



# Cambodia

## Capacity Overview

Habitat for Humanity began operations in Cambodia in 2003 and today works closely with the Cambodian government at all levels, along with international and local nongovernmental organizations, corporate partners and community groups.

To date, Habitat has partnered with more than 100,000 low-income families in Cambodia, with a special focus on housing and social protection; water, sanitation and hygiene, or WASH; disaster risk reduction and response; and housing microfinance. Habitat operates in the provinces of Siem Reap, Kandal, Prey Veng, Kampot, Tbong Khmum, Kampong Speu, Kampong Cham, Svay Rieng and Battambang, and in the capital city, Phnom Penh.

Habitat has set out strategic priorities in terms of building impact at the community, sectoral and societal levels to address political, social, economic and environmental issues that cause housing inequity in Cambodia. We are putting people at the center of our work because we believe in the transformational power of community-driven development. This calls for project planning and design,

resource investment, and partnership development in consultation with community groups, especially vulnerable people whose voices often are not heard.

As a housing-focused organization, Habitat delivers inclusive interventions in Cambodia that are affordable, sustainable, customized to contextual needs, and integrated into the overall urban and rural settings. Habitat has a national team of experts and leaders with experience in housing, land tenure, house planning, urbanization, housing policies, project management, construction, WASH, disaster risk reduction and response, and housing advocacy.

Research tells us that safe, adequate and affordable housing leads to gains in health, education and **economic opportunity**, and these in turn promote broader reductions in inequality while building resilience against disasters and economic crises. A driver or catalyst for 13 of the United Nations' 17 Sustainable Development Goals, housing will



be **particularly important in a post-pandemic world** as an essential component of any comprehensive approach to recovery and development in emerging economies, including Cambodia.

### Country context

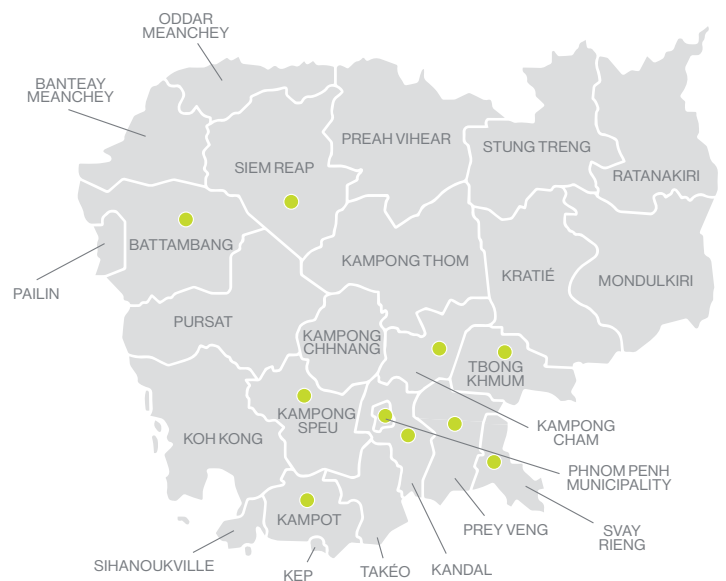
Cambodia is home to 16.7 million people, 60% of whom are younger than 25. More than 2 million people lived below the national poverty line in 2018. An additional 4.5 million remain at risk of falling back into poverty when exposed to economic and other external shocks, according to the World Bank.

Cambodia is the 15th most vulnerable country to disasters worldwide, with climate change having a huge impact on the growth of the country's agriculture sector. Between 2014 and July 2016, an estimated 2.5 million people experienced water shortages and had their livelihoods disrupted by massive depletion of fish stocks and livestock, according to the United Nations Economic and Social Commission for Asia and the Pacific.

Unplanned urbanization is also contributing to increased exposure to hazards. Informal settlements occupy

low-lying areas with inadequate drainage and riverbanks susceptible to flooding. Their dwellings are not resilient enough to withstand extreme weather.

The Cambodian government has projected that an additional 1.1 million homes will be needed by 2030.



● Active project locations

# Housing and social protection

Habitat Cambodia has partnered with over 100,000 households to build or improve a place they can call home, including more than 57,000 households assisted through housing microfinance partnerships.

Recent efforts included the Grace Project to improve the living conditions of low-income families and vulnerable groups, such as female-headed households, people with disabilities and those living with AIDS. The Grace Project started in Phnom Penh city and the provinces of Kampong Cham, Kampong Speu, Kandal, Siem Reap, Battambang and Tbong Khmum. Habitat Cambodia plans to reach more families in need of secure, affordable housing by expanding the project to the provinces of Svay Rieng and Preah Vihear in 2022.

Since May 2017, more than 500 families have partnered with Habitat Cambodia under the Grace Project to build new homes with access to electricity, water and sanitation facilities. With the support of Habitat Cambodia, families upgraded 509 houses and repaired 185 homes. A total of 1,277 families were trained in financial literacy, home maintenance skills, and greater awareness of sanitation and hygiene. More than 50,000 students also took part in

activities promoting good hygiene practices. Four water treatment stations have been built, providing 176,718 families with access to clean water.

On average, Habitat Cambodia supports more than 450 vulnerable households a year through building or repairing homes. In 2020, despite the impact of the COVID-19 pandemic, 189 houses were built and 205 homes were repaired.

Habitat is also committed to influencing land policies and systems to ensure that more people in Cambodia can access adequate, affordable housing. To support the implementation of the national housing policy, Habitat Cambodia has conducted research and analysis on housing and land issues. We are also increasing our participation in advocacy coalitions on land and housing issues, building on Habitat's global advocacy campaign, **Solid Ground**. The campaign improved housing security for 12.4 million people around the world by promoting policy and system changes at the global, multinational, national and local levels. In 2020, we engaged 3,885 individuals in 60 informal settlements in Cambodia through awareness-raising activities on housing issues and land policies and laws.





## Water, sanitation and hygiene

According to the Asian Development Bank, sustainable and reliable water supply and sanitation services remain scarce in Cambodia's rural areas, where about 75% of the country's total population lives. In 2017, while 73% of rural households had access to improved water supply, only 11% of those had piped water supply. Over 40% of rural residents still practice open defecation, which can cause diarrhea and other public health problems.

Habitat Cambodia ensures that adequate access to clean water, safe sanitation and improved hygiene is integral to our programs. With about US\$5 million from various donors, Habitat has served more than 20,000 households in Cambodia through WASH initiatives. Habitat Cambodia has built WASH infrastructure, including more than 260 water points and water irrigation systems, enabling households and communities to steward water resources for daily and farming activities. In addition, more than 1,000 toilets have been built to improve access to safe sanitation and discourage the practice of open defecation.

Habitat Cambodia also has raised the awareness of good hygiene and other positive social habits through educational and behavioral change campaigns involving more than

50,000 students in almost 200 primary schools in Kandal, Battambang and Siem Reap provinces. In addition, Habitat has set up water towers, water kiosks, hand-washing stations and rainwater harvesting systems at three schools.

Habitat Cambodia's WASH work also engages the local community to create social enterprise opportunities. Community members are trained to operate and maintain water treatment stations that Habitat has helped build in nine communes, providing access to safe drinking water. Communities take over ownership and operation of these water treatment stations, allowing them to generate income by selling water to neighboring communities.

Funded by the United Nations Economic and Social Commission for Asia and the Pacific, Habitat Cambodia's urban resource management project is implemented at the regional and local levels, with activities linked through continuous feedback and learning cycles. In 2020, some 60 multisector stakeholders were engaged through two workshops to implement three projects for improving waste management and building capacity in waste management policy and recycling innovation.

# Disaster risk reduction and response

Habitat Cambodia draws upon Habitat's larger **Pathways to Permanence** approach to reduce the vulnerability of disaster-affected families. This holistic program puts families on a path to durable, permanent shelter solutions, an issue of particular importance given the tendency of families with shelter needs to engage in self-recovery and **owner-driven reconstruction** after disasters.

Pathways to Permanence focuses as much on the process of sheltering and risk reduction as it does on the products that may support them. Effective shelter assistance and programs build on those efforts. Our goal is to restore not only physical structures but also social, economic, natural and cultural environments. Shelter assistance also serves as a platform for health, water, sanitation, livelihood protection, education and other post-disaster interventions.

Since we implemented the community-led participatory approach for safe shelter awareness, or PASSA, program in 2018, Habitat Cambodia has trained more than 900 local communities to identify their own solutions and develop realistic, comprehensive strategies for addressing disaster risks. Sixty-three PASSA groups were formed, and 17 community-led resilience action plans were implemented. Nearly half of the 308 PASSA group members were

women. Each year, more than 20,000 PASSA group members participate in behavioral change and awareness-raising events to increase disaster resilience.

In response to the COVID-19 pandemic, Habitat Cambodia prioritized efforts to prevent the spread of the virus and protect the people Habitat serves – along with our staff members and partners – by adapting programs in several ways:

- Distributing masks to more than 17,000 individuals and conducting training among staff members, skilled workers and the people we serve with the support of local governments and partner organizations.
- Equipping skilled workers with easily adapted, affordable personal protective equipment such as face shields and disinfectants for construction tools.
- Supporting skilled workers, local authorities and partner organizations in sharing reports and photos of construction progress.
- Addressing the economic fallout of the pandemic by training more than 350 households in improving their livelihood skills and savings while supporting income-generating activities such as home gardening and house construction.



# Housing microfinance

Habitat for Humanity's **Terwilliger Center for Innovation in Shelter** has supported several of the leading microfinance institutions in the country, such as LOLC Cambodia, Hattha Bank (previously Hattha Kaksekar Limited, or HKL), First Finance, and KREDIT, in developing and refining affordable housing microfinance solutions for low-income households. Between 2014 and 2020, Habitat Cambodia's microfinance institution partners disbursed loans of over US\$438 million, serving 74,485 households.

Habitat Cambodia and Habitat's Terwilliger Center emphasize market-based approaches and working with financial intermediaries to help low-income families access affordable housing microfinance solutions. The Terwilliger Center has supported the development of various housing-focused financial products, including unsecured loans, secured loans and primary mortgage solutions. Products offered by these financial intermediaries help families meet their needs in the areas of home improvement and repairs; home extensions; new construction; and the purchase of new, affordable housing units and, in some cases, land.



## The Habitat network

Habitat Cambodia 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, and we help make housing market systems more responsive to their needs.

Habitat for Humanity International has invested in a Mekong Hub that allows Habitat to multiply impact through centralized programmatic support. Its resources and expertise can be flexed to support the programming of Habitat national organizations in Cambodia, Myanmar and Vietnam.

Habitat Cambodia also has access to the expert support in the Manila, Philippines, office of Habitat's 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 scales the best of those innovations. Habitat knows that low-income families around the world, including in Cambodia, 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 Cambodia has a strong commitment to being accountable to the families and communities we work with, and to donors and other partners. 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 Cambodia employs a robust monitoring, evaluation, accountability and learning, or MEAL, system that has been set up to continually track and, if needed, modify and refine approaches. This commitment to MEAL is a hallmark of all Habitat for Humanity programs worldwide, including in Cambodia. MEAL is used as an instrument not only for program quality assurance but also for 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 Cambodia's programs.



## NATIONAL DIRECTOR

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