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## What Works for Women's Land and Property Rights?

What we know  
and what we  
need to know

## Evidence Brief

Do we know what  
works for women  
in urban land and  
housing?

David Bledsoe

2022



Advancing Women's Land and Resource Rights

## Introduction

Early in 2020, Resource Equity published *'What Works for Women's Land and Property Rights? What we know and what we need to know'* because these rights are increasingly understood as an important component of economic and social development, as well as critical to human rights for women. That report summarized the strength and availability of evidence on the effectiveness of various interventions on improving women's land rights, primarily in rural settings (Scalise & Giovarelli, 2020). Yet urbanization continues to increase globally, and slums are spreading. There are significant differences in the ways that women and men experience life in slums, and these are compounded by or contribute to weaker tenure security for women in urban and slum settings.

In this issue brief we focus on women's land and housing rights in the context of urban slums, where the occupants almost always lack formalized rights to the land and homes. The brief outlines the experience of women in slums, and how that experience is connected to insecure rights to land and housing; interventions aimed at improving or converting urban slums; and progress being made for women through those interventions. We then go on to examine what works for women in those interventions. Finding an overall scarcity of data to be able to answer that question, the brief ends with some recommendations on what can be done to ensure that women and men's rights to urban land and housing are equally protected and promoted in urban reforms.

### Slums:

#### How are they defined?

**The UN Department of Economic and Social Affairs' (UNDESA) 2020 World Social Report defines slums as: "...urban areas characterized by substandard housing, overcrowding, unsanitary conditions and lack of services.**

Specifically, people living in slums suffer from one or more of the following five deprivations: (1) lack of access to improved water sources, (2) lack of access to improved sanitation facilities, (3) lack of sufficient living area, (4) lack of housing durability and (5) lack of tenure security." United Nations Human Settlements Programme (UN-Habitat) defines informal settlements as "...residential areas where: (1) inhabitants have no security of tenure vis-

à-vis the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing, (2) the neighbourhoods usually lack, or are cut off from, basic services and city infrastructure and (3) the housing may not comply with current planning and building regulations, and is often situated in geographically and environmentally hazardous areas....Slums are the poorest and most dilapidated form of informal settlements."

This brief uses "slum" to describe urban and peri-urban settlements that lack tenure security (because they are informal settlements) and feature the deprivations noted in this definition of slums (UNDESA, 2020; UN-Habitat, 2016a).

## Urbanization, slums and women: How are they connected?

Urbanization is increasing and, with it, urban slums are growing. By 2050, close to 70% of the global population will live in cities, and urban slums and informal settlements are widespread today (UNDESA, 2018). Even though overall slum populations had been decreasing, they have begun to move up again in recent years. The proportion of the global urban population living in slums globally dropped by 20% between 2000 and 2014 (from 28% to 23%). That trend has reversed course; the proportion grew to 23.5% in 2018 (UN, 2019). Now, the total number of people in these settlements exceeds one billion. About 80% of this total live in Eastern and Southeastern Asia (370 million), sub-Saharan Africa (238 million); and Central and Southern Asia (227 million) (UN-Habitat, 2019). In Africa, over half of the urban population (61.7%) lives in informal slums (UN-Habitat, 2016b). In the Asia-Pacific region, home to the largest concentration of people living in urban poverty, one third of urban dwellers live in slums (Asian Development Bank [ADB], 2013b).

Women tend to outnumber men in slums. In 47 of the 59 developing countries from which data are available, more women than men live in slums. For example, in Nairobi's (Kenya) Kibera slum, there are 116 women for every 100 men, and the totals are more than 120 women per 100 men in slums in Gabon, Ghana, Guatemala, Haiti, and Lesotho. Slums are home to a high percentage of total women in those countries as well. In 61% of those 59 countries, more than half of women aged 15–49 live in slums (Azcona et al., 2020a). Women are also heads of household in many slums. At one point, in Kenya, women headed 70% of all squatter households, and over 25% of women dwellers in Kenyan slums migrated from their rural homes because of land dispossession. This reality is largely born of rural landlessness and is linked to disinheritance of widows, which drives women to cities, where they occupy women-headed households in slums (UN-Habitat, 2005). Overall, women head over 30% of all households in urban African slums (Inegbenebor, n.d.).

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## How do women experience slums?

Slums are settings where women experience some of the highest levels of poverty, health risks, sexual threat, and violence, as well as the worst barriers to education, employment, housing, and basic services like water and sanitation (Rabenhorst, 2011).

When urban poverty is defined by these characteristics—inadequate income, limited assets, inadequate public infrastructure and services, inadequate protection by the law, lack of voice, and exploitation and discrimination—virtually all women living in urban slums in the developing world can be said to be living in poverty. This reality can be confusing because many non-women, non-poor, and non-urban groups bear some of these deprivations, and because many of these characteristics are connected. As an example, three of the most common reasons for a lack of public infrastructure and services are inadequate income to pay, insufficient assets to cover connection costs, and a lack voice to demand improvements (laquinta & Drescher, 2002).

**Slums are settings where women experience some of the highest levels of poverty, health risks, sexual threat, and violence,**

## Health risks faced by women in slums are magnified by their roles as carers of family and home.

Health risks and outcomes for women in slums are among the worst, and they too are linked to the broad set of deprivations they suffer in slums. Unsafe water and lack of solid waste and wastewater management cause illnesses that go untreated or require care that limit women's economic activities and sap household income (ADB, 2013a). Women living in slums are more likely to contract HIV/AIDS than rural women (Inegbenebor, n.d.). When considering the health-related deprivations that define slums, along with other slum characteristics, observers forecast worse COVID-19 outcomes for women slum dwellers because they are among the most challenged in embracing prevention guidelines (staying at home, handwashing, maintaining good hygiene, and practicing social distancing) (Azcona et al., 2020b).

**In some Indian slums, women were about 33% more likely to experience domestic violence than women in non-slum areas.**

Sexual violence and domestic violence are prevalent for women in slums. In some Indian slums, women were about 33% more likely to experience domestic violence than women in non-slum areas. Indian studies show that factors driving domestic violence included early marriage, "justified" wife beating (over unemployment, for example), and husbands' alcohol habits (Begum et al., 2015). Similarly, intimate partner violence was commonly found in Thai slum communities and was linked to the socioeconomic status, personality characteristics, and alcohol consumption of the couples (Aekplakorn & Kongsakon, 2007).

## Insecure rights to land and housing compound the challenges for women in slums.

Within urban slums, women most often lack rights to the land and housing they occupy, and, if they have rights, they are usually less complete and less robust than those held by men, and they are often for a shorter or indeterminant duration. While in many countries women's urban land and housing rights are protected by law, in practice women are socially and economically disadvantaged, and face *de facto* discrimination in housing, land, and inheritance rights. The quality of women's lives and livelihoods can be worsened by the lack of tenure security. Weak or absent tenure security, and the lack of control over land and housing, translates into reduced personal or economic autonomy. This links to vulnerability and increased abuse and violence within the family, community, and society. When women's access to housing, land, or property depends on men—husbands, brothers, fathers, or other male relatives—women are more vulnerable to homelessness, poverty, and destitution if these relationships change or end (Office of High Commissioner Human Rights [OHCHR], 2012).

**The quality of women's lives and livelihoods can be worsened by the lack of tenure security.**

Informal urban rentals are about property rights as well. For those women who rent land or housing in urban slums from others (who may or may not have a formal right to it), landlord and tenant rights and obligations are often ill-defined, precarious, and largely undocumented (OHCHR, 2012). Informal rental arrangements almost always lack the right to defend and enforce them (Norwegian Refugee Council [NRC], 2017). Informal or poorly documented rental rights are common in both unauthorized (squatter) and formally recognized (but undocumented) urban housing settlements (Durand-Lasserve & Royston, 2002). Women are particularly exposed to and harmed by informal rental arrangements and to weak enforcement rights, reporting threats of violence and exploitation, inability to negotiate improved living conditions and rental prices, a lack of access to dispute resolution means and remedies, and a constant threat of eviction and displacement (NRC, 2014).

## What are the global and regional urban mandates, commitments, and progress that relate to women?

There is a long-standing global mandate to provide women with secure rights to affordable and viable urban land and housing. At perhaps the highest level, the Universal Declaration of Human Rights in Article 25 says that “Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including...housing...” (OHCHR, 1948). Similarly, the International Covenant on Economic, Social and Cultural Rights calls upon governments to recognize “the right of everyone to an adequate standard of living for himself and his family, including adequate...housing” (OHCHR, 1966/1976).

### Women and slums in the New Urban Agenda.

Focusing more specifically on global urban land and housing, along with many urban challenges that are inextricably tied to land and housing, the UN’s New Urban Agenda (NUA) was adopted at its Conference on Housing and Sustainable Urban Development (Habitat III) in October 2016. It was endorsed by the UN General Assembly in December 2016. It notes that there is no single prescription for improving urbanization and achieving sustainable urban development, but it attempts to describe the principles and tested practices needed for that sustainable improvement (UN, 2017a).

The NUA covers urban land and housing, linking sustainable advancements for them to affordability, accessibility, improvements to livelihoods, and adequate standard of living, employment, economic opportunity, safety, public services, and gender. Women’s equality, participation, empowerment, decision making, leadership roles, and many other goals are tied to land and housing, along with the broader palette of urban-related improvements sought for all UN member countries. The NUA articulates member nation commitment to improving the way states plan, finance, develop, govern, and manage cities and human settlements, and it clearly establishes the leading role of national governments (with support and input from civil society and other stakeholders) in transparently defining and implementing inclusive and effective urban policies and legislation (UN, 2017a).

**Women’s equality, participation, empowerment, decision making, leadership roles, and many other goals are tied to land and housing**

In support of NUA implementation, the Quito NUA Implementation Platform was created to provide a tool for monitoring the national commitments of UN member states. The platform is built upon voluntary implementation commitments and subsequent actions, and is focused on measurement through indicators to gauge progress. The registered commitments include measures tied to social inclusion and the equality and participation of women. The platform is to serve as the global knowledge portal for gathering voluntary reports, best practices, training, and other data for recording and reviewing NUA implementation progress. The platform is for national governments, subnational governments, local authorities, civil society, UN entities, private sector, regional organizations, and all other key stakeholders to voluntarily share their contributions to the implementation of the NUA from a global, regional, national, and local level (UN-Habitat, n.d.).

In 2020, UN-Habitat published *Guidelines for Reporting on the Implementation of the New Urban Agenda*. These guidelines set out suggested reporting indicators for improvements to access to adequate housing, and suggest that national responses report on the inclusion of women for all indicators (UN-Habitat, 2019). In 2022, the UN Secretary General reported on NUA implementation progress (in a second quadrennial report). The report confirmed that nearly one billion people—one in four urban dwellers—live in urban slums and informal settlements, and also that a trend of declining urban slum population had been reversed over the late 2010s, with the proportion increasing in recent years. The report suggests that it is likely that the COVID-19 pandemic has further intensified that negative trend. The report goes on to confirm that ensuring the social, economic, and political

inclusion of women is a persistent challenge in cities, and that legal barriers and discriminatory regulations continue to hinder land tenure security for women. Further, the pandemic has stalled earlier advances made in women's urban employment and safety owing to pandemic-related care tasks, lost jobs, and increased gender-based violence. Overall, many national NUA status reports anecdotally told of urban accomplishments, but progress toward fulfilling NUA had been slower than hoped (UN, 2022).

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## Women and slums in the New Urban Agenda's regional progress reports.

Regional reports on NUA implementation fed into the Secretary General's 2022 report. Findings on NUA implementation in sub-Saharan Africa noted that the COVID-19 pandemic slowed progress across the board, and that urban housing deficits increased, even though many countries focused on new enabling legislation. Overall, affordable and safe housing and slum upgrading received less attention during the reporting period, and slums continued to expand, along with the vulnerabilities that come with precarious housing. Financing gaps are significant, and public sector capacity continues to lag implementation requirements. Climate change threatens the urban landscape, and financing gaps are evident here as well. Better decentralized and disaggregated data collection is needed. The regional report said little about progress made on women's urban land and housing (UN-Habitat, 2022c).

**Climate change threatens the urban landscape, and financing gaps are evident here as well.**

The regional NUA progress report for Latin America and the Caribbean (LAC) showed the most progress on urban-related social inclusion, ending poverty, and environment and climate change, while improvements to urban prosperity were lagging in comparison. This noted, the COVID-19 pandemic social distancing and mobility restrictions were identified as significant obstructions to promoting innovative policies in economic-productive development at the neighborhood level. The region did show progress in the development or revision of more integrated urban policies. Reporters said it was extremely difficult to estimate how much financing had been mobilized and allocated in the region for NUA implementation, and that information was fragmented and sometimes not open at national and sub-national levels. Yet significant progress had been made in the development of new methodologies, information systems, and data platforms that facilitate the implementation of the NUA. The report did not address progress on women's urban housing and land (UN-Habitat, 2022b). This may not be surprising, as the LAC action plan for NUA implementation (2016-2036) does not significantly address women's housing and land (Economic Commission for Latin America and the Caribbean, 2018).<sup>1</sup>

NUA reporting for Asia and the Pacific is generally focused on country-specific accomplishments and challenges, and several countries noted that urban governance decentralization has improved and that India had been successful in linking urban policies to finance mechanisms and budgets. Urban planning and management were improved in several countries and national urban assessments were made in several other countries. On a more macro level, reporters said that there was a lack of synergy between the NUA global agenda and various other global development agendas. They also noted limited NUA monitoring and reporting, and said that only two member states had submitted their national reports on NUA implementation. Reporters called for clear and express transformative commitments towards NUA implementation, noting that several states had made commitments toward urban improvements but that these huge national investments were not expressly linked to NUA implementation. They called for strengthened NUA implementation monitoring and reporting. As well, the Asia and the Pacific report saw much-needed capacity development at the sub-national and local levels, particularly for small- and medium-sized cities and towns, where there is major demographic growth compared to larger cities. Although women's political and policymaking participation in NUA topics was mentioned positively, only one mention was made of women's housing and land: in India, a program targeting in-situ slum redevelopment, a credit subsidy scheme, and a beneficiary-led individual house construction/enhancement scheme called for at least one female household member to be registered as a house owner, and for preference to be given to women in house allotment (UN-Habitat, 2022a).

<sup>1</sup>It does not appear that other regions have published regional action plans for NUA implementation.



NUA regional reporting for the Middle East and North Africa (MNA) is not yet available, although the Secretary General's NUA report said that, while more than three quarters of national urban policies are being implemented in Europe, North America, Latin America, and East and Southeast Asia, MNA countries are lagging, with about 60% of urban policies still in the early stages of development (UN, 2022).

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## Women and slums in African Union's Maputo Protocol.

Beyond NUA's regional reach, few regional instruments, plans, or agendas focus on women and urban housing and land. That noted, Africa serves as an exception, with Article 16 of the 2003 Maputo Protocol identifying housing for women as a key issue when it calls for states to grant women the right to equal access to housing, whatever their marital status (African Union, 2003). In the 2009 Declaration on Land Issues and Challenges in Africa, African Union heads of state expressed their commitment to an African-centric effort to make women's land and housing rights achievable when they agreed to prioritize, initiate, and lead land policy development across the continent, including special attention to strengthening the security of land tenure for women. They further called for African states to develop responsive land policies and institutional frameworks, and to allocate adequate funding (African Union, 2009). Yet the African Union subsequently noted in 2017 that it yet has work to do in these regards when it reported on progress made on the Declaration's commitments, noting a need for better training curricula aimed at member states addressing urban and peri-urban land issues and women's land rights (African Union, 2017).

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## Women and slums in the 2030 Development Agenda.

The Sustainable Development Goals address gender equality (in Goal 5) and urban housing (in Goal 11), but no goal, target, or indicator squarely addresses women's urban housing.

**Goal 5** specifically targets the reforms needed "to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property," and Target 5.a extends the goal to access to ownership and control over land and other forms of property. Indicator 5.a.1 goes deeper by looking to the proportion (by sex) of total agricultural population with ownership or secure rights over agricultural land, as well as to the share (by type of tenure) of women among owners or rights-bearers of agricultural land. Focusing on the law, Indicator 5.a.2 looks to the proportion of countries where the legal framework (including customary law) guarantees women's equal rights to land ownership and/or control (UN, 2017b).

**Goal 11** broadly calls for cities and human settlements to be inclusive, safe, resilient, and sustainable, while Target 11.1 focuses on housing and slums by seeking to ensure access for all to adequate, safe, and affordable housing and basic services. Upgrading of slums is called for as well. Indicator 11.1.1 provides for measurement by looking to the proportion of urban population living in slums, informal settlements, or inadequate housing. Presumably, this indicator would be built upon data that is disaggregated by sex (UN, 2017b).

For purposes of urban housing and land, Goals 5 and 11, along with their targets and indicators, need to be considered holistically, with Goal 5 applying to urban housing and land. The targets and indicators for this goal should transcend the agricultural limitation, extending to urban land and immovable property (housing).

**... no goal, target, or indicator squarely addresses women's urban housing.**

## Urban and rural land and housing: what are the differences for of women?

Most land across the globe is rural—made up of both agricultural and natural areas. Only about 2% of the world's land can be characterized as urban—made up of both built-up and non-built-up land in urban areas. The urban areas hold more than half of the global population and this share is expected to increase. Cities consume more than 60% of natural resource globally (van Vliet et al., 2020).

Most research and analysis looking at land rights formalization and tenure security—for women, men, and communities—focuses on rural land. Less data collection and analysis has looked at urban settings. But beyond this rural-urban disparity there are other important differences.

**First**, rural land interventions tend to center on “ownership” as opposed to rental, on the differences in the way that communities play a role in each context, and on the extent to which customary or traditional rights regimes govern land and property.

**Second**, far fewer rentals occur in rural areas, although it is not unusual to see relatively short-term rentals of agricultural parcels between households. A greater percentage of urban land is subject to rental agreements (usually informal), while rural land is usually “owned” customarily by a community, clan, or household. In Africa, gender gaps in sole ownership are almost always larger in rural than in urban areas. This pattern also holds for the most part, though is less pronounced, for gender gaps in sole and joint ownership, except in countries where these gaps are small or favoring women. This, however, does not mean that women are more likely to own property if they live in urban areas. It rather reflects that urban men are much less likely to own property than their rural counterparts because of the greater extent of rentals in urban areas (Gaddis et al., 2018).

**Third**, within rural landscapes, communities, clans, or extended families tend to collectively hold the rights to manage and control the overall use and allocation of the land. Land held under rural collective tenure may be designated for different categories of use; for instance, some rural land under collective tenure may be designated for individual household use, while other land may be designated as common grazing land or commonly or individually used forestland. For land designated for household use, the household usually exercises considerable control rights, but the community usually retains the overall right of “ownership.” For urban land and housing, a collective community tends not to hold or control the urban parcels. Under the informal occupation prevalent in urban slums and informally occupied urban and peri-urban areas, the land is often formally owned by the State or private landowners with formal rights to large parcels (rather than by a community of dwellers) or even to smaller, individual parcels and dwellings (Franzsen & McCluskey, 2017). Lacking the community “ownership” exercised in rural areas, urban parcels—even under the precarious informality facing their occupants—tend to be individually managed by the individual households living upon them. A set of community traditions or customs is probably less influential in quite the same way we see in rural communities.

**For urban land and housing, a collective community tends not to hold or control the urban parcels.**

**Fourth**, rural community-governed land tenure (whether the land is used collectively or by individual households) tends to be shaped by customary or traditional social regimes that have been historically prevalent across that community and rural landscape. Customary or traditional social and economic frameworks that influence such gender-related conditions as inheritance, marital status, education, work roles and expectations, health, and participation in asset-related decision making may have less influence in urban settings. While urban and peri-urban social and economic situations that affect women are still likely to be shaped significantly by informality and unwritten rules (as opposed to the formal law), their content and path to creating impacts are probably different than those seen in rural areas.



**Finally**, location matters when it comes to informal urban settlements. The location of slum housing is typically not the most conducive to the health of the occupants, their urban livelihoods, or their economic empowerment. The difficult location of many slums influences accessibility, proximity to income earning opportunities, and the availability of infrastructure and services. Affordable urban land is generally further from workplaces, which can lead to people spending large amounts of their money on transport. Slums are marked by unplanned layouts, non-compliance with building regulations, and lack of basic services (such as sanitation and clean water). This makes slum communities more vulnerable to disease and the natural elements. Often, slums bring higher risks of living near hazardous areas. For women, whose primary responsibilities are often related to their homes and families, the disadvantageous location of many slums can make their household responsibilities more difficult to accomplish (Hudson, 2017; Rakodi, 2014; UN-Habitat, 2003a).

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## What do urban land and housing interventions look like?

There are many interventions and programs that target urban development and slums. For example, the NUA provides standards and principles for the planning, construction, development, management, and improvement of new and existing urban areas that align with its five primary implementation pillars: national urban policies, urban legislation and regulations, urban planning and design, local economy and municipal finance, and local implementation (UN, 2017a). Under these and similar standards and pillars, on the ground, many discrete activities are undertaken in urban areas by national governments, donors, NGOs, CSOs, and other entities. For example, implementation of new urban plans often includes the extension of water, sewer, and roads into previously un- or under-served urban areas, including areas that qualify as slums. Urban development interventions can also include such efforts as local health initiatives, job creation, and financing for new housing and businesses (Garland et al., 2007).

**There are many interventions and programs that target urban development and slums.**

Rights-focused interventions that target urban housing and land often focus on formalization or regularization of informal land uses or settlements, often targeting slum housing and the small parcels of land beneath it. Formalization or regularization of urban slums usually involves acknowledging, identifying, and registering or “regularizing” the informal uses and rights. The formalization/regularization approach is typically used in urban and peri-urban areas to bestow legal or formal administrative status to the land and dwellings as they are situated and bring them within state administrative systems. The level of formalization can vary, with some slum regularization involving simply the formal recognition that slum dwellers are individually or collectively residing within specific structures within certain areas. This recognition can be accompanied by the State’s commitment that occupants will not be evicted for a certain period or without a defined process. Other regularization can be more formalized, with mapping, demarcation, surveys, dispute resolution, and land/structure registration being entered into a formal land administration system. Sometimes the formalization is accompanied by taxation schemes, updated urban planning, and public infrastructure and services extension. Some go further to suggest that regularization programs should include even more features to ensure their sustainability, including significant physical upgrading, full legalization of rights, socioeconomic programs that generate income and jobs, and cultural programs that overcome the social stigma attached to the residents and to the informal areas (Garland et al., 2007).

Another rights-focused approach—land readjustment—is used in some urban and peri-urban areas to acknowledge and, ultimately, formalize or compensate for informal land holdings. Readjustment is used to respond to the reality that, in many urban areas, land and slum housing is typically divided into many small, closely situated, and irregularly shaped and sized plots, each with a different landholder or household. This can mean that it is impossible to formalize individual parcels as they exist. Land

readjustment pools the informally developed and occupied land and is accompanied by installing roads, improving infrastructure (sewerage and water), constructing new housing, and then redistributing the land and housing back to the occupiers or owners. The occupiers or owners do not receive the same parcel or dwelling they started out with. In the land readjustment process, a proportion of land is also earmarked for public spaces like roads, schools, and parks. Ideally, as the landowners work collectively to have their land assembled and planned as a unit, participation and inclusivity can be improved (Garland et al., 2007; UN-Habitat, 2018).

Readjustment can be complicated and can focus on settlements on land that is already owned by private individuals or on land owned by the government, but that is informally settled, often as slums. With the former, beneficiaries or participants are the owners of the land (who may or may not occupy the land and housing), or those with established tenancy (lease) rights. When collaborative pooling of land is not possible, voluntary purchase by a project sponsor or compulsory acquisition by the government can be used. In both of these cases, a private developer or the State must have the initial capital to pay the landholders (Garland et al., 2007; UN-Habitat, 2018).

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## What works for women in urban land and housing interventions?

In sum, it is hard to tell. Despite the global mandates on the importance of affordable and secure urban housing and related land and housing rights for all, disaggregated data on women's and men's urban housing and land ownership are scarce. Studies of how land and housing affect livelihoods of the urban poor focus on households, and, at best, only focus on male- and female-headed households (as opposed to joint households). Few if any urban studies focus on women's housing and land rights within marriages, address the kinds of underlying issues that we see as drivers to insecure

land rights in other settings, or shed light on how access to secure urban land and housing influences women's duties, livelihoods, and economic opportunities. Gendered evaluations of the impacts of urban programs on women's land and housing rights are equally limited (Rakodi, 2014). A recent meta-analysis of studies that analyzed "the channels through which land titling affects women's productivity and earnings in agriculture, as well as other indicators of women's well-being and autonomy" (Rodgers & Menon, 2012) found urban material from only three countries: India (Datta, 2006), Peru (Field, 2003, 2007; Field & Torero, 2006), and Tanzania (Ali et al., 2011). Little disaggregated data exist on the extent to which women have been benefited or harmed by the urban formalization/regularization and readjustment interventions (Rakodi, 2014). In short, hard evidence is scarce.

Despite the lack of data, observers note that, when the formalization/regularization approach is used in urban and peri-urban areas to bestow legal status to the land and dwellings as they are situated and bring them within state administrative systems, some uses, occupancy, and rights can be missed. Some rights are not formalized, and women's uses and rights may be among those (Kelly & Peluso, 2015; Rakodi, 2014; Rakodi & Leduka, 2004). Plus, when the regularization of rights, by design, rises only to a level that is less than full legal and administrative recognition and formalization of a tenure right, rights (including women's rights) can be missed by this approach as well (Baruah, 2010). Given that the disaggregated data is poor for showing who is included under any approach, it is certain that the data showing who has been excluded is even poorer or non-existent. Excluded women tend to remain unseen. Given the extent to which women are frequently missed during formalization of rural land rights—particularly joint registration of rights within a marriage—there is little cause for optimism that the performance is better on the urban side

**Gendered evaluations of the impacts of urban programs on women's land and housing rights are limited.**

Land readjustment is complicated and time-consuming, requiring careful, inclusive, and principled planning and implementation. Readjustment is seen to have two main weaknesses: delays and displacement.

Delays are mainly caused by difficulties in obtaining the agreement of the occupants that will be included or affected—landowners or tenants with recognized lease or rental rights. Getting landowners to agree on a project's value may be difficult, particularly in countries where there is no precedent of successful land readjustment projects, where the absence of a land market makes valuation difficult, or where a general distrust for government projects exists. Some owners may recognize the potential benefits of land readjustment, but others may express doubts or even display open resistance and hostility. Convincing owners and eligible occupants to join the project is a significant task. Projects that finally get underway can also face later disagreements on issues such as land valuation, the size of land parcels to be returned to participants, and the location of parcels to be allocated. Land readjustment projects also run a risk of being influenced by local politics. In some cases, political disagreements have led to the collapse of projects. (UN-Habitat, 2018). Given the reality that women are infrequently landowners, are frequently informal renters, and are often excluded from participation and consultation under any circumstances, it is unlikely that they significantly contribute to the delays that can make readjustment problematic.

However, land readjustment can also lead to permanent displacement of occupants that are not landowners or of those occupants that lack recognized lease or rental tenancy rights. Readjustment (unless done in informal settlements where the State has owned or controlled the land) is primarily based on securing the consent of property owners and leaseholders; informal renters are often not consulted or considered. Landowners are often left to negotiate (or not) with the informal renters, and the interests of owners may not be consistent with the needs or desires of these renters. Landowners that obtain new, formalized land parcels and dwellings, along with improved levels of public services and infrastructure, may have incentives to occupy the readjusted land themselves or to lease it to new tenants who are able to pay more for increased security and improved homes and services. Informal renters (including women) can be excluded from the post-readjustment equation. They may simply be displaced as the readjustment progresses, and women are likely to disproportionately be amongst those left without housing. If informal renters are considered during land readjustments, it may be on the strength of country-specific laws that protect all renters from eviction (UN-Habitat, 2003b).

Overall, women frequently fail to participate in decision-making that influences their rights to adequate housing at any level: family, community, or national. Input gathered at a series of global consultations focused on women's housing showed that, even with women's equality recognized in the law, the perspective that women are unable to make decisions for themselves or their families and communities (and that their social role excludes it) blocks women from significantly participating in decision making on housing, land, and property. Decision making is generally for men only. This exclusion extends to the formal governance side of the equation as well; when government land, housing, and slum upgrading policies are created, gender bias routinely excludes women from participating in the formal consultation processes that may occur (OHCHR, 2012).

**...the perspective that women are unable to make decisions for themselves or their families and communities (and that their social role excludes it) blocks women from significantly participating in decision making on housing, land, and property.**

## What can be done?

Given the lack of hard data on what works to improve outcomes for women's rights across urban land and housing (and particularly in slums), it makes sense to start with the things that show some evidence of working to improve women's rights in rural areas. Outcomes for rural women have been better monitored, and some interventions have been shown to make a difference. The following interventions have shown promise in strengthening women's land and housing rights in rural areas and have been mentioned by some implementers as being suitable for urban landscapes.



### **Joint documentation that will benefit women.**

Joint documentation (within titles and certificates) that reflects the household's existing marital property rights could be important for urban land and housing. This measure simply memorializes—in the land and housing records or registries—the marital property rights that are often provided for by law. Left to custom, tradition, or the default preferences of men and communities, women are often unseen when land is formalized in any landscape. Positive efforts to identify and formalize marital property rights during formalization can get women's rights on the records, which at least provides them with an official path to enforcing them.



### **Counting women-headed households.**

We have seen that women-headed urban households can be the majority of all squatter households in some slums. When formalizing rights to urban households, making sure to demarcate and document land to the female-headed households is an obvious action that will ensure their equal participation and benefits.



### **Ensuring that women are meaningfully engaged and participate in decisions that impact them.**

While it may seem a simple and obvious step, women's attendance and participation at community information and input meetings that report on and shape the formalization of rights is perhaps the most basic way to include women. If women are included (and encouraged to listen and speak), they will at least know about planned interventions and can provide their opinions on what they should look like.



### **Improving the legal framework for women's land and housing rights.**

Where necessary laws are absent or weak, reforming and enforcing laws on women's inheritance rights is an important path. National constitutions and broad sector policies may provide for equal property rights for women. But weak inheritance, marriage, and other family laws can leave constitutional rights undefined and unenforceable. Making these implementing laws real for women can be one path to realizing national pledges to equality around urban land and housing.



### **More evidence and knowledge sharing.**

Reducing gender gaps in knowledge about land and housing rights has also yielded good results in rural settings. When women know about their rights, they are more likely to seek their enforcement and to benefit from them. There is no downside in improving women's legal literacy. Similarly, there is no downside to increasing the legal literacy of men and communities as a whole when it comes to the rights that women theoretically hold.



### **Working with women in groups.**

Groups often have more power than individuals. Establishing and leveraging women's associations and groups in the context of land and housing rights can increase women's power and can lessen the risks that can come with individual action. Women's groups have been catalyzed and used to empower women in many contexts. While women's groups may be more common in rural settings—focusing on livelihoods activities (production, processing, storage, and marketing of household crops, for example); community safety nets; organizing and cooking for funerals and other community events; religious activities and worship; and others—nurturing and using women's groups in urban settings may be useful.



### **Take affirmative steps to address historical discrimination against women.**

While establishing legal quotas for women's participation in land and housing governance bodies (especially with training and support) cannot increase women's voices in isolation, quotas can be an important piece of a bigger effort. Along with legal literacy, promoting women's education and input, and other inclusionary activities, quotas can establish baselines for women's participation.



### **Address harmful social norms.**

Sustained behavioral change interventions related to social norms can shift the social landscape and bring new, enabling perspectives to women, and give men and communities new baselines from which to shape their thinking and actions. Examples include sustained conversations with all community members and sensitization on how securing women's rights to land and property can benefit not just women, but also the men and communities that surround them.

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