



# *HER HOME II HOUSING FINANCE FOR WOMEN*



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# WHY A FOCUS ON HOUSING FINANCING FOR WOMEN?



Women represent half of the population, but only a small fraction of owners.

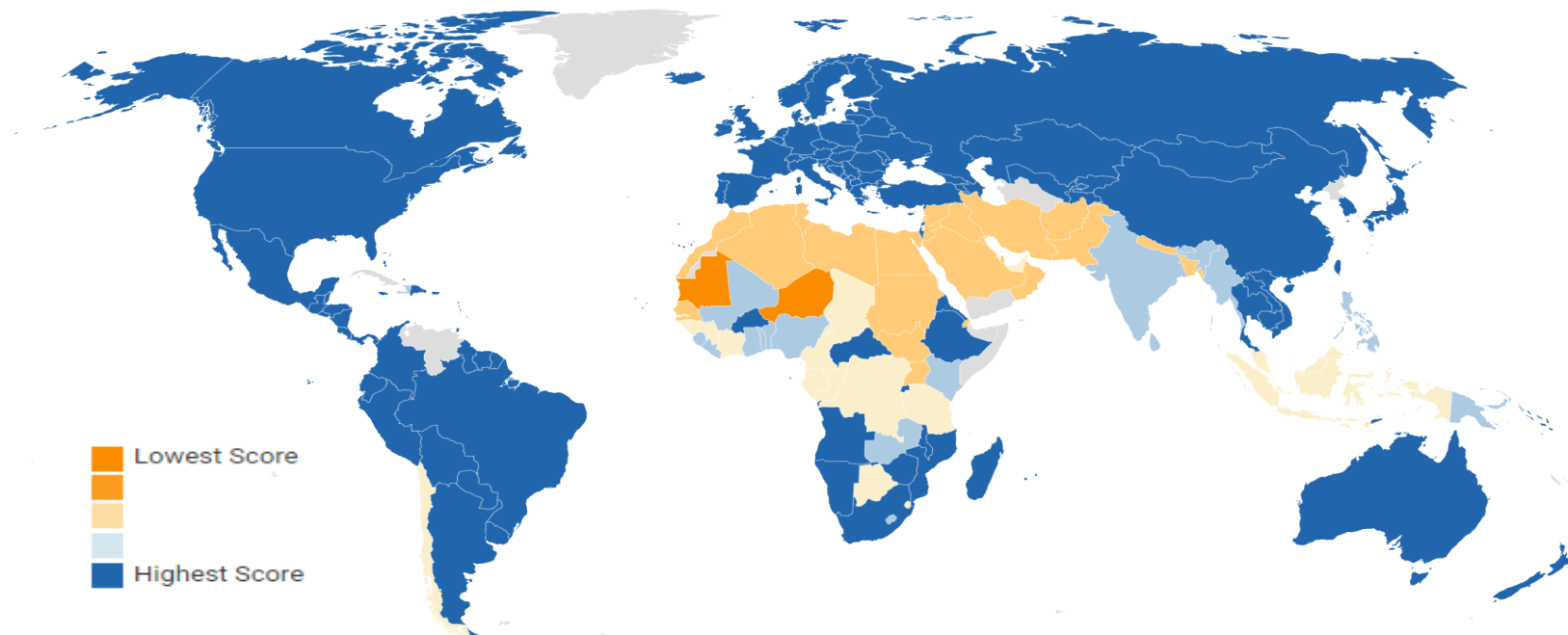


- According to the **World Economic Forum (WEF)**, women own **less than 20% of the world's land**.
- A survey done by **FAO** that includes 34 developing countries, puts that percentage as **low as 10%**.

# WHY A FOCUS ON HOUSING FINANCING FOR WOMEN: THE LEGAL FRAMEWORK

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**40%** of economies limit women's property rights  
*(Women, Business and the Law 2022)*



# HER HOME MAIN FINDINGS: A MARKET OPPORTUNITY



## Supply-side

- ✓ Majority of FIs do not collect gender-disaggregated
- ✓ Gender neutral processes
- ✓ Difficulty to underwrite risk
- ✓ Accessibility to long-term funding



## Demand-side

- ✓ Informality
- ✓ Down payments are often unaffordable
- ✓ incremental building.
- ✓ Cultural/social norms/ customary laws
- ✓ Low-financial literacy and unawareness of their property rights



## Legal framework / Gov. programs

- ✓ Governments tend to have a gender-neutral approach to housing finance
- ✓ Marital, inheritance and transfer laws

## Market Opportunity



- Over US\$100B market size in 6 markets surveyed (Colombia, India, Kenya, Ghana, Senegal and Indonesia); including mortgages and home renovations, expansions and incremental building.
- **Solutions involve Digital /Fintechs:** Usage of digital footprint as alternative data to assess the credit worthiness of the informal worker, including women, to be better suited to address demand side gaps arising from informality.

# BENEFITS FOR WOMEN TO ACCESS HOME/PROPERTY OWNERSHIP

Home ownership provides women with a physical and financial asset that can serve as **security for a loan**, including a *business loan*.

Accessing Home ownership through housing finance enables women borrowers establish a **credit history**.

Demonstrating home/property ownership **mitigates the risk inherent to informal sector** - *where most of the women in emerging markets work*- and improves their chances of securing credit.

Home ownership enables women to use the home as the premise for a **home-based enterprise**.





THANK YOU!

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