



**Habitat**  
for Humanity®  
India

**Annual Report**  
Year ended June 2009







**Felix A. Fernandes**  
Managing Director

## Letter from the Managing Director

### Building Homes, Transforming Communities, Changing Lives

The world wide financial and economic crisis caused chaos across the world. However, as is usual in such circumstances, it is the needy and helpless that bear the brunt of the pain and it is important to remember that it is during these times that they require assistance more than ever. We are indeed happy and grateful that in spite of the difficulties brought on by the financial meltdown, many individuals, institutions and Corporations continued to support our programs.

In our journey of 25 years we have been able to impact the lives of over 145,000 people through the provision of 29,000 houses. In the year gone by more than 26,000 people benefitted through Habitat's 5133 houses built or repaired during the year.

We increasingly recognize the need to go "beyond houses" and integrate housing and shelter into a more comprehensive program thereby creating a more robust environment, to improve the overall development of the families and communities. We are fortunate that in so many cases we are able to partner with Community Based Organizations working in the areas of livelihood generation, health care, education, women's empowerment and other enriching activities, to include a "safe, decent and affordable home" as the cornerstone of the development of the family.

We are also pleased to highlight the good progress made by Habitat for Humanity India in attracting volunteers from the Corporate world and from other walks of life, to volunteer their time and efforts in assisting the home owners build their homes. In many cases this is a moving and memorable experience for many of the brightest and best of Corporate India, exposing them to another world which covers more than 300 million of our countrymen struggling to survive. These young men and women become great advocates for the cause of eradication of poverty housing in India.

We completed a comprehensive three year strategic plan based on much discussion and feedback from staff and partners across the country. This exercise has recognized the major role that advocacy can play in achieving our mission goal of eradicating the scourge of homelessness and poverty housing. Increasingly Habitat will focus on ways and means of working with Central and State governments and government agencies to help those in need to access the funds allocated for poverty housing and other welfare programs.

The task of helping the less fortunate in our society, build their own decent homes, is staggering and we express our sincere gratitude to all our supporters in the year gone by and look forward to more of the same in the year ahead.

We thank our Trustees and Habitat for Humanity International for their advice and support and all our staff for their good work during the year.

Felix A. Fernandes  
Managing Director  
Habitat for Humanity India Trust

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## Habitat for Humanity Mission

Habitat for Humanity works in partnership with God and people everywhere, from all walks of life, to develop communities with people in need by building and renovating houses so that there are decent houses in decent communities in which every person can experience God's love and can live and grow into all that God intends.





# 25 years in India

## 29000 families....

In its journey of 25 years, Habitat in India has assisted over 29,000 families gain access to safe, decent and affordable houses. During disasters too, Habitat has been at the forefront of the reconstruction activities and over 11,000 homes bear testimony to its work in the Tsunami rehabilitation program of the organization.

In the year gone by, despite the impact of the economic down turn and the global financial crisis, over 5,000 proud home owners vouch for the work done by Habitat.

To be able to scale up exponentially, advocacy of the Cause of elimination of poverty housing was done through engaging over 2450 volunteers, Government officials and well wishers in its activities and its events during the financial year 2008-09. These activities will be stepped up, in the coming year, so that greater numbers of the less fortunate in the country can gain access to their dream home.



Habitat beneficiary Padras-Enayam Puthen Thurai standing outside her renovated house at Kanyakumari district

## GlobalBUILD

*GlobalBUILD*, a volunteering engagement initiative of HFH, brought Volunteers from around the world to help families in the slum resettlement colony of Bhalaswa, Delhi, to build decent homes. 73 volunteers of all ages and from varied walks of life, hailing from USA, Canada, Korea, Japan and Australia worked along with teams from India, in building houses for the families in the settlement, from 29th Sept-06th Oct, 2008.



Habitat beneficiary and Volunteers working together at the *GlobalBUILD* site at Bhalaswa, Delhi

## International Day of Prayer 21<sup>st</sup> Sept.2008

Prayers for Shelter on 21<sup>st</sup> September were offered in 2450 churches across India and across different Christian denominations. Special builds were organized on this day-which included the interfaith build in Bangalore, Students build in Madurai, Women's Build and Home Partner's Build in Kanyakumari.



Volunteers at the Interfaith Build at Kalyan, Maharashtra



## Dedication of 25,000<sup>th</sup> House at Khammam

On 2nd December, 2008, Habitat for Humanity India achieved a major milestone with completion of the 25,000<sup>th</sup> house at Khammam, Andhra Pradesh. It was here that 25 years ago, Habitat built its first house in the Asia Pacific region.

A thanksgiving and felicitation event was held at Khammam on the occasion which was attended by over 500 home owners, government officials, Habitat NGO partners and Habitat for Humanity staff and supporters.



Rev Azahrai, President The Local Habitat for Humanity congratulating the 25000<sup>th</sup> homeowner

# 25 years in India

## Completion of 10,000 Tsunami reconstruction houses

5<sup>th</sup> December 2008 saw the achievement of another milestone with the completion of the 10,000th house under Habitat's tsunami reconstruction program. At the thanksgiving event held at Chennai to commemorate this achievement and mark Habitat's Silver Jubilee, Habitat released a report on the organizations work with Tsunami affected communities titled, "4 Years on a perspective on Habitat for Humanity's work with Tsunami -affected communities in India" The event was presided over by Mr. Frederick Kaplan, Consul for Public Affairs, U.S. Consulate General, Chennai as the Chief Guest. Other dignitaries included the UN Habitat Advisor Mr. G Dattatri and noted movie actor Mr. Srikant. Donors, Partners, Volunteers, Home partners, and Habitat for Humanity staff, all came together in celebration on the day.



Release of the report "A perspective on Habitat for Humanity's Work with Tsunami Affected Communities in India" by the Chief Guest.

## Home for the Homeless Campaign

ETA Star Property Developers, launched its campaign for the Cause "Homes for the Homeless" during the Holy month of Ramadan. The campaign aims to donate a percentage of the total sales from ETA Star and its business partners during the Holy month with a goal to build Homes for the less fortunate in the communities of India, Ethiopia, Bangladesh and Pakistan. John Abraham, Habitat for Humanity India's Good will Ambassador, was the face of the campaign appealing people to donate during this period.

This first year, of the three year partnership, saw the donation of an amount of US\$545,000, received through this campaign.



ETA Star Properties with their partners join hands with Habitat for Humanity

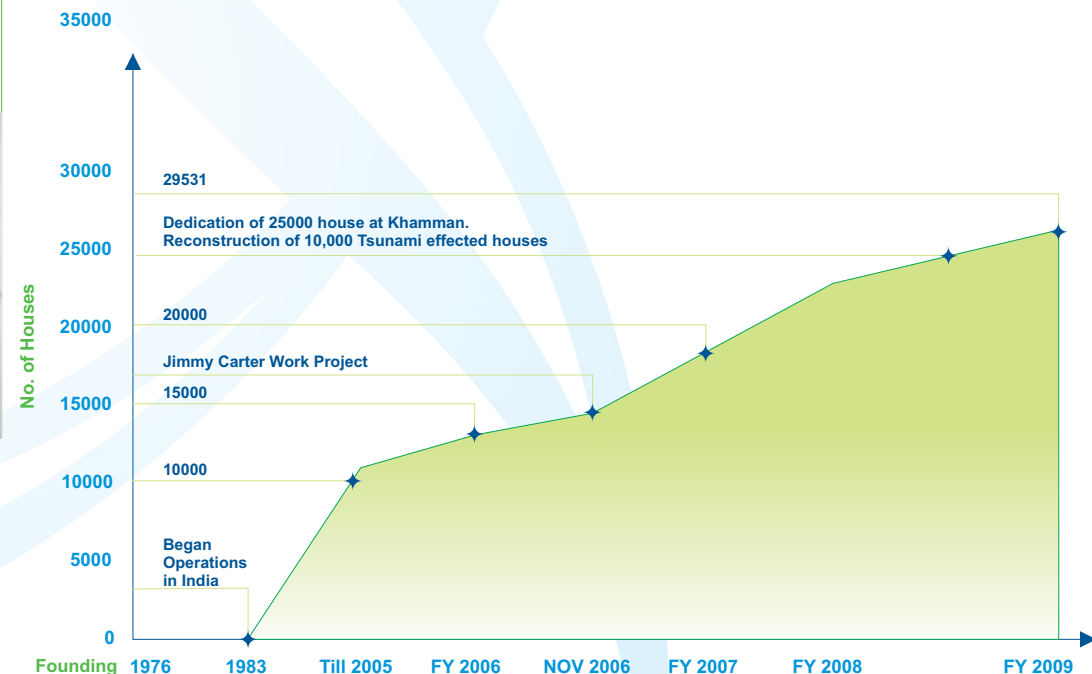
## Standard Chartered Mumbai Marathon 2009

67 volunteers contributed their mite for Habitat for Humanity by participating in the SCMM 2009. Habitat received Corporate support with the participation of ZEE Limited & ESSEL Group in the Corporate Challenge event of the marathon.



## Foray into Microfinance

ASK Foundation one of the major donors of Habitat for Humanity is working closely with the Habitat Team to develop a sustainable Microfinance Model for the organization.







# An Integrated Approach to Housing

Habitat for Humanity India meets the housing needs of the poor in the country through an integrated approach that not only includes appropriate and affordable construction interventions, but also takes into consideration the critical impact of housing on security, health, education & human dignity. Habitat realizes that failure to design programs that intentionally consider these larger aspects of housing leaves people more vulnerable.

## Housing and Livelihood

Only about 20 percent of households in developing countries have access to the formal financial sector<sup>1</sup>. Habitat provides affordable interest free, loan products to low income families, who have no access to the formal financial sector, being considered 'unbankable'.

Habitat's program utilizes the organisation's expertise and resources towards providing scalable housing solutions, in addition to funding. Specific examples include provision of technical assistance for construction, collaboration with women's savings groups, and investment in established microfinance institutions enabling them to broaden their bouquet of products to include housing.

There is a strong link between housing strategies and livelihood strategies. Housing results both from, and results in, income-generating opportunities. Homes act as places of economic productivity — as a teahouse or a place for conduct of income generating activities. Housing that is in close proximity to economic activity increases access to livelihood opportunities. Safety and security provided by a permanent house permits livelihood earners to venture into distant places in search of work, thereby increasing the livelihood opportunities for the family.

<sup>1</sup>Ferguson, B (2004) *The Key Importance of Housing Microfinance*, in Daphnis, F and Ferguson, B (eds.) *Housing Microfinance: A guide to Practice*, Bloomfield: Kumarian Press.



## Housing for the Urban Poor

The United Nations Population Fund (UNFPA) report, "State of the World Population 2007," goes on to explain: "The history of informal settlements teaches us that if poor people feel secure about their tenure, and have reasonable access to livelihoods and services, they will improve their own dwellings over time." Access to affordable land and housing, particularly in urban centers, continues to be a struggle.

Habitat, partners with NGOs working in the urban areas of Delhi and Bangalore, to serve families living in slums. The families being assisted are those that have been re-located by the Government under its various re-location schemes. Being part of the re-location scheme, entitles families to gain title to a pre-defined plot of land (around 180 sq.ft) on which they can finally build their homes and their lives, without fear of eviction. Habitat steps in to provide these families with safe, decent and permanent houses.

## Health

Poverty, inadequate housing and poor health are inextricably connected. By helping families to address the inadequacies of housing, Habitat for Humanity programs produce positive health effects and relieve suffering. Homeowners have reported great improvement in the health of the families as permanent homes provide shelter from the vagaries of nature and the various diseases that accompany it. This in turn has drastically reduced their expenses on medical treatments which in turn increase the amount of discretionary income for the families to improve their quality of life.

## Education

A Habitat home provides space for families to nurture educational opportunities for their children. While a decent home does not guarantee success of children in school, we know that inadequate space for study and instability creates obstacles for children that are difficult to overcome.

Habitat has developed programs for families that provide

training in building techniques so that family members can contribute to the construction and maintenance of their homes. In addition, we have trainings in financial literacy educational programs that equip families with the knowledge needed to manage their finances so that they can improve their housing and financial stability.

## Beyond Housing

Habitat took the initiative to take its interventions, beyond housing by introducing the "Green Fingers" Project. Through this project volunteers were engaged in planting saplings for the homeowners. Special care was taken to choose saplings from among the native species like Mango, Lime, Guava, Cashew, Curry leaves which in addition to being eco-friendly would provide food for the family or help generate income. This initiative helps the eco system and also assists these families earn an income.

## Tetra Pak Roofing

Tetra Pak roofs are made up of recycled Tetra Paks. These roofs are eco-friendly & cost-effective. These roofs help keep the room temperature cooler by about 25 % compared to conventional roofing sheets and makes the house more bright which in turn translates into a savings on the electricity bills. Sharing the experience of using the Tetra pak roof sheets one of the beneficiaries said, "summers are now cooler and the rains less nosier. The sheets are good in appearance."

Habitat for Humanity has built houses with this roofing material for 12 families in the first phase of the project at Maharashtra. **Daman Ganga Group** supported Habitat by providing 560 Tetra-Pak sheets.



🏠 House with Tetra Pak Roof



🏠 Changing the lives of children



🏠 Volunteers from Wells Fargo





# IndiaBUILDS

Building Homes, Transforming Communities, Changing Lives

Habitat's current work comes under the umbrella of **IndiaBUILDS**, a strategic initiative to provide better housing for 50,000 low-income Indian families, and to inspire the involvement of individuals, officials, groups, organizations and the government, to champion innovative housing solutions for the families in India who lack a decent place to call home.

- ◆ **Create Shelter** Serve 50,000 families to house 250,000 people.
- ◆ **Create Inspiration** Mobilize 1 million volunteers and supporters
- ◆ **Create Capital** Raise funds from government, supporters, donors and savings schemes of home partners. Create a housing revolving fund.
- ◆ **Create Capacity** Develop a focused network of individuals, corporations, civic groups, NGOs and governments dedicated to ending poverty housing.





## IndiaBUILDS Advisory Committee

### Co -Chairs

Mrs. Rajashree Birla  
*Aditya Birla Group*

Mr. Mark T Robinson  
*Citi, South-Asia*

### Members

Mr. Deepak Parekh  
*HDFC*

Mr. Sanjay Nayar  
*KKR India Advisors Private Limited*

Mr. Anil Singhvi  
*Reliance Natural Resources*

Mr. Asit Koticha  
*ASK Group*

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*Hiranandani Group*

Mr. Ramesh Ramachandran  
*Dow Chemicals*

Mr. Felix A. Fernandes  
*Habitat for Humanity India*



🏠 Advisory Committee members at the meeting presided by  
Co-Chairperson Smt. Rajashree Birla (L-R) Mr. Anil Singhvi, Mr. Sanjay Nayar,  
Mr. Mark Robinson, Mrs. Rajashree Birla, Mr. Asit Koticha & Mr. Felix Fernandes

## India BUILDS Advisory Committee

The Advisory committee met on three separate occasions this year and has helped lend direction to Habitat's work.

In recognition of her contribution to Habitat's country program, Mrs. Rajashree Birla, the Co-chair of the Advisory committee, was appointed as member of the Asia Pacific steering committee of Habitat for Humanity's Global capital campaign. The objective of this campaign is to raise awareness of the Cause and resources in the Asia Pacific region, to eliminate poverty housing.

Mr. Mark T. Robinson CEO- Citi South Asia was inducted as the Co-chairperson of the **IndiaBUILDS** Advisory Committee.

Mr. Asit Koticha, Chairman ASK Group was inducted as a Committee member of the **IndiaBUILDS** Advisory Committee.



🏠 Women **IndiaBUILDS** Committee (Lto R) Avanti Birla, Sabira Merchant, Annerieke Owen, Shiela Kripalani, Aarti Sanghi, Jimi Kapur & Sangeeta Kilachand

## Women IndiaBUILDS

The **Women IndiaBUILDS** successfully completed its first 100 house project in Karjat, Maharashtra, for women beneficiaries belonging to the tribal community. This project has resulted in safe and decent home for 100 families with an increase in their standard of living. The families utilized locally available material for construction.

**Women IndiaBUILDS** committee has actively mobilized their contacts for creating greater visibility for Habitat for Humanity India in the media circles and corporate donors.



# Women *IndiaBUILDS* Committee

## Brand Ambassador

Avanti Birla

## Chair

Sheila Kripalani

## Members

Juanita Folmsbee

Sabira Merchant

Sangeeta Kilachand

Jimi Kapur

Smita Parekh

Puja Billimoria

Shalina Advani

Arti Sanghi

Jyoti Doshi

Kanan Koticha



🏠 Dubai's ETA Star Property Developers Presents Two Million Dirham Donation To Habitat (L to R) Mr. Abid Junaid, Executive Director, ETA Star Properties, Mr. Shamil Razak, Manager, Projects Implementation, Star Cement, John Abraham, Ambassador, Habitat for Humanity, India Mr. Rick Hathway, Area Vice President, Asia-Pacific Habitat for Humanity, Mr. Viraf Raimalwala, General Manager, Homes r Us, Ms. Geeta Jadhav, Group Marketing Manager, Lals Group, Mr. Syed Mashook, Executive Director, Dubai Lifestyle City

## Join John's Brigade Campaign

Habitat India's Goodwill Ambassador John Abraham is now the Habitat Hero, a part of Habitat's Global Ambassador program. John joins other global celebrities like Jon Bon Jovi, Ricky Martin, Nobel laureate Desmond Tutu and others, who support Habitat's work around the world. John through his "Public Service Announcement" appeals to the youth of India and Corporate donors to come forward and support the cause of elimination poverty housing in India.



🏠 Mrs. Rajashri Birla, Chairperson, *IndiaBUILDS* advisory Committee presenting plaque to John Abraham on his new role as the Habitat Hero





# Disaster Response, Mitigation and Preparedness

## *Helping displaced families, working on prevention*

Habitat for Humanity works to bring families home again after disasters.

Asia is home to a disproportionately high number of the world's worst recent natural disasters and approximately 80 percent of the world's natural disaster victims, according to a report from the Center for Research on the Epidemiology of Disasters from the Catholic University of Louvain in Belgium.

Habitat and its partners have built, repaired and rehabilitated over 11,000 houses since the 2004 tsunami. The financial year 2008-09 saw the completion of 2495 houses, for the tsunami affected families.

In August 2008, the State of Bihar experienced one of the worst flooding in the history of the state, due to a breach in the embankment of the Kosi river, near the Indo-Nepal border. The floods displaced more than three million people. HFH India joined hands with the state government's shelter sector coordination committee, to take an active role in planning and coordinating housing needs. Habitat sent an assessment team to determine the extent of damage and the needs of families. HFH India is now partnering with a local non-government organization, Church of North India, to build 72 new houses for the flood affected families, along with a community centre. Livelihood programs too, are a part of the project implementation plan and expected to benefit 300 people of Jorgama village, in Madhepura District. The project titled 'Ashreya' (hope) is due to commence by end of September, 2009 and is sponsored by ACC (Associated Cement Company) and Hindustan Unilever Limited (HUL).



Habitat for Humanity goes beyond rebuilding homes and lives, post natural disasters. Disaster preparedness and mitigation in its housing intervention for affected families, have been specifically designed to mitigate the impact of any future disaster, through the training of vulnerable families for the same.

9,000 tsunami-affected people have been trained in disaster mitigation, in a seven-month program, covering 41 villages in the districts of Cuddalore, Villupuram and Pondicherry in the southern State of Tamil Nadu.



🏠 Tsunami Reconstruction at Thazhankuda Village, Tamil Nadu



🏠 Capacity building program at the community level on Disaster preparedness and mitigation



🏠 Women making compressed earth blocks in Chinnakottakuppam village



## No. of families served July'08 to June'09



LOCATION	REHAB	REPAIRS	NEW HOUSES	Addition to the House	TOTAL
REGULAR HOUSING PROGRAM					
Bangalore	134	-	200	-	334
Chennai	-	-	106	-	106
Delhi	63	-	277	-	340
Mumbai	-	665	967	60	1692
Affiliate	126	-	33	-	159
TOTAL	1484	523	110	2117	2117
DISASTER RESPONSE					
Tsunami	-	611	1884	-	2631
TOTAL					5126



## Volunteering

A unique feature of Habitat for Humanity's programs is the "Spirit of Volunteerism". Habitat for Humanity, India actively promoted volunteer engagement with companies and organizations within India.

This year 1944 volunteers from India and 428 international volunteers worked on Habitat build sites along with the homeowners, contributing their time and expertise.

Volunteer Teams	No. of Volunteers	No. of Teams
Volunteers from India	1944	91
International Volunteers	428	28
Individual Volunteers	92	-
<b>TOTAL</b>	<b>2464</b>	<b>119</b>



# Case Studies



🏠 The family's old house

## Building Houses and Confidence

Balasaheb Sonawane, his wife Sunita and their two sons Yogesh and Kiran live in village Vellhale, Sangamner, in Ahmednagar district in Maharashtra.

Balasaheb's house was made of thatched leaves with mud flooring. The house was covered with tarpaulin sheet to keep the family safe from vagaries of nature. During the monsoons the rainwater would enter the house making it uninhabitable. Having inherited a small plot of land the family were just about able to make ends meet, from the produce, which in itself was only once a year given that the land was non irrigated.

Having seen the benefits of the local Self Help Group in the village, Balasaheb became a member of the Self help Group and started saving from his meager income. Through his saving supplemented by a small loan from the SHG, he bought goats which helped supplement his income.

Balasaheb through the local NGO, NISD, was introduced to Habitat for Humanity's housing scheme. After understanding the details of the Habitat model and the interest free loan provided for housing, he submitted his application for support to Habitat for Humanity for consideration.

"I always felt low about myself because I did not have a decent roof over my head and even worse as I was unable to give a decent living for my family", says Balasaheb. Habitat for

Humanity was a new ray of hope to the family. Given their current status it was not possible to get a loan from the bank or any other financial institution and even if he did his meager income would not be sufficient to service the loan and the accompanying interest burden.

On being selected by the selection committee for support for the house under Habitat's project, husband and wife worked on the construction site to save costs and realize their dream. The couple now lives in their new house with their children. "The safety and security of a permanent home have helped in improving the health of the family which as directly resulted in reduced absenteeism from school of the children. We are thankful to Habitat for Humanity for their confidence and support shown to us and will ensure the regular repayment of the loan so that other families like may also benefit from the scheme."



🏠 Family proudly standing in front of their new house





🏠 Laxmibai standing next to her newly constructed toilet.

## Dignity and Safety Assured

Laxmibai Pandhrinath Sonawane and her family live in a remote hamlet in Sangamner district, Maharashtra (Western India). The families in this hamlet have no access to even basic sanitation facilities, leaving them to go to the nearby farms for their bodily ablutions. During the sowing and harvest seasons the families have no option but to be in full public view, along the roadside. Women and girl children are the most affected. Given the lack of privacy, they have are compelled to answer natures call only after sunset or before day break, in the process putting at risk their personal safety.

Laxmibai and her family also faced the same problem. But Laxmi's plight was compounded by the fact that her daughter was blind. Her daughter Meena needed to be accompanied by some female member of the family each time she needed to go. The family was unable to build a toilet as the costs involved was beyond their means.

Habitat for Humanity India introduced the Low cost rural pan toilets to their partner NISD and the community in Sangamner. These toilets pans are more economical with costs that are lower ( USD 5.50) than the regular pans available in the market( USD 17.00) and having low water usage.

Laxmibai, being a member of the local self-help group had some savings with the group, which she promptly used for constructing the needed facility. With the help of Habitat and NISD the family built their own toilet.

Now Meena can use the toilet at any time of the day and needs no assistance to get there, in the process, having her dignity and that of the other womenfolk in the family, restored.

## From Leaves to Bricks

Ask, seek and knock. Vedamuthu understands this adage well and applied it in his pursuit of a permanent Habitat house. Vedamuthu, who is visually impaired, and his wife Anapacikam, who is mute, live in Siluvaipuram village, Vembar, in Tuticorin district, in southern India.



🏠 Vedamuthu who is visually impaired & wife Anapacikam who is mute, live in Siluvaipuram village, Vembar Tuticorin District, Southern India

Their former home was a windowless thatched hut with a sand floor. There were no water and sanitation facilities or electricity supplies. Rats used to gnaw through the thatched leaf walls resulting in them having to spent about Rs.4,000 (about US\$83) building new "walls" with another set of leaves, once in three years..

The tsunami did not damage houses in Siluvaipuram, but it did hurt the villagers' livelihood. At a meeting organized by the village development committee, Habitat for Humanity and a local NGO, People's Action for Development (PAD), Vedamuthu signed up for the assistance to be provided by way of a repayable advance.

"People were wondering how I could repay the loan," said Vedamuthu, who relies on a government pension of Rs.400 a month, which is supplemented by an allowance from his father. His father works as a toddy tapper, climbing palmyrah trees, a species of palm, to collect the sweet sap used for making toddy( a local alcoholic drink). In addition to this Anapacikam sells firewood at the local market and earns about Rs.40 a day.

During construction, Vedamuthu and helped the construction workers as best as his sight would permit. "When people volunteered to help me, I wanted to do my part also. All that I could do, I wanted to do it, though it was not to the extent that other families could give."

In January 2008, Vedamuthu and his wife moved into their own home and live their life with safety and dignity. A year has gone by since they moved into this home and today the confidence that has been acquired by them because of their house, has seen Vedamuthu's wife enroll in the local Self Help Group and hope to get a loan from them some day. "I plan to buy some cows and hope to start a business to sell milk to cooperatives. This will be an additional source of income for us," said Vedamuthu.



## Habitat for Humanity India Board of Trustees

- ◆ Dr. Cornelius Samson Walter, *Chairman*
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- ◆ Sheila Kripalani

## Habitat for Humanity India Senior Leadership

- ◆ Felix A. Fernandes, *Managing Director*
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The ultimate goal of Habitat for Humanity is to eliminate poverty housing and homelessness from the face of the earth by building adequate and basic housing.

All of our words and actions are for the ultimate purpose of putting shelter on the hearts and minds of people in such a powerful way that poverty housing and homelessness become socially, politically and religiously unacceptable in our nations and world.







# Acknowledgments

We are indeed fortunate to have so many wonderful and dedicated partners across the country to help us in implementing our programs and help integrate other development activities to make a positive change in the lives of the families that we endeavour to serve.

## Corporate Donors

The generosity of Habitat's corporate partners continues to play a critical role in support of Habitat's mission.

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# Acknowledgments

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HFH of Lexington  
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Brothers Integrated Rural Development Society  
(BIRDS)

Bosco Reach Out (BRO)

Chevaliar J.L.P. Roche Victoria K.S.G. Memorial Trust  
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Gramin Samassya Mukti Trust (GSMT)

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- ★ MUMBAI HRC & National Office
- ▲ Affiliate

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