned and governed from the perspective of facilitating the daily lives of their citizens – both male and female, in all their diversity, there is a high probability that city management and services are likely to be more effective and efficient. A place to begin this exploration would be the lives of "everyday" people and their "everyday" living – a place called home and its local and extended neighbourhood.

The proposition that urban planning and management should be informed by an understanding of everyday life was first explored in Sweden in 1979. Swedish feminists proposed a better everyday life in which a more humane infrastructure would play a central role. This evolved into a decade long project called the New Everyday Life (Forskargruppen, 1987). The latter not only comprised a critique of the present conditions but also a vision of a harmonious, creative and just society. The central motives for action were children´s and women´s needs as well as the social reproduction of all people and nature (Horelli, 2002, 2). It proposed the creation of an intermediate system of infrastructure and services for the shared provisioning of daily living such as

FIGURE 3: CONCEPTUAL MODELS OF INFRASTRUCTURE FOR EVERYDAY LIFE

Traditional model:
Infrastructure provision for everyday life

Gender model:
Infrastructure provision for everyday life e.g Kokkola resource centre

Physical Utilities
Economic
Ecology
Political
Social
Cultural

European
National
Regional
City / Town
Neighbourhood
Personal / Individual

Enjoyment
Making ends meet
Having a say
Home/ Neighbourhood
Sources of support

- Physical / economic emphasis
- Expert led
- Agency led provision / delivery
- Compartmentalised view of infrastructure
- Remote from peoples' lives
- Measures only hard provision

- Recognises connectedness of infrastructure
- Partnership provision / service delivery with users
- Bottom up / collaborative approaches
- Values personal support
- Values soft infrastructure
- Emphasis on environment

collective cooking, cleaning, shopping and child minding.

The work of EuroFEM, a network of European women scholars in the 1990s provided substantive new critiques and pilot projects to explore the practical application of a gender-sensitive approach to the built environment (Gilroy and Booth, 1999, 311). For a contemporary discussion of the concept of the infrastructures of daily life see Jarvis, H. with Kantor, P. and Cloke, J. (2009, 127-156).

With this background, Gilroy and Booth (1999, 310) developed a model to illustrate the conceptual modes of everyday life. See Figure 3 above.

This model to re-examine cities from the perspective of daily living would make a valuable contribution to livable, gender and diversity-sensitive sustainable cities.

Another key area of importance for the sustenance of healthy, liveable and prosperous cities is the importance of safety and security to the daily lives of women, men and children. While all human beings are vulnerable to abuse and violence in public spaces, women and girls are especially vulnerable. Not feeling and being safe in cities compromises women's right to the city and their full engagement with their environments. It is a tragic loss to society (not to mention to the women

and girls themselves) when half of its population - the women and girls, are not able to fully engage and benefit from their many capabilities.

Safe Public Spaces for All

Along with the need for safety features in housing design and materials is the importance of the location of the structure in its surroundings and the safety and security or insecurity provided by the surroundings. Safety and security for diverse women and girls in neighbourhoods and cities also means safety and security for women and men with disabilities, for young women and men, for elders and for minority community as well as women and men facing racist or extremist violence.

The work of the Safer Cities Movement provides some key experiences that can assist in ensuring that houses and homes are part of a safer urban fabric. To ensure safer communities and neighbourhoods the Safer Cities Movement encourages the development of a Safe City Strategy. Key components of a Safe City Strategy include to:

01 Define and understand the specific local problems.
02 Assess existing policies and programs contributing to safety/unsafety.
03 Create partnerships with stakeholders.
04 Plan and implement interventions.
05 Monitoring and evaluation (Jagori et al. 2011, 11).

Safe City Strategies interventions typically include: urban planning and design of public spaces, provision and management of public infrastructure and services, public transport, policing, -legislation, justice and support to victims, education, and civic awareness and participation (Ibid, 30).

The foundational methodology of the Safer Cities initiatives are safety walks or women's safety walks in identified neighbourhoods or public spaces that women feel threatened in. Critically, the methodology is premised on recognizing and respecting that local women and men have knowledge and experience of their neighbourhoods and their experience needs to be respected and their concerns taken seriously by local decision makers and public officials.

The Gender Inclusive Cities Programme[28] was a three year (2009-2011) collaborative effort between UN Women and a number of partner cities. The experience of this multi-city initiative led to the formulation of a Ten Point Guide for Creating Gender-Inclusive Cities. It is reproduced on page 49. These principles provide guidelines towards re-imagining cities and expanding the rights of everyone to the city.

The right to safety and security is also a key component of housing and neighbourhood design and development. It is certainly one of the key things that influence some women urban planners and architects. While housing design can be gender and diversity-sensitive, more often it is not. Special Rapporteur on adequate housing, Raquel Rolnik (2011) says: Despite this relationship of women to the home, they have little control over the nature of their housing. Architects and planners are usually men and, in the case of local authority housing estates, not of the class of those who actually spend most of their time in the flats and houses they design. It is women who bear the brunt of high-rise flats, estates with no open play spaces, inadequate laundry facilities, noise, vandalism and bad access to shops and transport. Cramped kitchens, damp, thin walls, broken lifts, dark and dangerous

01 Recognizing that the different forms of gender-based violence (GBV) are a barrier to women's right to the city, including women's ability to freely access and enjoy public spaces and participate in decision making, is a key first step.

02 Partnering among stakeholders including women, local government, women's organizations and others is an effective mechanism to bring about positive changes in public space to make it inclusive and safe for all.

03 Engaging with a wide range of stakeholders provides an opportunity to deepen understanding and commitment to the creation of safe and inclusive cities.

04 Exploring the everyday experiences of a diverse group of women and girls and the community through street surveys, focus group discussions and women's safety audits is an effective way to obtain comprehensive and reliable, context-specific data on gender inclusion and exclusion in relation to gender-based violence.

05 Analyzing this data, and data from reviews of existing policies and programmes in each context, has given us the basis to develop effective interventions using a right to the city approach – asserting that everyone has an equal right to public space and to decision making around public space.

06 Planning interventions so that the problems are addressed through activities with clear outputs and outcomes leading to desired impacts has made our work stronger.

07 Empowering women, girls and other stakeholders through increasing public awareness of the issues of violence in public space, engaging women at the neighbourhood level to take leadership, advocating for policy changes to budgets and to public spaces and using media has created a strong support base for our organizations and for local politics.

08 Mutual support between community-based women's organizations globally through the internet and face-to-face meetings encourages learning and reflection and has helped to develop an international community of practice that will make our own work, and the work of others, more powerful.

09 Communicating our work locally, nationally and globally, through media coverage, public meetings, murals, websites, social networking sites, art exhibits, radio shows, music, and all conventional, new and alternative media needs to be done on a regular basis.

10 Sustaining achievements, including practical actions, networks and contacts, knowledge sharing and changed attitudes is essential to ensure that the effort to create safe and inclusive cities is continued.

Source: http://www.femmesetvilles.org/images/Documents/FVI_10_POINT_POSTER.pdf

stairways and the numerous other consequences of low cost building, make taking care of the home and rearing young children doubly difficult and time-consuming."[29]

The points raised above are critical to housing design and construction if housing is to reflect the needs of diverse women. This is a challenge for the housing sector across the world. Vienna, Austria, is experimenting in developing housing from the perspective of women who are single, older, mothers, and with disabilities. Their experience is illustrative of the potential difference in housing and flat design and building layout and the real day-to-day difference this can make to diverse women's and children's daily living.

Vienna – A unique example of women-sensitive housing developments

An example of building houses and thus neighbourhoods that are informed by the infrastructure of women's everyday lives is provided by the long history of gender mainstreaming in Vienna, Austria. Vienna began its process of gender mainstreaming urban planning and management in 1991. Using a pilot project approach, the city has gradually evolved the integration of gender-sensitive criteria and priorities into housing, park design, cemeteries, re-development of roads and pavements, transportation and traffic master plans and tenders for subsidised housing.

The first ever housing development built from the perspective of women and their daily lives and responsibilities - The *Frauen-Werk-Stadt I* (FWS I) was built at Donaufelder Strasse 95–97 in Vienna's 21st municipal district.[30] Its design was chosen based on a competitive bid by women architects and includes unique contributions from a number of them. It was planned and built from 1992 to 1997 as part of Vienna's urban expansion process. Three hundred and fifty-seven flats were built in a range of multi-story blocks on 2.3 hectares of land. Its gross floor space was 43,000 m. sq. and the gross floor space index was 1.9. Of the 357 flats, 177 were built by the city of Vienna and 180 by *Wohnbauvereinigung für Privatangestellte* – a housing society for private sector employees. Four flats were for people with disabilities and one for assisted living. Today, around 1000 residents live in FWS I. This was the first and largest European housing project to be built from the perspective of women.

Important criteria shaped the design of FWS I to ensure that the development would conform to strict city development codes and density requirements and was within the cost allocated to subsidized housing development. Using the pilot project approach, it was envisioned that the criteria for the design of this housing development would influence future housing and densification developments in Vienna. It was hoped new housing developments would be more sensitive to the needs of women, older women and people with disabilities and provide safe and inclusive public and common spaces with essential services within walking distance and close to public transportation. This was an experiment in innovation in flat and housing development design to change existing building codes and standards to better serve the needs of diverse residents.

Some of the more significant gender-sensitive criteria that shaped FWS I include:

High Standards for the Built and Living Environment

The housing development is built up to five stories and in a manner that minimizes shadows and allows the maximum use of natural light (See the photos above.). It is also designed with differentiated open spaces that meet a variety of requirements: one square, one residential and play street that widens into a "village common", one closed garden courtyard, one open garden courtyard and one lateral activity/movement space along the western border of the lot.

Another striking feature is the introduction of additional spatial layers such as publicly accessible roof terraces and open play loggias atop the ground-floor waste storage rooms. Sitting steps and other facilities for sitting down and resting were created in the village common area.

FWS I Village Common. **© Franziska Ullman**

The windows of lounges and living-rooms are oriented to face the open spaces to render the atmosphere livelier, promote social control and reduce unsafe areas. Glass-covered entrances and staircases also contribute to this objective. Passageways are wide, well-lit and done in bright colours.

A variety of open spaces

The development is accessed by car through an underground car-park, from which lifts lead directly to all floors. The development is therefore car-free; the open spaces are screened from the noise of Donaufelder Strasse by the courtyards and therefore are attractive zones. The development can be crossed longitudinally and transversally on foot. The ground-floor private gardens are small to keep the larger space for community use. Additional open spaces were created with the common use roof terraces which also meet the adults' need to withdraw and relax.

The courtyards, which are easy to overlook from the flats and contain playgrounds, were mainly designed with toddlers in mind. Shady trees, sitting steps, benches and a toilet for children make the courtyards attractive "workplaces" for parents out with the kids.

There are many different outdoor and indoor play areas for children of different ages. Grassy areas outside and the two covered play loggias atop the waste storage rooms offer not only protection against rain and the hot sun but also interesting vistas.

FIGURE 4

Layouts of the different flats of Frauen-Werk-Stadt I. Source: City of Vienna

Housing for all Phases of Life

The flat layouts planned by the architects of *Frauen-Werk-Stadt* had to meet a variety of demands. Different layout types without spatially preordained role stereotypes offer different uses for people engaged in household and family work either full-time or in addition to their jobs. Rooms of roughly the same size can be used for any number of functions thereby foregoing the traditional division into living-room/bedroom/children's room and instead provide many forms of living together. The layouts also provide for the possibility of combining or multiplying rooms by splitting them as required.

In order to enable tenants to effectively reconcile household work and childcare, the flats feature kitchen/living-room combinations as "centres" of each flat. These offer space for a dining-table which can also be used for doing homework, playing or talking while doing household chores and working in the kitchen. The other rooms of the flat and the open-air play areas are clearly visible from here. The room hierarchy was reduced to enable the versatility of the rooms for different life phases.

Building Social Space

"Social space" begins at the doorstep and comprises access zones as well as common and secondary

utility rooms of the buildings and open spaces. Entrances, staircases and corridors feature natural lighting and are big enough to facilitate and encourage informal social contacts.

The common and secondary utility rooms of the buildings complement and simplify the flat functions and offer opportunities for meeting and communicating; for example, by being spacious, easy to reach and attractively situated. The laundry rooms are on the top storeys of the buildings. As a result, the directly adjoining roof terraces may be used both as leisure space and for hanging laundry to dry.

The kindergarten
The kindergarten offers three group rooms, one crèche and one big multi-purpose room. The group rooms are housed in an individual building resting on stilts and projecting over the green hollow. Each group has its own exit from the play verandas facing south to reach the open-air zone of the kindergarten, which adjoins the publicly accessible grassy area.

Shops around the corner
Studies have shown that the everyday life of women is characterised by long trip chains to deal with daily chores, with shopping and transporting schedules. For this reason, shops are within easy walking distance of the housing complex. The housing complex is located at a bus stop and is close to two major underground public transit routes.

Since this first housing project, the city of Vienna has developed three other different housing projects for the needs of diverse women.

These women-focused initiatives in Vienna emerged from the recognition that much needs to be done to integrate an intersectional analysis

An example of gender-sensitive park design. © **Wolfgang Gerlich**

in housing and to realize diverse women's right to adequate housing. Women's right to adequate housing is compromised by women's poverty, their status as single mothers and if they are older women and with disabilities. The Women's Office of the City of Vienna hopes that experimentation with new flat and housing designs will ultimately change building codes and standards, urban design, guidelines for densification and for the re-development of, or creation of new housing stock. They hope these innovations will lead to more housing suitable for the diversity of their residents' needs – both women and men.

Women in slums are also designing their own homes albeit in a situation a lot different than in Vienna.

Women in slums design their own homes

The Mahila Milans – organizations of women slum dwellers in India, create different house designs when they have an opportunity for slum upgrading or re-settlement with security of tenure. These homes are paid for by the women themselves and their families through their savings schemes and credit circles and sometimes with loans from other institutions or organizations.

Here is an example of two different house designs. Often the amount of space available determines the kind and size of the structure as does the limited financial and other resources of slum dwellers.[31] Either way, it is an empowering process to design your own home. In both cases, women have designed a second floor. Usually, this implicates living as extended family households. Either there is a loft above and within the one-room structure or a 2nd floor above the first.

Another consideration that is important for many women slum dwellers is the need for their house to have some space – either internal and/or external where they can do work to generate some income. Often they cannot leave their children or older relatives to go outside to work. Sometimes, there are cultural restrictions to their movements. If they have some space at home, they can still work in the home to reduce poverty and support their families.

According to Shalini Sinha there are an estimated 50 million home-based workers in South Asia and 80 per cent of them are women. In most South Asian countries home-based work accounts for a majority share — 60 to 90 per cent — of selected key export industries such as garments in Bangladesh, footballs in Pakistan, and *agarbati* and *bidi* industries in India. Pakistan›s national-level data indicates that 65 per cent of women working

Woman in informal settlement. © **UN-Habitat**

in non-agricultural employment are home-based workers. In Bangladesh, home-based workers account for 71 per cent of the non-agricultural female workforce. Many home-based workers toil seven days a week in homes-cum-workplaces that are small, overcrowded and in poor condition. They have little storage space (for raw material or finished goods), natural light or fresh air, and the roofs leak. There is no individual water connection, no drainage, no proper garbage collection, but there are rodents, insects and foul canals. Struggling with these problems can take hours away from productive work. Lack of urban services — electricity, water, sanitation, transportation, etc. — impacts not only the living environment but also the livelihood potential of the home-based worker.[32]

The other aspect of women's work in the informal economy is the issue of security of tenure. According to the WEIGO Policy Brief No.14.[33] the Self Employed Women's Association (SEWA) in Ahmedabad, India through its sister organisations Mahila Housing SEWA Trust and SEWA Bank have been overcoming property ownership issues by partnering with the local government and other stakeholders to create a 'no objection' document that permits residency without conferring ownership. SEWA and its members know that secure tenure allows access to financial assistance, which is critical to supporting and expanding most kinds of economic activity, particularly self-employed work and thus reducing poverty.

Genderless house design & the importance of kitchens

Women architects are shaping dwellings from the perspective of women as the primary users and managers of home space. This is not a new development, but perhaps something that is growing with the understanding of the critical importance of women's work in the home and the need for the home to suit their needs in social reproduction as well as for working from home as they manage their children.

An example of gender-sensitive kitchens is provided by the work of architect Zaida Muxí Martínez from Barcelona. It is clear to her that kitchens are important for women. Kitchens have also been identified as important in the design of Frauen-Werk-Stadt I and II in Vienna as noted above. However, a more sensitive kitchen design would not only benefit women, but also men and all other members of the household.

In these designs kitchens have lots of room, have clear views to other parts of the house, have good light and visibility to the outside and enable multiple household activities at the same time. Children can be studying or playing within easy auditory and visual contact of the mother or father.

The importance of the kitchen to women is true in many cultures. For example, according to research from Ghana, "Just like improved toilet facilities, a kitchen in a house has a considerable effect on the psychological well-being of household members. This is due to the importance and emotional feeling attached to cooking by women, especially in the traditional household settings. An improved kitchen is therefore expected to help households
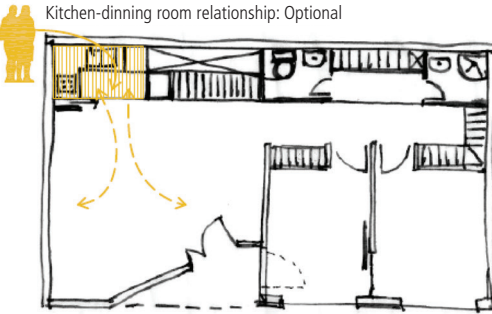
FIGURE 5

KITCHEN USE

FREE MARKET HOUSING Type A
Multi-personal kitchen; No
Kitchen-dinning room relationship: Yes (single choice)
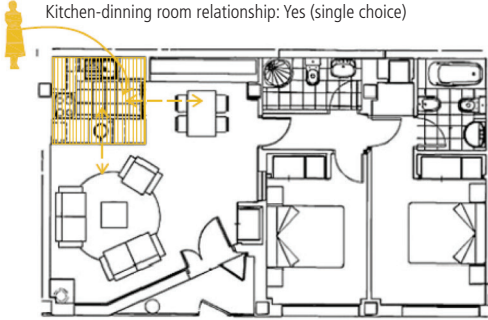
PROPOSAL AN RECOMMENDATIONS FOR Type A housing
Multi-personal kitchen: Yes
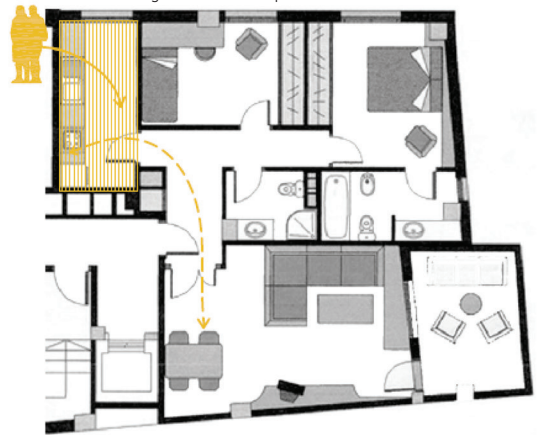Kitchen-dinning room relationship: Optional

A compartmentalized bathroom allows simultaneous use without duplicating bathrooms,
Open kitchen favors shared use.
Closets outside the bedrooms do not condition their use
Space for clothes cycle (washing, drying, Ironing) In the bathroom and bedrooms.
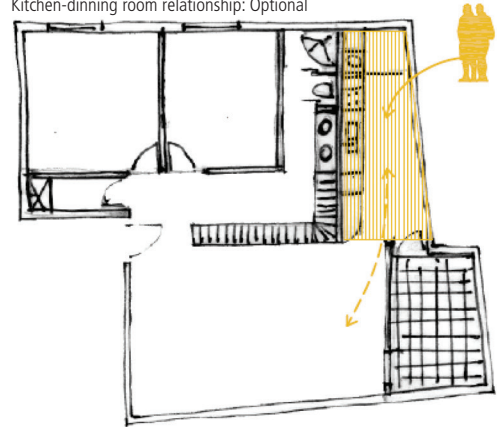Increase of the storage space.

FIGURE 6

KITCHEN USE

FREE MARKET HOUSING Type B
Multi-personal kitchen; Yes
Kitchen-dinning room relationship: No

PROPOSAL AN RECOMMENDATIONS FOR Type B housing
Multi-personal kitchen: Yes
Kitchen-dinning room relationship: Optional

Private spaces (bedrooms) without hierarchies, same size.
Closets that do not condition the use of their space.
Compartmentalized bathroom that improves its use, saves space and money, without creating hierarchies between spaces-bedrooms.

Women's participation in city design

Col·lectiu Punt 6 is a diverse group of women architects, urban planners, sociologists and activists interested in re-thinking cities, neighbourhoods and architecture in order to eliminate gender discrimination. By creating inclusive spaces, they work to build cities that reflect the diversity of society. *Col·lectiu Punt 6* works from a gender perspective and seeks to account for women's everyday life experiences. One of the first projects they were involved in was from the Catalan government and the Catalan Institute of Women. It required them to provide recommendations to implement gender equality policies in urban planning. The reason behind this demand was that the "Catalonian Law 2 / 2004, for improvement of districts, urban areas and villages", popularly known as the *neighborhood law*, was enacted in 2004. Through this law, municipalities can apply for funding to improve degraded neighborhoods. Under point 6, the law mandates cities to promote gender equality in the use of public spaces and facilities. This law is the first law in Catalonia and Spain to include gender

in urban planning issues. This is why the group is called *Col.lectiu Punt 6*, which means, Point 6 Collective.

In the project, "Recommendations for the implementation of gender policies in urban planning 2006-07", they defined everyday life environments as a complex network of variables and proposed six variables to study the built environment. Four of these variables define the physical: public spaces, services and facilities, mobility and housing. The two other variables include participation and safety and these are cross-cutting to the physical ones. These six variables are interconnected. In their interventions and strategies they use these variables as their framework for projects and programs.

Based on these variables, the research project developed at the request of the Catalonian government a comprehensive analytical tool called "Urban Diagnosis from a gender perspective" (DUG as it is known in Spanish). The DUG is a questionnaire of nearly 100 questions, whose objective is to include everyday life in urban analysis. It serves to understand, plan and evaluate urban spaces. It can be

used in different stages of the planning process. It is a living questionnaire that has evolved and been adapted to different contexts. It also includes results and recommendations from the numerous workshops on women's participation in city design. The objective of the questionnaire is to give visibility and reflect about urban problems in their complexity which also includes gender and diverse social relations. The DUG has been used in training workshops with a wide range of stakeholders.

Policy implications for municipal governments

Where workshops are associated with ongoing neighborhood plans, the municipal government has to include the results and recommendations that come from the workshops in the municipal work plans. The new legislation legally binds municipal governments to include a gender perspective in their plans and many of them do not know how to do this. The interventions of *Col·lectiu Punt 6* has helped many municipal governments to fulfill their legal requirements and make urban planning gender-sensitive.

WORKSHOPS: "THE HOUSE WITHOUT GENDER"

The production of private and public spaces reproduces the values and priorities of a society. Spaces need to acknowledge the domestic and care tasks as well as the people who occupy these spaces.

The workshop *The House without Gender* is a space of critical reflection in that it focuses on re-thinking the spaces we inhabit. The home is associated with mystical and ancestral values that represent a "natural" collective social imaginary. But this static view of the home, as eternal, is very new, both in its spatial distribution and its family composition of ideal inhabitants. It was in the 19th and beginning of the 20th century that the new family structure was formalized in a physical structure. Housing responds to the representation of value systems and hierarchies that we have internalized even before being aware of them. In other words, the housing physical space as a space of performance of specific social relations reproduces, through its use, cultural and social values as well as power dynamics. This standardized model of housing is reaffirmed through legal regulations; interests of the housing market; and the social roles assigned to people.

Through personal and introspective exercises, the workshop of *The House without Gender* makes visible the dominant gender roles; space hierarchies; the need to respond to different living units; the vilification of domestic work; the lack of options to incorporate other uses to the homes such as working from home; the imaginary that constructs models dissociated from everyday life and the mechanical reproduction of models without connections to the neighborhood. In sum, *The House without Gender* contributes to the housing project process, a reflection about the socio-cultural-spatial concept to adjust it to the needs of the people and the place.

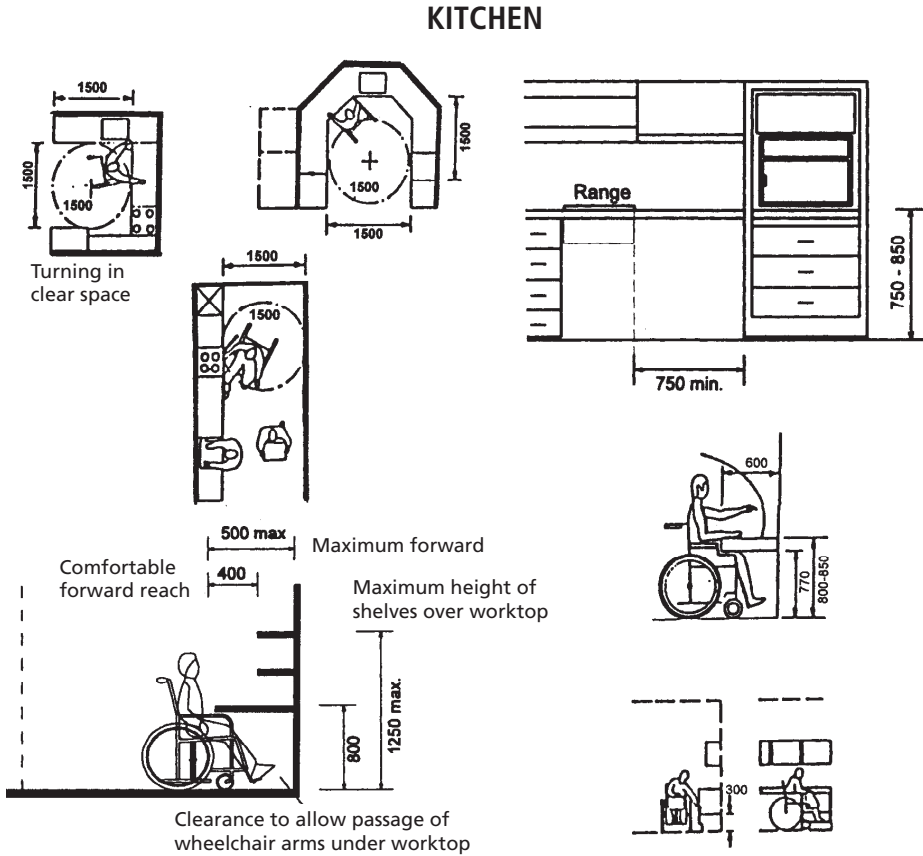overcome their emotional stress, a situation critical for poverty alleviation (UN-Habitat, 2010, 26).

Another interesting comment on house design and kitchens comes from Hong Kong. According to Chan (2011) space is at a premium in Hong Kong, so the compromise in design is made at the expense of women and kitchens. Kitchens are assumed to be only used by women; thus, to make the flat as spacious as possible, the kitchens are as small as possible. This not only makes women's work more difficult, but it also discourages other family members from participating in cooking and related household chores such as washing dishes. A small kitchen also makes the work of looking after children more difficult (p.201).

Barrier-free design

It is also important to consider building houses/flats and neighbourhoods and cities from the point of view of women and men with disabilities, older women and men, and extended households of collective and/or supportive living. One of the benefits of an intersectional analysis to housing is that it surfaces the needs of diverse individuals and communities who need appropriate housing to facilitate their day-to-day living for a better quality of life.

Significant here is the growing awareness about the rights of women and men with disabilities to live comfortable and independent and/or supported lives in their own homes. The same holds true for older women and men and their right to "age in place". Guidelines for barrier-free

FIGURE 7

KITCHEN

Turning in clear space

Comfortable forward reach

Maximum forward

Maximum height of shelves over worktop

Clearance to allow passage of wheelchair arms under worktop

- Floor space should allow easy wheelchair movement between worktop, sink and cooking stove. A 1500 mm min. width should be provided for wheelchair turns between counter and opposite wall.

- Worktops, sinks, and cooking area should be at the same level at a height of 780mm - 800 mm high from floor.

- A knee room of 700 mm high should be provided under the sink.

- Base cabinets storage space with hinged doors and fixed or adjustable shelves should be avoided. Base cabinets are most usable with drawers of various depth. Pullout vertical units at one or both sides of the work centres are desirable.

- Maximum height of shelves over worktop is 1200 mm.

- A min. gap of 400 mm. should be provided between the edge of work top and top shelves. Side reach for low shelf height should be 300 mm.

FIGURE 8

LIVING ROOM & BED ROOM
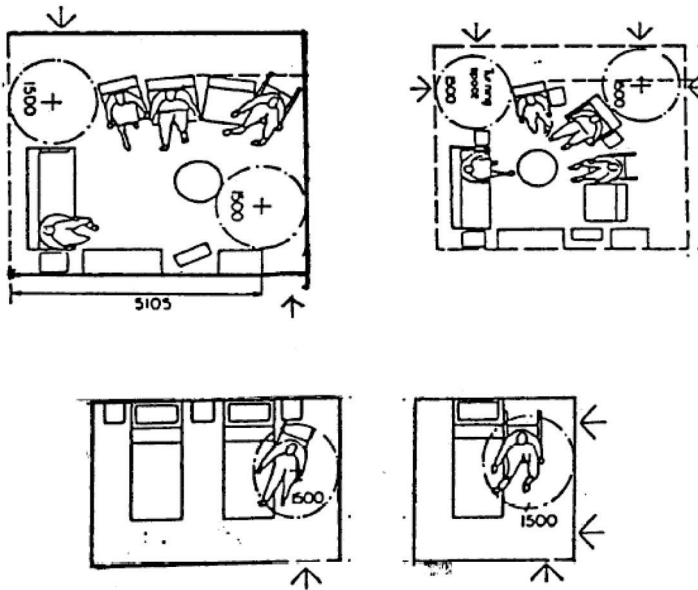
■ At least 1500 mm turning in space for wheel chair should be kept near all entry points to the living area.

■ A living dining combination is preferable to a kitchen dining combination.

■ A wheelchair requires at least 750 mm seating space at the dining table.
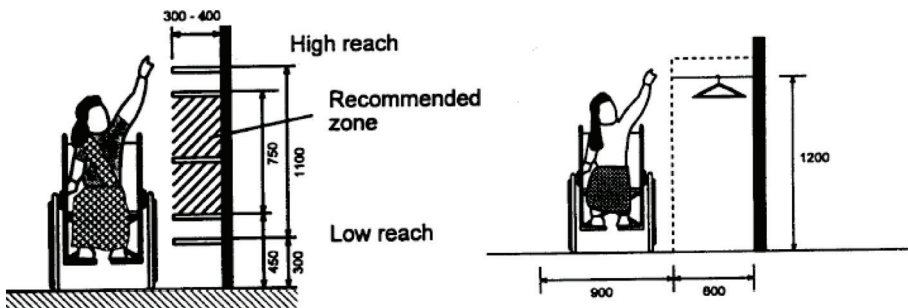
housing for developers in the public and private sector have been developed in recent years and in some countries and cities they are enforced by law. Below are two examples from *Guidelines and Space Standards for Barrier Free Built Environment for Disabled and Elderly Persons* from the Ministry of Urban Affairs and Employment India (1998). They illustrate what is needed to design and build kitchens (p.59) and bedroom/living rooms (p.60) for people with mobility devices.

The coop housing movement – a global movement with decades of experience in obtaining security of tenure and housing for low-income and dis-advantaged women and men has also taken a lead in assisting people with disabilities to access affordable and accessible housing. The case study of the Mushawedu Housing Cooperative in Chitungwiza, near Harare, Zimbabwe is a case in point. In partnership with Rooftops Canada/ Abri International, people with disabilities have managed to build a housing cooperative for themselves.

Housing cooperatives are increasingly creating much needed affordable housing stock. Housing cooperatives serve three basic functions towards the goal of adequate and affordable housing for their members: i) they enable households to pool resources to acquire and develop land and housing; ii) they facilitate access to finance; and iii) they enable groups to join forces and reduce construction costs. In India, the co-operative housing movement is making an important contribution to housing supply. The number of housing co-operatives increased from 5,564 in 1960 to 72,040 in 1994, an almost fifteen-fold increase. The co-operatives have built an estimated 700,000 dwelling units, with another 800,000 units at various stages of construction. As they are considered important for poor urban households, housing co-operatives are given preferential treatment in terms of allocation of land, credit and other subsidies (UN-Habitat, 2011b, 47-48).

CASE STUDY 6: FROM POVERTY AND HARDSHIP TO INDEPENDENCE AND PROSPERITY: HOUSING MICROFINANCE IN ZIMBABWE

© Rooftoops Canada Abri International

Ms. Phathani Mlalazi comes from Mushawedu Housing Cooperative in Chitungwiza, a sprawling "high density" area near Harare. Its members include 70 men, 110 women and 15 youths. Many of the co-op members are people living with disabilities including: the blind, the deaf, people using prosthetics; people with albinism; and, those with cerebral palsy.

Prior to forming a cooperative, members suffered from a lot of discrimination. For example, a member with downs syndrome was chased away by a landlord using the excuse that "…a person with Down's syndrome makes a lot of noise." Many problems were encountered by those with mobility limitations. While a rental room or house might have a toilet, it may not be convenient for a person with a disability. In the end, they are forced to use the bucket system. Those with disabilities cannot always carry out tasks like other lodgers as often required by less than scrupulous landlords.

The cooperative managed to mobilize itself into a group through the coordinating body for persons with disabilities called NASSCOH. They approached the local

council to lobby for land. According to Ms. Mlalazi, "We were told we did not have the capacity to purchase land as we were disabled." In 2008, a Zimbabwe National Association of Housing Cooperatives (ZINAHCO), Rooftops Canada's partner board member, Mr. B Moyo, helped them to form a cooperative and by 2009 they were a registered cooperative.

Ms. Mlalazi also explained that "Operating as a cooperative, we managed to acquire 200 plots in Harare East after recommendations from the local authorities. We paid initial development fees for the development of off-site infrastructure and will continue to do so until the area is fully serviced." As is the trend with many people with disabilities, they rarely get employment due to attitudes and stereotypic views held by the outside world. Many Mushawedu members are informal traders. This is the way they raise some money to pay for subscriptions as well as other costs.
Ms. Mlalazi went on to say, "I would like to encourage home seekers and fellow cooperators that you will reach your goals if you are determined. We are going to build those houses despite our condition."

Source: Rooftoops Canada Abri International http://www.rooftops.ca/

Chapter

07

Women, Disasters and Housing

Chapter seven examines the difficult situation of women and girls and the issue of disasters and housing. Secure housing for women in post-disaster situations is critical particularly in view of the exponential rise in gender-based violence in these situations. It looks at some of the innovative work of UN-Habitat in 'Build Back Better' - an approach that advocates the immediate engagement of women and men as equals in the reconstruction of both social and physical infrastructures. It also includes two case studies. The case from Pakistan looks at an attempt to secure women's right to land and property in disasters and the other from Turkey demonstrates how low-income women in communities can work together to challenge gender norms and secure housing as part of the re-building process.

Disasters and conflicts impact men and women differently as men and women have different vulnerabilities, capacities and different and often unequal access to assets, resources and decision making power. Most of the impacts on women and men and girls and boys in disasters and post-disasters are related to their positions in society in terms of how they are able to exercise their rights or not, based on the power they might have or not due to their sex, age, ethnicity, class, race, ability, location, status and sexual orientation and gender identity. Access to land and housing is especially gendered in situations of conflicts and disasters as women, and especially poor women are more vulnerable than usual due to the situation of loss of families, home, assets, land and community. The intersectional research about poor black women and housing regarding Katrina and New Orleans discussed in chapter two points to the importance of an intersectional analysis in the case of disasters.

Conflicts and disasters cause a tremendous loss of life and livelihoods, destruction of social, economic and financial infrastructures along with emotional and psychological trauma and ecological devastation. In disasters, all women, irrespective of age or any other factor of discrimination and exclusion face an increase in sexual harassment and assault.

According to Elaine Enarson (2001) domestic violence is a social fact contributing to the vulnerability of women in disasters. She estimates that violence against women in intimate relations crosses social lines, impacting an estimated one in four women in the US and Canada and as many as 60 per cent in parts of Africa, Latin America and Asia.[35] While violence against women by their

partners likely existed before the disaster, Enarson documents that it increases after disasters. For example,

The director of a Santa Cruz, USA, a battered women's shelter reported that requests for temporary restraining orders rose 50 per cent after the Loma Prieta quake. Observing that housing shortages were restricting women's ability to leave violent relationships, she urged that "when the community considers replacement housing issues, battered women should not be overlooked."[36] Five months after the earthquake, a United Way survey of over 300 service providers ranked "protective services for women, children, and elderly" sixth among 41 community services most unavailable to residents.[37] Reported sexual assault also rose by 300 per cent.[38]

After Hurricane Mitch, 27 per cent of female survivors (and 21 per cent of male survivors) in Nicaragua told surveyors that assault of women partners had "increased in the wake of the hurricane in the families of the community." Among community leaders (68 per cent of whom were men), 30 per cent interviewed reported increased battery as did 42 per cent of the mayors (46 men and two women) who were interviewed.[39]

In a UNIFEM-led effort to monitor sexual assault after Haiti's earthquake, outreach workers tracked 230 cases of rapes in 15 camps, or 15.3 incidents per camp. As some camps range up to 20,000 inhabitants, this suggests very large numbers of rapes, which confirms accounts from survivors and women's advocates in the field. The ages of those raped in this sample ranged from 10 to 60, the majority of them teenagers.[40] A major Haitian women's health organization reported 718 cases of gender-based violence against women and girls reported to its clinics between January-June 2010, among these 114 rapes and 540 reports of abuse.[41] (Enarson, 2012).[42]

The alarming figures above highlight a particularly devastating reality for women and girls in emergencies. A clear lesson here for humanitarian agencies in post-conflict and post-disaster situations is the utmost importance of gender needs assessments and analysis of disasters and conflicts and of engaging women and girls along with men and boys in re-habilitation. There is a tendency during emergencies to say that the situation is bad for everyone and that time is of essence and thus a gender analysis is not relevant as the focus should be on getting things done. However, a recent review of critical lessons learned from UN peace building in post-conflict situations since 1990 identifies the need for a gender perspective to pervade all housing, land and property sectors as one of the 16 critical lessons for future UN operations (Leckie, 2005, 24 as cited in UN-Habitat, 2007b, 66). Furthermore, UN-Habitat (2007b) asserts that gender inequality undermines both immediate emergency responses and longer-term reconstruction and development efforts by undermining women's rights to land, housing and productive assets; undermining economic growth; increasing poverty; and that conflicts typically leave 20-25 per cent of women as sole earners due to the loss of income-generating men in their families (p.66).

Many women's lives centre on the home and their primary responsibilities are in providing care for their families and communities. Women are also home-based workers active in generating incomes and livelihoods through their initiatives. In disasters, their family responsibilities are magnified as not only are they responsible for providing food, safety and protection for their families without a home and relevant services, they are also providing emotional and psychological support to families even though they themselves are in crisis. In societies where women are house-bound due to cultural constraints the lack of a home and exposure to the public creates added difficulties (Shah, 2012, 253). Thus, a home or shelter is of

the utmost importance to women as is the need for livelihoods and income generation.

All women and men, young and old should be engaged in meaningful participation and rehabilitation should take place based on their priorities. Victims of conflicts and disasters have a lot to contribute and their ingenuity and creativity should be tapped for the re-building of their lives and physical assets and to ensure their safety and security.

While existing social, cultural, legal, economic and political norms often do not treat diverse women and men and girls and boys as equals, disasters and the crisis of survival they create offer

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CASE STUDY 7: SETTLEMENT FLOOD RECOVERY PROJECT –WOMEN LAWYERS' TRAINING, PAKISTAN

The Women Lawyers' Training was one component of a much larger programme of flood recovery. The land revenue system of Pakistan is very complex and sensitive such that 92% of the litigation cases pending in civil courts are related to land and property rights. It is already difficult for men to pursue such cases and almost impossible for women to claim their rights through the court system as they are often deprived of financial and material resources. The floods of 2010 caused a huge loss of life and personal and community assets, multiplying the vulnerabilities and worries of women. It was expected that women would help

women to gain access to their rights of inheritance, in case of divorce, and in the marriage contract. It was hoped that women lawyers would not exploit their kind but would help them to protect their rights.

The Project

UN-Habitat Pakistan trained women lawyers on housing, land and property rights to protect vulnerable women from exploitation by male lawyers and so that women may gain access to their rights through the courts. A total of 1,000 women lawyers from different districts of Pakistan were trained to protect the

housing, land and property rights of the women. Many of the lawyers were government officials working in the revenue departments at district and provincial levels. The programme was implemented with District Bar Councils.

It was an important step in enabling women lawyers to learn from each other's experiences about the complex land and property rights system in Pakistan and extend their expertise to protect the land and property rights of vulnerable women in the country.

Adapted from: UN-Habitat. (2012). A Compendium of Case Studies on Gender Mainstreaming Initiatives in UN-Habitat, 2008-2012, p. 60-61. (Nairobi, UN-Habitat)

an opportunity to "Build Back Better" on an equal footing and for an equal sharing of the challenges and benefits of reconstruction of both social and physical infrastructures. For UN-Habitat "Build Back Better" is a powerful tool for strategic spatial planning in crisis affected countries. It provides an integrative framework for assistance; puts the focus on building back communities by linking housing with basic services and infrastructure and the essential urban recovery elements of environmental remediation and livelihoods; and enables more inclusive and sustainable use of space. This is necessary when emergency response runs the risk of entrenching unequal land use or legitimizing unjust outcomes of conflict."[43]

Recognizing the different needs and priorities of men and women in shelter and provision of basic services in post-conflict/post-disaster situations will help governments and aid/development agencies design programmes that respond to the needs of all, while promoting gender equality and human development for both men and women.[44]

Of utmost importance in all housing developments and especially in situations of post-disaster rehabilitation is the participation of the affected women and men in all stages of re-construction and development with special attention to vernacular architecture and culturally-specific values in the design of housing and to questions of re-location (Sadiki et al., 2012).

UN-Habitat continues to develop programmes for risk-reduction and rehabilitation in countries going through conflicts and disasters. This commitment and experience has led to some innovative programming in bringing equality of opportunity for women and men. Pakistan experienced extensive damage and loss of life from the floods of 2010. Millions of women, men, and children were left homeless. UN-Habitat developed a number of integrated programmes that addressed the multiple needs of people in crisis. One of the projects involved:

- Providing shelter to extremely vulnerable households (usually meaning women-headed households, older women, people with disabilities, etc.)
- Reducing mortality and morbidity due to waterborne diseases by rehabilitating water, sanitation and hygiene facilities.
- Enhancing sustainable community recovery and return through the rehabilitation of community infrastructures and provision of short-term earning opportunity through "cash for work".
- Assisting affected beneficiaries and community organizations through capacity building and training.

Through their community-based organizations, both women and men participated in the work to build 30,000 shelters and latrines. The total number of women who got houses in their names was 3,657. They were women-headed households and widows who received full financial support. Community infrastructure training sessions on hygiene promotion were also conducted with all community members (UN-Habitat, 2012, 55-56).

The case study below highlights another related project which strengthened the capacity of women lawyers to challenge male bias in situations of land and property disputes.

The abovementioned project of training women lawyers to defend women's inheritance is an interesting initiative to secure women's rights to land and property in situations of crisis. Unfortunately, it has not been possible to ascertain its impact as such data does not exist.

Housing in disasters as a means to empower women and communities

Often low-income people live in settlements that have unclear ownership of land. In such instances, rehabilitation following disaster and conflicts provides an opportunity to create new land governance mechanisms and provide secure housing and land to enable communities to engage is economic opportunities and improve their standard of living.

In countries that experience regular earthquakes such as Turkey, the self-mobilization of women offers insights into how the crisis can enable the creation of stable and secure housing for low-income women.

Chapter

08

Conclusion and Recommendations

Chapter eight proposes some recommendations to advance the agenda for diverse women's right to adequate housing within a gender and diversity-sensitive human rights-based approach that recognizes the need for an intersectional analytical frame. The recommendations are grouped together under the headings of Housing Policies and Programmes; Women, Land, Property and Housing; Gender-based Violence; Housing and Urban Planning and Women Disasters and Housing.

This publication attempted to highlight the complex and neglected terrain of diverse women's unrealized right to adequate housing. It underlines the very real and under-acknowledged relationship of diverse women to the home and identifies a number of key areas that impede diverse women's right to adequate housing and thus, urban sustainability. The publication argues for the need for *intersectional analysis* in housing policy and processes to deepen the understanding of gender relations and gender inequality. An *intersectional analysis* in the right to adequate housing and protection from forced evictions can facilitate the process towards housing for *all* and especially those whose right to housing is the most violated.

It specifically identifies the gender gap in housing policies in how they fail to address the housing needs of a diverse range of marginalized women and men. Of particular importance is the need to link housing policies and national programmes to combat gender-based violence and address the safety of diverse women and children. There is an urgent need for a holistic alignment of housing and gender-based violence policies, programmes and practices. This key area also needs a special focus for housing finance as does the urgent housing need of slum dwellers.

Gender and diversity-sensitive urban planning, governance and housing innovations are very much needed to change how cities and housing can facilitate the lives of low-income women and men in their everyday efforts to improve their lives. Disasters and conflicts are a growing phenomenon and housing in these situations also needs to integrate an intersectional analysis.

Recommendations

Mr. Miloon Kothari, Special Rapporteur on adequate housing (2000-2008) in his global consultations with a wide range of stakeholders offered some recommendations that can only deepen the guidance provided in this publication and for the Global Housing Strategy 2025. Two of them are relevant to the discussion at hand:

01 No. 75. It is critical for States to specifically address women's rights to adequate housing and land in their poverty-reduction strategies, anti-poverty policies and rural development and land reform programmes.

02 No. 76. A key recommendation of the regional consultations, fully supported by the Special Rapporteur, was for treaty bodies and special rapporteurs to elaborate on intersectional discrimination and substantive equality approaches to law and policy that affect women's human rights (UNCHR, 2005, 21).

Housing Policies and Programmes should:

- Use an intersectional analysis in housing policies, programmes and financing;
- Recognize the changing nature of families, households, and gender and social relations and change housing policies, programmes, design and financing arrangements to reflect this reality;
- Focus on securing tenure and housing for diverse vulnerable and marginalized women and men in slums who are usually excluded from formal land ownership systems.
- Recognize the historical and cultural dis-advantage faced by diverse women such as women-headed households, low-income women, indigenous women, older women, young women, racial and ethnic minority women and women with disabilities and identify them as a priority for housing programmes and subsidies.
- Ensure that the development of housing policies and programmes is a genuinely participatory process. Participation should be meaningful and with diverse women and men and especially the most vulnerable and marginalized in need of housing.
- Should address the need for social or non-market housing for marginalized people such as low-income women, young women and men, widows, older women and men, women and children fleeing violence, women and men with disabilities, refugees, indigenous women and men, and people living with HIV-AIDS. Housing policies need to combine incentives and supports for social housing with facilitation of market housing for different social and income groups.
- Housing sector providers and related institutions should be required to collect and use housing data that is disaggregated by sex, age, caste, class, ethnicity, race, disability, location and other social variables as relevant. This data should be available in the public domain and inform housing policies and programmes.
- Link housing policies with the national policies on preventing gender-based violence and recognize and act on the critical link between this violence and the lack of safe, affordable and accessible housing for diverse women.
- Housing policy should address women's homelessness as it is often 'invisible' compared to men's homelessness. Homeless men are much more visible in the streets and in public spaces than women. Women's homelessness is more

hidden (staying with friends and relatives, going back to maternal homes, in shelters, etc.) due to the children with them and their vulnerability to sexual harassment and assault in public spaces.

Women Land Property and Housing

- Pro-female housing rights initiatives should entail statutory joint or individual land and property titling, ideally accompanied by mechanisms to ensure that women are fully represented on committees which decide on land rights in communities which observe customary law. Support for paralegal services which assist women in their ability to realise their land and shelter entitlements is also crucial. These should extend to all women, including particularly marginalised constituencies of elderly women, widows, sick and disabled women, HIV-positive women, and individuals falling under the rubric of LBGT (Lesbian, Bisexual, Gay and Transgender) (UN-Habitat, 2013b, 15).
- Review laws[45]: Women's land, housing and property rights are undermined by gaps in law (for example housing), unclear provisions and discriminatory laws. Land, housing and family (or personal) laws that deal with inheritance, marriage, and marital property need harmonisation and a gender dimension. Legal remedies through improved access to information and legal support should be available for women.
- Study tenure reform: Promote legal rights and forms of (shared) tenure – such as joint titling– as well other flexible and innovative tenure types that women consider valuable to them. Policy

makers should consider pursuing pioneering concepts in land tenure and reform and enhance shared learning. Where formal, informal and customary tenures overlap, the legal basis for women's tenure must be addressed.

- Integrate Policies: Governments should take on a more proactive role in land matters and in addressing obstacles that women have to face. In particular, there is an urgent need to integrate poverty, land, housing, property and gender policies. Governments should focus especially on the more vulnerable among women, such as household heads, those in informal settlements, and those from minorities, those displaced and those affected by HIV/AIDS.
- Involve Women: Top-down policies have failed. Affirmative action is required to ensure that women are supported in their access to training, skills and participation in decision making. Gendered participation must be promoted at all levels – family, community, local, national and international– if women's experiences, priorities and voices are to be reflected in policies and practice.
- Support Partnerships: The more successful initiatives consist of collaborations between various stakeholders. There is a need to strengthen social movements, NGOs and women's groups involved in the urban land and housing sector. In addition to this, land professionals, development agencies, analysts and researchers should be encouraged to participate more actively in the planning, implementation, monitoring and evaluation of women's security of tenure.
- Develop Gendered Tools: Several well-devised

laws and policies have failed to deliver security of tenure to women due to a paucity of innovative, pro-poor, scalable, affordable and gendered land, property and housing tools. Successful initiatives should be seen as local testing grounds for good practice and these gendered tools should be replicated on a wider scale.

Gender-based Violence[46]

- Continued development by the United Nations Committee on the Elimination of All Forms of Discrimination Against Women (CEDAW), the United Nations Committee on Economic, Social and Cultural Rights (CESCR), and other international human rights bodies, of gender-sensitive standards on the right to adequate housing. In particular, such standards should develop and illustrate the clear link between the right to adequate housing and the right to live free from domestic violence, and establish concrete protections for victims of domestic violence in relation to housing.
- Housing policies and the policies to eliminate and prevent violence against women and girls have to align to realize the right to not only adequate housing, but the right to safe and secure housing free of all form of violence, including gender-based violence.
- Strengthen legislation to eliminate and prevent gender-based violence at national and local levels so that such legislation explicitly guarantees the right to adequate housing for victims of violence against women. Laws against domestic violence must recognize the right to adequate housing of victims of domestic violence. Such policies

should guarantee women fleeing abuse a place to live with their children, and a minimum of financial resources that will allow them to achieve an adequate standard of living.
- Strengthen housing rights legislation at national and local levels, so as to ensure that victims of domestic violence are prioritized in housing programs. Strengthened housing rights legislation should include subsidies for women and girls unable to afford housing and to protect tenants against unreasonable or sporadic rent increases.
- Encourage law reform, implementation of laws and training of judiciary, lawyers and police on gender issues, women's rights, right to adequate housing and violence against women.[47]

Housing and Urban Planning

- Support innovation in housing design and construction so that it is inclusive of the needs of the wide diversity of women and men that live in them – specifically in terms of the day-to-day living of women with children, older women and men, women and men with disabilities and indigenous women and men and their families.
- In consultation with diverse local women's groups, develop gender and diversity-sensitive guidelines for housing re-development, areas designated for urban renewal and new housing developments.
- Ensure that urban plans and city zoning regulations support and enhance mixed-use developments with infrastructure and services sensitive to the needs of women's daily living.
- Engage diverse local women in urban planning

and development including in the shaping of building codes and regulations and urban plans.

- Ensure that women and girls are consulted in the siting of water and sanitation infrastructure and facilities including water points. Water sources and sanitation services need to be close to women's homes, safely accessible in terms of road access and lighting and well maintained for their safety.

Women Disasters and Housing[48]

- As "temporary" shelter is often long-lasting; make women's safety a priority in the social organization of temporary camps, e.g. through adequate lighting, on-site security, provisions to protect privacy, safe and appropriate sanitary facilities, etc.
- Provide space and services in temporary accommodations for the care of post-operative and newly disabled survivors and their caregivers.
- Increase housing security for women by deeding permanent housing in the name of wives and husbands equally.
- In determining priorities for occupancy of new housing, target highly vulnerable women such as single mothers, widows, below-poverty and unemployed women, socially marginalized women and others identified at the local level by knowledgeable women.
- Provide women fair access to construction-related employment. Include employment-relevant job training. Seek out women with technical qualifications for training on specific

projects, e.g. as temporary engineers overseeing housing construction.

- Contract women-owned businesses and solicit the participation of women professionals in the construction industry and related fields.
- Partner with women's grassroots organizations to evaluate and monitor the process of housing reconstruction in every affected city, town, and village.
- Promote the participation of women across age, race, ethnicity, class, caste, languages and regions in decisions about community relocation, the siting of new settlements, the design of new structures, and construction of new community facilities.
- Collaborate with local women in planning housing design innovations which may reduce or simplify women's work load or otherwise improve living and working conditions for women and their families.[49]

To ensure that the right to adequate housing is truly inclusive and promotes sustainable communities, the recommendations above should be implemented in concert with the recommendations from UN-Habitat's Urban Indigenous Peoples and Migration: A Review of Policies, Programmes and Practices (2010); Going Green: A Handbook of Sustainable Housing Practices in Developing Countries (2012); and Sustainable Housing for Sustainable Cities: A Policy Framework for Developing Countries (2012). Together these make an immense contribution to the realization of the Global Housing Strategy 2025.

ENDNOTES

1 See the extensive work of the Global Land Tool Network for additional information and resources.

2 The term racialized is used to describe people who live as racial minorities in white-dominated countries. It comes from the recognition of race as a social construction.

3 Convention on the Elimination of All Forms of Discrimination Against Women, G.A. res. 34/180, 34 U.N. GAOR Supp. (No. 46) at 193, U.N. Doc. A/34/46, entered into force 3 September 1981.

4 United Nations Committee on the Elimination of All Forms of Discrimination against Women (1994), "Equality of Rights between Men and Women," General Recommendation 22, adopted by the Committee at its thirteenth session (1994).

5 General Comments are assessments and clarifications made by UN Committees that monitor the implementation of UN Conventions. The general comments provide further clarity for the implementation of the Conventions.

6 General comment 7 also notes that "the prohibition on forced evictions does not, however, apply to evictions carried out by force in accordance with the law and in conformity with the provisions of the International Covenants on Human Rights."

7 This publication along with UN-Habitat's Urban Indigenous Peoples and Migration: A Review of Policies, Programmes and Practices (2010); Going Green: A Handbook of Sustainable Housing Practices in Developing Countries (2012); and Sustainable Housing for Sustainable Cities: A Policy Framework for Developing Countries (2012) - are collectively a contribution to the realization of the Global Housing Strategy. They are interrelated and assist in giving further depth to the realization of gender-sensitive, socially inclusive and sustainable housing policies, programmes and practice.

8 Adapted from: UN-Habitat. (2010a). State of the World Cities 2010/2011. Bridging the Urban Divide. p. 32. (London, Earthscan and UN-Habitat)

9 The author's coordination of the rapid gender assessment in 17 African cities for the Water for African Cities II, clearly showed this to be the case.

10 Benschop, M. (2004). as quoted in Kothari, M. (2005).

11 The following publications are recommended for further readings about women and slums.

Urbanization, gender and urban poverty: paid work and unpaid carework in the city (2012); Kenya: Insecurity and indignity: Women's experiences in the slums of Nairobi, Kenya (2010); Women, Slums and Urbanization. Examining the Causes and Consequences (2008); State of the World Cities 2006/7: The Millennium Development Goals and Urban Sustainability (2006b). For the work of UN-Habitat's Participatory Slum Upgrading Programme, please consult their website. Another important resource on low-income women is the work of Women in Informal Employment: Globalizing and Organizing (WIEGO).

12 UNFPA. (2000). The State of the World Population 2000. p.51. (New York, UNFPA).

13 http://hrbaportal.org/the-human-rights-based-approach-to-development-cooperation-towards-a-common-understanding-among-un-agencies

14 (Ibid)

15 Westendrop, Ingrid. (2011) Women's Housing Rights. Is anything wrong with the international norm? in Women and Housing: an international analysis. (Eds.) Patricia Kennett and Chan Kam Wah p.11-21. (London, Routledge).

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16 Shadow reports are reports compiled by civil society organizations and are also presented to the CEDAW Committee. They are called 'shadow reports' to distinguish them from official government reports.

17 http://www.cohre.org/news/press-releases/un-issues-landmark-recommendations-on-women-s-housing-rights

18 Combahee River Collective Statement, available online: http://circuitous.org/scraps/combahee.html

19 For example, at a 2014 conference on intersectionality papers were presented on Muslim Women in the Sports Arena in Iran; on advertising about maternal health in Ghana and two papers on HIV-AIDS in Uganda.

20 http://www.ohrc.on.ca/en/time-action-advancing-human-rights-older-ontarians/housing and http://www.ohrc.on.ca/en/time-action-advancing-human-rights-older-ontarians

21 Intersubjectivity refers to something that is consciously shared by or common to a number of people.

22 As cited in AWID (2004). Crenshaw, K. (2002). *The Intersectionality of Race and Gender Discrimination*. (Unpublished paper). [An earlier version of this paper was presented as the background paper for the Expert Group Meeting on Gender and Race discrimination held in Zagreb, Croatia, November 21-24, 2000].

23 For additional references on the use of intersectional frameworks in policy analysis see the work of the Institute for Intersectional for Intersectional Research and Policy http://www.sfu.ca/iirp/index.html

24 http://www.atira.bc.ca/

25 http://www.atira.bc.ca/imouto-container-donors

26 Excerpted from: UN-Habitat. (2013a). Scaling Up Affordable Housing Supply in Brazil: The My House, My Life Programme. (Nairobi, UN-Habitat).

27 Excerpted from: Shack Dwellers Federation of Namibia and Namibia Housing Action Group. (2012). Case study prepared by SDFN and NHAG for SDI saving documentation The role of savings in Namibia - the case of the Shack Dwellers Federation of Namibia

28 For additional information about the Programme see: http://www.femmesetvilles.org/images/Publications/baseline%20findings%20en.pdf

29 Sophie Watson and Helen Austerberry, "A Woman's Place: A Feminist Approach to Housing in Britain," Feminist Review (1981) 8, pp. 49-62.

30 All information about FWS I and Vienna's housing developments from women's perspectives and requirements is provided by Eva Kail from the Women's Office of the city of Vienna. The information from this section is also credited to Chapter 12 "Vienna: progress towards a fair shared city" by Elisabeth Irschik and Eva Kail in Fair Shared Cities: The impact of Gender Planning in Europe (2013), (Eds.) Inés Sánchez de Madariaga and Marion Roberts, (UK, Ashgate).

31 http://proxied.changemakers.net/journal/300606/ray.cfm

32 See article in the Global Urbanist, December 2012. http://globalurbanist.com/

33 http://wiego.org/publications/housing-finance-poor-working-women-innovations-self-employed-women%E2%80%99s-association-india

34 Col·lectiu Punt 6 http://punt6.wordpress.com/

35 United Nations Social Statistics and Indicators. The World's Women: 1995 Trends. New York: United Nations.

36 United Way of Santa Cruz County. (1990). A Post-Earthquake Community Needs Assessment for Santa Cruz County. Aptos, California: United Way of Santa Cruz County: 201. See also Wilson, Jennifer, Brenda Phillips and David Neal. 1998. "Domestic Violence After Disaster," forthcoming in Enarson and Morrow, The Gendered Terrain of Disaster, edited by Elaine Enarson and Betty Hearn Morrow. Westport, CT: Greenwood.

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[37] Ibid, 25.

[38] Commission for the Prevention of Violence Against Women. (1989). Violence Against Women in the Aftermath of the October 17, l989 Earthquake: A Report to the Mayor and City Council of the City of Santa Cruz. Santa Cruz California.

[39] CIET international (www. ccer-nic.org/doc/htm). (1999). "Social Audit for Emergency and Reconstruction, Phase 1—April. Study conducted by the Coordinadora Civil para la Emergencia y la Reconstrucción (CCER), Managua, Nicaragua.

[40] "Haiti's women: Our bodies are shaking now," by Beverly Bell, March 25, 2010: http:// www.commondreams.org/ view/2010/03/25-7

[41] MADRE et al., (2011) Gender-Based Violence Against Haitian Women and Girls in Internal Displacement Camps, 12th Session of the Working Group on the UPR (Human Rights Council, February) http://www. madre.org/images/uploads/ misc/1302209987_UPR%20 Submission%20on%20 Review%20of%20Haiti%20Final. pdf

[42] Researchers generally agree that there is no conclusive evidence or empirical data on why gender-based violence increases in disasters. See the comments of the International Rescue Committee at: http://www.publications. parliament.uk/pa/cm201314/ cmselect/cmintdev/107/107we08. htm. Others say they have subjective explanations from the women themselves which are informed by the gender relations in each of their societies. See UNFPA (n.d.) Natural Disasters: Gender-Based Violence Scenarios. Gender-based Violence and Natural Disaster in Latin America and the Caribbean.

[43] http://www.unhabitat. org/content.d=19&- catid=10&cid=9940&ac- tiveid=9933

[44] http://www.unhabitat.org/ content.asp?typeid=19&- catid=286&cid=872

[45] Source: from here to the end of this section - UN-Habitat. (2007) Policy Makers Guide to Women's Land, Property and Housing Rights Across the World. (Nairobi, UN-Habitat).

[46] Adapted from: COHRE. 2010. p.13-15.

[47] Kothari, M. (2005).

[48] Adapted from Enarson, E. (2001).

[49] For additional resources, the Gender and Disasters Network has a host of tools, resources, research and guidance for addressing gender and diversity in disasters.

[50] UN-Habitat. (2008). Gender in Local Government. A Sourcebook for Trainers. (Nairobi, UN-Habitat) and UN-Habitat. Gender Equality Unit (no date). Gender Equality and Women's Empowerment: A New Urban Vision.

[51] UN-Women. (2001). Gender Mainstreaming: A Strategy for Promoting Gender Equality.

[52] The goal of gender equality looks beyond the establishment of equality of opportunity to the achievement of transformative change and full quality of outcome. Therefore UN-Habitat recognizes that "equal" treatment does not signify the "same" treatment. Tailored measures might be required for men and women to compensate for historical discrimination.

[53] ECOSOC. (1997). Report of the Economic and Social Council for 1997 chap. IV, agreed conclusions 1997/2 (A/52/3). 18 September 1997.

[54] United Nations. (1993). Declaration and Programme of Action (A/CONF.157/23) (12 July 1993), para. 18.

[55] United Nations (1979), Convention on the Elimination of all Forms of Discrimination Against Women, art.1

[56] United Nations Millennium Project Task Force on Education and Gender Equality. (2005). Taking Action: Achieving Gender Equality and Empowering Women.

[57] http://awidme.pbworks.com/w/ page/36323005/Social%20 Relations%20Approach

Gender Glossary[50]

Gender refers to the social attributes and opportunities associated with being male and female and the relationships between women and men and girls and boys, as well as the relations between women and those between men. These attributes, opportunities and relationships are socially constructed and are learned through socialization processes. They are context/time-specific and changeable. Gender determines what is expected, allowed and valued in a woman or a man in a given context. In most societies there are differences and inequalities between women and men in responsibilities assigned, activities undertaken, access to and control over resources, as well as decision-making opportunities. Gender is part of the broader socio-cultural context. Other important criteria for socio-cultural analysis include class, race, poverty level, ethnic group and age.[51]

Gender equality refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Gender equality implies that the interests, needs and priorities of both women and men are taken into consideration – recognizing the diversity of different groups of women and men. Gender equality is not a "women's issue" but should concern and fully engage men as well as women. Equality between women and men is seen both as a human rights issue and as a precondition for, and indicator of, sustainable people-centered development".[52]

Gender equity is the process of being fair to both women and men. To ensure fairness, measures must be available to compensate for historical and social disadvantages that prevent women and men from operating on a level playing field and may include affirmative action. Equity is the means and equality is the result.

Gender analysis is a systematic way of looking at the different roles of women and men in any activity, institution or policy and at the different impacts of these on women and men. Essentially, gender analysis asks the 'who' question: who does what, has access to and control over what, benefits from what, for both sexes in different age groups, classes, religions, ethnic groups, races and castes. Gender analysis also means that in every major demographic, socio-economic and cultural group, data are separated and analyzed by sex, age, race, ethnicity, ability, sexual identify, etc. Gender analysis requires understanding how labour is divided and valued. One must always ask how a particular activity, decision or plan will affect men differently from women, and some women or men differently from other women and men (Adapted from Parker, A. Rani. 1993. Another Point of View: A manual on gender analysis training for grassroots workers: Training Manual. UNIFEM, USA.).

Gender mainstreaming is the process of assessing the implication for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality. [53]

Gender balance refers to numerical equality between women and men. Efforts to promote gender balance would be initiatives such as getting equal representation of women and men on municipal councils, companies, utilities and committees including numerical equality in activities such as the following:

- Attending meetings and expert groups
- Participating in training events
- Listed as beneficiaries of project activities
- Participating in community meetings or decision-making bodies
- Employed as staff in development organizations or in their partner organizations

Although gender balance initiatives are a good first step towards promoting gender equality it should be stressed that achieving gender balance is not the same as achieving **gender equality.** Gender balance refers to quantitative participation of women and men, but does not necessarily imply qualitative participation of women and men. For example, quantitative participation of women or men in a meeting may be limited in its impact if they do not actively participate in discussions, and having equal numbers of women and men employed in an organization may have little impact on gender equality if they are employed at different levels in the organizational hierarchy.

Gender-blind refers to a perspective which does not recognize the differences between women and men. For example, policies, programmes, projects, and institutions can be gender-blind if the differences between women and men are not considered even though they are relevant for the issues under consideration. Gender-blind policies, programmes, projects and institutions implicitly reproduce the male norm.

Gender relations constitute and are constructed by a range of institutions such as the family, legal systems, or the market. Gender relations are hierarchical relations of power between women and men and tend to disadvantage women. These hierarchies are often accepted as "natural" but are socially determined relations, culturally based, and are subject to change over time.

Gender-sensitive refers to ideas, initiatives, actions that take into account the particularities pertaining to the lives of both women and men, while aiming at eliminating inequalities and promoting an equal distribution of resources, benefits, burdens, rights and obligations to both men and women.

Intersectionality is an approach that seeks to understand and respond to the structural and dynamic consequences of the interaction between gender, race, class, ethnicities, sexual orientation, economic disadvantages, and other aspects of identity that are sources of discrimination. It is also a tool for linking the sources of discrimination to policies, programs, services, laws, and social and economic environments that contribute to discrimination. Using an intersectionality framework contributes to the advancement of women's rights and gender equality, because it requires overcoming single category descriptions and thinking diversity as fundamental to development and the enjoyment of human rights identity.

Women's rights the human rights of women and of the girl-child are an inalienable, integral and indivisible part of universal human rights. The full and equal participation of women in political, civil, economic, social and cultural life, at the national, regional and international levels, and the eradication of all forms of discrimination on grounds of sex are priority objectives of the international community.[54]

The Convention on the Elimination of all forms of Discrimination against Women (CEDAW), often described as an international bill of rights for women, defines

Gender Glossary[50]

discrimination against women as "...any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field."[55] The Convention sets up an agenda for national action to end such discrimination, focuses on women's rights and addresses the advancement of women.

Women's empowerment: The concept of empowerment is related to gender equality but also distinct from it. The core of empowerment lies in the ability of a woman to plan and control her own destiny. This implies that to be empowered women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment), they must also have the agency to use those rights, capabilities, resources and opportunities to make strategic choices and decisions (such as are provided through leadership opportunities and participation in political institutions). To exercise agency, women must live without the fear of coercion and violence.[56]

Patriarchy refers to social relations which manifest and institutionalize male dominance over women and children in the family and the extension of male dominance over women in society in general. It implies that men, generally speaking, hold power in all the important institutions of society and that women are deprived of access to such power. Patriarchy is culturally specific and also influenced by changing socio-economic relations in societies. It does not imply that women are either totally powerless or totally deprived of rights, influence, and resources

Social Relations- shape the roles, resources, rights, and responsibilities that people access and claim. As such, the aim is to assess how inequalities are reproduced in institutions through social relations and to understand the cross-cutting nature of inequalities within and across institutions for project development and planning purposes. The social relations framework, developed by Naila Kabeer, assesses how gender discriminations and inequalities are created, maintained, and reproduced in institutions (i.e., the household, community, market, and states) as well as aims to involve women in their own development solutions. [57]

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WOMEN AND HOUSING

Towards inclusive Cities

This publication explores the complex terrain of diverse women's unrealized right to adequate housing and the consequent negative implications for urban sustainability. It underlines the often under-acknowledged relationship between diverse women and the home, and it identifies a number of key areas that impede diverse women from enjoying their right to adequate housing. It introduces the conceptual framework of an intersectional analysis as a gender and diversity-inclusive way to examine and assess housing policies and processes so that the right to adequate housing, protection from forced evictions and sustainable human settlements may one day become a reality for all women and men.