



THE WALLS THAT HOLD LOVE

Habitat for Humanity India
Biennial Report

1st July 2023 to 30th June 2024
1st July 2024 to 30th June 2025



About Habitat for Humanity India:

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity India began in 1983 as a grassroots effort. The housing organisation has since grown to become a leading housing nonprofit that has helped over tens of thousands of families in India build or improve a place they can call home.

Through its housing, WASH (Water, Sanitation, and Hygiene) and housing disaster resilience and response programmes, Habitat for Humanity India has positively impacted the lives of over 7.8 million people across the country. 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.

To learn more, donate or volunteer, visit www.habitatindia.org

Through shelter, we empower.

Our vision:

A World Where Everyone Has A Decent Place To Live.

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FROM THE LEADERSHIP



MRS. SHEILA KRIPALANI

Chairperson, Board of Trustees

Habitat for Humanity India

The past two years have been a powerful testament to what we can accomplish when compassion meets action. Across India where we work, Habitat for Humanity India has helped hundreds of families move into homes that are not only sturdy and safe – but filled with hope and love. The homes we build are not just four walls and a roof - they are the walls that hold love, enabling families to build a foundation for a better future. I have seen firsthand how our collective efforts have created ripples of change that uplift entire communities.

These achievements would not be possible without the unwavering commitment of our supporters, whose generosity has brought light into the lives of so many. As we look to the future, we are energised by the Government of India's commendable vision of 'Housing for All'. Habitat India's mission echoes this goal and together, we are turning it into a reality, one home at a time.

Let us continue this journey with resolve and unity. Every child deserves a safe space to dream. Every family deserves the dignity of a home. Let us keep building with purpose, with passion and with the unshakeable belief that through shelter, we empower.

MR. ANAND KUMAR BOLIMERA

National Director
Habitat for Humanity India

Each year with Habitat for Humanity India brings a renewed sense of purpose and the past two years have only deepened that conviction. In every home we helped build or improve, we have seen the transformation that comes when a family feels secure, seen and supported. I have been deeply moved by the quiet strength of the families we serve and the dedication of everyone who stands with them. Every conversation, every foundation and every key handed over reminds me that our work is rooted in human dignity, in the hope that grows when a family finally has a place to call home and in the walls that hold love.

A house is more than a structure. It is where children feel safe, where dreams take shape and where tomorrow begins with a sense of possibility. Through moments big and small, a decent home can restore confidence and create new pathways for those who have lived long without stability.

None of this would be possible without the trust and generosity of our donors and supporters. Your belief in our mission has given families the courage to rebuild and the comfort of knowing they are not alone.

As we look ahead, may we continue walking together – grounded in compassion, united in purpose and committed to the simple, powerful vision of building a world where everyone has a decent place to live.





Maruti with his wife Meenabai in front of their new home in Khed, Pune district, Maharashtra.

THROUGH SHELTER, **WE EMPOWER.**

A home is more than four walls and a roof.

At Habitat for Humanity India, we believe that a decent home is the foundation for a better future. We work with families who are living in poor, marginalised and vulnerable conditions, helping them build strength, stability and self-reliance.

In our journey, we witness powerful transformations. A single mother in Maharashtra no longer fears the monsoon as she has a roof over her head. A child in Odisha studies under the steady glow of a solar light. An elderly couple in Tamil Nadu finally has a home with a door they can lock. Each story reflects a simple yet life-changing impact of safe shelter.

A decent home leads to better health, helps children stay in school, supports livelihoods and gives families a sense of dignity.

Our mission aligns with the Government of India's vision of 'Housing for All' and the United Nations' Sustainable Development Goals. Every home we build brings us closer to a more equitable world — one where every wall holds love and every family belongs.

None of this is possible without you — our donors, volunteers and supporters. Together, we are building homes, communities and hope.

Habitat for Humanity India Brings People Together
To Build Homes, Communities and Hope.

BY THE NUMBERS

Since 1983, Habitat
has helped

57,264

families build
or improve the
place they call

HOME.

(as on 30th June 2025)
(cumulative numbers since inception)

69,861

Sanitation
units built

14,53,890

People served through
Housing Disaster
Resilience and Response

56,388

Volunteers
engaged

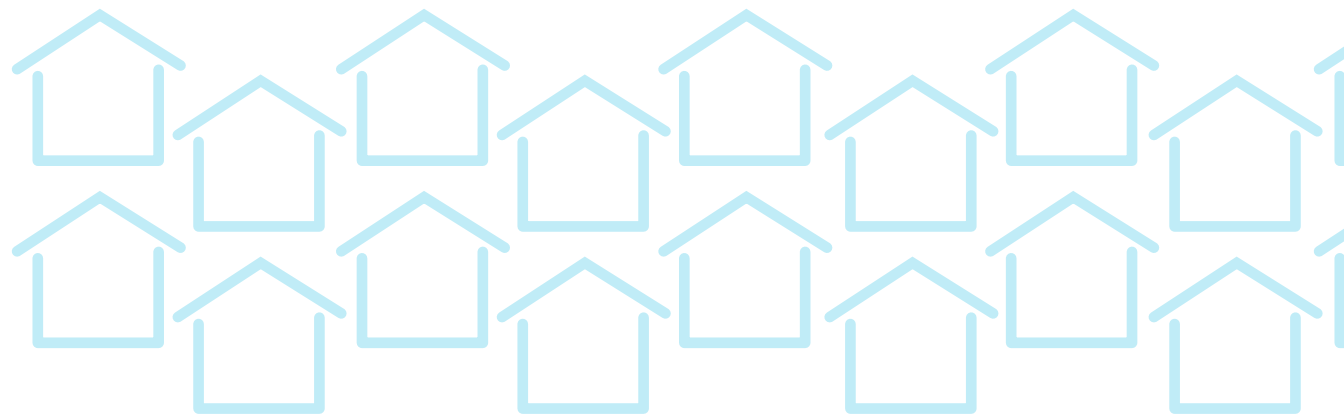
15,51,003*

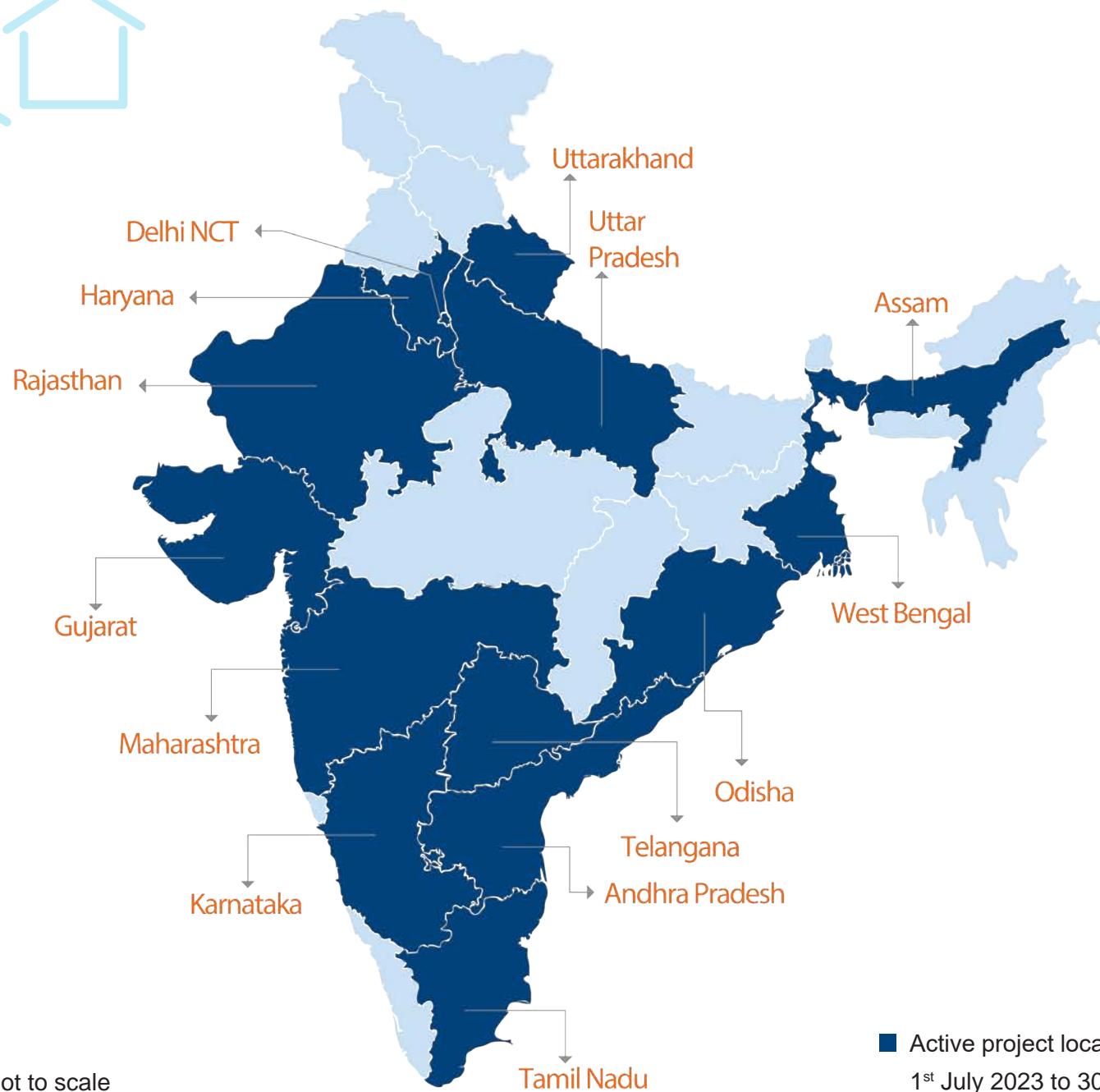
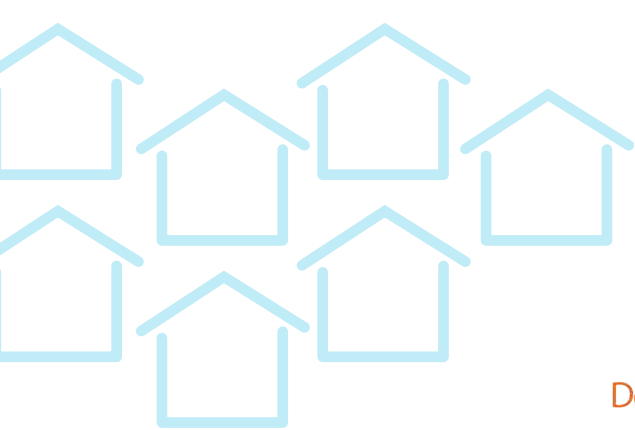
Families served

77,55,015*

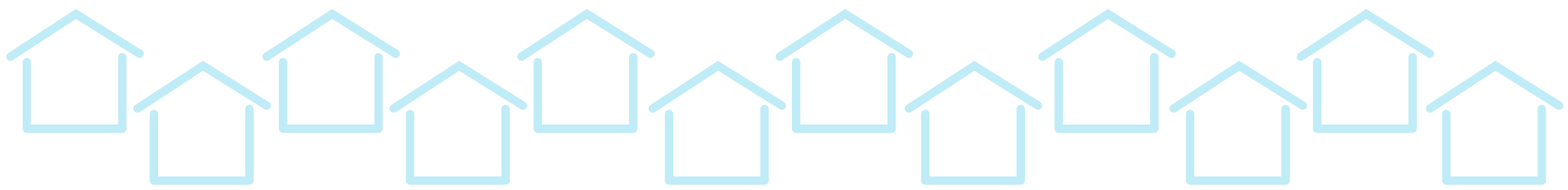
People served

Number of families and individuals served includes the total number of households and people served by Habitat for Humanity India and Habitat's network organisations Micro Build India and The Terwilliger Center for Innovation in Shelter in India.





Map not to scale



Our work in FY2024

In FY2024, Habitat India served

4,53,795*

people through its housing, WASH (Water, Sanitation and Hygiene) and HDRR programmes.



*Number of families and individuals served includes the total number of households and people served by Habitat for Humanity India and Habitat's network organisations MicroBuild India and The Terwilliger Center for Innovation in Shelter in India.

196 Homes built.

68 Homes repaired.

152 Homes built through Housing Support Services.

2,080 People built or improved a place they can call home in partnership with Habitat for Humanity India.

8,170 Individuals supported through Housing Disaster Resilience and Response initiatives.

2,290 Students gained access to improved sanitation facilities and hygiene education in their schools.

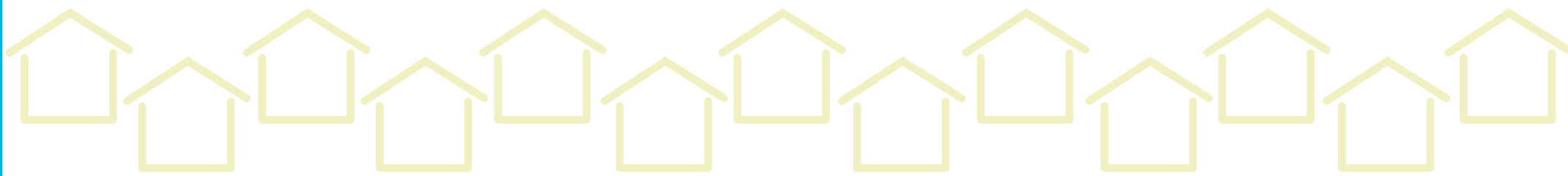
3,835 People benefitted from household sanitation units built to ensure safety, health and dignity.

645 Households and **82** schools gained access to clean, renewable solar energy.

1,285 Young people joined the Habitat Young Leaders Build campaign to raise awareness about the importance of safe housing.

189 Participants ran the Tata Mumbai Marathon 2024 to support Habitat India's mission.

85 Business leaders took part in the 5th edition of the Habitat Charity Golf Tournament to champion the cause of affordable housing.



Our work in FY2025

In FY2025, Habitat India served

2,61,930*

people through its housing, WASH (Water, Sanitation and Hygiene) and HDRR programmes.



*Number of families and individuals served includes the total number of households and people served by Habitat for Humanity India and Habitat's network organisations MicroBuild India and The Terwilliger Center for Innovation in Shelter in India.

91 Homes built.

106 Homes repaired.

103 Homes built through Housing Support Services.

1,500 People built or improved a place they can call home in partnership with Habitat for Humanity India.

28,220 Individuals supported through Housing Disaster Resilience and Response initiatives.

1,407 Students gained access to improved sanitation facilities and hygiene education in their schools.

1,325 People benefitted from household sanitation units built to ensure safety, health and dignity.

71 Households and **63** schools gained access to clean, renewable solar energy.

2,013 Young people joined the Joy of Giving Week campaign to raise awareness about the importance of safe housing.

124 Participants ran the Tata Mumbai Marathon 2025 to support Habitat India's mission.

86 business leaders showed solidarity towards Habitat's mission by taking part in the 6th Habitat Charity Golf Tournament.



Families celebrating their new homes across India.



BUILDING HOMES, COMMUNITIES AND HOPE

**IMPACT THROUGH
HOUSING**

From cowshed to a home: Nita's journey of hope and determination

Pune, Maharashtra

Nita lives in Khed, Pune district, Maharashtra, with her daughter Siddhi. After facing harassment and domestic violence at her in-laws' place, she returned to her maternal home, only to find herself living in her brother's cowshed.

"I set up tin sheets and created a makeshift shelter," Nita recalls. "I built mud walls with my own hands, but the constant rains damaged the structure which was already weak. The roof leaked and our belongings, including Siddhi's schoolbag, books and clothes would get drenched and dirty. We lived in a space that was wet, damp and cold — a breeding ground for diseases. It was extremely dangerous and uncomfortable."

One harrowing experience still stands out in Nita's memory. "One day, while Siddhi was studying in a corner, I heard her scream. I rushed out to see a

huge snake. It could have attacked my daughter at any moment. We were terrified but managed to whisk it away with the help of our neighbours. The snakes kept coming and it was clear that our makeshift house was not safe."

Despite these challenges, Siddhi excels in her studies, often standing first in her class. "Siddhi loves studying, but the lack of electricity and the unsafe environment made it difficult for her," Nita says.

Desperate for a solution, Nita reached out to the village head to seek help. That connection eventually led her to Habitat for Humanity India. "After an initial meeting and submission of documents, I was informed by the Habitat India team that a home would be built for me. I was so happy that I did not know how to react. Now, when I see the new home, I pinch myself to see if it is a dream or for real!"

Nita actively participated in the construction of her new home. "I did not have enough money, but I did construction work alongside the labourers and made sure they had tea, water and refreshments whenever they needed."

The new home has transformed their lives. "In the new home, I feel safer. We have a toilet, a bathroom and water storage facilities. It is a big relief."

Siddhi can now study without distractions. "We have access to electricity and even if it rains or the weather is harsh, we are protected because we have a roof over our heads. With access to solar energy, the power issues are also resolved. There won't be any interruptions for her, no worries about her books and schoolbag getting soiled. She has a safe place to study."

Nita dreams of making her daughter independent. "Siddhi is very good in studies, especially in Mathematics. I want to educate her and make her a Chartered Accountant. My husband and in-laws looked down upon us, but I want to show the world what my daughter and I are capable of."



Nita with her daughter Siddhi in front of the old house in Khed, Pune district, Maharashtra.



Nita in front of her new house in Khed, Pune district, Maharashtra.

“Home equals a dream. Home equals safety and security. It was always a distant, elusive dream for me. I always used to see beautiful homes built by others in the neighbourhood and it made me sad looking at the condition of my house. I never felt safe in my house. In the new home, we live without any fear. I can sleep peacefully. It is a safe haven for both of us. I could not have imagined in my dreams that I could build a home on my own.”
- Nita.

Working as an agricultural labourer, Nita earns 200 rupees per day. “With this, I have to manage household expenses and her education. I don’t have enough money for her future education, but I will do whatever it takes to give her a better future and make her self-reliant. This home has given me hope and a foundation to see and realise bigger dreams.”

Nita reflects on her journey with gratitude. “My home is just me and my daughter. We both love each other a lot. I wish my parents were around to see this. They would have been happy. But they are no more and I miss them.”

“For me, home is the most valuable thing in the world”, she further states while illustrating the importance of housing.

“Home equals a dream. Home equals safety and security. It was always a distant, elusive dream for me. I used to see beautiful homes built by others in the neighbourhood and it made me sad looking at the condition of my house. In the new home, we live without any fear. I can sleep peacefully. It is a safe haven for both of us,” she adds.

Nita’s story is a testament to the transformative power of a safe and secure home, not just as a physical structure, but as a foundation for a better future.

“It was difficult to keep the old house clean. Now that we have the new home, I tell the kids to wash their feet before entering the house. I created handmade art and decorated my entire house for Eid.”
- Nafisa.

Nafisa and Vasim with their two daughters in front of the new home in Ghaziabad, Uttar Pradesh.



A dream realised: Nafisa and Vasim's journey from struggle to home

Ghaziabad, Uttar Pradesh

“We were often worried whether we should focus on meeting our children's daily needs or build a proper home. It was a difficult choice to make.” – Nafisa.

Nafisa, her husband Vasim and their children – Farman, Farah, Sameer, Riyan and Shifa, lived in a house made of mud and bricks for nine long years in Sara village of Ghaziabad, Uttar Pradesh. The house was built by the family after living in a rented home for years.

Vasim does multiple jobs to earn a living for his family. He alternates between working as a daily wage labourer, truck driver and playing the banjo in a local band. Nafisa is a skilled artist who takes embroidery orders from the neighbours. Together they earn around 12,000 to 13,000 rupees per month.

Living in their old house was a constant challenge for Nafisa and Vasim. During rains, the house would get flooded, disrupting their lives and their children's studies. “Every time it rained, the stream in front of our home would

overflow and the house would be waterlogged. My children could not go to school during this time and at home they could not even find a decent place to sit and study. We had to scoop the water out using buckets,” Nafisa recalls.

“The roof of our house collapsed during the monsoon. We were terrified that our children might get trapped under the debris. We made a makeshift house for us to stay and shifted with whatever was left. It was heartbreaking to see everything that we built with our own hands getting damaged”, says Vasim.

Habitat for Humanity India partnered with Nafisa and Vasim to help them build a new home. “When I learnt that we will have a new home, I was delighted. When the work began, every night I used to think about the progress of the construction and how much we would complete the following day. I could not sleep due to the anticipation and excitement. Now in the new home, I am finally sleeping peacefully. It feels like a dream that I don't want to wake up from,” says Vasim.

Nafisa says “It was difficult to keep the old house clean. Now that we have the new home, I tell the kids to wash their feet before entering the house. I created handmade art and decorated my entire house for Eid.”

For Nafisa and Vasim, the journey from struggle to a home was about building a future filled with dreams and possibilities. Their new home is a symbol of their unwavering love for their children and their future.

“Life suddenly has become beautiful. I was worried that all my hair was going to turn grey from the constant worry and insecurity that came with the absence of an adequate home. I don't have to worry about that anymore. In the new home, I feel like a king!” Vasim says, bursting into laughter.



Nafisa with her family in front of the old house in Ghaziabad, Uttar Pradesh.

Strength and hope: Dharamwati's home of her own

Rewari, Haryana



“Now my daughters have a clean, peaceful place to study. I don’t worry about stray dogs or leaking roofs anymore. This is our safe space and that means everything to us.” - Dharamwati.

Dharamwati with her daughters in front of the new home in Rewari, Haryana.

“It’s not just a house. It’s our home.” With these words, Dharamwati, a widowed mother of four daughters, summed up what a safe and secure shelter means to her and her family.

For years, Dharamwati lived in a crumbling two-room structure in Aakera village, Rewari district, Haryana. The house shared with her elderly mother and daughters Naina, Muskan, Khushi and Ayushi, offered little protection from the harsh weather.

“It was hardly a home,” she recalls. “Rainwater leaked through the roof; the walls were damp and there was no proper kitchen or bathroom. We cooked in one corner while the bathroom was in the next room. I was constantly worried about cleanliness and hygiene.”

With no sink, she had to wash utensils outside. Stray dogs would often rummage through the leftovers, increasing the risk of contamination and illness.

Despite these challenges, Dharamwati worked hard to keep her family afloat. As a school bus conductor earning 4,000 rupees a month, supplemented by a widow’s pension of 7,000, every rupee had to stretch far. Yet her focus remained clear — her daughters’ education.



Investing in her daughters’ education left her with almost nothing to repair their home. “No matter how hard life is, my daughters deserve a chance,” she says.

A Ray of Hope

Everything changed when Habitat for Humanity India began a housing project in Aakera village. The goal was to build homes for the marginalised and most vulnerable families — many of them being women-led households.

Following a thorough evaluation process, 25 families were selected for the first phase of the project. Dharamwati was among them.

On 19th November 2024, newly constructed homes were handed over to the 25 families at Aakera in a handover ceremony in the presence of villagers and community leaders.

A New Chapter Begins

Dharamwati now wakes up in a home that is sturdy, well-lit and safe. The house features a proper kitchen, a hygienic bathroom, good ventilation and secure doors. There is even an open terrace.

“Now my daughters have a clean, peaceful place to study. I don’t worry about stray dogs or leaking roofs anymore,” she says with a smile. “We have a safe space. That means everything.”

Naina and Muskan, in Class 11 and 10 respectively, now have a quiet space to study and dream big. The younger ones, Khushi (Class 3) and Ayushi (Class 2), fill their notebooks with colour and creativity.

For Dharamwati, this new home is more than just bricks and mortar. It is a foundation of dignity and security — a symbol of what is possible when communities come together to support one another.

“This home is our sanctuary, our hope and our future. For us, it is a fresh start in life.”

A safe home: a renewed hope for Babu's family

Yadadri Bhuvanagiri, Telangana

Babu, a domestic worker from Ramalingampally village in Yadadri Bhuvanagiri district, Telangana, lives with his wife Lavanya, a daily wage labourer, their young daughter Keerthana and his elderly mother, Maisaiah. The family had been living in a mud house that was built over 65 years ago using locally sourced wood and clay tiles.

Over the years, the structure had deteriorated severely. The house had developed deep cracks in the walls, the roof leaked heavily during the rains and the doors and windows were broken. During the monsoon season, water seeped into every corner of the house and rodents, insects and even snakes frequently entered their home, turning everyday life into a constant struggle for safety, health and dignity.

With their limited income from daily labour, constructing a new home was a distant dream for the family. "Ever since the birth of our daughter Keerthana, we always aspired to build a safe and secure home," says Babu. "But it remained just a dream."

That long-held dream began to take shape when Habitat for Humanity India partnered with Babu and other families in his village, working in coordination with local panchayat leaders. When he learnt that there was a possibility of building a new home, Babu was hopeful yet cautious having faced many challenges in the past. Still, he chose to take a step forward and what followed exceeded his expectations.

"It was a huge surprise, to learn that we were among the 26 other families in our village who would also have a new home. Habitat's team consulted us while finalising the house design, explained each step of construction and treated us like family. As someone with little technical understanding of construction, I was relieved by their care and commitment. Everything was managed so smoothly, without any compromise on quality," shares Babu.

On 21st December 2024, Babu and his family shifted to their new home. "We no longer live in fear. The safety of my daughter was my biggest concern.

Now I can go to work without constantly worrying about it. We finally have peace of mind," Babu says. "I never thought we would live in such a beautiful house," adds Lavanya with deep gratitude.

Keerthana too feels the change in her daily life. She shares with joy, "I love to study and want to become a teacher. Now I have a beautiful home where I can do my homework and invite my friends to play and study with me. I am very happy!"





**“I love to study and
want to become a
teacher. Now I have a
beautiful home where
I can do my homework
and invite my friends to
play and study with me.
I am very happy!”
- Keerthana.**

Restoring dignity and safety for Irula tribal families

Tiruvallur, Tamil Nadu

In Senjiyamman Nagar, Tiruvallur district, Ramya stands at the doorway of her repaired home, holding her newborn child while her two older children play nearby. For the first time in years, she feels at ease.

“Our community depends on fishing. Both my husband and I work just to meet our daily needs. In that situation, repairing our home was impossible,” she recalls. “We didn’t have a bathroom. I had to leave my children with my grandmother whenever I went outside. On days she went to work, I held it in the whole day.”

Life inside the house was no easier. “When I gave birth to my elder son, insects and even snakes would crawl in. Rainwater leaked through the roof and I often feared it might collapse on us. Now, with a repaired home and a toilet next to it, I no longer worry about the rain or about leaving my children at home. Earlier it felt like we were living in a rented house. Now, my children ask me, ‘It feels like a new home. Will it stay like this?’ And I tell them, ‘If we keep it clean, it will remain the same.’”

Ramya is one of 49 Irula tribal families in Tiruvallur district who partnered with Habitat for Humanity India to repair their homes and build new sanitation units. The project improved the living conditions of 245 people from these 49 households.

For Ramesh, the village leader of Senjiyamman Nagar, the transformation went beyond bricks and mortar.

“Dignity and respect matter to everyone. Sadly, as members of the Irula tribal community, we have rarely been treated with such consideration. Earlier, when repairs were needed in our homes, the workers we hired often demanded that we step outside while they work, making us feel like outsiders in our own spaces. But this time, it was different. From labourers to the entire Habitat for Humanity India team, everyone treated us with dignity and respect. Even the construction workers sought our permission before entering our homes. For the first time in our lives, we truly felt seen, valued and respected.”



Now, with a repaired home and a toilet next to it, I no longer worry about the rain or about leaving my children at home. Earlier it felt like we were living in a rented house. Now, my children ask me, ‘It feels like a new home. Will it stay like this?’ And I tell them, ‘If we keep it clean, it will remain the same.’” - Ramya.

When the repairing work started, we thought it would just be minor touch-ups. But what they did truly surprised us. Slowly, a better home began to take shape. We were truly happy.” - Ramesh.



**“Now we have a proper bathroom. We don’t need to go outside. Our basic needs are met and we feel confident and truly content.”
- Murugesan.**



For Murugesan and his wife Kokila, the change was life-altering. Living with a visual impairment and the stigma of leprosy, Murugesan had spent years inside his old, crumbling home. “We never stepped out,” Kokila remembers. “But after our new house was built, we went out for the first time to attend the handover ceremony. That day, we felt like we could finally introduce ourselves to the others. It felt like a new beginning.”

Their earlier home offered little protection from rain and sanitation was a daily challenge. The bathrooms were just sticks covered with sarees. “Now we have a proper bathroom. We don’t need to go outside. Our basic needs are met and we feel confident and truly content,” says Murugesan.

For the Irula families, these improved homes represent restored dignity and renewed hope for generations to come.

A photograph of a family of three—a man, a young girl, and a woman—sitting on the concrete steps of a modern, single-story house. The house features a prominent corrugated metal roof and large, white, open shutters on the windows. The walls are painted in a light yellow and white color scheme. The family is dressed in casual attire; the man in a light pink shirt and dark trousers, the girl in a yellow dress, and the woman in a red and white floral sari. The scene is set against a clear blue sky, suggesting a bright, sunny day. The overall impression is one of a well-built, modern dwelling designed for resilience.

Climate resilient homes

Motiram's New Home: A Source of Happiness and Pride

Pune, Maharashtra

“We are a family of six and used to live in a small hut. We could barely sleep and had very little space to do our household work. In the rainy season it was difficult for all of us to live in that small shack which hardly qualified as a home.” – Motiram.

Had he not partnered with Habitat for Humanity India, Motiram and his family would continue to live in a small, run-down, mud-walled house in Wada village, located in Khed block of Pune district in Maharashtra. The mud walls and thatched roof offered little protection to the family especially during the unforgiving monsoon season.

“During heavy rains water used to seep into the house causing many problems. The kids would fall sick frequently. The entire family's security was at stake. We had one metal suitcase where we kept important documents such as the ration card, Aadhaar cards and other essentials. That suitcase protected our identity all these years,” Motiram continues.

A fisherman by profession, Motiram's daily struggles were compounded by the declining yields from the nearby river, where he cast his nets in the hopes of a meagre catch. The absence of basic amenities like electricity, toilet and bathroom made life even more challenging especially for his wife and young children. Daily expenses ate away into his earnings while the cost of medical bills made savings impossible.

Motiram and his family's dreams of a better life and a habitable home seemed improbable until Habitat for Humanity India undertook an innovative project to build climate-resilient homes - an effort to build homes sustainably amidst the rising challenges of climate change. The homes are designed in a unique way and consist of a living room, kitchen, bedroom, bathroom and toilet. The climate-resilient features of each home include natural ventilation, natural light, solar rooftop, rainwater harvesting, grey water treatment and a vegetable garden.

After conducting a baseline assessment, Habitat India shortlisted 15 marginalised families belonging to the Katkari tribe who were living in

Our new home is a source of unending happiness and pride for me. My children love this house. My wife is not worried about my children's safety anymore. Now, we can finally embrace a future filled with promise and possibility.” - Motiram

poor housing conditions. Motiram is one of the 15 homeowners. He also participated in the construction process pouring his sweat and determination into every brick and beam.

“My children used to study under candlelight. Now, with proper lights studying is easier for them. We are very happy to see their improvement,” he further adds.

Equipped with solar energy and rainwater harvesting facilities, his new home offers a ray of light amidst the darkness of their previous struggles. With uninterrupted power supply, cooking and other household chores are easier. The bathroom and sanitation unit brings a newfound sense of dignity and convenience to his family's daily lives.

A brighter future now seems within reach. “Our new home is a source of unending happiness and pride for me. My children love this house. My wife is not worried about my children's safety anymore.”

For Motiram's family, the new home represents more than just shelter. It's a place to thrive and grow.

This project marks the fulfilment of a commitment made during Habitat India's 4th Charity Golf Tournament, where Habitat pledged to build climate resilient homes. The handover of these homes symbolises the realisation of that pledge and demonstrates Habitat's ongoing dedication to creating sustainable, safe housing for vulnerable communities. We are thankful to the golfing fraternity whose support made this project possible.

Safe, sustainable and strong: Habitat's certified green homes in Odisha

Bhubaneswar, Odisha

Simanchal Das stands near the door of his new home with his wife Susama. Together, they look at the narrow street that used to flood every monsoon, filling their old hut with water. The couple, both in their fifties, work as daily-wage labourers and live with their youngest of the three daughters. "Every time it rained, we were scared that our house would break," says Simanchal.

"My earliest memory of entering this house is as a bride and I remember the roof being so low, I had to bend to get inside the house," shares Susama. Their old house was made of mud, clay and scrap tin. The cracked walls let in wind. Rainwater came in easily and turned the mud floor soft and slippery. "We had to move our bedding and utensils again and again," says Susama.

Simanchal often walked long distances to find work at construction sites. He earned 500 - 600 rupees a day which was just enough to buy food but not to repair their house. Over time, Simanchal's eyesight and hearing became weak. This made it harder for him to get work. "If we missed even one day of work, we had no food," says Susama.



At a time when things seemed bleak, Habitat for Humanity India intervened and helped Susama's family build a climate-resilient home.

Simanchal remembers sharing his concerns with the Habitat India team. "We told them that if a proper home is built, we will never have to worry about the water entering our homes or sleeping on wet floors. That is all. I was very happy when we were selected. It feels like it was Lord Jagannath's blessing," he shares.

"I can now cook without smoke filling the room and water creeping under my feet. We feel safe and secure in every season. The worry is gone. Even our neighbours were sceptical and wondered if it could really happen for people like us. Today, our dream has come true. There are many families in our neighbourhood who still need safe housing. I hope Habitat for Humanity will one day help them too," Susama adds.

The home also includes rainwater harvesting, thermal insulation and systems to manage water and waste efficiently, all part of a thoughtful design that keeps the family comfortable and reduces the environmental impact of the home. The new house is also equipped with a sanitation unit.

Susama's eldest daughter Sarojini is married and lives in Cuttack with her husband. The middle daughter Laxmipriya also lives with them and works in a garment shop. The youngest daughter Binodini has just finished her Class 12 exams and is now taking computer classes. She hopes to begin her bachelor's degree soon. "I am most excited about the terrace we have at our new home," she says.

The family performed their *grihapravesh puja* (housewarming ceremony) during the auspicious *Rath Yatra* festival, welcoming the idols of Lord Jagannath to their new home. "Earlier, there was no dry place to keep the idol. This time, we lit *diyas* on the kitchen counter," says Susama.

"Now in our new home, the water doesn't come in anymore. The house has plinths to avoid flooding, solar panels for clean energy and a proper kitchen where I can now cook without smoke filling the room and water creeping under my feet. We feel safe and secure in every season." - Susama.

KEY FEATURES INCLUDE:

1. Raised plinths to protect against flooding.
2. Thermal insulation for energy efficiency.
3. Solar panels for clean energy.
4. Rainwater harvesting systems.
5. Efficient water and waste management solutions.

The daughters have even picked colours: pink and green to paint their rooms. "We saw colourful houses on TV and thought why not ours?" says Binodini.

The street outside still floods sometimes, but the Das family is no longer afraid. From their doorstep, they watch the rain without worry. "Earlier, one big storm could destroy everything. Now when it rains, we sleep peacefully knowing the walls will hold," says Simanchal.

Along with Susama and Simanchal, two more families in Bhubaneswar were supported by Habitat India to build climate resilient homes. The project introduced green construction technologies to build safe, sustainable homes for families vulnerable to floods and climate risks.

All three homes have been awarded the 'NEST Gold' rating by Indian Green Building Council (IGBC), recognising Habitat for Humanity's commitment to sustainable, affordable and climate-resilient housing. The IGBC, a part of the Confederation of Indian Industry (CII), is a national authority promoting sustainable built environments. The 'NEST' rating system specifically evaluates affordable housing projects on parameters such as energy efficiency, water conservation, material use and occupant health.

These certified homes now stand as model examples of green housing at the household level. They demonstrate that sustainability is achievable even in small-scale, affordable housing projects, paving the way for the wider adoption of green building practices among vulnerable communities in Odisha and beyond.

Safe at last: Impact study shows Habitat homes transform lives

Chengalpattu, Tamil Nadu

When Habitat for Humanity India's Monitoring, Evaluation, Accountability and Learning (MEAL) department visited Chengalpattu district in April 2025, they asked one simple question to the families: What does your home mean to you now?

Every family gave the same answer

“SAFE”



Between November 2023 and October 2024, Habitat for Humanity India partnered with 51 Irula tribal families in Chengalpattu, Tamil Nadu to repair and renovate their homes. The project ensured that families who once lived in fragile, deteriorating houses could now enjoy safe, decent and dignified shelter.

To understand the project's long-term impact, Habitat India's MEAL department conducted a detailed internal assessment, following the internationally recognised OECD DAC (Organisation for Economic Cooperation and Development – Development Assistance Committee) framework of development evaluation. The study measured not just technical outputs, but also the deeper, human changes that safe housing brings to families.

KEY FINDINGS:

1. 100% of families described their repaired homes as “safe.”

2. 100% expressed satisfaction with the quality of the repairs.

3. 100% felt safe and secure throughout the project, underscoring the importance of safeguarding practices.

4. 100% reported improvements in daily life and in their health.

5. 76% said they experienced greater dignity and acceptance within the community.

Beyond the numbers, families spoke of peace of mind, health and a sense of belonging. For many, the change was profound.

“Our family depends on seasonal wage employment and my husband often travels out of town for work. For families like ours, having a safe and permanent house is not a luxury, it's a necessity. We used to live in a broken structure without proper safety or security. Every night felt like a nightmare for me, my two small children and my elderly grandmother. But after repairing our home, we finally felt safe. Now, we enjoy peaceful nights and sound sleep,” shares Revathi, Kothimangalam village.



Others described how safe housing freed them from recurring displacement. “Our region is close to the east coast and highly prone to disasters, especially during the monsoon season. We used to live in huts and every time it rained, we were forced to move to overcrowded relief camps. But after having a repaired and renovated home we no longer need to seek shelter in camps. Now, we feel safe and secure and we can finally welcome the blessings of rain without fear,” says Malliga who hails from Thimmavaram village.

The project's success was also rooted in its community-driven approach. Families and community leaders were involved at every stage — from orientation meetings to training on safeguarding. Village and panchayat leaders actively participated, ensuring that the initiative was socially inclusive, participatory and sustainable.

“Our families lived in fragile hut dwellings, without stability or security. Life was uncertain and our dignity often compromised. But after receiving housing support, everything has changed. Our lives have become more stable and for the first time, we feel we can live with dignity and look forward to a better future,” says Babu, village leader of Thimmavaram village.

A Foundation for the Future

The evaluation reaffirmed that a safe home is more than shelter — it is the foundation for dignity, health and resilience. For the Irula families of Chengalpattu, these repairs have not only strengthened walls and roofs but also restored a sense of security and dignity.

As Kanaga put it, “Now we feel at peace. This house finally feels like our own.”



Project **Nirmanshree** Empowering Women in the Construction Sector

Habitat for Humanity India's Project Nirmanshree, funded by the European Union aimed to empower women by facilitating their entry into the traditionally male-dominated construction sector, offering them opportunities for better livelihood and making the housing eco-system conducive for women. 'Nirman', translated from Hindi means 'construction'. 'Shree', adapted from the ancient Sanskrit language represents the 'female gender'. In combining the two words, Nirmanshree means 'Building Women'.

The project launched in January 2020, supported marginalised and low-income women through construction and entrepreneurship training, establishing or strengthening women-led social enterprises, facilitating access to government schemes, advocating for women's needs via policy briefs and assisting families in improving their habitats.

Project Locations

Maharashtra (Beed and Dharashiv)
and Odisha (Jajpur and Dhenkanal)

Project Timeline

January 2020 to December 2023

3,275

women trained in technical and enterprise development skills.

3,007

women trained in construction skills through Recognition of Prior Learning (RPL).

2,956

women certified as Assistant Masons by the Government of India's National Skill Development Corporation.

50

women-led social enterprises established in Maharashtra and Odisha.

2,12,719

women oriented on construction basics and government schemes.

THESE ACTIVITIES WERE ACCOMPANIED BY VARIOUS VISIBILITY ACTIONS, SUCH AS STREET PLAYS, WALL PAINTINGS, NIRMAN-HAAT EXHIBITIONS AND AWARENESS CAMPAIGNS.



Pramila
Dhenkanal, Odisha

PRAMILA'S JOURNEY FROM BRICKS TO DREAM HOME

For two decades, Pramila Malick, has been living in Barakoli in Dhenkanal, Odisha. Yet, it was not until she embarked on a journey with Habitat for Humanity India's Project Nirmanshree that her life took a transformative turn. Pramila's world expanded as she eagerly enrolled in the Recognition of Prior Learning – a training programme organised by Habitat India under the project.

From mastering the art of bricklaying to understanding the nuances of construction materials, she absorbed knowledge like a sponge. It was during this time that she discovered her latent potential - the ability to construct her own home.

Armed with newfound skills and determination, Pramila embarked on a journey to build her dream home. Alongside her three daughters, she toiled tirelessly, mixing sand and cement, laying bricks and overseeing every aspect of construction including supervising and at times correcting the work done by local labourers. Her efforts bore fruit, as she and her daughters watched their home take shape brick by brick.

But Pramila's journey didn't end there. Empowered by the project, she ventured into the realm of entrepreneurship. Equipped with a sewing machine and training in tailoring, she began stitching clothes to sell to local shops. Their small enterprise flourished, providing a steady source of income for the family.

Reflecting on her journey, Pramila acknowledges the profound impact Project Nirmanshree has had on her life. "The training I got from Project Nirmanshree equipped me with skills, knowledge and strength. This experience enabled me to build a home of my own."

Despite the challenges that lie ahead, she remains steadfast in her commitment to provide her daughters with the best opportunities life has to offer. And as she looks towards the horizon, she does so with hope, knowing that with determination and perseverance, anything is possible.



Housing Disaster Resilience and Response

Sheltering traditions: How Emergency Shelter Kits protected pottery and livelihoods

Dhubri, Assam



Forty-year-old Rasmati, a potter, lives in Khorida village, in Assam's Dhubri district with her husband Nikhil, three children, daughter-in-law and grandchildren. She belongs to the Pal community, which has traditionally earned a living through pottery. However, the Pal community is also one of the most marginalised in the region and pottery is no longer a profitable trade.

With dwindling demands, many families have been forced to take up daily wage labour to survive. Nikhil was once a skilled potter but now works as a labourer in the locality. Their two sons assist in Dashakarma shops (a store that sells goods for religious ceremonies) in Bihar, but they are not yet financially stable enough to support the family.

Determined to sustain her family, Rasmati continues pottery — her lifelong skill and passion. "My ancestors made pottery and I learned from them. I

"The tarpaulin sheets from the ESK help me protect the raw pottery from rain and dew. The spade is one of the most important tools for my craft. It makes it easier to dig soil and mix clay. I am less worried now. I have even made a makeshift shade to keep my products safe." - Rasmati.

want to carry forward this tradition, even if it does not bring in much income. Pottery is a tough craft that involves many challenges. We have to source suitable soil from other places, prepare the clay and shape the pots. Once ready, we must protect them from water before firing them in the kiln," she explains.

The lack of proper storage for raw pottery has led to significant losses, especially during the monsoon. Frequent floods, exacerbated by an elevated railway line that prevents water from draining out, submerge Rasmati's home and damage her unfinished pottery.

After Cyclone Remal, Rasmati felt a sense of relief when Habitat for Humanity India provided her with an Emergency Shelter Kit (ESK). The kit contained essential materials which have made a tangible difference in her daily life.

"The tarpaulin sheets from the ESK help me protect the raw pottery from rain and dew," she shares. "The spade is one of the most important tools for my craft. It makes it easier to dig soil and mix clay. I am less worried now. I have even made a makeshift shade to keep my products safe."

This small yet significant intervention has given Rasmati a better chance of securing her livelihood, even in the face of recurring floods. It has also helped preserve centuries-old craft in the region that is also a part of the community's heritage.

Her name is Sakthi, her spirit is strength

Villupuram, Tamil Nadu



Sakthi, lives in Vembi village located in Villupuram district of Tamil Nadu with her two children, Sanjay and Hemavathi. Three years ago, her husband Murugan was fatally struck by lightning while herding cattle, leaving Sakthi to navigate life as a widow. The recurring floods in her neighbourhood have only intensified her struggles, as each monsoon brings the same devastating consequences — her house gets waterlogged and the floors remain soaked for weeks, causing significant damage.

“Every time it rains, our house gets flooded,” Sakthi explains. “We use utensils to collect the water and pour it outside, but the water keeps coming in. The fields get flooded too leaving us without work during these times, which makes it even harder to provide for my children.”

When Cyclone Fengal triggered severe floods across the coastal belt of Tamil Nadu in December 2024, Sakthi sent Sanjay and Hemavathi to a relative’s house for safety while she stayed behind to protect their home. “It took me two weeks, using jute bags and mugs, to drain the water from our home,” shares Sakthi. Despite her best efforts, the flooding and damage left her exhausted. “I cleaned the house alone, staying inside while the water was still on the ground. My children were safe, but I could not prevent the devastation,” she further adds.

Sakthi earns around 150 to 200 rupees per day through agricultural labour and odd jobs. “Whatever little I earn is not enough to cover all our expenses,” she shares.

“The tarpaulin sheets were a huge help. They kept us dry. The tools were useful to carry out repairs and to make our house a little stronger. Without this support, we would have been completely overwhelmed.” - Sakthi.



Through Habitat for Humanity India's Housing Disaster Resilience and Response (HDRR) programme, Emergency Shelter Kits (ESKs) were provided to 1,206 families like Sakthi's who were impacted by Cyclone Fengal. The kits were distributed to the families belonging to the Irula tribe and other marginalised communities residing in Koliyanur, Vikravandi, Thiruvennai Nallur, Kandamangalam and Kanai blocks of Villupuram district.

Designed to offer immediate relief, the ESKs help families build temporary shelters or carry out basic repairs to their damaged homes, creating safe spaces until more permanent solutions can be put in place. Each kit consists of a tarpaulin sheet, rope, nails, a claw hammer, tie wire, a plier, a hoe, handle and a covering sheet. Habitat for Humanity India follows a 'Pathways to Permanence' approach of responding to disasters in a phased manner beginning with immediate relief in the form of emergency shelter kits, followed by home repairs or transitional shelters and ultimately supporting families to build disaster-resilient permanent homes.

“The tarpaulin sheets were a huge help. They kept us dry,” Sakthi says. “The tools were useful to carry out repairs and to make our house a little stronger. Without this support, we would have been completely overwhelmed.”

While the Emergency Shelter Kit has made a noticeable difference, Sakthi remains deeply concerned about the future. “Every time it rains, I get scared that our house will get flooded again in future. I am doing my best but I cannot afford to build a permanent home on my own. My daily wage is only enough to cover our food and basic needs. All I want is a safe home for my children.”

Sakthi's resilience in the face of loss and hardship is a powerful reminder of the strength mothers carry even when they have so little. Despite the odds, she continues to fight for a better future for her children.

WATER, SANITATION AND HYGIENE (WASH)



Household Sanitation Unit

A sense of dignity for Mayabai

Pune, Maharashtra



“A toilet at our doorstep is a big relief for us,” says Mayabai, a mother of four who hails from Valad village located in Pune district of Maharashtra.

For years, Mayabai and her daughters sneaked into the nearby forest before dawn or after dusk to relieve themselves. During monsoons, their worries intensified as torrential rains drove out snakes and scorpions. Mayabai faced the toughest challenge of privacy, safety and dignity, particularly concerning her daughters.

Habitat India built a new sanitation unit at Mayabai’s home. The toilet is connected to a water tank is equipped with a handwashing facility as well.

“No one understands the importance of sanitation and good hygiene better than women,” she explains. “We no longer risk our lives going out at night for something as fundamental as using the toilet.” For the first time, her children sleep safely at night without braving the wild. Mayabai adds with a smile, “This toilet is a blessing for my family.”

Mayabai’s husband, Santosh also feels relieved. “I used to worry when I was away from home, but now having our own toilet has given us a reason to smile,” he says.

“We no longer risk our lives going out at night for something as fundamental as using the toilet.” - Mayabai.



School Sanitation Unit

A tap, a toilet, a turning point: How a school changed for the better

Bhiwadi, Rajasthan

At first glance, the Government Senior Secondary School in Bhiwadi, Rajasthan, may look like any other school. But a quiet and meaningful change has taken place inside, one that has made everyday life better for its students, especially the girls.

Until recently, the school faced basic challenges. The taps did not provide water and the toilets were not well-maintained.

“The taps had no water. The washroom had tiles and walls, but it was constantly dirty and misused. Even students from visiting schools were shocked by the state of our toilets,” says Ayushi, a class 9 student.

“I did not drink water during school hours just to avoid using the bathroom,” admits Anshu, another student. “If many girls went at once, it became a mess. Pads were discarded on the floor. I did not feel safe or clean, so I just avoided it altogether.”

The turning point came when Habitat for Humanity India partnered with the school to improve its sanitation and hygiene facilities. Through this intervention, the school was equipped with new sanitation units, handwash stations, a clean drinking water facility with a water cooler as well as a reverse osmosis filter and a restored water supply. The girls’ washroom was fitted with a sanitary pad vending machine and an incinerator ensuring privacy and proper hygiene. The new infrastructure has made a real difference.

“We now have dustbins inside the toilets and we have been taught how to wrap and discard pads properly. I have been appointed to check if anyone is littering. When I inspected the bathroom last time, it looked clean and that felt good,” says Anshu, who is now confident coming to school even during her periods.

The school’s Physical Training teacher, Ms. Sharda, has also played a key role. “She constantly guides us on menstrual hygiene and teaches us how to

“We now have dustbins inside the toilets and we have been taught how to wrap and discard pads properly. I have been appointed to check if anyone is littering. When I inspected the bathroom last time, it looked clean and that felt good.” - Anshu.

take care of the washrooms,” shares Ayushi.

The new water system has been just as important. “Earlier we drank boiling hot water in the summers. Now we can have cold, clean water whenever we want,” says Anshu with a smile.

The school is now a place where students feel more comfortable and confident.

“I love it here at school,” Anshu adds. “My teachers are amazing. Renu madam teaches Sanskrit and is my favourite. I love Hindi as well and I want to become a Hindi teacher in a government school one day.”

Principal Ms. Kiran believes better infrastructure helps children stay in school. “We studied why children dropped out. We looked at low performance and tackled the root causes. We figured out that students need to be engaged to retain them at school and school infrastructure played a key role in that. It makes the campus not just functional, but beautiful. And it keeps children here, learning.”

Through improved access to toilets, menstrual hygiene, clean drinking water and handwashing facilities, the Government Senior Secondary School, Bhiwadi has become a place where students feel respected and supported. The school now serves 475 students and 23 staff members with better facilities that promote dignity, health and learning.



“Now, we can stay in school without worrying. The toilets are clean and we feel more comfortable.” - Gauri.

A Simple Change, A Lasting Impact

Igatpuri, Maharashtra

In Dharnoli, located in the hills of Igatpuri, stands Dharnoli Zilla Parishad (ZP) School that is home to 48 children who hail from a tribal community. One of the most pressing challenges faced by the school was the lack of proper toilets.

“For a long time, we did not have toilets in the school,” says Ramdas, one of the teachers. “The girls had to go home just to use the toilet and many missed classes because of that. The boys went to the nearby fields, but that caused problems with local farmers and it was not safe especially during the rainy season.”

Without basic sanitation, students often fell sick. Hygiene was difficult to maintain and the learning environment suffered. For students like Gauri, the absence of a toilet was more than just an inconvenience. It interrupted her education. She says, “We had to walk 10 to 15 minutes to get home to use the toilet. “If it rained, it was slippery and sometimes there were snakes in the fields. I missed a lot of classes on those days.”

To help address this, Habitat for Humanity India supported the school with the construction of separate sanitation units for boys and girls. Water storage tanks were also set up to make sure the toilets remained usable throughout the day and there were no hygiene issues related to lack of water.

“Now, we can stay in school without worrying,” Gauri says. “The toilets are clean and we feel more comfortable.”

Anil, a student in class four adds, “Earlier even in the rain we had to go outside. It was not safe or easy. Now we use the toilets at school and we keep them clean.”

The new facilities have made a noticeable difference. Ramdas teacher has



seen fewer children fall ill and fewer missed school days. “The children are more focused now,” he says. “They can concentrate on their lessons instead of worrying about these basic needs.”

The construction of a sanitation complex in the school has helped create a better environment for learning. Children like Gauri, who dreams of becoming a doctor, now have more time in the classroom and one less barrier standing in their way

WOMEN EMPOWERMENT

WOMEN LEADING CHANGE:
FROM SHELTER TO
SELF-RELIANCE



Across India women are rewriting their stories by nurturing their families, rebuilding from loss and creating opportunities for themselves and their communities. With the security of shelter and a helping hand to start their journey, they are stepping into roles as leaders and changemakers.

In the village of Karanjalla in Maharashtra's Dharashiv district, Sarika begins each day before sunrise. Her life revolves around raising three children and caring for her elderly in-laws. But her journey has been anything but ordinary.

"Life is like a two-wheeled cart. One wheel is the husband and the other is the wife. When I lost my husband, I lost my balance, but Habitat for Humanity India became the wheel that helped me move forward again," says Sarika.

After her husband Parmeshwar died by suicide under the burden of debt, Sarika was left alone to care for her two daughters and in-laws without a steady source of income. She was also pregnant at that time. "My husband's death broke me. I was terrified but my children needed me to keep going." She recalls the years of struggle. The unreliable farm work, skipped meals and silent festivals. "The life of a widow is tough and lonely all the time. At times it was so difficult that I felt death was a better option. I felt helpless seeing my kids suffer. There were days when I thought I would not make it."

Habitat for Humanity India supported Sarika in building a home — a place of her own, where her children could feel safe and secure. With a roof over her head, she began to rebuild, not just physically, but emotionally too. The home gave her the strength to look ahead.

Gradually, she brought together other women in her village to form Sangharsh Mahila Bachat Gat — a self-help group focused on saving money and supporting each other. What began as small monthly contributions grew into a thriving support system. With further training and assistance, the group invested in a dairy business. Her first cow, lovingly named Maina by Sarika, helped her bring a change at home. She now earns from both dairy and agricultural labour and leads the SHG as its president.

"Maina, has changed our lives. I save some milk to make ghee and paneer at home. My kids are healthier and I feel like I can breathe again."



"I feel fearless now. Habitat taught us to be independent, to stand on our own. I am proud of who I have become." - Sarika.



"Our work is more than just making things; it is about crafting our dreams and securing our families' futures and proving that women can be entrepreneurs too." - Jhili.



In the coastal village of Nadhana in Odisha, Jhili, a 34-year-old homemaker, was looking for a way to support her family while caring for her child, husband and aging in-laws. Like many others in her village, she joined a self-help group to save money but they lacked direction and opportunity.

“We would pool small amounts each month, but we had no idea how to grow our savings,” she says. That changed when the women were introduced to coir craft by Habitat for Humanity India. With training and encouragement, they began creating intricate items such as miniatures of horses, elephants, deer and even flower bouquets.

“We had always seen crafts made of coir being sold during local festivals. But we never knew how they were made. Now, we craft them ourselves,” Jhili says with pride. “Our horses look like they are galloping and the elephants seem ready to trumpet. That is how real they appear. This work is not just a source of livelihood, it is art.”

The intervention has brought more than just income. It has brought dignity, respect and hope. “Earlier, no one paid attention to us. Now, people admire what we do and want to join us,” she shares. Coir creations from their group called Somanath Coir Craft Group are now reaching markets in Puri,

Konark and even Delhi and Mumbai. The group aspires to sell online and expand further.

Whether it is through dairy farming in Maharashtra or coir crafting in Odisha, women like Sarika and Jhili are showing that given the right support they can shape their futures with courage and creativity.

“I feel fearless now. Habitat taught us to be independent, to stand on our own. I am proud of who I have become,” says Sarika.

Jhili reflects, “Our work is more than just making things; it is about crafting our dreams, securing our families’ futures and proving that women can be entrepreneurs too.”

Through our community-centred approach we support women like Sarika by first ensuring the security of a home — a place where they can dream, rebuild and grow. With stable shelter as the foundation and pathways like self-help groups and skill-based support, these women are moving from survival to strength.

CLIMATE ACTION

PROVIDING HOUSEHOLDS,
SCHOOLS AND COMMUNITIES
WITH ACCESS TO
RENEWABLE ENERGY



Solar Energy Illuminates Eknath's Life

Pune, Maharashtra

“Our village has always struggled with inconsistent electricity. When a pole breaks or a tree falls on the supply line, we are left in the dark for days.” - Eknath.

Eknath, a 48-year-old fisherman lives in a small hut in Shirgaon village located in Khed block, Pune district, Maharashtra with his wife and four children. Their home barely shields them from heavy rains. The threat of reptiles, snakes and scorpions is always looming. Growing up, Eknath never had access to steady electricity, but it pains him to see his children facing the same hardships. After school, they have only a short window to study before darkness falls.



His wife faces similar challenges, needing to cook dinner before sunset. If not, they rely on candles or earthen lamps.

“How long can a 5 rupee candle last? 15 minutes? 20 minutes?” Eknath asks. “And then what? How long can we sit in a dimly lit room with an oil-consuming lamp?”

Eknath's fishing catch is meagre earning him around ₹200 on good days. If he takes up daily labour, he might make ₹250 if the employer is generous. He cannot afford the electricity connection.

Eknath's family is one of many partnering with Habitat for Humanity India to improve their living conditions by installing solar panels and gaining access to renewable energy.

“The solar panels arrived just in time for the children's final exams, allowing them to study without interruption. They can enjoy some free time before resuming studies,” Eknath shares.

Now, the family enjoys spending evenings together in their courtyard which is lit through a bulb. A fan provides relief from the scorching summer heat. They can cook and eat whenever they want, no longer constrained by sunset. These simple changes have made a big difference.

With pride, Eknath declares, “Solar energy has not only brightened our homes but also our lives!”

“The solar panels arrived just in time for the children's final exams, allowing them to study without interruption. They can enjoy some free time before resuming studies.” - Eknath.

Anand Training Centre: Powering Possibilities Through Solar Energy

Ghaziabad, Uttar Pradesh

Anand Training Centre is a specialised school in Ghaziabad, Uttar Pradesh that serves over 100 children and young adults with physical and neurological challenges. The school offers structured education and life skills training through a combination of academics, art, sports and therapeutic care. A team of dedicated professionals including special educators, therapists and counsellors work daily to support the students' development and well-being.

Habitat for Humanity India partnered with the centre as part of its broader climate action initiative to expand renewable energy access in schools and households across the Delhi NCR region. At Anand Training Centre the installation of a rooftop solar system has ensured consistent, sustainable electricity to power classrooms, therapy spaces and administrative areas.

The change has been especially significant in the school's newly developed sensory room, which offers a calm, regulated environment for students with Autism, Attention-deficit/hyperactivity disorder (ADHD) and related conditions. With solar power supporting lighting and cooling, the space now remains comfortable throughout the day, contributing to improved behaviour and focus among students.

For a school that relies heavily on community support and charitable contributions, the shift to solar energy has also reduced operational strain. With lower electricity expenses and more reliable power, the staff can focus their resources on student care and educational programming.

Students like Jai Gopal, who enjoys dance and sports, now have the freedom to participate in regular sessions without interruption. The improved comfort and lighting in classrooms have also encouraged students to stay indoors, concentrate better and participate more fully in daily lessons.

"Solar energy is helping us in ways we had not imagined. We hope to see more institutions adopting solar power in the future," shares Ms. Ranjana, a special educator at Anand Training Centre.

By bringing sustainable energy to households, classrooms and community life, Habitat for Humanity India is not just lighting up rooms; it is helping build brighter, more inclusive futures.

"Our students are more at ease and the learning environment is now much more stable, there is a visible difference in how comfortably children engage in activities. It is also helping us manage our routines and schedules better." - Ranjana.



Lighting Lives with renewable energy

Barmer, Rajasthan



In the first two phases of Lighting Lives (2022-24), 88 schools were equipped with solar energy and 83 schools were equipped with digital labs in Gujarat, Karnataka and Rajasthan. Lighting Lives also raised awareness about climate change to nurture a new generation of young climate champions through a special curriculum.

In phase three (2024-25), sustainable solar energy solutions have been established in 54 government schools in Rajasthan and Maharashtra. The solar systems installed in the third phase alone are expected to generate approximately 4,59,600 units of clean energy annually, reducing more than 310 tons of carbon dioxide emissions each year.

From the year 2022 to 2025, 142 schools have been equipped with renewable energy under Lighting Lives project.

For years, students at the Government Upper Primary School in Utal village located in Barmer district of Rajasthan, endured harsh summers with little relief. With only two hours of electricity a day, learning under the desert sun became a challenge many found too difficult to bear. The heat inside the classrooms was stifling, the fans remained still and the school's smart devices and water pump sat idle.

As a result, student attendance began to suffer. Many children opted to stay at home rather than sit through long, sweltering hours in dark, airless rooms. Teachers, spread thin across multiple classes, struggled to keep learning alive amidst these constraints.

But in a span of a few months, the narrative of this school has shifted, thanks to the installation of solar panels under the Lighting Lives initiative. The once-erratic power supply has been replaced with a consistent and clean source of energy that now runs lights, fans, computers and smart class technology throughout the day.

"We used to have only two hours of electricity, now we have light and fans throughout the day," says Hasina, a student who has been attending the school since class one. She walks to school daily, driven by her dream of becoming a teacher and returning to guide future generations in her village.

Moti Lal, a class seven student with a keen interest in Mathematics, has his sights set on becoming an Indian Administrative Services officer. He says, "Earlier, we felt very hot in our classrooms. Now we have a 24-hour power supply. We can use fans. Even our drinking water problem has been solved. I want to make my village a clean and prosperous place."

English teacher Jaggaram Kumavat, who joined the school in 2018, has witnessed this transformation firsthand. "A few months ago, Habitat for Humanity India installed the solar panels and the entire system of our school changed," he shares. "Earlier, children would avoid coming to the school during summers. Now they attend regularly. They are comfortable, focused and more engaged."

But it is not just the classrooms that have benefited. Mr. Kumavat beams with pride as he points to the flourishing greenery surrounding the school. "When I came here, the land was barren. No plants, only rocks and dry soil. With no electricity, we could not even water the saplings. We dug out the rocky soil with great difficulty, filled it with fertile soil and planted saplings. Now, children play under the shade of trees," he explains.



"Earlier, we felt very hot in our classrooms. Now we have a 24-hour power supply. We can use fans. Even our drinking water problem has been solved. I want to make my village a clean and prosperous place." - Moti Lal.

"If you saw the school in 2018, you would not believe this change was possible. With support from villagers and the school staff, we turned this around in five years. Solar power has made this effort sustainable," he adds, his voice full of hope and satisfaction.

The transformation of Government Upper Primary School in Utal is a testament to the long-term impact of clean energy. What was once a harsh and unforgiving environment has become a vibrant, welcoming space where students are thriving and educators are inspired.

Climate change has a far-reaching impact on human life, with children often being among the most vulnerable. Rising temperatures and extreme weather patterns affect their health, education and protection. The Lighting Lives programme supports Government of India's focus on renewable energy by providing rural government schools with access to sustainable and clean solar energy.



VOLUNTEER PROGRAMME

Global Hands, Local Impact

Every year, business leaders, corporate professionals and students from India and around the world come together to build alongside families and help them fulfil their lifelong dream of having a decent home. The volunteers make a real difference. They connect with the families, immerse themselves in new cultures and learn about Habitat's mission. They raise awareness and advocate for improved housing and quality of life. With the support from volunteers, families can achieve the strength, stability and self-reliance they need to build a better life.



Legacy Builds

Edition Two and Three

In March 2024 and 2025, two transformative Volunteer Builds took place in Nashik, Maharashtra and Bengaluru, Karnataka. Together, more than 40 volunteers partnered with six tribal families to help build safe, permanent homes.

The builds were co-led by Anthony Miller, a long-time Habitat volunteer and member of Habitat for Humanity's Asia-Pacific Development Council and Cecilia Melin, Executive Director of Habitat for Humanity Japan. They were joined by students from Habitat Japan's campus chapters, who travelled to India to contribute their time, energy and enthusiasm.

The first build in Nashik, Maharashtra, saw volunteers work alongside three families, learning first-hand about the housing challenges they face. "Our group built a home for a mom, a dad and their three young kids. Before seeing it in person, I could not have imagined what the mud house where they lived was like. I realised how hard it must be to study, work and raise those three young children in these conditions. It made me think about just how many people around the world need a decent place to live, with Japan as no exception," shared Utana Arai, a student volunteer.

A year later in March 2025, the second build took place in the Hakki-Pikki colony in Anekal, Bengaluru. Here, volunteers partnered with three more families belonging to the marginalised Hakki Pikki community. Among them was Parani, a grandmother who shared: "My family is looking forward to our new home, but the most excited is my granddaughter, who is expecting a baby. She will raise her child in a safe and secure home."

For Anthony Miller, who has volunteered in 17 Volunteer Builds globally, including three in India, the experience was deeply personal. He said, "Each build is a powerful reminder of the impact a home can have on a family. Housing transforms lives by providing security and stability and a Habitat build gives us an opportunity to witness that transformation firsthand. I am glad we could help families move closer to their dream of having a home of their own and I am especially happy that my daughter



"I am glad we could help families move closer to their dream of having a home of their own and I am especially happy that my daughter could be a part of this experience." - Anthony Miller.

"The most wonderful thing about a Volunteer Build is that you go out with a group of people who are able to make a difference." - Cecilia Melin.



In 2025, 149 participants including corporate professionals, students and the youth have volunteered with Habitat for Humanity India. Till date, Habitat India's volunteer build programme has engaged 56,388 volunteers, enabling them to work shoulder to shoulder with families, address housing needs and contribute to sustainable housing solutions.

could be a part of this experience.” The first Legacy Build led by Mr. Miller and Ms. Melin took place in Karjat, Raigad district, Maharashtra in 2020. Reflecting on the builds, Anand Kumar Bolimera, National Director of Habitat for Humanity India said, “Studies have shown adequate and affordable housing leads to better economic, health and education outcomes. We are grateful for volunteers including business leaders and students who partner with local communities to support Habitat's long-term work. They serve as champions for housing and advocates for sustainable change.”

These builds in Maharashtra and Karnataka were a testament to the power of global solidarity in creating lasting impact — one home, one family at a time.



ADVOCACY



Multi-stakeholder engagement in Andhra Pradesh

At a multi-stakeholder engagement held in April 2025 in Vijayawada, Habitat for Humanity India joined hands with Andhra Pradesh State Housing Corporation Ltd. (APSHCL) to explore ways of advancing the Government of India's flagship 'Housing for All' mission through the commendable 'Pradhan Mantri Awas Yojana' (PMAY).

The event aimed to develop a roadmap for affordable housing in Vijayawada, Guntur, Bapatla and Eluru regions. It brought together green building leaders such as Indian Green Building Council, solar experts like Selco Foundation as well as housing finance corporations, community-based organisations and the technical team members of APSHCL to focus on enhancing affordable housing for economically disadvantaged families in the region.

Mr. Ajay Jain, IAS, Special Chief Secretary, Housing Department, Government of Andhra Pradesh welcomed this multi-stakeholder approach, aligning it with the state's broader vision of "Zero Poverty by 2029". He emphasised the urgency of completing approximately 7.32 lakh houses by December 2026.

Mr. Anand Kumar Bolimera, National Director of Habitat for Humanity India, reiterated the organisation's commitment to building a world where everyone has a decent place to live, complementing the Government of India's 'Housing for All' mission and highlighting the need for greater collaboration.

Home Equals: Standing with the Invisible Billion

1,325 people signed a petition to show their solidarity with the 1.1 billion people living in informal settlements across the world. The petition was part of Habitat for Humanity International's Invisible Billion campaign, which urged G7 countries (Canada, France, Germany, Italy, Japan, the United Kingdom, and the United States) to recognise adequate housing as a key international development priority.

Through this simple yet powerful act, people in India stood with vulnerable families around the globe, echoing Habitat's belief that safe

shelter is foundational to human dignity, health and opportunity.

India is among the few countries in the world with a structured housing programme like the Pradhan Mantri Awas Yojana (PMAY) which aims to ensure 'Housing for All' by providing affordable housing to millions of low-income families. Habitat for Humanity India complements these national efforts by helping poor, marginalised and vulnerable families build safe, decent and disaster-resilient homes.



Let's make the invisible billion visible to the G7.

Sign the petition now.

#HomeEquals



SPOTLIGHT

Habitat Charity Golf Tournament brings leaders together for a cause

The Habitat for Humanity India Charity Golf Tournament is an annual flagship initiative that brings together corporate leaders, philanthropists, entrepreneurs and sports personalities united by a shared passion for golf and a deep commitment to social impact in the housing sector. The tournament provides a unique platform where action meets purpose, raising critical support for Habitat's mission of building homes, communities and hope across India.

The 6th edition of the Habitat for Humanity Charity Golf Tournament held on 7th March 2025 saw the participation of 86 golfers rallying for the cause, alongside some of India's top sporting legends, including Mr. Shiv Kapur, a four-time Asian Tour-winning golfer and Arjuna Awardee for the year 2022; Mr. Murali Vijay, former Indian cricketer; Mr. Murali Kartik and Mr. S. Badrinath, former Indian cricketers turned commentators.

"We are using golf today as a medium to raise awareness for a great cause. As a professional golfer, it gives me immense happiness to be able to give back and lend my support. I have witnessed the work that Habitat India has done throughout the years at close quarters. I have been part of some of their volunteer builds. I think it is great that we can use golf to be a force for good," reflected Mr. Shiv Kapur who teed off the 6th edition of the tournament.

The 5th edition of the Habitat Charity Golf Tournament that took place on 23rd February 2024 had brought together 85 passionate participants united not only by their love for the game, but by a shared commitment to building a better, more inclusive world.

The Habitat Charity Golf Tournament highlights the power of collective action in tackling the housing need faced by low-income families across India. Till date, support from India's Golfing fraternity has helped more than 300 underprivileged families improve their living conditions through housing and related interventions. Among these, 35 families have built new homes, 185 families have gained access to water, 65 families have been trained in disaster risk management and 28 households as well as five schools now have access to solar energy.



Mr. Murali Kartik, former Indian cricketer; Mr. Shiv Kapur, a four-time Asian Tour-winning golfer and Arjuna Awardee for the year 2022; Mr. Murali Vijay, former Indian cricketer at the 6th edition of the Habitat for Humanity Charity Golf Tournament



Mr. S. Badrinath, former Indian cricketer at the 6th edition of the Habitat for Humanity Charity Golf Tournament

Marathons

Every year business leaders, students, youngsters and corporate professionals who believe that everyone needs decent shelter, participate in marathons to support Habitat for Humanity India's vision of building a world where everyone has a decent place to live.

189 corporate professionals took part in the Tata Mumbai Marathon 2024

to support Habitat for Humanity India. Their contribution enabled us to build sanitation units in two Zilla Parishad schools and provision of renewable energy to three schools in Khed block, Pune; an initiative that served over 250 students.

124 participants continued the momentum at the 2025 edition of Tata Mumbai Marathon by running in support of Habitat India.



Runners from diverse walks of life laced up for Habitat for Humanity India at the Tata Mumbai Marathon in 2024 and 2025 united by purpose and action.

Mr. Rajiv Raman, Sr. Director, Prorammes, Habitat for Humanity India completed the Dream Run (5.9 km) at the Tata Mumbai Marathon 2025 with an aim to advance our mission of building homes, communities and hope.





IN MEMORIAM

Bidding farewell to Jimmy Carter, A Habitat Volunteer and Former President of the United States of America

Habitat for Humanity India joined the world in mourning the death of former President of the United States of America (USA). Jimmy Carter. A champion for affordable and decent housing, he and former First Lady of the United States of America (USA) late Rosalynn Carter donated their time and leadership each year to build and improve homes with Habitat for Humanity around the world. President Carter died peacefully on 29th December 2024 at his home in Plains, Georgia, surrounded by his family. His life's work rooted in social justice, human rights and faith has left an indelible mark on the world.

For over 35 years, President Carter, alongside Rosalynn Carter, led the Jimmy and Rosalynn Carter Work Project with Habitat for Humanity. This initiative mobilised 1,08,100 volunteers to build, renovate and repair 4,447 homes in 14 countries, raising awareness about the global need for affordable housing.

In October 2006, Habitat for Humanity India had the privilege of hosting The Carter Work Project in Lonavala, Pune, where President Carter and Mrs. Rosalynn Carter led over 3000 volunteers to build 100 homes in partnership with low-income families, symbolising hope and stability for families in need of safe and decent homes.

President Carter's legacy of compassion and service remains a guiding light not only in the houses he helped build, but in the volunteers he inspired to follow his example. Along with Mrs. Carter, he illustrated, with joy and dedication, the idea that everyone can play a part in creating a world where everyone has a decent place to live.



FINANCIALS

Audited Financials for the Year 2023-24

HABITAT FOR HUMANITY INDIA TRUST 406, CNI Bhavan, 16 Pandit Pant Marg, New Delhi-110001 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 31.03.2024				
PARTICULARS	Sch	31-Mar-24	31-Mar-23	
		Amount Rs.	Amount Rs.	
SOURCES OF FUNDS				
Capital Fund	I	15,79,246	12,04,884	
Corpus Fund		10,000	10,000	
General Fund	II	14,87,19,692	21,70,50,665	
Tied up (Restricted) Grant	III	1,14,80,408	4,07,73,643	
Non-Current Liabilities	VIII	1,37,90,959	80,48,374	
TOTAL		17,55,80,305	26,70,87,566	
APPLICATION OF FUNDS				
Fixed Assets	IV			
Gross Block		2,28,26,496	2,27,43,265	
Add: Additions		14,22,267	1,48,454	
Less: Deletions		-	65,223	
Less: Accumulated Depreciation		2,26,69,516	2,16,21,611	
Net Block		15,79,246	12,04,884	
Current Asset, Loans & Advances				
Cash & Bank Balance	V	16,90,33,727	22,84,78,983	
Loans & Advances	VI	2,50,59,955	5,94,49,620	
Total Current Assets		19,40,93,682	28,79,28,602	
Less: Current Liabilities & Provisions				
Expenses Payable	VII	1,87,72,318	1,80,12,984	
Other Liabilities		33,20,306	40,32,937	
Total Current Liabilities		2,00,92,624	2,20,45,920	
Net Current Asset		17,40,01,059	26,58,82,682	
TOTAL		17,55,80,305	26,70,87,566	

Significant Accounting Policies and Notes forming an integral part of accounts (Schedule-XI)

As per our report of even date
For A B Kanabar & Co.,
Chartered Accountants
FRN : 143605W
Ahmedabad

Ashish Kanabar
Partner.
M.No. 154574
UDIN: 24154574BKBXSH2934
Place : Mumbai
Date : 28/08/2024

For HABITAT FOR HUMANITY INDIA TRUST
Anand Bolimera
National Director
Mamta Banerjee
Sr. Director-Finance
Sheila Kripalani
Trustee
Place : Mumbai
Date : 23/08/2024

Number & Date of Registration U/s. 12A(a)
AAATH4809CE20214, Dated: 31/05/2021
(Previous Reg 0775, Dated 19th Jan. 2005)
Permanent Account Number
Tax Deduction Account Number
FCRA Registration Number
231660981, Dated 17th Feb. 2006
URN: AAATH4809CF20056, Dated: 23/09/2021, Valid upto
31/03/2026
80G Exemption

HABITAT FOR HUMANITY INDIA TRUST 406, CNI Bhavan, 16 Pandit Pant Marg, New Delhi-110001 INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 01-04-2023 to 31-03-2024				
PARTICULARS	Schedule	31-Mar-24	31-Mar-23	
		Amount Rs.	Amount Rs.	
INCOME				
Donation Received				
Voluntary Local Contribution		3,27,32,060	8,85,87,301	
Voluntary Overseas Contribution		3,09,64,008	3,50,16,284	
Tied up Grants		31,17,62,090	34,84,40,216	
Total Donation Received		37,54,58,158	47,20,43,801	
Housing Loan Assistance Recovery		4,28,500	5,21,400	
Bank Interest		96,85,772	91,44,907	
Interest on Loans		-	53,379	
Anonymous Donations		9,242	15,167	
Gain on sale of Fixed Assets		-	5,600	
Gain on Foreign Exchange		-	51,174	
TOTAL		38,55,81,672	48,18,35,427	
EXPENDITURE				
Housing, WASH & Disaster Relief Assistance		2,45,57,087	6,82,74,633	
Housing, WASH & Disaster Relief Assistance (Tied up Grant-Restricted)		24,93,57,576	29,03,09,442	
Provision for Loan loss		2,44,37,154	33,81,735	
Program Execution Expenses	IX	3,68,93,981	5,67,51,621	
Program Execution Expenses (Tied up Grant-Restricted)		4,16,03,009	3,87,53,849	
Administration Expenses	X-a	5,25,52,718	3,14,40,368	
Administration Expenses (Tied up Grant-Restricted)		2,08,01,505	1,93,76,925	
Travelling & Transportation	X-b	22,78,355	22,62,072	
Other Expenses	X-c	8,994	7,609	
Depreciation		10,47,905	14,13,079	
Less: Transfer to 'Capital Fund'		10,47,905	(14,13,079)	
TOTAL		45,24,90,379	51,05,58,254	
Excess of Income over Expenditure Transferred to Balance Sheet		(6,69,08,707)	(2,87,22,826)	

Significant Accounting Policies and Notes forming an integral part of accounts (Schedule-XI)

As per our report of even date
For A B Kanabar & Co.,
Chartered Accountants
FRN : 143605W
Ahmedabad

Ashish Kanabar
Partner.
M.No. 154574
UDIN: 24154574BKBXSH2934
Place : Mumbai
Date : 28/08/2024

For HABITAT FOR HUMANITY INDIA TRUST
Anand Bolimera
National Director
Mamta Banerjee
Sr. Director-Finance
Sheila Kripalani
Trustee
Place : Mumbai
Date : 23/08/2024

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HABITAT FOR HUMANITY INDIA TRUST

406, CNI Bhavan, 16 Pandit Pant Marg,
New Delhi-110001

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 01-04-2024 to 31-03-2025

PARTICULARS	Schedule	31-Mar-25		31-Mar-24						
		Amount	Rs.	Amount	Rs.					
INCOME										
Donation Received										
Voluntary Local Contribution										
Voluntary Overseas Contribution										
Tied up Grants										
Total Donation Received										
Housing Loan Assistance Recovery										
Bank Interest										
Anonymous Donations										
Gain on sale of Fixed Assets										
TOTAL										
EXPENDITURE										
Housing, WASH & Disaster Relief Assistance										
Housing, WASH & Disaster Relief Assistance (Tied up Grant-Restricted)										
Provision for Loan loss										
Program Execution Expenses										
Program Execution Expenses (Tied up Grant-Restricted)										
Administration Expenses										
Administration Expenses (Tied up Grant-Restricted)										
Travelling & Transportation										
Other Expenses										
Depreciation										
Less: Transfer to 'Capital Fund'										
TOTAL										
Excess of Income over Expenditure Transferred to Balance Sheet										

Significant Accounting Policies and Notes forming an integral part of accounts (Schedule-XI)

As per our report of even date
For **A A N S AND ASSOCIATES**,
Chartered Accountants
FRN : 143805W

Ashish Kanabkar
Partner.
M.No. 154574
UDIN: 25154574004

Place: Ahmedabad
Date: 12/09/2025

For **HABITAT FOR HUMANITY INDIA TRUST**

Anand Bolimera
National Director

Place: Mumbai
Date: 28/07/2025

Mamta Banerjee
Sr. Director-Finance

Sheila Kripalani
Trustee



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We express our deepest gratitude to all our donors.

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*The names are in alphabetical order.

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National Director

MR. RAJIV KUNJI RAMAN

Senior Director, Programmes

MRS. SUPRITA TAMBE

Senior Director, Resource Development

MRS. MAMTA BANERJEE

Senior Director, Finance

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Director, Communications

MR. VIVIAN RODRIGUES

Director, Human Resources

MR. JUSTIN JEBAKUMAR

Director, Advocacy and Partnerships





HABITAT FOR HUMANITY INDIA OFFICES

NATIONAL OFFICE

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Andheri (East), Mumbai,
Maharashtra – 400072

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4th Floor, 16 Pandit Pant Marg,
New Delhi - 110001

NORTH REGION OFFICE

Property No. 44, First floor,
Block - G, Sector 3,
Noida - 201301
Uttar Pradesh

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Govind Yashada Chowk,
Sai Nagar Park, Pimple Saudagar,
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Tamil Nadu

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