

MY DREAM HOME



“My old house was crumbling around us. Once every 3 years I had to replace the reeds (Karvi) for which I had to walk for around 15 Kms to collect these shoots from the mountain slope. After cutting and cleaning these shoots 15-16 bundles had to be carried back over the distance. The hut was unable to protect my children. Given the nature of the construction we were exposed to the elements and vagaries of nature. During the Monsoons the rain water seeping from the roof top dampened the flooring making it difficult to sleep on and the strong winds made it very difficult to light up the chula(for cooking) . But now conditions have changed. I have built a Pucca house of my own. My children are extremely happy since we have shifted to the new house. The house is dry, safe and warm even after the heavy rains during June this year. My children are also keeping much better health now. I am really grateful to all those who supported me to build a better home for my family.”

This is the story of Manda Warghade who was abandoned by her husband . She was left to fend for herself and her three children. With no where to go she returned to her tribal village in Karjat taluka of Maharashtra. She made a mud house near the house of her brother and eked out a living cultivating paddy on the small piece of land given by him. To supplement her income she took to rearing livestock which were purchased with the assistance of a local Non-Government Organization. This now gives her an income of around Rs. 10,000/- (approx. 244 \$) per annum.

The house in which Manda lived was a 225 Sq.ft. hut made of reeds and mud. The makeshift hutment offered little protection to her family from the unfriendly weather during the monsoons and during the winter, which lead to her

children falling ill, often. During the course of one of the village meetings she learnt about the housing support being provided by *Habitat for Humanity*. In desperation she approached the Local Self Governance Institution (*Panch Committee*) in the village and requested them to consider her name for housing assistance. The members of the *Panch Committee*, knowing her background and need, recommended Manda's name for the housing assistance.

Enthused by the sanction of the financial assistance from *Habitat*, Manda started the collection of raw material like wood, tiles, cement, stones, etc. to comply with her contribution needed towards her part of the stake. Buying bricks from the market was an expensive affair, which she overcame by making bricks using mud/clay from nearby fields. A 325 sq.ft. plot was excavated and the foundation laid to build Manda her dream home.



A typical Karvi house in this Karjat Taluka

BUILDING DREAMS – BRICK BY BRICK



As a new and vibrant India takes its place as an economic powerhouse on the world stage, the challenge is in ensuring that prosperity is properly shared.

India is home to 22 per cent of the world's poor with 300 million people below the poverty line, according to various official estimates. The bulk of poverty exists in rural areas, where three-quarters of the poor live. 230 million people earn as little as 1 US \$ a day. The Government of India survey of 2002 revealed that 21 per cent of the rural population lived in *kutcha* homes i.e. structures made of mud, thatch, grass or other unprocessed natural materials. In urban areas, the poor can be found living under bridges, on pavements, railway tracks, highways, canals as well as in crowded slums. The said survey also highlighted the fact that between 2002 and 2007, India needed 22.4 million new homes, bringing the total shortage of adequate housing to some 50-60 million units.

Habitat for Humanity (HFH) India, is a Not-For-Profit organization, which started its operations in 1983, at Khammam in Andhra Pradesh. This is, till date, the organisation's largest country program, assisting tens of thousands of families since inception.

Given the immense need for decent housing, Habitat's approach goes beyond just undertaking its own building programs. It also acts as a catalyst for improving housing conditions by offering its support, expertise and experience to other groups and partners. Habitat's direct and indirect work comes under the umbrella of *IndiaBUILDS*, a strategic initiative to serve 250,000 people with improved housing and related-sanitation over five years, as well as mobilizing one million volunteers in the process and raising capital toward this goal.

HFH India operates through resource centers, in Bangalore, Chennai, Mumbai and New Delhi. Typically, the built up area of the homes range in size from 240 to 360 sq. ft. and comprise a living room, veranda, kitchen and toilet. Local conditions are taken into consideration at the design stage and in selection of materials used for construction.

The beneficiary families are selected on their level of need, their willingness to become partners in the Habitat program and their ability to repay the no-interest loan. Habitat follows a non-discriminatory policy of family selection.

HFH India uses a Save & Build housing microfinance concept in order to reach more communities in need. Home partner families, usually working in groups and often led by women, save one-third of the cost of a house, with a grass root non-governmental organizations contributing one-third and Habitat investing the remaining one-third.



DASHBOARD : 2007-2008

New Houses, Renovations and Repairs

Homes Repaired	Homes Rehabilitated	Homes Newly Built
1,856	183	3,533
Families Served** 5,572		

**New houses, rehabilitation, repairs, technical, finance and other services in the financial year to 30th June 2008 includes 4,020 Tsunami affected areas

As of June 2008

Thus helping an estimated **27,860** people transform their lives in the last 12 months.

Habitat has attained this success through its Partnership with **38 NGOs** across the country.



DISASTER RESPONSE

Soon after the devastating tsunami in December 2004, HFH-India put together an active disaster response program; 'Habitat for Humanity India Tsunami Reconstruction Initiatives' (HTRI). Since its inception in January 2005 Habitat has built more than 9000 houses thus creating safe, affordable and decent shelter for more than 45,000 individuals.

Tsunami Disaster



Post Tsunami Reconstruction



Habitat Tsunami Houses in Cuddalore District of TamilNadu are Earthquake Resistant & are designed to protect against floods by providing roof access through an external stairway

VOLUNTEER PROGRAM

Volunteer programs in Habitat provides an opportunity to volunteers to work alongside with Home partners and skilled construction staff in renovating and building Habitat houses thus giving them a first hand experience on the building site.

International Volunteers

Global Village, part of Habitat's overall volunteer mobilization effort, offers participants a unique opportunity to become active partners with people of another culture. Team members work alongside members of the host community, raising awareness of the burden of poverty housing and building decent, affordable housing worldwide. As partners, team members help build a true “Global Village” of love, homes, communities and hope. This year HFH India hosted 27 Global Village Teams from Australia, Canada, Great Britain, Holland, Japan, Korea, North Ireland, Saudi Arabia and USA.



Goodwill Ambassador John Abraham has been instrumental in mobilizing 899 Volunteers to “Join John’s Brigade” Campaign

GLOBAL VILLAGE (GV) VOLUNTEER TEAMS

	Chennai	Bangalore	Delhi	Mumbai	TOTAL
GV Teams	12	8	4	3	27
# of Vol.	186	133	134	128	581



Domestic Volunteers

Domestic Builds are volunteering opportunities to Indian based Corporates, Schools & Institutions to participate in the building activity on the site. This year HFH India hosted 28 Volunteer teams.

LOCAL VOLUNTEER TEAMS					
Corporates / Institutions	Chennai	Bangalore	Delhi	Mumbai	TOTAL
# of Teams	5	8	6	9	28
# of Vol.	130	556	287	240	1213

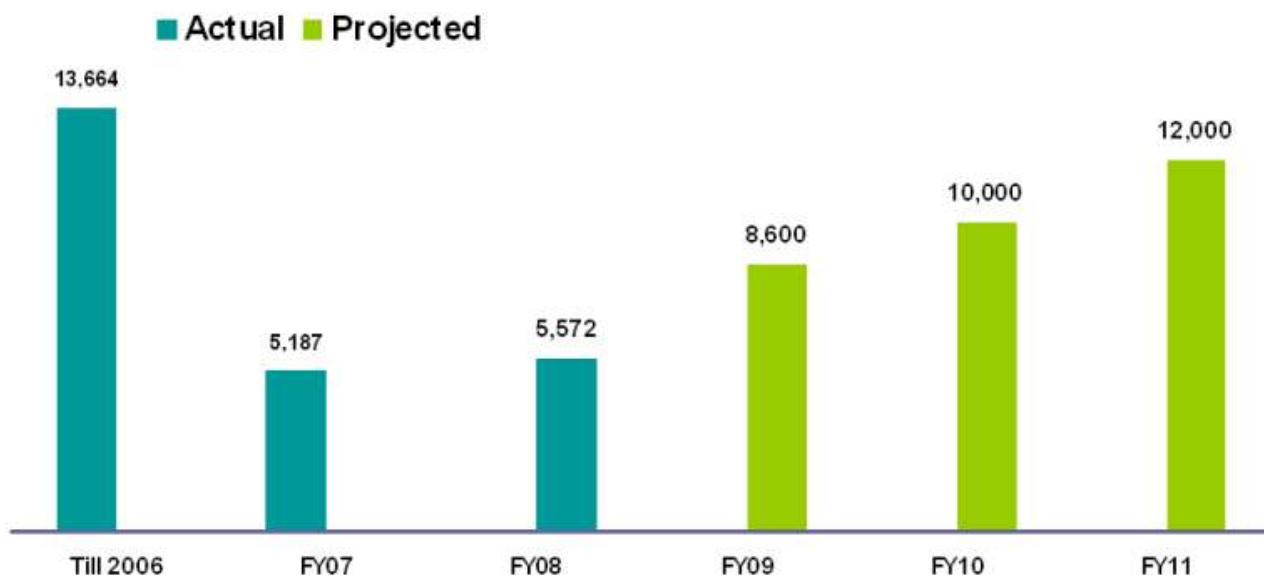


B.D. Somani School Volunteers at build site



Diplomatic Corps at the build at Karjat, Maharashtra

Year-wise breakdown of houses built in India and the projections for **IndiaBUILDS**



Note: FY= Habitat Financial Year from July 1 to June 30 (e.g. FY 07 = July 1, 2006 to June 30, 2007)

Valued Partnerships

Partners	States Working In
Academy of Developmental Sciences	Maharashtra
Andhra Pradesh Housing Board	Andhra Pradesh
Awareness Knowledge Education Society	Tamil Nadu
Bapatla Habitat for Humanity	Andhra Pradesh
Bosco Reach Out	Assam & Meghalaya
Brothers Institute for Rural Development Society	Karnataka
Canara Organisation for Development and Peace	Karnataka
Catalyst	Tamil Nadu
Centre for Action, Development, Research and Education in India	Tamil Nadu
Centre for Integrated Rural Welfare	Karnataka
Chetnalaya	Delhi
Church of South India	Andhra Pradesh
Community Reconstruction of Social Service	Tamil Nadu
Cuttack Habitat for Humanity	Orissa
Deepika	Kerala
Developmental Alternatives	Madhya Pradesh
Discipleship Centre	Delhi, Rajasthan & Tamil Nadu
Evangelical Social Action Forum	Tamil Nadu & Kerala
Gowthami Educational Trust	Tamil Nadu
Hindalco Jan Sewa Trust	Uttar Pradesh
Jan Kalyan Trust	Maharashtra
Kalvi Kendra	Pondicherry
Kanyakumari Habitat for Humanity	Tamil Nadu
Karwar Diocesan Developmental Council	Karnataka
Khammam Habitat for Humanity	Andhra Pradesh
Lupin Human Welfare Research Foundation	Madhya Pradesh
Mahasemam	Tamil Nadu
Meenakshi Mission Hospital	Tamil Nadu
National Institute for Sustainable Development	Maharashtra
Nesakaram	Tamil Nadu
Order of Carmelites Discalced Society	Orissa
People's Action for Development	Tamil Nadu
People's Upliftment in Rural Areas	Tamil Nadu
Punar Jeevan	Tamil Nadu
Rotary Club of Chennai	Tamil Nadu
Rotary Club of Mumbai	Tamil Nadu & Maharashtra
Rural Education and Action for Liberation	Tamil Nadu
Rural Reconstruction Development Society	Tamil Nadu
Scientific Educational Development for Community Organisation	Tamil Nadu
Snehalayam	Andhra Pradesh
Social Action for Manpower Creation	Maharashtra
Social Centre for Rural Initiative and Advancement	Haryana & Rajasthan
Society for Social Development	Tamil Nadu
Tanfac Janseva Trust	Tamil Nadu
The Leprosy Mission	Tamil Nadu
United Evangelical Church in India	Tamil Nadu
Van Muhil	Tamil Nadu
WEED Women's Collective	Tamil Nadu

RESOURCE DEVELOPMENT INITIATIVES



- ▶ The Oberoi Melting Pot supported by the Rotary Club of Mumbai and initiated by the Women *IndiaBUILDS* brought together seventeen consulates and a crowd of almost 400 high net-worth individuals. Seventeen countries were represented through their regional, exquisite delicacies and their traditional performances at the Oberoi Melting Pot. Habitat for Humanity received the proceeds of the event.



- ▶ Aditya Birla Group is an ardent supporter of Habitat's mission and has extended its support by providing cement bags worth around 10 million INR.



- ▶ Citigroup India demonstrated their support to HFH India in the Mumbai Marathon 2008 with 181 volunteers running for HFH.



- ▶ ASK Group, a financial group signed a Memorandum of Agreement with Habitat for Humanity to construct 1200 houses in the states of Gujarat and Maharashtra (Western India)



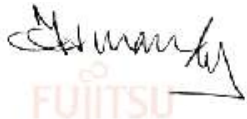
ACKNOWLEDGEMENT

Dear Friends of Habitat,

On behalf of Habitat for Humanity India, I express my sincere gratitude to you for extending a much needed helping hand to our work during the year ended June 2008. Your support has helped Habitat for Humanity India transform the lives of more than 23,000 needy people during the year by assisting them live in a decent home.

We continue to reach out to even greater number of families and we look forward to your continued support to enable us to provide affordable and decent shelters to needy families.

Yours truly,



Felix A. Fernandes
Managing Director
Habitat for Humanity India

AWARDS & RECOGNITION

Mr. Gul Kripalani, Chairman Pijikay Industries, Rotary Club of Mumbai & Member of the IndiaBUILDS Advisory Committee & Mrs. Sheila Kripalani, Chair Person IndiaBUILDS this year are the proud recipient of the Nehemiah Awards for their distinguished Volunteer Service with Habitat for Humanity India.

Habitat for Humanity India received the **Certificate of Recognition** from HFH International for consistently receiving good evaluation on financial indicators for the financial year 2008.

Habitat India met with substantial success in brand building and fund raising during the year. The **IndiaBUILDS** Advisory Committee, the Women **IndiaBUILDS** and John Abraham our goodwill ambassador

were strategically used to mobilize media attention, connect with business houses and influence decision makers. The strategy of involving young professionals from leading Indian organizations was successful in mobilizing a large number of volunteers.



Mrs. Sheila Kripalani



Mr. Gul Kripalani

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IndiaBUILDS

Building Homes, Transforming Communities, Changing Lives

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Habitat for Humanity India



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