WHY A FOCUS ON HOUSING FINANCING FOR WOMEN?

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%.

Women represent half of the population, but only a small fraction of owners.
WHY A FOCUS ON HOUSING FINANCING FOR WOMEN: THE LEGAL FRAMEWORK

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 data
✓ 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 to 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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