



Haiti's National Housing Policy: Will it work for women?

Assessing the World Bank-financed plan for housing reconstruction



In April 2012, the Haitian government published a draft [National Housing and Urban Development Policy](#) (henceforth "Policy"*) with significant technical and financial support from the World Bank. The Policy provides a framework for reconstruction that relies heavily on private investment, by companies and Haitian families, to rebuild sustainable housing for the estimated 1.5 million Haitians that remain displaced, almost three years after the January 2010 earthquake. This Gender Action case study assesses the Policy for its sensitivity to gender issues.

This case study begins by outlining the challenges vulnerably-housed women face. It then discusses World Bank and Inter-American Development Bank pledges to the Haitian housing sector totaling US\$ 159.93 million and the donor community's involvement in drafting the Policy. The case study highlights how the Policy risks burdening the poor, especially women, with expensive and unobtainable housing by relying on private solutions, ignoring Haitians' Constitutional right to decent housing. The case study concludes with recommendations for strengthening the Policy to ensure that projects are affordable and accessible to all Haitians.

Women and housing

The earthquake that struck Haiti in January 2010 was not gender-neutral. Women, over half of the displaced population, have [suffered disproportionately in post-earthquake Haiti](#). Shelter options are particularly precarious for them. The chronic lack of adequate lighting and sanitary facilities makes them vulnerable to ubiquitous assaults. Police patrols are infrequent or non-existent; a justice system in shambles cannot prosecute their cases, even if they report them. Gender-based violence (GBV) is so rife in Haiti's IDP camps, [according to Human Rights Watch](#), that in 2010 the UN launched a nationwide campaign against rape and GBV. On top of it all, Haitian women are less likely than men to have access to a steady income while also being responsible for caring for the vast majority of children, elderly and persons suffering disabilities following the earthquake. Rental prices have spiked in urban Port-au-Prince, greatly limiting whatever disposable income women had. Making ends meet is harder and harder for female-headed households, and women who depend on male providers are even more vulnerable to domestic violence as the cost of living rises. As the [Institute for Justice and Democracy in Haiti \(IJDH\)](#) has noted, providing adequate housing and sanitation systems in the IDP camps would increase the protection of vulnerable persons, including women.

Yet Haiti's housing crisis demands a long-term comprehensive solution, and this solution must address gender-related concerns to be effective. In April 2012, the Government of Haiti, with the World Bank and key donor agencies, published its draft Policy that would lay the foundation for sustainable housing for Haitians.

This case study uses [Gender Action's Essential Gender Analysis Checklist](#)** to assess the quality of gender integration in the Policy and the extent to which it addresses gender-related issues. In almost all respects, the Policy does not

*All translations by author.

** The checklist is part of Gender Action's [Gender Toolkit for International Finance Watchers](#), a user-friendly toolkit for civil society groups that wish to incorporate gender perspectives into their work on IFIs.

address women's vulnerability. The World Bank, among other donors, provided significant financial support to develop the Policy. The tax-payer funded World Bank is required to abide by its own [Operation Policy 4.20 on Gender and Development](#) to design gender-responsive interventions. Yet the World Bank's gender priorities are not reflected in the Policy; neither is the Haitian government's own [Constitutional](#) duty to promote gender equality. The Policy's emphasis on using private investment to fund housing reconstruction risks creating unaffordable housing options and further marginalizing poor Haitians – women in particular – unless it contains gender safeguards to ensure that the Policy benefits all.

IFIs and Housing Reconstruction

International Financial Institutions (IFIs) like the World Bank and Inter-American Development Bank (IDB) are key donors to Haiti's reconstruction effort. As of March 2012, the aid commitment to Haiti from public sector donors [totaled just over US\\$ 9.28 billion](#). Together, the World Bank and IDB pledged a total of just under US\$ 1.05 billion, around 11 percent of the total. However, IFIs disproportionately influence Haitian policies and investment priorities.

IFIs also play a vital role in Haiti's housing sector. Since the January 2010 earthquake, the IDB and World Bank have pledged a total of **US\$ 159.93 million** to the sector, spread over 12 projects and one trust-fund grant (Table 1).*

In March 2011, the World Bank approved a trust-fund project, "Development of Sustainable Housing Policy and Finance Framework", that would provide technical assistance to support the Government of Haiti through its Housing and Public Building Construction Unit (UCLBP) to assess and develop needed changes to housing policy. The project team was to evaluate the housing sector as a whole and develop policy and institutional options for the sector, financing options for both short-term post-earthquake housing and longer-term house acquisition and improvement, for example, through housing voucher/subsidy programs. The World Bank's commitment to the project was US\$ 300,000 (Table 1).**

* The project list contains all projects listed on World Bank and IDB project portals, respectively (www.worldbank.org/projects and www.iadb.org/en/projects). A World Bank trust-fund financed housing project that is listed in the Interim Strategy Note (2012) is also included. The author coded projects as relevant to "housing and reconstruction" if they contained in their project description initiatives to develop or reconstruct housing units and/or regularize land tenure. Commitment and disbursement amounts are based on most recent project documents available through World Bank and IDB websites as of 31 July 2012 and may not reflect the current state of commitment or disbursement.

** Email to author, World Bank official, Haiti team. 13 August 2012.

Table 1.* IFI Post-January 2010 Housing Projects in Haiti

Project	IFI	Date approved	Amount committed (amount disbursed) US \$
HA-M1032 : "Learning by doing" to build back a better Haiti (training families to rebuild housing)	Inter-American Development Bank	21-Apr-10	3,011,228 (1,334,600)
HA-M1031 : Un techo para mi país: emergency and social inclusion (providing pre-fabricated shelters)	Inter-American Development Bank	21-Apr-10	2,512,000 (706,441)
HA-L1048 : Support to the Shelter Sector Response Plan	Inter-American Development Bank	28-Apr-10	30,000,000 (10,749,000)
Housing Reconstruction - Urban Community Driven Development Additional Financing	World Bank	26-Oct-10	30,000,000 (0)
HA-G1004 : Emergency Shelter Provision for Earthquake-Affected Port-Au-Prince, Haiti	Inter-American Development Bank	8-Nov-10	286,860 (0)
HA-S1011 : CP: Le Levier-Development and implementation of financial products for housing	Inter-American Development Bank	14-Dec-10	550,000 (110,000)
HA-S1009 : CP: Fraternité-Development and implementation of financial products for housing	Inter-American Development Bank	14-Dec-10	600,000 (0)
HA-S1008 : CP- Marigot Development and implementation of financial products for housing	Inter-American Development Bank	14-Dec-10	300,000 (0)
HA-S1012 : CP- Kotelam Development and implementation of financial products for housing	Inter-American Development Bank	14-Dec-10	200,000 (0)
HA-T1142 : Preparation of the Land Tenure Regularization Program	Inter-American Development Bank	23-Mar-11	170,000 (157,715)
TF099445: Development of a Sustainable House Policy and Finance Framework	World Bank	25-Mar-11	300,000 (265,650.59)
Port au Prince Neighborhood Housing Reconstruction	World Bank	4-May-11	65,000,000 (0)
HA-L1056 : Land tenure security program in rural areas	Inter-American Development Bank	25-Apr-12	27,000,000 (0)
TOTAL			\$159,930,088 (13,323,406.59)

In November 2011, ten other agencies joined the effort. Led by UNDP, these include UN Habitat, UNOPS, the International Labor Organization, European Union, International Organization for Migration, Red Cross and official Canadian, French and US aid agencies. Their joint “Support to the Housing and Reconstruction Sector” project, costing US\$ 828,000, will run through December 2012, according to the [UNDP Project Information document](#).

The Government of Haiti released the resulting draft Policy in April 2012, inviting comments and suggestions. This case study provides Gender Action’s suggestions for improving the Policy.

Privatizing housing, burdening the poor

The goals of the Policy are to “(a) mobilize and rationalize public investment, (b) attract and enhance private corporate investment and (c) encourage donors to financially support the [housing] sector” (p. 14). In the neo-liberal tradition that the World Bank has promoted for years, private investment undergirds the Policy. The Haitian government limits itself to the role of “facilitator” (p. 16; 37). According to the Policy, “[b]oth the State and the International Community resources combined cannot address the housing and infrastructure needs in Haiti. Our limited resources must be prioritised to be effective” (p. 11). The Policy views the Government’s role as coordinating donor support to the housing sector, developing and enforcing standards for housing construction (p. 20), coordinating the bidding process, and promoting private investment in the housing, water and electricity sectors (p. 8).

By relying on private housing options that require significant investments of money and labor from ordinary Haitians, the Policy marginalizes the poor, and women in particular, who are less likely than men to control household incomes and are predominately responsible for unpaid, time-consuming housework. The Policy recognizes the need for ordinary Haitians to “establish their priorities on the basis of their own needs” based on a “right to choice and self-determination” that is “fundamental and inalienable” (p. 8). Yet the Policy omits that Haitians have the right to *decent housing*, guaranteed in Article 22 of the [Haitian Constitution](#) as well as Article 25 of the [Universal Declaration of Human Rights](#).

The right to “choice and self-determination” is not the same as the right to decent housing. Choice and self-determination mean little if the materials and tools to build decent housing or the means to buy already-constructed houses are inaccessible or unaffordable. This concern is not unfounded: the Interim Haiti Reconstruction Commission-financed “Highlight Best Practices for Housing” exposition in June 2011 showcased several private company-proposed housing solutions that are unaffordable to average Haitians. Homes in one scheme cost at least US\$ 5,000, according to [Other Worlds](#). The majority of Haitians who are desperately poor cannot afford these seemingly low-cost homes: the gross national income per capita in 2011 was a mere US\$ 700, according to the [World Bank](#).^{*} The Policy states that “housing construction is the responsibility of families themselves” (p. 7). In this way the Policy, under the banner of empowering Haitian families, places the onus for reconstruction on the destitute poor who lack resources for construction with no assurance that private investors will provide the means to do so. If the Policy promotes investment by private companies to address the housing crisis, it must also ensure that it does not make Haitians, particularly women, more vulnerable.

Empowering communities, excluding women?

In the Policy, drafted with significant World Bank financial and technical support, the only mention of the particular vulnerability of women is a single clause cautioning the need to pay “particular attention to the role of women in initiatives to improve housing” — at page 52 of a 74-page document. However, the World Bank’s [Interim Strategy Note](#) (ISN), the blueprint for World Bank activities in Haiti, promises that its Haiti program “will mainstream gender in design and implementation... New projects will be designed to respond to the specific needs of women.” The ISN also promises to “generate gender-disaggregated data and their overall impact on women will be assessed” (p. 19). These World Bank priorities are not reflected in the Policy. However, the World Bank’s annual flagship, [World Development Report, in 2012 on Gender Equality and Development](#), provides ample examples of gender inequality in housing access and ownership worldwide that should be considered in any Bank-supported housing policy. Community representatives and other decision-makers are often male. Women are more likely than men to work as unpaid household laborers or in the informal sector. Women everywhere tend to earn less than men. Deeply-rooted gender differences in time use and in rights of ownership and control over land and assets disadvantage women.

^{*} Gross national income (GNI) approximates the annual value of the production and income of a country divided by the number of people living there. Haiti’s majority earn much less than US\$ 700 annually, since this average is heavily weighted upward by the country’s small wealthy minority.

Table 2. Applying [Gender Action's Essential Gender Analysis Checklist](#) to the Policy:

Women's/Human Rights: Policy recognizes that the "right to choose and self-determination is fundamental and inalienable" (p.8) in general but does not mention access to decent housing as a human right. Women's rights are not mentioned.

Gender In/equality: Policy does not explicitly seek to address gender inequality in access to or quality of housing for men and women, boys and girls.

Gender Data: Policy evaluation measures do not include monitoring outcomes for women. No provision is made to collect sex-disaggregated data in the draft Policy including in the evaluation of its effects.

Gender in Context: Policy does not analyze gender relations, dynamics and inequalities among Haitians that should be considered throughout the implementation of the Policy.

Gender Access: Policy assumes gender equal access to housing. Policy does not recognize gender-specific obstacles that women may face renting or accessing housing.

Gender Input: Policy drafters report conducting public consultations in design, implementation and monitoring. "Women" as participants in consultations are mentioned only once (p. 31) among seven other identified "interest groups".

Gender Output: Policy does not propose measures, outputs or outcomes that ensure equal access to and quality of housing for men and women, boys and girls.

Gender Impact: Benchmarks for Policy evaluation are not established. Policy does not consider its differential longer-term impacts on women and men, boys and girls.

Applying Gender Action's Essential Gender Analysis Checklist indicators demonstrate that the Policy contains almost no consideration of the particular needs and vulnerabilities of Haitian women in the aftermath of the earthquake (Table 2).

Throughout the Policy, "family" and "community" emerge as fundamental decision-makers and actors (p. 21) in reconstruction—the Policy calls them the "motor of local development" (pg. 31). Overall, the Policy ignores gender power relationships and roles within families and communities where men are key decision-makers. This gender-blind approach does not recognize women's enormous contribution of unpaid labor that is essential to the Haitian economy. Women are mentioned only twice in the Policy, while "family" is mentioned 95 times and "community" 99 times. In concentrating on "families" and "communities" as social units, the Policy recognizes the fundamental importance of engaging Haitians in the housing reconstruction project. But it does not recognize and address women's unequal access to housing and land both *within* families and *within* communities, which would disintegrate without women's unpaid contributions.

When assistance schemes are based on family or community units, women do not automatically benefit, as [UN Habitat has documented thoroughly](#). The Policy proposes the "development of knowl-

edge and know-how among families and communities" among other actors (p. 15) and promotes the establishment of local Community Resource Centers for technical assistance (p. 32). But what guarantees that women will be able to access these resources? Who runs these Centers? Will women, who often do not control household income, have to pay or contribute unpaid labor to access these resources? Since the Policy mandates community-managed construction (p. 24), these questions need to be addressed so that women are not disadvantaged.

Public consultation

Another of the Policy's gender blind spots is in public consultation. The Policy should be commended for mandating consultations with Haitians in almost all of its proposed activities (p. 13, 23, 30, 61). However, most of these consultations are to be conducted through "community platforms", already in place in some areas of Port-au-Prince. Without ensuring women's participation, men often dominate consultations. The Policy provides no details on whether or not women were or will be involved in any meaningful way in these platforms. In the whole of the Policy, there is only one instance in which women feature as a group for consultation; they are listed as an "interest group", the first of seven including teachers and religious leaders (p. 31). The Policy does not seem to recognize the obstacles to women's participation in consultations, including a lack of time due to time-consuming household duties and a lack of transportation means if consultations are held in inconvenient locations.

While the Policy mentions dialoguing with women (once), it does not address women's housing needs. For example, the Policy recognizes that the complexity of land tenure in Haiti poses "a great obstacle to the realization of programs supporting housing construction" (p. 28). Yet it does not discuss the difficulty that the poor, the majority of whom are women, have accessing land in Haiti. Although Haiti has laws and policies mandating women's equal rights, [women often face obstacles](#) ranging from discriminatory attitudes to a lack of resources and political commitment to make land tenure systems work for women. Female-headed households are particularly vulnerable since they often access land through their husbands or fathers, which can be compromised through widowhood, desertion or male migration, or more commonly they lack access to land because their families are landless.

Monitoring and evaluation

Women are also conspicuously absent in any mention of Policy monitoring and evaluation. For example, the Policy calls for an analysis of the economic and social impact of relocation (p. 45). The relocation of families is listed as a measure of last resort when a settled area is vulnerable to such risks as landslides. The Policy does not call for collecting sex-disaggregated data to evaluate gender-differentiated impacts of relocation. It does, however, flag for analysis the potential effects of relocation on economic activities such as markets, small businesses, and street vendors. This has important implications for Haitian women, many of whose livelihoods depend on informal-sector street and market vending because they [struggle to find employment in the formal sector](#), as the World Bank itself has noted in its blog. This is just one example of why the Policy should be amended to pay particular attention to its implications for women.

A silence on women

One section in which you could expect women to be mentioned is on housing for “target social groups”. But even here the silence on women is deafening. The Policy notes that “in rural areas, the lack of basic services (inadequate latrines, vulnerable water sources, lack of potable water) exposes rural populations, children in particular, to considerable hygiene risks”(p. 43). Children are mentioned—women are not, despite ample evidence of how the lack of basic infrastructure has led to appalling rates of maternal mortality and infant death, transactional sex and gender-based violence, according to [Human Rights Watch](#). Women, who primarily manage household hygiene, also struggle to collect water and provide basic sanitation to household members, especially children. The Policy recognizes that “the most vulnerable groups” must benefit from programs that go beyond band-aid approaches to make structural reforms that address their vulnerability (p. 26). But the Policy misses this and many other opportunities to name vulnerable groups, women in particular, such that the promise of affordable housing comes off as a vague.

A window of opportunity?

The Policy is still a draft; much remains to be worked out about which actors will implement it, how, and with what resources. The draft Policy takes a positive step in recognizing Haitians ‘inalienable’ right to determine their own housing situations (p. 8). Yet relying on private sector investments does not build the Haitian government’s capacity to ensure Haitians’ right to decent housing – guaranteed by the Haitian Constitution – and risks heavily burdening the poor and women in particular with crippling debts as they struggle to afford whatever housing options are available.

Women’s particular housing concerns are almost entirely left out of the Policy (Table 2). Under the Policy, the Haitian Ministry for Work and Social Affairs (MAST) is responsible for developing a more detailed strategy protecting ‘vulnerable populations’ (p. 46). The Haitian government and its donors should not miss this opportunity to make the National Housing Policy a tool to address women and men’s poverty and gender inequality in Haiti.



A woman sits in her tent in Camp Imaculée Déplacée © IJDH, Oct 2010.

Gender Action Recommendations

Gender Action makes the following recommendations to the Government of Haiti, the World Bank, and its partners in the development of Haiti's National Housing and Urban Planning Policy:

- ✓ The Government of Haiti, the World Bank and other donors must ensure that new housing projects are affordable and accessible to all Haitians;
- ✓ Housing projects should include subsidy schemes targeting the most vulnerable, particularly displaced women and their families and women-headed households;
- ✓ The Policy should mandate proactive consultation with women and foster women's active participation throughout its planning and implementation cycle;
- ✓ The Policy should include sex-disaggregated data in monitoring and evaluation to assess its effects and impacts on women and men, boys and girls;
- ✓ The Policy should target women and men's gender-differentiated needs within 'vulnerable groups'; and
- ✓ The Policy should contain measures to transparently publish and disseminate all information on projects or initiatives arising from it to stakeholders in Haiti and abroad.

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Gender Action's mission is to promote women's rights and gender equality and ensure women and men equally participate in and benefit from International Financial Institution (IFI) investments in developing countries.



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