



# **INTEGRATING GENDER EQUALITY INTO HOUSING SECTOR OPERATIONS**

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# INTRODUCTION

This Technical Guidance Note (TGN) is part of a series of documents on integrating gender equality into the sector operations of the Caribbean Development Bank (CDB). The Notes identify key issues which lead to, and reinforce gender inequality, and propose possible solutions for addressing them.

The TGNs fall within CDB's strategic objectives of supporting inclusive and sustainable growth and development; and promoting good governance, both internally and among its Borrowing Member Countries (BMCs).

**This specific TGN Summary focuses on the Housing Sector.** Housing issues require sustained attention in response to changing settlement patterns, especially that of urbanisation. In the Caribbean, urban migration has resulted in the establishment of informal settlements and pockets of substandard housing, particularly among the poor.

CDB is currently revising its Housing Sector Policy and Strategy to better assist its BMCs in the provision of housing solutions, particularly for low income households.

This is in keeping with the principle that the provision of adequate and affordable housing to those who need it the most, the poor and vulnerable, will contribute to improving their living conditions and quality of life.

A review of available household and census data in the Caribbean also indicates that there is some level of disparity in women's access to adequate housing.

**This TGN seeks to examine how gender is associated with issues such as access, ownership and employment in the housing sector; and proposes strategic measures to create a more equitable distribution of resources and opportunities in the sector.**

# KEY GENDER EQUALITY ISSUES IN HOUSING SECTOR OPERATIONS

**1**

**There is inadequate consultation with key stakeholder groups to inform the design and implementation of housing projects**

Currently, housing projects are undertaken by multiple government agencies and a coordinated gender-responsive process may be lacking. Also, critical populations and other key stakeholders are not always given the opportunity to express specific needs or concerns which could guide the effective design, formulation and implementation of housing projects.

**2**

**There is a lack of sex-disaggregated data on living conditions and other factors related to housing**

Most BMCs do not have adequate sex-disaggregated data which could provide a more accurate assessment of issues such as employment patterns, ownership of assets, and access to finance. As a result, housing projects may not respond effectively to the specific needs or challenges related to living conditions of men and women. One such challenge is that there is a large percentage of female-headed households living in poverty with high dependency ratios requiring larger housing units.

**3**

**More men than women seem to have greater access to land and the legal title for land**

Poor women in particular seem to have very little access to assets, including land. In most cases, the women do not possess legal titles for the land on which their homes are built. Also it might be that in some BMCs, women who are in common-law relationships find themselves with no legal claim to land nor house, especially when the relationship dissolves.

**4**

**In the Caribbean, men have greater access to financing than women**

There seems to be a significant gender differential in access to financing, making it more difficult for poor women to acquire adequate housing. This lack of access to loans, higher wages, etc. may provoke other social ills including sexual exploitation, as a high number of households in the Region are headed by single women.

**5**

**Women are more vulnerable to crime in urban housing areas**

A lack of adequate infrastructure such as roads/footpaths, de-bushed areas, electricity, and public lighting in poor communities, may result in women facing greater vulnerability to crime and gender-based violence.

**6**

**There is limited participation by women in the housing construction sector**

The housing construction industry has been traditionally male-dominated as it relates to both the ownership of construction firms and participation in the work force. As a result, there is a lack of gender equality policies integrated into this sector, leading to unequal pay and opportunities for women as well as exposure to sexual harassment. Historically, women do not show a high interest level in this area of work.

# SOLUTIONS FOR INTEGRATING GENDER EQUALITY INTO HOUSING SECTOR OPERATIONS

## **There is not adequate consultation with key stakeholder groups to inform the design and implementation of housing projects.**

Working groups should be established for each housing project and should include stakeholders responsible for gender, social affairs, community development and environmental issues, along with the lead agency for the actual project. The specific groups of women and men who may benefit from or be affected by a housing project should have the opportunity to give their input on the priority issues related to safety, design, transportation, etc.

## **There is a lack of sex-disaggregated data on living conditions and other factors related to housing.**

Relevant sex-disaggregated data may already be available within various local agencies or research may have to be commissioned to collect data. Coordination mechanisms should be developed to ensure that the data is available through the agency with lead responsibility for housing. Data should include income levels, size of households, characteristics of dependents and their needs (e.g. persons with disabilities and the elderly), access to finance, access to employment and training, and vulnerability to natural hazards. Environmental considerations related to housing should also be viewed through a gender lens.

## **More men than women seem to have greater access to land and the legal title for land**

BMCs should review national laws concerning land/home ownership in order to determine if there is any form of legal or regulatory discrimination. Policy dialogue should be initiated to ensure access to housing for vulnerable groups of women and men. Law association bodies and women's groups need to promote initiatives for women to obtain affordable legal assistance for housing/land acquisition. Also, there should be public education campaigns on inheritance laws and legal entitlement to property, with specific outreach to poor women.

## **In the Caribbean, men have greater access to financing than women**

BMCs should identify the financial institutions that are willing to provide support to vulnerable groups of women and men. The relevant agencies should then work with these financial institutions to provide training on gender-responsive lending mechanisms and to develop micro finance/insurance products for poor households. Demand-side incentives could also be given to poor women and men to access housing. Sex-disaggregated data is needed on male/female assets, income, etc. Research and analysis should be conducted to explore the viability of policies to encourage "Rent-to-Own" programmes and other flexible payment options. Also, governments can work closely with civil society to promote self-help practices as mechanisms for financing, including the "sou sou/lend a hand" method of savings, and to develop awareness campaigns on micro-credit and other lending options.

## **Women are more vulnerable to crime in urban housing areas**

Feasibility studies for housing projects should include data and analysis on crime and gender-based violence in order to identify factors which might increase the prevalence of crime, for example poor lighting, areas covered with bushes and roads. Discussions with key stakeholders such as the police and the National Gender Bureau should also inform the design and implementation of these projects. Community-based organisations need to be encouraged to initiate crime prevention activities, such as Crime Stoppers, as well as training sessions on gender-based violence.

## **There is limited participation by women in the housing construction sector**

Contractors should be encouraged to put sexual and general harassment policies in place. Data collection should include information on the current male/female balance by key occupations within this sector. Governments should consider providing incentives for construction firms to hire more women in non-traditional roles and ensure that contractors receive gender-based training. At the school level, girls should be encouraged to participate in technical/ vocational courses related to the construction sector. Links need to be developed between the Technical and Vocational Education and Training institutions and contractors to ensure that women have increased access to jobs in the housing sector.

## **CARIBBEAN DEVELOPMENT BANK**



P.O Box 408, Wildey, St. Michael  
Barbados BB11000



246-431-1600



246-426-7269



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