

Habitat Nepal

Country Flyer



Overview:

Since 1997, Habitat for Humanity Nepal has provided more than 1 million people with support to build or improve the place they call home. This is made possible through our partnership with communities, governments, private sector including entrepreneurs and financial institutions, youth networks, and academia to serve low-income families by improving habitability, tenure security, access to basic services and affordability of housing solutions.

In line with our Country Strategy 2025 – 2028, our integrated programming serves to benefit 2.7 million people over the next three years,

through direct and incremental construction, affordable housing finance, affordable construction technologies and services, and evidence-based policy advocacy for housing adequacy as a fundamental right. Responding to the root causes of inequity in the housing ecosystem, Habitat Nepal leads with a systems-strengthening approach, facilitating development of inclusive housing markets, removing key policy barriers and empowering communities through people-centred approaches, for a stronger and more equitable housing ecosystem.

Geographic focus:



Program priorities

Pillar 1: Building more and better homes

Disaster-resilient, climate-smart housing

Around 49% of the population in Nepal live in inadequate housing. Decent homes provide foundational assets for communities and families to withstand or recover from climate and economic shocks and lower the risk of land-related conflicts. By working in partnership with local and provincial governments, Habitat Nepal constructs disaster-resilient housing for the most marginalized communities.

Our interventions also support incremental construction, a pattern of housing improvement practiced by low-income families, to improve access to basic services, upgrade or renovate their homes and improve habitability. This approach not only respects the agency of families but also allows families to upgrade their homes at their own pace, and as per their evolving needs.



Land tenure security and land literacy

Around 1.3 million people in Nepal are either landless or have no tenure security, and only 26.4% of women own property. In fact, less than 10% of all private land in Nepal is owned by women. Habitat Nepal is making a difference by promoting joint land ownership (i.e., both husband and wife); building “land literacy” to ensure people, especially women and other marginalized groups, are aware of their rights and opportunities to own land in their name; and conducting evidence-based advocacy for inclusive land and housing policies.

Housing disaster resilience & recovery

Over 1 million homes in Nepal have been destroyed by floods and earthquakes in the past decade alone. As one of the most climate-vulnerable and disaster-prone countries in the world, housing resilience remains a critical lever for sustainable development. Habitat Nepal is improving community resilience to disasters through the introduction of safe settlement practices, disaster-resilient construction technologies, and building capacity of local communities and local governments on disaster risk reduction and preparedness. Working along the continuum from preparedness, relief to early recovery and reconstruction, Habitat Nepal supports communities increase their climate and disaster resilience.



Pillar 2: Transforming housing market systems

Scaling affordable, greener, climate-resilient technologies

Nepal needs to build 34,000 additional housing units annually, just to keep up with the demand and pace of urbanization. Habitat Nepal is making a difference through a systems strengthening approach working with market actors, policymakers and communities in the housing ecosystem to scale affordable, green, climate-resilient construction technologies such

as Cement Bamboo Frame Technology or (CBFT). Our interventions focus on strengthening the supply chain to ensure more market actors are driving the shift to lower-carbon construction, influencing consumer behaviours to increase the uptake of these technologies, and working at the policy level to unlock key barriers to shift to greener construction.



Affordable housing finance and Services

Low-income households, and particularly women and youth, face exclusion from formal financial services due to lack of collateral, as well as gender and social constraints. In 2022, only 27.5% of the adult population obtained the minimum passing score in all financial literacy components, with women scoring just 19.9%. Habitat Nepal works in partnership with financial service providers to improve the availability of affordable housing micro-loans, household green energy loans, and housing micro-insurance, and financial education, specifically for women. Although some of the microloans are for as little as USD 75 because they are collateral free, borrowers can stretch the loan amount to cover a multitude of household improvements. Additionally, training in financial and digital literacy helps borrowers, especially women, utilize financial products for their economic empowerment.

Pillar 3: Inspiring action for housing

Youth engagement through volunteering

According to the 2021 census, 42.6% of Nepal's population is between 16 and 40 years, the largest share in history. Within this, 20% of the population are aged 15 to 24. Women make up majority of the youth group (53.1%), underscoring the need for gender-responsive youth engagement. Youths face high unemployment, limited opportunities for meaningful engagement, and underutilization of their skills and creativity. Despite these challenges, youths demonstrate enormous potential as drivers of social change, innovation, and volunteerism. Habitat Nepal focuses on youth empowerment and leadership development, youth-led community innovation and action, and policy advocacy and partnerships to scale youth-led solutions and strengthen Nepal's volunteer ecosystem.



Our partners



Global funding network



Key results of FY25

 **450**
New houses constructed

 **9,971**
Individuals reached through trainings

 **78**
Incremental homes supported

 **USD 1,104,115**
Government budget mobilized

 **794**
Local volunteers mobilized (hours)

 **633**
WASH facilities constructed



#126 New Colony, Dhobighat, Lalitpur

Phone: +977 1 5421182, 5454976

 info@habitatnepal.org

 habitatnepal.org

     /habitatnepal

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