



Habitat
for Humanity®

**Opening the door to improved lives:
tackling inadequate housing in Asia-Pacific**

Foreword

Habitat for Humanity's vision — a world where everyone has a decent place to live — demands bold action. While we celebrate more than 4 million people who are already in better housing because of Habitat, there are 1.6 billion people without adequate shelter today, and the need is growing.

It is not only population growth which accelerates the need for adequate housing. Working in the world's most disaster-prone region means we cannot ignore the effects of climate change and environmental degradation. Housing is closely related to other development issues such as increasing urbanization, health and social policy. With this report, we present an overview of the major future trends which affect inadequate housing and how these trends offer both challenges and opportunities.

The scale of the problem is large but we also know what a world of difference a decent home brings. Studies have shown the positive impact that decent housing has on an individual. Having light, safe drinking water and sanitation, a quiet place to work, and stable occupancy mean better performance at school and improved income prospects.

Citizens living in adequate homes are healthier, more productive, creating thriving communities and generating stronger economies.

Because of Habitat's history, we know that we can do more. Because of our vision, we must do more, and do so in partnership with others.

We invite our supporters to be the power of change, to provide a way out of poverty for low-income families by building homes, communities and hope.



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Table of contents

Foreword	1
Executive summary	3
Part 1 – The poverty housing landscape in Asia-Pacific	6
Part 2 – Eight trends that affect poverty housing in Asia-Pacific	10
Part 3 – How Habitat for Humanity makes a difference	15
In conclusion	21
Endnotes	22

Executive summary

Despite impressive gains in poverty reduction almost one fifth of the 4.3 billion people in the Asia-Pacific region are still living below the international extreme poverty line, earning less than US\$1.25 a day.^{1,2}

With 120,000 more people flocking to cities in the region every day, demand for housing increases by an average of 20,000 dwellings a day.³ This demand is largely unmet. Poor land governance, outdated regulations, policies and systems, as well as under-resourced institutions all conspire to exacerbate the problem of poverty housing. It affects not just urban dwellers but rural residents too, who often face insurmountable difficulties to putting a roof over their heads.

Housing has a profound effect on people's health, well-being and development. Access to safe sanitation and clean water — fundamental tools of public health improvement — goes hand-in-hand with decent housing. There are wide inequalities in access to both clean water and safe sanitation in the region, where there are still over 200 million people using unsafe sources of drinking water and 671 million still using unhealthy sanitation facilities.⁴

Inadequate housing increases the risk of illness and deaths from communicable and non-communicable diseases and has a negative impact on mental health. Indoor air pollution is a major housing-related health hazard: according to the World Health Organization, up to 1.6 million people, mainly women and children, die each year because of indoor smoke inhalation from household cooking fires.⁵

Lack of access to electricity deprives many of the basic amenities of modern life, including lighting and communications for almost 700 million people in Asia-Pacific.⁶ It condemns men and women to hours of back-breaking physical labor, and restricts children's educational advancement because they are unable to study after dark, or must do so straining to see by candlelight.

Adequate housing addresses all of these issues, and creates a base of safety from which to foster social inclusion and community. It generates employment through demand for building materials and labor. It empowers women, who are often the head of the household. It improves people's livelihood as the home can be used as a base for small business. When wage-earners can return to a safe and comfortable home, they are likely to be healthier both mentally and physically, which boosts their labor productivity. Improvements in housing are also associated with improved educational outcomes for children.⁷

Every job created in the housing sector generates two jobs elsewhere in the economy.⁸ According to UN-Habitat, the housing sector comprises as much as 20 percent of a country's gross domestic product. Without a well-functioning housing sector, a country's economy is likely to stagnate.

In short, decent housing provides a way out of poverty.

There is a complex web of factors that affect the housing sector and inadequate housing does not exist in isolation. Specifically, there are eight major future trends that have an impact on poverty housing in the Asia-Pacific region.



1. Climate change and natural disasters

- Cities account for 2 percent of land use but are responsible for 70 percent of green house gas emissions.
- Already vulnerable and marginalized communities are the most affected by climate change as they live in high-risk areas and less resilient structures.
- Environmental sustainability in new housing stock development is one of the most powerful ways to mitigate climate change and to adapt to its impact.



2. Population growth and demographic shifts

- The global population is expected to go from 7 billion in 2012 to 8.3 billion by 2030, with half of that increase occurring in Asia.
- By 2050 there will be an estimated 900 million people aged 65 and older, accounting for 18 percent of the population versus 8 percent in 2012.
- An expanding global population strengthens the case for making housing a development priority, because adequate housing is key to poverty eradication.



3. Increasing urbanization

- An estimated 70 percent of the world's population is expected to be living in cities by 2050.
- In South Asia, an estimated 42 percent of the urban population currently lives in inadequate housing.
- When slums are upgraded, social improvements, local economic development and improved urban mobility follow.



4. Housing-related health issues

- Housing is one of the major social determinants of health, and slums exacerbate both communicable and non-communicable diseases.
- Lack of safe drinking water, poor sanitation, energy poverty and indoor air pollution caused by burning solid cooking fuels all add to the health burden of poverty housing.
- Governments can leverage housing improvements to reap health-related gains.



5. Increasing philanthropic giving

- Economic progress is very uneven between and within countries with increasing income disparity.
- As the number of high net-worth individuals in the region increases and societies mature, the trend of philanthropic giving is gaining momentum.
- Interest in volunteering is increasing, especially among young people.



6. Changing development funding landscape

- The already limited bilateral aid budget is being further squeezed into a narrower range of countries.
- Funding agencies often look for short-term measurable impact, but impact indicators for housing are long-term.
- The scope for partnerships between public, private and people sectors continues to widen and can help to plug the gaps left by shrinking development assistance.



7. Housing sector market developments

- Low-income households put a roof over their heads through participation in local markets, no matter how frail and dysfunctional.
- Despite high demand for housing finance products, micro-finance institutions have been slow to offer them.
- Tackling barriers in the value chain, rather than just at the individual client level, is becoming recognized as a way of enabling systemic change.



8. Housing in social policy

- Many countries lack coherent national-level and local housing policies.
- Several areas still demand urgent attention, such as women's access to land ownership, and the formal and informal rental sectors.
- Organizations engaged in the housing sector can leverage their experience and reputation to advocate for pro-poor housing policies.

These trends come with their challenges but also multiple opportunities. In order to capitalize on these opportunities, Habitat recognizes the importance of large-scale, sustainable initiatives and seeks partnerships to do this.

Habitat for Humanity's Strategic Plan for 2014-2018 ensures that the organization is better equipped than ever to respond to the trends shaping the Asia-Pacific housing sector.

Through its Strategic Plan, Habitat amplifies the effects of its efforts through community and sector impacts. Habitat seeks to increase affordable housing opportunities and advocate for policies and systems that advance access to adequate, affordable housing. By raising awareness of housing as a critical foundation for breaking the cycle of intergenerational poverty, and by setting ambitious targets for mobilizing volunteers, Habitat is also building societal impact.

On the ground in the Asia-Pacific region, this means that Habitat galvanizes the full range of its resources and partnerships. It works across different development sectors and at all levels: regionally, nationally and in communities. Its regional infrastructure and country presence gives Habitat a unique position in understanding housing sector conditions, limitations and opportunities in specific settings.

This enables Habitat to deploy its efforts where they can have the most impact. Working closely with partners, Habitat builds homes, influences the development of housing markets to make them work better for the poor, marshals development funding, engages at policy level and mobilizes volunteers.



Part 1: The poverty housing landscape in Asia-Pacific

Poverty housing

Poverty housing, or inadequate housing, is that which lacks the minimum requirements of tenure security, affordability, adequacy, accessibility, proximity to services, availability of infrastructure, and cultural adequacy, according to the UN Special Rapporteur on Adequate Housing 2005.⁹

Slum

The United Nations characterizes slums, or informal settlements, by one or more of the following:

- Poor structural quality and durability of housing
- Insufficient living areas (more than three people sharing a room)
- Lack of secure tenure
- Poor access to water
- Lack of sanitation facilities¹⁰

Population, poverty and housing in Asia-Pacific

The Asia-Pacific region is home to 4.3 billion people, approximately 60 percent of the world's population.¹¹ Although population growth has been slowing across the region as a whole since 2000, it is still expected to tip the 5 billion mark by 2050.¹²

Despite impressive gains in poverty reduction, in 2011 an estimated 18.3 percent of the region's population was still living below the international extreme poverty line, earning less than US\$1.25 a day.¹³ In the region's developing countries, 743 million people live below the poverty line, the largest absolute number of all global regions.¹⁴ Gains made in reducing poverty have been undermined by widening income inequality in many countries.

The global trend of rapid urbanization is playing out in the region, with 120,000 more people flocking to cities in the Asia-Pacific region every day.¹⁵ UN-Habitat estimates that at least 20,000 new dwellings — and supporting infrastructure — are required every day to accommodate this steady inflow into cities.¹⁶ Housing demand is far out-pacing supply, and where demand cannot be met with adequate housing, slums emerge: in the Asia-Pacific region, more than 500 million people live in slums.¹⁷

In the region's poor countries, rapid urbanization brings additional challenges of vulnerability and a lack of resilience to disasters. For example, more than half of Cambodia's urban population lives in Phnom Penh, and nearly 99 percent lives in flood-risk areas.¹⁸

Poor land governance, outdated regulations, policies and systems, as well as under-resourced institutions all conspire to exacerbate the problem of inadequate housing. Urban dwellers are not the only ones affected. Rural residents often face insurmountable difficulties in putting a roof over their heads. Land tenure may not be secure, and housing finance can be difficult to obtain for those with intermittent income and thus considered risky clients. Even where there are financial institutions catering to the rural poor, such as microfinance lenders, they may not have the resources to offer housing-related products.

Secure land tenure

Land tenure is the legal right to ownership of land. Secure land tenure ensures that households cannot be involuntarily removed from their land without due process. Households with secure tenure are more likely to make improvements to their home and therefore cause its value to increase, and are also more likely to be able to access commercial financing through mortgages and short term loans.¹⁹

In urban areas, land tenure can also be difficult to secure and the high cost of land pushes many people into peri-urban and informal settlements.²⁰ Slum-dwellers typically maintain or upgrade their accommodation piecemeal, as and when money becomes available, making it difficult to significantly improve their living conditions.

Why poverty housing matters

Safe and adequate shelter is a basic human right

The Universal Declaration of Human Rights states: "Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control."²¹

Housing affects health, education and economic development

The state of one's housing has a profound effect on people's health, well-being and development. This is particularly so for groups who spend more time at home, including children, mothers with small children, the elderly, people with disabilities and those who work from home.

Access to safe sanitation and clean water — fundamental tools of public health improvement — goes hand-in-hand with decent housing. Living in poverty housing condemns people to poor sanitation and inadequate or unsafe water supplies. Water contaminated by human waste spreads numerous diseases, such as diarrhea, cholera, dysentery, hepatitis A and typhoid, especially in the wake of natural disasters.²²

In the past 15 years almost 2 billion people worldwide gained access to improved sanitation, and 2.3 billion people were able to access drinking water from improved sources, including 1.6 billion people who for the first time gained access to piped water connections.²³ Despite this progress there are wide inequalities in access to both clean water and improved sanitation. In the Asia-Pacific region, there are still over 200 million people using unimproved sources of drinking water and 671 million still use unimproved sanitation facilities.²⁴

Improved sanitation

Sanitation facilities that hygienically separate human waste from human contact.

Improved drinking water source

A source of drinking water that is constructed to protect the water from outside contamination, in particular from contamination with fecal matter.²⁵

Improvements so far in water supply and sanitation in urban areas also belie inequalities that restrict access for people in low-income, illegal and informal settlements or in smaller urban conurbations. In rural areas the improvements in sanitation and water supply have largely benefitted richer people, with the vast majority

of poor rural dwellers still left without safe sanitation and improved sources of drinking water.²⁶

According to the World Health Organization, inadequate housing also increases the risk of illness and deaths from temperature extremes; home injuries; exposure to chemicals, mould and damp, noise, pests and infestations. Many communicable diseases such as tuberculosis are spread by poor living conditions.²⁷ Poor housing also has a negative impact on mental health, and increases the risk of non-communicable diseases.²⁸

Indoor air pollution is a major housing-related health hazard. Without access to clean cooking technology, families burn solid fuels for cooking: 1.6 billion people in the region are still burning whatever is available, usually wood, animal dung or charcoal, for cooking and heating purposes.²⁹ Illness attributable to household air pollution caused by cooking with solid fuels results in more than 4 million premature deaths a year worldwide.³⁰

Among children under the age of five, who tend to spend more time at home than older children, the effects are particularly deleterious. Over half of all premature deaths among children under the age of five are due to pneumonia caused by soot inhaled from household air pollution. Data on childhood hospital admissions shows a strong association of such deaths with inadequate or overcrowded housing.³¹ It also causes 3.8 million premature deaths a year due to stroke, ischemic heart disease, chronic obstructive pulmonary disease and lung cancer.³²

Inadequate housing is also typically associated with limited, unsafe and unreliable electricity supply. In the Asia-Pacific region, almost 700 million people lack access to basic electricity services. This restricts access to many of the basic amenities of modern

life, including communications.³³ In rural households where there is no electricity, men and women are condemned to hours of back-breaking work performing tasks that could easily and quickly be done by machine if there was electricity to run it.³⁴

This 'energy poverty' also restricts opportunities for men and women to generate income producing things to sell. Without electricity, children strain their eyes to study by candlelight. Electric pumps are also essential for water supply and sanitation facilities.

Adequate housing creates a base of safety from which to foster social inclusion and community. Proper roads, well-connected transportation links, and drainage and sewage systems further support a thriving community. As well as health benefits, better housing leads to less stress and more security, having an especially big impact on women and children.³⁵ A decent home provides space for home-based industry, giving women in particular potential new sources of income. When income earners can return to a decent home to rest, they are more productive at work, and a healthier living environment reduces the amount of time spent sick in turn adding to labor productivity.

In slum areas women are often the head of the household. Thus, housing improvement programs that take the roles and needs of women into account and actively involve women can improve both the well-being of families, and empower women in their own communities.³⁶ At the same time, the construction of decent housing can benefit women in low-income communities in terms of income generation. When women are trained in construction skills, their job prospects improve, as does their ability to maintain their house.^{37,38}



Housing is key to the global development agenda

The crucial role of adequate housing in development was acknowledged in the Millennium Development Goals. MDG 7 calls for the proportion of people living without adequate sanitation and water to be halved from 2000 to 2015.³⁹ It also sets a target to ensure that at least 100 million people living in slums see significant improvement in their living conditions. From 2000 to 2010, 200 million slum dwellers saw such improvements as access to improved drinking water and sanitation, durable housing or sufficient living space.⁴⁰

Housing is key to breaking the cycle of intergenerational poverty and underpins many of the other MDGs that seek to improve health, empower women, increase access to education and promote environmental protection. None of these can be fully achieved without meeting the need for adequate housing. At the macro level, every job created in the housing sector generates two jobs elsewhere in the economy.⁴¹ According to UN-Habitat, the housing sector comprises as much as 20 percent of a country's gross domestic product. Without a well-functioning housing sector, a country's economy is likely to stagnate.

With the expiry of the Millennium Development Goals in 2015, the United Nations is working on developing the global development agenda for the next 15 years. The UN working group on the sustainability goals has now presented its final draft of recommendations. They include the call for universal access to adequate, affordable housing and basic services, and to upgrade slums. Habitat for Humanity has been contributing to the process of including housing in the Post-2015 Development Agenda and strongly supports the recommendation.



Part 2: Eight trends that affect poverty housing in Asia-Pacific

Eight trends that affect poverty housing in Asia-Pacific

There is a complex web of factors that affect the housing sector and inadequate housing does not exist in isolation. It is inextricably linked to interwoven global trends in population growth, demographics and the inexorable growth of cities. For example, population growth can lead to more low-income families building their homes in flood-prone areas which are adversely affected by climate change. On the positive side, as economic prosperity across the region increases, there is more interest in both philanthropic giving and volunteering. With the growth of microfinance lending for poor communities, there is much scope for development of financial markets that help poor communities finance their housing needs.

The problem of inadequate housing must compete with many other social problems, both for development funding and for a place on the policy agenda. How governments, communities and the many disparate players in the housing sector respond to these trends will determine how successful they are in eradicating poverty housing in the years to come.



Trend 1: Climate change and natural disasters

Challenges

Cities account for 2 percent of land use but are responsible for 70 percent of greenhouse gas emissions.⁴² The building sector alone contributes 40 percent of urban greenhouse gas emissions.⁴³

At the same time climate-related natural disasters are increasing in frequency and severity, making a greater number of people vulnerable to their impact: the number of natural disasters increased three-fold in 2000 through 2009 compared to 1980 through 1989,

and 80 percent were attributable to climate-related events.⁴⁴ Already every year climate change causes the deaths of hundreds of thousands of people, largely due to environmental degradation leading to increased incidence of malnutrition, diarrhea and malaria. Projections put the death toll attributable to climate change at half a million a year by 2029.⁴⁵

Rising sea levels, heavier rainfall, flooding, frequent and strong storms, and more extreme temperatures are all having an increasing impact in the region, especially on poor communities, who are often woefully unprepared for extreme weather. Those who are already vulnerable and marginalized tend to be the worst affected, as they live in high-risk areas and less resilient structures. This also makes them more vulnerable in the many countries of the region that are earthquake-prone.⁴⁶ As sea levels rise in coming years, there will be increasing numbers of climate change refugees from low-lying areas of the region, such as the Pacific Islands.⁴⁷

Opportunities

Considering environmental sustainability in new housing stock development is one of the most powerful ways to mitigate climate change and also to adapt to its impact. Through better planning, wider dissemination of knowledge about sustainable housing construction and sharing of expertise, the carbon footprint of cities can be significantly reduced as slums are transformed. Disaster response projects that include disaster preparedness and risk mitigation initiatives are increasingly more relevant when working with vulnerable communities trying to reduce the effects of natural disasters. Disaster mitigation also has an economic impact: every US\$1 invested into disaster preparedness saves US\$7 in disaster aftermath.⁴⁸



Trend 2: Population growth and demographic shifts

Challenges

The global population has increased from 1 billion in 1800 to 7 billion in 2012, and with population growth at approximately 1.2 percent a year, it is expected to reach 8.3 billion by 2030, with approximately half of that increase occurring in Asia. That means over 700 million more people will be in need of housing by that time.⁴⁹

At the same time, the Asia-Pacific region is undergoing an unprecedented aging of its population, thanks to increased longevity and declining fertility in many countries. By 2050, it is anticipated that there will be 900 million people aged 65 and older, versus just 300 million in 2012, and they will account for 18 percent of the population versus 8 percent in 2012.⁵⁰ Even countries that are not perceived as aging are being affected by this demographic shift. In India, for example, only 5 percent of the population was aged 65 years or older in 2012, but this will rise to 13 percent by 2050, while in the Philippines the over-65 population is expected to more than double from 4 percent in 2012 to 9 percent in 2050.⁵¹

As fertility declines, the size of family units is also changing, with less traditional multi-generational family set-ups and more demand for nuclear family and single-person housing units.⁵²

Opportunities

An expanding global population strengthens the case for making housing a development priority, because adequate housing is key to poverty eradication.

Poverty fuels population growth; due to higher risk of infant mortality, low-income families see the need to have more children to engage in economic activity to



help support the family.⁵³ Poverty is also associated with lack of access to reproductive health services for poor women, restricting their control over the number and spacing of children.⁵⁴ Enabling the ‘rise of the rest’ can curb population growth through improved material and social conditions, which lead to smaller families.⁵⁵ By providing low-income families with a way out of poverty, adequate housing plays a key role in sustaining population growth.

As demographics shift, so do housing needs, creating an opportunity to reassess previous solutions to housing problems and reform housing policy. At community level, there is also more scope for adapting and improving existing housing to better meet the needs of elderly inhabitants, such as installing grip rails, removing trip hazards and improving lighting.⁵⁶



Trend 3: Increasing urbanization

Challenges

The relentless flow of people from rural areas into cities presents a major challenge to keep pace with the need for decent housing and at the same time make this urban population growth sustainable. Globally, seven in 10 urban residents live in low- and middle-income countries, which are home to 82 percent of the world’s population. They also account for the vast majority of new arrivals to urban conurbations.⁵⁷

Increasing urbanization brings myriad problems including growth in slums and informal settlements in cities as well as overstretched municipal services. With an estimated 70 percent of the world’s population expected to be living in cities by 2050, well-planned sustainable cities are not simply a good idea, they are an absolute necessity for human development. According to UN-Habitat, 60 percent of the built environment that will be needed to accommodate this many urban dwellers has yet to be constructed.⁵⁸ In South Asia an estimated 42 percent of the urban population currently lives in inadequate housing, as do 37 percent of urbanites in East Asia and 24 percent in West Asia.⁵⁹

Opportunities

Cities make countries more prosperous by acting as engines of national growth.⁶⁰ Slum upgrading and building better sustainable housing can transform cities. When slums are physically upgraded with street networks and improved infrastructure, social improvements follow the better physical living conditions, in terms of quality of life, and access to services. Upgraded slums also lead to local economic development and improve urban mobility.⁶¹ At the same time, improving land rights and rural housing can reduce rural poverty and thereby potentially moderate the flow of people leaving rural areas for economic reasons.^{62,63}



Trend 4: Housing-related health issues

Challenges

Housing is one of the major social determinants of health. Densely populated areas such as slums are ideal breeding grounds for many communicable diseases.⁶⁴ The HIV epidemic in Asia-Pacific, for example, is growing among vulnerable populations concentrated in cities.⁶⁵ Poverty housing often develops in unsafe locations where families are at risk of their homes being flooded, or affected by industrial and roadside pollution.

Violence against women, acknowledged by the World Health Organization as a significant threat to public health, is also exacerbated by inadequate housing.⁶⁶ Overcrowding increases domestic tension, and lack of housing supply leaves women experiencing domestic violence with limited options of escape to alternative accommodation. Lack of safe drinking water, poor sanitation and indoor air pollution caused by burning solid cooking fuels all add to the health burden of poverty housing.⁶⁷ While housing alone does not confer good health, improved housing is associated with lower infant mortality, crude birth and death rates, particularly because of the links between housing and water and sanitation.⁶⁸

Opportunities

Governments can leverage housing improvements to reap health-related gains. There is scope for all players in the housing market, from construction experts, to housing agencies and community-based organizations, to create housing programs that protect public health, prioritize access to clean water and sanitation, prevent diseases and promote healthy lifestyles.

Housing is also one of the keys to empowering women and reducing violence against women and girls by addressing housing-related gender inequalities, such as lack of tenure, housing rights and access to alternative accommodation in order to escape domestic violence.^{69,70} Adequate housing leads to less stress and increased security, especially for women and children.⁷¹ It is self-evident that a lockable home and an attached bathroom provide increased security for women and children.



Trend 5: Increasing philanthropic giving

Challenges

As countries in Asia-Pacific progress economically, this takes more of them outside the bilateral aid arena and they are expected to finance their own development. Yet the pace of shrinking bilateral aid is not necessarily matched by governments shouldering more

domestic responsibility, and the poorest segment of the population is the most affected. Moreover, economic progress is very uneven between and within countries with increasing income disparity.

Opportunities

The trend of philanthropic giving is gaining momentum in Asia-Pacific as the number of high net-worth individuals in the region increases and societies mature, and there is also more scope to galvanize domestic charitable giving from the growing middle class.⁷² In Hong Kong, for example, increases in donor giving, especially family philanthropy put the city in the same league as some of the world's major donors in 2013, with US\$877 million donated that year, versus US\$727 million from six oil-rich Middle Eastern states.⁷³ Habitat for Humanity has seen interest in volunteering increasing, especially among young people who want to experience making a direct impact rather than donating money alone.



Trend 6: Changing development funding landscape

Challenges

The bilateral aid environment is currently undergoing a revolutionary shift. Governments in high-income countries face increasing pressure not to channel resources into overseas aid. This affects not only

development aid from Europe and the United States into the region, but also intra-regional development assistance, for example, from the Australian Agency for International Development, which in 2013 was integrated into the Department of Foreign Affairs and Trade and underwent a massive reduction and re-prioritization of regional aid programs.⁷⁴

Traditionally, housing-related development projects take up only a very small portion of bilateral or multi-lateral funding streams, and the already limited bilateral aid budget is being further squeezed into a narrower range of countries, more specific to the agenda of the donor country. Funding agencies often look for short-term measurable impact, but impact indicators for housing are long-term, and chronic dysfunctions in the housing market do not attract donor interest. More than ever, housing must compete with other development priorities that may have a higher profile or show faster results, making them politically more popular with bilateral donors.

Opportunities

The scope for partnerships between public, private and people sectors continues to widen and can help plug gaps left by shrinking development assistance. The concept of 'making markets work for the poor' is one example of such partnerships which fit well with resolving poverty housing issues. Making markets



work for the poor is also known as M4P or market systems approaches. As the poor are dependent on market systems for their livelihoods, poverty can be reduced and livelihoods improved by changing market systems to work more effectively and sustainably for them. Transformative initiatives such as M4P are gaining traction with bilateral donors, development banks, and other funding agencies.⁷⁵



Trend 7: Housing sector market developments

Challenges

The vast majority of the world's low-income households put a roof over their heads through participation in local markets, no matter how frail and dysfunctional. Microfinance has shown great success, but such lending products are predominantly designed for micro enterprise, rather than home construction or improvement, despite high demand for housing finance products by microfinance institution customers. Such institutions have limited access to longer term lines of credit that would make housing a viable product. They also lack technical knowledge of the building process necessary to design a good product.

Developing value chains in agriculture has led to benefits to the poor such as improved access to a range of products and services, better prices and greater participation in markets by low income households.⁷⁶ However similar progress in housing market development has not yet occurred.

Opportunities

There is increasing interest in new housing finance products designed for low-income families. At the same time, tackling barriers in the value chain, rather than just at the individual client level, is becoming recognized as a way of enabling systemic change and helping larger numbers of low-income families.⁷⁷



Trend 8: Housing in social policy

Challenges

Many countries lack coherent national-level and local housing policies, and some may even lack building codes or specific construction standards. Even where housing policies and strategic plans do exist, they rarely address security of tenure or combine economic, environmental, cultural and social factors into one coherent strategy. The question of enforcing regulations, if they exist, also comes into play.

Despite the fact that there has been much progress across Asia in developing housing strategies and policies, there are several areas that still demand urgent attention, such as women's access to land ownership. Across the region only an average 10 percent of land is owned by women.⁷⁸ Several countries, including Bangladesh, India and Nepal have patrilineal land inheritance systems, and even though others such as Indonesia have parity of land ownership between men and women, less than 9 percent of land in these countries is in women's hands.⁷⁹

The formal and informal rental sectors have also so far been missed out in reforms by housing policymakers. In addition, the implementation of eviction and relocation strategies of some governments in the region violates basic human rights.⁸⁰

Only when financial institutions, the construction industry and community organizations are able to collectively participate will the issue of adequate housing for all be on the way to being addressed. Housing policies also have to be integrated with those for other sectors, such as employment, the environment, education and health.

Opportunities

Recognition of housing as a cornerstone of social development is increasing and action on housing can foster systemic change. Organizations engaged in the housing sector can leverage their experience and reputation to advocate for the poor and promote pro-poor housing policies. Within the grassroots sector, there is growing interest in and support for housing-related initiatives such as securing land tenure and slum regeneration. Community participation in small-scale, incremental projects is recognized as one of the most effective ways to go about slum upgrading.⁸¹ Urban poverty contributes to community powerlessness, but addressing housing issues with those concerned empowers people to take charge of their own communities.⁸²



Part 3: How Habitat for Humanity makes a difference

How Habitat for Humanity makes a difference

Habitat for Humanity has been present in Asia since 1983 when it ran a pilot program in India. By early 2014 it had built, rehabilitated or repaired homes in partnership with approximately 300,000 families — serving an estimated 1.5 million people — in dozens of countries and territories around the region. For the fiscal year ending 30 June 2014, Habitat for Humanity helped 53,739 families in the Asia-Pacific region into safe, decent and affordable homes.

The need for decent housing in the region and globally continues to grow. To respond to this need with even greater scale and impact, in 2013 Habitat for Humanity embarked on a global initiative to set the organization's course in the following five years. That Strategic Plan informs all of its work globally including the Asia-Pacific region, and ensures that the organization is better equipped than ever to respond to the future trends shaping the housing sector in the region (see Figure 1).

Trend 1: Climate change and natural disasters



Community Impact

Habitat for Humanity in action: Building sustainability into every structure

Habitat promotes both the training of individuals and communities in disaster preparedness as well as the strengthening of homes for disaster risk mitigation. The use of sustainable construction techniques that conserve natural resources also reduces long-term costs for Habitat partner households. In Nepal, Habitat is working with partner organizations to promote



Figure 1. Habitat for Humanity's scaling strategy

the use of traditional house construction techniques and materials, such as mud bricks and bamboo. A Dutch-funded project there aims to make housing affordable for the poor with the use of locally available bamboo as a sustainable alternative to timber. This reduces instances of soil erosion, deforestation and carbon sequestration. At the same time, the initiative promotes the development of new livelihood opportunities for bamboo growers, traders, nursery plant suppliers, craft makers, masons and carpenters.

“Our Habitat home gives us a solid foundation in life. With that, we can do anything.”

— Soon-sun Moon, who lives with her disabled husband Jong-rok Lee in Asan, South Korea. The couple contributed their own labor to build their house with international volunteers during the 2001 Carter Work Project, an annual signature Habitat event.



“My mind is so relieved. I fall ill less often. I have time for physical therapy once a week at a clinic 3 kilometers away from home. My friends there also say that I’ve been looking healthier since I have got the new house.”

— Phan Thi Sim who lives in Dong Minh commune, Tien Hai district, Thai Binh province, Vietnam.

Trend 2: Population growth and demographic shifts



Habitat for Humanity in action: Working at community, sector and societal levels

Habitat for Humanity’s roots lie in direct engagement with families in need of housing by drawing on volunteer support, local community-based organizations and donated funds in a partnership model. That work continues, but in the face of a still growing population in the Asia-Pacific region, it can never be more than a drop in the ocean. To bring about change at the population level requires impact on a far wider scale than Habitat alone can achieve. Habitat is now also working to achieve sector and societal impact through its many initiatives in the region, from market development programs that stimulate existing housing value chains to better serve the needs of the poor, to slum regeneration and advocacy with policymakers to link housing to wider human development goals. For example, Habitat for Humanity in the Philippines aims to reduce the total housing deficit by 20 percent by 2020.⁸³

Trend 3: Increasing urbanization



Habitat for Humanity in action: Slum upgrading and land tenure projects

Although much of Habitat’s work in the region is focused on rural communities, the organization also runs innovative projects to work with the urban poor to improve their housing. Partnerships — essential to working in urban settings — amplify Habitat’s impact.

In the Philippines, for example, property developers often struggle to meet the legal requirement to allocate 20 percent of project costs to build socialized housing, while the government departments responsible for the construction of social housing have a huge backlog of projects. Habitat created a solution by helping to identify those in need and facilitating loan agreements with the government loan agency without using any of Habitat’s own funds, making it a highly scalable intervention.

Trend 4: Housing-related health issues



Habitat for Humanity in action: Water, sanitation and hygiene programs

In Cambodia, the Siem Reap Water, Sanitation, and Hygiene Promotion project, which promoted behavioral change, mobilized communities and provided hardware such as latrines and wells, led to better health. When surveyed as to whether the health of their family members has changed in the previous six months, 63 percent of participants reported that the health of their family members had improved, with nearly 70 percent of those attributing the improvement to the cleaner environment and access to safe water and sanitary facilities.⁸⁴ With Australian funding, Habitat for Humanity Bangladesh is strengthening the Beguntilla slum in Dhaka through the provision of clean water supply, improved toilets, communal bath houses and training in better hygiene. The project has potential to be replicated in another urban slum.

“Volunteering with Habitat for Humanity Indonesia was definitely a new experience for me. I have never done anything quite like this: building houses and meeting more than 500 new people. I feel that this was a fun way to serve the community and to show how much we care about society.”

— Angela Vinya, a student who volunteered during 28build, a special volunteer event organized by Habitat for Humanity Indonesia as part of the 2013 Habitat Youth BUILD campaign.



11
countries

769,435
(other activities)

51,986
(building)

821,421
participants



funds raised
409,817
USD



Trend 5: Increasing philanthropic giving



Societal Impact

Habitat for Humanity in action: Fostering the spirit of giving and volunteerism

Volunteering is a core component of Habitat’s strategic objective of building societal impact. Habitat for Humanity has always worked with partner families who contribute their own labor, also known as ‘sweat equity’, to build their own houses alongside their neighbors, and volunteers from the local community, businesses, schools and others.

Habitat for Humanity harnesses the growing interest in volunteering, especially among young people. Countries such as the Philippines and India, which have traditionally hosted Habitat’s Global Village volunteers, are now planning to send volunteer teams to other parts of the region. There is also a growing trend among the region’s corporations to extend their



1,719
families served

57 sites



950
houses “worked on”



52.36 million
mainstream/online/social media
“opportunities to see”

corporate social responsibility remit to sending volunteers in addition to donations.

Launched in 2012, Habitat for Humanity Youth BUILD is an annual campaign that engages participants in raising awareness and funds, and building homes. The numbers of participants and families helped in the 2014 campaign more than doubled from the 2013 campaign. Eleven countries took part in the 2014 Habitat Youth BUILD, up from seven countries in 2013.

Growing affluence in the region is also stimulating interest in individual philanthropy. Habitat is rolling out individual giving programs targeting different socio-economic groups in several countries across the region. For example, in Indonesia, the Habitat Crew

initiative encourages people to donate monthly toward Habitat through a bank account or a debit or credit card. In addition, workplace giving programs in countries such as India and Indonesia enable employees to make regular contributions to Habitat.

Global Village

An international volunteer program which began in 1989, Global Village brings together volunteers and local communities to address housing needs with practical action. Volunteers cover their own expenses and raise funds which help to build decent shelter in the country they visit.

Trend 6: Changing development funding landscape



Habitat for Humanity in action: Actively engaging with funding institutions

Habitat has risen to the challenge posed by an increasingly competitive institutional funding environment by strengthening the capacity of country offices to submit successful funding proposals. Habitat is also forming more partnerships to pitch for funding, and capitalizes on its established relationships with donor aid agencies to help direct aid where it can have the biggest impact.

As part of a consortium with other agencies, Habitat engaged with the United Kingdom's Department for International Development to work on disaster response in the Philippines after Typhoon Haiyan in 2013. It lobbied to change the composition of emergency shelter kits to shelter/home repair kits, with a view to facilitating the transition from relief to permanent reconstruction.

Trend 7: Housing sector market development



Habitat for Humanity in action: Market development

The market development approach improves the shelter of low-income families by understanding and influencing the markets they use to meet their shelter needs, then expanding those markets to engage more effectively with low-income populations.

Habitat identifies local market actors and then facilitates opportunities to make the markets more inclusive of the poor. Market development programs play to one of Habitat for Humanity's key strengths: its network of local country offices, which enable it to map and understand the nuances of each country's market. In Cambodia, Habitat is working with a few microfinance institutions in a microfinance initiative. In the first half of 2014, two Cambodian MFIs received a total of US\$3 million investment from MicroBuild Fund. The MicroBuild Fund provides capital and technical assistance to MFIs for housing loans, and is co-owned by Habitat for Humanity. Meanwhile, Habitat offers low-income families technical support in areas such as housing design and financial education.

Trend 8: Housing in social policy



Habitat for Humanity in action: Working with policymakers on housing and development

With its experience in tackling housing issues, Habitat continues to build on its firm foundation to engage with policy makers and advocate for pro-poor housing policies. Since 2008 Habitat for Humanity Cambodia has been working together with government agencies and the community using multi-donor funding to secure land tenure for families who had illegally settled in an area outside the city of Battambang since 1979. Some residents started relocating their houses to new legal plots in March 2012 and Habitat will continue to run the program through 2017 as houses are built on new legal plots.

Many countries do in fact have housing policies, but Habitat advocates for policymakers to go further and examine whether or not the conditions are conducive and systems in place for the strategy to be realized.

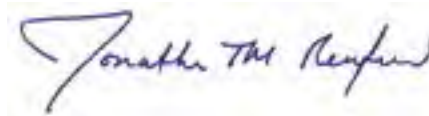


In conclusion

Habitat and its partners open the door and pave the way for families to lift themselves out of poverty through decent housing. Our constant challenge is never to lose sight of the individuals to whom we offer a hand up as we focus on increasing our impact. Every person matters and the moments I spend with individuals whose lives are changed by a new or improved house create for me the greatest joy in my work.

During a visit to a Habitat program in Siem Reap a few years ago, I was moved at seeing the reaction of one of our Habitat Cambodia staff members. She was part of a team who helped the villagers build a well sometime earlier. That was her first chance to return to the village, and she was overwhelmed by the transformation. To see the visceral transformation of the area into a lush garden and orchard and to see how a Habitat home partner had, on one leg and with no sight, built piping and cisterns to be able to irrigate his field, was remarkable. It was a great example of both how important access to water is, and also what a person can do if given a chance.

The story of transformation is played out many times in more than 70 countries where Habitat works, and our work in the coming years is guided by the bold vision of our strategic plan for 2014-2018. As Habitat for Humanity aims to increase our impact across communities, sectors and societies, I am mindful of how our efforts may seem minute given the magnitude of the housing needs. However, with the support of our partners, we believe that we can make a material reduction in housing deficits, community by community around the globe, as we draw closer to a world where everyone has a decent place to live.



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