



# REBUILDING LIVES AND LIVELIHOOD

**Kerala Flood Response 2018 | Mundar Redevelopment Project**

A Partnership between Habitat for Humanity India and HSBC India



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**A WORLD  
WHERE  
EVERYONE HAS A  
DECENT  
PLACE TO LIVE.**



## MESSAGE

HSBC India, in partnership with Habitat for Humanity India and Swayam Shikshan Prayog (SSP) have been working together to redevelop the village of Mundar in Kerala.

When the floods of 2018 hit Kerala, the village of Mundar was washed away. Residents not only lost their homes but also their livelihoods. The partnership ensured that the entire village is redeveloped with safe and disaster-resilient homes along with better sanitation, access to water, and provision of livelihoods with training in masonry, tailoring and agriculture.

Despite the COVID-19 pandemic, the ground work continued transforming the lives of the people in Mundar. The initiative to provide livelihood support along with entrepreneurship and leadership trainings, has also helped many families struggling during the pandemic and ensuing lockdowns with additional sources of income. This means that these families will have sustainable income which is a crucial part of rebuilding the lives of this community.

This project is a demonstration of how partnerships can ensure creating impact at scale.



**ALOKA MAJUMDAR**

**HEAD OF CORPORATE  
SUSTAINABILITY, THE HONGKONG  
AND SHANGHAI BANKING  
CORPORATION LIMITED, INDIA**



**PREMA GOPALAN,**  
**CEO, SWAYAM SHIKSHAN PRAYOG**

## MESSAGE

The situation and environment in Mundar, Kerala had always left the families living there feeling vulnerable. They were largely dependent on government subsidies and seasonal sources of income.

They also lack good connection to the mainline economy, with a lack of transport to and from the village affecting not only the elderly but also preventing the children from higher education.

When the floods hit in 2018, the situation became worse. Families felt very helpless, as their shelter was destroyed. They had no way to ensure their next meal and no income to buy essentials.

This is when the partnership of Habitat for Humanity India, HSBC India and Swayam Shikshan Prayog began by listening to the voices of the affected, particularly women. Together with the people on ground, we developed the Mundar Redevelopment Project to help families get back on their feet again.

We are glad to now see a paradigm shift in the village with families living in safe, decent homes and earning additional income through the small enterprises they have begun. Our project and initiatives on ground have helped many families live better quality lives, breaking free from the cycle of poverty they were trapped in before!

## PREFACE

At Habitat, we believe that housing is the frontline defense against the coronavirus. The value of a decent, disaster-resilient home is enormous, impacting generations of the family living within.

In the aftermath of a disaster, our goal is to not just to provide immediate relief, but also to place families on a path to permanent, disaster-resilient shelter solutions.

The partnership between HSBC India, Habitat for Humanity India and Swayam Shikshan Prayog (SSP) has helped us to serve the families in Mundar, who were devastated by the floods in August 2018.

Through safe and decent shelter, we have helped build the resilience of these families. Through leadership training, we have equipped the women to be able to start new ventures, providing for their families in ways they have not imagined before.

We are grateful to HSBC India and Swayam Shikshan Prayog for partnering with us in our journey to build a better Mundar! All this was possible with support from the Member of the Legislative Assembly Vaikom and local government authorities, especially those of the Kallara Gram Panchayat.

Together, we have built and holistically developed the lives of families in the village of Mundar, helping them achieve strength, stability and self-reliance. We hope that as you read about our initiatives, you too will join us on the journey to build a more resilient, brighter future for families in need.



**DR. RAJAN SAMUEL**  
**MANAGING DIRECTOR,**  
**HABITAT FOR HUMANITY INDIA**



## ABOUT HABITAT FOR HUMANITY INDIA

Every day, more families find themselves in a struggle to keep a decent roof over their heads. 18.8 million households in urban areas and 41.13 million households in rural areas do not have access to adequate housing conditions.

Safe, decent, affordable shelter and sanitation plays a critical role in helping families create new changing cycles, ones filled with possibilities and progress.

Habitat for Humanity India partners with families in need of decent shelter, helping them build or improve a place they can call home. Working alongside volunteers, Habitat homeowners put in hundreds of 'sweat equity' hours as they help build their own homes.

### **The core areas of Habitat's work are:**

- Housing
- WASH (Water, Sanitation and Hygiene)
- Disaster Risk Reduction And Response
- Global Village Volunteer Program

In India since 1983, Habitat for Humanity has supported more than 37 million people to build or improve a place they can call home.

Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves.

**Through  
Shelter,  
We  
Empower.**



## ABOUT REBUILDING KERALA

Kerala received an abnormally high rainfall from the first week of June to mid-August 2018. The water levels in several reservoirs and dams rose due to the heavy rainfall, resulting in disastrous flooding as water was released from 35 of the 54 dams in the state, flooding all 14 districts.

Over 483 people lost their lives and many others were officially missing. Over 1 million people were severely affected with one-sixth of the total population directly affected by the floods and related incidents. More than 54,000 hectares of crops were lost and 3 lakh farmers are affected.

Habitat for Humanity India was among the first organizations to mount a large scale relief intervention in the aftermath of the floods.

Habitat India places disaster-affected families on a path to permanent shelter solutions. So much follows from that: better health, access to education, stronger communities, thousands of lives turned toward peace and promise.

Through the Pathways to Permanence strategy, Habitat India implemented relief programs including distributing First Responders' Kits, Humanitarian Aid Kits, Emergency Shelter Kits, Conditional Cash Transfers, Transitional Shelters, WASH (Water, Sanitation and Hygiene) support, livelihood restoration, building or repairing homes and Housing Support Services.

We have built 102 New Homes, 376 Home Repairs, 146 Transitional Shelters, 42 Individual Household Latrines, 29 Facilities for the community, set up 5 Tools Banks, distributed 1,16,956 First Responders' Kits, 46,618 Humanitarian Aid Kits, Non-Food Items and Solar Lights, 3975 Hygiene and Family Essential Kits, 499 Conditional Cash Transfers and benefitted 100 individuals through Housing Support Systems. 512 individuals were trained in Community Based Disaster Risk Management, and 627 individuals supported through Livelihood Support.

**We Build  
Pathways  
To  
Permanence.**



## ABOUT THE MUNDAR REDEVELOPMENT PROJECT

Mundar is an island in Kottayam district, Kerala. Spread over 10.12 square kilometers, it is surrounded and crisscrossed by backwaters. Many of the houses are built along the waterways, with families using boats as the main means of transport. The centre of the island is mostly covered with rice fields.

Almost all of the 302 families are daily wage workers, construction workers, drivers and agriculture labourers. A majority of the families belong to tribal communities, and depend on the income from the Government of India's Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA).

The village was one of the worst affected areas in the 2018 floods in Kerala. Over 100 families were severely affected, with many losing their livelihoods.

Habitat's Mundar Redevelopment Project is a two year project that aims for the holistic development of the village through the reconstruction of damaged houses and community infrastructure.

### **The main areas of rebuilding:**

- Support to families through the construction of new homes, repair of damaged houses, construction and repair of sanitation units, access to solar energy through household lighting system, distribution of water purifiers, installation of overhead water tanks and training in disaster response, health and hygiene.
- Rebuilding community infrastructure through the construction of an anganwadi centre, repair of the main road, repair of community sanitation unit, the construction of concrete foot overbridges, installation of solar street lights and RO water plants.
- Rebuilding lives and livelihood through support and training including masonry training for women, the distribution of chicks, quails, goats, cows to families, repair and construction of cow sheds, training for tailoring and summer crop.
- Training of women leaders and formation of Self Help Groups.



Kerala Flood Response Project 2018  
26 New Houses  
Supported By  
HSBC  
Implemented By  
Habitat for Humanity India

House No. 1

MAINTENANCE

## OVERALL IMPACT IN MUNDAR, KERALA

### SUPPORTING FAMILIES

**26**

Families Served  
Through  
Disaster-  
Resilient Homes

**141**

Families  
Served  
Through Home  
Repairs

**64**

Families  
Served  
Through  
Individual  
Household  
Latrines

**10**

Families  
Served  
Through  
Repair of  
Individual  
Household  
Latrines

**41**

Families Served  
Through  
Overhead Water  
Tanks

**150**

Families  
Served  
Through Water  
Purifiers

**272**

Families  
Served  
Through Solar  
Lanterns

**362**

Individuals Trained  
in Community  
Based Disaster  
Risk Management  
and Behaviour  
Change  
Communication

### SUPPORTING FAMILIES

**264**

Weather-Proof  
Pouches  
Distributed

**240**

Families Served  
Through Hygiene  
and Family  
Essential Kits

### REBUILDING COMMUNITY INFRASTRUCTURE

**1**

Anganwadi  
Built

**2**

Anganwadi  
Repaired

**1**

Community  
Sanitation Unit  
Repaired

**75**

Solar Street  
Lights  
Installed

**2**

RO Water  
Plants  
Installed

**11**

Foot  
Overbridges  
Built

Main  
Road  
Repaired



Kerala Flood Reconstruction Program 2018  
Mundar Village Development Project

Livelihood Support Program: Distribution of Cows

Date: 1/11/2020



## REBUILDING LIVES AND LIVELIHOOD

**27**

Women  
Trained in  
Masonry

**223**

Families Served  
Through  
Livelihood  
Support (Cows,  
Goats, Chicks,  
Quails)

**10**

Cattle  
Sheds Built

**20**

Cattle  
Sheds  
Repaired

**143**

Individuals  
Trained in  
Summer Crop  
Farming

**37**

Women  
Trained in  
Tailoring

## LEADERSHIP DEVELOPMENT

**101**

Women Trained  
in Leadership and  
Entrepreneurship

**12**

Self-Help  
Groups  
Formed



## CHALLENGES FACED

COVID-19: The COVID-19 pandemic posed several challenges on the project. The migration of daily wage workers back to their villages led to a shortage of labour force for construction. A new labour force had to be identified and mobilised to ensure construction carried on without interruptions. This was also accompanied by a shortage in raw materials post the lockdown, which affected the progress of construction-related interventions.

An increase in the price of construction materials (30-40% increase as compared to pre-COVID times) impacted the cost of the interventions.

COVID-19 positive cases in the village led to some regions being declared as containment zones with strict regulations. Due to this, some construction work and installations were delayed.

Weekly Self-Help Group meetings, Community Based Disaster Risk Management (CBDRM), Behaviour Change Communication (BCC) training sessions and quarterly monitoring visits by the Deloitte team could not be conducted. These sessions had to be postponed as it required community involvement and social gathering. The CBDRM and BCC trainings were eventually conducted virtually.

**Flash Floods: Multiple flash floods during the monsoon in 2019, 2020 and 2021 affected the project for approximately 70 working days overall, with work ceasing for 2-3 weeks at a time.**

# SUPPORTING FAMILIES





## DISASTER-RESILIENT HOMES AND REPAIRS

New homes have been built with 26 families whose homes were destroyed in the 2018 floods. A total of 141 homes that suffered damage as a result of the floods, have been repaired.

The new homes have an augur under reamed pile foundation to provide stability in the marshy soil. Other disaster resilient features include a framed structure to increase the structural integrity, concrete blocks for strength, a roof with steel purlins to decrease the chance of displacement during heavy winds and an elevated plinth to keep the house above flood water levels.

Each new home is 500 square feet with 2 bedrooms, a living area, kitchen, sanitation unit and equipped with a solar lighting system. The homes are fully plastered and painted, the floor is made of concrete and finished with red oxide which reduces the settling of dust in summer and dampness in winter.

Families have better quality of life and better health, with segregated living and sleeping areas. The environment is also more conducive for children to study.





## SANITATION: INDIVIDUAL HOUSEHOLD LATRINES

Individual Household Latrines (IHLs) were constructed for **64 families** who had no access to sanitation facilities at all. Each IHL was built with readymade septic tanks. **10 families** had their IHL repaired.



## ACCESS TO WATER: OVERHEAD WATER TANKS, WATER PURIFIER

In order to provide better access to water on a more regular basis, **41 overhead water tanks** were installed. Access to safe drinking water was also improved through the provision of **150 water purifiers** in the village.



## LIGHTING SOLUTIONS: SOLAR LANTERNS

**272 solar lanterns** were distributed to families, to help them access solar energy. All solar lanterns have 3 bulbs and 1 mobile charging unit.



**The 5Ps are:**

- 1. Protect your valuables.**
- 2. Pack essentials like food, water and medicines.**
- 3. Plan your evacuation route in advance.**
- 4. Proceed to evacuate the elderly, disabled and children.**
- 5. Place your family at a disaster relief centre.**

## **COMMUNITY BASED DISASTER RISK MANAGEMENT (CBDRM) AND BEHAVIOUR CHANGE COMMUNICATION TRAINING**

In order to develop disaster resilience among the individuals and community as a whole, Habitat conducted Community Based Disaster Risk Management (CBDRM) training in the village.

**362 members** of the community underwent CBDRM training, along with Behaviour Change Communication training on hygiene and sanitation. They were trained in several strategies for disaster mitigation, risk reduction and personal hygiene.

The training aimed to educate the community on the basics of disaster management and mitigation, and equip the community to develop a Community Level Disaster Contingency plan, taking collective steps to reduce the risk of future disasters by strengthening local capacity and reducing future vulnerability. This training also educated them on the need to adopt healthy sanitation practices especially hand washing.

The sessions also sensitised government officials from panchayats, ward members and village officers on these topics.

**264 pouches** with disaster mitigation messages were distributed to the community. The pouches carry a message with the first 5 things one needs to do at the time a disaster strikes.



## ROAD TO RECOVERY: COVID-19 PANDEMIC RESPONSE

The COVID-19 pandemic triggered national lockdown in India from 24<sup>th</sup> March 2020. People who were already living in poor housing conditions and on the margin, now experienced the loss of their livelihood as well.

Habitat India implemented a pan India initiative titled Road to Recovery: COVID-19 Response to help families affected by the pandemic and the lockdown, supporting them through Hygiene and Family Essential Kits, Conditional Cash Transfer, Hygiene Training and setting up of Habitat Care Centres. The Hygiene and Family Essential Kits contained all the essentials like bathing soap, utensils bar soap, sanitary napkins, protective masks and so on, that a family required to survive the lockdown. **240 families** in Mundar were served with these kits.

## VOICES FROM THE FIELD



**“We had lost all hope when our house was destroyed in the flood. We all suffered while living in a shed because of our health conditions. Now, we have a sense of relief and are extremely happy for our daughter as we have a safe and secure place for her to grow up and study peacefully,” says Latha.**

**“We never thought we would get our house repaired due to our financial instability. Now we have a well maintained house that will last for a long period without any major annual maintenance. We are thankful to HSBC and Habitat for Humanity India for helping us to rebuild our lives,” says Susheela.**



**“Due to lockdown, there was no regular income for our families and we lost our jobs as well. The Hygiene and Family Essential Kit was very useful and sufficient for more than two weeks’ requirement for our family. We thank Habitat India and HSBC for their support!” says Mini.**



# REBUILDING COMMUNITY INFRASTRUCTURE



## ANGANWADI

A new *anganwadi* (community children's educational centre) was constructed by Habitat India in Mundar and 2 *anganwadis* repaired. The new *anganwadi* is 420 square feet and like the houses has an augur under reamed pile foundation for increased stability. The centre has all the features recommended by the Ministry of Women and Child Development, Government of India, such as a child friendly toilet and kitchen. This *anganwadi* will serve approximately 15 children from the surrounding area.



## SANITATION: REPAIR OF COMMUNITY SANITATION UNIT

The community sanitation unit in Parel Colony, Mundar was severely damaged in the floods. Habitat was able to completely renovate and repair the unit thereby ensuring its continued use.



## LIGHTING SOLUTIONS: STREET LIGHTS

75 solar street lights were installed in Mundar in order to promote green energy as well as to tackle power shortages in the area.



## ACCESS TO WATER: RO WATER PLANTS

2 RO Water Plants have been installed – one for the Parel colony and other on the anganwadi premises in Mundar. Each plant has a capacity of 1000 LPH (litres per hour) and is designed as per the demand and water test report done at the start of the project.



## VILLAGE ACCESS: FOOT-OVER BRIDGES AND MAIN ROAD REPAIR

The Kallupura – Vakkethara road is the main road of Mundar. The road was full of large potholes which made travelling difficult especially in the monsoon. It affected the lives of the whole community, right from students who dropped out of school as they couldn't use the road, to families who could not access hospitals during medical emergencies. Most people from outside the village hesitated to enter because of the state of the road.

Habitat India worked to repair this 7 kilometre road by filling and levelling it with high strength and durable quarry waste, ensuring durability and a road free of potholes. The travel time of 30 to 45 minutes has been reduced to 15-20 minutes.

11 foot overbridges have been replaced by concrete ones. This will ensure durable and safe transport to those using these bridges on a daily basis.

## VOICES FROM THE FIELD



**"I have been a permanent resident of Mundar for 32 years and the roads in Mundar have only caused trouble all our lives. I was reluctant to even go to the hospital even if I got sick. We had approached the authorities regarding repairing the road, but all the efforts went futile. However, the repair work implemented by Habitat for Humanity India together with HSBC has been a boon for us. It is quite advantageous for everyone during the rainy and summer seasons. We are relieved that we won't have to worry about traveling if there is an emergency and it has ensured safety for the passengers," says Leelamma Joseph, Mathirampallil.**



**"We have been operating in a severely damaged and unhygienic building, which created lots of health and security issues for the children. Hence parents were hesitant to send their children to the anganwadi. Now we have a new, beautiful and safe place to operate from. It will contribute to the wholesome development of the children, a feeling of security among their parents. We hope that more children will join the centre soon," says Maya, anganwadi teacher.**

# REBUILDING LIVES AND LIVELIHOOD



## MASONRY TRAINING FOR WOMEN

27 women were provided masonry training through a 30-day hands-on workshop. The training imparted necessary skills on masonry work and the supervision of civil work. It was a community focused initiative for skills development, and for the financial empowerment of women in the area.

The services of the trained women have been utilised in construction activities in Mundar, helping to address the challenge of hiring labour during the pandemic. The involvement of women in construction helped to foster a sense of ownership in the community for the redevelopment of their village and economic recovery.



## LIVESTOCK REARING: PROVISION OF COWS, GOATS, CHICKS AND QUAILS

As part of the restoration of livelihood, **223 families** were provided with cows, goats, chicks and quails. These livestock will help families with an additional source of income through the sale of eggs and milk.



## FARMING: SUMMER CROP TRAINING

**143 individuals** were trained on summer crop farming and were supported with the seeds of vegetables such as peas, spinach, eggplant, okra and chillies, in order to help them start kitchen gardens. The yield from these plants is either used in their households or sold in the neighbourhood, thus generating income for the family.



## CATTLE SHED CONSTRUCTION AND REPAIR

**10 new cattle sheds** were constructed in the village. Each cattle shed is 80 square feet, designed to house 2 cows with facilities such as a feeding trough, ramp and drainage. The height of the shed and trough is designed for easy feeding and cleaning. **20 existing sheds** have also been repaired.



## TAILORING

40 women were trained in tailoring for 2 months in Mundar. As a stepping stone, **37 women** completed the course. **20 trainees** who excelled in the final exam were provided with a high-quality tailoring machine as part of the project.

**2 tailoring units** were opened in Mundar by women who attended these sessions. These two units make dresses for children, masks, nighties and so on. The timely completion of orders and unique designs are a specialty of the units and are helping them earn a good profit from the business.

## VOICES FROM THE FIELD



**“Apart from a new house, we were provided with livelihood support such as masonry training, quails, chicks, and potential employment on construction sites. The income we receive has been a great support to look after our needs and my children’s education,” says Saraswathy Lally.**



**“We had gone through a terrible stage in our life when my husband met with an accident. It was heart-breaking when I had to sell my cows and goats. However, we are grateful that we received a cow and chicks with the support of HSBC and Habitat India. The income we receive has been a great relief for the family,” says Maya.**



**“Kitchen gardening has been advantageous during the lockdown when we struggled to buy vegetables from the market. Continuous follow up and timely input from the team helped us to get good yield from the garden. It also helped us to manage kitchen waste in a successful manner by using it as organic manure for the plants,” says Jiji Joby.**



**“I attended the training organised by Habitat India which proved to be a life changing milestone. I have never earned a single rupee before, now I’m supporting my family and looking after the needs of my children without depending on my husband. I have gained the confidence which I lacked all my life and have the willpower to do more,” says Swapna Shaji.**



## TRAINING FOR WOMEN LEADERS AND SELF-HELP GROUPS

101 women from Mundar were part of training sessions to create awareness among the women on the opportunities and challenges of being an entrepreneur and starting an enterprise of their own. The sessions covered topics such as financial literacy, leadership, capacity building and enterprises. These sessions have helped them handle finances and build their enterprises. As a result of the training and constant motivation, the women have gained the confidence and willpower to begin enterprises of their own.

12 Self-Help Groups (SHGs) were formed in the community, and many of them came up with creative ideas to start small-scale businesses for better income.

# LEADERSHIP DEVELOPMENT



## GROCERY SHOP

The families in Mundar have to travel to neighbouring towns in order to procure basic requirements. To help with this, one SHG started a grocery shop which sells basic household items and even offers door-to-door delivery of the items.



## MILK PACKING AND SUPPLY

Members of one SHG have started a milk packing and supply business with the milk from the goats and cows they received. They pack milk in PE pouches and distribute this among customers, even offering door-to-door delivery as required. Families in Mundar now have a supply of milk in their neighbourhood.



## FARMING

The women in another SHG have started a kitchen garden, and were also introduced to the concept of group farming. They leased 50 cents of cultivable land and started growing Chinese potatoes, ginger and tapioca. The cultivation has become a major source of income for the members of the SHG and they hope to expand the area being farmed.



## CATERING UNIT

12 women came together to begin a catering unit after assessing the feasibility of this business in Mundar. The team received great appreciation for their first catering order, and they are now being approached to take catering orders from outside Mundar as well. They hope to start a street food shop in the neighbouring town with the profit from their catering business.

## VOICES FROM THE FIELD



**“It was during one Self-Help Group meeting, we were asked to come up with small scale business ideas. With the constant support of our family and Habitat for Humanity India, we started a catering unit with 12 members. We are overwhelmed with the success of our small business as we are getting orders in and out of Mundar,”** says Smija Anilkumar.



**“We are very happy to be part of this mission to transform the lives of women in the community. Continuous handholding, support and skill development from Habitat has also changed our outlook to a macro level, and equipped us to be effective community workers. Thank you for the great opportunity that transformed our life and skills,”** says Sujitha, community mobiliser.



## TOGETHER WE BUILD: VOLUNTEERING

On 14<sup>th</sup> and 15<sup>th</sup> November 2019, 16 employees from HSBC India volunteered with Habitat India to build a disaster-resilient home with one family.

They worked on construction related activities like filling the foundation, shifting concrete bricks along with sand and mortar from the main road to the boat and thereafter to the build site.

Volunteering is at the core of Habitat's DNA. It gives employees a chance to connect with the homeowners, witness the impact firsthand and also helps reduce the construction time of building a home.



## ON GROUND IN MUNDAR, KERALA: GROUND-BREAKING AND VIRTUAL HANDOVER

The ground-breaking ceremony for the Mundar Redevelopment project was held on 4<sup>th</sup> February 2019 in Mundar, Kerala. The Chief Guest for the event was Ms. Suchitra Krishnakumar, Vice President and Branch Head, Retail Banking Wealth Management (RBWM) from the HSBC Cochin Branch. She was joined by Mr. Rinu Varghese, Vice President, Premier Relationship Manager, Retail Banking Wealth Management (RBWM), HSBC Cochin Branch along with Ms. Soumya Anoop, President, Kallara Grama Panchayat and Mr. Johny Thottumkal, Vice President, Kallara Grama Panchayat.

On 18<sup>th</sup> November 2020, a ceremony was held virtually to mark the handover of the newly built disaster-resilient homes, repaired homes and sanitation units to families in Mundar.



Ms. Alok Majumdar, Head of Corporate Sustainability, HSBC India joined Ms. C. K. Asha, MLA, Vaikom and Ms. Prema Gopalan, Executive Director, Swayam Shikshan Prayog; (our partner in Mundar) along with Dr. Rajan Samuel, Managing Director, Habitat for Humanity India virtually for the ceremony. Employees from HSBC India, who had given their sweat equity by volunteering with the families in 2019, were also present virtually to witness the handover ceremony.

# Media Coverage

6 Media Mentions  
worth INR 2,90,501  
Ad Value and  
INR 8,71,503  
PR Value.

## 1 മുണ്ടാറിൽ 236 കുടുംബങ്ങൾക്ക് ഹാബിറ്റാറ്റിന്റെ വീട്

26 വീടുകൾക്കുടി കൈമാറി

**വൈക്കം** ▶ മുണ്ടാർ ഗ്രാമത്തിലെ കുടുംബങ്ങൾക്കുവേണ്ടി എച്ച്.എസ്.ബി.സി.ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. 2018-ലുണ്ടായ പ്രളയക്കെടുതിയിൽ ഭവനരഹിതരായവർക്കാണ് വീട് നൽകിയത്. ശുചാലയ സൗകര്യവും ദുരന്ത പ്രതിരോധശേഷിയുമുള്ള പുതുതായി നിർമിച്ച 26 വീടുകൾക്കുടി ബുധനാഴ്ച കൈമാറി.

എച്ച്.എസ്.ബി.സി.ഇന്ത്യ കോർപ്പറേറ്റ് സെന്ററുമായി ചേർന്ന് വിഭാഗം മേധാവി അലോകാ മജൂംദാർ മുഖ്യാതിഥിയായിരുന്നു. ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ മാനേജിങ് ഡയറക്ടർ രാജൻ സാമുവൽ, സ്വയം ശിക്ഷണ പ്രയോഗ് സ്ഥാപകയും എക്സിക്യൂട്ടീവ് ഡയറക്ടറുമായ പ്രേമാ ഗോപാലൻ, മരിയാ പെരേസ് തുടങ്ങിയവർ പ്രസംഗിച്ചു.



മുണ്ടാറിൽ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ എച്ച്.എസ്.ബി.സി. ബാങ്കിന്റെ സഹായത്തോടെ നിർമിച്ച വീടിന്റെ മുന്നിൽ ഗുണഭോക്താക്കളും ജനപ്രതിനിധികളും

ഗിച്ചു. പ്രവീൺ പോം, ബേബി ടി വർഗീസ് എന്നിവർ വീടുകളുടെ താക്കോൽദാനം നിർവഹിച്ചു. പി.ചന്ദ്രൻ പ്രസംഗിച്ചു. പ്രളയത്തിൽ കേടുപാടുകൾ സംഭവിച്ച 129 കുടുംബങ്ങളുടെ വീടുകൾ പദ്ധതിയുടെ ഭാഗമായി നേരത്തേ അറ്റകുറ്റപ്പണി നടത്തി ശുചിമുറി സൗകര്യങ്ങളോടെ താമസയോഗ്യമാക്കിയിട്ടുണ്ട്. ഇവർക്കായി അഞ്ച് ജല സംഭരണികളും പൈപ്പ്ലൈൻ സൗകര്യവും

നിർമിക്കുകയും ചെയ്തിരുന്നു. 81 കുടുംബങ്ങൾക്ക് തൊഴിൽ പരിശീലനവും ജീവനോപാധിയുമാണ് നൽകിയത്. ഇതോടെ മുണ്ടാറിൽ 236 കുടുംബങ്ങളും ഉറപ്പിച്ചു സുരക്ഷിതരായി പദ്ധതി വീടുകൾക്കുടി താമസിക്കുകയും ചെയ്തു.

## 2 മുണ്ടാറിൽ പുനരധിവാസപദ്ധതി പൂർത്തിയായി; 26 വീടുകൾക്കുടി കൈമാറി

വൈക്കം: കേരളത്തിൽ 2018-ൽ ഉണ്ടായ പ്രളയം മൂലം നഷ്ടപ്പെട്ടവർക്ക് താമസം നൽകുന്നതിനായി എച്ച്.എസ്.ബി.സി.ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. 2018-ൽ ഉണ്ടായ പ്രളയം മൂലം നഷ്ടപ്പെട്ടവർക്ക് താമസം നൽകുന്നതിനായി എച്ച്.എസ്.ബി.സി.ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. 2018-ൽ ഉണ്ടായ പ്രളയം മൂലം നഷ്ടപ്പെട്ടവർക്ക് താമസം നൽകുന്നതിനായി എച്ച്.എസ്.ബി.സി.ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി.



മുണ്ടാറിൽ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ എച്ച്.എസ്.ബി.സി. ബാങ്കിന്റെ സഹായത്തോടെ നിർമിച്ച വീടുകളുടെ താക്കോൽദാനം നടത്തി

നിർവഹിച്ചു. പി.ചന്ദ്രൻ പ്രസംഗിച്ചു. പ്രളയത്തിൽ കേടുപാടുകൾ സംഭവിച്ച 129 കുടുംബങ്ങളുടെ വീടുകൾ പദ്ധതിയുടെ ഭാഗമായി നേരത്തേ അറ്റകുറ്റപ്പണി നടത്തി ശുചിമുറി സൗകര്യങ്ങളോടെ താമസയോഗ്യമാക്കിയിട്ടുണ്ട്. ഇവർക്കായി അഞ്ച് ജല സംഭരണികളും പൈപ്പ്ലൈൻ സൗകര്യവും

നിർമിക്കുകയും ചെയ്തിരുന്നു. 81 കുടുംബങ്ങൾക്ക് തൊഴിൽ പരിശീലനവും ജീവനോപാധിയുമാണ് നൽകിയത്. ഇതോടെ മുണ്ടാറിൽ 236 കുടുംബങ്ങളും ഉറപ്പിച്ചു സുരക്ഷിതരായി പദ്ധതി വീടുകൾക്കുടി താമസിക്കുകയും ചെയ്തു.



മുണ്ടാറിൽ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ എച്ച്.എസ്.ബി.സി. ബാങ്കിന്റെ സഹായത്തോടെ നിർമിച്ച വീടുകളുടെ താക്കോൽദാനം നടത്തി

## മുണ്ടാറിൽ പ്രളയ ബാധിത കുടുംബങ്ങൾക്കുള്ള പുനരധിവാസ പദ്ധതി പൂർത്തിയായി ഇന്നലെ 26 വീടുകൾ കൂടി കൈമാറി

കേരളം: കേരളത്തിൽ 2018-ൽ ഉണ്ടായ പ്രളയം മൂലം നഷ്ടപ്പെട്ടവർക്ക് താമസം നൽകുന്നതിനായി എച്ച്.എസ്.ബി.സി.ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. 2018-ൽ ഉണ്ടായ പ്രളയം മൂലം നഷ്ടപ്പെട്ടവർക്ക് താമസം നൽകുന്നതിനായി എച്ച്.എസ്.ബി.സി.ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി.

കൂടി ഇന്നലെ കൈമാറിയതോടെ സംസ്ഥാനത്തിന്റെ പതിനാലിൽ സ്ഥാനം നേടിയ ഈ മാതൃകാ പുനരധിവാസ പദ്ധതിയുടെ സമാപനം കറിച്ചു. സി. കെ. ആശ എം.എൽ.എ വെർച്വൽ പ്ലാറ്റ്ഫോം വഴി വീടുകളുടെ താക്കോൽദാനം നടത്തിയപ്പോൾ മുണ്ടാറിൽ 236 വീടുകൾ കൂടി കൈമാറി.

ദാർ മുഖ്യാതിഥിയായിരുന്നു. ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ മാനേജിങ് ഡയറക്ടർ രാജൻ സാമുവൽ, സ്വയം ശിക്ഷണ പ്രയോഗ് സ്ഥാപകയും എക്സിക്യൂട്ടീവ് ഡയറക്ടറുമായ പ്രേമാ ഗോപാലൻ, മരിയാ പെരേസ് തുടങ്ങിയവർ പ്രസംഗിച്ചു. പ്രവീൺ പോം, ബേബി ടി വർഗീസ് എന്നിവർ വീടുകളുടെ താക്കോൽദാനം നിർവ്വഹിച്ചു. പി.ചന്ദ്രൻ പ്രസംഗിച്ചു.

- 1 Matrubhumi 21<sup>st</sup> November 2020
- 2 Mangalam 19<sup>th</sup> November 2020
- 3 Janyugom 19<sup>th</sup> November 2020

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# പ്രളയക്കെടുതി: ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണിത വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി

**വൈക്കം:** പ്രളയക്കെടുതിയിൽ ഭവനരഹിതരായ മുണ്ടാർ ഗ്രാമത്തിലെ കുടുംബങ്ങൾക്കുവേണ്ടി എച്ച്.എസ്.ബി.സി ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണി കഴിച്ച വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. ടോയ്ലറ്റ് സൗകര്യവും ദുരന്ത പ്രതിരോധ ശേഷിയുമുള്ള പുതുതായി നിർമ്മിച്ച 26 വീടുകൾ ഇനലെ കൈമാറിയതോടെ സംസ്ഥാനത്തിന്റെ ചരിത്രത്തിൽ സ്ഥാനം നേടിയ ഈ മാതൃകാ പുനരധിവാസ പദ്ധതിയുടെ സമാപനമായി.

സി.കെ. ആശ എം.എൽ.എ വീടുകളുടെ താക്കോൽദാന ചടങ്ങിന്റെ ഉദ്ഘാടനം നിർവഹിച്ചു. എച്ച്.എസ്.ബി.സി ഇന്ത്യ കോർപ്പറേറ്റ് സസ്റ്റൈനബിളിറ്റി വിഭാഗം മേധാവി അലോല മജുണ്ടാർ മുഖ്യാതിഥിയായിരുന്നു. ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ മാനേജിംഗ് ഡയറക്ടർ രാജൻ സാമുവൽ, സുധാശിക്ഷൺ പ്രജയൽ സ്ഥാപകവും എക്സിക്യൂട്ടീവ് ഡയറക്ടറുമായ പ്രൊഫ. ഗോപാലൻ, മരിയ ഹെരൻ തുടങ്ങിയവർ പ്രസംഗിച്ചു.



മുണ്ടാറിൽ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ എച്ച്.എസ്.ബി.സി ബാങ്കിന്റെ സഹായത്തോടെ നിർമ്മിച്ച വീടുകളുടെ താക്കോൽദാന ചടങ്ങ്.

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## മുണ്ടാറിൽ പ്രളയ ബാധിതരായ 236 കുടുംബങ്ങൾക്കുള്ള ഹാബിറ്റാറ്റിന്റെ പുനരധിവാസ പദ്ധതി പൂർത്തിയായി



കോട്ടയം കെട്ടിടത്തിൽ 236 കുടുംബങ്ങൾക്കുള്ള പ്രളയബാധിതർക്ക് ഭവനരഹിതരായ മുണ്ടാർ ഗ്രാമത്തിലെ കുടുംബങ്ങൾക്കുവേണ്ടി എച്ച്.എസ്.ബി.സി ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണി കഴിച്ച വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. ടോയ്ലറ്റ് സൗകര്യവും ദുരന്ത പ്രതിരോധ ശേഷിയുമുള്ള പുതുതായി നിർമ്മിച്ച 26 വീടുകൾ ഇനലെ കൈമാറിയതോടെ സംസ്ഥാനത്തിന്റെ ചരിത്രത്തിൽ സ്ഥാനം നേടിയ ഈ മാതൃകാ പുനരധിവാസ പദ്ധതിയുടെ സമാപനമായി.

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## പ്രളയബാധിതരായ ഒന്നര ലക്ഷം പേർക്ക് സഹായമെത്തിച്ച് ഹാബിറ്റാറ്റ്

### കോർപ്പറേറ്റ് മെമ്പർ ഉപയോഗിച്ച് സന്നദ്ധ പ്രവർത്തനം

കോർപ്പറേറ്റ് മെമ്പർമാർ സഹായം അഭ്യർത്ഥിച്ചപ്പോൾ, ആർ.എസ്.എച്ച്.ഡി.എ.ഡി.സി. ബാങ്കാണ് മുണ്ടാറിലെ വീടുകളുടെ നിർമ്മാണ പദ്ധതി ഏറ്റെടുത്തത്. എസ്.എസ്.ബി.സി ഇന്ത്യയുടെ വിവിധ മേഖലകളിലും പ്രളയ ബാധിതർക്ക് ഭവനരഹിതരായ മുണ്ടാർ ഗ്രാമത്തിലെ കുടുംബങ്ങൾക്കുവേണ്ടി എച്ച്.എസ്.ബി.സി ഇന്ത്യ പണി കഴിച്ച വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. ടോയ്ലറ്റ് സൗകര്യവും ദുരന്ത പ്രതിരോധ ശേഷിയുമുള്ള പുതുതായി നിർമ്മിച്ച 26 വീടുകൾ ഇനലെ കൈമാറിയതോടെ സംസ്ഥാനത്തിന്റെ ചരിത്രത്തിൽ സ്ഥാനം നേടിയ ഈ മാതൃകാ പുനരധിവാസ പദ്ധതിയുടെ സമാപനമായി.



മുണ്ടാറിൽ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ എച്ച്.എസ്.ബി.സി ബാങ്കിന്റെ സഹായത്തോടെ നിർമ്മിച്ച വീടുകളുടെ താക്കോൽദാന ചടങ്ങ്.

ഒരുകോട്ടയം കെട്ടിടത്തിൽ 236 കുടുംബങ്ങൾക്കുള്ള പ്രളയബാധിതർക്ക് ഭവനരഹിതരായ മുണ്ടാർ ഗ്രാമത്തിലെ കുടുംബങ്ങൾക്കുവേണ്ടി എച്ച്.എസ്.ബി.സി ബാങ്കിന്റെ സഹായത്തോടെ ഹാബിറ്റാറ്റ് ഫോർ ഹ്യൂമാനിറ്റി ഇന്ത്യ പണി കഴിച്ച വീടുകളുടെ കൈമാറ്റം പൂർത്തിയായി. ടോയ്ലറ്റ് സൗകര്യവും ദുരന്ത പ്രതിരോധ ശേഷിയുമുള്ള പുതുതായി നിർമ്മിച്ച 26 വീടുകൾ ഇനലെ കൈമാറിയതോടെ സംസ്ഥാനത്തിന്റെ ചരിത്രത്തിൽ സ്ഥാനം നേടിയ ഈ മാതൃകാ പുനരധിവാസ പദ്ധതിയുടെ സമാപനമായി.



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