



Annual Report

1 July 2022 to 30 June 2023







Table of **contents**

Message from the National Director	1
Laying the foundation for a better future	5
Scaling bamboo for affordable housing	7
Unlocking housing micro loans for low-income families	9
Global housing equality: Securing housing rights through Home Equals campaign	12
Playing a catalytic role through policy advocacy for land rights	13
Investing in climate resilient communities	15
Financial information	17
In appreciation	18

Message from the National Director

As I reflect on fiscal year 2023, I'm thankful for the cooperation, collaboration, and partnership of our peers and stakeholders, whose support enabled Habitat for Humanity Nepal to build better homes, improve access to land and housing rights for the marginalized communities, unlock housing finance for the underserved communities, and strengthen community preparedness against multi-hazard disasters.

We constructed 311 safe and decent homes for families without adequate shelter in partnership with local governments. In collaboration with the National Land Commission, we supported 2,000 landless families enroll in the government's land allocation programs. Together with financial institutions, we were able to unlock USD 41 million in capital for affordable housing micro-loans for 32,721 low-income families.

We worked with communities to build disaster resilience through the Participatory Approach for Safe Shelter Awareness or PASSA; improving their access to clean water and safe sanitation; and promoting gender equality, disability, and social inclusion.

Even as we continue to build or improve places that people call home, we sought ways to build broader coalitions of like-minded organizations, volunteers, youths, private and public sector actors to advocate for collective action. We drew attention to the housing needs of residents in informal settlements through our participation in Habitat for Humanity's global advocacy campaign, Home Equals. We galvanized youth supporters through Habitat Young Leaders Build, the largest youth-focused movement in Asia-Pacific focused on supporting families in need of decent, affordable housing. We continued to work in collaboration with the Ministry of Urban Development, and Department of Urban Development and Building Construction on the 'Bamboo Construction Guidelines'.

We also inked a new cooperation agreement with Nepal Housing and Settlement Resilience Platform to serve as the provincial lead for Sudurpaschim province.

I am deeply indebted to the continuous support, encouragement and collaboration of our partners and donors globally, the Habitat International and Asia Pacific Regional office and to my dedicated and passionate team at Habitat Nepal who continue to make a difference towards addressing the housing deficit in Nepal and help build a better future.

As we continue to build back from the devastating and lingering effects of the pandemic, we are more committed than ever to our mission: a world where everyone has a decent place to live.

Through shelter, we empower.

Eliza Sthapit

National Director
Habitat for Humanity Nepal





A place to call her own

Laxmi said, “After two decades of living in a small mud-and-hay house, I finally have a place I can proudly call my home. In December 2023, youth volunteers mobilized by Habitat Nepal gathered to help lay the foundation for my new home. With this new start, I am determined to ensure that my granddaughter, Khusbu, will have a better life.”

In the fiscal year 2023, Habitat Nepal leveraged USD 2.1 million in government funding for social housing projects.



Laying the foundation for a better future

In Jhapa, eastern Nepal, Hem Narayan and his wife, Rukmani, struggled to find employment as daily wage workers in their village. To make ends meet, Hem ventured to India to sell goods (incense sticks, religious oil lamps, and potatoes) made in Nepal but the meager earnings could scarcely meet his and his two children's basic needs.

Hem and Rukmani were among 20 families that Jhapa municipal government had recognized as the most vulnerable. After being trained in basic construction skills, they worked alongside skilled masons to build their new home with the support of Habitat Nepal and local non-governmental organization Sahara Nepal.

With newfound skills, Hem and Rukmani could take on small construction projects within the village and boost their family income.

After moving into their safe and secure home, Rukmani said, "If we were not considered for the Safe Housing Program, we could have faced substantial challenges and uncertainties. The positive change in our lives is due to the invaluable support provided by the partner organizations."

311

houses constructed



4,261

people trained in masonry,
financial literacy and disaster risk reduction





Scaling bamboo for affordable housing

Bamboo is already a popular building material for low-income families in Nepal, but more traditional building methods lack the structural integrity to withstand harsh weather conditions or disasters. Habitat Nepal's partnership with The Hilti Foundation, known as the Impact 2026 project, aims to ensure that Nepali families have access to safe, durable, disaster-resilient and environmentally sound homes. Currently in its second phase, the project looks to scaling impactful housing solutions by:

1. Utilizing human-centered design approach

Through in-depth qualitative interviews, Habitat Nepal gained insights into user preferences and created low-fidelity prototypes for prefabricated wall panels and bamboo roofing sheets – in collaboration with private and civil society partners. Following successful pilots on Habitat's housing sites, the prefabricated wall panels are being tested by two companies for use in commercial projects. The use of bamboo roofing sheets was also piloted in another Habitat project in Biratnagar.

2. Standardizing quality of treated bamboo

Habitat Nepal partnered with six treatment centers to improve and standardize treatment processes used in producing quality treated bamboo poles. The comprehensive workshop was jointly conducted by the Base Bahay Foundation, the organization that developed the technology, and Habitat Nepal.

3. Facilitating multi-sector partnerships

Habitat Nepal engaged a range of private and public sector actors to build a coalition of actors around the promotion of bamboo as a greener and affordable construction technology. We partnered with the Ministry of Urban Development and the Department of Urban Development and Building Construction to develop construction guidelines for bamboo technology. We also signed a memorandum of understanding with Madan Bhandari University of Sciences and Technology for a three-year research plan, focusing on generating evidence around Cement Bamboo Frame Technology in Nepal's context. We also engaged private sector actors in the treated bamboo value chain through our multi-stakeholder platforms, leading to opportunities for joint advocacy to advance bamboo construction.



Unlocking housing micro loans for low-income families

The support of Jersey Overseas Aid or JOA enabled Habitat Nepal's partner microfinance institutions to disburse 32,721 housing micro-loans with over USD 41 million mobilized in capital. Habitat Nepal has worked in partnership with financial institutions since 2019, providing technical assistance to selected microfinance institutes to develop client-centric, appropriate and affordable housing loan products. With JOA's support, Habitat Nepal partnered with five partner microfinance institutions and provided technical assistance in developing housing loan products. Additional support included building the capacity of more than 600 staff members of partner organizations through training in branch management, product assessment, financial management, risk analysis, loan portfolio management, communication and public relations. Similarly, we were able to work on demand side interventions focused on building digital financial literacy of marginalized women together with safer shelter awareness. With these financial literacy classes, women were able to build their knowledge of concepts such as savings, interest rates, borrowing capacity and responsible lending, and utilize appropriate financial products to meet their needs. We worked with 6,000 low-income women to improve their financial literacy and increase their access to financial products.





Without financial literacy, Sarita would still be among one-third of Nepal's population that is unbanked. Her journey towards economic empowerment began when she partnered with Habitat Nepal and Sahara Nepal, a local organization, through a project funded by JOA. With her husband working abroad and her children attending school, she took charge of her family's financial future. She learned how to save money, keep track of her finances, access credit and seek investment opportunities. Inspired by the sessions on entrepreneurship during her financial literacy classes, Sarita decided to start a home-based business. She started making ice popsicles at home, which she would sell to students from schools nearby. This new source of income helped Sarita improve her family's financial situation and gave her a sense of independence. Partnering with Habitat Nepal enabled Sarita to build a safe and affordable home for her family.



USD 41 million

capital mobilized through micro housing loan



32,721

housing loans disbursed



Global housing equality: Securing housing rights through Home Equals campaign

The right to adequate housing is a critical component of sustainable development. By advocating for better housing policies and partnering with governments, homeowners, youth advocates, entrepreneurs and residents of informal settlements, we aim to ensure that everyone has a decent place to live. We invite you to support Home Equals, Habitat for Humanity's multi-year global advocacy campaign, by pledging your voice. Currently, the more than 1 billion people around the world living in informal settlements are not treated as equals – their homes often lack basic services, land tenure security and climate resilience. Habitat is dedicated to achieving policy change, at all levels, to ensure that people living in informal settlements have equitable access to adequate housing.



Playing a catalytic role through policy advocacy for land rights

(Recommendations presented to Ministry)

Habitat Nepal recognizes it takes more than building new homes to address the affordable housing needs in the country. Conducting evidence-based advocacy helped to promote inclusive land and housing policies which, in turn, increase people's access to adequate housing. After surveying more than 300 stakeholders in the seven districts that we operate in, we conducted a thorough review of existing key policies, laws and guidelines to identify gaps and promote understanding. In June 2023, we submitted a report to the National Land Commission and the Ministry of Land Management, Cooperatives and Poverty Alleviation. Key recommendations included prioritizing land allocation programs at municipal levels; and wider dissemination of information on land distribution by the National Land Commission through channels such as websites and wards' noticeboards. On their part, the Ministry of Land Management, Cooperatives, and Poverty Alleviation should regularly discuss, review and amend laws and regulations based on ground-level challenges during the implementation of land allocation programs. These findings also formed the basis of Habitat Nepal's future direction in designing solutions that support furthering of land rights for the marginalized communities.





2,000

landless families enrolled in the land titling process



Investing in climate resilience communities

Over the past decade, Nepal has experienced major disasters almost every year – ranging from flooding to landslides to earthquakes. Through the Resilient Inclusive Sustainable Eastern Nepal, or RISEN project, we aim to strengthen the ability and capacity of local governments and communities in disaster risk reduction and response. Together with partner organizations Community Improvement Center in Janakpur, Sahara Nepal in Jhapa, and Mahuli Community Development Center in Saptari, we organized meetings and conducted PASSA training in disaster risk reduction and response management. The training involved government and police officials as well as local community members.

As part of our efforts to build climate resilience, we are also grateful to have received the Best Climate Action Award at a workshop organized by the Australian Embassy in June 2023. Together with our partners, Build Up Nepal and Human Development & Community Services, we received an award for a pilot project to test hybrid designs combining two scalable, greener and low-cost construction technologies – Cement Bamboo Frame Technology and Compressed Stabilized Earth Bricks – to build multi-hazard-resilient homes. The Best Climate Action Award is particularly meaningful as it recognizes the need to green the construction industry urgently and invest in local solutions that are affordable and scalable.

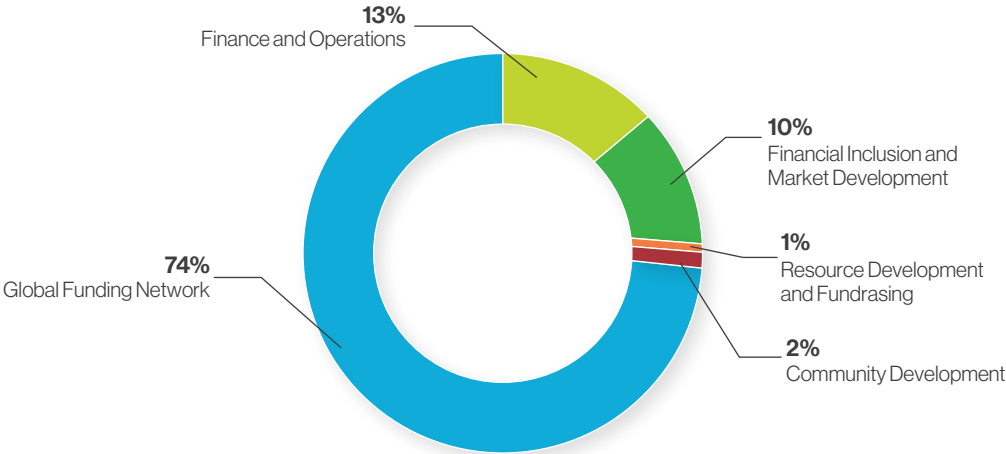
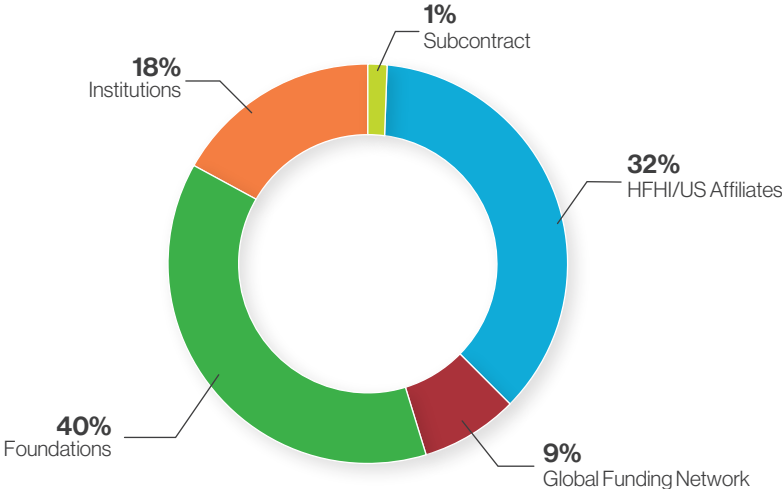




DFAT Partners Workshop

28 June 2023, Kathmandu

Financial information



REVENUE

	Amount (USD)
HFHI/US Affiliates	736,298
Global Funding Network	203,952
Foundations	904,458
Institutions	409,116
Subcontract	27,067
Total	2,280,892

EXPENDITURE

	Amount (USD)
Finance and Operations	318,035
Financial Inclusion and Market Development	229,825
Resource Development & Fundraising	18,759
MEAL	48,593
Community Development	1,780,639
Total	2,395,851

In appreciation

We are grateful for the support of our donors that made our work possible in the fiscal year 2023.

Alachua Habitat for Humanity

Austin Habitat for Humanity

Cedar Valley Habitat for Humanity

Columbus Area Habitat for Humanity

Evergreen Habitat for Humanity

Flower City Habitat for Humanity

Fort Worth Area Habitat for Humanity

Greater Des Moines Habitat for Humanity

Greater San Francisco Habitat for Humanity

Habitat for Humanity Cowlitz County

Habitat for Humanity Greater Cincinnati

Habitat for Humanity Menominee River

Habitat for Humanity Metro Maryland

Habitat for Humanity of Durham

Habitat for Humanity of Kansas City

Habitat for Humanity of Laramie County

Habitat for Humanity of Metro Denver

Habitat for Humanity of Oakland County

Habitat for Humanity of Omaha

Habitat for Humanity of Ontario County

Habitat for Humanity of Oregon

Habitat for Humanity of Rowan County

Habitat for Humanity of Southern Santa Barbara County

Habitat for Humanity of St. Joseph County

Habitat for Humanity of the St. Vrain Valley

Habitat for Humanity Susquehanna

Habitat for Humanity Tucson

Indian River Habitat for Humanity

Paterson Habitat for Humanity

Raritan Valley Habitat for Humanity

Skagit Habitat for Humanity

Stillwater Habitat for Humanity

Yakima Valley Partners Habitat for Humanity

Habitat for Humanity Australia

Habitat for Humanity Great Britain

Habitat for Humanity Nederland

Habitat for Humanity International

Australian Government, Department of Foreign Affairs and Trade

The Hilti Foundation

Jersey Overseas Aid

SELAVIP

Esther Foundation

Ines Kaindl





#126 New Colony, Dhobighat, Lalitpur
Phone: +977 1 5421182, 5454976
info@habitatnepal.org
www.habitatnepal.org



Our socials:

