

Exploring Women's Housing Challenges: Legal and Policy Solutions for Women's Access to Adequate Housing

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Abstract

Women face significant challenges in accessing affordable and adequate housing, particularly in developing countries where discriminatory practices, gender inequality, and restrictive legal frameworks persist. Despite housing being recognized as a fundamental human right by international laws, many women around the world continue to face insecurity in this area. This issue remains largely underexplored, even though it directly impacts women's economic and social well-being, safety, and overall quality of life. This study seeks to explore the patterns of research on women's housing issues, identify the global challenges faced by women in accessing housing, and provide suggestions for the adoption of international practices and regulations to overcome these barriers. The research was based on a systematic literature review (SLR), which critically examined global studies on women's housing to understand the core issues and solutions proposed by various nations. Key findings indicated that women encounter major obstacles, such as housing insecurity, gender inequality in housing access, and risks related to safety, including sexual violence. International practices, such as the Housing First model, gender-sensitive urban planning, and the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) offer frameworks to mitigate these issues. Policy recommendations include the enforcement of anti-discrimination laws, expansion of affordable housing programs, and the provision of integrated support services for women facing housing insecurity.

Keywords: *Housing Insecurity; Housing Safety; Sexual Violence; Women Right; Women Inequality*

1. INTRODUCTION

Urbanization and economic globalization, driven by population growth, have led to substantial social transformations and expanded the gap between international law and traditional customs across many nations. Women are increasingly vulnerable to risks, particularly in the realm of housing, which is a fundamental human right essential for ensuring safety, security, and socio-economic stability.¹ This vulnerability is further contextualised within the framework of ecofeminism, a concept that merges ecology and feminism, emerging from the recognition of shared histories, struggles, and systemic marginalisation.

¹ Benbih, Karima, and Jane Katz. "Land tenure rights for women under customary law." UN-Habitat (2015).

Through a cultural-linguistic lens, ecofeminism highlights how both women and nature have been subjected to exploitation and domination, thus reinforcing the need for gender-sensitive, sustainable approaches in housing policies and practices that prioritise both environmental integrity and women's rights.² Affordable housing is both a key measure of quality of life and an essential human right. It enables households to meet their basic needs while securing homeownership through a flexible mortgage system that aligns with their financial capabilities.³ This approach enhances affordability and long-term stability, ensuring inclusive access to housing.^{4,5,6}

Despite being recognized as a fundamental human right, affordable housing remains unfulfilled for women globally, particularly in urban areas. Women face significant challenges in accessing adequate and affordable housing, yet this issue remains insufficiently addressed and underexplored.⁷ In many developing countries, women encounter major obstacles in exercising basic rights, including economic rights, such as land ownership, housing, and property rights, largely due to persistent discrimination. Ironically, while the right to affordable housing is enshrined in internationally recognized laws, it remains unrealized for many women around the world.⁸ While discussions on women's housing issues have been prominent in some countries since the 1990s, such as Mexico⁹, these conversations have not received the same level of attention globally, particularly in developing nations. This lack of detailed discourse on women's housing needs and the structural barriers they face exacerbates the housing inequalities experienced by women.

Women-headed households, particularly those in lower-income groups, often face severe difficulties in securing homeownership. This situation is especially dire when women come from economically disadvantaged backgrounds, making it harder for them to break the cycle of poverty through homeownership.¹⁰ These economic challenges are further compounded by gender-based discrimination, which manifests in biased lending practices, restrictive housing markets, and unfavourable legal frameworks.^{11,12} Such systemic barriers limit women's opportunities to purchase or own homes, reinforcing their marginalisation in the housing sector. Moreover, this discrimination is often rooted

2 Bangun, Budi Hermawan. "Ecofeminism and Environmental Protection: A Legal Perspective." *Jambe Law Journal* 3, no. 1 (2020): 1-18.

3 Ishak, Nor Syahidah. "Why do some people participate or not participate in a Takaful? The case in Malaysia." *Global Business and Economics Review* 32, no. 2 (2025): 177-196.

4 Sohaimi, Nor Suzylah. "How much does an affordable house cost to be paid by young professionals in Greater KL, Malaysia?." *Planning Malaysia* 20 (2022).

5 Sohaimi, Nor Suzylah, Alias Abdullah, and Syafiee Shuid. "Determining housing affordability for young professionals in klang valley, Malaysia: Residual income approach." *Planning Malaysia* 16 (2018).

6 Koro, Ryo Crysna Ramli. "Protection for Housing Loan Consumers in Building Insurance toward the Risk of Natural Disaster Loss during the Construction Process." *Volksgeist: Jurnal Ilmu Hukum Dan Konstitusi* (2022): 279-295.

7 Schwan, Kaitlin, Alicia Versteegh, Melissa Perri, Rachel Caplan, Khulud Baig, Erin Dej, Jesse Jenkinson, Hannah Brais, Faith Eiboff, and Tina Pahlevan-Chaleshtari. "The state of women's housing need & homelessness in Canada." Retrieved from Toronto: <http://womenshomelessness.ca/literature-review> (2020).

8 Özden, Golay. *The Right to Housing: A Fundamental Human Right Affirmed by the United Nations and recognized in Regional Treaties and Numerous National Constitutions*. Brochure prepared by Christophe Golay, advisor to the United Nations Special Rapporteur on the Right to Food and Melik Özden, Director of the CETIM's Human Rights Programme and permanent representative of the CETIM to the United Nations. Part of a series of the Human Rights Programme of the Europe-Third World Centre (CETIM). 2012.

9 Varley, Ann. "Gender, household structure, and accommodation for young adults in urban Mexico." *Shelter, Women and Development: First and Third-World Perspectives* (1992): 304-319.

10 Kupke, Valerie, and Peter Rossini. "The first home owner decade-distribution and impact of the first home owner grant 2000 to 2013." *Pacific Rim Property Research Journal* 20, no. 1 (2014): 75-87, <https://doi.org/10.1080/14445921.2014.11104388>.

11 Ismail, Nur Syakiran Akmal. "Gender mainstreaming process at the public sector in Malaysia." *Russian Law Journal* 11, no. 4S (2023): 97-107.

12 Choudhry, Abubakar, Rozita Abdul Mutalib, and Nur Syakiran Akmal Ismail. "Theorizing feminist research in rural areas of the Punjab, Pakistan." *Asian Journal of Multidisciplinary Studies* 7, no. 10 (2019).

in deeper gender biases reflected in traditional household structures, where the dominant position of the husband results in the subordination of the wife.¹³ This subordination, as identified in various scholarly works, reflects ongoing societal efforts to domesticate women and restrict their autonomy, both within the home and in broader economic participation, including housing rights.

Moreover, housing policies in many regions fail to prioritize the specific needs of women, leading to additional barriers to accessing homeownership. As argued, housing policies tend to be gender-neutral or male-centric, resulting in limited support for women who wish to own homes.¹⁴ This neglect places undue pressure on women, particularly single mothers, widows, and low-income earners, who are already burdened by societal and economic constraints. As a result, women around the world continue to struggle with housing insecurity, despite the critical role that safe and affordable housing plays in their well-being and independence.

The right to adequate housing is recognized in several international agreements, including the International Covenant on Civil and Political Rights¹⁵, the Convention on the Rights of the Child¹⁶, the International Convention on the Elimination of All Forms of Racial Discrimination¹⁷, the Convention on the Rights of Persons with Disabilities¹⁸, the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families¹⁹, the Declaration on the Rights of Indigenous Peoples, and the CEDAW.²⁰ However, despite this legal recognition in international frameworks, many women still lack access to affordable housing.²¹ A lack of financial independence, unstable income, and gender discrimination have left millions of women vulnerable to homelessness and housing insecurity.²² Ensuring the right to adequate housing for women involves eliminating gender discrimination, promoting equality with men, and providing appropriate living conditions, including housing, healthcare, and other essential services.²³ In this context, the Sustainable Development Goals (SDGs) also highlight access to adequate housing as a critical component of realizing human rights for women and as a driver of social and gender mobility.²⁴ According to international human rights

13 Rouf, Abd, Mufidah Cholil, and Zaenul Mahmudi. "Joint Property Division in Indonesia: A Gender Equality Viewpoint." *De Jure: Jurnal Hukum dan Syariah* 15, no. 2 (2023): 231-251.

14 Ghaedrahmati, Safar, and Foad SHahsavari. "Women housing right, affordable housing for female-headed households, case study: City of Tehran." *International Journal of Housing Markets and Analysis* 12, no. 5 (2019): 952-965, <https://doi.org/10.1108/IJHMA-05-2019-0055>.

15 United Nations, International Covenant on Civil and Political Rights, 2000, https://www.bayefsky.com/summary/canada_ccpr_c_sr_1738_1999.pdf.

16 Wind, Roos, Michel Vols, and Berend Roorda. "The Child-specific Right to Adequate Housing in the Convention on the Rights of the Child." *The International Journal of Children's Rights* 31, no. 2 (2023): 444-470.

17 United Nations, International Convention on the Elimination of All Forms of Racial Discrimination. UN General Assembly (UNGA), 2006, <https://media.business-humanrights.org/media/documents/files/media/bhr/files/State-Obligations-Corporate-Acts-CERD-18-Dec-2006.pdf>.

18 United Nations, The Convention on the Rights of Persons with Disabilities, 2010, <https://hrice.co/wp-content/uploads/2020/06/The-Convention-on-the-Rights-of-Persons-with-Disabilities-Training-Guide.pdf>.

19 Faso, Burkina, International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families, Maharashtra Budget Analysis 2017-18 (2012), https://www.ecoi.net/en/file/local/1296592/1930_1373012264_cmw-c-bfa-1-en.pdf.

20 UN Women, Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), 1979, <https://www.un.org/womenwatch/daw/cedaw/>.

21 Bauer, Catherine. "Advancing the right to housing in the United States: Using international law as a foundation: International Human Rights Committee 1 of the New York City Bar Association, 2016." In *The Affordable Housing Reader*, pp. 52-70. Routledge, 2022.

22 Charlton, Sarah. An overview of the housing policy and debates, particularly in relation to women (or vulnerable groupings). Johannesburg, South Africa: Centre for the Study of Violence and Reconciliation, 2004.

23 Özden and Golay. *The Right to Housing: A Fundamental Human Right Affirmed by the United Nations and recognized in Regional Treaties and Numerous National Constitutions*.

24 Holliday, Jenna, Jenna Hennebry, and Sarah Gammage. "Achieving the sustainable development goals: surfacing the role for a gender analytic of migration." *Journal of Ethnic and Migration Studies* 45, no. 14 (2019): 2551-2565, <https://doi.org/10.1080/1369183X.2018.1456720>.

law, everyone is entitled to adequate housing. Yet, despite this widespread recognition, for many people, this right remains theoretical. In practice, many marginalized groups fail to obtain or maintain housing that meets adequate standards.²⁵

The issue of women and housing is a global challenge that has not received adequate attention in both research and policy discussions. Despite the essential role that housing plays in ensuring security and economic stability, women face unique challenges in accessing affordable and adequate housing, often due to factors like economic disparities, gender discrimination, and policy neglect. This study seeks to explore women's housing issues through a comprehensive article review, identification of key challenges and bridging of gaps in existing research. Based on the issue of women's housing, this study aims to explore women's housing studies pattern, identify global housing challenges faced by women through an article review approach, and ultimately pinpoint the research gaps within this area of study.

2. ANALYSIS AND DISCUSSION

2.1. Exploring women's housing studies pattern.

This VOSviewer visualization illustrates the co-occurrence and relationships between keywords in academic literature related to women and housing. The larger nodes, such as “female,” “homelessness,” “housing,” and “women,” indicate that these terms are highly prevalent in discussions. The keywords are divided into thematic clusters, with each color representing different areas of focus. The green cluster highlights issues, such as “housing,” “homelessness,” “quality of life,” and “mental health,” emphasizing the link between women's housing conditions and broader concerns like well-being and health. Meanwhile, the red cluster focuses on related challenges such as “poverty,” “adolescents,” “depression,” and “substance-related disorders,” illustrating how housing insecurity among women is often intertwined with social and mental health issues. The central positioning of “female” and its strong connections to various other keywords underline that gender is a key lens through which housing issues are explored. “Homelessness” is closely linked with terms like “poverty,” “mental health,” and “housing,” suggesting that the vulnerability of women to homelessness, and the subsequent mental health impacts, is a significant area of focus in this field. Emerging topics like “COVID-19” further reflect the recent attention given to how the pandemic has exacerbated housing insecurity for women.

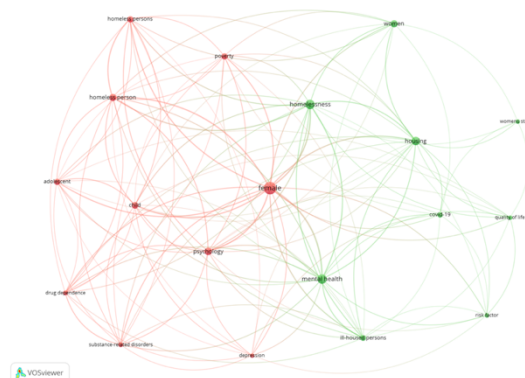


Figure 1: Visualization mapping co-occurrence and all keywords

²⁵ Westendorp, Ingrid. “A Right to Adequate Shelter for Asylum Seekers in the European Union.” *Nordic Journal of Human Rights* 40, no. 2 (2022): 328-345, <https://doi.org/10.1080/18918131.2022.2085007>.

Meanwhile, Figure 2 provides an overview of the co-occurrence of author keywords related to women and housing, highlighting the relationships and thematic areas present in the academic literature. The larger nodes, such as “homelessness,” “women,” “housing,” “gender,” and “poverty,” indicate that these terms are frequently discussed together. Strong connections between “homelessness,” “poverty,” and “mental health” suggest that much of the literature focuses on how economic vulnerability and mental health issues are intertwined with homelessness, particularly for women. Another prominent connection is between “women,” “gender,” and “housing,” emphasizing the importance of gender-based analysis in the housing debate, which often explores how gender roles and discrimination affect women’s access to adequate housing. The two clusters in the visualization—one focusing on social issues like poverty and mental health, and the other on gender and housing—highlight that discussions about women’s housing are deeply interconnected with broader socio-economic and psychological challenges. This visualization shows that women’s housing issues are approached through a lens that recognizes the complex vulnerabilities women face, particularly in relation to poverty, mental health, and gender inequality.

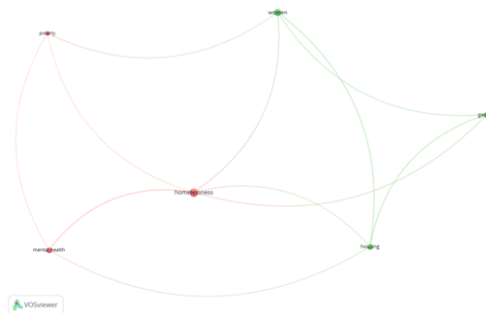


Figure 2: Visualization mapping co-occurrence and author keywords

2.2. Identifying global housing challenges faced by women.

2.2.1. Women and housing security

The SLR has highlighted three key housing challenges faced by women. These include housing security, gender inequality and discrimination, as well as sexual violence linked to housing. Housing security is an essential and fundamental concern for women, as inadequate housing can lead to a wide array of adverse consequences that stretch beyond physical shelter.²⁶ Women who lack secure housing are at a higher risk of facing displacement, homelessness, and various forms of exploitation, including financial, emotional, and even sexual exploitation. These vulnerabilities are particularly pronounced for women who belong to marginalized communities, including single mothers, low-income earners, and those fleeing from abusive relationships or conflict zones.^{27,28} The absence of stable housing not only compromises a woman’s physical

26 Nurjannah, S. “The Principles of Anti-Discrimination And Protection Of Maternal Rights Of Female Laborers Viewed From The Perspective Of Gender Equality.” *Jurnal IUS Kajian Hukum dan Keadilan* 1, no. 1 (2013), <https://doi.org/10.12345/ius.v1i1.224>.

27 Lewinson, Terri, M. Lori Thomas, and Shaneureka White. “Traumatic transitions: Homeless women’s narratives of abuse, loss, and fear.” *Affilia* 29, no. 2 (2014): 192-205, <https://doi.org/10.1177/08861099135164>.

28 Warburton, Wayne, Elizabeth Whittaker, and Marina Papic. “Homelessness pathways for Australian single mothers and their children: An exploratory study.” *Societies* 8, no. 1 (2018): 16, <https://doi.org/10.3390/soc8010016>.

safety, but also profoundly impacts her mental and emotional well-being.²⁹ The constant uncertainty surrounding their living conditions can lead to chronic stress, anxiety, depression, and a reduced sense of self-worth.³⁰ Without the assurance of a safe and permanent place to live, women may be forced to make compromises in other aspects of their lives, such as accepting lower-paying jobs or tolerating abusive environments to maintain some form of shelter.

Furthermore, housing instability has ripple effects on broader aspects of women's lives, such as their ability to maintain stable employment, provide education and a safe environment for their children, and participate fully in society. Women who are constantly at risk of eviction or living in unsafe conditions may struggle to build supportive community networks, further isolating them socially and economically. Stable housing is not just a roof over one's head, it serves as the foundation for women to live healthy, dignified, and empowered lives. Secure housing allows women to invest in their personal development, focus on their careers, raise their families in a safe environment, and contribute meaningfully to their communities without the ever-present fear of eviction or unsafe living situations. Therefore, ensuring housing security for women is not merely a housing issue, it is a broader social justice issue that underpins women's rights, equality, and well-being.

The interconnectedness of housing, health literacy (HL), and well-being underscores the importance of housing security and access to health services, particularly for vulnerable groups like homeless women. Approaches like "Housing First" are critical for enhancing the overall well-being of homeless women.³¹ Housing insecurity often leads to elevated stress levels, which severely impair a woman's capacity to manage both work-related (productive) and family care (reproductive) responsibilities. This compounded stress detrimentally impacts mental health, sleep quality, and overall well-being. Women facing housing instability struggle to balance their roles, leading to adverse health outcomes, such as mental health issues, sleep deprivation, and chronic physical pain, including headaches and back pain.³² For women, secure housing forms the foundation for a healthy work-life balance. Without it, the burden of managing daily responsibilities is magnified, worsening both physical and mental health.

Furthermore, specific groups such as homeless mothers face even greater difficulties. Homeless mothers are more likely to experience chronic homelessness compared to women without children.³³ Chronic homelessness refers to prolonged or repeated homelessness, which increases their vulnerability to a range of risks. Homeless mothers are more frequently forced to sleep on the streets, endure prolonged instability, and face heightened exposure to violence, health problems, and psychological distress. This extended exposure to unsafe conditions not only affects their physical health,

29 Velonis, Alisa J., Nihaya Daoud, Flora Matheson, Julia Woodhall-Melnik, Sarah Hamilton-Wright, and Patricia O'Campo. "Strategizing safety: theoretical frameworks to understand women's decision making in the face of partner violence and social inequities." *Journal of interpersonal violence* 32, no. 21 (2017): 3321-3345, <https://doi.org/10.1177/088626051559895>.

30 Beck, Kevin D., and Victoria N. Luine. "Sex differences in behavioral and neurochemical profiles after chronic stress: role of housing conditions." *Physiology & behavior* 75, no. 5 (2002): 661-673, [https://doi.org/10.1016/S0031-9384\(02\)00670-4](https://doi.org/10.1016/S0031-9384(02)00670-4).

31 Rosenblad, Andreas Karlsson, Anna Klarare, Penny Rapaport, Elisabet Mattsson, Sophie Nadia Gaber, and Women's Advisory Board for Inclusion Health. "Health literacy and its association with mental and spiritual well-being among women experiencing homelessness." *Health Promotion International* 39, no. 2 (2024): daae019, <https://doi.org/10.1093/heapro/daae019>.

32 Vazquez-Prokopec, Gonzalo M., Laura E. Binkley, Hector Gomez Dantes, Amanda M. Berrian, Valerie A. Paz Soldan, Pablo C. Manrique-Saide, and Thomas R. Gillespie. "Urbanization, human societies, and pandemic preparedness and mitigation." In *Modernizing Global Health Security to Prevent, Detect, and Respond*, pp. 197-213. Academic Press, 2024, <https://doi.org/10.1016/B978-0-323-90945-7.00014-2>.

33 Vazquez-Prokopec et al., "Urbanization, Human Societies," 197 - 213.

but also has long-term psychological effects, which may include anxiety, depression, and post-traumatic stress disorder (PTSD).

The health challenges homeless mothers face are compounded by repeated traumatic experiences, which often begin early in life and are exacerbated by the struggles of homelessness. Their physical health is frequently compromised due to inadequate access to medical care, poor living conditions, and the demands of caring for children while in unstable housing situations. These women are forced to navigate the dual burdens of ensuring their own safety and that of their children, all the while contending with societal barriers that limit their access to essential resources.

Overall, both^{34,35} highlight how critical housing security is for improving the well-being of homeless women, particularly those with caregiving responsibilities. Secure housing not only provides safety and stability, but also alleviates many of the stressors that exacerbate poor health outcomes. Addressing these interconnected issues through comprehensive housing and health policies is vital for creating long-term solutions that support both physical and mental health in women experiencing homelessness.

2.2.2. Housing Women Inequality

Women around the world face systemic inequality and discrimination when it comes to accessing housing^{36,37} and this challenge is compounded by a variety of factors, such as income disparity, gender-biased laws, and deeply ingrained societal norms.³⁸ The intersection of these factors creates significant barriers for women, making it harder for them to secure affordable, safe, and suitable housing. This systemic discrimination is particularly acute for single mothers, widows, elderly women, and women from marginalized communities, who often face additional layers of disadvantage.

One of the key contributors to housing inequality is income disparity between men and women. On average, women earn less than men for the same work, a gap often referred to as the gender pay gap. This disparity in income directly affects women's ability to afford housing, especially in urban areas where rent and property prices are high. Women with lower incomes may find themselves limited to substandard housing or neighborhoods with higher crime rates and fewer resources, which can jeopardize both their safety and well-being. For single mothers, the burden is even heavier, as they often need to provide not only for themselves, but also for their children, further stretching already limited financial resources. This economic disadvantage places women at higher risk of homelessness or housing insecurity, trapping them in a cycle of poverty that is difficult to escape.

In addition to income inequality, gender-biased laws and policies exacerbate women's difficulties in securing housing. In many countries, property ownership laws have historically favored men, making it more difficult for women to inherit or purchase property independently. While progress has been made in reforming such laws, remnants of these biases still persist, particularly in some developing countries where cultural and legal norms continue to place women at a disadvantage. For instance, in some societies, women are unable to own land or homes without the consent of a male relative, leaving them dependent on male family members for housing security.

34 Rosenblad et al., "Health Literacy and Its Association," daae019.

35 Vazquez-Prokopec et al., "Urbanization, Human Societies," 197 - 213.

36 Farha, Leilani. "Women and housing." In *Women and International Human Rights Law*, pp. 483-532. Brill Nijhoff, 2000.

37 Roscigno, Vincent J., Diana L. Karafin, and Griff Tester. "The complexities and processes of racial housing discrimination." *Social problems* 56, no. 1 (2009): 49-69, <https://doi.org/10.1525/sp.2009.56.1.49>.

38 Raboeane, Mpho, and Noziphiwo Sigwela. "The Multifaceted Challenges of Women's Access to Adequate Housing in South Africa: A Gendered Analysis." *ESR Review: Economic and Social Rights in South Africa* 25, no. 1 (2024): 11-17.

This legal inequality disproportionately affects widows and single women, who may struggle to retain property rights after the death of a spouse or separation from a male partner. The lack of legal protection leaves many women vulnerable to losing their homes and being displaced. Furthermore, discriminatory practices within housing markets serve to perpetuate these gender inequalities. Landlords and real estate agents may demonstrate bias against women, particularly those who are unmarried, divorced, or single mothers, based on prejudiced assumptions about their financial stability or moral character. In some cases, women may be charged higher rents or be required to provide additional documentation and financial guarantees, compared to male renters.

A study discusses how residential segregation, particularly for women caregivers with lower education levels, aggravates gender, income, and geographical disparities.³⁹ Women in such vulnerable positions are more likely to face unstable housing due to their limited access to high-paying jobs, particularly in the labor market, where gender and caregiving roles often limit opportunities. Residential segregation tends to push them into lower-income areas with fewer opportunities, reinforcing economic instability and making housing security harder to attain. The situation is particularly dire for women of color. As one study points out, lower-income Black women, already disproportionately affected by economic disadvantage and systemic racism, face compounded discrimination in housing.⁴⁰ The intersection of race, gender, and class discrimination places these women in a precarious situation. Housing markets often discriminate based on race, gender, or socioeconomic status, further limiting their access to secure and affordable housing. Women in these groups often bear the dual burden of caring for their families while navigating discrimination in the labor market and housing sectors, making them especially vulnerable to homelessness and housing insecurity.

Housing insecurity is not just about the lack of shelter, it directly affects women's health and well-being. Unstable housing exacerbates the already vulnerable health status of lower-income women.⁴¹ These women often experience poorer mental and physical health outcomes due to the stress associated with housing insecurity. The discrimination women face in housing is thus a multi-faceted problem that ties into broader systemic inequalities in labor, income, and race. The intersectionality of these issues makes it particularly challenging for women from marginalized groups to secure stable housing, leading to long-term cycles of poverty and poor health outcomes.

Addressing these inequalities requires not only changes in housing policy but also broader societal shifts in how we address gender, race, and class discrimination in all sectors. Discrimination in housing also extends to credit markets, where women may face greater difficulty obtaining loans for home purchases or rental guarantees. Despite women's growing economic participation, there is still a pervasive bias in lending practices, where women are often seen as higher-risk borrowers. Single mothers, in particular, may struggle to qualify for loans due to assumptions about their financial dependability, leaving them with fewer options for homeownership or long-term housing stability. This financial discrimination locks many women out of wealth-building opportunities through property ownership, further widening the economic and social gaps between men and women.

The consequences of housing discrimination extend far beyond just a lack of shelter. Housing insecurity can limit women's access to employment opportunities, education,

39 Dellacasa, Manuel García. "Residential segregation and women's labor market participation: The case of Santiago De Chile." *Feminist Economics* 29, no. 2 (2023): 96-128, <https://doi.org/10.1080/13545701.2022.2157856>

40 Versey, H. Shellae, and Charity N. Russell. "The impact of COVID-19 and housing insecurity on lower-income Black women." *Journal of Social Issues* 79, no. 2 (2023): 773-793, <https://doi.org/10.1111/josi.12555>

41 Versey and Russell, "The Impact of COVID-19 and Housing Insecurity," 773 - 793.

and healthcare, creating a cycle of poverty and marginalization that is difficult to break. Insecure housing often forces women to make trade-offs between affordability and safety, sometimes pushing them into dangerous living situations where they are more susceptible to domestic violence, sexual harassment, or exploitation.

2.2.3. Housing Safety and Sexual Violence

Sexual violence is intricately linked to housing insecurity, and the risk of experiencing abuse increases significantly for women who lack safe and stable living conditions. Housing that is overcrowded, poorly maintained, or located in insecure neighborhoods often leaves women vulnerable to multiple forms of violence, harassment, and exploitation. This risk is heightened both within the home and in surrounding areas, where the lack of privacy, safety, and adequate infrastructure creates an environment conducive to abuse. Within overcrowded housing environments, women may share spaces with non-family members, which increases the risk of sexual harassment or assault. In such living situations, it can be difficult for women to establish physical boundaries, leading to compromised safety and privacy. Additionally, housing that lacks proper security measures, such as locks, sufficient lighting, or functioning communal areas, can leave women exposed to threats of violence from both within and outside their immediate environment.

Sexual exploitation is also a concern for women facing homelessness or severe housing insecurity. Women in these situations are often forced into unsafe or exploitative relationships as a means of survival. This phenomenon, known as “survival sex,” occurs when women exchange sexual favors for shelter or basic necessities, such as food or clothing. The extreme vulnerability of homeless women or those in unstable housing situations creates a power imbalance, where they may feel compelled to endure abuse or exploitation to avoid homelessness or escape a dangerous situation. These exploitative relationships often go unreported due to fear, stigma, or a lack of legal recourse. There is a study that highlights the unique challenges faced by homeless women, emphasizing how unstable housing situations create environments where women are at heightened risk of sexual violence.⁴² Women, particularly those who are homeless or live in informal settlements, often face violence or exploitation as a result of their lack of safe housing options. As been pointed out, housing instability is closely linked with intimate partner violence (IPV), especially for women who leave abusive relationships but lack access to safe, affordable housing.⁴³ This lack of housing security may force women into risky or exploitative situations, where they remain vulnerable to further abuse, including sexual violence, in order to secure shelter.

Moreover, women in insecure housing may become targets of gender-based violence perpetrated by intimate partners or family members. The stress and instability associated with poor housing conditions can exacerbate domestic violence, with women trapped in abusive relationships because they lack the financial resources or alternative housing options to escape.⁴⁴ This is especially true in areas where women's economic independence is limited by gender inequality, preventing them from moving away from abusive environments. The fear of losing access to housing can further discourage women

42 Rodríguez-Moreno, Sara, Sonia Panadero, and José Juan Vázquez. “The role of stressful life events among women experiencing homelessness: An intragroup analysis.” *American Journal of Community Psychology* 67, no. 3-4 (2021): 380-391, <https://doi.org/10.1002/ajcp.12480>.

43 Grace, Karen Trister, Charvonne N. Holliday, Kristin Bevilacqua, Arshdeep Kaur, Janice Miller, and Michele R. Decker. “Sexual and reproductive health and reproductive coercion in women victim/survivors receiving housing support.” *Journal of family violence* 38, no. 4 (2023): 713-722, <https://doi.org/10.1007/s10896-022-00362-0>.

44 Ishak, Nor Syahidah, Sirajo Aliyu, and Mohd Azam Musthafa. “Does social capital, financial inclusion and risk behaviour influence trust in Takaful?.” *Journal of Islamic Marketing* (2024).

from reporting abuse or seeking help. In informal settlements, it is demonstrated that economic strain and overcrowded housing conditions can exacerbate the risk of IPV and other forms of domestic abuse.⁴⁵ The stressors of poverty and poor housing conditions increase tension within households, further contributing to violence against women. Such environments not only expose women to physical violence, but also lead to significant mental and emotional health challenges. A study explores the connection between housing instability, sexual violence, and increased Human Immunodeficiency Virus (HIV) risk.⁴⁶ In low-income, segregated neighborhoods, women facing housing insecurity often engage in high-risk behaviors, such as remaining in unsafe relationships or exchanging sex for shelter. These behaviors, in turn, expose women to higher risks of contracting HIV, as their ability to protect themselves and make autonomous decisions about their sexual health is compromised by their insecure living situations.

Sexual violence in relation to housing is a complex issue deeply rooted in broader social inequalities. By addressing both the structural issues of housing insecurity and the social factors that contribute to gender-based violence, it is possible to create safer environments where women are not forced into exploitative or violent situations just to secure a place to live. This multifaceted approach requires collaboration between policymakers, social services, housing authorities, and communities to ensure that all women have access to safe, stable, and violence-free housing.

2.3. Suggestion and adoption of International Practice and Regulation to overcome women's housing issues.

2.3.1. Suggestion Issue 1: Women and Housing Security

Women and Housing Security are critical issues that require both international and national interventions to ensure that women have access to safe, stable, and affordable homes. One of the most prominent international models is the Housing First model, which originated in Finland and has been successfully adopted by countries like Canada and the United States. This model emphasizes providing immediate and permanent housing as the first step in addressing homelessness, without requiring women to meet preconditions such as addressing mental health or substance abuse issues first.⁴⁷ The stable housing environment allows women, especially those at risk, to focus on other aspects of their lives, such as employment or health, once their housing needs are met.

Another significant international guideline comes from UN-Habitat, which advocates for the "Right to Adequate Housing" as a fundamental human right. This initiative focuses on ensuring that housing security is recognized globally as a key aspect of a dignified life. Countries adopting this framework are encouraged to prioritize affordable housing options for women, particularly those vulnerable to displacement or homelessness, in their national policies. The framework underscores the importance of treating housing as a human right, not merely as a commodity, and urges governments to act accordingly.

At the national level, policy recommendations include offering housing subsidies and financial aid specifically tailored for low-income women. For example, the UK provides

45 Winter, Samantha C., Laura Johnson, and Millicent N. Dzombo. "Sanitation-related violence against women in informal settlements in Kenya: a quantitative analysis." *Frontiers in public health* 11 (2023): 1191101, <https://doi.org/10.3389/fpubh.2023.1191101>.

46 Blankenship, Kim M., Alana Rosenberg, Danya E. Keene, Akiv J. Dawson, Allison K. Groves, and Penelope Schlesinger. "Social determination of HIV: women's relationship work in the context of mass incarceration and housing vulnerability." *AIDS and Behavior* (2021): 1-12.

47 O'Campo, Patricia, Rosane Nisenbaum, Anne G. Crocker, Tonia Nicholls, Faith Eiboff, and Carol E. Adair. "Women experiencing homelessness and mental illness in a Housing First multi-site trial: Looking beyond housing to social outcomes and well-being." *Plos one* 18, no. 2 (2023): e0277074, <https://doi.org/10.1371/journal.pone.0277074>.

housing benefits to individuals and families facing affordability issues, and similar programs can be expanded to address the needs of women, particularly single mothers and those from marginalized communities. Additionally, low-income housing programs should be prioritized, with governments establishing public or social housing projects that provide secure and affordable homes for women. Countries like the Netherlands and Singapore have seen success with large-scale public housing systems, which have provided stable and affordable housing solutions for women in financial distress. Further national strategies include rent controls and eviction protections. Implementing rent control can prevent sudden rent increases that disproportionately impact women in financially vulnerable situations, while enforcing anti-eviction regulations ensures that women are not unjustly displaced during times of economic hardship. These combined international practices and national policies are crucial to overcome the challenges of housing insecurity for women and ensure their right to a safe, stable, and dignified home.

2.3.2 Suggestion Issue 2: Housing Women Inequality

Addressing Housing Inequality for Women requires the adoption of both international frameworks and national policies that promote gender equality in housing access. One of the key international instruments in this regard is the CEDAW⁴⁸, which has been ratified by over 180 countries. CEDAW outlines the commitment of governments to eliminate all forms of discrimination against women, including in housing. To uphold this commitment, governments must align their housing policies with the provisions of CEDAW, ensuring that women have equal access to housing opportunities, whether through renting, purchasing, or social housing schemes. Achieving this, however, requires a sustained and collaborative effort from the government, civil society, and leaders to challenge existing discriminatory laws and practices, while simultaneously promoting greater participation of women in all spheres of society including decision-making processes related to housing and urban development.

Additionally, gender-sensitive urban planning has been successfully implemented in countries, such as Sweden and Iceland, aiming to make urban infrastructure, public housing policies, and residential areas more inclusive and equitable for women. Such planning focuses on addressing the specific housing needs of women, particularly single mothers and those from marginalized groups. These countries integrate affordable housing into mixed-income communities, providing safe and equitable living spaces for women. This type of urban planning ensures that housing policies and developments take into consideration the unique challenges faced by women, helping to create more inclusive and fair housing opportunities.

On a policy level, governments must implement anti-discriminatory housing laws that specifically prohibit discrimination based on gender, marital status, or family size in both renting and purchasing homes. Countries like Australia and the United States have passed stringent anti-discrimination laws, such as the Fair Housing Act, which can serve as models for other nations. These laws ensure that women, including single mothers and widows, are treated fairly in housing markets and are not subject to biases that restrict their access to affordable and secure homes.

Legal change is required to overcome gender disparities in property ownership and inheritance rights, as discriminatory restrictions from the colonial past have long hampered women's empowerment. In many nations, women continue to endure legal disadvantages in owning property and inheriting assets, exacerbating systemic hurdles

48 UN Women, CEDAW, 1979.

to their economic and social advancement.⁴⁹ Governments should eliminate these biases by reforming laws to ensure women can inherit and own property on equal footing with men. Rwanda, for instance, has introduced an Inheritance Law that guarantees equal inheritance rights for men and women, which has greatly benefited widows and daughters who would have otherwise been deprived of property ownership.^{50,51} Finally, financial empowerment initiatives are essential in helping women secure housing. Governments should offer women access to financial literacy programs, as well as micro-loans and grants, to increase their ability to purchase or maintain housing. In Bangladesh, organizations like Grameen Bank have pioneered micro-financing schemes that empower women economically, enabling them to secure housing and other essential needs.⁵² By implementing such programs, women can gain financial independence and have greater access to affordable and secure housing, thus addressing the broader issue of housing inequality.

2.3.3 Suggestion Issue 3: Housing Safety and Sexual Violence

Addressing housing safety and sexual violence requires a combination of international frameworks and national policies that prioritize women's safety in their living environments. This need arises from deeply rooted ideologies that legitimize oppression, reinforcing societal inequalities as the norm. Without structural interventions, these systemic injustices perpetuate violence against individuals and groups, making it imperative to implement policies that ensure secure and inclusive housing for women.⁵³ One significant initiative is the UN Women – Safe Cities and Safe Public Spaces Program, which aims to make urban areas safer for women by addressing housing safety and the risks of violence. This initiative advocates for the development of safe, affordable housing options specifically for women, particularly survivors of domestic or sexual violence. The program emphasizes creating environments where women can live without fear, offering secure spaces that are free from threats of violence.

Another key international framework is the United Nations Declaration on the Elimination of Violence against Women, which sets the stage for governments to develop and implement policies that protect women from all forms of violence, including those linked to housing insecurity and homelessness.⁵⁴ This declaration calls for comprehensive measures to address the intersection of housing safety and gender-based violence, ensuring that women have access to safe, and secure housing environments. On a national level, governments should prioritize the establishment of women's shelters and safe houses, providing emergency housing and long-term support for women escaping abusive or dangerous living conditions. For instance, the UK's National Domestic Violence Helpline offers immediate assistance, including emergency housing, for women in need. These types of systems can be implemented

49 Hariati, Sri, and Musakir Salat. "The injustice of distributing marital property (harga gini gono) in divorce cases." *Jurnal IUS Kajian Hukum dan Keadilan* 1, no. 3 (2013), <https://doi.org/10.12345/ius.v1i3.249>.

50 Ansoms, A., and Nathalie Holvoet. "Women and land arrangements in Rwanda." *Women's land rights and privatization in Eastern Africa* (2008): 138-157.

51 Bayisenge, Jeannette, Staffan Höjer, and Margareta Espling. "Women's land rights in the context of the land tenure reform in Rwanda—the experiences of policy implementers." *Journal of Eastern African Studies* 9, no. 1 (2015): 74-90, <https://doi.org/10.1080/17531055.2014.985496>.

52 Islam, KM Anwarul. "Impact of Micro-Financing on Women Empowerment in Bangladesh." *The Millennium* (2016).

53 Suryani, Irma, Yulnetri Yulnetri, Amrina Amrina, Ifelda Nengsih, and Daleleer Kaur Randawar. "Reformulation of Bundo Kandung's Role in Solving Domestic Violence Cases." *Jambura Law Review* 5, no. 2 (2023): 199-219.

54 Resolution, General Assembly. "Declaration on the elimination of violence against women." New York: United Nations (1993).

globally, ensuring that women facing domestic or sexual violence have access to safe shelters and the necessary resources to rebuild their lives.

Additionally, the creation of Integrated Housing Programs for Survivors of IPV is crucial. These programs should not only provide housing, but also offer legal support, counselling, and healthcare services to help survivors of violence recover and regain stability. In Canada, initiatives like Second Stage Housing offer long-term housing and comprehensive support services for survivors of IPV, helping them transition from crisis situations to secure, independent living environments. Governments worldwide can adopt similar integrated approaches to ensure that women escaping violence receive holistic support. Furthermore, safety audits and improved housing standards should be implemented to ensure that public and affordable housing meet strict security guidelines. These audits, such as those recommended by the Global Shelter Cluster, help identify and mitigate security risks in residential areas, ensuring that women have access to safe, and well-maintained living spaces. Governments must enforce regulations that require landlords and housing authorities to prioritize safety features, such as secure locks, proper lighting, and well-maintained facilities, to protect women from sexual violence in their homes.

Finally, tailored services should be provided for women in informal settlements or slums, where poor housing conditions and a lack of legal protection often put women at greater risk of violence. Governments should introduce specific legal frameworks that protect women's rights in these settings. For example, Brazil's Favela-Bairro Project sought to improve the safety and living conditions in informal settlements, directly benefiting women by creating safer, more structured living environments. By investing in similar projects, governments can enhance safety in informal areas and ensure that women are protected from violence, even in vulnerable settings.

3. CONCLUSION

Addressing women's housing issues demands a multi-faceted approach that combines international frameworks, national policies, and practical interventions to ensure housing security, gender equality, and protection from violence. The "Housing First" model, emphasizes the importance of providing immediate, stable housing without preconditions. This model highlights that housing is a basic human right, essential for ensuring that women and families can improve other aspects of their lives such as mental health, economic stability, and safety from violence. UN-Habitat's "Right to Adequate Housing" reinforces the idea that housing security is integral to living a dignified life and should be protected as a human right, especially for women at risk of homelessness or displacement. Globally, the CEDAW obliges governments to eliminate gender discrimination, including in housing. Aligning national housing policies with CEDAW principles can ensure that women, particularly single mothers, widows, and marginalized groups, have equal access to housing. In countries like Sweden and Iceland, gender-sensitive urban planning is already practiced, where public housing policies are designed to meet the unique needs of women. Integrating affordable housing for women into mixed-income communities can promote economic and social inclusion, while national anti-discriminatory housing laws can help eliminate barriers in both renting and purchasing homes. Nations like Australia and the US, through legislation like the Fair Housing Act, have set strong examples for eliminating gender-based discrimination in housing markets. Furthermore, the issue of safety and sexual violence in housing requires specific frameworks and initiatives. UN Women's Safe Cities and Safe Public Spaces Program advocates for the creation of affordable, secure housing

options for women, particularly survivors of domestic and sexual violence. Women's shelters, such as those supported by the National Domestic Violence Helpline in the UK, provide emergency housing and support services, demonstrating a model that can be implemented worldwide. Governments should adopt similar systems to protect women from unsafe living conditions and offer legal, psychological, and health support for survivors of violence.

Tailored solutions for women in informal settlements are critical. In these settings, women are at heightened risk of violence due to poor housing conditions and lack of legal protection. Brazil's Favela-Bairro Project exemplifies how upgrading informal settlements can directly benefit women by creating safer living conditions and enhancing security. Adopting safety audits and improved housing standards in vulnerable communities can ensure that housing insecurity does not contribute to women's exposure to violence. By aligning national policies with international frameworks and best practices, governments can create housing environments that support women's security, equality, and well-being.

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