



Habitat
for Humanity®
Nepal

every family

deserves stability and security

Annual Report FY2020 (July 1, 2019 – June 30, 2020)

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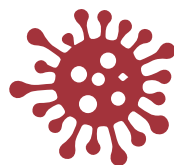
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Message from the National Director



What do we make of 2020? Is that not what we are all asking ourselves?!

For Habitat Nepal, the fiscal year started so well....

- Our community-building activities took off with great enthusiasm and financial commitment from the local government. In all our community work, **government entities contributed at least 50% of the direct construction costs**, and in many cases, also provided families with safe land, land titles, and community infrastructure. This allowed us to exponentially grow our work, leveraging our donors' contributions, while serving highly vulnerable groups such as the low-caste Dalits, Haliyas (former bonded laborers), and ethnic minorities.
- **Promoting land rights for women and marginalized groups** became a core focus of Habitat Nepal. Funding from U.S. affiliates allowed us to provide the Ministry of Land with technical support to draft and finalize the procedural guidelines for granting land to landless families. Additionally, Habitat ensured that the new policies mandate joint land titling, in the names of both wife and husband, whenever land is granted through government housing programs. Once approved, these policies and guidelines will enable hundreds of thousands of families to access land for housing and ensure equal tenure security for women and men.
- We **launched two innovative, multi-year projects** aimed at changing housing systems in Nepal. The first is a five-year project funded by the Australian government and States of Jersey to expand access to housing microfinance services through our local partner organizations. And the second is a seven-year partnership with the Hilti Foundation to promote the adoption of bamboo housing technologies in the eastern terai. These projects will lead to exciting growth in our housing work!



- In March 2020, **Nepal took action against COVID-19** and implemented a strict lockdown to slow the virus' spread. Habitat Nepal responded by moving into a work-from-home modality, followed by staff downsizing. Field work was fortunately able to continue, as the government prioritized house construction activities, and families were assisted with food/cash for work while building their homes.

And I am so pleased to say that, thanks to YOU, FY20 ended extremely well!

- A total of 20,190 families received housing microfinance loans through our partner organizations.
- About 1,500 families built and moved into their new houses.
- We completed our first new model bamboo houses.
- And the government of Nepal is more committed than ever to working with Habitat in building homes and providing land tenure security to the most vulnerable and marginalized communities.

Your partnership with us allows us to adapt to our ever-changing context with strategies that address Nepal's acute housing needs and maximize local opportunities. In these challenging times, we can truly say that we need you more than ever.

Thank you and namaste!

Christy Stickney
National Director
Habitat for Humanity Nepal

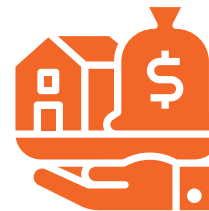


Looking back on the year



\$4,337,511

government housing funds accessed



\$16,134,529

loan capital mobilized



20,190

families served by financial services

**In FY2020,
Habitat Nepal supported
21,834*
families
in building or improving
a place they call home.**

**Includes new houses (1,500), incremental shelter solutions (96), repairs (48), and housing microfinance (20,190)*



Habitat Nepal's Program Director, Yuban Malla (second from right) signing a partnership agreement with Government of Nepal.



Leveraging each other's strengths

After more than two decades of building homes, communities and hope in Nepal, partnerships are more crucial than ever. In the Government of Nepal, Habitat for Humanity has found a like-minded partner whose strong support enables us to break down the barriers to adequate, affordable housing for marginalized and vulnerable communities.

While the government allocates land, provides construction subsidies, builds roads and drainage, and installs electricity and water supply, Habitat Nepal brings a community-based approach, provides architectural and supervisory services, and additional construction funds to a project.

In the fiscal year 2020 (ended June 30, 2020), Habitat Nepal tapped into more than US\$4.3 million of government funds to build 1,500 new houses and secure 150 land titles through its partnership with the Government of Nepal. "Habitat is grateful for the Government of Nepal's steadfast support. This has helped us to not only stay on track but have a strong finish amid the pandemic," said Yuban Malla, Habitat Nepal's Program Director.

Access to US\$4.3 million in government housing funds has made the following possible:



1,500
new houses
constructed



150
joint land titles
issued



Homeowners, have been jointly trained by Base Bahay Foundation, Habitat Nepal, and Sahara Nepal in the cement bamboo frame technology earlier this year. They are now leading home construction in Harchana Tol, Birtamod, Jhapa. (Photo: Dinesh Rajbanshi)

Let's achieve more impact



Studies have highlighted compelling advantages of bamboo as an appropriate construction material given its abundant supply in Nepal. It is lightweight, flexible, strong, renewable, affordable, and environmentally friendly. Despite being commonly used in traditional housing in Eastern Terai, bamboo has not shed its image as a poor's man material. A new partnership with the Hilti Foundation is set to change that.

Known as **IMPACT 2026** in short, the seven-year project aims to promote the adoption of resilient, durable and affordable bamboo housing solutions among low-income families in the Eastern Terai. Habitat Nepal will also provide opportunities for future homeowners to improve their income through onsite masonry training. Shankar is among 17 people who have been trained as a builders under the project. He says, "I never expected bamboo houses to be so beautiful. I am excited to move into my new house."

Since the project's launch in July 2020, Habitat Nepal will complete 51 bamboo homes by December 2020 benefitting about 250 individuals. By the end of the second phase of the project in December 2022, 500 bamboo homes are expected to be completed, serving 2,500 individuals.

2,500 INDIVIDUALS

**will be living in innovative green homes made
with sustainable bamboo by December 2022**



**bamboo homes to be
completed by
December 2020**



**builders trained in
bamboo construction**



Habitat homeowner Lachu pointing to her name on the land title certificate.



Promoting land rights and secure tenure

Land ownership is a step out of the poverty cycle. In Nepal, 1.6 million families reside on land that does not belong to them, living in structurally unsafe houses and often lacking access to electricity, running water, or toilets. Much is at stake as families risk being evicted, hit by extreme weather or climate disasters, not to mention the indignity.

Habitat Nepal influenced the government of Nepal to implement land and housing policies around secure tenure, disaster resilience, and gender equality. As a result of its lobbying and

advocacy efforts, local and federal governments allocated land and provided funding for more than 10,000 low-income, vulnerable, landless, and flood-affected people.

In the last fiscal year, Habitat Nepal enabled government agencies to provide land and housing to 1,541 marginalized families, leveraging more than US\$4.3 million in government funding. This approach also promotes gender equality by registering the land jointly in the name of husband and wife, or the name of a woman if she is single.



1,541
families received land
and housing



10,000+
individuals received land and funding for housing
as a result of lobbying and advocacy efforts



Kalpana (right) with her daughter and her father-in-law in front of the house that they built with a loan from Habitat Nepal's partners, Sahara Nepal Saving and Credit Cooperative Societies.



Pro-poor housing makes business sense

Financial inclusion is key in enabling low-income families to improve their living conditions. For financial service providers, offering housing microfinance loans makes good business sense, according to Habitat for Humanity's research.

Playing a catalytic role, Habitat Nepal increases awareness among the low-income communities about the availability of housing loan products offered by partner microfinance institutions. Providing an appropriate and affordable loan product is challenging for

microfinance institutions, so Habitat conducts research in the community to understand demand for loans and appropriate terms and conditions to make them accessible.

The research findings and recommendations are used by the MFIs to design affordable loans for low-income families. Such collateral-free housing loan products facilitate people's access to credit for buying land plots, building or repairing houses and constructing toilets.



20,190

families served by
financial services



\$16 million+

housing loan capital
mobilized

Guna Laxmi (left) with her granddaughter in front of their new house they built with assistance from Habitat for Humanity Nepal in Kavre district.





Vital lessons

The devastating 2015 earthquake made six million people destitute in Nepal. Five years on, the affected communities, Government, non-governmental organizations, and other housing actors have gained much experience from the recovery effort. Rebuilding of lives and communities is a long-term process, that can take up to a decade, if not longer. It is a pertinent time to pause and reflect; how would we do it differently next time, when a major disaster strikes?

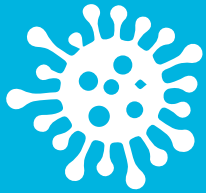
Habitat Nepal engaged Maggie Stevenson, a respected earthquake recovery expert, to support learning initiatives on housing recovery. In a report ([Click Here](#)), she presented potential areas of learning, framed as four lessons, identified from experience and discussions in Nepal. They are organized under the broad themes of housing finance; urban; institutionalization; and technical assistance. As Nepal transitions to other priorities, it is vital the discussion continues to shape learning and practices for greater impact.

Salme community in Ghalegaun, reconstructed after the 2015 earthquake.



After Nepal went into lockdown due to COVID-19, Asha lost her job as a daily farm laborer. With Habitat Nepal's support, she was able to provide food for her family while helping to build her new home.





COVID-19 response

The year 2020 will certainly go down in history as the time when the world was brought to its knees. Like countries all over the world, Nepal has to bear the impacts of COVID-19.

Habitat Nepal's families are some of the most vulnerable in Nepal, where losing a day's wage means families don't eat for the day. Within one month of lockdown, Habitat Nepal was able to support the most vulnerable so they can continue building their homes while having food for their families.

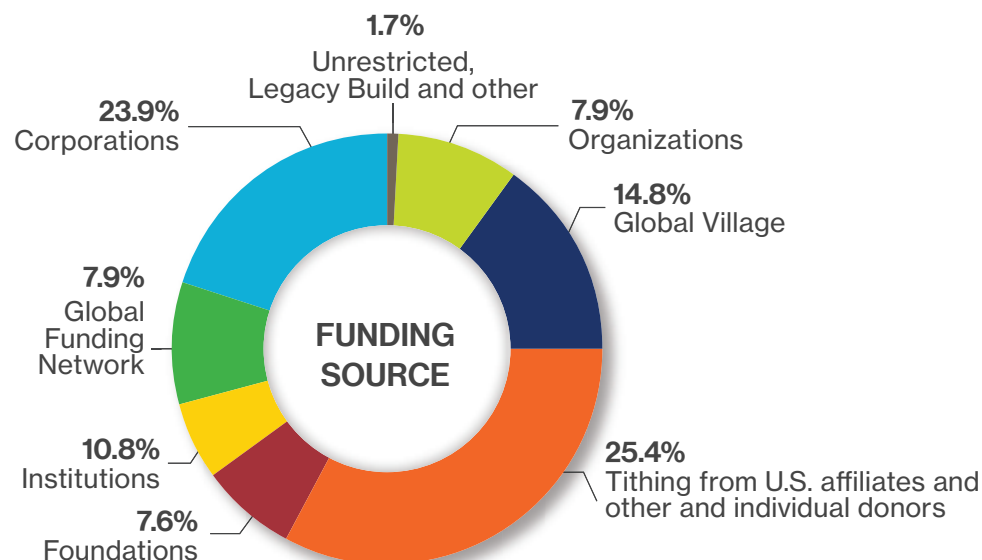
Such an initiative was made possible with donations from the dedicated Habitat Nepal staff.



1600+

individuals helped

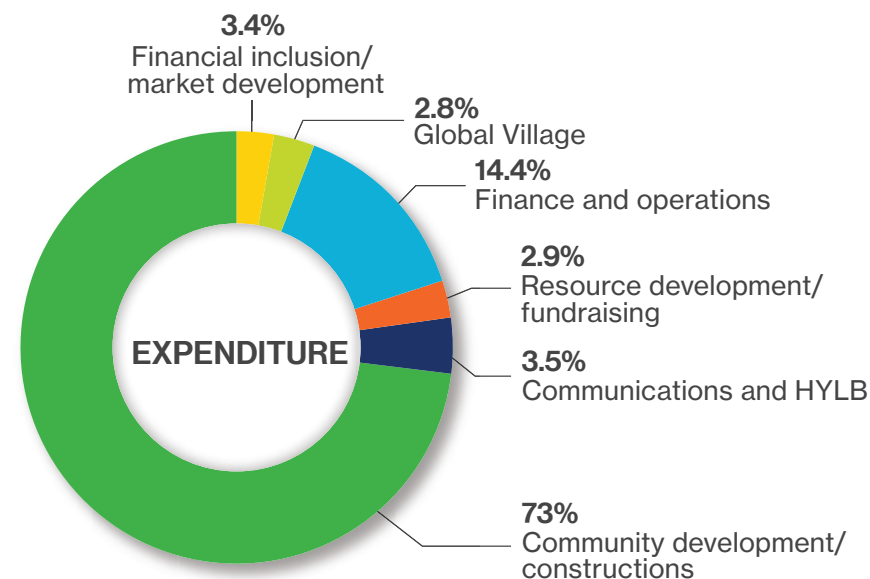
Financial information



Revenue by Funding Source

Amount (USD)

Unrestricted, Legacy Build and other	37,340
Organizations	177,956
Global Village	332,731
Tithing from U.S. affiliates and other and individual donors	571,949
Foundations	170,000
Institutions	244,195
Global Funding Network	178,090
Corporations	538,902
Grand Total	2,251,167



Expenditure by Program

Amount (USD)

Financial inclusion/ market development	74,176
Global Village	61,933
Finance and operations	312,247
Resource development/ fundraising	63,734
Communications and HYL B	76,063
Community development/ constructions	1,587,860
Grand Total	2,176,073

In appreciation of U.S. tithing affiliates

Tithe is not only a foundational principle of Habitat but also provides critical funding for Habitat Nepal's work.

Alachua Habitat for Humanity (Florida)

Austin Habitat for Humanity (Texas)

Brookings Area Habitat for Humanity (South Dakota)

Cedar Valley Habitat for Humanity (Iowa)

Columbus Area Habitat for Humanity (Georgia)

Cowlitz County Habitat for Humanity (Washington)

Evergreen Habitat for Humanity (Washington)

Fauquier Habitat For Humanity (Virginia)

Flower City Habitat for Humanity (New York)

Greater Des Moines Habitat for Humanity (Iowa)

Greater Erie Area Habitat for Humanity (Pennsylvania)

Greater Mount Airy Area Habitat for Humanity (North Carolina)

Green Mountain Habitat for Humanity (Vermont)

Habitat for Humanity Canada (National Office) (Toronto, Ontario)

Habitat for Humanity East Bay/Silicon Valley (California)

Habitat for Humanity East Bay/Silicon Valley (California)

Habitat for Humanity Greater Birmingham (Alabama)

Habitat for Humanity Greater Cincinnati (Ohio)

Habitat For Humanity Menominee River (Michigan)

Habitat for Humanity Metro Maryland (Maryland)

Habitat for Humanity of Benton County (Arkansas)

Habitat for Humanity of Durham (North Carolina)

Habitat for Humanity of East Jefferson County (Washington)

Habitat for Humanity of Greater Sacramento (California)

Habitat for Humanity of Kansas City (Missouri)

Habitat For Humanity of Kitsap County (Washington)

Habitat for Humanity of Laramie County (Wyoming)

Habitat for Humanity of Metro Denver (Colorado)

Habitat for Humanity of Ontario County (New York)

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Habitat for Humanity of St. Joseph County (Indiana)

Habitat for Humanity Portland/Metro East (Oregon)

Habitat for Humanity Susquehanna (Maryland)

Habitat for Humanity Vail Valley (Colorado)

Indian River Habitat for Humanity (Florida)

Paterson Habitat for Humanity (New Jersey)

Pikes Peak Habitat for Humanity (Colorado)

Raritan Valley Habitat for Humanity (New Jersey)

Sisters Habitat for Humanity (Oregon)

Stillwater Habitat for Humanity (Oklahoma)

Twin Cities Habitat For Humanity (Minnesota)

West Volusia Habitat for Humanity (Florida)

Yakima Valley Partners Habitat for Humanity (Washington)

Global funding network

Habitat for Humanity Australia

Habitat for Humanity Deutschland

Habitat for Humanity Great Britain

Habitat for Humanity India

Habitat for Humanity International

Habitat for Humanity Japan (Japan Campus Chapters, Sales Force Foundation, and Other individuals)

Habitat for Humanity Nederland

Habitat for Humanity New Zealand

Donors

Arab Gulf Fund

Australian Government, Department of Foreign Affairs and Trade

Christian Aid Ministries

Credit Swiss Foundation

USAID

Ford Motor Company

Hilti Foundation

Jersey Overseas Aid (JOA)

Lions Germany

MetLife

Roche

Standard Chartered Bank

A woman with a warm smile, wearing a vibrant pink and blue floral sari and a light orange headscarf. She has a red bindi on her forehead and a small gold nose ring. The background is a rustic brick wall with some colorful fabrics hanging in the shadows.

Solid foundation

Habitat Nepal advocates for women's rights to land and property as part of our core housing strategy.

Join us in ensuring that vulnerable women can gain financial stability in a safe, secure home.

WWW.HABITATNEPAL.ORG

through shelter,
we empower



Phone: +977 1 5521182, 5554976
info@habitatnepal.org
habitatnepal.org

