

Center for Support Organisations

Gender and housing Policies and trends

2018

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International and National Legislation – Gender and Housing

In order to shed a new light on issues of gender equality in the field of housing, the Center to Support Organizations CENSOR presents in this document key terms, international legislative framework that ensures equal rights to both men and women in the field of housing.

The term *gender* is used for understanding of social differences between men, women, and their roles in the society. "Gender equality means that both men and women have equal opportunities for the enforcement of their human rights, and for the open possibility to contribute and reap profit from their contribution to economic, social, cultural and political development. It is exactly for that reason that gender equality implicit equal valuation of similarities and differences between men and women and their roles in the society. Gender equality is founded on their full partnership in the house, community, or society." (*International Labour Organization*).¹

The right to housing is acknowledged as basic human right in numerous institutional instruments addressing the issue of human rights. Universal Declaration of Human Rights, adopted and proclaimed at the General Assembly of the United Nations, by resolution No. 217 / III dated on December 1948, Article 25, paragraph 1, states that: "Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care and the necessary social services, as well as the right to security in cases of unemployment, illness, disability, widowhood, old age or any other absence of livelihood under circumstances beyond the control of an individual".²

The most important instrument of the right to housing is the Article 11. (1) of the International Covenant on Economic, Social and Cultural Rights (ICESCR). According to this, "The States Parties to this Covenant recognize the right to an appropriate standard of living for all individuals and their families, including food, clothing and housing, accompanied with constant improvement of living conditions".

Comprehensive understanding of housing rights, established both inside and outside of UN mechanisms for interpreting and proving the legal concept of housing.

In December 1991, the UN Committee on Economic, Social and Cultural Rights adopted its general comment no. 4 on the right to housing, emphasizing its adequacy. The Committee encourages member states not to interpret the right to housing strictly or restrictively, just as "The right to a roof over your head. Instead, it should be understood as the right to live and to housing in security, peace and dignity." (par. 7).³

¹ *ABC of Women Workers' Rights and Gender Equality. 2000. International Labour Organization*

² *Universal Declaration of Human Rights (UDHR), 1948*

³ *General Comment No. 4 of the Committee on Economic, Social and Cultural Rights (CESCR) on the right to adequate housing (Sixth Session. Document No. E/1992/23).*

The right to housing is recognized in general and specifically for different groups and is specific in relation to their personalities related to the social, physical and mental state. Thus, for example, General Comment No. 5 of the Committee on Economic, Social and Cultural Rights (11th Session, 1994) elaborates the housing rights of persons with disabilities. General comment no. 6 (13th Session, 1995) highlights housing issues for the elderly, etc.” Other international conventions, such as the 1965 Convention on the Elimination of All Forms of Racial Discrimination (CERD), 1979 Convention on the Elimination of Discrimination Against Women (CEDAW) and 1990 Convention on Rights of the Child (CRC) recognize and protect housing rights of ethnic minorities and people of different nationalities, origin, race and colour, without discrimination in terms of housing rights of women and children.

The issue of equal access to rights is governed by all relevant international laws, resolutions and other acts; however, numerous studies and insights point out that the reality is different and that women are property owners in far lesser extent than men.

In a dominant male society, women have always suffered discrimination. Gender biases are deeply rooted and are reflected, inter alia, in the absence of equal access and control of women over land, residential facilities or houses and other movable and immovable property.

Although a large percentage of men and women encounter numerous limitations when trying to solve their housing issues, international documents, researches and analysis indicate that there are additional specific circumstances that place women in a disadvantaged situation with respect to men, in the following cases:

- When marital status changes – in the case of divorce
- Unfavourable status of unmarried girls / women living with their parents
- Old age, which is very frequently insecure and disturbing for women who have to depend on their children, or to live on social welfare
- Traditional context which does not deem the contribution of women as productive
- Lack of relevant legislation, policies and programmes sensitive on women and elderly issues
- Absence of gender sensitive institutional support at the time of accidents, natural disasters and homelessness.
- Lack of gender sensitive policies in the field of housing
- Inadequate access to loans that discriminates against women.

Numerous UN resolutions support the right to property over land and other assets, as well as the right to freedom from discrimination in relation to adequate housing. Among others, resolutions call upon and / or ask the following from states:

- Compliance with international and regional obligations and the obligations regarding the recognized rights of women to land, property, inheritance, adequate housing, including security of tenure and appropriate living standard,
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- Analysis of laws, policies, customs, traditions, regarding the right of women to adequate housing,
- Conducting legal and administrative reform,
- Raise of the awareness and increased participation of women with reference to all issues related to their human rights by providing them necessary training, education and information.⁴

UN Resolution confirms equal rights of men and women and acknowledge the fact that appropriate measures to address discrimination against women may require different treatment of women, taking into consideration specific socio-economic context. The World Bank, the IMF, the WTO and the OECD are invited to fully take into account human rights implications including their right to housing in their policies.

The Constitution of Bosnia and Herzegovina stipulates that "the general principles of international law are an integral part of the legal order of Bosnia and Herzegovina and the Entities". The B&H Constitution in Article 2, paragraph 2 confirms that "The rights and freedoms envisaged in the European Convention for the Protection of Human Rights and Fundamental Freedoms and in its protocols are directly applicable in Bosnia and Herzegovina. These acts have priority over all other *laws*".

The Constitution of Bosnia and Herzegovina guarantees the highest level of internationally recognized human rights and fundamental freedoms, including the 15 most important international human rights instruments, including the UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). In the Constitution of B&H in Art. 2. which is entirely devoted to human rights, paragraph 4 provides for a ban on discrimination in respect of recognition, enjoyment and protection of human rights. "The enjoyment of the rights and freedoms provided for in this Article or the international agreements listed in the Annex to this Constitution, is guaranteed to all persons in Bosnia and Herzegovina without discrimination on any ground such as sex, race, language, religion, political or other opinion, national or social origin, association with a national minority, property, birth or other status. "It also prohibits discrimination and guarantees the enjoyment of the rights and freedoms envisaged by the Constitution to all persons, without distinction on any ground, including gender. In accordance with the Constitution of B&H, the Law on Gender Equality in Bosnia and Herzegovina was adopted ⁵ (which regulates, promotes and protects gender equality, and ensures equal opportunities for all citizens in all spheres of society. By adopting the Gender Equality Law in 2003, as well as amendments to the Law of 2009, legal standards of gender equality, as set out in the Convention on the Elimination of All Forms of Discrimination against Women, and the objectives established by the Beijing Declaration and Platform for Action, have become part of the legal system of Bosnia and Herzegovina. This Law establishes all forms of discrimination based on sex and mechanisms of protection against discrimination, accessible through disciplinary, civil and criminal proceedings..⁶

⁴ *Habitat International Coalition Housing and Land Rights Network, Women and Housing Rights – A Legal Overview*

⁵ *Gender Equality Law in BiH "Official Gazette of BiH", No. 16/03, 102/09, consolidated text 32/10*

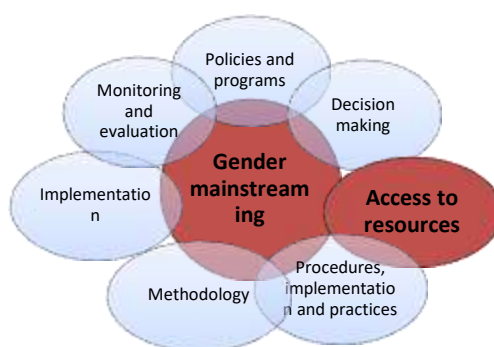
⁶ *Handbook on Gender Equality at the Local Level, 2015, GC FBiH*

Pursuant to Article 15 of the Law on Gender Equality in Bosnia and Herzegovina (1) "Everyone has the same rights of participation in economic business, regardless of gender, which implies equal treatment in access to all economic resources, privatization, access to and use of loans and other forms of financial assistance, permits and registration for business as well as the conditions for their obtaining."⁷

Article 2 of the Anti-Discrimination Law says: "Discrimination shall, within the meaning of this Law, be deemed to be any different treatment, including any exclusion, restriction or giving advantages, based on actual or assumed grounds for any person or group of persons based on their race, colour, language, religion, ethnicity, national or social origin, national minority, political or other beliefs, property status, union membership or other association, education, social status and gender, sexual expression or orientation, as well as any other circumstance having the purpose or effect of preventing or threatening to recognize, enjoy or exercise on an equal basis, rights and freedoms in all areas of public life to any person".⁸

Gender Prospective in the Field of Housing

Gender inequality is manifested by the unequal distribution of power, resources and privileges to the detriment of one sex. *Gender mainstreaming* (integrating gender perspective into all major flows) addresses access to resources as one of the key issues of gender equality. Integrating gender perspectives in all areas and policies has, as a concept, replaced the previous approach, primarily directed towards women, at the global level. This twist happened during the Fourth World Conference of Women, held in Beijing, under the auspices of UN, where the famous Beijing Declaration and Platform for Action have been adopted. *Gender mainstreaming* as a fundamental framework for the promotion of gender equality emerged from the view that efforts aimed at improving gender equality should not be confined to the application of laws, measures and policies, but they must be essentially inwrought from the beginning, while still in the process of their design.⁹



⁷ Gender Equality Law in BiH "Official Gazette of BiH", No. 16/03, 102/09, consolidated text 32/10

⁸ Law on Prohibition of Discrimination, 2009,

<http://www.mhrr.gov.ba/PDF/LjudskaPrava/Zakon%20o%20zabrani%20diskriminacije.pdf>

⁹ Gender Equality at the Local Level, Handbook on empowering civil society organizations to play an active role in the development of gender equality policy at the local level in the Western Balkan countries, 2013, SeConS

Aspects of gender mainstreaming

Gender Equality therefore means the establishment of the concept of equality before the law, which is presently significant in B&H, but also its consistent application in practice, whereby B&H as well as many other countries must continually work on its implementation.

Numerous researches deal with gender trends in family and society, and for the purposes of this review, we highlight some of the group's findings from the Report published under the EU FP7 Program, which deals with issues of the new role of men and women and its implications for family and society in the part dealing with housing issues. Researches have confirmed that there are still some gender inequalities in the labour market, lower incomes for women, difficult access to affordable credit lines, higher levels of informal employment make it difficult for women to solve their housing problems in satisfactory and safe manner, exposing them, at the same time, to poverty and insecurity. New development trends, especially in urban areas point to positive transformations in terms of gender equality. According to the results of research, gender differences are less pronounced when viewed from the aspect of the unemployment rate, which varies between 5 and 20%, with the highest rates, as seen, in transitional post-socialist societies. The level of unemployment in the world is much higher among youth, which certainly affects the non-resolution of housing issues, especially among the less educated, both men and women (Mills et al., 2005; Oláh & Fratzak, 2013). In the mid-nineties, achievements in women's education surpassed men and reached the same level in the wider working-class population. The new role that women have, therefore, increasingly includes the dimensions of economic independence and encourages accountabilities which, until recent, belonged to the male domain, and also promotes more equal division of accountabilities for the family care. However, this transformation did not follow a new pattern in the gender distribution of household care, since the division of unpaid work among women and men has not changed a lot in many countries (Bianchi et al., 2000; Anxo et al. al., 2011; OECD 2012).

Among younger population, more and more fathers seem to accept the idea of active parenting and are ready to engage in caring for their children (Seward et al., 2006a and 2006b; Hobson & Fahlén, 2009; Smith Koslowski, 2011). The general conclusion is that, while the role of a men in a family, while doing unpaid jobs, is not similar to the role that a woman has in paid work, gender equitable transformation will remain incomplete (Esping-Andersen, 2009; Goldscheider et al., 2010).¹⁰

Housing and housing conditions are in a complex relation with genders. Researches showed that housing conditions, living in urban and rural areas have clear connections with gender sensitive issues. For example, cities open possibilities for improving gender equality and are the places that create the preconditions for greater freedom and independence for women, which is achieved through increased equality in access to resources, services, better living conditions, employment, transportation and child care. Although the studies addressing housing issues, especially gender dimension in Bosnia and Herzegovina are rare, some available data from "Baseline Study of Initial Condition" (2012), LG FBiH - a

¹⁰ *Families and Societies, Working paper series; The new roles of men and women and implications for families and societies, 2014, Livia Sz. Oláh, Rudolf Richter and Irena E. Kotowska*

joint project of Gender Center FB&H and SNV, points to the still-present inequality in ownership of resources.

*Analysis¹¹ of secondary data and questionnaires for the preparation of the Study of Initial Condition within the program "Localization of Gender Issues in the Federation of Bosnia and Herzegovina", has shown that the structure of ownership over resources is largely determined by applicable customs and cultural norms. Data in different municipalities in the FB&H range vary, but all variables have indicated apparent inequality. In some municipalities, men are even up to three times more often owners of a real estate **in relation to women, In the same ratio, men are more often the owners of land, cars, etc. So, women in the vast majority do not own the property, which further prevents them from participating equally in the financial market in terms of obtaining a loan.***

Gender dimension of conducted Survey on housing and living conditions of youth – HOME FOR ALL 2017

Survey on the housing and living conditions of youth¹² presented in May 2017, as the part of the HOLICOB project, indicates huge challenges following the issue of housing of young people from the region of Western Balkans. HOLICOB project is intended for students and young people with the aim to increase their involvement in discussion and to motivate them to have more proactive approach in resolving the issue of poor housing conditions in apartments and dormitories, and also in resolving the issue of financing the construction of new houses/apartments, legislation related to renting apartments and other problems identified as housing issues. Organizations of civil society from the region of Western Balkans and Sweden have conducted some survey related to youth housing issues as the part of HOLICOB project. The Gender Development Alliance from Albania participated in the survey together with CENSOR from B&H; D4D-Democracy and Development from Kosovo; Youth Centre of Equal Opportunity from Macedonia; Center for Social Balance from Serbia and Association of Tenants from Sweden region Aros-Gävle from Sweden. The survey was conducted on a sample of 710 young people.

Data collected during the Survey on Living and Housing Conditions in the Western Balkans and Sweden have provided additional gender analysis for several relevant issues presented in this document. CENSOR, as one of the partners of the project, used the gender statistics collected during this survey, to further analyse in this document and point out specific gender trends that are especially characteristic for young people. **Below is presented an analysis of gender aspects in the field of housing, in order to initially highlight some of the issues that were not the subject of a more detailed analysis of the basic Survey.**

¹¹ "Analysis of Study of Initial Condition" (2012), LG FB&H- joint project GC FB&H and SNV

¹²Report on youth living conditions and housing; available at <http://www.censorba.org/wp-content/uploads/2017/06/HGF-Report-Brussels-may2017.pdf>

1. Characteristic socio-demographic data on respondents involved in survey

	Albania		B&H		Kosovo		Macedonia		Serbia		Sweden		Total
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
20-21	27	10	30	28	21	6	3	2	8	11	13	6	165
22-23	15	10	13	38	20	19	9	14	8	5	16	20	187
24-25	12	9	8	9	13	12	13	12	15	6	12	13	134
26-27	7	1	8	4	6	4	18	14	10	18	4	6	100
28-29	7	2	17	11	3	1	20	23	18	9	4	9	124
Total	68	32	76	90	63	42	63	65	59	49	49	54	710
	100		166		105		128		108		103		

Table 1. Socio-demographic data review

The survey covered 710 respondents from Albania, Bosnia and Herzegovina, Kosovo, Macedonia, Serbia and Sweden at the age range from 20 to 29 years. The highest percentage of respondents come from B&H, respectively 23,38%, and the smallest percentage come from Albania, respectively 14,09%. The percentage of 49,58% covers the age range from 20 to 23 years. The highest percentage of respondents covers the age range from 22 to 23 years, more precisely 187 respondents, while the smallest number of respondents belong to the age range from 26 to 27 years of age, respectively 100 respondents out of the total number of 710. In Albania, 68% of female members were surveyed, while in B&H 54.22% of respondents were of a male gender. In other countries, the ratio is about 50%. **Out of the total number of respondents, 53.24% are female and 46.76% are male.** While in other countries the ratio is around 50%, in Albania the majority of respondents is of a female gender (68%). **Quite balanced gender ratio of the total sample enables credible conclusions related to trends in genders.**

2. Current living place of respondents

	Albania		B&H		Kosovo		Macedonia		Serbia		Sweden		Total
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
Capital	52	20	10	19	33	16	44	32	25	15	14	3	283
City	11	11	59	65	17	15	17	29	29	31	29	47	360
Rural area	5	1	7	6	13	11	2	4	5	3	6	4	67
Total	68	32	76	90	63	42	63	65	59	49	49	54	710
	100		166		105		128		108		103		

Table 2. Current place of living

The total of 90,56% respondents currently live in the capital city, or some other town, whilst a smaller number of respondents answered to currently live in rural areas (only 9,44%).

In the analysis of the response, it should be taken into consideration that the highest percentage of respondents are students, and the fact that majority of universities are located either in capitals, or in larger cities of mentioned states, largely affects the choice of the place for living of this age group. Out of

the total number of respondents in Albania, more than half, precisely 52% of them are female, who live in the capital town.

Similar situation is in Kosovo. Namely, the largest percentage (31,43%) of respondents are characterized by two parameters: they are female and currently live in capital town. In B&H the largest percentage (74,70%) currently lives in towns, out of which 35,54% are of female gender and 39,16% of male gender.

If we take into consideration that the majority of young people live in urban areas it is to be expected that, in accordance to recent developing trends characteristic for urban areas, the gap between genders will be less expressed than in smaller and rural communities with mainly dominant traditional discourse reflected in the male domination.

3. Place of residence type

Regardless the gender or the state they live in, **even 646 respondents or 90,98% of them responded that they leave in the apartment/flat or in the house**, while the negligible number of respondents, some 64 or 9,12% of them, responded that they live in a rented room, or a dormitory.

	Albania		B&H		Kosovo		Macedonia		Serbia		Sweden		Total
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
House	18	6	23	26	33	25	19	27	26	26	8	5	242
Appartm.	39	22	48	53	26	14	43	34	31	22	36	36	404
Room	7	3	4	2	2	1	0	2	0	0	1	7	29
Dormitory	4	1	1	9	2	2	1	2	2	1	4	6	35
Total	68	32	76	90	63	42	63	65	59	49	49	54	710
	100		166		105		128		108		103		

Table 3. Place of residence type

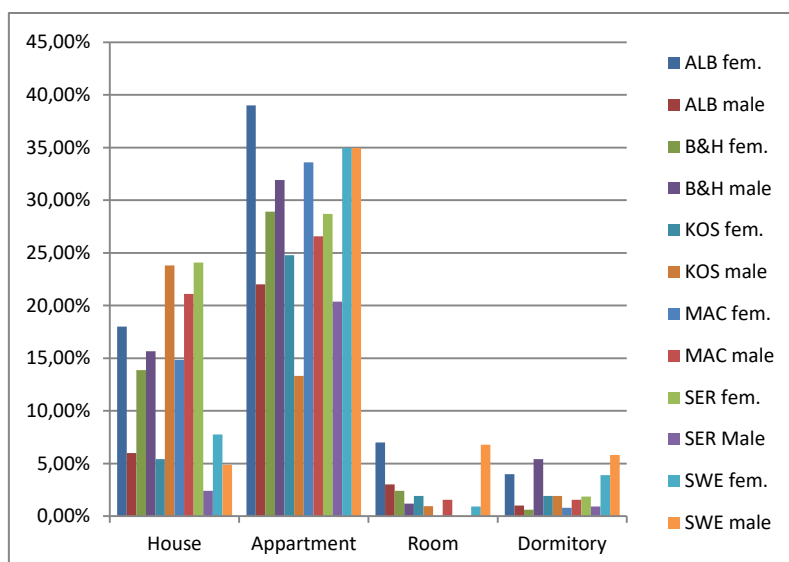


Chart 1. Graphical presentation of the place of residence type by country and gender

In percentage, the majority of female respondents in Albania live in an apartment/flat, to be more precise 39% out of the total number of Albanian respondents. Significant deviation can be observed among male respondents from Kosovo, where the smallest percentage responded to living in an apartment (13.33%, while in other countries this number exceeds 20% of respondents). Instead of the apartment, men in Kosovo predominantly live in a house. Furthermore, female respondents from all states prefer to live in an apartment/flat. **Considering that respondents are mainly young people, it can be assumed that dominant majority live in houses and apartments that are the property of their parents, whilst the small number of young people, who come from another regions, choose to rent a room, or live in dormitory.**

4. Method of resolving housing issues

	Albania		B&H		Kosovo		Macedonia		Serbia		Sweden		Total
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
Buy apartment	16	23	34	37	27	14	27	26	12	9	16	19	260
Build a house	7	4	6	16	9	15	9	21	4	5	1	4	101
Heritage	12	2	4	17	5	0	7	9	16	19	2	0	93
Rent	29	3	20	9	12	4	10	4	5	10	16	17	139
Other	4	0	12	11	10	9	10	5	22	6	14	14	117
Total	68	32	76	90	63	42	63	65	59	49	49	54	710
	100		166		105		128		108		103		

Table 4. Method of resolving housing issues

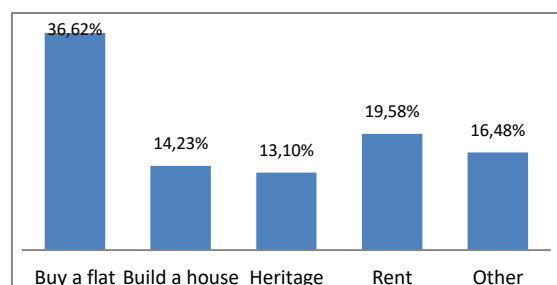


Chart 2. Method of resolving housing issues

By comparison with available options, majority of respondents opted for buying an apartment, no matter where they live and what gender they are. Buying an apartment seems like the most compelling housing solution, taken into consideration that **36,62% respondents decided for that option**. Modern society builds business centres, placing an important institutions and ensuring numerous services in urban areas, which leads to a conclusion that young people tends toward buying an apartment in urban areas. Following is the response indicating the number of respondents who have found the housing solution in renting an apartment/house. The smallest number of respondents, only 13.10% of them said they would inherit an apartment or a house, resulting in the issue of housing being one of the key issues that 87,90% of respondents will have to solve in a near future.

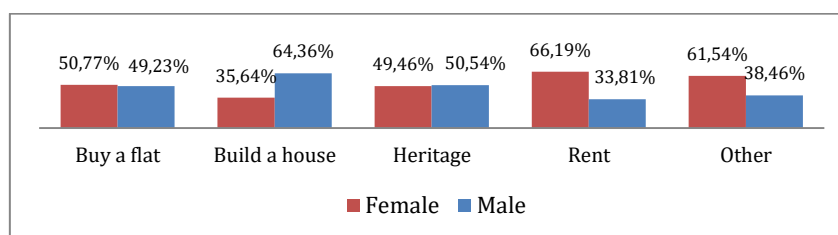


Chart 3. A graphical view of solving the problem of housing by gender

Buying an apartment was the option for both genders, which is a particularly important indicator. The fact that young people choose an option to buy an apartment and the fact that the percentage of women and man with the same choice is almost equal, speaks in favour of positive trends of young married couples in urban areas who, most of the time jointly, seek for loans or have the joint ownership over the property. **However, important difference can be observed when building a house, where out of 14,23% respondents who said that they would build a house even 64,36% are of male gender.** There are still traditional attitudes that men, as spouses, are responsible for resolving housing issues, which may be the cause of the given answers to this question, and the construction of a house is usually associated with inherited land that is largely owned by male family members. Female gender is opting for a short-term solution that involves renting an apartment/house. Therefore, out of the total percentage of 19,58% respondents who have chosen mentioned option, even 66,19% are of female gender. **Here it can be assumed that women opt for temporary option due to economic reasons and due to the lack of income which disables them from solving their housing issue,** therefore the majority expect to solve the housing problem just after they get married. Respondents were also offered to choose "Other" if none of the listed options corresponds to their plans. This response was selected by 16,48% of respondents, out of which 61,54% were women, which confirms that they are significantly

more insecure in relation to the solution of housing problem, than man. **Key shifts and positive trends are noticeable with the option of buying the apartment, which was a decision of 36,62% respondents in almost identical percentage of 50,77% female and 49,23% of male respondents. Taking into consideration all the facts and sample of respondents, this data is encouraging because the tendency of joint ownership can be linked to young educated persons. Despite these positive tendencies, the data that women are still exposed to insecurity in resolving housing issues are still worrying.**

5. Awareness of respondents about their own rights in relation to housing issues

	Albania		B&H		Kosovo		Macedonia		Serbia		Sweden		Total
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
Yes	45	27	51	58	43	27	40	48	43	36	28	40	486
No	23	5	25	32	20	15	23	17	16	13	21	14	224
Total	68	32	76	90	63	42	63	65	59	49	49	54	710
	100		166		105		128		108		103		

Table 5. Awareness of respondents about their own rights in relation to housing issues

Respondents were asked if they are aware of their housing rights. Out of 710 respondents, 68,45% responded that they are aware of their rights.

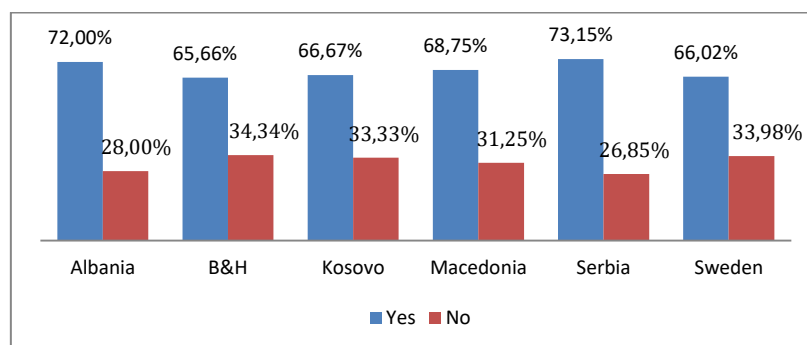


Chart 4. A graphic representation of the responses to the issue of housing rights awareness by countries

From the above chart it can be concluded that respondents are quite aware of their housing rights, regardless the country they come from. Taken into consideration the profile of respondents, with majority of students, this data is understandable. Although the fact that the majority of respondents are aware of their rights in the percentage of 66.02% - 73.15% is very commendable, it is important to continue working on the effort to increase this difference in favour of positive confirmations.

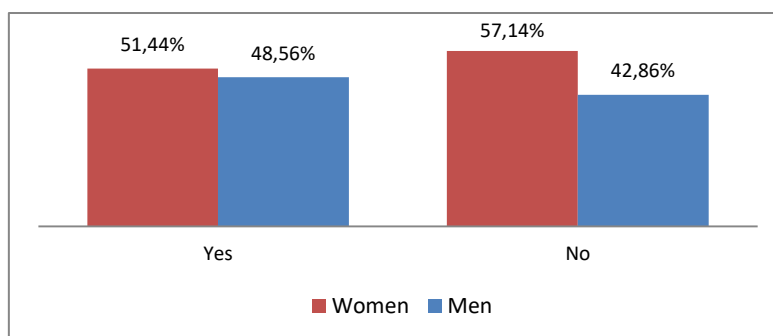


Chart 5. A graphic presentation of the women and men ratio in relation to knowledge and awareness of housing rights

The chart shows the relationship between men and women and their knowledge and awareness of their housing rights. Affirmative response to this question was provided by almost the equal number of men and woman. Negative responses to this question were given by more women than men by 14.28% of the total 31.55% of respondents who negatively responded this question.

6. Readiness of respondents to more active role in tenants' rights highlighting

	Albania		B&H		Kosovo		Macedonia		Serbia		Sweden		Total
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	
Yes	38	25	44	40	54	27	43	35	27	24	6	8	371
No	30	7	32	50	9	15	20	30	32	25	43	46	339
Total	68	32	76	90	63	42	63	65	59	49	49	54	710
	100		166		105		128		108		103		

Table 6. Readiness of respondents to more active role in tenant's rights highlighting

Out of 710 respondents in the sample, 52,25% of respondents affirmed that they want to be more active in advocating for tenants' rights.

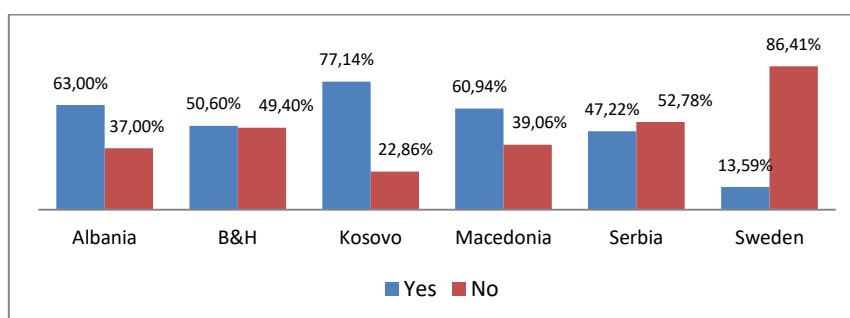


Chart 6. A graphic presentation of respondents by countries and their readiness to be more active in tenants' rights highlighting

Although more than half of the sample (52.25%) confirmed that they would like to be active in advocacy for housing rights, there are certain deviations in different countries. Accordingly, in Albania, Kosovo and Macedonia the majority answered in affirmative on this question, and in B&H and Serbia opinions are divided for 1,2% and 5,56%, respectively, while in Sweden 86,47% of respondents said "No". This

information is indicative and, by all odds, indicates that tenants' rights are far more well-ordered in Sweden than in other mentioned countries and that most probably this is the reason for the deviation from this trend.

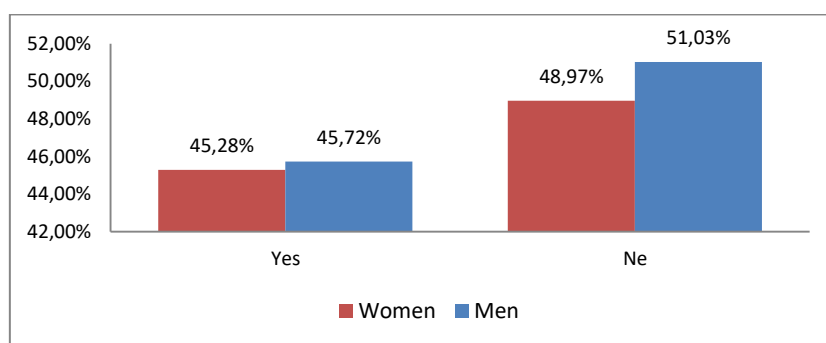


Chart 7. A graphic presentation of respondents by gender and their readiness to be more active in struggling for tenants' rights

Out of 52,25% respondents who have confirmed readiness to be more active in exercising their housing rights, 45,28% of them were female and 45,72% male gender. The situation is similar with negative responses on this question: out of 47,75% respondents who answered in negative, 48,97% were of female and 51,03% of male gender. A deviation of 2.06% is very low and can be considered as irrelevant.

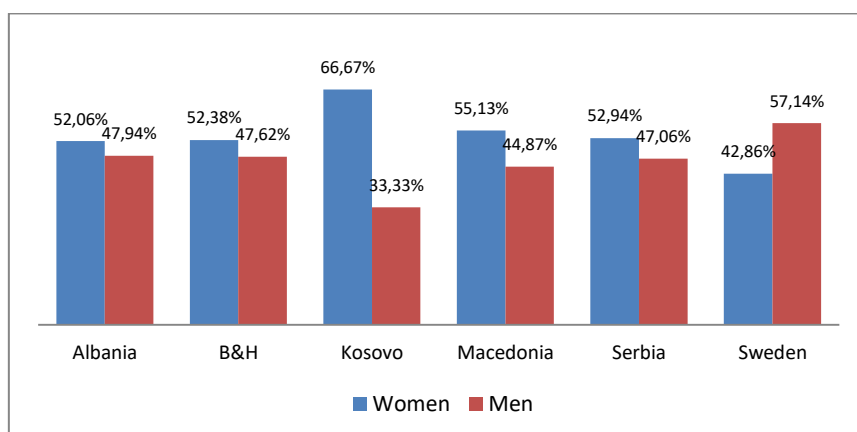


Chart 8. A graphic presentation of respondents who are ready to be more active in relation to tenants' rights by countries and gender

In all mentioned states, except from Sweden, **can be observed a trend that women are more ready to advocate for tenants' rights, which implies the more provocative and more proactive approach with women than with men, same as the awareness on the need to improve the current situation in the field of housing with women.** In this case also Sweden appears as the exception, which supports the fact that developed countries, such as Sweden with the high level of gender equality, have a different perception of certain issues in comparison to countries with still present gender discrimination on various grounds.

Conclusions

In order to get a more comprehensive insight into gender equality in the field of housing further prospective research is recommended which will encompass numerous other issues directly or indirectly affecting equitable participation of men and women in the field of housing.

Although some more positive trends are recorded in the field of gender equality in the world, especially in urban areas, gender inequalities continue to exist. Also in urban areas, women are faced with a series of specific obstacles which are reflected in discrimination based on gender, violence against women, poverty, reduced access to resources, unpaid care, limited property control and unequal participation in decision-making processes. Official statistics point to the barriers still present in employment, political participation, ownership of property and other areas.

It is evident that there is a clear need for institutional mechanisms to support the implementation of adopted laws according to which both men and women will enjoy equal, statutory rights in the public and private spheres.

Civil Society Organizations (CSOs) are certainly one of the key actors who, with its actions, contribute to the improvement of gender equality and more just and democratic world in which we live.

Therefore, including the field of housing, CSOs in the region and in B&H should focus on following activities:

- Conducting researches and analysis which will cover both urban and rural areas. The analyses should also contain the draft measures which will be specific to different groups and which will, as such, be proposed to decision-makers in their support programming processes.
- Implementation of info-educational activities with the aim to increase the knowledge of both sexes on their rights related to housing, housing issues and real estate ownership. Mechanisms of information on rights on adequate housing should include communication channels which will, in an efficient manner, reach women, especially those discriminated against on these bases.
- Initiation and efficient implementation of advocacy activities and campaigns which will lead to a more equal position of both sexes in the process of exercising the right to access resources, property ownership and safe housing. CSOs with such actions can make extra pressure in creating policies, strategies and support programs for fair development, based on guaranteed fundamental human rights and freedoms.