



# Nepal

## Capacity Overview

Habitat for Humanity began operations in Nepal in 1997. We remain committed to partnering with the government of Nepal while building the capacities of local partner organizations and communities to improve the lives of vulnerable families. In fiscal year 2020, we helped 109,170 people realize their fundamental right to housing by removing the barriers that stand between them and a decent and affordable place to call home.

Habitat for Humanity leverages the government of Nepal's multiple land and housing subsidies that are set aside for marginalized people, multiplying the impact of our interventions. For example, we unlocked more than \$4.3 million in government funds for housing, land and infrastructure in FY2020. Habitat's programs in Nepal focus on land tenure security and housing rights for the most vulnerable; resilience to disasters and climate change; and housing market systems, including housing microfinance. Community empowerment, access to clean/safe/healthy water and sanitation, and sustainable innovations in housing technologies are also integral to our programs.

With support from the U.S. Agency for International Development, or USAID, and the Hilti Foundation, Habitat keeps disaster and climate change resilience at the forefront of our initiatives in Nepal as we work with the government, strengthen supply chains and educate communities on mitigating the impact of climate change. Habitat connects multisector actors in the housing market, introduces innovations in housing designs and materials, and helps advance housing microfinance with the support of partners such as the Australian Department of Foreign Affairs and Trade, or DFAT, and Jersey Overseas Aid, or JOA.

As a housing-focused organization, Habitat delivers inclusive interventions that are affordable, sustainable and customized to contextual needs in Nepal. Habitat has a national team of experts and leaders with experience in human settlement planning, land rights, affordable home design, construction quality assurance, disaster risk reduction and response, financial inclusion, youth and volunteer engagement, and land and housing advocacy.

Research tells us that safe, adequate and affordable housing leads to gains in health, education and economic opportunity. These factors promote greater equity and build resistance against disasters and economic crises. A driver for 13 of the United Nations' 17 Sustainable Development Goals, housing will be critical in a post-pandemic world as an essential component of any comprehensive approach to recovery and development in emerging economies, including Nepal's. Habitat programs help improve living conditions, educational outcomes, and the health of families and individuals.

## Country context

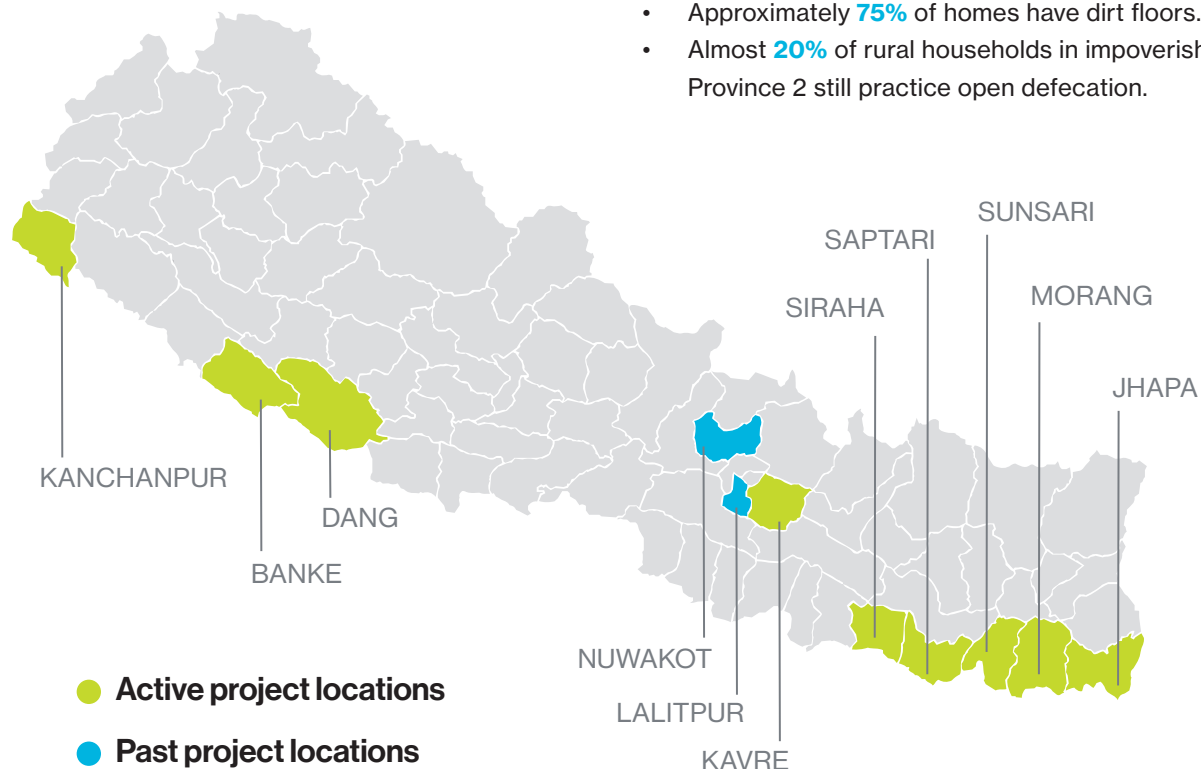
According to the U.N., Nepal's graduation from its least-developed-country status has been deferred to 2021. A World Bank report showed 18.7% of the South Asia country's population was living in extreme poverty in 2020. In the rural and peri-urban areas, where Habitat Nepal partners with families, most people work as farm or construction laborers. Most people live on less than US\$1.50 per day, which is below the international poverty line of US\$1.90. Based on a World Bank report in 2020, the ongoing COVID-19 pandemic could push nearly one-third of Nepal's population below the poverty line because of a loss of livelihoods in the wake of the health and economic crises.



The country is also highly vulnerable to disasters. Globally, Nepal is ranked fourth, 11th and 30th in terms of vulnerability to climate change, earthquakes and floods, respectively, according to the U.N. Development Programme.

Nepal's ethnic and indigenous groups typically live in makeshift shelters, with thatch walls that are often plastered with mud and cow dung. The roofing tends to be made of mud tiles, hay or plastic sheets. Dirt floors mean dampness and mold set in during the monsoon season, affecting the life span and structural integrity of shelter, the occupants' health, and the ability to store grains and possessions safely. Rats, snakes and insects can get into the shelters, endangering people's safety and health. According to the joint **2019 Multiple Indicator Cluster Survey** by the government of Nepal and the U.N. Children's Fund, or UNICEF, the following are characteristics of the provinces in which Habitat Nepal works:

- Roughly **33%** of housing units have only one room, and **40%** have two rooms.
- Approximately **75%** of homes have dirt floors.
- Almost **20%** of rural households in impoverished Province 2 still practice open defecation.



# Land tenure security and housing rights

Habitat Nepal works with indigenous people and marginalized Dalits, who are considered the lowest social class under the traditional caste system. This includes members of landless communities such as Suntals, Haliyas, Kamaiyas, Badis and Musahar, along with other disaster-affected groups. These groups of people continue to endure historical and systematic discrimination. Helping to uphold Nepal's 2015 Constitution, Habitat Nepal is partnering with various parts of the government to secure land rights and housing for these vulnerable groups.

After widespread floods in 2017, Habitat Nepal partnered with local governments to implement the Community Housing Project in Sunsari, Morang and Jhapa districts. The project helped disaster-affected families resettle in flood-resilient houses in safer zones. The government provided community infrastructure such as drainage, road access, electricity and water supply, while Habitat Nepal supplied expertise in housing design, construction and community mobilization.

Through the project, Habitat advocates for registering the names of both husband and wife on land titles, which prevents women from being left landless and homeless in the event of separation, divorce or widowhood. The women who partnered with Habitat reported that formal property ownership protected their land rights and helped give them a say in family financial matters.

Habitat Nepal has partnered with the Ministry of Land Management, Cooperatives and Poverty Alleviation; provincial governments; and local government units to enable 274 Haliyas, who are former bonded farm laborers, to gain access to land and disaster-resilient houses. We provide technical expertise in assessing land that is safe for building; prepare site plans; train builders; and design affordable, disaster-resilient houses that use locally available materials. Habitat Nepal mobilizes communities using the participatory approach for safe shelter awareness methodology, or PASSA. We ensure community decision-making through PASSA groups that are formed to manage projects' funds and resources and decide on plot allocation for resettlement projects, house designs and location of community infrastructure.

Habitat Nepal scaled up the Community Housing Project by establishing and renewing partnerships with local governments and communities in the neighboring districts of Saptari and Kanchanpur. With the funds leveraged from the government, every dollar invested with Habitat Nepal attracts an additional US\$3, thereby tripling the impact in the community. We have built homes with 1,078 families in more than 30 communities, leveraging US\$1.3 million in government funds.





# Resilience to disasters and climate change

Habitat Nepal is improving community resilience to climate- and non-climate-related disasters through the introduction of safe settlement practices, designs and technologies. Habitat Nepal is working with local governments to identify land that is safe for building homes and implementing disaster-resilient housing projects for vulnerable families and people affected by disasters. This enables municipalities to increase their resilience and disaster risk management capabilities. Decent homes and settlements provide foundational assets for communities and families to withstand or recover from climate and economic shocks and lower the risk of land-related conflicts. In promoting renewable, locally available construction materials and climate-smart house designs, Habitat minimizes the use of heavy polluting and considerable contributors to carbon dioxide emissions, such as steel, cement and kiln-fired bricks.

After a devastating 2015 earthquake, Habitat Nepal and Architecture Sans Frontiers partnered with over 5,000 families from Kavrepalanchok and Nuwakot districts to rebuild earthquake-resilient homes. A [report](#) commissioned by Habitat and published in April 2020 outlined four emerging lessons with insights for future disaster responses by governments and various stakeholders.

Habitat Nepal was able to directly influence earthquake building standards of the National Reconstruction Authority, or NRA, to include low-cost construction options. This included compressed stabilized earth blocks and innovations such as the Baker Bond technique, referred to locally as the “rat-trap,” which uses fewer bricks, making earthquake-resistant houses more affordable.

In the earthquake-affected areas where people were struggling to rebuild, Habitat Nepal established several housing support service centers that served as:

- Technical hubs where earthquake-affected families can get help applying for the NRA’s reconstruction grants and other related documentation and information.
- One-stop centers for customized house designs, technical consultation and supervision, information on quality materials, cost estimates, and access to trained masons.

We will be providing technical and social support to communities through the USAID-funded Tayar Nepal project. Habitat Nepal is working as the subcontractor with eight municipalities across Bagmati, Karnali and Sudurpaschim provinces and Province 5. Tayar Nepal aims to strengthen the capacity of Nepal’s disaster risk management and preparedness institutions and improve the country’s resilience through municipal-level risk-reduction activities.

To promote resilience against climate change, Habitat Nepal’s programs include the use of locally available construction materials such as treated bamboo and stabilized mud plaster that reduce the need for energy-consuming products. During the 2017 floods, Habitat Nepal worked through a project partially funded by the government of Hong Kong to build over 1,400 temporary shelters made of locally sourced bamboo instead of importing expensive, non-renewable products. Our commitment to sustainable solutions meant avoiding lengthy lead times for the supply of offshore materials, minimizing Habitat’s carbon footprint and allowing us to serve more families.

# Housing market systems

Habitat strengthens housing markets to better respond to the shelter needs of low-income families through innovative products and services, other supply chain improvements, and education and communication on the demand side. With support from Australia's DFAT, JOA and the Hilti Foundation, Habitat works with market players in financial inclusion, housing microfinance, financial literacy, low-cost housing technologies, and supply-chain improvements.

With support from Habitat's Terwilliger Center for Innovation in Shelter, Habitat Nepal provides advisory services to Nepali microfinance institutions, such as Sahara Nepal, Jeevan Bikas Samaj and Mahuli Community Development Centre, to reach underserved low-income families through affordable and appropriate loan products and services. Between 2018 and early 2021, Habitat's microfinance institutional partners had disbursed US\$50.8 million in capital to more than 51,000 families. Currently, Habitat is seeking to strengthen local

ecosystems and banking regulations to support the development of the country's housing microfinance sector.

In addition to working with Nepali microfinance institutions, Habitat has strong support from the Hilti Foundation, a partner since 2012. To date, this partnership has served over 4.5 million people and built or improved over 900,000 homes around the world. In 2019, Hilti and Habitat started working together in Nepal to promote the use of cement bamboo frame technology as a disaster-resilient housing solution in the Eastern Terai. The two organizations are focused on working together to scale innovative shelter technologies globally and increase access to affordable, decent housing. We also aim to increase the acceptance and promotion of treated bamboo as a viable, affordable, safe and sustainable construction material among microfinance institutions, bamboo suppliers, housing authorities, technical experts and communities.



# The Habitat network

Habitat Nepal is supported by Habitat for Humanity International, an acclaimed global development organization that partners with a full range of stakeholders in more than 70 countries, implementing appropriate solutions for more than 5 million people per year in urban, peri-urban and rural areas. Habitat advocates for policies that bring adequate housing within reach for the estimated 1.6 billion people worldwide who currently lack decent shelter, helping make housing market systems more responsive to their needs.

Habitat Nepal has access to regional support and expertise in our Asia-Pacific area office and in the Terwilliger Center for Innovation in Shelter, which applies market systems development approaches to help fill the void in affordable and quality housing. The Terwilliger Center works with the private sector to pilot new products and approaches related to housing finance and construction materials, services and practices, then works to make the best of those innovations more widely available. Habitat knows that low-income families around the world, including in Nepal, are underserved by formal housing markets. They tend to build in stops and starts, often with limited access to sound construction advice and quality, eco-friendly materials. These incremental builders form a large but invisible segment of the housing market.



# Accountability

Habitat for Humanity has a strong commitment to being accountable to the families and communities we work with, and to donors and other partners in Nepal and around the world. We have developed systems for demonstrating our impact and ensuring we live up to our values, including financial responsibility; diversity and inclusion; and safeguarding our employees, partners and the people we work with every day.

Habitat employs a robust monitoring, evaluation, accountability and learning, or MEAL, system that has been set up to track and, if needed, modify and refine approaches. This commitment to MEAL is a hallmark of all Habitat programs worldwide, including in Nepal. MEAL is used as an instrument for program quality assurance and continuous organizational learning. We have dedicated MEAL experts at the global, regional office and country levels, with a global leadership team steering and championing advancement of the MEAL approach in Habitat's programs.



# everyone

## needs a place to call home

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