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Women's Access to Land and Finance

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Sri Lanka — Presentation by Ayanthi Gurusinghe
16th June 2008

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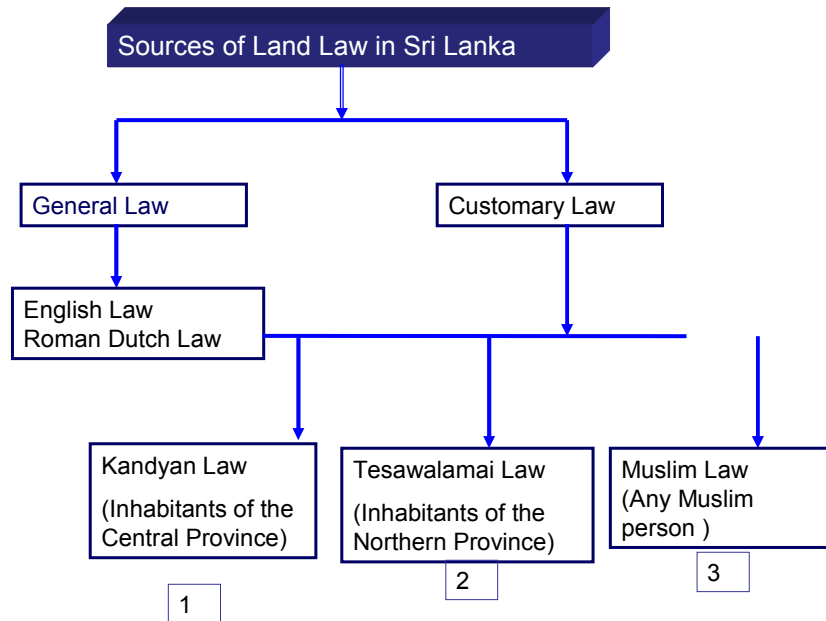
Why do Women's Land Rights Matter?

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- Women's secure access to land can lead to improved family welfare (particularly child nutrition and education) and women's empowerment
- 2% of women in developing countries and 10% in developed countries own land. How do we increase this?
- Very few countries have gender-disaggregated data on security of tenure and land ownership, which is a problem in itself that needs to be addressed.
- Women continue to face discrimination in realizing their land rights—including access, registration and inheritance,
- More than half of all women still work in agriculture in the developing world
- Women's rights to land are often secondary—derived through their membership of households and families.

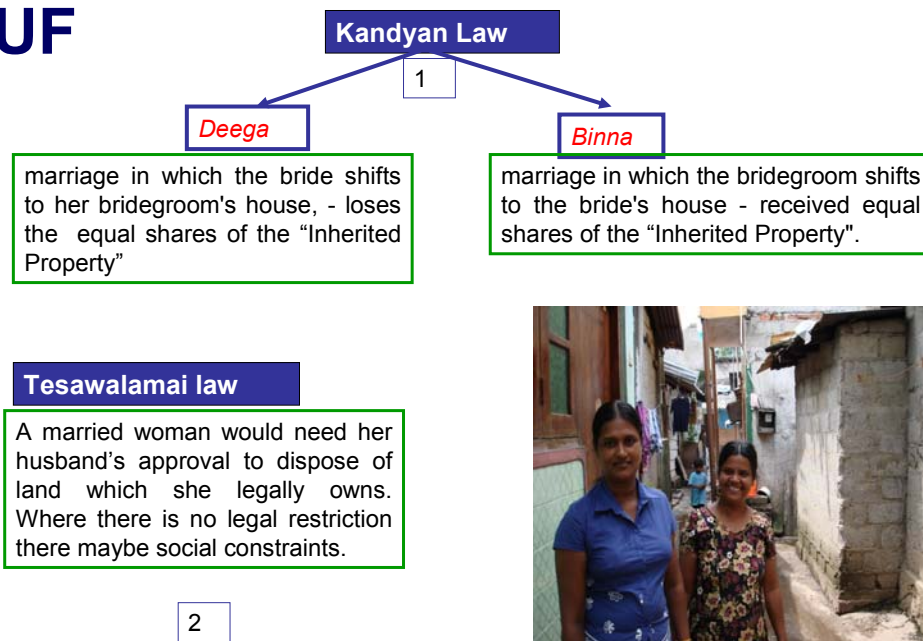
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Muslim Law

When a Muslim household-head dies with no last will, women members of the family **inherit only a half of what the male members inherit**. "They reason this out saying that a woman gets the "mahar" dowry at her marriage from her husband," Ms. Narayana said



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The important thing about personal laws are that they only apply to the 'private' sphere of family life. A person's rights flowing from marriage and parenthood as well as the right to own, dispose of and inherit property are covered by the personal laws. It is in this private sphere that many of the discriminations on the basis of gender which remain unacknowledged and invisible take place

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Head of the Households Concept in Sri Lanka

Head of the Household concept which is more of an administrative term than Legal is commonly understood to be the Man.

During Tsunami this effected many women in an very disadvantages manner, even their own property owned before tsunami was not replaced after tsunami, all houses were given to Head of the Household which excluded women.



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SUF – Slum Upgrading Facility of UN Habitat

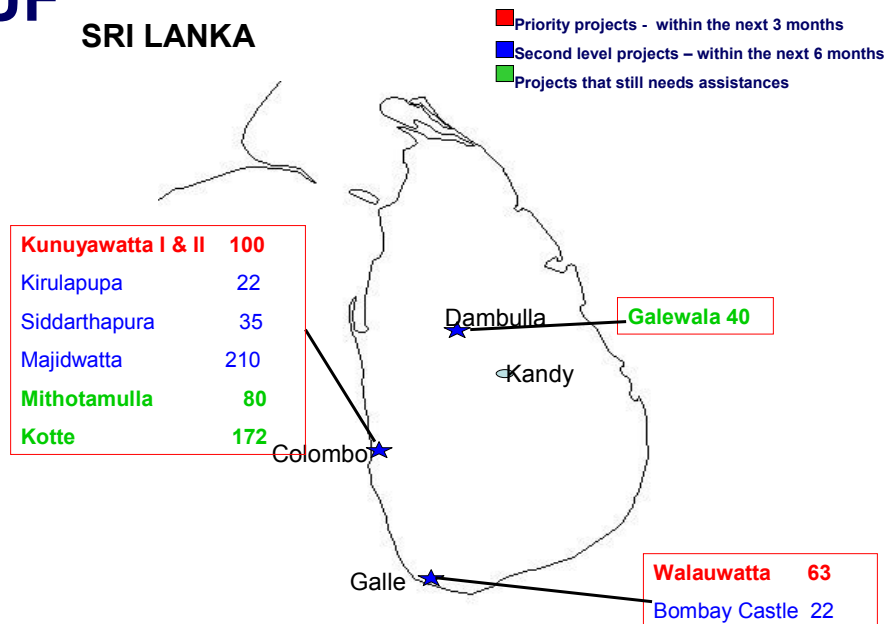
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Seeks to develop bankable projects that promote affordable housing for low-income households, the upgrading of slums, and the provision of urban infrastructure in cities of the developing world. The central objective of SUF is to assist developing countries to attract domestic capital for their slum upgrading and related infrastructure activities.

- Public Private Partnership
A partnership with Government, Private sector and community
- A finance mechanism created to promote lending to low income households - LFSUS (Lanka Financial Services for Underserved Settlements)
- Demand Driven
Project initiated by the community / grass root partners
- Savings and Credit
Capitalize around women

SUF PROJECT PIPELINE IN SRI LANKA

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Why is housing finance so important ?

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1. Housing is fundamental human need and right
2. Housing is expensive
 1. It makes sense to borrow to buy the housing we live in
 4. But to do that means finding a willing lender

How does housing finance attract funds for lending ?

1. Housing finance through **Bank Guarantee**
2. Housing finance from compulsory **saving schemes**
3. Housing finance from specific **tax's** from **Government**

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LFSUS

(Lanka Financial Services for Underserved Settlements)

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- **Incorporated** as a Not for Profit Company under section 07 of 2007 Companies Act
- **Public Private Partnership:** Banks committed, Government of SL has agreed to make matching grant
- **Mobilization of resources** for country wide slum upgrading activities.
- Support implementation of **Settlement upgrading** Strategy at national and local government level
- Promote the **Viability of Lending** to low income groups
- **Provide Guarantees to Banks** to encourage lending for settlement upgrading

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LFSUS

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Strategies to make sure Housing Finance reaches the Low Income settlements

- Community based self finance
- Simplifying the formal sector activities (minimal paper work, minimal collateral requirements, ensuring flexibility in repayment, Incremental housing financing)
- Channeling loans through community savings groups
- Using intermediate institutions to bridge formal and informal finance (increasing the comfort factor, open new markets, promote bulk lending, establish revolving funds and introduce subsidies)

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LFSUS

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Strategies to develop women's access to finance

- Make housing finance systems that are demand driven
- Don't restrict finance mechanisms to housing alone
- Consider using subsidies as tools to make finance more accessible
- Supply community savings as part housing finance
- Keep loan sizes and loan purposes flexible
- Involve people in every stage of planing a housing finance strategy
- Minimize rules and procedures and maximize flexibility
- Explore innovative, community based ways to provide loan security



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Barriers to Women's rights to Land and Finance

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1. Cultural or legal inability to acquire land right , through markets, inheritance, transfer
2. Barriers to rights created by intra household, customs/ practices related to marriage
3. Discriminatory policies at the central or local level
4. Poorly drafted regulations and laws governing land and property rights
5. Right to Land must be both legally and socially recognized to be enforceable

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How SUF helps to resolves Gender equity

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1. Educate the low income communities (women) to understand the law vs. Social barriers
2. Through LFSUS to influence the Policies to be fair by the Low-income settlement and Women
3. Influence the Government / Communities to change discriminatory administration practices i.e. " Head of the Household Concept"
4. Promote bankable projects among women's / settlements
5. Conduct legal awareness programmes for women to make them knowledgeable about the land rights
6. Building a strong network among the women of the community
7. Providing direct technical assistance where necessary i.e. organising programmes for women to increase their understanding their rights regarding land

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LAND

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Thank you