Mahila Housing SEWA Trust

An overview 1994 - 2012

Annual Report 2012 - 13
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The Mahila Housing SEWA Trust(MHT) was set up in 1994, in response to a growing need from poor self employed women, for whom their house is their productive asset, workplace, storehouse and godown. Over the decades it has been found that the needs of the self employed women for housing has become more pronounced. At SEWA Bank we have found that the share of loans going towards housing has been steadily increasing over the years and is today 22% of the total yearly credit.

MHT was set up to combine the skills of technical assistance, legal knowledge and income generation opportunities with the housing finance expertise at SEWA BANK to serve the poor self employed women members.

Over the years MHT has developed successful partnerships with the Government Institutions, Poor women and the Community Based Finance Institutions to improve the living conditions of thousands of women and their families, by providing basic services, housing and related facilities. These efforts by MHT have not only provided habitat security but have improved the economic security, health and well being of the poor.
It has also developed an innate expertise in building the voices of the poor women as city level federations of ‘Vikasinis’ thereby enabling them to make direct representations at various levels in the Government, thus bringing accountability and transparency in Governance.

It has taken the lessons learnt on Housing Finance from SEWA Bank and has been influencing policies at the national level, at the same time demonstrating them on the ground, across states, undertaking multifaceted pilots. I would specially like to mention, its skills in appraisal of informal tenure leading to credit delivery.

MHT’s key expertise in fact lies in its understanding of land tenure security issues, which becomes major hindrance for mainstream and even micro finance institutions to provide infrastructure credits or housing loans to the poor.

Another endeavour which needs special mention is that of developing “Barefoot Women Engineers” in the “Karmika School for Construction Workers” where the skills of thousands of women labourers are upgraded to enhance their income.

Over the years MHT has developed into a dynamic organisation, providing a comprehensive habitat delivery platform for poor women building assets worth millions for poor women, increasing their visibility, voice, ownership productivity and social security.

-Jayshree Vyas
The Mahila Housing SEWA Trust is dedicated to serving poor women in the informal economy. Official estimates state that 90% of housing gap in the country is in the lower income groups, and it is in that strata that MHT’s work has been focussed. To play it’s role effectively MHT has developed into a hybrid organization combining technical and social skills.

Housing for the poor includes the eco-environment of house structure, local infrastructure and good governance and is an area both of great need and substantial growth. Mahila Housing SEWA Trust, as part of the SEWA movement and the SEWA family of organizations, serves this need by combining the expertise of engineers and social mobilizers. Having been created to begin work in Gujarat it has used it’s many years of experience to expand to other states and is now working in many parts of India, with each new experience building on the learning from earlier work.

MHT creates knowledge on housing from the view-point of the poor and shows that housing is integral to all aspects of a poor woman’s life. Her employment is closely tied up with her house and the availability of water, toilets, electricity and safety. In urban areas the home is the workplace for over 30%of women workers, while in rural areas the home extends to the living space of people as well as cattle, goats and other animals. It is also a place where farm produce is stored and processed. The housing sector gives employment to millions of constructions workers. MHT has significantly increased their earnings by
upgrading their skills at the Karmika School for Construction Workers.

The Mahila Housing SEWA Trust is a social organization, helping women organize themselves into local groups to impact their environment; the growth of Resident Welfare Associations, Community based Organizations and their federations (the Vikasinis) through MHT support has been quite remarkable. MHT provides knowledge to poor women on housing which they cannot get anywhere else and it builds their confidence to deal with service providers, such as electricity companies and water boards, as well as administrative and governance structures like municipalities and district panchayats.

The Mahila Housing SEWA Trust is a technical agency. It has built toilets, laid drain pipes, built water tanks; it has constructed houses for the poor according to their need, affordability and specifications; it has conducted surveys required for implementing housing programs; and most importantly it has done all this in areas where no private or even public agency was ready to enter, and has shown how housing for the poor can be successfully implemented.

The Social-Technical nature of MHT has made it a bridge between poor women and mainstream institutions. It has linked thousands of women with financial institutions like banks and co-operatives, with Government schemes and with private builders, on terms that are favourable to the poor. In this journey MHT, is like many other SEWA organizations and has become a ‘mother institution’ creating new organizations—AWAS SEWA GrihRin, Vikasini and many others.

Moving forward the potential is unlimited. MHT has created success stories in many states with many different types of poor women. The poor are still the majority in the country and inclusion of their needs and aspirations into the growth process is important for the country. Mahila Housing SEWA Trust can continue to show the way.

- Renana Jhabvala
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**Introduction to MHT**

Mahila Housing SEWA Trust (MHT) is an autonomous organization promoted by the Self Employed Women’s Association (SEWA) in 1994, with the vision to realize the right to shelter and dignity for all. MHT believes that all citizens, irrespective of their residential status, have a right to equal access to basic civic services and entitlements, and that they have a right to be treated uniformly and justly by service providers. The most effective way to achieve this is through community empowerment, and facilitating people’s engagement with the government and the private sector.

**Our Vision:**
Dignified home, dignified work, dignified life for women working in the informal economy.

**Our Mission:**
To organise and empower women working in the informal economy and provide them technical services to secure better habitat, environment and basic services.

**Theory of Change:**
If the capacities of the marginalised especially women and their organisations is enhanced to exercise their civic rights and the government systems are made more transparent; then the communities would be able to access the basic amenities required to improve their habitat from the government. If the habitat of the women is improved, they would invest in building productive assets in their name thereby improving their economic productivity and a rise in their standard of living.

**Programmes:**
To enable this, MHT imparts people, particularly informal sector women workers, with the voice to shape the policies that outline their development – especially in regard to enabling access to basic services. It enhances civic engagement, enables and develops grassroots women’s leadership, and empowers the poor to participate in local governance. MHT works primarily on the following issues:

1. **Access to basic civic amenities:** MHT facilitates access to a bundle of services which include water, sanitation, drainage, solid waste management, and electricity. It does this by enabling access to relevant government schemes, in partnership with municipalities and development authorities. It has institutionalized processes by which poor women can obtain such services in a more transparent and accountable environment.

2. **Access to clean energy:** MHT works towards taking the poor up the energy pyramid with better access to clean energy sources. In addition to legal grid connection at affordable costs, MHT also promotes use of energy efficient and renewable energy products which are more suited to the needs of the poor and women.

3. **Affordable Housing and Finance:** MHT works with the government, real estate developers and housing finance institutions
to bridge the crucial gap of affordable housing for slum dwellers. MHT’s role is that of a facilitator to enable efficient and transparent systems which are fair, equitable and geared up towards the needs of the poor.

4. Livelihood promotion: MHT views house as a productive asset for most informal sector workers. Crucial to all of MHT’s activities is thus provision of services which enable increase in the productivity of the poor and there by improve their livelihoods. MHT also supports women to gain specific technical skills in the construction sector to increase their incomes.

5. Housing and Infrastructure Finance: Access to housing finance is key to improving housing conditions of poor women. However, most financial institutions consider housing and infrastructure loans to be unproductive. MHT works with poor women and financial institutions to assess levels of security provided by defacto tenure and design flexible micro housing finance products along with technical assistance to enable incremental housing upgradation/improvement.

6. Rural Housing, Water and Sanitation: To improve the quality of life of the rural poor MHT effectively involves the poor women in planning, designing and implementing habitat development programmes. It is important that local knowledge and materials are effectively used for rural housing and are also included in government subsidy guidelines for rural housing programmes. MHT also provides good quality construction services which uses the local knowledge and resources to realize disaster resistant housing in rural areas.

7. Promoting Democratic Governance: MHT helps in forming Community Based Organisation (CBOs) at the slum level, and consolidates these into city-wide federations called Vikasini and mentors them. Vikasini’s are then directly involved in taking forward pro-poor governance, providing inputs in development plans.

The Year 2012-13

MHT has been working towards improving the habitats of the poor since the last two decades. The first decade saw MHT strengthen its work in Ahmedabad while also increasing its understanding of the issues of the poor and marginalized in cities. Since 2004, MHT has widened its grassroots base, to expand into other cities as also move into peri-urban and rural areas. By end March 2013, MHT has been working in 5 States of India viz Gujarat, Madhya Pradesh, Rajasthan, Delhi and Bihar. MHT further converged its micro level work at the macro level representing the concerns and issues of the poor in various water, sanitation, housing and slum development policies at the State and National level.

The year 2012-13 has been particularly significant in this aspect, with MHT able to scale up its operations reaching out to more than 36,839 households in one year, the largest so far. Some of the major achievements of the year have been;

- 17,740 families have been enabled access to water connections, 14,499 to household toilets and 900 to legal grid (electricity) connections.
- 4502 families have been reached out for energy audits and 1561 for adoption of energy efficient/ renewable energy
- 343 women have been supported to secure joint housing titles and 950 families have been provided housing finance support.

This increased outreach has been the result of our constant efforts to increase efficiency and cost effectiveness as also by introduction of Global Positioning System (GPS) technology in our work. This innovation has only increased efficiency but is also a strong tool for bringing in greater transparency and accountability in our work. MHT now plans to work towards institutionalizing these innovations within the government systems to ensure better water and sanitation service provision in the country.

During the year, MHT was also able to make inroads in the affordable housing sector. By not only being able to demystify and support the revision of Gujarat Development Control Regulations (GCDR), but also using the same to actually initiate three completely different models for slum upgradation and affordable housing. The year thus was witness to preparation of a Detailed Project Report (DPR) for in situ slum upgradation under Rajiv Awas Yojana, initiation of a Public Private Partnership (PPP) based upgradation project in Kailash Nagar and furthering of Awas SEWA promoted –Swapna Sakar- the first of its kind private real estate development project, initiated by a body whose major stakeholders are from poor backgrounds.

These programmes, have not only helped us have a better understanding of the affordable housing issues and possible solutions for the poor, but also deepened our understanding on urban land planning. This enhanced perspective would be very helpful now as the Vikasini’s get further involved in city development planning processes particularly those related to land management, infrastructure development and climate change adaptation. MHT is already working with the Vikasini’s to build their capacities on these issues as part of its urban governance work.
The Wider Challenge

Privacy, security and dignity are not the only things lost when there are no toilets at home. In India, more than 1,600 children under five years of age die each day only due to diarrhea caused by lack of sanitation and hygiene. An estimated 443 million school days are lost each year because of water-related ailments. The same diseases are blamed for costing the Indian economy 73 million working days each year. Still only 37 percent of Indians, have access to toilets (Census 2011). Open defecation in urban areas is furtherworsening as cities expand and so do the slums within them. Census data shows that slum population has tripled in the last three decades. Most slum

Figure 1.1

In India, out of 60 million urban households (Census 2011):

- 18 million urban households do not have access to tap water
- 7 million urban households do not have any access to water for some parts of the year
- 12 million urban households do not have access to any toilets
- Another 5.5 million use community toilets

When Raziyaben Pathan’s teenage daughter returned home, it was one of the happiest day of her life. A resident of BabaLablabi Nagar slum of Ahmedabad, Raziaben had been forced to send her daughter to live with relatives in their native village. The reason as she says, “There was no privacy, dignity and respect for women in her neighbourhood. We had to go to the river bed for defecation and with men and women sitting opposite to each other; women were constantly ridiculed and harassed. To deal with this, we used to go in groups, but what does one do when one has diarhoea. You have to go alone and are always at the risk of being abused. I had almost lost my second child when some men attempted to molest me. I was five months pregnant and having contracted diarhoea had gone to the river bed to relieve myself, when these men hiding behind the bush attacked me. I could not risk the future of my daughter in this area.”

What then encouraged her to call her daughter back home. As she happily tells us, “Thanks to Parivartan, my daughter has now rejoined us and even the prospects of her marriage has improved.” Parivartan made it possible for Raziaben to get a toilet within her house, the roads outside is paved and there are street lights. No garbage heaps either as the Municipal Corporation is making regular waste collection. All this has made Raziyaben’s BabaLablabi Nagar Slum into a Residential Society.
dwellers are forced to reside in unsanitary and hazardous conditions, lacking access to even basic facilities and services.

**Programme Philosophy**

The Government, at all levels, has been trying to address the issue through various schemes and provision of subsidies. The major obstacle is not availability of resources but reaching these services to the last mile particularly those residing in slums and informal settlements. Lack of awareness among the community coupled with complex procedures and multiplicity of players involved point to the need for a mediator to facilitate the reach of these basic services to the poor. This is also required to enable constant community engagement to increase their stake in the project and build their capacities for managing these services.

The challenge is to have a model that reaches out to the urban poor by creating an enabling environment for effective delivery of civic services. It is often the case that local bodies and contractors are unwilling or unable to achieve last mile delivery of services. There is also the need to strengthen delivery mechanisms by ensuring transparent and accountable systems in the water and sanitation or WATSAN service provision. This further needs to be complemented by reaching the voices of the poor to the Government at the highest levels to ensure that there are policies in place to realise the entitlements of the poor. The challenge is to create a model to reach out to the urban poor by creating an enabling environment for effective delivery of these civic services.

Mahila Housing Trust (MHT) believes that for last mile delivery there is a need for dialogue between the government and slum dwellers and that MHT could play the role of being the bridge, and if required provide technical services, to facilitate this process. The most effective way of ensuring that basic services reach the grassroots is community mobilization and empowerment and engaging the civil society to enable this can produce significant improvements in delivery of WATSAN services and similar public utilities. Building contractors who have the expertise in delivering last mile services are also important. MHT thus plays the crucial role of mobilizing and empowering the slum residents to procure better services for themselves, including improved water, sanitation, and housing infrastructure under existing government schemes. Once the members of the community are mobilized to form their own Community Based...

![Figure 1.2](image-url)
Organizations (CBOs) and trained; they actively interface with Urban Local Bodies (ULBs) such as the Municipal Corporations, taking charge of the slum upgradation process.

Our Model

MHT focuses on changing the basic infrastructure environment in slums and low income habitats in urban areas to create a “Parivartan” meaning “transformation”. MHT’s modus operandi for enabling access to basic services in the slums includes:

- Creating awareness and building capacities of communities
- Promoting CBOs to liaise with government and take charge of the projects
- Demystify the schemes for people and sensitize ULBs to bring both the poor and ULBs on an equitable negotiating platform.
- Provide technical inputs and assistance for implementation and even actually carry out building of services where necessary.
- Enable policy changes by reaching people’s concerns and voices at various levels.

The Parivartan model was developed as a collaborative effort of MHT, SEWA Bank and the Ahmedabad Municipal Corporation (AMC). ‘Parivartan’ aims at transforming the physical environment of slums by provision of a bundle of services inter alia an individual toilet, sewer connection, water connection, paved roads, storm water drainage, streetlights, and solid waste management. The model involves four partners: 1) The Government or Urban Local Body (ULB), which provides the services; 2) The Slum Residents, who collectivize into a Community Based Organisation (CBO) or Resident Welfare Association (RWA) to demand, monitor and manage the service provision; 3) MHT, which plays the crucial role of social mobilization and facilitates the process of connecting the Slum Residents to the Government; and 4) A financial agency like SEWA Bank or Credit Cooperatives which can collect and save residents contribution. The typical role of MHT in a slum upgradation project is shown in the figure.

Journey over the years

The “Parivartan” or Slum Networking Project (SNP) was initiated in 1995 through a partnership involving slum communities, Ahmedabad Municipal Corporation (AMC), MHT (as well as other NGOs), SEWA Bank and participating private sector organizations. The SNP was launched in a slum called Sanjay Nagar, where 181 households were upgraded. Within 10 years (April 2006) the project reached 35,500 slum dwellers in Ahmedabad. By the end of the second phase of Parivartan (SNP) project in 2007 it reached 47 slums. Having led the process in 36 slums, MHT has emerged as the major NGO partner in the SNP.

In 2006, the Slum Networking Project (SNP) was also awarded the Dubai Best Practices International award.

MHT also made a concerted effort through workshops and seminars to sensitize Municipal officials and the CBOs to the philosophy, working style, limitations and strengths of community based approaches. Such
approaches and processes though established in rural development are relatively new in the urban sector which has often focused on technical planning and infrastructure designing. In rural development the need for involvement of people in the planning and implementation process has long been recognised and participatory approaches suited to the rural culture have also been developed. However, social capital in urban areas (particularly slums) is not so high and bringing together slum communities to work on shared infrastructure projects requires a unique expertise. MHT has worked closely with the Ahmedabad Municipal Corporation to develop its own urban social mobilization processes and an integrated settlement based CBO approach.

After SNP, as MHT moved to other cities, it undertook a detailed assessment of the various schemes available for the poor to be able to access water and sanitation services. It was found that in various States and cities, there are multiple schemes with similar aims which focus on different infrastructure provision. MHT then developed an approach to work with the communities to identify the most suitable option for each area.

<table>
<thead>
<tr>
<th>Year of Entry</th>
<th>State</th>
<th>City</th>
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<tbody>
<tr>
<td>1995</td>
<td>Gujarat</td>
<td>Ahmedabad</td>
</tr>
<tr>
<td>2001</td>
<td>Rajasthan</td>
<td>Bikaner, Jodhpur, Jaipur</td>
</tr>
<tr>
<td>2010</td>
<td>Bihar</td>
<td>Kathiār</td>
</tr>
<tr>
<td>2011</td>
<td>Madhya Pradesh</td>
<td>Bhopal, Vidisha, Hosangabad</td>
</tr>
<tr>
<td>2008</td>
<td>Delhi</td>
<td>New Delhi</td>
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</table>

MHT thus has also collaborated with Ahmedabad Municipal Corporation, on the 500 NOC (No Objection Certificate) Scheme and Nirmal Gujarat Abhiyan Schemes, thereby enabling slum residents to avail at least the basic facilities of household level water connections, toilets and drainage facilities. In 2001 MHT embarked upon slum upgradation activities in Surat and Vadodara through the National Slum Development Program.

In 2007 MHT moved out of Gujarat to undertake urban slum upgradation activities in 3 cities of Rajasthan, namely, Bikaner, Jodhpur and Jaipur, under the Rajasthan Urban Infrastructure Development Project, an Asian Development Bank initiative. MHT has also been involved in Integrated Housing and Slum Development Program (IHSDP) in Jodhpur. In collaboration with the Vidisha and Hoshangabad Nagarpalikas, MHT is also
working in Madhya Pradesh on the Integrated Low Cost Sanitation Scheme (ILCS).

Today, with the support of MHT, many urban poor communities in Gujarat, Rajasthan, Madhya Pradesh, Delhi, and Bihar have been negotiating with their local governments to access basic facilities.

Achievements in 2013

Scaling up in Gujarat

MHT is working in three cities of Gujarat viz; Ahmedabad, Vadodara and Surat. In Gujarat, using the provision 63/2 of the
Urban Local Bodies (ULBs) are enabling access to basic amenities for slum residents without creating conflict with land title issues.

Each ULB has its own criteria and scheme based on which, the slum resident is provided a No Objection Certificate (NOC), making them eligible to apply for a legal individual sewerage and water connection. Once the slum resident gets this certificate, they have to apply separately for getting water and drainage connections and then again under the Nirmal Gujarat Sanitation Programme (NGSP) scheme for getting subsidy for construction of individual toilets.

MHT has been working with residents of 50 slums to create awareness on the scheme and facilitate the processes of getting the NOC, connections and subsidies. The focus is more on ensuring network based connections and linking slum communities with the mainstream network. In 2012-13, 4809 slum resident families in Ahmedabad, Vadodara and Surat, were enabled access to water, sanitation and sewerage services, taking up the total number of families reached till date in Gujarat to 56,470.

**Expansion in Madhya Pradesh**

MHT began its work in 2011 with the Bhopal Municipal Corporation (BMC) through Project Uday, wherein MHT was involved in revival and registration of the defunct Community Based Organisations (CBOs) formed in the slums. In 2012-13, the focus was on undertaking a situational assessment of the status of water, sanitation, drainage and road in the slums and preparation of action plans through the CBOs.

This was achieved through sustained training programmes on slum upgradation for CBOs, involvement of women in CBOs and training them in construction activities, enabling active participation of communities in Jan Sunvais (Public hearings) to bridge dialogue gap between the ULB officials and people. MHT has also liaised with Bhopal, Vidisha and Hosangabad Municipal Corporations under the Integrated Low Cost Sanitation Project to enable individual toilet construction for families.

An important initiative undertaken in this regard was facilitating an exposure visit of local ULB officials and elected representatives from Madhya Pradesh to Gujarat to get first hand information of MHT’s work. An interesting issue which emerged during this visit was the system of regular payment of municipal taxes, which has enabled slum residents to receive services. This aspect was then focused upon during the CBO trainings also in Madhya Pradesh, as a new micro finance product to finance tax backlogs was developed, which cleared the way for families to get water connections in slums. In 2012-12, MHT facilitated the provision of water, toilets, sewer connections and road paving for 2523 families.

“Maa now we won’t have to stand long hours in queue for water and I would reach to school on time. Now my teacher won’t scold me or punish me for late coming” says Monica a young child of Maya Sahu, Hoshangabad when she saw a water tap in her house for the first time.
families in Madhya Pradesh.

**Progress in Rajasthan**

MHT has been working with the Jodhpur and Jaipur Municipal Corporations in Rajasthan towards upgradation of 34 slums where household level services of sewage, water, toilets and paved roads were provided. The model for Rajasthan involves a combination of network and non-network based approaches. However, given the terrain of the region, available non-network technology solutions like soak pits are often not viable there. Most of the work done has thus been through network based solutions. This in itself is also a challenge, since the State has a metered water connection, costing up to ₹ 4700/- that has to be paid up front. Further the costs of construction of toilets are also higher due to the hilly terrain. Another major issue has been that of enabling access to households without a revenue survey number and differential interpretation of policies at local level.

Notwithstanding these challenges, during 2012-13, MHT facilitated access to basic services like water, toilets, sewer and paved roads to 2911 families in these two cities. This has been possible only due to excessive focus on community mobilization and motivation through orientation meetings, interface meetings CBO trainings and exposure visits. MHT has also now built in a strong hygiene component into its CBO training module.

**Moving into Bihar**

MHT has been working in Katihar district
of Bihar since 2010, with the aim to begin work at town level especially geared towards underprivileged populations. It was a challenge as Katihar town in itself does not have a well laid mainstream network as also being a small town the capacities of the ULB to attract central funds was very limited.

MHT has thus identified a range of suitable non-network based affordable technologies for the area which include construction of appropriate toilet models (tin sheet, bamboo, brick and cement, model), establishing iron free sources of drinking water, hand pumps for other water uses, drainage systems to prevent water contamination, etc.

The model promoted by us is also a combination of Credit and Subsidy approach to Water Sanitation, which uses MGNREGA subsidy for labour component and combines it with credit access to get the toilet constructed. After the construction of the sanitation unit, the family is supported in getting an additional subsidy amount as fixed by the District Development Committee (DDC) department. As a part of the project, MHT has already reached out to over 367 households in Katihar. By end March 2013, we provided loans amounting to 33.38 lakhs in Kathihar and the repayment rate has been 100%.

**Working with Delhi Jal Board**

MHT’s work with Delhi Jal Board began with facilitation of WATSAN camps and assisting in holding grievance redressal camps in 16 slums in Delhi. Gradually, MHT staff began to educate residents about their right to clean water, sanitation, and better quality housing. They described different government schemes for water and sanitation and explained how to access these. Many women were nervous about traveling alone to distant municipal offices, unsure of how to navigate complicated transport systems or how to respond to questioning government officials. MHT responded by organizing series of training sessions, which helped guide women through these issues and build their capacities. They also led trips to local water boards and municipal councilor’s offices until women had gained the confidence to lead these trips themselves. As part of their capacity building initiatives, MHT has helped residents obtain ration cards and unique identification cards, which have made

In order to promote transparent processes in the subsidy release system and ensure that there are no leakages, MHT has promoted an innovative GPRS enabled beneficiary tracking system in Jodhpur and Katihar districts. Through GPRS, we are marking the sights where-in the toilets are constructed, which can be verified manually at any time by the Government Departments or Donors without requiring any interface from MHT.
them eligible for government infrastructure and housing schemes. Recognizing an acute need for water connections, MHT began to offer loans for underground water pumps and individual hand pumps. Additionally, MHT tackled the challenge of open defecation through disbursing loans for individual toilets. During 2012-13, about 204 families have been facilitated in gaining access to water and sanitation services in Delhi through loans amounting to 26.24 lakhs.

**Outreach and Impact**

Over the decade, MHT has successfully enabled over **63, 208 households from 388 slums across 12 cities from 6 States of India:** Bihar, Delhi, Gujarat, Madhya Pradesh, Jharkhand and Rajasthan to demand and access basic services especially water and sanitation. Towards this, MHT has been able to **channelize over 12.35 crores of public money for provision of basic civic amenities to the slum families.** MHT has also been able to **mobilize a community contribution of over 35.61 crores** towards infrastructure development. The achievements of 2012-13 are shown in the table below:

MHT’s work in providing basic water and sanitation services has a lasting impact in improving health, increasing productivity, and improving the overall quality of life of people. Studies have shown that **100% households facilitated by MHT to access individual toilets report no open defecation.** Some other impacts reported in various studies across different areas include:

- 75% people report positive changes in health improvement after they start using a hygienic place for defecation
- 12% reduction in incidence of water borne diseases
- Decrease in monthly medical expenses by 56%
- Increase in productive working hours by 1 – 1.5 hours per day
- Around 98% of people have made

### Table 1.2: Provision of Basic Services in Urban Slums by MHT in 2013

<table>
<thead>
<tr>
<th>State</th>
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<th>No. of Slums</th>
<th>No. of Families covered</th>
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<td>Delhi</td>
<td>Delhi</td>
<td>10</td>
<td>9760</td>
<td>769</td>
<td>582</td>
<td>207</td>
<td>440</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>Bhopal</td>
<td>11</td>
<td>12615</td>
<td>240</td>
<td>1122</td>
<td>1451</td>
<td>1726</td>
</tr>
<tr>
<td></td>
<td>Hoshangabad</td>
<td></td>
<td></td>
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<td></td>
<td>Vidisha</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Bihar</td>
<td>Katihar</td>
<td>7</td>
<td>1835</td>
<td>97</td>
<td>270</td>
<td>270</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>119</td>
<td>12562</td>
<td>5692</td>
<td>5328</td>
<td>3391</td>
<td>3406</td>
</tr>
</tbody>
</table>
incremental investments of between 1.5 to 3 lakh rupees in improvement of housing infrastructure

- Increase in attendance of school going children from 66% to 72%
- Increase in self-esteem, safety, dignity, and sense of empowerment for women
- 94% people reported improvement in social status with access to individual toilets

**Influencing Policy**

- MHT was on the committee of ‘Basic Services for Urban Poor’ formed by the Ministry of Housing and Urban Poverty Alleviations. One of the major recommendations of this committee was the delinking of tenure issues from right to basic services.
- In Ahmedabad, MHT is on the committee for City Sanitation Plan, and the committee for Zero Waste Management.
- In Delhi, MHT is on the steering committee to support the Municipal Act for the poor.

MHT also recognizes the importance of the voice of people in making municipal policies. Through its CBO based approach and the Vikasini model (the federation of CBOs), MHT has thus been advocating for creating people’s own stake not only in slum upgradation projects but in all related policy making forums. The strategy has resulted in Vikasini, Ahmedabad being officially invited by the Ahmedabad Municipal Corporation to provide inputs to the City Sanitation Plan and the Zero Waste Management Plan.

**Challenges and Way Forward**

One of the major challenges in reaching out water and sanitation services to the urban poor especially slum dwellers is the linkage of entitlement to land tenure. While MHT has been actively pursuing for de-linking tenure issues with basic services at grassroot level with ULBs, this is still a major policy advocacy issue, which MHT will keep pushing for.

Another policy issue being taken up is the need to focus on BSUP as an urban housing programme. MHT’s experience has been that the housing subsidy cost per family goes down to around ₹ 37,000 per family as against the current subsidies in housing schemes which range from 90,000 to 4.5 lakh rupees. If basic services are provided, the family itself invests in home improvements. Along with this, MHT has also been pushing for paved roads as part of urban slum hygiene (upgradation) programmes since the impacts of the same on health indicators as well as housing improvements is very high.

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1. UNICEF India, Water, Environment and Sanitation
2. Water and Sanitation Programme, The Economic Impacts of Inadequate sanitation in India
3. Under this provision, the Municipal Corporation is empowered to undertake any activity concerning health improvements of the city residents.
4. Project Uday was a DFID funded project in Madhya Pradesh which focused on water and sanitation service provision through a community based approach. During a project review in ---, it was found that the schemes were not working to its capacity since the CBOs were not functional.
5. Under the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), there is a provision for ₹ 4500 to be provided for the labour component in construction of toilets.
ENERGY EFFICIENCY AND RENEWABLE ENERGY

“Ujjala- Lighting homes of the poor”

Ranjanaben Mahendrabhai Narnavre, used to have monthly electricity bills of an average INR 600. Due to poor ventilation and lighting in her home, her family of five would turn on the room lights as early as 6am, shortly before sunrise. The ceiling fans would turn on soon after, especially during the suffocating summer months, and both would typically remain on for about 10 hours per day – standard for most slum homes where the major source of natural lighting and air is the front door. Her daughter had also dropped out of school because the parents could not afford her monthly school fees.

In March 2012, Ranjanaben purchased Airlite, a new roof ventilation unit. After purchasing Airlite, she feels that her home no longer is suffocating as there is noticeable air draft from the front door through the open shaft created by Airlite. More importantly, her electricity bill averages ₹375/month because she no longer needs to turn on the lights and fans when she wakes up in the morning. The savings from her power bill are now utilized for her daughter’s education, who has re-enrolled in school.

The Wider Challenge

Energy usage deeply influences poor people’s lives. Being central to practically all aspects of human welfare, it is particularly crucial to the poor who end up spending a major part of their meagre household incomes on energy for lighting, cooling and cooking. Increases in energy demand coupled with domestic energy scarcity, has lead to huge rises in energy prices over the last decade in India. With fiscal measures reducing subsidies, the burden on domestic consumers has increased with the urban poor being most adversely impacted.

Further the implications on the poor’s access to modern energy sources due to the privatisation of the energy particularly electricity sector, has not yet been fully assessed. It is already known that the tripartite-Government regulates, Private Sector Provides and Consumer Pays- model does not directly work with the poor particularly those living in informal settlements. Firstly, not being directly regulated by Government they are deprived of basic services, and secondly, the service provider not being assured of returns is hesitant to set up infrastructure in such places. The poor are thus often left to the mercy of illegal service providers and inefficient energy sources thereby paying high energy costs.

In the changing energy scenario, creating and enabling an environment that will increase the poor’s accessibility to energy is one of the biggest development challenges requiring urgent attention and action.
**Programme Philosophy**

Mahila Housing Trust (MHT) believes that there is a need for innovative approaches to provide affordable energy to the poor, particularly slum communities. Building on established relationships with communities, an NGO can work towards building partnerships between Government, Service Providers and Consumers to design and implement slum/rural electrification programmes. This along with lifestyle changes, promoting efficient and renewable energy products and improvement in construction technologies, can go a long way in reducing the energy expenses of the poor while enabling them to maintain their quality of life and enhance their productive capacity.

**Our Approach**

MHT’s uses different strategies to promote sustainable energy services to the poor. (see figure).

The crux of MHT’s energy program, however, is not merely the technology solutions but the process innovations undertaken over the years. Some of these, which form a crucial part of our energy security strategy, are shared below:

- Forge partnership with service providers on providing legal slum

![Figure 2.1](image-url)
electrification, to minimize process time for new connections and to organize and operate an efficient bill recovery system.

- Develop the capacities of slum-based CBOs to monitor and maintain infrastructure involving them in meter reading and the supply and payment of bills.
- Promoting women energy auditors who do an actual energy requirement assessment of the house and then suggest an alternative efficient lighting system for the same.
- Creating a team of energy auditors cum entrepreneurs.
- Technical testing of proposed energy solutions.
- Community based model for assessment of technologies.
- Providing access to energy finance to low interest loans (@10%)

**ADDING THE 4th P- FOR-POOR IN PPP MODEL**

One of the key achievements of the Ujjala project was the customization and institutionalisation of the grid electrification process. Based on MHT’s experience of working on slum upgradation, we sensitized the Ahmedabad Electricity Company (AEC) to introduce the following changes:

=> **Bringing uniformity in one time connection charges**: AEC charges the costs of linking the grid to the household to the customers as part of their one-time charges. This means different costs for different users ranging from 2000 to 10,000 rupees. MHT negotiated with AEC to work out uniform charges for slums throughout Ahmedabad. As the number of connections have increased, these costs have now been brought down from ₹6500 to ₹2300/-.  

=> **One time Connection Charges in Instalments**: Learning from MHT and SEWA Bank’s loan portfolio for the one-time charges, AEC actually introduced reduced one-time charges of ₹700, with the rest being paid by the customers in instalments with the bill.

=> **Shifting from bi-monthly to monthly billing**: Based on the demand of the poor in slums, AEC also changed its billing cycle to a monthly one to ease payments for their customers.

=> **Slum Electrification Cell**: Learning from the Slum Networking Project (SNP) model of having a single window for connection to the poor, a slum electrification cell was established within AEC.

=> **Reduction in number of documents**: The required number of documents (not usually available with migrant communities) was also reduced through the introduction of an indemnity bond which delinked meter connection from tenure security.

All these processes have now been institutionalised within AEC and continue even after the completion of the Ujjala project. Today, a slum resident can get an electricity connection easily in Ahmedabad without the requirement of any facilitator.
Journey over the years

Recognizing that access to electricity at household level was a major demand of the poor women in the slums, in 2001, MHT initiated a programme called Ujjala Yojana in collaboration with the Ahmedabad Electricity Company (AEC). The project resulted in around 1.39 lakh slum dwellers in Ahmedabad getting access to safe and legal electric connections. The unique technical expertise that MHT brought into the project was building upon existing partnerships of working with slum dwellers and Ahmedabad Municipal Corporation; the vital need assessment of the willingness of the communities to pay; working out a suitable pricing policy with Ahmedabad Electricity Company and facilitating a billing policy change to meet the needs of the poor households; developing a micro finance model for initial investment through SEWA Bank and establishing a legal framework and Community-Based model for slum electrification. These efforts were further replicated in Surat City with 20,000 households being electrified.

Working on energy issues also required MHT to assess in detail the energy needs and payment capacities of the poor for energy. This led us to further explore the scope of promoting energy efficient devices and renewable energy (solar and bio waste based) in Gujarat spreading beyond Ahmedabad to Banaskantha, Patan, Kutch, etc. MHT in collaboration with SELCO, Bangalore undertook an initial need assessment of access and demand for energy services and scoping of available energy efficient and renewable energy devices. With support from SELCO, MHT also developed a reliable supply chain and after sales services of the products.

ENERGY AUDIT: BY AND FOR THE WOMEN

In 2009, MHT also developed a simple energy audit tool to survey the common practices of electric usage in the household. The tool maps the current layout of the interior of a dwelling and the points of bulbs, tube lights, fans etc as also the use of the various spaces, cooking area, study area, work area and so on. This mapping helps the women and family members to understand how they used their home spaces for different activities. Based on the household requirement the family is then suggested changes in the location of light points, split the light points to give focused brightness but using lower wattage sources. They are also introduced CFL bulbs, fans of proven efficiency and changed the model they used for kerosene and wood stoves. MHT has trained a group of 9 women in Ahmedabad, who now work as energy auditors for the community.
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MHT also developed its in-house Energy Cell called the “Innovation Center for Poor-ICP” for these purposes. The cell has, over the years, also developed various training modules on energy efficiency and renewable energy products. Strengthening MHT’s link with SEWA Bank, an energy loan portfolio was developed to ensure finance for the products. The ICP, a joint initiative of MHT, SEWA Bank and SELCO, provides technological and financial solutions to the energy needs of the poor. This includes energy need assessment and designing of new technology or modifications to existing ones to meet the needs of the rural and urban poor.

The ICP has also promoted a group of women energy auditors in Ahmedabad.

**Achievements in 2013**

**Expansion of the Slum Electrification Programme to Madhya Pradesh**

MHT had been working in 79 slums of Bhopal, Madhya Pradesh, as part of the slum up-gradation programme. Looking into the demand for legal electricity in these slums, MHT has begun a fact finding survey for grid connections in these areas. By the end of March 2013, the survey of 2400 households in 12 slums was completed and work is going on to reach to all 79 slums. Frequent meetings have been undertaken by MHT with the Madhya Pradesh Vij Company to sensitize them on the need to reach grid connections to the poor. After initial reluctance, the company officials have finally realized the importance of reaching the poor and in fact have also given suggestions for taking

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**Energy Efficiency for the Poor**

Manjulaben Waghela has been living at Talawadi na chapra a low income housing area with her husband and four children. Her husband was a factory worker but had to quit due to an ailment. He now sells cups and saucers on his hand cart and makes an earning of around `3000 a month. To make both ends meet, Manjulaben also undertakes embroidery work at home earning around an additional `500 every month. Increasing costs of living forced her oldest daughter out of school to begin working at a local glove manufacturing unit, contributing another `500 every month to the family income.

When Krishnaben Jadhav, the energy auditor from Ahmedabad, contacted her and suggested changing the lighting and the fans and the stoves to save costs, Manjulaben saw that as an opportunity to reduce her family expenditure. Convinced, she invested in efficient energy devices, thereby saving almost `600 every month of fuel and electricity costs. In addition, she now has more spare time for her embroidery work, which further adds to her income.
up low income residential areas where they felt the need was high but the board had a limited reach. These areas have now been included as part of the survey.

In addition, efforts were made to understand the various schemes available for grid connections and the processes thereof. As part of an action learning programme, this information was gained by actually taking up cases for securing legal grid connections for the poor. This has lead to 58 households of Garibnagar to be connected with the grid and getting legal electric supply. These families have paid ₹ 90,248/- as one time connection costs and monthly user charges shall be paid as per usage.

**Table 2.1: Annual Energy Savings of families 2012-13**

<table>
<thead>
<tr>
<th>Products</th>
<th>Nos</th>
<th>No. of Families</th>
<th>Contribution by the Families (₹)</th>
<th>Direct Annual savings by the families (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>CFL</td>
<td>3440</td>
<td>1150</td>
<td>3,44,000</td>
<td>61,92,000</td>
</tr>
<tr>
<td>Fans</td>
<td>29</td>
<td>29</td>
<td>60,900</td>
<td>52,000</td>
</tr>
<tr>
<td>Roof Ventilations</td>
<td>85</td>
<td>85</td>
<td>2,38,000</td>
<td>2,04,000</td>
</tr>
<tr>
<td>Improved Stoves</td>
<td>116</td>
<td>116</td>
<td>99,400</td>
<td>2,22,000</td>
</tr>
<tr>
<td>Solar Lanterns</td>
<td>3000</td>
<td>3000</td>
<td>1,05,00,000</td>
<td>NA*</td>
</tr>
<tr>
<td>Solar Home Lighting Systems</td>
<td>1000</td>
<td>1000</td>
<td>1,85,50,000</td>
<td>NA*</td>
</tr>
<tr>
<td>(for one fan + 2 CFLs)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7670</strong></td>
<td><strong>5380</strong></td>
<td><strong>2,97,92,300</strong></td>
<td><strong>66,70,000</strong></td>
</tr>
</tbody>
</table>

* These have mostly been sold to families who face lot of power cuts or have had no access to electricity hence there is no direct savings.

**Expansion of the Energy Auditor Programme**

The ICP project worked towards standardization of training of energy auditors, the process of record keeping and reporting in Gujarat. MHT is now planning to take forward the efficient and renewable energy programme to Bhopal. Towards this a baseline survey form for energy efficiency has been designed, based on which a survey of 131 households has been undertaken to assess the energy consumption habits and needs of the community. This would in future be converted into the energy auditor model in Madhya Pradesh.

Further, this year, realizing the potential for alternative livelihoods through trading...
of energy products, the focus has been on identifying income generation opportunities for the auditors. MHT thus trained its energy auditors to become a conduit between the users and the manufacturing agencies and energy equipment sellers particularly in Ahmedabad and Delhi. These energy auditors then started keeping a few CFL bulbs to sell at the doorstep and began earning an income from the commission. They were also trained in changing parts of the stoves and started keeping the spare parts. They thus earned from the service fees and the sale of the spare parts. At present the scale of work is limited and these energy entrepreneurs earn a supportive income. However, as demand grows we expect a major growth in the income of the entrepreneurs. What is more interesting in this, is that the process of energy audit itself has become a very strong awareness generation and marketing tool for promotion of renewable and energy efficient products.

In the period between January 2012 and March 2013, nine energy auditors surveyed 4502 houses in Surat and Ahmedabad cities. They were able to convince these families to purchase energy efficient products worth ₹2,48,979/- and earned ₹38,936/-.

### Promotion of Efficient and Renewable Energy Products

Through the ICP, MHT has been working towards promotion of a range of efficient and renewable energy products in Gujarat. The uniqueness of the programme lies in the pre-assessment of the technologies before they are taken to the people, a demonstration model which allows the poor families to try a product before investing in them and an energy finance model wherein the families are provided credit support to make higher investments. This has helped MHT to reach out to 1137 families in 2012-13, to shift to energy efficient or renewable energy products. Details are given in the table.

Further, MHT with assistance from SELCO Solar Light Private Ltd has also identified an expert to undertake a feasibility study of renewable energy technologies suitable for rural areas in MP.

### Innovation in building technology- Roof Ventilation

While working on the energy audit process, the MHT team also came across the need for...
proper ventilation which could further not only improve living conditions but also increase energy efficiency. The MHT team collaborated with an architect, Shri Yatinbhai who with help of his students worked out alternative roof ventilation. This alternative has a cut out in the corrugated roofing sheets with a pyramid shaped translucent material placed in such a way it brings in natural light as well as allows for cooling. 22 improved ventilation units were installed in Ahmedabad during the year 2012-2013.

**Outreach and Impact**

- MHT has till date facilitated around 1.39 lakh slum dwellers in Ahmedabad and 20,000 in Surat for getting access to safe and legal electric connections. Slum dwellers in Ahmedabad have paid a total of INR 40 million in one-time connection costs. Assuming an average consumption of two units a day per household, slum dwellers in legally electrified slums now pay the Ahmedabad Electricity Company (AEC) a monthly revenue of ₹18.6 million.

- By end March 2013, 9 energy auditors had conducted audits of over 9725 families motivating 3670 families to convert to efficient energy sources. The annual electricity bill savings from these has been around ₹6.44 million. Details are given in the table below.

  The investment by poor and low income families seems quite high, but when compared with the savings they make in fuel costs and electricity bills it is clear that they are making highly rational choices when provided with viable alternatives.

**Challenges and Way Forward**

MHT’s model for enabling legal grid connections for the poor has been fairly successful in Gujarat and Madhya Pradesh. The challenge now is to move beyond a company based approach to influence overall power policies to ensure that the systems are geared up to meet the needs of the poor particularly slum dwellers. MHT now plans to have a more pro-active approach in policy advocacy at State and National levels to ensure energy security for the poor.

Besides, legal connections, MHT also plans to further scale up its model of promotion of energy efficient products for the poor. MHT has already experimented with a range of efficient energy products for identification of suitable options for the poor. The challenge now is to achieve enough economies of scale to enable a sustainable business model. Towards this, MHT has been working to strengthen its network and influence into the supply chain of energy efficient products to make them more pro-poor as also towards creating a strong energy finance portfolio to enable affordability of these products for the poor.
AFFORDABLE HOUSING AND LAND RIGHTS

“Awas- Enabling the right to shelter for the urban poor”

Meenadevi, a housewife, lives in a 2-room kutcha house in Mata KundBasti (slum) in Jodhpur city of Rajasthan with her husband and 5 children. The family moved to this area 15 years ago when there was a lot of land available to build a house. Subsequently, over a period of 5 years, she borrowed ₹30,000/- from a relative to build the house. It was only five years ago that she was able to repay the loan through the earnings of her mason husband. So when Meenadevi first heard about the Integrated Housing and Slum Development (IHSDP) Scheme of the Government she was very hesitant. As she shares, “People scared us by telling us that if you give your land patta to the government they won’t give you your house back. We were very scared. A lot of people were telling us not to give our pattas.” Her fears were gradually allayed after repeated conversations with MHT staff, visit to MHT and Nagar Nigam offices and watching her neighbours get involved in the project. MHT staff helped her complete her application and receive a subsidy of ₹90,000/- from the Nagar Nigam to construct 2 rooms, a kitchen and a toilet. She plans to take another loan of ₹1 lakh to complete her house with the hope of finally having a proper house to live.

The Wider Challenge

Inadequate or substandard housing is a highly visible dimension of vulnerability. This is especially true for low income self-employed families for whom a home is not only the locus of domestic and parental responsibilities, but also of economic activities, playing the role of workshops, warehouses and stores. However, with increasing urbanisation in India and subsequent rise in costs of urban housing, the number of people living in deteriorated housing conditions is rising. In 2012, the urban housing shortage in India was estimated to be as high as 18.79 million units. The shortage is significant in the lower income and economically weaker sections, implying that close to 100 million people are living in chronically poor housing conditions or on the streets.

Figure 3.1

Urban Housing Shortage (in million) in 2012

<table>
<thead>
<tr>
<th>Monthly Income</th>
<th>Housing Shortage in Million</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income &lt; ₹ 5000</td>
<td>7.41, 40%</td>
</tr>
<tr>
<td>(5000 to 10,000 Rupees)</td>
<td>0.82, 4%</td>
</tr>
<tr>
<td>Middle Income Group and Above (&gt;10000)</td>
<td>10.55, 56%</td>
</tr>
</tbody>
</table>

Economically Weaker Sections (Monthly Income < ₹ 5000)

Low Income Groups (5000 to 10,000 Rupees)

Middle Income Group and Above (>10000)
**Programme Philosophy**

The government is aware of the situation and has taken serious steps to provide housing under the Jawaharlal Nehru National Urban Renewable Mission (JNNURM) through schemes like Integrated Housing and Slum Development Programme (IHSDP), Basic Services for Urban Poor (BSUP) and Rajiv Awas Yojana (RAY). However, lack of community awareness and transparency in the schemes clubbed with weak urban land tenure systems restricts the reach of such programmes to the target communities. It is also an accepted fact, given the gravity of the situation, that government resources alone are not sufficient for the task. There needs to be a multi stakeholder effort including the communities, government, private sector and civil society to bridge the gap in housing stock in the country. A major impediment herein, is also the lack of access to housing finance to the urban poor for purchase of market based housing.

MHT believes that people know what they want and this constitutes the most valuable knowledge for urban and planning development. What is required is a system through which the community is able to communicate this knowledge including their needs, concerns and specifications to the service providers that is the policy-makers, urban planners, architects, real-estate developers and Financial Institutions. MHT thus plays the niche role of an ‘enabler’ to bridge the existing gaps, by connecting slum communities to the housing service providers in innovative ways so that each project proves viable for all engaged stakeholders.

**Our Approach**

MHT thus has a multi pronged approach to affordable housing. On the one hand we work with communities for awareness creation, marketing, participatory assessment, due diligence and complementary financial services. On the other hand we support housing service providers for accessing this information and using community knowledge in the best possible way to enhance access to affordable housing. We work through the entire cycle of sensitizing policy-makers, negotiating with urban planners and architects for preparing pro-poor plans, and trust-building between communities, real-estate developers and financial institutions.

Another important aspect that MHT addresses in its housing work is Women’s Right to Property. Thus MHT negotiates for all legal documentation to be either in the name of women or joint titles. Additional value in the form of in community building and maintaining the social fabric is brought in through creation of resident welfare associations that are very important for maintenance of low income community housing.
The majority of urban poor prefer to build their homes incrementally with the help of local masons/contractors. MHT supports this type of self-constructed, incremental housing by enabling access to housing finance to these families and providing technical support to ensure that the houses are structurally safe and have adequate lighting, ventilation and other basic infrastructure.

The incremental housing programme began as an extension of MHT’s parivartan project in Ahmedabad, where MHT’s experience was that good quality basic infrastructure (a bundling of water, sanitation, drainage and internal roads) provided at the door step spurs investment into housing in almost 90% of the families. However, most slum dwellers being informal sector workers had neither income documents for support as well as nor legal tenure documents for mortgage. Hence the formal sector financial institutions were less inclined to provide loans to them. In 2001,
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MHT thus worked with SEWA Bank to create a strong housing loan portfolio to provide home loans to the participants of the parivartan project. Gradually this model was expanded into Surat, Vadodara, Jaipur and Delhi.

As our insights on urban housing issues deepened, MHT actively engaged in policy advocacy on affordable housing for the poor by transmitting our grassroots knowledge at State and National levels. In 2000, MHT initiated a National Level Campaign on microfinance for infrastructure. In the same year, MHT was appointed as a member of the National Task force on ‘Housing Finance for the Informal Sector’.

MHT believes that there is a multi-faceted approach to a slum free city planning, which includes in situ housing upgradation, in situ redevelopment of existing slums, relocation (only where land is hazardous) and creation of an alternative model to bridge the housing gap in India: Provision of Package of Basic Services to promote Self constructed Incremental Housing

There are many good programmes and schemes in India to improve the housing stock in the country particularly reaching out to the poor. The cost of government subsidy or investment in these for construction of a single home, however, falls anywhere between ₹ 2.5 Lakhs to ₹ 4.5 Lakhs per family (excluding the cost of land). In contrast, MHT’s experience of working on slum development projects (Parivartan) in Ahmedabad has shown that if such residential areas are provided with a package of basic services like water, sanitation, drainage, roads and electricity; the improved habitat of the neighbourhood is acts as a strong incentive for the community to invest in improved housing.

The family, a beneficiary of the Parivartan project, subsequently took a loan of ₹ 1.8 lakhs from commercial and informal sources to improve their house. Over the last 8 years, more than 42 women beneficiaries of slum development (Parivartan) project have availed loans over the years to improve their house infrastructure.

And the cost of government subsidy/investment in such projects is only ₹ 28000 to 35000 per family, required for providing the basic amenities. As against this, given the required average subsidy of ₹ 3.5 Lakhs per family and the millions of families to be covered, it would be an utopian thought to enable closing the housing stock gap only through subsidised housing project. MHT has thus been propagating for an alternative approach of provision of a package of basic services to the poor to encourage self constructed incremental housing, in addition to the subsidised housing approach.
of new affordable housing stock. However, when the Government announced the Basic Services for Urban Poor (BSUP) for achieving slum-free cities in 2005, it has focused mainly on relocation and creation of new housing stock. As a member of the affordable housing task force set-up by the Prime Minister of India in 2008 as well as the Expert Committee on JNNURM (BSUP) formulated by Ministry of Housing and Urban Poverty Alleviation (HUPA), MHT in partnership with other civil society organisations was able to pursue the critical policy change of including in situ upgradation and incremental housing as well as that of enhanced community involvement in project planning under Rajiv Awas Yojana (RAY).

MHT is also a member on the expert committee for RAY of the Government of Gujarat formed in 2008 wherein we voice people’s concerns, share alternative solutions, and offer trainings to stakeholders for better implementation. MHT has also worked with Ahmedabad Municipal Corporation (AMC) and Centre for Environment Planning and Technology (CEPT) University for undertaking a detailed socio-economic survey of the slum

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residents in Ahmedabad in 2010. 712 slums with 1,67,153 households were enlisted in the socio economic survey, complete with total station maps and final plots delineated. The survey was completed by MHT through its city level federation of CBOs-Vikasini. MHT has also partnered with Ahmedabad Municipal Corporation and CEPT University to create a Geographical Information System (GIS) platform for slum assessment in Ahmedabad. In 2012, MHT was also invited to enable community mobilizing work and Detailed project report (DPR) preparation under Rajiv Awas Yojana (RAY) in Ahmedabad. MHT had also undertaken a Slum upgradation in Jodhpur City with RUIDP in 2 slums and has prepared a pro poor model DPR for the city of Jaipur. MHT has further moved into Bhopal (Madhya Pradesh) and Delhi for facilitating the community mobilization and DPR preparation aspects under RAY.

AWAS SEWA PRIVATE LIMITED: A social enterprise to provide construction services to the last mile

Awas SEWA is a private limited company, promoted by MHT in 2010, with women from the informal sector on the board. The goal of Awas Sewa is primarily to reduce the financial threshold for the informal segment for formal housing and also to construct sound working and living environments for the poor women in the informal sector. Awas SEWA plans to achieve this by undertaking construction of affordable houses for the poor directly or in collaboration with a developer. Awas Sewa has already undertaken its first project with Vintron Infrastructure Pvt. Ltd. in Lambha Ahmedabad, under the name of “Swapna Sakar”. Awas SEWA, in cooperation with the Municipal Corporation of Ahmedabad, is evaluating slum redevelopment projects. It is also engaged in discussion with private developers for construction of low income housing for the poor.

### Table 3.1

<table>
<thead>
<tr>
<th>Regulation</th>
<th>As per old GDCR</th>
<th>Proposed by MHT</th>
<th>Revised GDCR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floor Space Index (FSI)</td>
<td>1.8</td>
<td>2.25</td>
<td>2.7</td>
</tr>
<tr>
<td>Common Plot Requirements</td>
<td>10% of plot area with minimum size of 200 sq mts</td>
<td>10% of plot area but no specific requirements</td>
<td>10% of area but only one CP of 200 sq mts other may be 100 or more</td>
</tr>
<tr>
<td>Number of Floors without Elevators</td>
<td>G+3</td>
<td>G+4</td>
<td>G+4</td>
</tr>
<tr>
<td>Maximum Ground Coverage</td>
<td>45% of plot area</td>
<td>No limit proposed</td>
<td>No specific requirement</td>
</tr>
<tr>
<td>Parking Requirement</td>
<td>20% of FSI</td>
<td></td>
<td>10% of FSI + visitors parking</td>
</tr>
<tr>
<td>Width of road length upto 150 mts</td>
<td>7.5 mts</td>
<td>6.0 mts</td>
<td>6.0 mts</td>
</tr>
<tr>
<td>Minimum Staircase Width</td>
<td>1.2 mts</td>
<td>0.9 mts</td>
<td>0.9 mts</td>
</tr>
</tbody>
</table>
The Ahmedabad Municipal Corporation has introduced an IMPACT FEE SCHEME for regularising additional constructions. Originally, this scheme was introduced for formal construction, resulting in most of the 3.5 lakh applications coming from developers and middle class localities. MHT, however, has advocated the fact that the same is also applicable to urban slums. As a beginning, files for 3 slums covering 334 households has been submitted to and accepted by the AMC. In addition, 157 files have also been submitted in Surat. It yet remains to be seen though whether they will actually consider the slums for regularization of construction.

When the Gujarat Slum Rehabilitation Policy for formed in 2010, MHT positively advocated for revisions in the list of domicile documents required to suit the needs of the slum residents and pushed for consideration of the 2010 socio-economic survey as the basis for eligibility. Realising that affordable housing also requires reorientation of the real estate sector, MHT also worked with urban planners and architects for design improvements and Gujarat Development Control Regulations (GDCRs) revisions to reduce the construction cost for low income housing. This has particularly been a challenge since the low rise flat designs available are generally more suited to the needs of middle class and not low income informal sector workers whose homes also double up as a place of work and who don’t own many other assets like four wheelers.

Our field presence complements our policy work to help create a larger enabling environment for low-income housing solutions. MHT has also channelized funds and technical resources into the design and construction of attractive low-income market based housing. As part of the process, we have promoted Awas SEWA private limited in 2010, a social enterprise for affordable housing.

MHT has always been exploring ways to enable people in the informal sector access to housing finance. While playing the vital role of a micro-finance institutions (MFI) in housing through its credit cooperatives, MHT is also working with traditional financial institutions and National Housing Bank to enable efficient housing finance policies. In addition, MHT has also supported in setting up “SEWA GRIH RIN”, a housing finance company in partnership with SEWA Bank to promote pro-poor housing finance. (Also see chapter on housing and infrastructure finance)

Achievements in 2012-13

Self Constructed, Incremental Housing

One of the key focus areas of MHT continues to be promotion of self-constructed incremental housing by the poor themselves especially in areas where in basic services like water, sanitation, drainage and roads have been provided. Apart from supporting access to finance towards this, MHT has also been working for ensuring transparency and accountability in tenure and construction regularization processes. One of the key
Subsidised Housing Schemes

A. In situ upgradation under Rajiv Awas Yojana (RAY)

Rajiv Awas Yojana (RAY) is a holistic government scheme for redeveloping all existing slums in a holistic and integrated way and to create new affordable housing stock. MHT has been playing the role of the nodal agency for community mobilization under RAY in Bhopal (Madhya Pradesh) for 35,000 families.

In Delhi and Ahmedabad, MHT has been working for preparation of the Detailed Project Reports (DPRs) under RAY. In Delhi the DPR for Sundernagar areas was completed in the year with a survey of around 3,700 families. In Ahmedabad, the work is being undertaken in partnership with CEPT University. In the year, DPRs was prepared for 7 slum pockets covering 5,050 families.

B. Integrated Housing and Slum Development Programme (IHSDP)

Integrated Housing and Slum Development Programme aims at having an integrated approach in ameliorating the conditions of the urban slum dwellers who do not possess adequate shelter and reside in dilapidated conditions. MHT is working with communities

People’s Own Unique Design for slum-rehabilitation projects: Sundernagari, Delhi

The Rajiv Awas Yojana (RAY), emphasizes a process for community engagement and has laid down detailed guidelines for the interaction process. However, what is required is actual engagement with the community and facilitating their own design. MHT along with Micro Housing Solutions has submitted a unique alternative design for redevelopment in an eastern Delhi neighborhood of Sundernagari.

The interaction process in Sundernagari began with a household survey, focused group discussions, and conversation with individual households, including children. The surveys were led by the resident welfare associations (RWA) and corroborated with external surveyors. For the residents, the debate was not whether 25 square meters is sufficient for a family of five, but on the quality of life and economic opportunities the new neighborhood would offer. Pursuing a certain lifestyle and maintaining traditional livelihoods emerged as the focal points of this community of cobbler, cattle rearers and artisans. Repeated interactions were key to building the good will and trust amongst the residents who were anxious about the redevelopment. Visuals created considerable excitement during the community meetings.

The main feature is its modular cluster approach, based on two-level street designs.

- The two-level street offered the connectivity as well as the neighborhood interaction space that the community considers essential to the way they live and work.
- The cluster design ensures light and ventilation in every unit.
- The scale of development was conducive to current social practices and lifestyle.
in Jodhpur city of Rajasthan for securing access to subsidy under this scheme. In the year 2012-13, 207 families in Jodhpur have been facilitated under IHSDP for securing subsidy of ₹ 58,55,178/- As the system involves multiple government departments and complex procedures, with a lack of transparency and accountability, actually getting the subsidy is a long drawn process.

A vital challenge in the process is that the scheme requires people to deposit their original land pattas with the Government for getting the subsidy under IHSDP. Most slum dwellers are mistrustful of the government and not ready to lien their original pattas. MHT thus plays the crucial role of trust building between the slum residents and the government. As part of this MHT staff not only regularly visits the slums and conduct area meetings but also invites local municipal corporation officials to the slums for joint meetings.

Once the community is convinced, MHT supports the residents in preparing their IHSDP application forms along with conducting of biometric survey of all residents. The survey also maps existing houses which supports the municipal corporation’s decision of type of subsidy disbursal. MHT also facilitates the process of matching housing needs with type of subsidy available and wherever essential securing additional finance. Further, stage-wise construction checks on behalf of the Municipal

- The modular design — done on a 4m-by-4m grid — gave flexibility and options for unit sizes (18, 32, and 48 square meters) based on family size, capacity to pay and livelihood requirements.

Special consideration for livelihoods meant:

- Providing workshops/cattle sheds that offer a separate dedicated space in close proximity to their homes
- Providing a street-based scheme that allows them to continue home-based work in their front verandahs, while interacting with neighbors and supervising playing children. The street width ensured not access by cars, and limited only to three wheelers
- Providing ramps and stairs at frequent points that enable residents to carry raw materials and finished goods into and out of their homes easily

Other design factors that were paramount for the community were social interaction spaces:

- Women work in front of an open front door where the light trickles in; therefore, providing a semi-private, well-lit work area enabling interaction with the neighbours was their idea of a comfortable working environment.
- The Detailed Project Report submitted to the municipal board has still not moved further. However, if this project gets approved and implement, the results have the potential to influence redevelopment in the capital city as well as other major urban centers.
Corporation are undertaken to ensure proper utilization of the subsidy and to facilitate its timely release.

C. Slum Clearance Board

MHT has also been working towards enabling the poor to avail houses and plots through the Slum Clearance Board in Gujarat. This is done in two ways. Firstly, exposure visits are held to view the empty plots and houses and the women are facilitated to quote a competitive amount when the houses are put up for bidding in the open market. Secondly, where people had already purchased the houses but do not have titles due to non-payment of dues to the board, MHT is generating awareness amongst the beneficiaries, to pay up the old dues, if required through linking up with financial options as well as in negotiating the complex procedures of the board. In the year, 32 families have been facilitated to obtain titles. Follow up is also being done with the State Government for reduction in penalty amount from the dues.

In-situ Redevelopment through Public Private Partnership (PPP) Model under Gujarat Slum Rehabilitation Policy

The PPP approach is governed by the ‘Gujarat Slum Rehabilitation Policy, 2010’ which involves a private developer for slum redevelopment. There are incentives provided for private developers including an increased FSI, freehold rights on land available after rehabilitation as well as relaxation in Development Control Regulations (DCRs).

The major challenges of the PPP approach are establishment of a trust relationship between the developer and slum community, especially as it involves demolition and temporary eviction. Their fear is valid as, for a slum dweller with no legal title, even being evicted temporarily is a huge risk, more so when they have no guarantee from either the Government or Builder that they will not be denied their rights in future. Further, the provision of transit housing has to be conscientiously designed.

MHT has been playing the role of an advisor and interface organisation between

MHT works on enabling the PPP model by helping the community navigate challenges by:

- Organising the slum communities to have a dialogue and negotiations with the developers;
- Facilitating a participatory design with slum residents (particularly women) and architects on board.
- Creating a system for building a legal stake of the community on the land (family photo identity, MoU with developer, letter from Municipal Corporation, etc);
- Pursuance for Government Clearances;
- Enabling a community based demolition process; and
- Creation of Resident Welfare Associations and ensuring proper and timely project handover.
the community, the builders and AMC, in 3 slums of Ahmedabad under the PPP model. The focus is to create an environment of better accountability and build a legal stake of the slum dwellers in the entire process to ensure that the rights of the slum dwellers are not marginalized.

**Resettlement under Jawaharlal Nehru National Urban Renewal Mission (JNNURM) Housing**

Since 2009, MHT has also been working towards formation and registration of Resident Welfare Association (RWA) in the families rehabilitated from the Sabarmati River Front Scheme of AMC and other Government schemes under the JNNURM. Till date MHT has facilitated the formation of 19 RWA covering 6000 families. MHT has particularly focused on training the RWAs on collection of maintenance charges and maintenance of services; for coordination with AMC on maintenance issues; for book keeping, accounts and fund management of the RWA and for ensuring repayment of loans taken for contributing community share in the new housing societies. Besides these, MHT has also been sensitizing the community on behaviour and attitudinal changes emerging in the new residences. Besides, MHT has also been mobilising people on AMC’s health, childcare, education and other developmental

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**Importance of Housing Literacy for the Poor**

With increased focus on market based approaches to housing it is very important to undertake housing literacy programmes for the poor especially women, to avoid private builders taking undue advantage of their ignorance on legal issues. MHT has been especially focusing on such training programmes and advisory services for the poor.

In this context it is interesting to see the case of Narmadaben Jugar from Ahmedabad. Narmadaben has invested an amount of ₹ 2 lakh as the booking amount in a affordable housing project of a renowned real estate developer. However, the builder only provided her with a letter of receipt and not the original Banakhat (Agreement to Sale) which is required for submission to any bank for securing housing loan. Thus when Narmadaben applied for a housing loan she was not able to secure one due to lack of proper documents.

After a period of around six months, the developers, citing lack of payment of second instalment, started frightening Narmadaben with threats of retaining her booking amount and selling her flat to someone else. It was later on found that this was more as due to inflation the costs of the flat had increased and the builder wanted to re-sell it at a higher price. Narmadaben is a depositor with SEWA Bank and she approached MHT for advice. Looking into the matter it was clear that the builder was at fault and after a few meetings, the developer’s officials realising MHT’s expertise and support, gave her the original documents after which she was able to secure a loan from SEWA Bank and finally purchase her own home.
programmes. MHT also realises that such relocation results in complete wiping off of people’s identities in form of election cards, ration cards, etc. Currently, the focus is on enabling these services to the people.

**Market Based Affordable Housing**

MHT has also been working with a group of builders in Ahmedabad, being a crucial link between the women from low income groups and private builders. MHT plays an advisory role towards enabling the poor women to be able to purchase a house from the open market. MHT’s role herein basically involves:

- Creating awareness and exposure of the women on available low-income housing projects.
- Screening of the projects and investigating the builders’ credibility and providing information on the same to the women.
- Education on Market based Housing—Procedural aspects, Required Documentation, Discretions and due Diligence.
- Provide counselling services on procedural checks and vetting of legal documents.
- Support for accessing housing finance.

In 2012-13, a total of 27 families have been facilitated to purchase their own homes from the market. These homes range from Rupees 4 lakh to 8 lakhs depending on the joint family incomes. MHT’s most critical role is in enabling

“**I never dreamt of buying such a lavish home.”** Sheilaben Dayabhai Koshti, resident of Pathan ni Chali, Ahmedabad

A beedi worker for over 30 years, Sheilaben earns about ₹ 40 every day by making 500 units of beedis. Having the Big Bazaar store, opposite her husband’s tea stall, he earns around ₹ 500 per day. In addition, one of her two sons works at a garage and earns around ₹ 5000 per month. Thanks to her mother-in-law’s involvement with SEWA, the family had managed to create a saving base at SEWA Bank from the accident insurance money received on her death in 1997. Since then they have been saving regularly and sometimes even manage to save upto ₹ 15000 every month.

A good income does not, however, always guarantee a good standard of living and Sheilaben still lives in a one room house in Pathan ni Chali (a slum in Ahmedabad) with her family of 7 people. Though they had money, investing in a house was not easy. As she says, “Some builders are hard to understand and some hard to trust.”

So when she learnt about the Swapna Sarkar Scheme, she was very excited. Not only did she get detailed information and advice on the scheme, the payment system was also more favourable for her. She has already invested more than 1.94 lakhs in the flat and has further taken a loan of ₹ 8 lakhs from SEWA Bank for the house. The monthly instalment of ₹ 11000/- is very much manageable by her family. Consequently she says, “I had never dreamt of buying such a lavish house. It wouldn’t have been possible without the guidance and support from Mahila Housing Trust, and for this I am very thankful to them.”
them to access finance, as most of these people are informal sector workers lacking any income documents. Over the years, MHT has developed links with a number of financial institutions like SEWA Bank, Micro Housing Finance Company, HDFC, Gruh Finance, SBI, Canara Bank, Bank of Maharashtra, etc which have provided housing finance to these families. This year, MHT was also invited by DBS Affordable Housing as a part of their Advisory committee for facilitating linkages with the low income group.

**The Swapna Sakar Scheme**

Recognising the huge gap in market based solutions for affordable housing, MHT had promoted Awas SEWA as a construction company. Awas SEWA has launched its own Swapna Sakar Scheme - a low income affordable housing project in Lambha area of Ahmedabad. An earthquake resistant and high temperature proof modest G+3) structures with common shaded spaces and pathways, Swapna Sakar offers one, two and three BHK (Bedroom, Hall and Kitchen) units. There are 211 units in all, with amenities like a community hall, common gardens and children’s play area.

**Land Rights for the Poor**

There is an oft-cited opinion that for redevelopment and improvement of slums it is important that the government ensures legal titles. In fact under RAY, the Government of India has also been insisting that State Government pass laws to provide legal tenure to households in slums as a pre-condition for receiving central government grants. This “absolutist” approach, to legal titles, has a strong value in the long run and will provide the poor unique advantages like access to formal credit and a marketable economic asset.

Unfortunately, the rapid nature of urbanisation in India and the fact that legal regulations have not adapted the same pace means that any system of land rights for slum dwellers will take a long time. MHT believes that given the highly complex land tenure systems and difficulties in resolutions of multiple claims to property, full tenure regularization for the poor particularly urban slum dwellers is a far-fetched dream. Too much insistence on this absolute legal approach and emphasis for obtaining clear titles would lead to a situation wherein very few services would be actually provided to the poor excluding them by default.
Depriving the poor of their entitlements to basic services like water, sanitation and shelter for attaining a higher goal of full tenure regularization is actually an infringement of their basic human right to dignity.

Thus while clear legal titles should the ultimate goal, one could look at a “gradualist” approach of progressive tenure security, which can provide many benefits of tenure regularization with much less time and administrative effort. There are already a range of such progressive tenure documents already experimented in various Indian States and cities like occupancy permits, non-eviction assurance, regularisation of construction, government lease/license documents, etc.

These progressive tenure documents should be used to reach various basic services to the poor. Those higher up the tenure value chain can in fact also be used as a de facto tenure security document for enabling access to credit for the poor. Once the poor are granted some security of tenure and can have access to finance, they will themselves invest in their homes. MHT is also working towards developing a system of “progressive tenure assessment” which can be used by financial organisations and urban planners to provide affordable housing to the poor.

MHT also encourages the poor to actually pursue securing such tenurial proofs which can then be used as a means for creation of assets in their name. The first of such documents was promoted during the slum networking project in the form of non-eviction certificates from the Ahmedabad Municipal Corporation. Over the project period of nine years, MHT had facilitated 35,500 families in Ahmedabad to secure these certificates.

In Rajasthan, the government has been making allotment of land pattas/ letter of occupancy to the poor with a ninety year lease. The slum dwellers who are issued this occupancy letter will be provided housing in case of eviction for any Government Project. MHT has started a campaign on providing information and handholding support to the poor to get the pattas for their land. In 2012-13, MHT has enabled access to land pattas for 120 families in the cities of Jodhpur and Jaipur. A similar initiative is being undertaken in Bhopal also where the government is providing a 30 year lease/ patta. In the year 10 families had been facilitated to avail these pattas.

### Outreach and Impact

- Over the years, 11,871 women have been enabled joint property titles.
- The estimated market value of these assets- land and house, created in the name of women is worth over INR 4,409 million.
- In 2012-13 itself, 629 women were facilitated access to land and housing titles.

<table>
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<tr>
<th>Scheme</th>
<th>No. of families</th>
<th>Amount in INR</th>
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<tbody>
<tr>
<td>IHSDP</td>
<td>240</td>
<td>2,16,00,000</td>
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<tr>
<td>Slum Clearance Board</td>
<td>27</td>
<td>1,19,00,000</td>
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<tr>
<td>Market Based</td>
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<td>16,00,00,000</td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>629</strong></td>
<td><strong>22,47,00,000</strong></td>
</tr>
</tbody>
</table>
**Policy Influencing**

MHT has also been lobbying with several government departments for enabling Pro-Poor Housing Policies and Programmes. The main focus is on streamlining the procedures and ensuring better transparency and accountability for entitlement of housing subsidy to the poor under existing schemes. Some important achievements in this regard have been;

- Being appointed as a consulting expert by the Gujarat Urban Development Authority for Urban Poor Programs
- Member on the expert committee for the Rajiv Awas Yojana of the Government of Gujarat
- On the guiding committee of Ministry of Housing and Urban Poverty Alleviation for implementing JNNURM
- Member, Prime Minister’s Office (PMO) task force for Affordable Housing
- Steering Committee Member, Affordable Housing and Poverty Alleviation for 12th five year plan, Planning Commission
- HUDCO and the National Housing Bank work very closely with MHT in formulating their pro-poor programs

**Challenges and Way Forward**

One of the biggest challenges faced is promoting transparent and accountable systems for realizing housing rights for urban slum dwellers. MHT is thus working towards enabling a technology enabled system for creating transparency in housing projects. This model will also be extended for resettlement schemes so that the slum dwellers can have access to information regarding their status of their slums and applications for housing.

Another challenge is that even though the land titles are not clear; when the titles will become legal, people are not ready to having the women’s names included in the same. The glaring gender discrimination in India which was less evident when we worked with women CBOs for provision of basic services is coming back in full force when we work on provision of housing rights. Even getting women as CBO members under RAY has become a challenge and requires a high level of awareness building and mobilization within the community. Realising this, it has become important for MHT to reinforce its objective to ensuring that not only is the asset creation happening in the name of women but also that she is actually able to have some control and real stake in the asset. MHT thus is now exploring ways to move from a “Joint Titles” for women to a “Joint Titles with Partitionable Rights” approach for enabling women’s rights to property both land and housing.

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6 The Government of Rajasthan has been providing 99 years land lease pattas to slum dwellers. For availing subsidy under IHSDP scheme in Rajasthan people are required to deposit the original copies of their land pattas in the Municipal Corporation. These are returned after the construction completion certificate is submitted.


8 According to the Twelfth Five Year Plan Document the number of dwelling units sanctioned under JNNURM in the 7 year mission period was 1.6 million units, although the number built was much smaller.
“Gruh Rin - Bridging the market gap”

Shakuntalaben Sainath Patil, a migrant from Nashik (Maharastra) lives at Shirdidham, Surat (Gujarat) in a kutchha home on her own plot, with her husband, daughter and two grand children. Her husband and daughter work in the diamond market, while she runs a small grocery shop. Her husband also does part-time rickshaw driving. Together, they manage an income of upto ₹ 20,000 per month. The family also has an established credit history with HDFC bank for a bike loan of ₹ 50,000/- which they have successfully repaid. However, due to the informal nature of their incomes, when it came to taking a loan for the construction of their house, her only hope was on the Surat Mahila Cooperative Ltd. It was a large loan of ₹ 2.5 lakhs and her husband was apprehensive when she started building even before the loan was sanctioned, but Shakuntalaben was confident of getting the loan. Today, her loan has been sanctioned and the construction of her new home has already begun. She has also taken an additional loan of ₹ 50,000/- from a relative.

It has been a dream realised for Shakuntalaben, who has purchased the plot in 1998, after paying an amount of ₹10, 500/- in ten installments in the year 1988. Gradually they had built the house using local wooden planks. But now they will have a proper ventilated home, which can be rented as well as double-up as her shop. As she shares her future plans, “I will complete my loan as soon as possible and thereafter will build the second floor, with the money earned out of rent. The plot that I had taken up was in my name and now we have transferred the plot in my daughter’s name so that no relative can claim their right on the house after our death. Our dream is that our grand children find success in their lives and become good human beings.”

The Wider Challenge

Currently in India there are two sources of formal housing finance available; (a) Micro Finance Institutions (MFIs) and (b) Banks and Housing Finance Institutions (HFIs).

Many established Micro Finance Institutions offer affordable housing and basic infrastructure finance. However, these are generally considered as unproductive loans and hence loans for such purposes are generally offered only in the 3rd or 4th stage of micro finance. Further these are too small (less than One Lakh Rupees), not tailored to housing improvements and do not offer the technical assistance, product attributes or underwriting that should be in place for successful housing loans.

Banks and Housing Finance Institutions, do have well defined housing loan products. However, they are mostly mortgageable
products and involve a loan size generally of more than Ten Lakh Rupees. People in the informal sector with no proof of regular income, little collateral or mortgageable title, and a required loan size of around two to five lakh Rupees, are too small and uncertain to target for mainstream housing finance institutions.⁹

Thus despite the fact that 99% of the urban housing shortage of 18.78 million units pertains to those with low incomes, in the year 2011-2012, just 31,350 individual loans went out to people with a monthly income of Rs 10,000 or less. There is a thus a visible gap in the access of low income groups to housing and infrastructure finance.

Programme Philosophy

As more than 80% of the workers in India work in the unorganised sector and get paid in cash, they lack formal documents of identification, address and income. The inability to produce adequate documentation often keeps the poor out of the formal financial system, even when they have a stable income and are often creditworthy. Added to this, is the lack of clear land titles and property deeds, which further exempt them from availing mortgageable housing finance from mainstream institutions.

MHT believes that lack of title and income informality do not necessarily equate with unacceptably high risk of borrower default in housing loans. Financial institutions need to supplement their banking expertise with increased understanding of informal sector incomes sources and adequate knowledge of land tenure systems and town planning systems. MHT works towards providing this socio-technical knowledge to the formal financial sector to help develop tailored housing and infrastructure finance products for the poor, with innovations and customising of delivery mechanisms particularly loan appraisals and verification approaches.

The ultimate aim is to generate pro-poor financial confidence and mechanisms there by enabling creation of assets in the name of the poor women.

Our Approach

MHT is not a financial organisation but

**Improvements in Assessment Methodologies- The Semi-Formal Mortgage Tool**

MHT has developed a system of transitional tenure assessment which establishes asset possession and tenure rights rather than only legal title deeds for ensuring the security of credit provision. Once this security is established, the benefits of investing in the household are seen to outweigh the risks from lack of titles, making the credit institutionally viable and the investment meaningful from the perspective of the loan applicant. MHT’s focus on community as opposed to individuals, on settlements and area planning as opposed to single houses, and on joint household income as opposed to individual saving behaviours, are unique to this approach. Using this approach, MHT has been able to reach the critical informal land and informal income segment, which has for long remained under-served by mainstream financial institutions.
plays the role of an incubator and advisor on the issues of housing finance. MHT’s approach to housing and infrastructure finance thus includes identification of community needs and crucial gap areas, piloting and demonstration of viable housing loan products and assessment methodologies to reach out to the poor, advocacy activities to create an enabling regulatory environment and incentives for improving the access of the poor to formal housing finance. MHT’s work thus focuses on the following mutually reinforcing objectives:

- Resolve the income documentation and tenure trade-offs for expanding financial access to the poor.¹⁰
- Innovate and incubate new housing loan products targeting the poor especially in the loan bracket of one to five lakhs - the Missing Middle.¹¹
- Provide technical support and guidance to the poor to help them utilize the housing finance services for bettering their livelihoods.
- Create people’s own institutions to enable access to financial services to the poor.
- Facilitate and support MFIs and pro-poor financial institutions like SEWA Bank and SEWA Grih Rin to understand land tenure systems for creating innovative housing loan products.
- Undertake State and National level policy advocacy to create and enabling environment for pro-poor housing
finance.

MHT has specifically focusing on an innovative “Income Verification cum Tenure Appraisal led Credit delivery” approach which includes development of pro-poor credit rating/assessment methodologies, documentation and verification processes and delivery platforms adapted to the realities of the poor. MHT’s key expertise in fact lies in its understanding of land tenure security issues, which becomes major hindrance for mainstream and even micro finance institutions to provide infrastructure credits or mortgage loans to the poor. Though desirable, the demand for ownership deeds and titles is an unrealistic prospect for millions of economically active poor women. Based on its in-depth knowledge of the town planning policies, infrastructural plans, its work on land rights and titles, the history of the property, and transfers among occupiers, MHT has developed a notion of “transitional tenure”. This helps MHT to develop products according to locally established tenure arrangements. MHT thus has a dual income and land assessment system, which helps us reach out to the poor slum populations.

MHT has also substituted cash loans with loans tied to a mutually agreed development plan. For example in house construction, the tranches are distributed in tranches with site visits by an MHT engineer, proper documentation and recordkeeping of all labour and supply expenses, structural and
environmental stability checks, etc. The personal and technical guidance as well as the legal assistance offered by MHT reduces significantly the risk of repayment failure by strengthening trust. Most mainstream financial institutions lack the inclination for such extensive interactions, thereby focusing on the easy loans in the middle income sector. Moreover, MHT guarantees minimum quality standards while also ensuring that the women get what they really want and that the purpose of loan utilization is adequately served. It is thus a unique output linked credit provision model which ensures that the credit actually translates into improvement in the quality of life of the poor household.

This approach not only contributes significantly to responding to the critical gap in medium level finance, addressing the “missing middle” actually needed for low-income households to move out of the viscous cycle of poverty. It also addresses the significant dimensions of poverty and tenure insecurity that both mainstream and micro financial institutions seem largely unable to tackle.

**Journey over the years**

MHT has played a significant role in scaling up the outreach of government programmes by connecting low-income populations to
schemes and programmes. A major strategy towards this has been by enabling access to credit for the poor to not only be able to contribute their share in the scheme but most importantly to be able to have the additional funds to design and develop their homes as required by them rather than being constrained by an unsuitable design.

MHT’s housing and infrastructure financial services programme actually emerged as a need to supplement its Slum Networking Project (SNP). As part of the SNP, the slum residents were required to deposit a stipulated amount as community contribution. However, they had neither access to credit for this amount nor a bank account wherein they could gradually save and accumulate the amount. MHT then worked with SEWA Bank to create special packages under the SNP. Later on the finance portfolio was expanded to include special loan products for electrification under the Ujala project. In January 2007, MHT was also engaged by United Nations Energy Programme (UNEP) and SEWA Bank for developing of a Solar Home System Loan Programme.

Realising the need for active participation of the community in financing infrastructure as a key component for successful provision of civic infrastructure, including water and sanitation services to the poor, in 1999, MHT in collaboration with Water and Sanitation Program-South Asia (WSP-SA) had undertaken a national level study titled, “Credit Connections: Meeting the Infrastructure Needs of the Informal Sector through Microfinance in Urban India”. The study clearly demonstrated the direct relationship between investments in housing and infrastructure and the incomes of target families and provided enough documentary evidence to convince policy makers that the sector was viable.

The study was followed up by a workshop on “Housing Finance for Women in the Informal Sector” held in March 1999. The actions resulting from this workshop included setting up of a National Task Force on Housing Finance, and an internal working group within the Housing and Urban Development Corporation (HUDCO) to streamline guidelines and procedures for providing housing finance to NGOs/MFIs, as also the compilation of a national MFI database with details of over 100 MFIs providing housing micro finance to the poor.

In August 2000, another workshop on Microfinance for Infrastructure: Recent Experiences was organised with over 90

Household Level Credit Rating and Loan Disbursal
delegates from India, Pakistan and Bangladesh, including representatives of international aid agencies, housing finance institutions, microfinance institutions, government and NGOs. This workshop proposed a detailed action plan towards changing attitudes and raising awareness among all stakeholders including policy makers, local bodies, housing finance institutions and MFIs through an advocacy campaign.

Following this, in 2000, MHT initiated a National Level Campaign on microfinance for infrastructure. MHT has also been part of National level forums on housing finance and has been able to influence pro-poor housing finance activities in the government and private sector. Prominent among them, include being a Member of the National Taskforce, 2000 on ‘Housing Finance for the Informal Sector’ as well as a Member of the National Level Committee set up by the MHUPA for ‘Housing Micro Finance Companies for the Poor’ in 2009.

MHT has also facilitated formulation of new Credit cum Subsidy Approach for Construction of Toilets in Katihar (Bihar)

The model promoted by MHT in Katihar includes a combination of Credit and Subsidy approach to Water Sanitation. Herein the beneficiary is facilitated to enable Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) subsidy for labour component of the toilet. Then a loan is given to the family for the construction of the toilet. After the construction of the sanitation unit, the family is supported in getting an additional subsidy amount as fixed by the DDC department. This reduces the amount of actual loan to be taken by the beneficiary. The repayment process has also been streamlined in the area, with monthly instalments being fixed based on the size of the loan and door step collection processes in place. By end March 2013, we had provided loans amounting to ₹ 33.38 lakhs in Katihar and the repayment rate has been 100%.

### Table 4.1

<table>
<thead>
<tr>
<th>City</th>
<th>Total Groups</th>
<th>No. of Borrowers</th>
<th>Purpose of Loan</th>
<th>Total Amount disbursed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Water</td>
<td>Toilet</td>
</tr>
<tr>
<td>Delhi</td>
<td>50</td>
<td>204</td>
<td>48</td>
<td>157</td>
</tr>
<tr>
<td>Jaipur</td>
<td>33</td>
<td>66</td>
<td>66</td>
<td>130</td>
</tr>
<tr>
<td>Katihar</td>
<td>70</td>
<td>341</td>
<td>84</td>
<td>257</td>
</tr>
<tr>
<td>M.P.</td>
<td>2</td>
<td>8</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Jodhpur</td>
<td>41</td>
<td>7</td>
<td>7</td>
<td>179</td>
</tr>
<tr>
<td>Total</td>
<td>196</td>
<td>805</td>
<td>147</td>
<td>659</td>
</tr>
</tbody>
</table>

### Table 4.2

<table>
<thead>
<tr>
<th>State</th>
<th>No. of Families</th>
<th>Amount of Housing Loans in INR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gujarat</td>
<td>2561</td>
<td>54996488</td>
</tr>
<tr>
<td>Delhi</td>
<td>24</td>
<td>2240000</td>
</tr>
<tr>
<td>Rajasthan</td>
<td>2</td>
<td>300000</td>
</tr>
<tr>
<td>Total</td>
<td>2561</td>
<td>54996488</td>
</tr>
</tbody>
</table>
housing mortgage loan scheme for the poor by SEWA Bank. MHT has developed a module for ‘micro-finance institutions’ to assist them in developing and designing their product as per the needs of the poor households for the World Bank.

In 2005, MHT promoted women’s own credit cooperatives in Surat and Vadodara, with technical support from SEWA Bank, to enable the poor and migrant workers to have access to financial services particularly for basic infrastructure and housing finance. Faced with a similar situation as in Ahmedabad wherein most of the slum residents did not have access to infrastructure loans, MHT promoted these women led cooperatives to facilitate their access to savings and credit for constructing toilets and accessing water and drainage connections. Later on, the housing finance portfolio of these cooperatives was also strengthened to meet the needs of informal sector migrant workers.

In 2007, MHT expanded its housing and infrastructure finance approach in other States of India- Delhi, Rajasthan and Bihar. In 2009, MHT facilitated the launching of SEWA Grih Rin, a national housing finance company, in collaboration with SEWA Bank to enable the growth of its infrastructure and housing finance model to other regions.

**Achievements in 2012-2013**

**Incubations for WATSAN and Housing Finance**

In 2012-13, the major focus of MHT’s activities was to strengthen its work on incubating loan products for water, sanitation and housing finance in areas outside Gujarat. The year saw final testing and streamlining of the new loan products initiated in the last two years.

One such product has been tested mainly in Bihar wherein subsidy is available for the programme and MHT provided loan to the beneficiary to begin the construction and then supports them in availing subsidy to repay the loan. The benefit of such loans is that the beneficiary actually takes a loan based on the type of infrastructure they want to construct rather than the amount of subsidy available.

Where Government subsidy is not available,

<table>
<thead>
<tr>
<th>Description</th>
<th>Surat</th>
<th>Baroda</th>
</tr>
</thead>
<tbody>
<tr>
<td>Co-operatives’ Registration date</td>
<td>07-04-2005</td>
<td>29-08-2006</td>
</tr>
<tr>
<td>Share Holder</td>
<td>3843</td>
<td>4480</td>
</tr>
<tr>
<td>Share Capital</td>
<td>2873400</td>
<td>1863200</td>
</tr>
<tr>
<td>No of Accounts</td>
<td>7517</td>
<td>4421</td>
</tr>
<tr>
<td>Total Deposits</td>
<td>15384528</td>
<td>1078129950</td>
</tr>
<tr>
<td>Annual Turn over</td>
<td>27271561</td>
<td>15213606</td>
</tr>
<tr>
<td>No. of Borrowers</td>
<td>1497</td>
<td>1071</td>
</tr>
<tr>
<td>Outstanding Amount</td>
<td>26607455</td>
<td>14175750</td>
</tr>
<tr>
<td>Annual Profit</td>
<td>2379293</td>
<td>1074220</td>
</tr>
</tbody>
</table>
DIFFERENT TYPES OF HOUSING FINANCE PRODUCTS FOR SGR- INCUBATED BY MHT

A. Loans for basic infrastructure and temporary tenure (S1- First in sequence for Stayers) - Individuals take loans as a part of a coordinated effort among neighbours to secure basic infrastructure and sanitary services or mid-term tenure security. These loans are small but the collective nature of the investments make physical results dramatic. Niche product not currently offered by most other lenders.

B. Loans for incremental housing upgrades (S2- Second in sequence for Stayers) - Offered by few lenders and that too constrained by requirements of a “Title Clearance Certificate and Mortgage”. SGR’s product offers prudently-sized loans to those households without such documentation, but who have a proven savings and credit history for improving their housing. Local government connections and better understanding of urban land tenure systems and town planning helps mitigate the risk posed by lack of clear titles and mortgageable property.

C. Loans to formalise tenure (S3-Third in Sequence for Stayers) - Not offered by other lenders, this unique loan product enables residents to organise themselves into community groups to either purchase property on which they collectively reside or to formally register property that was previously purchased with incomplete title registration.

D. Mortgage for subsidized housing (M1- First in sequence for Movers) - This low risk and well-collateralized product is also offered by many others but MHT’s ability to form partnerships with Government entities, developers accessing subsidies, makes this product well placed to balance the other products in SGRs portfolio.

as in Delhi and Rajasthan, MHT has also been experimenting with direct infrastructure development loans to the people. MHT has created a range of loan products to enable the beneficiaries to select from and create a better infrastructure at their homes keeping in view their long term requirements.

MHT has also been continuing with its approach of enabling self-constructed incremental housing through provision of finance for the poor. MHT has directly and through the credit cooperatives supported 2561 families in 2012-13, to avail loans for home improvements.

Promoting Institutions for Infrastructure Finance

Credit Cooperatives

MHT, with technical support from SEWA Bank, has promoted credit cooperatives in Surat and Vadodara districts of Gujarat. These cooperatives work on a business model, providing all services to its members as would a Micro Finance Institution (MFI), but at the same time it also enables a group approach by serving as a local bank for the SHGs and CBOs. Both the cooperatives have an empowered women’s board with representatives from
Parveen Raiz, or Chotiben as she is affectionately called, has lived in Block F2 of Sunder Nagri for the past 35 years, sharing a lane with 15 other households. With no water connections in the area, residents were forced to pay ₹25 per day for their water needs. They were frustrated by having to schedule their day around water timing and the heavy physical toll of lugging water buckets. Yet, the lack of infrastructure financing options made alternatives seem impossible.

In 2007 when Chotiben along with a few other women visited the Savda Gevra Resettlement Colony in West Delhi, they were impressed by MHT’s model of providing ₹10,000 - 20,000 loans for underground water pumps through which many Savda residents now had individual water connections.

They wanted to replicate the model in their residence but the dense neighborhood and narrow lanes of Sunder Nagri, made it structurally impossible to build individual underground water pumps. After many deliberations an innovative alternative emerged: build one community underground water pump and allow residents to create individual water connections from this pump to their houses.

Chotiben and the local Residents Welfare Association (RWA) that MHT had helped formed assisted in organizing community support for this infrastructure project. After several meetings, all 16 households finally agreed to finance the underground water pump. As part of the terms of MHT’s loan, a ₹20,000 joint liability loan for an underground community water pump was made out to Chotiben and her neighbor Sabra Sabruddin. All 16 households on the lane would pay ₹125 a month as loan installment payments and in exchange would all have access to reliable, good quality water at their door step.

The RWA also helped organize the maintenance and operations of the community water pump. As part of their duty, they decided upon the schedule and timing of the water pump, the maintenance fees, and the hiring of construction firms to build the water pump. MHT’s innovative community to individual infrastructure approach has been so successful that it has already been replicated five times in Sunder Nagri, alone. The model spreads large infrastructure costs over a number of users, thereby making it affordable and accessible to poor residents.

The water crisis was finally over. According to one beneficiary, “We can shower, wash our clothes, and wash dishes whenever we want. We finally have free time. We don’t have to lug heavy buckets anymore or wake up at 3:30 am for water.” Another women says, “All you need in life is water and housing. Without water you can’t live. We can finally live freely.”
the various skills/trades wherein the poor are active locally. The cooperatives specialize in individual loans as well as through Self Help Groups (SHG) and Joint Liability Group (JLG) models.

In 2012-13, these credit cooperatives had loan disbursements of ₹ 26.9 million (1497 loans) and ₹ 14.1 million (1077 loans) respectively. Both cooperatives have thus far enjoyed 100% repayment rates with around 30 to 40 per cent of their total loan portfolio towards housing finance.

**SEWA Grih Rin- A National Housing Finance Company**

MHT has promoted SEWA Grih Rin (SGR), a housing finance company dedicated exclusively to poor households in the urban informal sector. SGR will not only reach the under-served markets but also serve as a new model for responsible lending to those who have been ill-served or entirely excluded from formal housing finance. SGR promotes both mortgage products (for use in conjunction with government production-oriented subsidies and tenure security), and non-mortgage loans (for home and infrastructure improvements). Each product type is tailored to a specific housing and infrastructure challenge. SGRs loan products have been developed based on MHT’s long drawn experience of working on infrastructure finance and land issues with the community.

**Policy Advocacy**

Since 2000, MHT has been focusing on policy advocacy towards creating a conducive environment and regulatory framework which will encourage and enable access to housing finance to the poor. Some of MHT’s key policy persuasions on housing finance include:

- Recognition of infrastructure and housing finance as part of productive loans for asset creation and not as non-productive loans.
- Introduction of water and sanitation as part of priority sector lending.
- Focus on capacity building of all stakeholders to raise awareness on housing finance for the poor.
- Create financial incentives for mainstream institutions to develop new housing finance instruments.
- Encouraging community driven and owned housing infrastructure projects through targeted financing.
- Educate local bodies and financial

**Outreach and Impact**

- Over the years, loans worth ₹ 118.96 millions have been accessed by 244 groups for water connections, toilet constructions, electricity and sewer connections four States.
- MHT has also supported more than 2,561 families through its housing finance programme to improve their homes and have a better standard of living.
- An amount of ₹ 25,40,000 has been given for housing finance which includes 8 families having a loan size of more than One lakh Rupees.
According to the National Housing Bank, more than 75% of the loans disbursed by Housing Finance Companies (HFCs) are in the loan bracket above 10 Lakhs reaching out only to Middle and High Income Groups.

MHT particularly focuses on developing systems for informal sector workers who have no salary certificates or other income proofs and who mostly reside in slums which often do not have legal tenure documents.

While MFIs focus on small loans – Rupees One lakh or less; Banks and HFIs focus on large loans- Rupees Ten Lakh or more. There is thus a very crucial MISSING MIDDLE in the loan bracket of Rupees One to Five Lakhs; which MHT plans to benefit through its housing finance programme.

Stayers denotes those communities or families which want to continue residing in their current locations. Movers are those who are ready to or want to relocate.

**Challenges and Way Forward**

MHT recognizes the importance of creating new models for housing finance for responsible lending to those who have been ill-served or almost entirely excluded from formal housing finance. Towards this MHT has been constantly striving to incubate new and more cost effective products which works for borrowers as well as for formal housing finance institutions. Unfortunately current institutional regulations in India, do not permit MHT to directly entail into financial services. MHT has thus been working towards building people’s own institutions for housing finance. Bringing the requisite capital investment into such institutions to achieve the desired scale for demonstrating the viability of pro-poor housing finance while at the same time ensuring people’s ownership over these institutions is however a major challenge.
“Rehthan- Improving rural habitats”

Jasuben, belongs to the very marginalised halpati (tribal) community living in Sarona village of Navsari district of Gujarat. When MHT first visited the village, she lived in a Kuchha house, which got washed away during monsoon and had to be rebuilt every year. The family seemed used to open defecation but as she says, “We had to get up early in the morning, or wait till late night to attend to our natural calls.” Her bathroom consisted of four bamboos and jute sheets and domestic water was available only from a common stand post where she spent a lot of time fetching water.

A rural habitat development model implemented in the village, as part of a CSR initiative, however, changed her life. As she shares, “I now have a dream house of my own, complete with toilet and water connection. My children can study well due to the electricity in my house. I have also contributed to the construction cost of my house, and pay the electricity bill every month.”

The Wider Challenge

Housing for the rural poor is not only about erection of four walls and a roof. What is required is a space which not only provides them protection, security and basic amenities like water, toilets and electricity but is also designed to meet their daily productive needs linked to cattle rearing, poultry and storage of agriculture produce. However, the focus of rural housing programmes of the Government, until recently has remained on enabling access to shelter through subsidy under Indira Awas Yojana and other state sponsored schemes. Thus the percentage of households in rural India having all three basic facilities- drinking water within premises, toilets and electricity for domestic use, is still very low at 18.4%.

CENSUS 2011 shows that in rural India at least:
• 137.8 million don’t have access to treated tap water.
• 112.9 million have no access to toilets.
• 10.9 million census houses at dilapidated with 42.7 million having grass/thatch/bamboo/wood/mud roofs.
• 75 million have no electricity.
• 143.9 million still use biomass for cooking

Programme Philosophy

MHT believes that to improve the quality of life of the rural poor, there is a need to
move beyond provision of houses to a holistic habitat development approach which looks at homes with all basic amenities like water, sanitation and energy access. Further, it is very important that instead of a standard model, the people themselves are effectively involved in the delivery of habitat development projects and that local knowledge and models are also included in standard government guidelines for subsidies.

It is here that the role of civil society organizations like MHT becomes important as they can support the communities to take the lead in planning, designing and implementing habitat development programmes.

**Our Model**

MHT works on a “Community led Access to Habitat” approach in rural areas with an aim to improve the quality of life of the poor. The key strategies deployed by MHT in improving rural habitations include:

- Working with communities to design their own affordable housing and infrastructure models.
- Dovetailing housing initiatives to include in-house water, individual toilets, legal electrification, efficient energy technologies and disaster risk reduction.
- Enabling access to finance through government subsidy, loans and/or private grants.
• Raising awareness on quality construction, especially disaster resistant technologies and those requiring less maintenance.
• Training of communities, masons and Panchayati Raj Institutions (PRIs) on quality construction and maintenance.
• Enabling access to land for housing.
• Focus on behaviour change especially on hygiene issues and to improve access to health services.
• Construction of green, disaster resistant housing.

**Journey over the years**

Unlike most NGOs in Gujarat, who were drawn into shelter activities as a result of the 2001 earthquake, MHT already had a strong proven record of designing and implementing rural and urban low-income housing. MHT had already collaborated with the Government of Gujarat to implement the Sardar Awas Yojana - a state-level rural housing scheme designed to implement the national rural housing scheme “Indira Awas Yojana (IAY)” - on an ongoing basis to build over 1,032 homes in the districts of Kutch, Anand, Surendranagar, Banaskantha and Baroda.

Post 2001 earthquake, MHT with other SEWA organisation was involved in rehabilitation efforts in 30 villages in the most severely affected districts in Gujarat, namely, Kutch, Patan and Surendranagar. **Under NayaGhar Rural Housing Programme**, MHT’s qualified team of engineers were instrumental in designing suitable new homes in consultation with the communities through gram sabhas.

MHT constructed a total of 5,017 permanent homes in Surendranagar, Patan and Kutch. In addition to permanent dwellings, MHT also

<table>
<thead>
<tr>
<th>MHT’s Direct Role in Rehabilitation</th>
<th>Role of Gram Sabhas facilitated by MHT and SEWA Organisations</th>
</tr>
</thead>
<tbody>
<tr>
<td>• construction of earthquake-resistant housing;</td>
<td>• conducting surveys to assess the level of housing damage in individual villages;</td>
</tr>
<tr>
<td>• retrofitting of affected houses;</td>
<td>• identifying and prioritizing local housing needs;</td>
</tr>
<tr>
<td>• capacity building of village gram sabhas for enhanced community participation in reconstruction and rehabilitation efforts; and</td>
<td>• identifying suppliers and purchasing suitable building materials;</td>
</tr>
<tr>
<td>• livelihood diversification and security activities, notably in the form of training of local populations in masonry, disaster-resistant construction skills and the development of building materials such as roof tiles and concrete blocks.</td>
<td>• distributing building materials;</td>
</tr>
<tr>
<td></td>
<td>• managing registries of supplies; and</td>
</tr>
<tr>
<td></td>
<td>• mobilizing local populations to participate in reconstruction activities.</td>
</tr>
</tbody>
</table>
constructed 511 semi-permanent homes and 3,122 toilets in the three districts. The diversity in ethnic and caste affiliations and associated preferences in lifestyle made finding a standard design suitable for all households a near impossible task. MHT developed its unique approach of having a standard design template while also working with each household to accommodate individual preferences.

Other than design innovations, for ensuring participatory rehabilitation, one of the key achievements of MHT was enabling a contribution of `5,000 per family to a disaster mitigation fund created at the village level. Further, every dwelling was insured by VIMO SEWA, a national level insurance cooperative of women. MHT also focused on enabling access to titles in the name of women. However, as the land was in the name of men, while legal titles were not possible MHT insisted on creating alternative documentation proof for having the structure in the name of women through a letter issued by the Gram Panchayat.

Along with the construction work in affected areas, MHT also conducted sandesh yatras [message rallies] in 147 villages in which it did not undertake reconstruction work. Mobile vans and tools like posters, banners and videos were used to conduct the sandesh yatras, which provided training and information on disaster preparedness and safety, disaster-proof construction principles and techniques, and training of local trainers to continue similar activities.
The Integrated Rural Habitat Development Model in Sarona

**Basic Dwelling:** “A house of their own” which was 56.40 sq. mt. in area, was designed by inputs from people, MHT and an eminent architect, Shri. Dinu Rama. This included a room, kitchen and toilet. Letters of allotment were in the name of women and all allotments were completed with legal assistance.

**Basic Amenities (Water, Sanitation, Drainage, and Electricity):** The village already had a 20,000 litre water tank, which was supplying water to six stand posts for the poor, and a few individual connections in affluent households. It was necessary to increase the capacity of the water tanks to adequately meet with the minimum water supply. MHT liaised with the Taluka Panchayat and by enabling the 10% village contribution (by way of project) facilitated the increase in tank capacity to 55,000 litres, under the Sujalam – Suvlam Scheme. Now every house in Sarona has an individual water tap, a toilet and is free from open defecation. Paved roads ensure proper drainage of water, with mud free mosquito free environment. Every house in Sarona also now, has a legal electricity connection.

**Behaviour Change-health and hygiene:** Health trainings were conducted by Lok Swasthya SEWA Mandali for adolescent and women on -know your body, family planning, primary health care, HIV \ AIDS and importance of immunization. Regular Health camps were facilitated and an arrangement has been made with hospital in Navsari for free referrals; creativity camps are also held for children. MHT also conducted training in augmenting behavioral hygiene and maintenance of infrastructure, housing and general cleanliness of the village. There were 15 outlets providing country liquor to the residents. Several meetings were organized to inform the residents about ill effects of addiction. As a result of which the liquor outlets in Sarona have stopped.

**Education Support:** Sarona has a functioning primary school, upto grade 5th. However even children studying in grade 4th could not perform simple arithmetic functions special. Tuition classes are now, set up at Sarona, to complement the efforts of the school. Transport costs and educational materials are provided to children, who attend high school at nearby Supa village and at Navsari. Apart from the regular studies life building skills were also imparted to the children.

**Improving Livelihoods:** MHT facilitated trainings with the Government to include scientific poultry rearing practices which would increase their income. Efforts are ongoing to link them with additional employment. Men have been trained for driving heavy vehicles, subsequently driving licenses have also been issued to them. About 45 households have been linked with the National Rural Employment Guarantee scheme, of the Government. Currently, MHT is liaising with the diamond industry in Surat to assist the women in Sarona to get home based work in addition to their existing sources of employment.
In addition to housing, MHT was also linking participating communities with other government infrastructure schemes for water, sanitation and electricity provision. Under the Nirmal Gujarat Abhiyan, MHT has facilitated the construction of more than 347 toilets in Vadodara and Anand districts.

In 2005, MHT consolidated its rural activities to develop an integrated habitat development model. The model was first implemented in Sarona village in Navsari district of Gujarat as part of the CSR initiative of a US based motel chain owned by a Non-Resident Indian from the same village. Through this model the entire hamlet housing 136 haplanti families were enabled access to a new and improved habitat.

A socio-economic baseline survey and station engineering survey of the entire village, based on which the layout planning was done in consultation with the residents. Through participatory processes it was ensured that the families not only agree to temporary shifting but also contribute \( \text{\textcurrency\textyen} \, 7,000/- \) towards the cost of the housing unit.

MHT has now been pushing forward this agenda for integrated rural habitat development in other areas of South Gujarat. In 2011, MHT thus entered Tapi district (Vyara block) of Gujarat for the replication of its rural model.

**Achievements in 2012-2013**

**Ongoing housing construction under the Indira Awas Yojana (IAY)/ Sardar Awas Yojana (SAY)**

One of the key issues in implementation of subsidised housing schemes like IAY and SAY is a single window access to the poor families for guidance on application process, subsidy handling, construction management and ensuring quality of the homes constructed. MHT uses its twin skills of technical proficiency and social engineering to work as a link between the poor and the Government for enabling the successful implementation of rural housing schemes. Over the years MHT has facilitated construction of 1032 houses under Sardar Awas Yojana in 5 districts of Gujarat. In the current year, construction of 245 houses in 12 villages of Anand district has been completed.

**Partnerships for individual toilet construction**

In addition to housing, MHT also focuses on enabling the rural poor to access subsidies.
and loans for construction of individual toilets. Towards this there is a dual model:

A. If the beneficiary is eligible for subsidies under the Total Sanitation Campaign (TSC) of the Government, MHT facilitates the process for the beneficiary to construct the toilet through micro finance and then avail subsidy from the government for repayment of part of full amount of the loan.

B. Where the beneficiary is not eligible for subsidy, MHT facilitates the complete process of construction of toilets on loans. These loans are facilitated either through people own institutions, Self Help Groups, Credit Cooperatives or through linkages with other agencies.

In 2012-13, a major partnership in this regard was enabled with AMUL, Anand, through which 1,087 toilets were constructed on loans in Anand and Kheda districts. Under this partnership, AMUL provided MHT with the funds for mobilizing its milk cooperative members for construction of toilets and to facilitate the construction process. Each household is advanced a loan to pay for

Credit Marketing approach to Water and Sanitation Solutions

The MHT has conceptualized an integrated package for providing “Credit Marketing approach to Water and Sanitation Solutions”. Our model addresses the overall sanitation value chain by looking at both demand and supply side constraints as well as the interlinkages. This includes:

A. Facilitating community preferred technology solutions by enabling people to choose from various options keeping in mind their needs and costs effectiveness.

B. Designing of customised WATSAN credit products for the targeted communities and creation of demand through product marketing rather than subsidy marketing.

C. Actual service delivery through usage of locally available material and training of local women in construction.

D. Monitoring and ensuring transparency in the subsidy and credit targeting.

E. Creating community led systems for repair and maintenance as well as health education to ensure effective usage and necessary behaviour changes.

The uniqueness lies in the integrated approach rather than one off subsidy based toilet construction. The solution approach is important for ensuring effectiveness as it addresses all constraints at household level. The innovative aspect is that demand creation is not subsidy seeking but for marketing of loans, which brings in an effective business angle. When people take loans to contribute, they seek service delivery and ensure translation of infrastructure construction into usage. Further, a credit linked model, means a constant follow-up mechanism at the household level for around a year which helps pursue utilization issues as also to provide health and hygiene education for enabling desired behaviour change.
construction. Once the construction is completed the amount of loan is recovered directly by AMUL through the regular milk payments.

In all, MHT has facilitated the construction of 1,680 toilets in rural areas benefitting 6,720 people in 24 villages. This year, MHT has been able to channelize ₹ 7.43 million of public funds to the people, and mobilised ₹ 4.47 million of community contribution.

The uniqueness of MHT’s model is that unlike a typical contractor, MHT does not only focus on putting infrastructure in place based on the amount of subsidy released but works with the beneficiary to identify a toilet model which suits them best. MHT then facilitates the beneficiary to avail the excess amounts as loans so as to be able to have a quality infrastructure in place. This way, MHT is also better placed than general micro finance organisations which may (or may not) provide loans for toilets but are not so much able to ensure end use utilization.

Expansion of the habitat development approach in Tribal Areas

In 2011-12, MHT was invited by its sister organisation the LokSwasthya SEWA Mandali to work in Vyara block of Tapi district (South Gujarat) to promote its integrated rural habitat development model in the area. After initial area needs assessment, in 2012-13, MHT began its work in Tapi district. MHT has already facilitated the formation of 68 SHGs with 902 women in 20 villages of Vyara block. The total savings of these SHGs in the year amounted to ₹ 7,42,262. Internal loaning worth ₹ 2,90,000 has already been initiated in the area, with 100% recovery rates. On an experimental basis, two types of toilet models have also been demonstrated for the communities to choose from according to their needs. Further, MHT is also exploring the energy gaps in the area and exploring the potential solar and other energy efficient technologies which would be relevant of the communities there. MHT has also linked up its SHGs to the Agriculture Technology Management Agency (ATMA) programme of the department of agriculture so as to build in a livelihood component as part of its integrated approach. The ground work is done and MHT would soon be initiating a full-fledged Green and Clean Sustainable Habitat Development Programme in the area.

Outreach and Impact

- Over the decade, MHT has enabled more than 13,220 families to have access to basic shelter facilities. This
includes, 1,032 families who have been facilitated for availing access to government rural housing schemes and 5528 families who were supported in post-earthquake rehabilitation and construction of disaster resistant housing.

- MHT has also successfully enabled over 6,660 households from 56 villages to demand and access basic sanitation services.
- Towards this, MHT has been able to channelize over ₹ 5,62,56,000 of public money for provision of basic infrastructure facilities to the rural families.
- MHT has also been able to mobilize a community contribution of over ₹ 4,57,23,900 towards infrastructure development.

**Challenges and Way Forward**

Having piloted its integrated development model in rural areas, MHT now plans to scale its rural work. A major challenge in this process is to ensure the desired scale with intensive work. For this, MHT would focus on enabling better in housing, water, sanitation, energy and financial services in rural areas, which is the core expertise of MHT, while partnering with specialised service providers for other activities.

MHT also plans to build on its expertise of creating people’s institutions and building capacities of communities and women leaders to demand quality services in rural areas. Along with this, MHT would continue working with local governments to augment their skills and capacities to reach out these services to the last mile. Towards this, MHT would also be working with various technology service providers to pilot and identify suitable and viable technological options for the rural populations. The aim is to create a rural habitat which is not a replication of the urban service delivery model but matches the service level benchmarks for adequacy and quality of access of basic amenities like water, sanitation, energy and a better home.
Galalben Chawda, a 38 year old construction contractor from Sant Rohidas Nagar, Ahmedabad, is an alumina of Karmika School for Construction Workers. Before she joined Karmika in 2003, she used to work as a mason-helper doing odd jobs on different building sites. As she shares, “Initially, I was hesitant to join considering that I had to forego my daily wages of ₹ 100 for a stipend of ₹ 60. However, the fact that they were offering both the practical as well as theoretical training sounded interesting to me and I decided to take up the opportunity. I learnt a lot in my first training on masonry and plastering but found that I could not handle independent jobs with confidence. So I undertook another 3 month training programme in 2005 and learnt several different skills in more depth. Later on in 2007, I also underwent another plumbing training as I was already building the toilets, and water tanks and wanted to have an additional income through doing water fittings myself.”

She also tells us about the difficulties she faced in getting jobs as a skilled woman construction worker, “The contractors and other masons doubted my abilities, and the only way for me to change this was to demonstrate my talent. That I did. As I started to prove myself, I managed to find regular work for 2 years.” This increased her confidence level as she further adds, “Before I got involved with KARMIKA, I used to work on average 25 day/month, almost always on a 9 hour shift and still couldn’t make ends meets. Today, even a 5 day job/month earns me enough money to run the household. Prior to my involvement, I had little respect at home. Now I am recognised, respected and appreciated due to my work. Even the Gujarat Samachar newspaper came over to cover my story (2009). Furthermore, I have received a large number of certificates from various organisations also, to give merit for my work and this also lets me secure government tenders.”

Today she is able to do a range of construction related skilled jobs. In fact, after the first two years of work, in 2007, when she had saved enough money to renovate her own home, she built all of it herself- right from bricklaying to tiling to flooring to decorating. Where outside contractors would take ₹ 80,000-90,000 to do this work, it cost her only ₹ 55,000. Today for her, in her own words “The sky is the limit, and through hard, honest work I am working towards achieving my goals.”

The Wider Challenge

The construction industry is the second largest industry after agriculture in India, accounting for 11 percent of our GDP. According to various estimates, the industry employs around 35 to 43 million people and
is further expected to grow with a expected investment of INR 30 trillion in the sector. This should ideally result in more jobs and better employment opportunities in the sector particularly for those already involved in construction.

Unfortunately, the reality is very different. Construction activities in India are largely fragmented with only about 250 firms employing more than 500 people. Thus over 95% of the construction workers in India work as casual workers, employed through the labour sub-contracting system. This contractual/casual nature of the employment often results in low wages, lack of social security and a high level of job insecurity among the workers. Women primarily employed in manual work, mostly head-load work, are the worst hit in respect of wages and other facilities.

Further, as formal sector industry grows, increased mechanisation is resulting in displacement of manual labour in nearly all construction operations. And women workers, forming the manual labour chunk, are the first to be eliminated from the construction sites. The trend is already begun to be visible in urban areas with the percentage of both men and women involved in construction declining from 2009-10 to 2011-12. It is important that the employment generation potential of the growing construction industry is well utilised to benefit the large workforce in the country.

**Programme Philosophy**

MHT believes that the scope of better employment opportunities for construction workers can be widely increased by developing a systematic skill upgradation programme to match the continuous technology upgradation within the industry through setting up facilities for large-scale skill building of workers particularly women workers.

A visible opportunity herein is the expected increase in the need for various construction skills such as masons, tile fitters, painters, plumbers, cement finishers, glaziers, electricians etc. The dearth of skilled labour in these sections is well documented. The situation is worse for women who constitute only 5% of the skilled workers in the industry. And without opportunities for skill development their scope for moving up the ladder remains low. Further due to most people’s cultural and social orientations, women are rarely taught better paid skills like plumbing and masonry that are considered ‘male work’. MHT thus focuses on providing high levels of specialised work training and skill upgradation to women construction workers to enable better employment opportunities for them.
Our Solution

To realise this, MHT has promoted the “Karmika School of Construction Workers” for skill upgradation, certification and placement of construction workers in Sept 2003. Karmika has a multi pronged approach to promote women higher up in the construction value chain.

Journey over the years

With the closure of mills in Ahmedabad in the 90’s, there was an influx of women workers in the construction sector. Having mostly to work as manual labourers, these women who were members of SEWA Union, approached MHT (due to its technical expertise) for skill upgradation support.

As a response to this demand, in 2000, MHT initiated a pilot Habitat Resource Centre- a building centre supported by HUDCO. This Centre was developed to run training programmes for female construction workers to upgrade their skills in various construction techniques. The pilot Habitat Resource Centre upgrad ed the skills of 100 women construction workers in trades such as masonry, plastering, bar-bending and floor tiling, recording an average increase in their wages from ₹ 40 to ₹ 150.

Further, in 2002, during MHT’s reconstruction activities post-earthquake, local men and women workers were trained to reconstruct a total of 5000 houses.

Through this process, MHT’s institutional capacity to deliver technical housing services, were augmented manifold and MHT also built linkages with the private sector and certification agencies. From its experience thus far, MHT realized that a mechanism must be established to accomplish the huge task of mainstreaming the construction women workers - a mechanism which would focus primarily on the task of developing their skills, with reference to globalization and its anticipated impacts. Subsequently MHT worked towards setting up a training school for construction workers - primarily women - which would build, expand and concretize the
activities piloted earlier.

In September 2003, with the aim to draw up a blueprint for action and to deliberate on the exigent issues, MHT thus organised a two day International Seminar on “Empowerment of Women through Human Resource in Construction Industry”. This two day Seminar organized in collaboration with Construction Industry Development Council (CIDC)\(^6\) helped evolve an agenda for action by the Government, Industry, Academia and Organizations working for the empowerment of women, and the deliberations searched for workable solutions for the issues in question.

Karmika School of Construction Workers

**Mission:**

“To enhance the quality of life, raise the economic strength, productivity efficiency, professionalization and competency levels through upgradation of knowledge and skills of women workers interested in the construction industry”

**Objectives:**

- To provide skills training for various trades in the construction industry to all construction workers with a focus on women workers.
- To provide basic functional literacy to construction workers
- Testing, evaluation and certification of skilled construction workers
- Preparing custom designed material, supported by audio-visual material for workers with low level of basic literacy
- Development and promotion of alternate and low cost construction methods and materials
- Monitoring, delivering and facilitating training courses at other centers of vocational training
- To identify and provide technical input and supervision to partner institutions
- To carry out distance learning and refresher courses

**Training Courses Offered:**

- Three Month Core Training Course on 13 trades including: masonry; painting; plastering; plumbing; electric wiring; carpentry; welding; mechanics; public health related trades; roller operation; excavation operation; rubble masonry; tilling; bar bending and lab technician training.
- Short Term Specialised Courses on: construction of toilets; construction of disaster-resistant houses; and construction of other relevant local housing infrastructure like drains, sewers and landscaping.
- Soft Skill Courses including: training in functional literacy skills (reading, writing, basic math and relevant principles of physics and chemistry) and life skills like conflict resolution, bargaining and negotiation with contractors and other employers.
Following this, in 2003, MHT developed its training modules and curriculum to respond to the priorities and needs within the construction industry. In Sept 2003, MHT then established the “Karmika School of Construction Workers” for skill upgradation, certification and placement of construction workers.

By 2006, Karmika was equipped to provide a specialized comprehensive 3-month training module in 13 trades, besides providing short term crash courses for specific construction related job works. Karmika also incorporated functional literacy and life skills into the technical training module to equip women with an additional layer of confidence and competence.

In order to ensure that workers also receive certification in their chosen trade, in 2003 Karmika partnered with the Construction Industry Development Council (CIDC) to undertake testing and certification. The school also partnered with the Indira Gandhi National Open University (IGNOU) to facilitate distance learning programmes as well as training and certification as part of the CIDC certification process.

In 2007, MHT organised a Sammellan on women construction workers with Ministry of Housing and Urban Poverty Alleviation (HUPA) at Ahmedabad. The Sammellan also added weight to the existing policy initiatives on the (then) new scheme being launched by HUPA on urban poverty reduction, as a result of which ₹ 10,000/- per trainee was sanctioned by the Government for skill training of women.

In 2009, Karmika enrolled as a Vocational Training Programme (VTP) under the Director From Labour to Carpenter- The journey of Kamuben

A young women, Kamuben Chawda from Rajivnagar, Ahmedabad, got in touch with MHT as a member of the Vikasini Maha-Mandal, Kokilaben, met and shared with her the benefits of getting involved in KARMIKA. Kokilaben herself had undertaken the KARMIKA training course and now works as an electrician. Inspired by her, Kamuben undertook carpentry training for 3 months, which included two months of basic carpentry skills in the training campus, and the last month at a polishing workshop. After the training, she has found a job at a local woodwork firm, earning around ₹ 125 per day. As she mentions, “I used to work as a casual construction worker earlier, which involved a lot of hard manual labour. My timings were varied with 9 hour (9AM – 6PM) days being the most common. Work did not come regularly, nor was I able to find a permanent workplace. As I had to travel a lot, working where needed, it was difficult for me. Now, I am more than happy. It is both mentally and physically less draining, with my working hours improved to a standard 10AM – 5 PM shift. There is job stability, and I am being paid ₹ 125 per day, which is an increase on my previous salary. The factory is a mere 5 minute walk from my house which is also very convenient. Now that I have more time and money at hand, it has improved my lifestyle greatly and more importantly I am doing something I enjoy.”
General of Employment and Training (DGET), Government of India. An important policy achievement with the DGET was negotiating the eligibility criteria for ensuring women construction workers to qualify for the VTP programme. MHT successfully lobbied to repeal the requirement of being 5th pass as eligibility criteria for 5 trades in the construction sector. The new rule allows the VTPs to assess the eligibility of the candidates before enrolling them.

In its endeavour to increase the employability of the skilled women workers, Karmika further increased its understanding of the construction sector. There are two distinct sub sectors within the larger construction industry. The informal sector constitutes of small contractors who construct individual housing, commercial complexes, extensions of existing buildings, etc. In the informal sector, women’s participation is very significant. Contrary to this, the formal sector needs different types of skills, to construct roads, bridges, canals etc. This subsector is dominated by large construction companies, like” Larsen and Toubro” (L&T) and the “Hindustan construction company” (HCC). Different skill sets are required to access work in the formal construction sector. Most of these companies also face an acute shortage of skilled human resource. L&T and HCC have setup also their own training centres trying to meet some of these needs.

The Karmika School thus tried to build links with these companies to enable construction women workers to upgrade themselves and increase their employability in the formal sector. Initially, Karmika’s focus was on women trainees only. But due to mounting pressures from both the companies and the women themselves, a mixed batch was introduced, to allow both men and women of the same family to work together. Over the years, Karmika has also forged linkages with other private-sector building firms in the construction industry like Gujarat Ambuja Cement Limited; the Bakeri Group of Builders; etc.

**Outreach and Impact**

In the year 2012-13, around 450 trainees have been covered under various training programmes by Karmika. A majority of these trainings were conducted in Ahmedabad, Delhi and Bihar.

By March 2013, Karmika had trained a total of over 9,027 people in Gujarat, Rajasthan, Delhi, Madhya Pradesh and Bihar.

In 2009, the CIDC also awarded Gangaben Waniya (trained by Karmika) the Vishwakarma Award for Master Training in Masonry.

In order to assess the impact of its training activities, MHT has commissioned an independent survey of 193 trained women in Ahmedabad in 2006. It showed extremely positive results, which are summarized below:

- **More Working Days:** Following completion of training, 40% of women
Working with the Private Sector: Opportunities and Challenges

Given the highly competitive nature of the private-sector construction industry in India, many small builders struggle to find and retain highly skilled labour for their projects. Some of them approached MHT when they heard about the Karmika School to request a steady stream of trained and trainable construction workers for their projects. Barring minor differences in philosophy and working styles, these collaborations have been mutually beneficial - recruiting groups of Karmika graduates for ‘on-the-job’ training and employment on their construction sites fulfilled the builders’ needs for a sustainable supply of skilled labour as well as MHT’s commitment to link women workers to employment opportunities.

As Shri. Arvindbhai, Builder, Vande Matram Pvt. Ltd, says, “One of my bigger projects required the construction of 300 flats. You need all kinds of workers for projects of such scale. I therefore got in touch with Karmika at MHT and requested if workers working on my site could be trained by them in subjects such as plumbing, masonry, tiling and bar bending. It served as an ideal platform for my workers to learn. Imparting formal training on the job site is a very good idea and could be mainstreamed as a practice. MHT trained workers are good. Training enables them to follow the flow of work, plan better for subsequent days and reduce wastage due to the developed sense of precision. The understanding of measurement and drawings makes workers more scientific and systematic in their approach. It is a win-win situation – the builder is happy that workers are trained and workers benefit through the value addition, increase in income, better savings, education of children and a happy life.”

Though this is one of the positive examples, Karmika has had a mixed experience with the major formal sector companies. Firstly, there was a mindset problem in the management giving spurious reasons for keeping women out of the training programmes (although they recognised that the quality of our programmes was good). These included causes like “By law we are required to provide separate toilet facilities and childcare facilities on the training site. It will be a big trouble for us!” (When most of the major construction companies hardly provide basic facilities for women workers at their actual work sites.) “The male trainees will be distracted due to the presence of the women!”.

Having overcome these mindset resistances, Karmika did manage a few programmes with mixed batches of men and women. Interestingly, the response on site of the lower rung of staff was very positive and the trainings were completed successfully. However, placement proved to be a major challenge with the constructions sites dominated by men who harassed the female workers a lot as there was no provision of proper place to reside and security. As Dhani ben talks about the experience: “The trainer was good and did not differentiate between the men and women. We were given the same task as the men and we completed it successfully. (But during work)...the men banged our doors at night and stole our clothes! Our residence was a make shift shack of tin sheets and insects emerged from the ground at
reported receiving 21 to 30 days of work while only 26% indicated receiving the same amount of work before training.

- **Increase in Income:** 80% of trained women reported higher incomes after training especially a substantial increase in daily wages. The incomes of trained women rose by between ₹ 10 and ₹ 50 per day. Nearly 42% reported that their daily wages grew by between ₹ 21 to 50 while 13% reported wage gains of more than ₹ 50 per day. While only 20% of the women had received ₹ 70 to ₹ 100 before training, 70% of the women surveyed did so after training.

- **More women employed as masons [karigars] and helpers:** All the women surveyed had previously worked as unskilled labourers. After training 30% worked as helpers to masons, another 20% worked as masons. Four of the women surveyed had become independent contractors. The Karmika School currently employs 5 trained women as trainers in masonry, tiling, carpentry and electric wiring.

- **Ability to do skilled work:** After training, 45% reported being able to do any type of work, 18% were able to produce better finishing effects, 25% were able to do plastering and masonry.

- **Increase in confidence levels:** 68% women reported higher confidence levels in doing skilled construction work. Many reported higher status within the family and better bargaining skills.

- **Decline in Sexual Harassment at Workplace:** Before the trainings at

<table>
<thead>
<tr>
<th>STATE</th>
<th>CITY</th>
<th>No. of Trainees</th>
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<tbody>
<tr>
<td>Gujarat</td>
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<td>5905</td>
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<tr>
<td></td>
<td>Surat</td>
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</tr>
<tr>
<td></td>
<td>Baroda</td>
<td>100</td>
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<tr>
<td></td>
<td>Patan</td>
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<td>Savda Ghera</td>
<td>184</td>
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<td>23</td>
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<td></td>
<td>Hoshangabad</td>
<td>22</td>
</tr>
<tr>
<td>Bihar</td>
<td>Kathihar</td>
<td>217</td>
</tr>
<tr>
<td>Total</td>
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<td>9027</td>
</tr>
</tbody>
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Karmika, many women spoke of sexual harassment and rude behaviour by contractors and other male superiors. Women will usually go in groups to look for work to avoid sexual harassment. Most women mentioned staying at home or looking for other work if no one could accompany them to the kadiyanaka. After training 4% of the women developed enough confidence and could go alone for work. Eighty five percent of the trained women reported that contractors were quite respectful towards them. Only 7% of the trained women reported sexual and verbal abuse as compared to 24% before training.

**Challenges and Way Forward**

Karmika’s efforts, so far, have focused on a relatively smaller group to achieve greater intensity levels and generate better impact. The demand for skilled manpower is at a much greater scale, as is the number of poor construction workers in need of better livelihood opportunities. This necessitates the development of a strategy to build a network of institutions to share knowledge and methodology and train at an extensive scale while retaining the intensity observed with smaller batches. Tie-ups need to be established with various training institutions and grassroot organisations across the country to share knowledge and trainers, and help trainees gain greater exposure.

A major challenge in this process, however, is ensuring the viability of the school. Women in the informal sector are already actively engaged in economic activities, however small-scale and marginal, and rely on their daily earnings for the maintenance of their households. One needs to thus be conscious of the fact that most women cannot afford to take the time out from their current income-generating activities to learn new skills, however lucrative they may be in the long run, if they are not.
compensated financially during the training. Karmika thus provides women with ₹ 60 per day as a stipend and an additional ₹ 30 towards transportation costs for participating in the training (vis a vis ₹ 250 which they might earn). This ensures that women’s eagerness to learn new skills do not translate into economic crises in their households due to loss of daily income.

Furthermore, the Karmika courses focus much on practical trainings, which means that a lot of construction material and modern tools have to be purchased. Due to the training use, the depreciation of these is very high. Such issues result in the high costs of the trainings. Given that the trainees actually are in no position to bear the costs, it is difficult to manage such a programme on a large scale. It is, however, very important that the scale of the programme be maintained to change the general mindsets and increase the employability of women. Only then will women actually be able to move up the value chain.

Another major barrier to the progress of the school is the structural gender biases existing in the construction sector. Firstly, the women have to face resistance from their own families to enter the skilled worker sector. Secondly, the process of on-job training in the sector involved the shagirdi or apprentice method. With most masons being men, women are not able to gain access to good master to get entry into the trade easily. The problems with the formal sector have already been discussed earlier at length. An important addition is that while there is a great emphasis of skill training and certified skill training, the costs of certification has now moved up to ₹ 2000/-, and this without any value addition to the worker’s income. There is no Government directive of incentive for formal sector to employ certified workers. If, there is a move to promote certified workers appointment at construction costs, there will be the required encouragement for construction workers to pay to get trained and certified.

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14 The projected investment (including that from private sector) for the infrastructure sector during the 12th Five Year Plan is one trillion US dollars with almost 45% of the investment in infrastructure being towards construction and around 20% towards upgrading the construction sector.

15 NSSO surveys 66th and 68th Rounds shows an almost one percentage point decline in both urban men and women employment in construction. While employment of rural men and women has increased, it also points out towards a trend of employing low wage migrant population.

16 The CIDC is an apex organization set up by the Planning Commission of India for the development of the construction sector.

17 Kadiyanaka is the cross roads wherein construction workers assemble every morning in search of work. Many contractors recruit workers on a daily basis from here.
PROMOTING DEMOCRATIC GOVERNANCE

“VIKASINI for People’s Governance”

The Wider Challenge

The Universal Declaration of Human Rights (Article 22) says “Everyone ... is entitled to realization ... of the economic, social and cultural rights indispensable for his [or her] dignity.” This Right to dignity implies that no one should be denied his or her rights to adequate housing, food, water and sanitation and education and health care. Unfortunately, even today, millions of people in India continue to face rampant deprivation of these basic rights due to high levels of poverty and persistent inequalities. The problems are often not even recognised because of the tendency to equate availability of services with access to them. This is perhaps a reason why India ranks 123rd on the Human Development Index.

To enable a transformation in this situation, it is important that people have a voice in the policies that shape their development particularly in enabling access to services. Local governments, as the order of government closest to citizens, are in the best position to involve people in decisions concerning their lives. Discounting the importance and reach of people’s voices in local governance has the effect of systematic marginalization, further increasing their deprivation and vulnerability. Empowering the poor, to participate in local governance, is therefore, a necessary condition to enable them to move out of the vicious cycle of poverty and deprivation and enable them to realise their right to live with dignity.

Programme Philosophy

All citizens, irrespective of their income or residential status, have a right of equal access to basic civic services and that they have a right to be treated uniformly and justly by the government, private sector and service providers.

MHT believes that if the capacities of the poor, especially women, are enhanced so that they can organize themselves to exercise their civic rights and Government systems are made more democratic and accountable, it is possible to improve their living conditions (habitats). If the habitat of the poor is improved, then they would be able to invest in improving their economic productivity, thereby moving out of poverty towards a dignified life.

Our Approach

To achieve this, MHT focuses on enhancing civic engagement among citizens particularly slum residents, women and the rural poor, by promoting Community Based Organizations (CBOs) and enabling grassroots women’s leadership. These CBOs and women leaders
are then strengthened to promote equitable partnerships between them and the local government bodies and service providers.

Through this strong grassroot-women led approach, MHT works towards improving the delivery of core public services like water, sanitation, energy, housing and finance. This involves undertaking need assessment of the poor, by the poor, and helping them elucidate and voice their stake in the projects. It also involves working out suitable negotiating platforms; facilitating policy changes to meet the needs of the communities, and most importantly promoting transparency and accountability in the service delivery system.

The ultimate objective is that the poor should be empowered and collectivized as pressure groups so that they can influence development plans and policies to lead to sustainable habitat development solutions and to help them realize their basic rights and entitlements.
Initiatives and Achievements

Promoting Community Based Organisations

MHT believes that the most effective way of bringing services to the grassroots is through community empowerment. And the key to empowerment is mobilization and organizing communities thereby increasing people’s bargaining power and giving voice to

Led by Women for Women- Kokilaben of Vikasini federation

Kokilaben is a 40 year old woman living in Rajivnagar of Vasna area of Ahmedabad. When she first learnt about the slum networking project, she got involved in the CBO in her area, primarily to ensure that water and sanitation facilities reach their settlement and also since she was educated her community considered her more capable of managing the accounts. It was, however, not an easy journey. The CBO began raising contribution from the community. The Corporation approved their project in 2003 and work was completed only in 2007. In this period, Kokilaben paid numerous visits to government offices to push for services provision in her slum. She also participated in various training programmes by MHT. This not only helped build her confidence but also her determination to work for her area and community. Her success in getting legal electricity connections for her slum further gave her confidence a boost. She undertook a training for electricians at Karmika School of Construction Workers and has since been keeping aside savings to provide for the education of her daughters even against the wishes of her husband.

In 2008, she participated in a samellan CBOs in Ahmedabad. With the understanding that there were a lot of plans and programmes being made for the poor and that they needed to have a voice and stake in the process, she pushed the agenda for the CBOs to collectivise into a city level federation of CBOs- Vikasini. Today, she proudly represents the CBOs of her area in Vikasini and assumes many responsibilities as a leader. She says, “Now I am recognised as a gram sevak of my area. Even Government officials respect me and refer women to me for support.”

Her husband, a mason, often taunts her that he earns more than her monthly income in a span of 10 days but she retorts, “I have created an identity for myself. Others also recognize and respect me. My work is appreciated by everyone and I have access to important people within the government system. I am earning enough to educate my daughters with some scholarship support. This is sufficient to keep me going.”
the voiceless. MHT thus focuses strongly on promoting Community Based Organisations (CBOs) of the poor, particularly slum residents and women, so they can interface with Urban Local Bodies (ULBs) and other stakeholders to procure better services for themselves, including improved water, sanitation, and housing infrastructure under existing government schemes.

The CBO led approach has worked well in the slum upgrading projects. In most cases of successful slum upgrading projects, CBOs have provided a strong anchor. Besides planning and supervision of the construction initiatives, these CBOs also play an important role in monitoring the fund flow particularly subsidy provision to the communities. Later on these CBOs also undertake smaller maintenance works of their upgraded slums and in many instances have also been granted basic waste management contracts from the Municipal Corporations. Through creation of CBOs, MHT was also able to have people’s representation in policy-making forums at the local government level, so that the slum dwellers were able to contribute their knowledge to the upgradation policies and plans developed at the local level.

MHT focuses on promoting women led CBOs. A group of 10 women leaders representing around 250 families is collectivised into a CBO. Since inception, MHT has been focusing on promotion and capacity building of over 402 CBOs in 6 States covering 3,45,000 families.

Women’s Leadership Development

The activities of local government affect women more as they are usually responsible for satisfying basic needs of the family. However, women often do not have any access or influence over the policy decisions governing these basic services. It is very important that women’s voices are amplified in the local governance process. To enable this, MHT thus focuses on development of women led community based organisations to ensure inclusion of gender concerns in habitat planning and management.

Closely connected with a women led CBO approach, is the need to focus on women’s capacity building and leadership development. In participating in local governance activities women not only face structural barriers but also capacity gaps as they are less likely than men to have the education, contacts and resources needed to become effective leaders. MHT provides training for women leaders of CBOs to help build their capacities, especially on civic education, communication and negotiation skills and on leadership development. MHT’s women leaders training module includes a series of 10 modules covered over a 10 day training period. The module covers training of CBO leaders pertaining to the WASH, Housing and Energy programs. Till date, around 34
women leaders from 12 cities have undergone this training module.

These trainings and the subsequent handholding processes, have not only helped these women to enable access to basic services for their own habitats but also caused an increase in their self esteem and confidence levels. Their demonstrated capacities and abilities to improve the lives of their families and communities also lead to an increased respect for them in their neighbourhood. The result has been that these women leaders have now become the agents of change in their communities and are exercising their right to participate equally in democratic governance.

City Level Federations- Vikasini

The CBO led approach in slum upgradation project, leads not only to physical habitat improvements, but also social, economic and organizational improvements in the lives of the slum dwellers. With investments in CBOs and their capacities and their women leaders, there were rising aspirations of the people as they wanted to move beyond mere basic civic services to better housing facilities as well as participation in governance issues. The CBOs soon became a pressure group for MHT to take on other issues like electricity, property tax and housing, land tenure, urban planning, identity documentations-Ration Cards, Election Cards, etc.

![Monthly Vikasini members’ meeting at MHT Office, Ahmedabad](image-url)
Realising that individual CBOs are limited in the amount of leverage they can bring to bear towards influencing the city, MHT encouraged the organizations to coalesce under an umbrella body called Vikasini which is a city level federation of CBOs.

The concept emerged in November 2008, when a Sammellan of 140 CBOs was organised in Ahmedabad to discuss the withdrawal strategy of MHT from the CBOs and plan the way forward for them. It was intended that the CBOs progress along a continuum from a point of limited action to a point where they are collectively involved in redressing the deeper underlying causes of their concerns through social and political action. Vikasini federation was therefore conceived to foster higher-level, city-wide interventions by being a vital link between the government and the urban slum dwellers, serving to give the urban poor a voice and a say in the way policies affecting them are designed and implemented.

There is no hierarchical structure within Vikasini with all CBOs in a city being members of Vikasini and one woman leader selected between three to four CBOs from a given region as their representative. This woman leader maintains constant contact with the CBO and brings their issues and concerns to the Vikasini forum. The women leaders meet every fortnight to update each other about community developments and plan the course of action. They also serve as a community change agent by acting generally as the first

**Local Partnership Development by Vikasini, Ahmedabad**

Vikasini, Ahmedabad is made up of 180 CBOs and led by 21 voluntary women representatives. It is directly involved in taking forward people agenda in city level governance. Beginning with involvement in planning and research of pro-poor programmes, Vikasini is now being officially invited by Ahmedabad Municipal Corporation (AMC) and other organisations. Over the years, Vikasini has been involved in:

- Providing inputs in Ahmedabad City Development Plan 2020, City Sanitation Plan and Zero Waste Management Plan
- Updating of the Voter list in ward number 13 of AMC on request of the local Municipal Councillor.
- Conducting Biometric surveys under Rajiv Awas Yojana (RAY) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM) for AMC.
- Assessment of Public toilets and public convenience for Urban Management centre.
- Assessment of water and sanitation services in Mehsana using mobile technology.
- Support in research of bicycling and transportation choices of the poor for Green Cities.
- Mapping of service availability and household status in 1262 slums and chawls of Ahmedabad for Environmental Planning Collaborative for a World Bank funded research project.
port of call wherever there is a problem in the community especially related to basic civic services, land and housing. The Vikasini leaders also bridge the important gap of passing on relevant government information—be it on new policies, surveys or schemes to their communities.

MHT has now been consolidating the CBOs in all its operational areas into city level Vikasini federations. Vikasinis have thus been promoted in 12 cities. MHT has been focusing on building the capacity of Vikasini leaders to directly interface with government bodies to influence pro-poor urban policies. Vikasini works on three levels;

A. Citizen level- working for individual identity proofs and documentation (election card, ration card, UID, etc). Support for getting benefits of welfare schemes related to pensions, scholarships, etc.

B. Area level- representing two to three CBOs, they primarily work on liaisoning with local ULBs for operations, repair and maintenance of the civic services in their area; for enabling provision of additional facilities (like plantation, railway crossing); for area planning and enumerations. Make representations on behalf of the area

C. City level- represents the voices of poor and women in multi stakeholder dialogues and workshops. Provide inputs in city plans and policies.

**VIKASINI- Beyond Housing and Basic Services**

Vikasini’s efforts are not restricted to MHT’s focus areas of housing, energy, water and sanitation. They also play a vital role in linking the poor community members with State Government initiatives, and in instances, going further to the government offices to collect the scheme application forms; distribute them amongst the eligible families/persons; provide support in filling out the applications and if required even escorting the community members to the relevant government offices for follow ups. Over the years, Vikasini, Ahmedabad has supported more than 2352 women, of which;

- 262 have got the benefit of government welfare schemes
- 308 have been linked with the subsidised electricity scheme
- 60 women have got houses under JNNURM/Slum Clearance Board schemes
- 47 women have got copies of updated land records
- 62 women have got election cards
- 409 families have got BPL cards
- 45 families have got their income certificates
- 202 families have been motivated to regularise their tax bills

Vikasini has also particularly been active in organizing 10 health camps in their areas through the SEWA health cooperative and have worked with SEWA Academy to enroll 25 girls for computer classes. Vikasini has also linked 4800 women with the National Insurance Scheme.
The highlights of Vikasini’s activities include:

- Facilitating and monitoring the performance of member CBOs
- Liaising with local government bodies and municipal councilors on issues of governance affecting the poor in general and their own wards (areas) in particular.
- Monitoring, lobbying and advocacy for implementation of City Development Plans.
- Linking the poor with the welfare schemes being implemented by the Government and other NGOs.

**Stakeholder Partnerships**

To be effective in influencing ‘higher level’ policy decision-making, community organisations need to link with other groups sharing similar concerns. Community organisations, by forming partnerships, can strengthen social networks, better compete for limited resources and increase participation in the concerns of other member organisations. The purpose of partnerships is to allow community organisations to grow beyond their own local concerns and to take a stronger position on broader issues through networking and advocacy. MHT has thus been focusing on building partnerships of Vikasinis with other organisations. While the most important partnership has been developed with the local municipal bodies and elected representatives particularly in Ahmedabad; Vikasinis have also been able to form partnerships with academic organisations like Environmental Planning Collaborative; Urban Management Resettlement under Jawaharlal Nehru National Urban Renewal Mission (JNNURM) Housing

Once of MHT’s key focus areas has been to ensure people’s rights and entitlements under existing Government programmes. Thus when AMC approached MHT to facilitate the resettlement process of the 6000 families which were relocated under the Sabarmati River Front Scheme of AMC and other Government schemes under the JNNURM, MHT took it up as a people’s challenge. While working towards formation and registration of Resident Welfare Associations (RWA) in the new residential areas and training them on management these RWAs.

Relocation results in complete wiping off of people’s identities in form of election cards, ration cards, etc. MHT is supporting these families to get these documents renewed at the new addresses. The biggest challenge in this process is the transfer of ration cards, as before getting a new card issued the people have to submit the old cards. This could mean a loss of cheap ration for a quite a while. The vulnerability of the people is such that they prefer to actually cross over the whole city to come to their original residential area for the ration rather than bear a gap. MHT is trying to develop a system in coordination with the local PDS officer to enable a stop-gap arrangement to facilitate this process.

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Centre, Ahmedabad; private sector bodies like SELCO, Lemelsen Foundation; and SEWA sister organisations like the Lok Swasthya SEWA Trust, SEWA Academy and the SEWA Bank.

**Building Local Governance Capacities on Citizen Centric Delivery Mechanisms**

One of the strategic areas of MHT’s work to achieve the above has been through supporting local governments in the adoption and implementation of inclusive, accessible and participatory programmes. MHT does not focus only on identification of gaps in implementation of people centric programmes but works in tandem with local governments to develop pro-poor solutions. This requires constant liasoning with civic officials- sensitizing them to people’s needs while understanding procedural dynamics; overcoming red-tape while remaining within the regulatory frameworks; demonstrating

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**Urban Land Management and Town Planning Systems**

Urban land planning in India is a non-democratic environment within the democratic state. For poor citizens land use planning is a closed door process resulting in a strong real estate- government nexus masked by corrupt practices. The citizens have access to formal plan only via objection submission invited through newspaper advertisements and only affected parties are allowed suggestions in primary planning stage. This leads to land use decisions being taken on vested motives rather than on environment concerns and social justice. The 13.7 million poor families residing in informal (slum) settlements are most affected facing frequent evictions and deprivation from basic services like water and sanitation. It is important to empower them to overtake legal and knowledge barriers and to achieve higher levels of participative democracy in urban land planning.

Since 2009, MHT has thus been focusing on policy advocacy towards creating participatory urban land management and town planning systems. As a first step towards this, MHT has first built its own capacities on understanding the urban land tenure and town planning systems. In line with, MHT learning by doing approach, two independent cases- one of town planning scheme (Ramesh Dutt Colony) and one of land tenure legalization (Jadiba Nagar) were taken up. The process not only brought to light the various complexities and policy gaps in the land tenure and town planning processes but also the knowledge constraints of the urban citizens (slum dwellers and often middle class) on this issues, which results in people having next to negligible say in these decisions.

MHT has thus developed a detailed manual on urban land tenure and land legalization processes and is in the process of developing a similar one on town planning. It is planned to undertake training programmes with urban citizens on the same; increase their understanding on these process and create a people’s movement for having greater citizen’s say in urban land governance.
workable approaches on the ground; training ULBs on these approaches and taking forward local issues at the State and National level for policy changes.

MHT believes that unless backed with demonstrated models on the ground any understanding of urban realities will not translate into action. Experience in India has well shown that while most agencies and civic bodies have focused on high degree of detailing in planning and gap identification even using technologies at its best, only those who have focussed on learning by implementing have been successful. Thus MHT works towards building local capacities to enable concrete and perceptible results on the ground in terms of service delivery.

Over the years, MHT has thus partnered with more than 12 city governments on various pro-poor urban development solutions. Some of the key partnership projects include:

- Partnering with the Ahmedabad Municipal Corporation on the Parivartan- Slum Upgradation programme; Slum Electrification Programme; DPR preparation for Rajiv AwasYojana (RAY) and Restlement facilitation under JNNURM
- Partnering with Bhopal Municipal Corporation for community mobilization under RAY.
- Partnering with Jodhpur Municipal Corporation for IHSDP
- Partnering with Vidisha and Hosanghabad Municipal Corporation under ICLS Scheme.
- Partnering with Nagpur Municipal Corporation for researching affordable housing solutions for the poor

**Outreach**

- MHT works in 6 States of India covering 12 cities and 350 villages working with as many CBOs.
- Vikasini have been formed in 12 cities viz Ahmedabd, Surat, Vadodara, Jaipur, Jodhpur, Bikaner, Kathar, Vidisha, Hoshangabad, Bhopal, Delhi and Ranchi.
- Over the years MHT has enabled access to basic civic services to more than 2 lakh slum families channelizing more than INR 154 million of public money, with the communities themselves contributing over INR 193 million.

**Influencing Policies and Programmes**

MHT has also been advocating at the State and National levels for enabling Pro-Poor Water, Sanitation, Energy and Housing Policies and Programmes. The main focus is on streamlining the procedures and ensuring
better transparency and accountability for entitlement of subsidy to the poor under the existing schemes. Some important achievements in this regard have been;

- Being appointed as a consulting expert by the Gujarat Urban Development Authority for Urban Poor Programs
- Member on the expert committee for the Rajiv Awas Yojana of the Government of Gujarat
- On the guiding committee of Ministry of Housing and Urban Poverty Alleviation for implementing JNNURM.
- Member, Prime Minister's Office (PMO) task force for Affordable Housing
- Steering Committee Member, Affordable Housing and Poverty Alleviation for 12th five year plan, Planning Commission
- MHT works very closely with HUDCO and the National Housing Bank in formulating their pro-poor programs.
- MHT was on the committee of Basic Services for Urban Poor (BSUP) formed by Ministry of Housing and Urban Poverty Alleviations. One of the major recommendations of this committee was the delinking of tenure issues from right to basic services.
- In Ahmedabad, MHT is on the committee for City Sanitation Plan, and the committee for Zero Waste Management.
- In Delhi, MHT is on the steering committee to support the Municipal Act for the poor.

**Challenges and Way forward**

MHT takes a very strong cognizance of the need for legislative action to ensure the rights and entitlements of the poor, in order to translate the visions of social justice and
empowerment into concrete actions. MHT, thus works on a solutions based approach to governance, trying to bridge the gap between the espoused policy visions and the actual realising of the entitlement to the poor.

Our approach to governance emphasises effective service delivery as one of the key indicators of good governance. The focus of our work has thus been a lot on enabling the access to water and sanitation, adequate housing, tenure security, finances and improved livelihoods as discussed in the subsequent chapters.

MHT’s efforts in bridging the gap between treating the poor as “beneficiaries” to recognising them as “partners” in the service delivery mechanisms by the local government bodies marks the initial success of our governance work. The challenge now is to move the next step on the ladder- recognition of the poor as “active citizens” and involving them in crucial decision making processes at the local level especially on town planning, urban land use management, and Climate Change adaptation.

#### Income

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fees &amp; Charges</td>
<td>12,500.00</td>
</tr>
<tr>
<td>Donations</td>
<td>5,000.00</td>
</tr>
<tr>
<td>Earned Income</td>
<td>15,000.00</td>
</tr>
<tr>
<td>Total Income</td>
<td>32,500.00</td>
</tr>
</tbody>
</table>

#### Expenditure

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (₹)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staff Salary</td>
<td>9,500.00</td>
</tr>
<tr>
<td>Rent</td>
<td>3,000.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>1,500.00</td>
</tr>
<tr>
<td>Supplies &amp; Books</td>
<td>750.00</td>
</tr>
<tr>
<td>Total Expenditure</td>
<td>14,250.00</td>
</tr>
</tbody>
</table>

#### Balance Sheet

- **Total Income**: 32,500.00
- **Total Expenditure**: 14,250.00
- **Surplus**: 18,250.00

**Date**: 05 Aug 2013

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MHT Annual Report 2014
## Balance Sheet as at March 31, 2013

### Assets
- **Immovable Properties:**
  - As per Schedule C
  - Amount: **26,436,589.64**

- **Investments:**
  - (Mark-to-market value of the above investments is about Rs.)

- **Furniture and Fixtures:**
  - As per Schedule D
  - Amount: **10,142,475.70**

- **Stock on hand:**
  - Amount: **11,493,347.00**

### Liabilities

#### For Expenses - Training Advance
- Amount: **2,204,728.40**

#### For Rent and Deposits
- Amount: **28,120,91.41**

#### For sundry credit balances as per sch-G
- Amount: **1,266,501.02**

#### Income and Expenditure Account
- Balance as per last Balance Sheet:
  - Amount: **25,63,460.24**
- Add/Levied as per Income & Expenditure Account current year 2012-13
  - Amount: **11,475,510.41**

Total: **79,215,868.97**

### Cash and Bank Balances
- **In Savings/Current/Fixed Deposit Account with:**
  - Amount: **42,653,225.83**

### Place: Ahmedabad

#### Dated: 5/8/2013

### Place: Ahmedabad

#### Dated: 05 June 2013

**Vivek S. Shah**

(Manager)
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