



The Gendered Injustices in State-Led Resettlement Housing Programs: A Systematic Review of Global South Realities

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Abstract

The implications of state-led resettlement housing on the adaptation and experience of women in the new housing environment remain poorly understood. This review examines the lived realities of women in state-led resettlement housing and how the intersection of social identities shapes them. Using the PRISMA, Scopus and Research4Life databases, a systematic review of 31 peer-reviewed articles was conducted, and thematic analysis was performed on housing tenure, physical and socio-economic housing dimensions, and policy frameworks to investigate gendered vulnerabilities of women and their intersecting social identities. From the reviewed documents, we establish that there is an increasing scholarship on lived experiences in resettlement housing. We argue that women's lived experiences are marked by gendered vulnerabilities often overlooked in state-led planning, housing design, and infrastructure provision, which lead to varied vulnerabilities. Therefore, embedding intersectional approaches into housing design, service provision, and livelihood support is crucial for achieving equitable and sustainable resettlement housing outcomes. However, we note that context-specific studies on state-led resettlement housing across the region are necessary.

Keywords: *Women; State-Led Resettlement; Housing; Gendered Vulnerabilities; Global South*

1. Introduction

Urban development in the Global South has generated widespread displacement, forcing millions of residents from their homes through slum clearance, disaster risk reduction, hydropower projects, and beautification initiatives (Beier et al., 2020; Hammar, 2017; Rogers & Wilmsen, 2020). While such displacement was historically centred on large infrastructure projects, it has since expanded into broader urban development agendas (Rogers & Wilmsen, 2020). State-led resettlement housing, which involves low-cost housing estates constructed to accommodate displaced populations, has emerged as the primary policy response (Arimah, 2001; Arnall, 2019; Silva, 2012; Wang, 2022). Although ostensibly designed to provide tenure security, modern housing, and improved services, these programs prioritise physical infrastructure over livelihood restoration (Borsuk, 2023; Pathak, 2019; Williams et al., 2022).

Consequently, resettlement frequently functions as state-orchestrated forced migration, leaving communities with minimal influence over the terms of displacement (Alberts et al., 2016; Beier et al., 2021; Borsuk, 2023; Coelho et al., 2013, 2022; Johnson et al., 2021; Megento, 2013). Resettlement thus involves "losing a place to gain a place" (Johnson et al., 2021) often with long-term economic and social consequences, including a loss of sense of belonging. As a result, resettlement risks to produce outcomes that are materially improved but socially and economically fragile and can even deepen pre-existing gender inequalities.

Moreover, women are disproportionately affected due to unequal access to resources, patriarchal norms, and their social caregiving responsibilities (Contractor, 2008). Women are affected the most by any inadequacies in housing design and location, such as limited space, poor amenities, and social disconnection, because they spend more time in and around the home (Chenwi & McLean, 2009; Sunikka-Blank et al., 2019). However, some resettlement policies remain largely gender-blind (Contractor, 2008), rooted in assumptions of nuclear household structures, or are implemented within the contexts of gender inequality in land and housing rights (Meth et al., 2019). Even when gender considerations are incorporated, interventions often reflect cultural norms that reinforce rather than challenge women's marginalization (Meth et al., 2019).

Although scholarship on post-resettlement outcomes and livelihoods has grown (Meth, 2020; Pathak, 2019; Sunikka-Blank et al., 2019; Vaid, 2021; Williams et al., 2022), few studies have systematically examined how women's diverse experiences reveal fundamental limitations in state-led resettlement housing (Meth et al., 2019). Much of the existing scholarship is limited to gender and treats resettled women as a homogeneous group, overlooking other aspects attributed to individual women and how multiple social identities shape their varied vulnerabilities.

This review addresses this gap of homogenising women through three specific objectives such as a) to identify social identities that intersect with gender to lead to varied women's experiences in state-led resettlement schemes across Global South, b) to examine how these intersections increase women's challenges in resettlement contexts, and c) to synthesise the findings into a conceptual framework of intersecting hardships, that can inform an inclusive and gender-responsive resettlement housing strategies.

Drawing on evidence from Asia, Africa, Latin America, and Oceania, the paper applies the PRISMA statement and thematic analysis to conduct a gendered systematic review of state-led resettlement housing outcomes. In doing so, it highlights how policy and urban planning systems that neglect women's heterogeneity fail to deliver sustainable housing and livelihood benefits. Furthermore, the paper offers directions for more gender-sensitive urban housing and directions for further research. The paper is organized into five parts. The first part has provided introduction, the second part explains the theoretical reflections, the third part describes the methodology adopted by this study, the fourth part presents findings and discussions, and the fifth part provides conclusions with recommendations.

2. Intersectionality: Theoretical Reflection

Since the late 1980s, intersectionality has been employed in academic research and has increasingly expanded as an analytical framework for investigating the institutional reproduction of inequality across the legal structures, state, and family (Grabham et al., 2009). Intersectionality was first introduced as a feminist analytic tool against discriminatory law by Crenshaw (Crenshaw, 1989). Beyond offering a gendered analysis of law, intersectionality can further expose how socio-spatial experiences diverge from the fixed categorisations of identity institutionalised within legal frameworks (Grabham et al., 2009). Scholars employ intersectionality to analyse how multiple social identities, such as race, gender, caste, class, ability, religion, and sexuality, intersect to shape individuals' experiences and

vulnerabilities, and how these intersections collectively produce systemic forms of marginalisation (Brickell & Cuomo, 2019; Renkamp et al., 2025; Truelove & Ruszczyk, 2022). For instance, Truelove & Ruszczyk (2022) observed intersections between politics of gender, ethno-religion, caste and class in governing the everyday life of infrastructure. Drawing from women's lived experiences in state-led supportive housing in Canada, Sagert (2017) used intersectionality to recommend designs of common spaces that support both the diverse and changing needs of women. Moreover, by analysing the intersectional vulnerabilities of resettled fisher communities, Renkamp et al. (2025) found that singles, non-household heads, younger individuals, and second or third wives were particularly vulnerable because of limited decision-making power and agency within patriarchal contexts. In this review, intersectionality is utilised to explore how varied socio-economic identities intersect with state-led resettlement housing to produce unequal experiences for women. This is critical, as women's losses due to resettlement extend beyond material deprivation to include disrupted kinship networks, diminished caregiving support, and compromised emotional well-being, factors with long-term implications for adaptation and survival.

3. Methodology

To examine the differentiated realities of women in state-led resettlement housing across the Global South, a systematic review was employed. It was preferred because, through rigorous search and selection criteria, it effectively synthesises findings and offers insights into the studied phenomenon (Snyder, 2019). To ensure transparency, replicability, and clear reporting, this review was guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses for Protocols 2015 (PRISMA-P 2015) as detailed by Moher et al. (2015).

3.1. Used Search Strategy and Data Sources

This review focused on data from the Scopus and Research4Life databases, and only original peer-reviewed articles were selected for their scholarly rigour and reliability. The structured search was conducted to gather relevant studies regarding gendered livelihoods and state-led resettlement housing within the Global South context. The search covered publications from 1991 to 2023 to capture both past and contemporary studies on the subject. Only English-language sources were included, which may have excluded relevant studies in other languages from our analysis. The following Boolean search string was adapted for each database: ("living experience" OR "well-being" OR livelihoods) AND (women OR female OR gender) AND ("state-led resettlement housing" OR "rehabilitation housing" OR "relocation housing") AND (Africa OR Asia OR "Latin America" OR Oceania OR "Global South"). The initial search yielded 1,318 articles.

3.2. Selection Process

The selection process followed four sequential screening phases (Figure 1). Firstly, 543 duplicate records were removed, leaving 775 articles. For the second phase, non-empirical and non-peer-reviewed sources, such as review articles, book chapters, articles in press, conference proceedings, and articles without abstracts, were all excluded, leaving 139 articles. Thirdly, the titles and abstracts of the 139 articles were screened. During this phase, articles about refugees, transnational migration, self-rural-to-urban migration, resettlement induced by internal displacement due to conflicts and wars, and non-state-led resettlements were excluded from the scope of this review. Therefore, a total of 89 articles were excluded, leaving 50 articles. Fourth, full-text screening applied three inclusion criteria: (1) provision of empirical evidence on women's or household post-resettlement experiences; (2) focus on state-led urban resettlement housing induced by disaster or development projects; and (3) explicit or implicit application of a gender lens. Articles that addressed only the resettlement process without examining housing outcomes were excluded. This phase yielded 31 articles for final inclusion in the review.

3.3. Thematic Data Analysis

Using Atlas. Ti, the selected articles were analysed by identifying the concepts discussed and the differentiated women’s challenges. The codebook was created systematically, as a full reading of the reviewed articles was performed in the software. As a result, 16 codes emerged from the social identities of intersectionality analysis. These codes were again iteratively refined into 8 final intersecting women’s identities (**Error! Reference source not found.**). Simultaneously, emerging themes were identified and organised into major themes and subthemes based on their conceptual coherence and prevalence across studies, as presented in the findings.

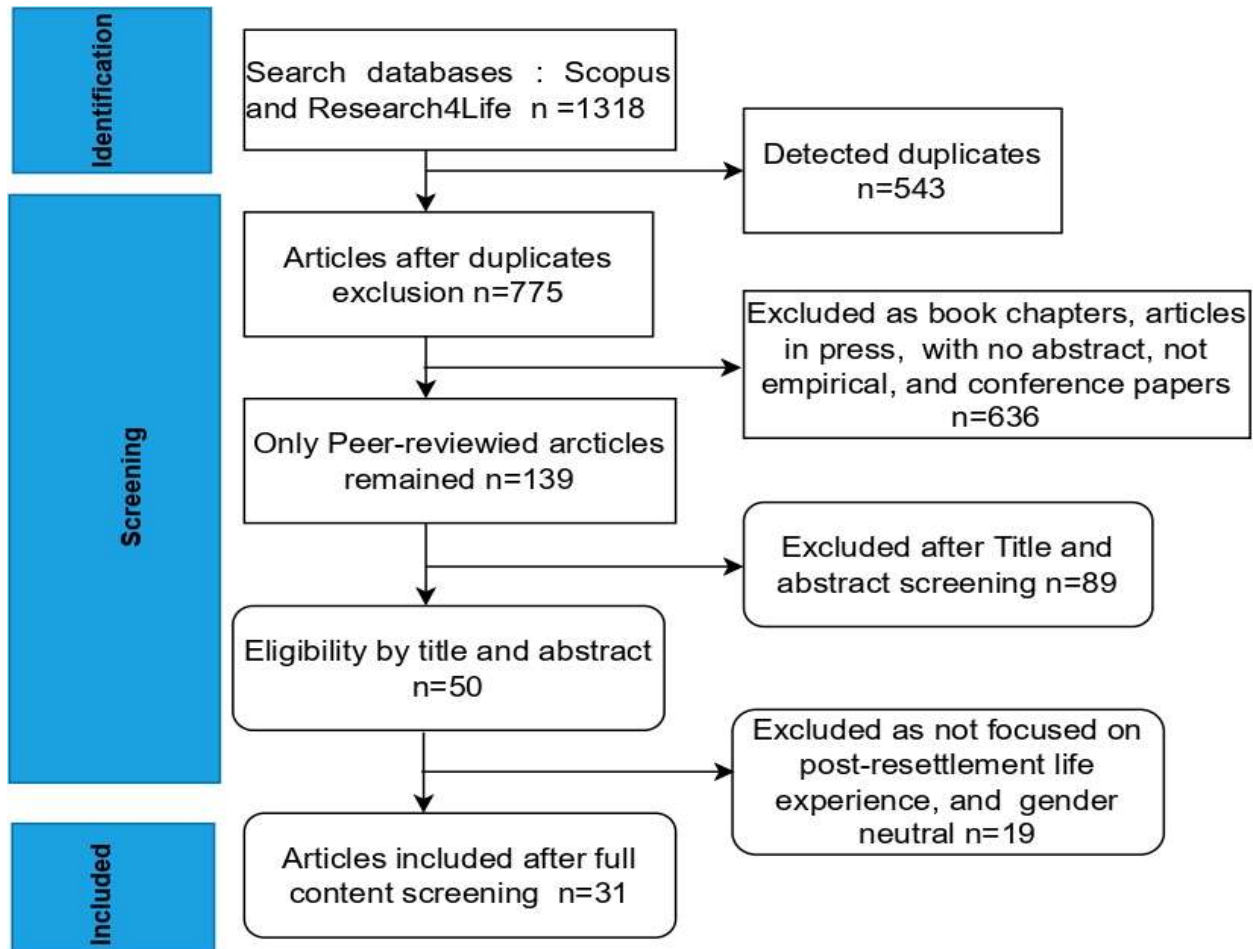


Figure 1. Methodology from the PRISMA process (Source: Authors)

4. Results and Discussions

In this section, the findings derived from the analysis of the reviewed literature are outlined and examined. The first part presents the descriptive features of the existing body of knowledge in state-led resettlement housing and women’s lived experiences. The second part presents the results from thematic analysis, which cover the gap in knowledge about the gendered intersecting social identities of women with state-led resettlement housing experiences across Global South contexts.

4.1. Literature description

4.1.1 Temporal and Spatial Distribution of Publications

The temporal distribution of publications (Figure 2) reveals a clear growth trajectory in the scholarship on women’s experiences in state-led resettlement housing. Before 2017, there was minimal research attention. Between 1991 and 2015, the yearly contribution was only 3.2 per cent of the total reviewed articles. In 2017, more scholars became interested in gendered post-resettlement housing experience, with contributions equivalent to 16.1 per cent. The research interest grew after 2015, with 77.4 per cent of the total publications and peaks in 2017, 2021 and 2023. This shows the current trend that more scholars are contributing to women’s experiences in resettlement housing schemes in the Global South. Moreover, this growing literature indicates the growing attention to state-resettlement schemes and matches the adoption period of the New Urban Agenda and sustainable development goals (SDGs). As Beier et al. (2021) note, cities in the Global South are undergoing unparalleled transformations, with state governments adopting global agendas of sustainable cities.

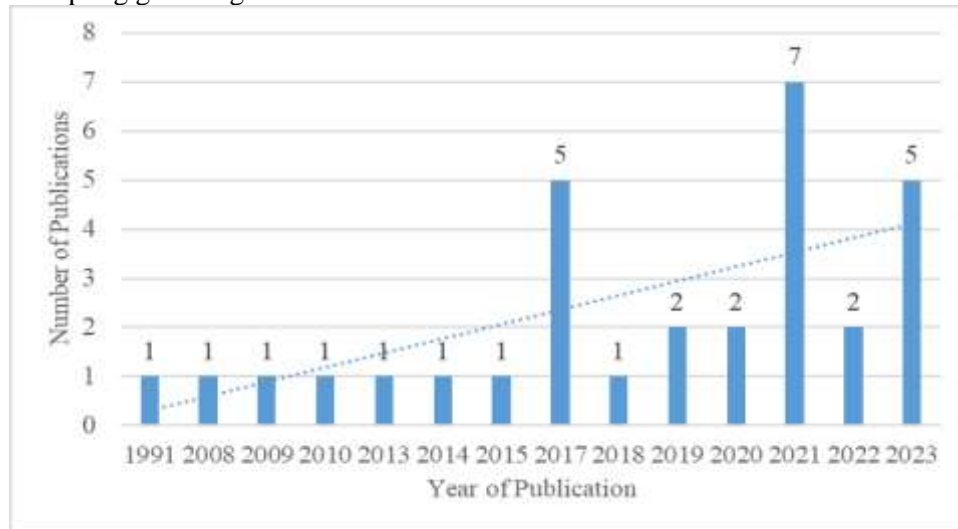


Figure 2. Publication patterns per year (Source: Authors)

Spatially, the literature exhibits a pronounced geographic imbalance (Figure 3). Three articles examined multiple countries, yielding 34 total country-level observations across 31 studies. Asia dominates the evidence base, with 70.6 per cent of cases, followed by Africa (17.7 per cent), Latin America (8.8 per cent), and Oceania (2.9 per cent). Regarding the distribution per country, India ranked the most studied country, covering 47 per cent of all studies, and South Africa followed with 11.8 per cent. Together, both countries comprised nearly 6. Per cent of the reviewed articles. The emergence of publications on India and South Africa reflects significant women’s opportunities and challenges within state-led resettlement housing schemes, positioning these countries as central hubs for urban resettlement studies. However, this prominence may render the evidence base overly context-specific, limiting its generalisability at the regional level. While scholars appear particularly interested in resettlement schemes in these two countries, less-represented countries with active resettlement programs may have research that is underreported in peer-reviewed or high-impact journals indexed in the searched databases. This geographic imbalance constrains both national and regional contextualisation. Furthermore, the dominance of India- and South Africa-specific perspectives risks overshadowing broader gendered state-led resettlement scholarship. Thus, this highlights the need for expanding the empirical research across the Global South.

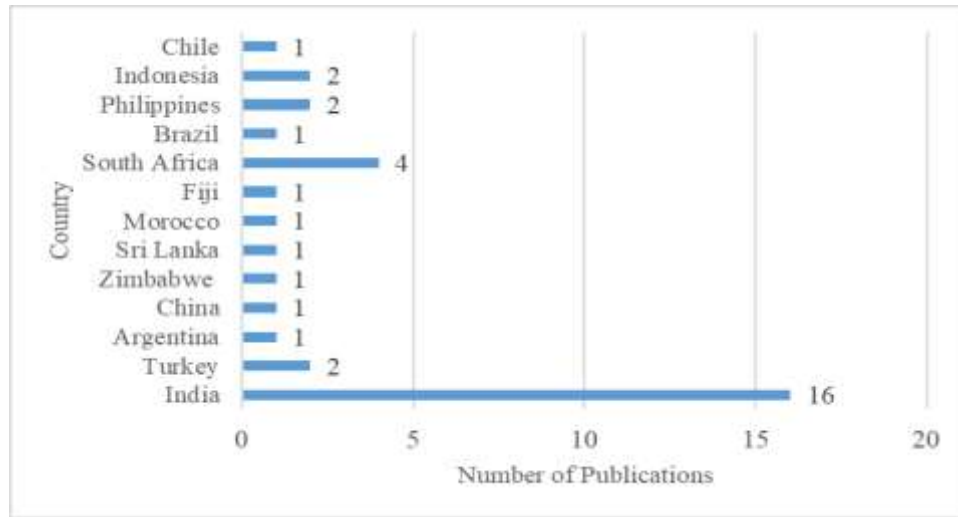


Figure 3. Country distribution of studies (Source: Authors)

4.1.2 Methodology Pattern of Literature

The reviewed studies exhibit notable methodological and theoretical gaps that hinder an in-depth understanding of women’s gendered experiences and vulnerabilities in housing. As observed in Figure 4, for 31 reviewed studies, 41.9 per cent used mixed methods, 45.2 per cent are qualitative, and 12.9 per cent are quantitative. Moreover, the lack of an explicit gender-related theoretical framework in 22 reviewed articles (70.97 per cent) is striking. This absence limits these studies’ ability to systematically analyse and interpret gendered dynamics, inequalities, and intersectional vulnerabilities. Moreover, among the 9 studies with gender theory, diversity among women’s experiences was not strongly emphasised. This could contribute to the silences on heterogeneity of women’s vulnerabilities. Consequently, women’s lived injustices may be treated descriptively rather than analytically, limiting opportunities to advance gender-sensitive frameworks in housing policy.

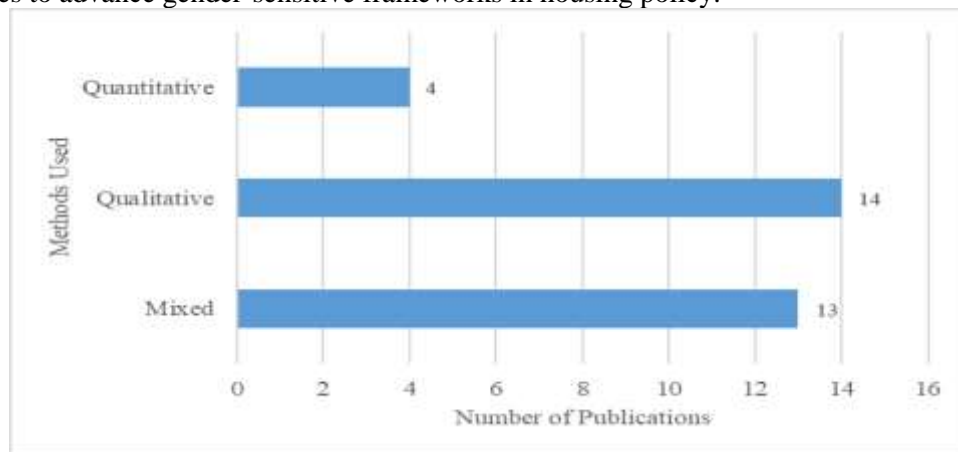


Figure 4. Methodology pattern (source: Authors)

4.2. Thematic Analysis

From the reviewed literature, the social identities of women that intersect with hardships of state-led resettlement housing in the Global South in physical, social, cultural, and financial aspects include age, household structure, household size, marital status, health status, headship, employment types, education level, and income class. These identities are presented in **Error! Reference source not found.** The following subsections examine how each identity intersects with gender to intensify resettlement vulnerabilities, revealing the inadequacy of policies that assume homogeneous female experiences.

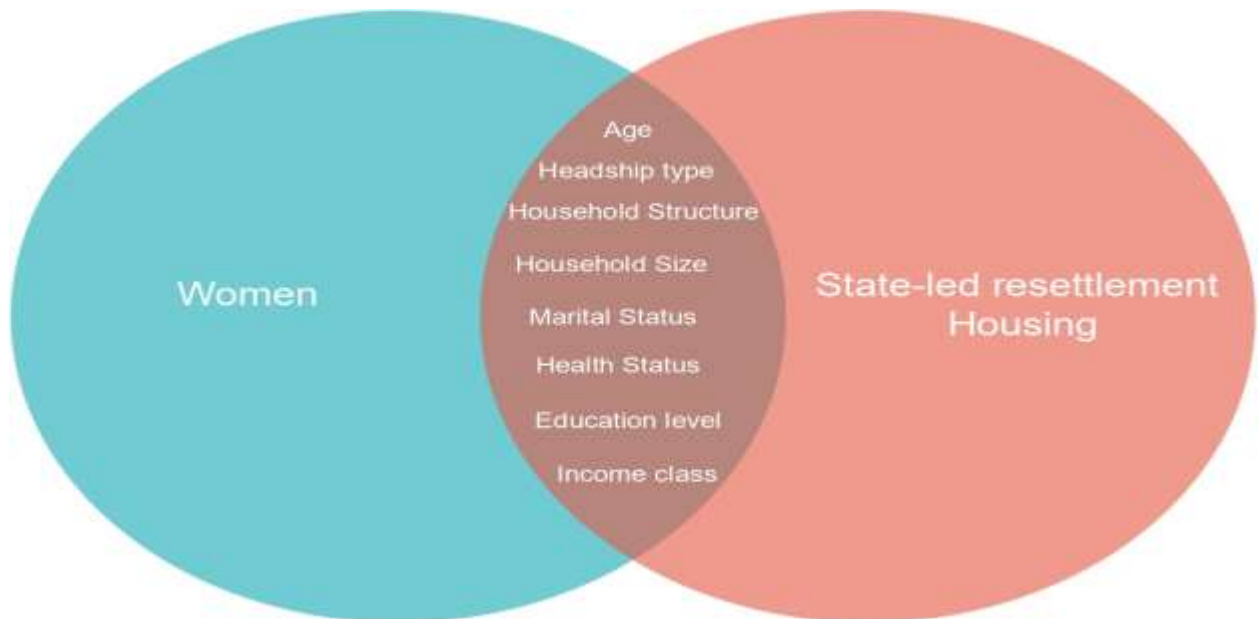


Figure 5. Women’s identities that influence differentiated resettlement housing experiences (Source: Authors)

4.2.1 Intersected Experiences with Ownership Types

Women’s access to ownership is particularly important. Legal ownership empowers women, enhances their mental well-being, and expands their access to credit and income-generating opportunities (Perera & Karunathilake, 2023; Tiwari & Shukla, 2024). However, in patriarchal contexts, women’s access to housing and land is often restricted. This is because women are less likely to be written on legal documents, and this exclusion limits their ability to secure finance, education, and other opportunities linked to ownership (Herath et al., 2017). Although there exist some gender-sensitive reforms that have enabled women to hold title deeds or transfer property to their children (Meth, 2020; Meth et al., 2019), cultural resistance and biased implementation fragilise these gains during practice phases. From the reviewed literature, the following three main ownership models were identified: (i) cost-free housing, sometimes with resale restrictions, (ii) payment-based housing schemes, including social rental or mortgage-based ownership, and (iii) self-help housing built by mutual aid groups.

The impacts of these schemes for women vary. Payment and self-help housing models disadvantage women who face ongoing financial precarity, among whom FHHs dominate. Moreover, the costs of repayment, combined with limited employment opportunities in peripheral housing sites, make ownership unattainable for many women (Hammar, 2017). Particularly for FHHs, the burden of domestic responsibilities coupled with limited income reduces their ability to pay mortgages or invest in incremental improvements. In self-help housing, participation often demands labour and financial contributions that overburden poor women, especially older or widowed FHHs (Falú & Curutchet, 1991; Salcedo, 2010). These findings show that resettlement housing intersects with gender to negatively affect households led by poor women. Therefore, this social group of women need deliberate safeguards and ownership-based models to stop their structural exclusion and improve their tenure security.

4.2.2. Effects of the spatial location of resettlement housing on women’s economy

The location of resettlement housing greatly affects women’s economic well-being by shaping their access to livelihoods, social networks, and urban services. When resettlement is located in well-connected, serviced inner-city locations, it enables women to sustain their home-based businesses, to improve their financial capital, and to maintain healthy mental well-being by keeping their social ties

(Perera & Karunathilake, 2023). In contrast, relocation to peripheral areas disrupts social networks and severs women from the informal urban economy on which many depend (Alberts et al., 2016; Williams et al., 2022). Moreover, women, particularly poorer and less-educated ones, are most concentrated in informal and home-based works (Coelho et al., 2022). For them, resettlement to the outskirts results in income loss, client loss, business collapse, and heightened vulnerability (Borsuk, 2023). Thus, the location of resettlement determines whether women are economically empowered or further marginalised.

At peripheral resettlement housing, the engagement of women in the labour force declines more sharply than men's, with intersecting socio-economic status and age factors influencing their employment options. Although increased distance and commuting costs limit transport affordability and raise unemployment among resettled low-income people in general, women are most affected (Borsuk, 2023; Coelho et al., 2013, 2022). Regarding employment types, urban fringe resettlement negatively impacts more women in low-wage jobs than those engaged in self-employment or home enterprises, with domestic workers among the most severely affected; consequently, the majority abandon their work (Coelho et al., 2013). Even though women may find alternative jobs near their resettlement areas, such as housekeeping work, these jobs often have less flexible hours, are lower paid, and offer fewer benefits than working as a domestic in a private household (Alberts et al., 2016). Moreover, sometimes, access to domestic work after resettlement is influenced by age. Young women are less likely to retain these jobs than middle-aged women, due to stigma associated with residing in resettlement areas and social status issues (Coelho et al., 2013). Furthermore, women engaged in labour face time poverty and carry a burden of reproductive roles, especially when they have to commute during peak or night hours, which affects their health and may expose them to harassment in insecure neighbourhoods (Alberts et al., 2016).

Additionally, although the access to employment opportunities increases with education level, the review found that highly educated women also experience a decline in employment opportunities after resettlement in urban fringes. In fact, women with higher formal qualifications struggle to secure formal employment in peripheral resettlement housing, due to the scarcity of local opportunities and social devaluation as well as stigma associated with the resettlement residents (Biswas, 2023). Consequently, the majority of women have access to insecure, informal jobs or are excluded from the workforce (Alberts et al., 2016; Coelho et al., 2022; Tiwari et al., 2023). However, among women, older and less-educated women were found to face the greatest barriers. Therefore, these findings indicate that urban periphery resettlement reinforces various gendered labour exclusion and leaves women in either precarious employment or unemployment.

Household structure further mediates women's economic opportunities in peripheral housing. In patriarchal nuclear families, men often retain wage work while women shoulder unpaid care and lose decision-making power when household incomes fall (Patchineelam, 2021; Şeremet et al., 2024). Moreover, with schools, hospitals, and other services concentrated in city centres, women must spend additional time and resources escorting children and the elderly, while also limiting their mobility (Borsuk, 2023). However, the spatial practices of women differ by household structure. While women from extended families may decide to be housewives or work full-time as childcare is shared, women in single-person households often have no alternative but to seek employment across the city, compromising both health and safety (Alberts et al., 2016). Moreover, in nuclear households, women with childcare responsibilities can choose to be housewives and depend on their male counterparts. In contrast, FHHs can only choose to engage in part-time jobs or start low-income home jobs, and only get full-time jobs if a close kin at home provides childcare (Alberts et al., 2016; Sunikka-Blank et al., 2019). Furthermore, being the sole household breadwinners, FHHs shoulder the burden of the productive and reproductive responsibilities and become overstretched (Biswas, 2023; Borsuk, 2023; Romero et al., 2021). In addition, resettled FHHs face stigmatization, which leads to livelihood vulnerabilities. For instance, single mothers face stigma associated with their marital status, which results in limited security and reduced employment opportunities (Romero et al., 2021). In the same way, unofficially separated FHHs sometimes face

violence from husbands in new housing and lack community support (Şeremet et al., 2024). Thus, resettlement housing reshapes livelihoods, and when implemented within policy frameworks that overlook women's mobility, caregiving responsibilities, and gender-sensitive social institutions, it leaves FHHs disproportionately disadvantaged.

Furthermore, resettlement to peripheral housing intensifies urban isolation, leading to diverse outcomes and perceptions for women based on age and income levels. For older women, housing on the urban fringe distances them from their original communities and diminishes access to urban health facilities (Borsuk, 2023). Their satisfaction with resettlement housing is influenced more by healthcare access and neighbourhood social networks than by employment (Gao et al., 2022). Additionally, at the outskirts, while older women often value the dignity and stability of adequate housing, younger women consider access to urban job opportunities and entertainment-related urban amenities more important (Williams et al., 2022). Moreover, even in resettlement sites with available transport services, household income affects women's access to social services and to the city. Compared to resettled women from wealthier households, those in low-income households experience less urban access due to the combined burden of increased transport expenses, aggravated household chores and care work (Borsuk, 2023). Additionally, women in high-income households have more time for socialisation, visiting public social spaces, and building or maintaining social ties than those in low-income households (Quetulio-Navarra et al., 2018). This shows that poorly located resettlement marginalises poor women economically and socially by cutting them off from essential urban infrastructures.

To sum up, resettlement located on the urban fringe causes geographic, economic, and social isolation to Women. The latter lose access to jobs, loyal clients, and support networks, and face high living costs and an increase in care provision responsibilities. So, instead of improving women's well-being, resettlement worsens their livelihoods. Therefore, unless resettlement housing is designed with location and gendered livelihood needs in mind, it reproduces cycles of dispossession and increases poverty.

4.2.3. Disruption of social relations through Allocation Practices

The allocation process often mixes households from diverse locations in the available houses, either on the same or different resettlement sites, which increases social disruption. Random and lottery allocation of resettlement houses undermines the social life of poor women (Quetulio-Navarra et al., 2017). Moreover, relocating people from various backgrounds to one site leads to distrust among neighbours, which affects women's caregiving tasks, as it complicates mutual child and elderly care (Tiwari & Shukla, 2024). As a result, poor women lose the solidarity ties necessary for their emotional, economic, and practical support for domestic responsibilities, such as household keeping (Borsuk, 2023; Tiwari et al., 2023). Moreover, random and lottery allocation of resettlement houses undermines the social life of poor women, particularly poor FHH, who are already constrained by limited time for socialization (Quetulio-Navarra et al., 2017). This illustrates how allocation methods, seemingly neutral technical decisions, have gendered consequences that compound women's time poverty and caregiving burdens. Thus, state-led resettlement should consider the social aspect of housing, as resettlement only relocates the poor physically but also erodes the very social capital that sustains their everyday lives.

4.2.4. Inadequate Housing Space and Design

Housing design with limited spaces and size further compounds differentiated hardships. State-led resettlement housing is often promoted as offering "decent housing" with improved physical structures and clearer separation of internal spaces (Meth, 2020). This housing also provides physical structures that enhance the self-esteem and dignity of both men and women (Herath et al., 2007). However, the standardization of small floor spaces designed for nuclear households and rarely with various housing

sizes, frequently ignores the reality of large, extended, or polygamous families (Meth et al., 2019; Şeremet et al., 2024; Sunikka-Blank et al., 2019; Vaid, 2021). Where these families are relocated, overcrowding and lack of privacy become severe (Borsuk, 2023; Meth, 2020; Meth et al., 2019; Pathak, 2019; Sarkar & Bardhan, 2020; Vaid & Evans, 2017). As a result, families are either forced to split across households or endure cramped living conditions (Borsuk, 2023; Coelho et al., 2013). Women in large household sizes and extended families feel squeezed, freedomless, and lack personal spaces for their social uses and experience more intense caregiving tasks (Şeremet et al., 2024; Sunikka-Blank et al., 2019). The separation of extended families causes loneliness to poor mothers, especially FHH and older people (Borsuk, 2023). However, for young women with no dependents, this separation is perceived as a gain in freedom and a good opportunity to enjoy a less socially controlled life that invades their privacy (Borsuk, 2023; Herath et al., 2017). Therefore, particularly for women in large households, limited housing space influences their feelings of security, dignity, and confinement, and can increase their domestic work.

Furthermore, the design and selection of resettlement housing space often present gendered social and health effects. Resettlement houses are often designed with layouts that foster high-density tenements and tend to ignore that social spaces within housing are crucial attributes for women to feel at home (Jha, 2023). These spaces, such as semi-private spaces and common corridors, support outdoor socialisation for both children and women, and small-scale household businesses, resulting in the development of an appropriation sense (Sunikka-Blank et al., 2019; Vaid, 2021). Moreover, in some cases, resettlement housing is built at life-threatening sites in chemically polluted environments, which put women's health at risk of frequent miscarriages, irregular and imbalanced menstrual cycles, and genital organ diseases (Jha, 2023). Furthermore, resettlement housing programs that offer single-bedroom units affect intimate relations of married households, leading to domestic violence and extramarital relationships and also expose young children to intimate scenes of their parents (Meth et al., 2019). In addition, the inadequate housing space constrains housewives with young children. Especially, when the lack of leisure areas on the site is coupled with small interiors, housewives feel confined and stressed, and this erodes their mental health (Beier, 2019; Meth et al., 2019). Moreover, poor ventilation, unsegregated kitchens, and indoor air pollution cause higher risks of respiratory diseases, which particularly affect women of reproductive age, as they spend more time indoors (Sarkar & Bardhan, 2020; Sunikka-Blank et al., 2019). Furthermore, the design of resettlement housing often provides houses with modern integrated kitchens, which don't accommodate beneficiaries' cultural and old-fashioned cooking practices at their original settlements, such as open-plan kitchens, cooking with wood fuel or gathering cooking culture (Herath et al., 2017). For poor women who cannot afford modern cooking fuels and equipment, this inadequacy leads to cooking in improvised outdoor spaces (Falú & Curutchet, 1991). Thus, inadequate resettlement housing design risks transforming housing from a site of empowerment into one of stress, disconnection, and economic and health vulnerability for women.

4.2.5. Hidden Costs of Resettlement Housing for Women's Health and Well-being

Resettlement housing often improves access to utilities such as water and electricity, but these gains come with hidden costs. Low-income families and communities, for instance, feel financial pressure from higher electricity bills, which sometimes lead to cost-cutting strategies such as avoiding elevators or cutting shared lighting. These disproportionately affect mobility and access to social facilities for older women, pregnant women, and people with disabilities who must climb stairs daily (Contractor, 2008).

The lack of nearby health facilities and health status compounds the problem. Chronic illness demands prolonged treatment that burdens low-income resettled women due to limited economic resources associated with the job loss due to resettlement, combined with rising healthcare and transport costs (Contractor, 2008; Hammar, 2017). Moreover, some resettlement sites lack basic health facilities, which disproportionately affects women. For instance, the long distances to public hospitals, high

transport costs, and inadequate services constrain women of reproductive age, and lead to their irregular consultations during pregnancy, which increase the risks of home births, stillbirths, and abortions (Contractor, 2008). Thus, a successful state-led resettlement should integrate physical provision of housing with social infrastructure to empower women's well-being.

4.2.6. Resettlement Housing Policy Challenges

The evidence reviewed indicates that state-led resettlement housing rarely provides sustainable benefits for poor households; more critically, it overlooks the amenities and social infrastructures that women require to sustain their livelihoods. However, this failure is attributed to policy challenges. Firstly, in many countries, state-led resettlement has weak governance structures. Poor planning and implementation, limited budgets, corruption, and poor coordination between policymakers, planners, and support institutions have been widely documented (Coelho et al., 2013; Meth, 2020; Romero et al., 2021; Şeremet et al., 2024; Sunikka-Blank et al., 2019). Due to these weaknesses, the state-led resettlement housing projects often deliver the expected number of housing units but fail to provide quality housing environments, address the specific needs of all targeted groups of people, or ensure sustainability.

Secondly, some housing policies are shaped by biased assumptions about household structure. The dominant conception of the household as a nuclear family marginalises FHHs by failing to recognise their special triple role in productive, reproductive, and community. (Falú & Curutchet, 1991). Some resettlement housing programs are even implemented without an in-depth understanding of FHHs' context or learning FHHs' housing issues. Furthermore, the allocation of resettlement housing often considers only the legal marriage status of households, and disregards that in reality, there are vulnerable women in non-legal relationships like cohabitation, unofficial separation, illegally married couples, and abandoned elderly women (Meth et al., 2019). Moreover, when the allocation of housing does not allow the joint title option, women in legally married households tend to endure the domestic violence of their husbands to preserve their access to the provided housing unit (Meth et al., 2019). This institutional blindness fosters gender inequality and may result in a complete erasure of the most vulnerable women from resettlement benefits.

Thirdly, some resettlement programs often lack a gender-responsive agenda. Policies typically neither anticipate women's needs nor invest in capacity building that matches available livelihood opportunities (Bisht, 2009; Hammar, 2017). Some also lack a specific gender agenda (Borsuk, 2023). Where skill-development trainings are offered, and their access requires a fee, women from low-income households lack access (Şeremet et al., 2024) and the scheme fails to expand women's economic agency. The consequences then become that women's livelihoods remain fragile, their time burdens expand, and their adaptive capacity declines.

Taken together, these challenges reveal a systematic problem: resettlement housing policies are designed and executed with limited contextual understanding and insufficient gender awareness. By overlooking differences in gender, age, and socioeconomic status, they fail to restore women's livelihoods or enable adaptation in new environments. This suggests that state-led resettlement housing, in its current form, is not only an inadequate housing strategy but also a missed opportunity for advancing gender equity and sustainable urban development.

4.2.7. Synthetised Framework of intersected experiences of Women in state-led resettlement housing

From the reviewed sources, the framework (Figure 6) about women's intersected livelihood challenges in state-led resettlement housing and their details per country (Annex 1) were drawn. At the forefront of the framework, there are the governance structure and resettlement policy as determinants

guiding and shaping the livelihoods of women in resettlement housing. These policies often marginalise women whose sources of livelihood are unstable, informal, and constrained by the care provision responsibilities. Moreover, some governance structures of resettlement projects present gender-blind assumptions that impact the multidimensional concept of housing. Within the framework, the experiences of women with resettlement housing are characterised by interconnectedness between economic, physical, and socio-cultural hardships, which have direct implications for the everyday lives of women. These challenges include economic stresses, time poverty, and social disruptions. Although these impacts are general, they impact men and women unevenly, with women facing multiple intersecting vulnerabilities and experiencing more severe livelihood constraints. Furthermore, the framework highlights that the physical housing factors such as housing design and habitability, ownership type, neighbourhood environment, and housing physical features and spatial arrangements mediates lived experiences. The framework, guided by the policies, emphasizes that the degree of alignment between housing design, neighbourhood context, and their social and economic realities shapes women’s ability to not only adjust to new housing but also sustain their livelihoods.

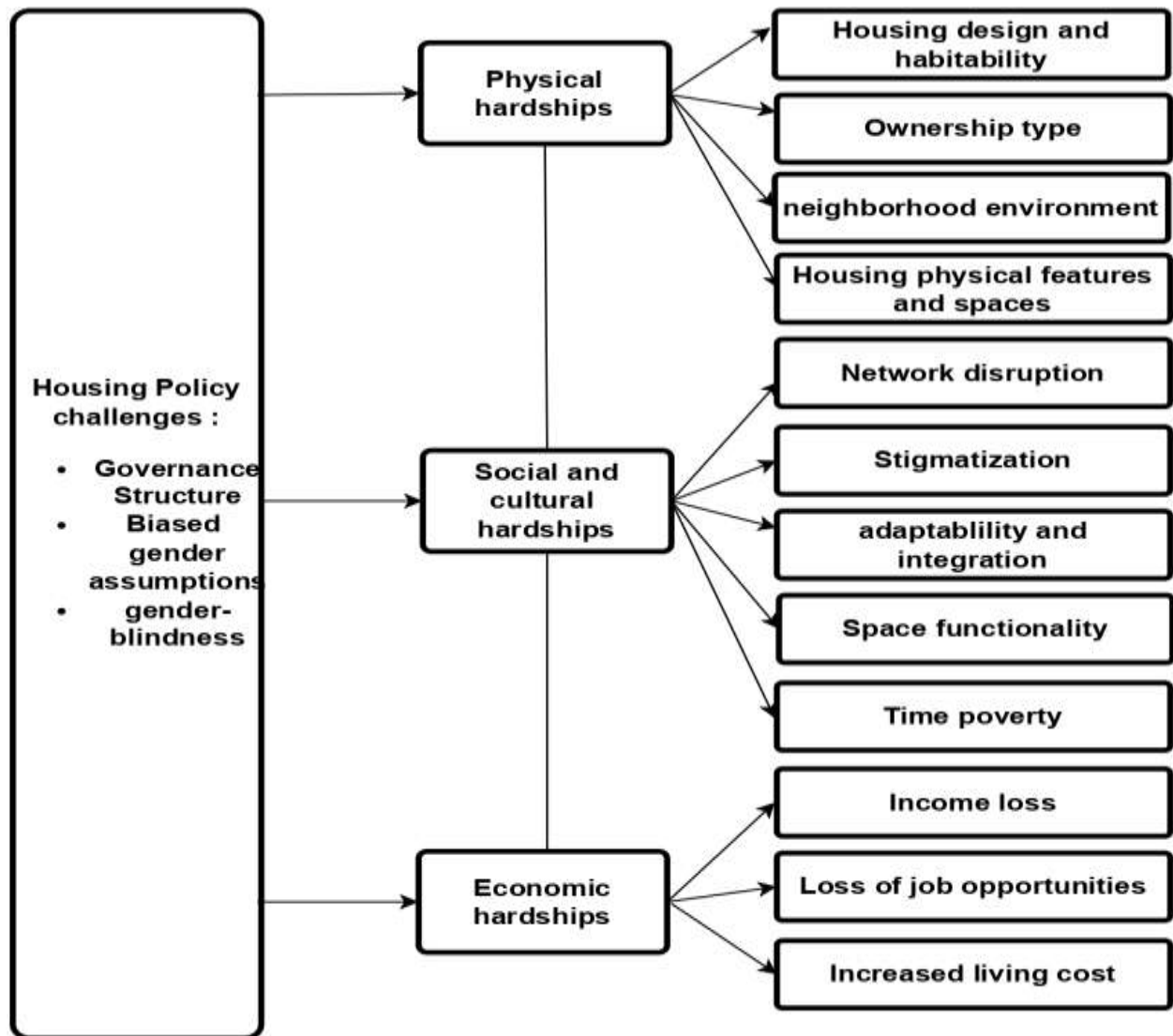


Figure 6. Framework of intersected women’s hardships in state-led resettlement housing (sources: Authors)

Conclusions

This review aims to understand how the intersected social identities shape women's experiences in state-led resettlement schemes in the Global South. The findings reveal an uneven distribution of scholarships and few with analytical theoretical frameworks. Therefore, there is a need for more studies across the region that are explicitly grounded in gender theory to inform state-led resettlement policies in diverse contexts. Moreover, more studies that address the varied contexts of women's resettlement struggles are necessary.

The review further indicates that state-led resettlement housing in the Global South generates new vulnerabilities for poor women. It often undermines women's livelihoods by limiting employment opportunities. Moreover, housing design and spatial layouts frequently fail to support differentiated women's social, cultural, and emotional well-being, while insufficient neighbourhood services and insecure environments exacerbate gendered vulnerabilities. Furthermore, the findings also reveal that resettlement policies and programs, even when well-intentioned, often reproduce inequalities by overlooking women's heterogeneity, reinforcing patriarchal norms, and prioritising physical structures over livelihood and social integration. Consequently, women experience compounded disadvantages; spatially, economically, socially, and emotionally, affecting both their capacity to cope and their long-term adaptation.

From a research perspective, this review raises critical future research questions: how does state-led resettlement housing incorporate intersectional understandings of household diversity? What governance structures are most effective in ensuring inclusiveness in state-led resettlement housing projects? Addressing these questions is essential if resettlement is to evolve from a shelter provision into a socially transformative housing policy that enables women's resilience and empowerment. To this end, future empirical studies should examine in context-specific approaches how women's intersecting social identities, particularly female headship, age, and caregiving roles, shape their experiences of resettlement housing, including coping strategies, perceptions of housing adequacy, and access to livelihood opportunities. From a policy perspective, resettlement programs must adopt gender-responsive designs that integrate social spaces, consider diverse household structures, ensure access to livelihoods and services, and explicitly address the needs of the most marginalised women. For example, state-led resettlement schemes could include on-site childcare centres, housing layouts that include multi-purpose communal areas and adaptable room configurations, neighbourhoods with increased employment opportunities, and accessible infrastructures. In addition, by only implementing state-led resettlement that centres on people, especially vulnerable group including women, can it deliver housing that satisfies social, physical, and economic needs and livelihoods of targeted groups.

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B. Data statement: No new data is generated in this study

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Annex 1. Livelihood challenges of women per country

No.	Housing Challenges intersecting with gender	Brazil	China	Zimbabwe	Chile	South Africa	India	Philippines	Fiji	Morocco	Sri Lanka	Argentina	Turkey	Indonesia
1	Inadequate Policy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2	Time poverty	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3	Income loss	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4	Increased living cost	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5	Loss of job opportunities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6	Network disruption	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
7	Stigmatization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8	Difficult adaptability and social integration	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	Poor space functionality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	Inadequate housing design and habitability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	Unaffordability based on ownership types	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12	Urban fringe location	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13	Inadequate transport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14	Unsafe neighborhood	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15	Poor accessibility to facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16	Inadequate indoor elements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17	Patriarchal culture	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
18	Increase in Gender-based violence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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