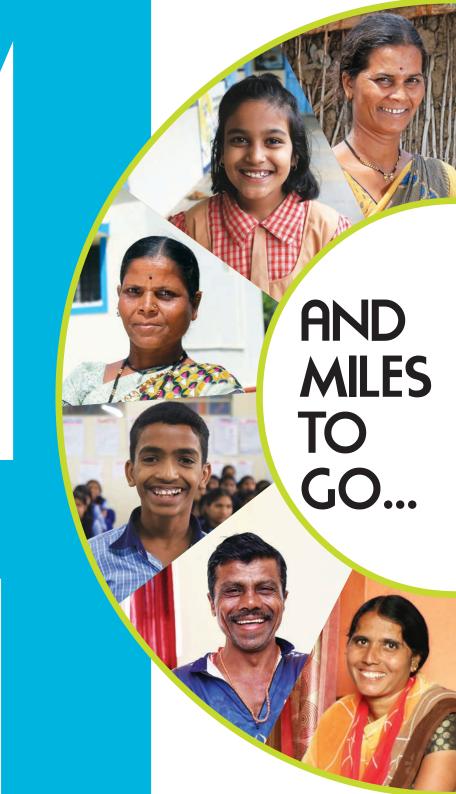


HABITAT

AT

BIENNIAL REPORT 1st July 2021 to 30th June 2023



Our vision:

A World Where Everyone Has A Decent Place To Live.





BIENNIAL REPORT

 $1^{st}\,July\,2021\,to\,30^{th}\,June\,2023$

habitatindia.org





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FROM THE LEADERSHIP

MRS. SHEILA KRIPALANI

Chairperson, Board of Trustees Habitat for Humanity India

t Habitat for Humanity India, our mission is deeply rooted in bringing people together to build homes, communities, and hope. Since our inception, communities have been at the heart of our work, and we have partnered with and worked alongside homeowners across the nation to fulfil our mission.

Our commitment to building stronger communities is evident in the impact we have made over the years. Through our collective efforts, we have empowered millions of individuals and families to build or improve the place they call home, fostering strength, stability, and independence.

A safe and affordable home not only provides shelter but also strengthens communities. It offers children the opportunity for brighter futures, connects adults to their neighbours, and unites residents in common purpose. Habitat for Humanity India actively engages with various communities, advocating for affordable housing solutions and driving change at the global, national, and local levels.

In the past two years, we have made significant strides in our work empowering individuals to improve their housing conditions. Our impact has been diverse and far-reaching.

As we reflect on the progress we have made, we are reminded of the countless families who are still in need of safe and decent housing. We remain committed to partnering with communities to provide housing solutions and create a world where everyone has a decent place to live.

We are deeply grateful to our faithful volunteers, donors, and partners who have supported our mission and made our work possible. Your generosity has brought hope and transformation to communities across India and beyond.

As we look to the future, we are guided by the belief that together, we can make a lasting impact.



MR. LUIS NODA

Former Area Vice President - Asia Pacific **Currently, Vice President – Programme Effectiveness Habitat for Humanity International**

abitat for Humanity India continues to build momentum in improving the housing conditions for thousands of vulnerable families in the country. While the COVID-19 health crisis has left the forefront of society's concerns, the threat of economic slow-down and climate-change related catastrophes have emerged as crippling challenges that can only be tackled through cohesive and innovative action. At Habitat, we continue to strive for housing solutions that are not only affordable, but also sustainable and equitable.

As we adapt to the complex local and global challenges ahead, we hold ourselves accountable to improve housing conditions for the families we serve, but also to transform and influence existing housing systems. Through our expertise and network built on 40 years of working in the Asia-Pacific region, that began in Khammam, India, Habitat is uniquely positioned to put in place strategies and allocate resources that will allow us to build the homes that so many families need. It also helps us advocate and facilitate the necessary interventions that must exist

across the housing value chain so that more people have access to affordable shelter.

Our partnerships with local organisations have been instrumental in driving change and building influence so that policies and practices that make housing more affordable and sustainable can be brought forward to the public and private spheres.

Our strong belief in housing as a gateway to lifechanging possibilities grounds our mission and inspires us to reach further. It is with deep gratitude that we recognise the generous support of our donors and supporters, and the hard work of those who dedicated their time and energy in volunteering with us.

Looking ahead, let us continue to collaborate in addressing the increasing housing need in India and in Asia-Pacific. It is through determination and commitment that we can create a lasting impact in the lives of individuals and families facing shelter insecurity and springboard them towards better opportunities.



MRS. RAJASHREE BIRLA

Chairperson IndiaBuilds Advisory Committee Habitat for Humanity India

abitat for Humanity's IndiaBuilds Advisory Committee is chaired by Mrs. Rajashree Birla of the Aditya Birla Group. Mrs. Rajashree Birla has inspired committee members to champion the cause of safe and affordable housing, supporting Habitat for Humanity's vision of a world where everyone has a decent place to live. Under her leadership, the committee has driven impactful initiatives, mobilizing resources to address housing challenges for underserved communities.

Her commitment to social upliftment encourages partnerships with like-minded organisations, amplifying Habitat's global outreach and impact. Her dedication continues to inspire positive change, offering families the hope and stability of a safe home.



MR. ANAND KUMAR BOLIMERA

National Director Habitat for Humanity India

abitat for Humanity India has been at the forefront of raising concerns against Linadequate housing. For the last 40 years, we have worked tirelessly, hand in hand with communities, volunteers, and partners, to build not just houses, but homes filled with hope and promise. Since 1983, our efforts have touched the lives of over 38 million individuals, directly and through coalition, empowering them with the stability that a secure home provides, dignity that an improved sanitation unit provides and strength that disaster resilient shelter solutions provide in the aftermath of natural disasters.

The importance of having a stable home cannot be overstated. It forms the foundation for better health, education, and economic opportunities.

But our work goes beyond bricks and mortar. It is about creating a holistic ecosystem where families can thrive. It is about advocating for policies that ensure everyone has access to the most basic of

human needs—a safe place to call home. It is about fostering resilience in the face of challenges, be it through disaster-preparedness initiatives or sustainable building practices. It is about transforming lives, one home, one community at a time.

I am deeply honoured to be a part of this impactful journey of building homes and transforming lives. I look forward to collaborating with our donors, partners, volunteers, and homeowners to continue the remarkable progress that Habitat India has made. Together, we will strive to innovate and deepen our impact, ensuring that more families have access to shelter and opportunities they deserve.

I would like to express my gratitude to our donors, the Board of Trustees, the IndiaBuilds Advisory Committee, our employees and everyone who has been a part of our journey so far. Your efforts have built a strong foundation for the future.





THROUGH SHELTER, WE EMPOWER.

In a world where the urban population is expanding at an unprecedented pace, the significance of adequate housing cannot be overstated. The staggering statistic of 1.1 billion people globally without access to adequate housing is a stark reminder of the work that lies ahead. In India, a nation experiencing a monumental demographic shift, urbanisation is set to surpass 800 million by 2050. This rapid transformation presents us with both challenges and opportunities, underscoring the urgent need for sufficient housing and resilient communities.

Housing deficit persists and grows as a result of systemic inequity, which is made worse by stressors and shocks. Habitat for Humanity India seeks to serve those who experience exclusion and vulnerability.

We believe decent and affordable shelter is a basic human right and the key to better health, welfare, and economic opportunity and sustainability. We partner with people, private, public sector and civil society to reduce inequities in housing ecosystem so that people thrive with dignity, security and resilience.

We are committed to helping achieve the Sustainable Development Goals, a global commitment made by governments to work towards sustainability, pursuing economic development and societal well-being without compromising our environment. We are also committed to realising the Government of India's vision of Housing for All.

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.

BY THE NUMBERS (as on 30th June 2023)

Since 1983, Habitat for Humanity India has built and repaired

56,803 homes across India.













Our work in FY2022 and FY2023

705 homes built.

167 homes repaired.

249 homes built through housing support services.

30,345 individuals

served through disaster risk reduction and response.

9,610 individuals

served through the construction of individual household latrines.

24,266 students

provided with sanitation facilities in their schools.

18,982 youngsters

participated in Habitat Young Leaders Build campaign.

1,821 households and

schools

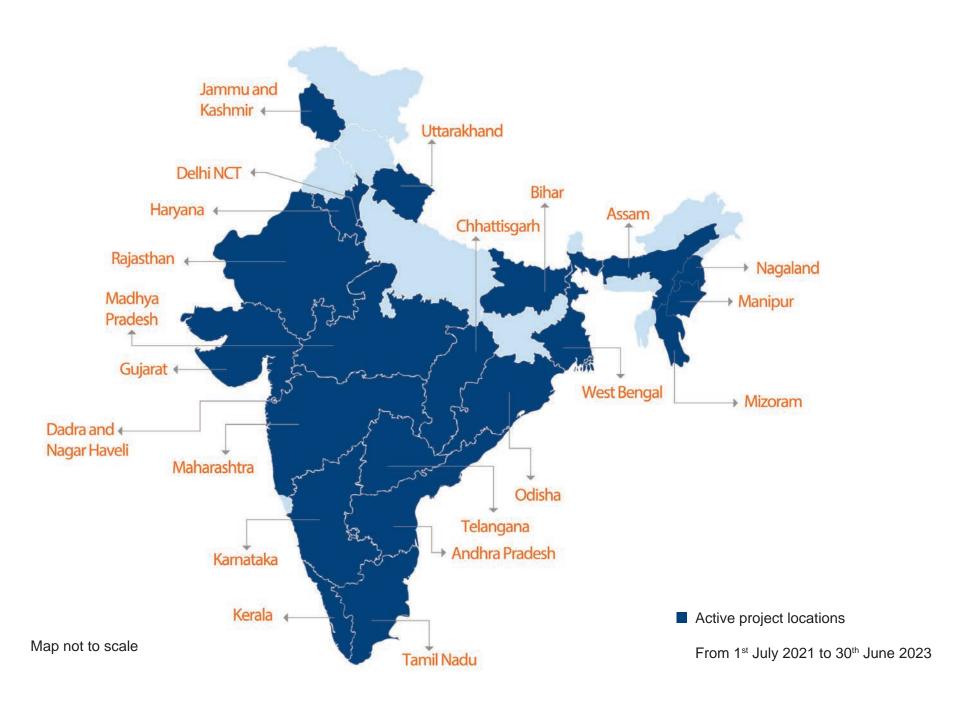
were provided with access to solar energy.

378 volunteers

ran the Tata Mumbai Marathon, TCS World10K Marathon (Bengaluru) in support of Habitat for Humanity India.









BRINGING PEOPLE
TOGETHER TO BUILD
HOMES,
COMMUNITIES,
AND
HOPE

Housing

Durga's journey from adversity to hope.

DURGA KASHALE

Pune, Maharashtra

urga (37) and Kondibhau (45) live in Dehane village in Pune district, Maharashtra. They have two children; Varsha (9) and Arjun (6) who study in the local government school.

Kondibhau has had a hearing disability since childhood. It affected his speech and ability to communicate. As a result, he could not complete his education.

"We don't have enough resources for my husband's treatment or to buy a hearing aid for him. Because of his hearing loss, people have stopped giving him work. We have to manage our household expenses within the meagre salary I get," says Durga who is the sole breadwinner of the family. She works in a restaurant nearby earning INR 3000 per month.

She adds, "Our old home was constructed by my in-laws. It was a house built with mud and stones but without a strong roof. As our village is located in a hilly region, it experiences heavy rainfall. As a result, the roof leaked every monsoon. With our limited resources we could not do much. All the homes in our neighbourhood were being reconstructed. My children used to feel bad looking at the state of our home." In addition to their poor housing condition, Durga and her family did not have access to a sanitation unit





"I have no words to tell you how happy I am! My kids can't believe that we have a new, permanent, concrete home. Now I can focus on the growth of my children and my husband's treatment." - Durga.



or water. She would fetch water from the handpump nearby and store it in the utensils. The home lacked a constant supply of electricity too.

Habitat for Humanity India partnered with Durga and helped her build a new home. The construction of the new home was completed in September 2022, equipped with sanitation units, and solar lighting systems to tackle the issues of hygiene and electricity supply. Durga and her family moved into their new home in a dedication ceremony on 28th September 2022.

"I aspire to provide my children with a quality education and a better life. I firmly believe that when we set our sights on a goal, it may take time, but eventually, we will achieve it," says Durga with a smile on her face.

A New Beginning for Nalini.

NALINI DHURVE

Nagpur, Maharashtra

n the Gond Mahagaon village of Nagpur, Maharashtra, Nalini faced unimaginable Lachallenges. Her family once lived in a hut, battling uncertainty every day. The untimely death of her husband Suresh, who took his own life, left her as the sole provider for their two young children. With a monthly income of only INR 3000, the struggle to provide food, education, and a safe shelter for her children was immense.

"As a single mother, it was challenging to look after two children," Nalini recalls. Despite her best efforts, living conditions remained harsh and insecure. The monsoons brought with them the constant fear of snakes entering their fragile home, making it difficult to sleep peacefully at night.

Help came in the form of Habitat for Humanity India, with whom Nalini partnered to build a new home. This wasn't just any construction project; it was owner-driven, ensuring Nalini's active involvement and decision-making throughout the process. Habitat provided technical training to the family, teaching them about basic construction components while monitoring progress, and ensuring quality. This empowerment was crucial in transforming their lives. Today, the Dhurve family resides in a well-built, safe





"We partnered with Habitat India to build our new home." Our conditions are getting better as we have now started focusing on our livelihood. I strongly believe that meeting Habitat was a plan of God." - Nalini.



home. The new house is more than just a shelter; it is a foundation for a brighter future.

Nalini's son, who experienced the trauma of losing his father at a young age, is now employed in a private organisation, earning INR 12,000 per month. "My sister and I were very young when we lost our father. Now that I have a job, I can look after my mother and my sister," he shares, reflecting on their journey from despair to hope.

Nalini has started her own goat-rearing business, significantly improving their livelihood. The family now lives under much better conditions, enjoying the safety and stability of their new home.

Nalini's story is a testament to the impact of Habitat for Humanity India's work. It highlights how a safe and secure home can be a catalyst for positive change, enabling families to focus on building a better future. The Dhurve family's journey from vulnerability to empowerment is a beacon of hope for many others facing similar challenges.

Home is the foundation of a better future.

RAVINDRA VALUNJ

Pune, Maharashtra

avindra experiences a swirl of emotions as he talks about his new home. There is a sense of gratitude towards everyone who helped him realise his dream; a sense of fulfilment that he now has a decent home; a quiet sense of pride that he has been able to build a home for his family that loves and supports each other. And lastly, a sense of humility and devotion to a higher power.

"I was so happy that I ate one extra bhakari when we moved into the new home," he says with a smile. Ravindra has been living in Khed since his birth and has a small plot of farmland on which he cultivates rice. He also does daily wage labour work to sustain his family.

The entire roof of their old home was destroyed due to Cyclone Tauktae that hit the western region of India in May 2021. "We did not have the means to repair the roof. We made makeshift arrangements and somehow got by. One of our cows also died during that storm," he says while talking about the disaster.

Habitat for Humanity India is helping low-income families in Khed block located in Pune district in Maharashtra build strength, stability, and self-reliance through shelter. Ravindra is one of the homeowners who built his home in partnership with Habitat India, in Khed block, Pune.

"It took three months to build the new home. I worked along with other workers and took part in the construction process. After all, it was my home that I was building," says Ravindra with excitement. He does not forget to mention how happy he is about the building material, windows, doors, and the quality of construction.

Before moving into the new home Ravindra performed a puja. He points out to some of his new belongings such as furniture, TV, and a clock that he received as gifts at the house-warming. Ravindra says that it is a mark of goodwill. "Whenever there is a function anywhere, I always make it a point to give something as per our means. Even if it costs as little as Rs. 25," he further adds.

The new home is now equipped with a toilet and a bath facility. Ravindra used some of the remaining bricks and construction material to build a small bench in the courtyard for people to gather and sit.







"My daughter tells me that she wants to be independent, pursue higher education, seek job opportunities, and take care of her wedding expenses by herself. I am hopeful that this home becomes the foundation of a better future for our family." – Ravindra.

Home is a turning point in life.

MANJULA

Thiruvallur, Tamil Nadu



Manjula with her two grandsons

anjula lived with her husband, Ellaiyan, and their daughter in a small, thatched house in the village of Pazhaverkadu, Thiruvallur district in Tamil Nadu. After a severe automobile accident, Manjula had to undergo facial surgery. Life grew more difficult when her husband left her. To make a living, Manjula catches prawns and crabs in the nearby backwaters, enduring long hours and difficult conditions.

In January 2022, Habitat for Humanity India partnered with 43 families from the Irula tribe in Pazhaverkadu and Pondavakkam villages of Thiruvallur to help them repair their homes. Manjula was selected as one of the homeowners in this owner-driven housing project. She worked tirelessly, balancing her time between construction and fishing. The support of her community and the opportunity to build her home brought her newfound strength and confidence.

"For years, my family and I lived in a shed dreaming of a proper home. I never imagined I could have a decent home and ensure the safety of my daughter. But when Habitat for Humanity India stepped in, everything changed. With their help, I not only completed my house but also found strength I never knew I had. Working with other women and overseeing the construction - these experiences have transformed me. We now have a safe and secure place of our own. This home has brought us dignity and hope for a better future." - Manjula.

Home is a place to thrive.

NANNU LOHAR

Paschim Bardhaman, West Bengal

CC Tlived in a mud house with a thatched roof with my wife, Pratima (44), and daughter Baishakhi (15). ■ During the rainy season, water would seep into our home. In contrast, during summer, the air inside the house would become hot and suffocating due to lack of ventilation." - Nannu Lohar (49).

Residing in Sarenga village in Paschim Bardhaman, West Bengal, Nannu works in a chemical factory earning about INR 9000 per month. A roof over their head was a distant dream for Nannu and his family until they partnered with Habitat for Humanity India.

The lack of basic amenities was a constant source of hardship. Pratima recounts, "With no toilet at our home, we were forced to go out to relieve ourselves. And at night, Baishakhi would struggle to study with just a candle".

Habitat for Humanity India partnered with 25 families in Sarenga village belonging to the Santhal tribe and enabled them to build homes. Each home has an area of 375 square feet and consists of one room, a veranda, kitchen, with an attached bathroom and toilet. The homes are also equipped with solar panels which supported two lights and a fan.

"With the facility of an attached toilet in the house, there is a feeling of security," says Pratima. "Now that we have solar, my daughter Baishakhi can study even when there is a power cut," she adds. For Nannu, the



days of hardship are finally over. He says, "Now I can go to work each day knowing that my family is safe."

As they are settled into their new home, Nannu and his family feel a sense of pride and gratitude.

"Our lives have been completely transformed. We no longer worry about water seeping in during the monsoon or the stifling heat of summer. Our home is now a safe and comfortable place where my family can thrive." - Nannu.





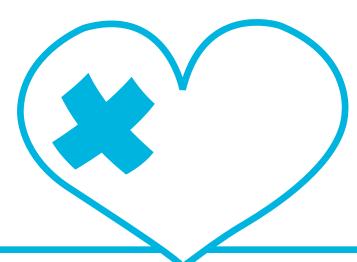
1 and 2: Disaster resilient homes built under the holistic Mundar Redevelopment Project, Kerala.

3 and 4: Disaster resilient homes built under Project Neelachala in Puri, Odisha in the aftermath of Cyclone Fani.





Disaster Risk Reduction (2 and Response



Since 1983, Habitat for Humanity India has served



14.55.067

individuals

through disaster risk reduction and response.

Our response to disasters

in FY 2022 and FY 2023

107 New homes built

families families families repaired their homes.

5199

provided with Humanitarian Aid Kits.

715

provided with Emergency Shelter Kits.

34 household sanitation

units built.

Locations:

Assam, Karnataka, Kerala, Maharashtra, Odisha.

*Impact of Disaster Risk Reduction and Response initiatives. Data is part of the overall impact numbers stated in By The Numbers section on page 12.



Road to Recovery **COVID-19 Response**



Habitat India has served

17,60,453 individuals

through our Road to Recovery: COVID-19 Response.

(From March 2020 to June 2023)



1. Z. P. School Surkulwadi, Wada village, Pune district, Maharashtra.

2. Narayan Ghige and his family in front of their sanitation unit, Wada village, Pune district, Maharashtra.

3. Household Sanitation Unit, Wada village, Pune district, Maharashtra.

4. School Sanitation Unit, Z. P. School Wada, Pune district, Maharashtra.

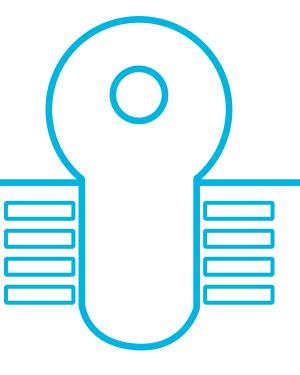








WATER, SANITATION **AND HYGIENE**



Improving health through better sanitation.

MINA SUPE

Pune, Maharashtra

ina, an Accredited Social Health Activist (ASHA) lives and works in Wada village located in Khed block of Maharashtra. Over the years, she has seen a host of health infections, including diarrhoea, occur due to open defecation. "Health issues peak during the monsoons. There are mosquitoes and other bugs which we are all exposed to," Mina says. When patients were down with diarrhoea, the issue would be compounded as they would have to visit the open defecation spot multiple times in a day.

Mina too did not have a toilet of her own. She had to walk at least 15 minutes to reach the spot where people from her village went to relieve themselves. She had to make this trip at least twice a day.

Habitat for Humanity India partnered with 257 families in Wada and enabled them to build a sanitation unit. The project followed an owner-driven construction model, which involves the community, the local workers and the gram panchayat in the construction of the facilities. The owner driven model enhances community participation, a sense of ownership and an overall behavioural change within the community.

"It was a huge benefit that the toilets were constructed before the monsoon and people could use it. Women and girls are particularly vulnerable to infections. By getting access to toilets, all families can save on their medical expenses and will also be protected from other diseases. They will feel secure." - Mina.









SANITATION FACILITIES FOR THE WOMEN POLICE FORCE OF MUMBAI

n 8th March 2023, on the occasion of International Women's Day, Habitat for Humanity India handed over improved sanitation facilities built for the women staff of Mumbai Police. The intervention included the repair and renovation of washrooms and restrooms at the N. M. Joshi Marg Police Station, Lower Parel; Azad Maidan Police Station, and VIP Protection Police Station located in Fort, Mumbai.

The new infrastructure benefits around 300 women constables and officers providing them with access to better sanitation facilities.

In a similar initiative in FY2022, Habitat India had upgraded the sanitation facility at the Nagpada and Byculla police stations in Mumbai.



INCLUSIVE SANITATION UNIT MARKS THE BEGINNING OF A NEW CHAPTER AT SURKULWADI SCHOOL

ur old toilet was in poor condition which used to be a huge issue for young girls," says Kondibhau Damse, the Principal of the Zilla Parishad school in Surkulwadi located in Khed block of Maharashtra

Surkulwadi - nestled at the foot of a hill - is home to a government primary school that provides education to children from marginalised families living in nearby hamlets in the region. The school earlier did not have a separate toilet for girls and boys. A makeshift partition made from cloth was used to separate the two. The toilet also lacked water supply. Students had to take water in buckets each time they had to use the toilet.

Habitat for Humanity India partnered with 4 Zilla Parishad schools in Khed to build improved sanitation units with separate sections for girls and boys. The new toilet has a water storage unit as well.

Shreya, who studies in Class 7, succinctly compares the earlier toilet to the new one. "Our previous toilet did not have a tap and running water. It did not have lights. The new toilet has a light and an exhaust fan. We also have taps in each of the units."

"The best part about the sanitation unit is that it has a separate section for the students with special needs," Mr. Damse shares, recalling the challenges two students with disability had to face the previous year.



"I am glad that in the future, students with special needs will not face any issues due to lack of accessibility." - Kondibhau Damse.

Transforming sanitation at Mohite Patil Vidyalaya.

GAURI KAMBLE

Navi Mumbai, Maharashtra

ohite Patil Vidyalaya is a government-aided school located in Navi Mumbai. The school did not have a decent sanitation unit. The lavatories were only divided by partitions and did not have a door. Students used a common tap for handwashing and drinking water and there was no facility for water storage.

Habitat for Humanity India built an improved sanitation unit for the school. It has 5 lavatories and a handwashing unit. In addition to this, a water storage facility and drinking water facility is also provided to the school.

"I feel safe and stress-free as I have access to a clean and better sanitation facility. Earlier, the area around the sanitation unit had a foul smell and I would prefer not to use the washroom. Now my friends and I do not hesitate before using the washroom." - Gauri.





A story of strength and resilience.

VIDYA MORE

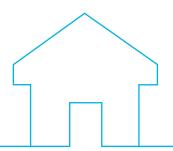
Osmanabad, Maharashtra

idya was married to Sahadev at a young age. She has two children - Ganesh and Vaishnavi. To make ends meet, Sahadev juggled two demanding roles as a farmer and a driver. However, it was difficult for him to make enough for his family and the pressures of responsibilities led him to fall prey to alcohol. He eventually had to quit his job as a driver, leaving the family to rely on his meagre earnings from farming. Financial difficulties forced him to accumulate a substantial debt, pushing the family to borrow money for basic necessities. In a moment of despair, Sahadev decided to end his life thinking that this would bring an end to all his problems. He set himself on fire and moved towards his family to grab them. Vidya, shocked and scared, ran out of the house with her children and escaped. Sahadev, succumbing to his burns, left Vidya alone to cope with the loan and care for her children.

Initially devastated, Vidya faced the daunting challenge of survival and repaying the debt. "He chose death. I didn't want my kids to face the same fate," Vidya said on the heartbreaking circumstances. She learnt to farm the land which her husband had left behind after his death. She also took on tailoring jobs to support the family and by working overtime, she was finally able to repay the entire loan. Then she set out on a mission to build a proper home for her children.







"Today, I have a sense of dignity and pride in owning my house. I lived in a rented house and had to pay INR 1000 as rent every month for years and experienced the insecurity that came along with it. Now, my children feel secure and so do I." - Vidya.

Due to the challenging financial circumstances and the loss of their previous home in the devastating fire, Vidya and her children had relocated to a kutcha house constructed from tin sheets. When Habitat for Humanity India initiated its efforts to build homes in Sarola village for widows of farmers, Vidya was selected as one of the homeowners.

"My children had to keep going to the neighbour's house to study because of the lack of electricity. But they could not sit there for long and had to keep cutting their study time short. When we were finally able to build this home, my daughter was in Class 10 and Ganesh was in Class 12. The children were

extremely happy when we moved into our new home and were even more delighted to learn that they now have electricity in the new home," she adds.

Vidya eventually became a member of the Self-Help Group (SHG) in her village. After the COVID-19 pandemic, Habitat India helped Vidya and members of her SHG set up a *dal* mill enabling them to improve their standard of living. "We came together and started running the mill. Today, we make good profit and have even been able to purchase an atta mill to expand the enterprise," she says. "We have come a long way. Everything started with a home. It has given us a new lease of life," she added.

From Construction to Community Leadership.

SUCHITRA SWAIN

Dhenkanal, Odisha

uchitra, a devoted wife and mother of three, resides in a close-knit household alongside her husband, children, and in-laws in Kamaning village located in Dhenkanal district of Odisha. Their lives, once centered around the rhythms of agricultural labour, were forever transformed when Suchitra became involved in Project Nirmanshree.

It was through a village acquaintance that Suchitra first learnt about the transformative potential of Project Nirmanshree. Intrigued by the promise of new opportunities, she wasted no time in rallying her fellow womenfolk to explore the programme's offerings. Recognising the importance of unity and solidarity, Suchitra believed that together, they could unlock a brighter future for themselves and their families.

Under the guidance of Project Nirmanshree's team, Suchitra and her peers embarked on a journey of discovery, immersing themselves in the intricacies of construction work. From mastering the art of cement mixing to embracing vital safety measures, they gained the skills and confidence needed to thrive in a maledominated industry. For Suchitra, the training was not merely about learning new techniques; it was about reclaiming her voice and asserting her worth in a world that often overlooked the contributions of women.





"Through Project Nirmanshree, I have had the opportunity to conduct 16 sessions training 165 women. Witnessing their excitement as they learn new skills and discover ways to support themselves and their families has been truly inspiring. This experience has not only given me the confidence to step out of the house but also enabled me to empower other women by introducing them to the opportunities in construction. Moreover, it has opened my eyes to various government programmes that can further support our journey to self-reliance." – Suchitra.



As construction commenced on Suchitra's own home, she seized the opportunity to put her newfound knowledge into practice. Guiding the process with diligence and care, she ensured that every brick laid was a testament to her resilience and resourcefulness. With the support of Pradhan Mantri Awas Yojana (PMAY), Suchitra's dream of a safe and secure dwelling for her family began to take shape, all made possible through the foundation laid by Project Nirmanshree.

But Suchitra's journey did not end there. Empowered by her experiences, she embarked on a mission to empower others, training over 160 women in the art of construction. As she stood before her eager

students - fellow women from Odisha - Suchitra's confidence soared.

For Suchitra, Project Nirmanshree is more than just a programme; it is a pathway to a future filled with promise and possibility. Through her tireless efforts, she dreams of a world where women are not just seen but celebrated for their invaluable contributions to the society. And as she looks towards the horizon, Suchitra envisions a future where her children are free to pursue their dreams, armed with the knowledge that anything is possible with determination and resilience.

A life re-built: The inspiring story of Jhunbala.

JHUNBALA MALICK

Jajpur, Odisha

t the age of 31, Jhunbala is a key member of Saraswati SHG, Kacheri Gaon located in Jajpur Adistrict, Odisha. Members of the SHG do not take any decision without consulting her. Though frail in appearance, Jhunbala, is a woman of resolve, courage, and commitment. Jhunbala had to quit her studies when she was in class 5 to look after her ailing father who was suffering from a heart disease. As soon as she turned 18, she was married off. However, her married life ended within two months upon realising that her husband was an alcoholic. She could not stand his abusive and aggressive behaviour and returned home.

'Main kyon aise aadmi ke liye meri zindagi barbad karu?' (Why should I spoil my life for a man like this), says Jhunbala. 13 years later, she doesn't even remember her husband's name. She started helping her family by working as an agricultural labourer. Jhunbala toiled to make all the arrangements for her younger sister Jhilimani's marriage and saved money for her younger brother Debabrata's education so that he could complete his class 12 studies. She was proud to see Debabrata working as a mechanical fitter and support the family financially.

However, Jhunbala and her family were dealt with a brutal blow when Debabrata was murdered in a local dispute. Life started changing gradually for her when the Saraswati SHG was formed in 2018 and the



members were trained by Habitat India to cultivate vegetables. This intervention helped all 10 women earn around 1.5 lakhs over 8 months.

This experience taught them to grow seasonal crops like banana, tomato, brinjal and cauliflower. Being a single woman, Jhunbala receives a pension under the Odisha State Government Madhu Babu Pension Yojana and monthly ration as she belongs to the Below Poverty Line (BPL) category. Jhunbala used the income received from vegetable cultivation and her postal savings to repair her home and safeguard her ailing parents.

"Joining the Saraswati SHG and learning to cultivate vegetables gave me hope and means to rebuild my life. I am determined to secure a better future for my family and my community."

- Jhunbala Malick

CLIMATE ACTION

SOLAR ENERGY PAVES THE PATH FOR DIGITAL LEARNING IN DNYANPRABHAT VIDYAMANDIR.



radnya Sonavane, the Principal of Dnyanprabhat School in Khed is delighted with the transformation that uninterrupted access to electricity has brought to her school. The students beam with happiness as they come to school now, for they know their days at school are going to be bright.

Earlier, the school was grappling with persistent power outages, which disrupted classes frequently. "Power outage would happen at any time of the day. Especially during monsoons, it would get very dark. Every Thursday there would be a scheduled load shedding. The entire school would be engulfed in darkness."

With the installation of solar panels, the school now enjoys electricity throughout the day. This has significantly improved the learning environment as students no longer have to study in the darkness. Sunny, a class 10 student, says "Sometimes it would be so dark, that it was hard to understand what was written on the blackboard from a distance."

Solar power has brought a significant positive change in the school. In addition to ensuring access to basic amenities such as lights and fans throughout the day, it has also enabled the teachers to use projectors in the classroom.

"E-learning makes things ten times easier to learn.



We can understand mathematical theorems better, when they are taught using digital tools," says Sayli, a student of class 10. Pranjali, another student feels that the best part of uninterrupted power supply is, computer classes running without a glitch.

The access to renewable energy is not only enabling the school to provide quality education but also improving the school infrastructure. The school can now provide basic services such as regular water supply and has also witnessed reduction in the monthly electricity bills from INR 4000 to INR 2000. Due to the improved conditions that the school offers, attendance as well as admissions have seen a rise as the school enters a new academic year. The school had a notable 150 new admissions in the year 2023.





"Now that we have power supply every day of the week, computer classes are scheduled every Saturday. And I make sure that I do not miss any of them." - Sayli, class 10, Dnyanprabhat School, Khed block, Pune district.



ILLUMINATING DHAGADWADI SCHOOL AMIDST THE HILLS.



The radiant smiles adorning the faces of the students of Zilla Parishad Primary School, Dhagadwadi, located in Khed, Pune district, Maharashtra, narrate a compelling tale of how the introduction of solar energy has propelled them towards embracing digital learning. Vaishnavi, a student of class 4, eagerly expresses her delight at a well-lit classroom, emphasising the profound impact it has made in enhancing the educational journey of students. When asked what the best thing about her school is, she says, "My teacher and solar."

For Vaishnavi and her classmates, the solar panels have made their days brighter. Earlier, the school located on top of Dhagadwadi hill ('Dhag' means cloud in Marathi), did not have access to electricity for days during the daunting power cuts in the monsoon. This single-teacher school, with a student strength of 14, now has uninterrupted access to electricity and thereby digital learning throughout the day.

Lakshmi Bhangre, the only teacher in the school, shared the difficulties of the power shortage in the village and how it affected the learning of children. "Due to constant power outages, I had to rely on my mobile phone for digital teaching, which would also eventually run out of charge. Since I am the only teacher, it is quite difficult to engage all the students at the same time without the aid of digital tools."

She further adds, "In a school that's located on the hilltop, it becomes very important to have a well-lit classroom. There were times when the power outage would go on for days and we would sit in the classroom with some candles. The chances of insects or reptiles



like snakes entering the classroom are high and a well-lit classroom helps us protect our students better. Now that we have access to electricity throughout the day, villagers also approach us to charge their devices during emergencies."

Access to solar energy has lifted the clouds of darkness from the Dhagadwadi school. It now shines brightly over the hills, regardless of rainy days or power outages.

power, I handle e-learning classes through a television connected to my mobile phone, while helping another group of students on their coursework. This way, I can pay attention to each child and make learning a unique experience."

Lakshmi Bhangre.



Spotlight

HABITAT CHARITY GOLF TOURNAMENT EDITION IV

Habitat for Humanity International teamed up with the Asian Tour (Asia's sanctioning body for Golf) as the Sustainable Development Partner for 2018, to bring the need for decent housing closer to the hearts of the golfing community around the world.

Following this fruitful partnership, Habitat for Humanity India organises an annual charity golf tournament to raise awareness about the cause of housing.

The 4th edition of the Habitat Charity Golf Tournament was held at the prestigious Willingdon Sports Club in Mumbai on 4th February 2023. 92 Distinguished business leaders from the city participated in this edition to express solidarity with Habitat India's vision of building a world where everyone has a decent place to live.

The proceeds from the charity golf tournament were used to build climate resilient homes for low-income families in Maharashtra.

Through the charity golf tournaments, Habitat for Humanity India has touched the lives of more than 250 families through interventions in housing, WASH (water, sanitation, hygiene) and disaster risk reduction and response.







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for their support to the 4th edition of Habitat Charity Golf Tournament.

FINANCIALS &





AUDIT REPORT FY2022



AUDITOR'S REPORT

TO THE BOARD OF TRUSTEES OF 'HABITAT FOR HUMANITY INDIA' TRUST

We have audited the attached Balance Sheet of HABITAT FOR HUMANITY INDIA ("the TRUST) as at March 31, 2022, the related Income and Expenditure Account and also the Cash Flow Statement for the year ended on that date annexed thereto ('hereafter referred to as the "Statements').

These financial statements are the responsibility of the Management of the Trust. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion. We planned and performed the audit so as to obtain all the information and explanations, which, to the best of our knowledge and belief, were necessary for the purpose of our audit. Proper books of accounts have been kept so far as it appears from our examination of those books and the statements are in agreement with those books, including the subsidiary records and related working statements

In our opinion and to the best of our information and according to the explanations given to us the said accounts, read together with the Notes thereon and attached thereto, fairly represents the balances as extracted from the accounting records prepared by the management in accordance with the accounting principles generally accepted in India.

This report is intended solely for the information and internal use of the management and is not to be used, referred to or distributed for any other purpose without our prior written consent.

Unique Document Identification Number (UDIN) for this document is 22154574AWTDYC8206

For A B KANABAR & CO, FRN: 143605 W CA ASHISH B KANABAR Partner M. No. 154574

Place: Ahmedabad Date: 29/09/2022

Head Office: 409, ADITYA PLAZA, JODHPUR CROSS ROAD, SATELLITE, AHMEDABAD - 380015 Email id cakanabarashish@email.com. Tel No - 079 40092365 Cell no. 9228287800 BRANCH OFFICE: Shop No. 210, Pratik Complex, Kudasan, Gandhinagar, Gujarat, India 382421

HABITAT FOR HUMANITY INDIA TRUST House No. 38, 1st Floor, Hanuman Road, Established by an original deed of Trust dated 19 Jan 2005 and a supplementary deed of Trust dated 15 September 2005, at New Delhi BALANCE SHEET AS AT 31,03,2022 ARTICULARS Sch 31-Mar-22 31-Mar-21 Rs. SOURCES OF FUNDS 24 69 509 44 46 20 Capital Fund orpus Fund 10,000 10,00 24 59 21 946 24 18 18 244 16,93,72,331 Tied up (Restricted) Grant 5,67,67,817 50 63 334 1,09.82,372 1,07,72,324 on-Current Liabilitie TOTAL 31.61.51.644 43,14,82,441 PPLICATION OF FUNDS ced Assets Gross Block Add: Additions 2 25 88 918 2 23 91 144 9,05,462 ess: Deletions 2.02.73.755 1,79,44,936 44,46,207 ess: Accumulated Depreciation et Block 24,69,509 irrent Asset, Loans & Advances 27,08,80,314 36,24,30,743 ash & Bank Balance 6.61.18.961 8 57 09 927 Total Current Assets 33,69,99,274 44,81,40,671 ess: Current Liabilities & Provision VIII 2,05,01,045 1,83,65,784 xpenses Payable 28.16.095 27.38.654 otal Current Liabilities 2,33,17,140 2,11,04,438 31,38,82,134 42,70,36,233 Net Current Asset 31,61,51,644 43,14,82,441 TOTAL Significant Accounting Policies and Notes forming an integral part of acc As per our report of even date For HARITAT FOR HUMANITY INDIA TRUST For A B Kanabar & Co. Alex Fernandes M.No. 154574 UDIN 22154574AWTDYC8286 Place: AHMEDABAD Date: 29 109 12022 Date : 24/07/2022 Place: Mumbia AAATH4809CE20214 Dated: 31/05/2021 Number & Date of Registration U/s. 12A(a) (Previous Reg:0775, Dated 19th Jan. 2005) AAATH4809C Permanent Account Number Tax Deduction Account Number DEI H051368 FCRA Registration Number 231660981 Dated 17th Feb. 2006. URN: AAATH4809CF20056, Dated: 23/09/2021 80G Exemption (Previous Reg :Valid as per circ.no.7/2010 (F.No.197/21/2010-ITA-I), Dtd 27/10/10)

HABITAT FOR HUMANITY INDIA TRUST House No. 38, 1st Floor, Hanuman Road, New Delhi-110001 INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 01-04-2021 to 31-03-2022 PARTICULARS 31-Mar-21 Rs. Rs. INCOME 21.22.99.366 Voluntary Local Contribution 6.75.43.059 8,95,90,006 53,31,69,898 11,15,28,274 Tied up Grants 69,02,55,384 86.93.26.717 83.50.59.270 **Total Donation Received** Housing Loan Assistance Recovery 17,20,445 Bank Interest 86 62 114 87.90.897 14,08,096 Interest on Loans 4.04,419 Anonymous Donation: 9 642 2 320 88,01,23,337 84,45,77,434 EXPENDITURE lousing, WASH & Disaster Relief Assistance 10,42,15,495 12.23.36.377 Housing, WASH & Disaster Relief Assistance (Tied up Grant-Restricted) 60,16,96,730 46,89,66,934 Provision for Loan loss 16.33.409 61.48.055 5,21,33,945 Program Execution Expenses Program Execution Expenses (Tied up Grant-Restricted) 5 90 39 103 4 28 01 976 Administration Expenses XI-a Administration Expenses (Tied up Grant-Restricted) 2 05 10 55 2 14 00 088 10,65,296 Travelling & Transportation 19.55.318 26,592 8,797 Loss on Disposal of Fixed Assets 5,359 23,28,819 28,47,924 Less: Transfer to 'Capital Fund' (23,28,819 (28,47,924 87,56,67,514 75,81,51,749 Excess of Income over Expenditure Transferred to Balance Sheet Significant Accounting Policies and Notes forming an integral part of accounts (Schedule-XII) As per our report of even date For A B Kanabar & Co. FOR HABITAT FOR HUMANITY INDIA TRUST Chartered Accountants M No. 154574

Place: Mumbal

Date : 21/cn/202

Place: Mumbal AHMEDAGAD

Date : 99 09 19097

AUDIT REPORT FY2023





HABITAT FOR HUMANITY INDIA TRUST 406, CNI Bhavan, 16 Pandit Pant Marg. INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 01-04-2022 to 31-03-2023 PARTICULARS 31-Mar-23 31-Mar-22 Rs. Amount Rs. Amount NCOME Voluntary Local Contribution 8,85,87,301 6.75.43.059 Voluntary Overseas Contribution 11,15,28,274 Tied up Grants 34.84.40.216 69.02.55.384 Total Donation Received 47,20,43,801 86 93 26 717 Housing Loan Assistance Recovery 5,21,400 17,20,445 86,62,114 4,04,419 Bank Interest 91 44 907 Interest on Loans 53,379 Anonymous Donations Gain on sale of Fixed Assets 15,167 9,642 Gain on Foreign Exchange 51.174 48,18,35,427 88,01,23,337 TOTAL EXPENDITURE Housing, WASH & Disaster Relief Assistance 6.82.74.633 10,42,15,495 Housing, WASH & Disaster Relief Assistance (Tied up 29.03.09.442 60,16,96,730 Grant-Restricted 33.81.735 16.33.409 Provision for Loan loss Program Execution Expenses 5,67,51,621 5,21,33,945 Program Execution Expenses (Tied up Grant-Restricted) 3,87,53,849 5,90,39,102 3,14,40,368 2,54,47,372 Administration Expenses (Tied up Grant-Restricted) 1.93.76.925 2.95.19.551 Travelling & Transportation 19,55,318 Other Expenses 26 592 14,13,079 23,28,819 Less: Transfer to 'Capital Fund' (14,13,079 (23,28,819) 87,56,67,514 Excess of Income over Expenditure Transferred to Balance Sheet 44,55,823 Significant Accounting Policies and Notes forming an integral part of accounts (Schedule-XI) As per our report of even date For HABITAT FOR HUMANITY INDIA TRUST Chartered Accountants FRN: 143605W Ashieh Kanaha James Samuel clat Director M No. 154574 Sherla Keip. UDIN:23154574BGP Place: Mumbai Trustee Date: 28/08/2023





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Chairman and Managing Director Pijikay Group of Companies

MR. CHANDRAKANT NAYAK

Country President Dow India

MS. ELINA MESWANI

Philanthropist

DR. NIRANJAN HIRANANDANI

Managing Director

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MR. NIKHIL SRIVASTAVA

Partner and Managing Director Head of India Private Equity at PAG

MR. NAVIN AGARWAL

Group Chairman

Vedanta Resources Plc

Chairman

Emeritus, Vedanta Limited

Note: Board of Trustees and IndiaBuilds Advisory Committee as on 30th June 2023.

HABITAT FOR HUMANITY INDIA SENIOR LEADERSHIP TEAM

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National Director (Interim)

MR. SANJEEV HADA

Chief Operating Officer (Interim)

MRS. SUPRITA TAMBE

Senior Director Resource Development

MR. ALEX FERNANDES

Director
Finance and Accounts

MRS. GRACE JOSHUA

Director Human Resources

MR. RITWIK SAWANT

Director Communications

Note: List of Habitat for Humanity India's Senior Leadership Team members as on 30th June 2023.

We would like to express our deepest gratitude to James Samuel and Sanjeev Hada for providing valuable leadership support to Habitat for Humanity India.





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3rd Floor, AFL House, Lok Bharti Complex, Marol Maroshi Road, Andheri (East), Mumbai - 400059. Maharashtra Tel: +912267846836

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