

### The housing need in Nepal

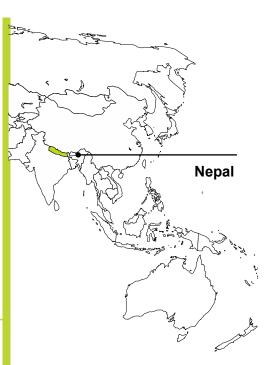
Nepal is among the least developed countries in the world, with a quarter of its population living below the international poverty line. In the rural and peri-urban areas where Habitat for Humanity Nepal works, most families live on insecure day wages as farm or construction laborers. The marginalized ethnic groups in Koshi Province and Madhesh Province in the east and Far-western Province in the west live in huts with walls of untreated bamboo or wood plastered with mud and cow dung. The roofing is typically made of mud tiles, hay, or plastic sheets. During the monsoon season, mud floors become damp or moldy, affecting families' health, children's education, and the huts' life span. Rats, snakes, and insects that get in also endanger their safety and health. The national census in 2021 showed that about 45% of the 6.6 million families in Nepal are living in inadequate and substandard houses not meeting technical standards.

#### **HABITAT FACTS:**

· Habitat started in Nepal in 1997.

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•	Individuals served in FY2022 -	213,695
0	Through new construction –	2,150
0	Through incremental construction	– 215
0	Through repairs –	510
0	Through civil society facilitation –	29,210
0	Through market development –	181,610

Volunteers engaged in FY2022 – 13



#### **COUNTRY FACTS:**

Capital city – Kathmandu Population – nearly 30 million Life expectancy – 66.6 years Unemployment rate – 11.4% Below poverty line – 25.2%

## How Habitat addresses the need

#### Unlocking government funds for housing

Habitat Nepal partners with the Government of Nepal to unlock multiple government housing funds for low-income families, marginalized groups, and disaster-affected people. Habitat Nepal provides technical support, mobilizes partners and community members, and helps the most vulnerable through top-up financial support to reduce home construction costs.

#### Improving access to finance for housing

Access to finance is a major obstacle to home ownership among low-income families. Habitat Nepal collaborates with microfinance institutions to strengthen their housing loan products. This enables many low-income rural families who are underserved by existing financial markets to access housing credit more easily. Training in financial and digital literacy helps women utilize financial products for their economic empowerment.

#### Promoting women's land rights

The National Census, 2021 reveals that about 75% of women don't possess either housing or land in their name. The Government of Nepal has stepped up efforts in recent years to promote gender equality in its property laws. However, the rights of a married woman to claim her husband's property remain unclear unless her name is registered in the title. Habitat Nepal is promoting the joint registration of both husbands' and wives' names in property titles, or any occupancy rights documents issued by the government. This protects women from being evicted from their marital home in the event of separation, divorce or their husbands' deaths,

#### Strengthening market systems for affordable housing solutions

Habitat Nepal promotes affordable housing solutions utilizing locally available, environmentally friendly materials such as bamboo through a market-based approach engaging private sector actors. Through orientation, and awareness-raising, we encourage families to adopt affordable and environmentally sustainable building materials such as bamboo, compressed stabilized earth blocks and "rat-trap" wall systems. Habitat Nepal's housing designs are also featured on the government's list as being suitable for earthquake and flood-prone areas in the country.

# What you can do

#### **DONATE**

Please visit <u>habitat.org/donate</u> and select "Designate your donation" to donate to Habitat Nepal.

#### **VOLUNTEER**

The Global Village program has resumed in select locations in the Asia-Pacific region. Please visit <a href="https://www.habitat.org/gv">www.habitat.org/gv</a> for more information and updates.

#### TITHE

Habitat affiliates in the U.S. support the international work through an annual tithe. For additional information, email tithe@habitat.org or contact your local Habitat organization.

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