



Annual Report 2020-2021



engage

empower

enable

“ **Helping women  
discover their wings** ”





## 1

### Who We Are

03

1.1	Message From The Leader	04
1.2	Vision, Mission & Goal	05
1.3	MHT's Approach	07
1.4	MHT's Timeline And Milestone Achieved Till Date	09
1.5	MHT's Workforce	10
1.6	Program Partners and Supporters	11
1.7	Partnerships	13

## 2

### MHT & Global Relevance

15

2.1	Contribution in Achieving SDG's	16
2.2	Water & Sanitation	17
2.3	Climate Resilience	23
2.4	Energy	24
2.5	Housing & Land Rights	25
2.6	Microfinance	26
2.7	Participatory Governance & Planning	27
2.8	Women in Construction	29
2.9	Revitalization Of Low Income Heritage Precincts	34
2.10	Dignified Lives For Homeless	38
2.11	Covid Relief Work Program	40

## 3

### MHT's Impact Till 2021

44

## 4

### Learnings

45

## 5

### Achievements & Recognitions

46

5.1	Awards	46
5.2	Media Coverage / Publications	47

## 6

### My Home, My City, My Voice:

#### Women As Change Makers

50

#### Celebrating 25 Years Of Mahila Housing Trust

6.1	International Grassroot Conclave: For Resilient Cities	50
6.2	Resilient Cities : Women As Change Makers	51
6.3	Webinar Series: Online Event	52
6.4	The City Makers	53

## 7

### MHT Social Media

54





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**Bringing  
developmental revolution**





## WHO WE ARE ?

01

To **organize** and **empower** women in poor communities to improve their habitat.

Founded in 1994, Mahila Housing Trust (MHT) was set up with the idea of serving the housing needs of self-employed women working in the informal sector in the country. Though overtime the phrase “housing” has expanded to take into concern larger issues of habitat as well, including issues of Water and Sanitation, Energy, Livelihoods, Land Rights, Housing and Micro Finance and perhaps most importantly, the role of women in participatory governance. If one has to work with the urban poor in South Asia, one cannot do so without looking at these interlinked issues, especially since many families rely so often on their living spaces to provide for their income as well. Often a small 10 by 10 feet space can turn into a warehouse, a site of production and packaging and also a place to rest in sometimes possibly all of these within 24 hours.

Yet these dynamic spaces can be built on very uncertain terms – land without tenure, or land that has been given to the community for a short fixed tenure. Urban India is dotted with such informal settlements, often in the shape of slums. 40% of South Asia resides in such neighbourhoods and with more than 80% of the economy relying on informal labour, this population group is only going to grow.

Mahila Housing Trust’s focus is on empowering the women in these communities to organize themselves and ably address these challenges by negotiating with the authorities in accessing basic services like water supply, electricity and legal housing. Challenges stemming from Climate Change are already a part of their daily reality so building their resilience is a key aspect, whether through innovative technological solutions or by further building their capacities. MHT has been working on all these fronts assisting the populace, who in turn are building the South Asia’s cities. The report ahead sums up the work done by the organisation during the period March’17 to March’19.



## MESSAGE FROM THE LEADER

1.1

The cultural ethos at **MHT** has always promoted a learning environment. It has evolved to respond to the needs of the poor women in the informal sector.

Mahila Housing Trust has completed 25 years of its establishment. Next year, we will complete silver jubilee of our work with poor women in the informal sector. At this juncture, I look back and reflect on the journey, thus far. When we began work in 1994, Ahmedabad, Gujarat, women living in informal settlements, demanded access to quality water, toilets and basic services. We began organizing around those issues, twenty four years ago and today, Swachh Bharat Mission is the flagship programme of the Government of India.

Mahila Housing Trust is working in almost 36 plus cities, across eight states. In some of the cities where we have an established presence, poor women own property rights, and a house in their name. As MHT responded to the growing demands of the women, we understood that our work expanded merely from working on basic services, to the addressing physical environmental issues related to urbanization. Thus our work at this stage, is categorized into three broad portfolios: Habitat Development, Energy and Climate Resilience, Participatory Governance.



**Ms. Bijal Brahmhatt**  
Director, Mahila Housing Trust

Vikasinis empowered by MHT, are now influencing urban planning system that shape cities, to include the informal sector as well. Along the way, MHT also promoted many institutions like Awaas SEWA Pvt. limited, to engage with the private sector and the market forces to deliver last mile services, poor women owned Credit Cooperatives, and “SEWA Grih RIN” to enable poor women to access housing finance. The cultural ethos at MHT has always promoted a learning environment. It has evolved to respond to the needs of the poor women in the informal sector.

Going forward, Mahila Housing Trust faces two major challenges: As India urbanizes rapidly, how do we make the urbanization process more responsible, one that also addresses the negative impacts of climate change along with development. The other challenge would be to ensure that as we scale, we ensure that the depth of our impact is not compromised. I am quite hopeful that with our team of the grass roots leaders, sociologists, planners and engineers, Mahila Housing Trust will continue to show the way.



# VISION, MISSION & GOAL

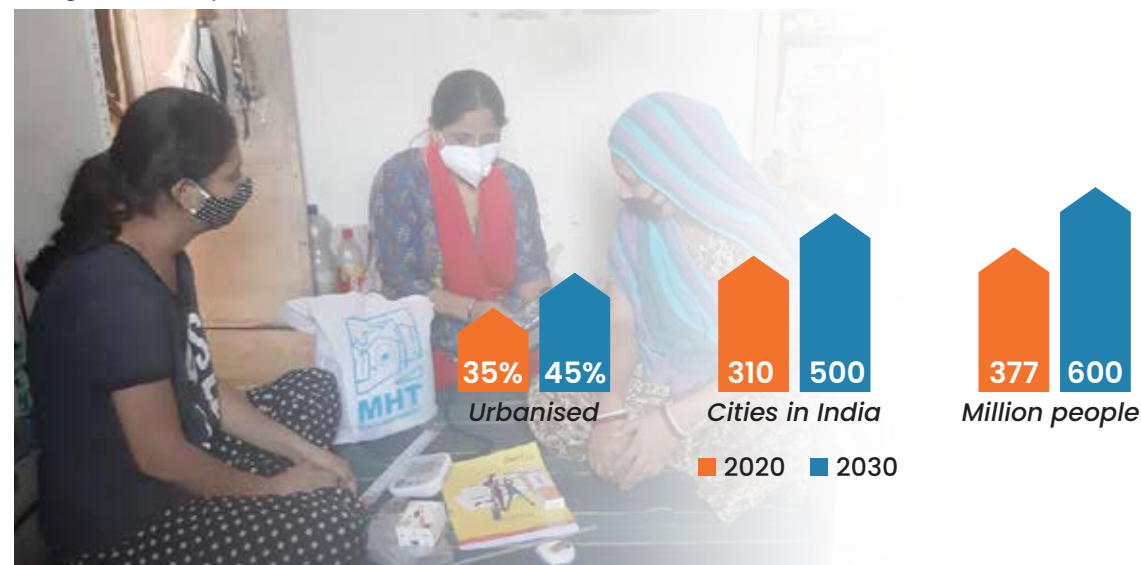
1.2

## Mahila Housing Trust works with women in these communities since 1994.

India's increasing urbanization now intersects with significant shifts in climate variables projected for the 21st century. The future trajectory of urban development will be shaped by how pressing local development challenges and strategic climate goals are balanced, integrated and prioritized. It will need re-imagining governance and cooperation between public and private sectors, actors and most of all, local communities. MHT has been working with women in these communities since the year 1994. Using its approach of building social capital and empowering women with technical knowledge, MHT has been working across 17 cities in 8 states and collaborating with partners in Bangladesh/Nepal, close to 1000 slums.

While the crux of the work happens through the formulation of the Community Based Organisations (CBOs), Community Action Groups (CAGs) and the action taken by them, to create an enabling environment, MHT works with the local and state governments advising and partnering with them to bring about policy change that assists the urban poor in accessing basic services.

MHT's mission has been to focus on organizing and empowering women in poor communities to improve their habitat. A quality habitat is a home with all basic services such as clean water, toilets, electricity, and adequate light and ventilation. It is a key financial asset that supports livelihoods, and makes the poor more resilient to heat stress, disease, and other hazards of climate change. The MHT empowers women via its livelihood development, climate change resilience, and participatory governance programs.



## VISION

Women shaping the responsible urban development. The global challenge in an increasingly urban world is to ensure that towns and cities provide healthy and safe living environments, productive economies and social benefits to diverse groups, and for generations to come. Gender equality and sustainable urbanization are crucial not for the survival of cities.



## MISSION

Strengthening collectives of the grassroots women in the informal sector to advance constructive dialogue and action on improving their housing, living and working environments in cities. Women understand that a strong neighborhood is essential to upgrading individual homes. They know how to work together to bring much needed services in their under-served communities.



## THEORY OF CHANGE

If the grassroots collectives of women are provided with the requisite knowledge, technology and skills to identify and assess development issues, they will be able to constructively engage with governance and planning processes to lead transformation in their own communities. They will further come together as a peer group of informed and articulate citizens to participate in shaping the urban development.







# MHT'S APPROACH

1.3

## Building Credibility in the Community

Invest in women's collectives through a particular initiative. Promote Community based organizations, build capacities of leaders to affect change.

## Expand its foot-prints across sectors related to the habitat and urban development

Build on its credibility and ability to deliver results, expand across the share of people's day to day' pain through multiple initiatives.

## Funds from the Public Sector (sometimes Private)

Invest in women's collectives through a particular initiative. Promote Community based organizations, build capacities of leaders to affect change.

## Demystify Government Schemes and Complex Urban Planning Procedures

Demystify government schemes and programs for poor women, empower women leaders with knowledge to negotiate the planning and service delivery processes.

Mahila Housing Trust invests in developing 'grassroots institutions' to ensure sustained progress. The Government of India mandates participatory local governance through the 74th Constitutional Amendment Act at the city and ward level.

Mahila Housing Trust's model of institution building is designed to align with local governance structure. It allows the Community Action Group's to relate their own work in context of broader issues. Consequently, women are able to mobilize in a variety of ways as a result.



*Mentioned here are the stages where MHT intervenes and makes the dent in the system.*

**CAGS ARE DRIVING WIDESPREAD IMPACT BY IDENTIFYING AND ADDRESSING DEMAND OF COMMUNITIES.**

**SENSITIZING & MOBILIZING COMMUNITIES FOR ACTION:**

Conducting regular area meetings, facilitating dialogue, record keeping.

**IDENTITY & ENTITLEMENTS:**

Assistance in getting documents such as Aadhar Card, Pan Card, Ration Card, etc. and benefits from social security schemes like Widow Pension Scheme, Free Ration under PDS, Mukhyamantri Amrutum Yojana, etc.



**LIAISING & PARTNERING WITH GOVTs. FOR COMMUNITY IMPROVEMENTS:**

Write applications, collect required documents/ community contribution, follow-ups with government for services.

**ENGAGING IN ADVOCACY ON HABITAT ISSUES AT WARD AND CITY LEVEL:**

Mobilize funds from councilors for initiatives such as tree plantations, Influence budgets and plans.

**SURVEYS AND NEEDS ASSESSMENTS:**

Collecting large scale spatial data (household and community level), identifying needs of settlements.





## MHT'S TIMELINE & MILESTONES ACHIEVED TILL DATE

1.4

1995

1. **Slum Networking Program** in Ahmedabad.
2. Laid the foundation of putting women and their collectives of the center.

2000

1. SNP expands to **35,500** slum dwellers.
2. Started Energy Program.
3. Expanded its **Water Sanitation** Program to other cities in Gujarat.

2005

1. Programs expanded to **Rajasthan & Delhi**.
2. Promoted women led **Credit Co-operatives** in Gujarat.

2008

1. Established **Awaas SEWA** Pvt. Ltd.

2010

1. Emphasis on **Housing and Land Rights** after **JNNURM** that made **National Funding** available to cities.
2. Programs expanded to **Madhya Pradesh, Bihar and Jharkhand**.

2015

1. Integrating the **Climate Change Program** with built environment.
2. Programs expanded to **Maharashtra**.
3. Participation and advocacy in the urban government.
4. Organizational capacity and systems.

2020

1. City level problem solving working in close co-ordination with local governments.
2. Restructuring and Strengthening of **CAGs**.
3. Programs expanded to **Uttar Pradesh**.
4. Emergency **COVID** Relief.



## MHT'S WORKFORCE

1.5

The **MHT** team is composed of over **100 professionals** with a wide range of expertise and passion.

**MHT's** team comprises over **100** passionate and competent **professionals** with diverse expertise in infrastructure engineering and management, community mobilization, negotiation and consensus building, environmental policy, economic

development, climate change and law. Team members come from a range of backgrounds including social work, engineering, urban planning, finance, economics, and geography. Over the past two years, the team also has inclusion of staff and consultants experts in fields development, fundraising, and communication.

Though the head office of MHT remains in Ahmedabad, a new branch office was opened in Ranchi, Jharkhand to implement MHT's programs more effectively, and to also participate in local development planning efforts in the city.







# PROGRAM PARTNERS & SUPPORTERS

## 1.6 1.6.1

### Funders and CSR Donors

- Azim Premji Philanthropic Initiatives
- United States Agency for International Development (USAID)
- World Resources Institute (WRI), Washington DC
- Bank of America
- Bill & Melinda Gates Foundation
- Dalyan Foundation
- Dasra
- Selco Foundation
- Global Resilience Partnership
- HSBC
- H. T. Parekh Foundation
- Michael & Susan Dell Foundation
- Millennium Alliance
- Misereor Foundation
- Oak Foundation
- Rockefeller Foundation
- Urban Lab Chicago
- Ford Foundation

## 1.6.2 Partnering with Government

- Housing and Urban Development Department, Government of Gujarat
- Ministry of Housing and Urban Poverty Affairs, Government of India
- Ahmedabad Urban Development Authority
- Ahmedabad Municipal Corporation
- Amalner Municipal Corporation
- Bhopal Municipal Corporation
- Katihar Municipality
- Jaipur Municipal Corporation
- Ranchi Municipal Corporation
- Surat Municipal Corporation
- Vadodara Municipal Corporation
- Gujarat Housing Board
- Madhya Pradesh Urja Vikas Nigam
- HUDCO

Mahila Housing Trust, policy influence is unique, and stands out, because it supports government in implementing policies, and understands the gaps, as policies unfold on the ground.

It co-creates solutions with the poor to address gaps, and influence policies and programmes at the city. State and National level for ensuring sustainable development and poverty alleviation.





# PARTNERSHIPS

## 1.7 1.7.1

### Government Partnerships and Associations

As a foundational aspect of MHT's work, we have assisted poor households in accessing government services directly from government agencies. **\$16.99Mn** worth Government contract received to reach housing and basic facilities to the poor and **\$3.66Mn** worth resources accessed for poor.

NATIONAL

- **Inputs in 12th five year plan of India** as member of steering committee for Affordable Housing & Urban Poverty
- **Member of Expert Committee on Rajiv Awaas Yojana** formulated by Ministry of Housing and Poverty Alleviation
- **Member of National Committee and Affordable Housing Task Force** for Housing Micro Finance Companies for poor
- **Formulated Water and Sanitation Policy** for poor, Ministry of Housing and Poverty Alleviation
- **Member of Guiding Committee** on Basic Services for Urban Poor (BSUP) component of JNNURM

STATE

- **Member of Expert Committee for Rajiv Awaas Yojana, Government of Gujarat**
- **Consulting expert for Urban Poor Programs, Gujarat Urban Development Authority**
- **Empanelment with State Knowledge Management Centre on Climate Change, Environment Department, Maharashtra**
- **Independent Facilitating Agency (IFA) for conducting Social Audits under Housing For All Mission in Gujarat**

CITY

- **Inputs in Affordable Housing Regulations** as part of Statutory Development Plan of Ahmedabad Urban Development Authority
- **Member of Slum Notification Committee, Ahmedabad Municipal Corporation (AMC)**
- **City level Nodal Agency for Rajiv Awaas Yojana, Bhopal Municipal Corporation, Ranchi Municipal Corporation**
- **Committee for Formulation of City Sanitation Plan and Public Health Bye-Laws, AMC**
- **Expert Committee on Solid Waste Management, AMC**
- **Steering Committee to support Municipal Act for poor, New Delhi**
- **Member of Slum Rehabilitation Committee & inputs for policy influence for Ahmedabad City**

## 1.7.2 Institutional Partnerships



-  Demonstrating a model for de-linking tenure from provision of water & sanitation in slums in Maharashtra, Delhi, Ranchi & Rajasthan.
  - **Bill & Meinda gates Foundation (lead CEPT University)**
  - **H.T.Parekh Foundation (CSR of HDFC Bank)**
  - **Oak Foundation**
  - **HSBC**
-  Support to Government bodies towards realizing an open defecation free city through infrastructure provision & improved governance in Ahmedabad and Lucknow.
  - **Dasra Giving Circle**
  - **HCL Foundation**
  - **Bank of America Menyl Lynch**
-  Mobilizing & organizing slum communities to access formal housing under Ahmedabad Municipal Corporation's PPP policy.
  - **Ahmedabad Municipal Corporation & private real estate developers.**
-  Enabling access to affordable housing & land rights for women tribal communities in Ranchi.
  - **Oak Foundation**
-  Building climate resilience capacities of urban poor in 7 cities in South Asia.
  - **Rockefeller Foundation, USAID through the Global Resilience Partnership**
-  Building Women's Water Resilience. Ensuring Climate Preparedness and Sustainable Sanitation in Amalner, Maharashtra.
  - **Misrear Foundation**
-  Promoting public engagement in urban development & local area planning processes.
  - **Self-funded**

## 1.7.3 Global Presence

- Member of the **Clinton Global Initiative**, a global community of leaders. As a member **MHT** has pledged its commitment towards making Ahmedabad open-defecation free by mobilizing and building the capacity of women and adolescent girls.
- Partner: **Global Resilience Partnership** and member of **Resilience Knowledge Coalition**
- Member of Gender Working Group: **InsuResilience, Germany**





## MHT & GLOBAL RELEVANCE



## CONTRIBUTION IN ACHIEVING SDGs

### 02 Programs and Recent Interventions

MHT over last 25 years have worked on several issues in several cities and communities. Mentioned here are some of the recent programs and themes under which MHT is creating projects / interventions to create impact and work towards the motto of MHT.

#### Habitat Development

- Water, Sanitation and Hygiene
- Habitat Based Livelihoods
- Housing and Infrastructure Finance
- Affordable Housing
- Land Rights

#### Climate Change Resilience

- Access to Energy
- Heat
- Water Scarcity
- Flooding and Inundation
- Air Pollution
- Vector Borne Diseases

#### Participatory Governance

- Gender Budgeting
- Councilor Education
- Model Ward Communities
- Participatory Urban Planning



### 2.1

MHT truly believes in thinking globally and acting locally.

Through a focus on women led habitat development, MHT contributes significantly towards advancing United Nation's 2030 Agenda for the Sustainable Development.

By directly contributing to 8 development goals through various on field interventions and projects. Mahila Housing Trust projects directly linked to Goal, 5, 6, 7, 10, 11 and 13.

As a socio-technical organization, MHT is positioned to bridge grassroots and mainstream institutions and advance action on the responsible urban development.



Empower women & girls to move up the housing ladder, create assets in their own name, **\$26.14 Mn property titles registered in the name of women.**



Provide women a platform to exercise their collective voice, participate in city governance, **Vikasini forum represents voice of poor women in policy / planning.**



Provide water & sanitation facilities in poor communities, **58,878 toilets constructed, 52621 water connections & 9,864 benefited from the water management.**

*\* Sanitation projects are implemented in various parts of Gujarat and Maharashtra. Amalner is one of the most recent and successful interventions.*



Upgrade housing & basic services, in slums, integrate them with urban fabric, in **1105** slum settlements more than **50,000** families benefited from slum upgradation and redevelopment.

*\* MHT has intervened in old city of Ahmedabad with the focus of heritage revitalization by improving quality of existing infrastructure, empowering women and providing better quality of life in dilapidated heritage neighbourhood of Ahmedabad, which is the first UNESCO World heritage city of India.*



Provide affordable and clean energy to households, **37,298 families accessed legal electricity, 5000 use cleaner fuels.**

*\* Over 10 slums in Ahmedabad and other parts of Gujarat have been intervened for the same goal.*



Build urban poor women's resilience against environmental stress and climate change impacts, **1600 women as climate saathis, 5000 families took resilience action.**

**\* MHT's programs have improved 2.8 million lives over the last 25 years.**

*Note: Figures mentioned here are dynamic in nature. Mentioned figures are based on the survey conducted in March 2021.*



# WATER & SANITATION

## 2.2 Urban areas are mostly characterised by the densely populated housing settlements.

A factor that adds considerable complexity when devising sanitation interventions. Unlike rural contexts, where the focus is on household-level infrastructure (e.g. single wells for water or individual on-site waste disposal systems), in cities sanitation needs to be conceived as a system capable of efficiently catering to large densities. Therefore, addressing sanitation issues in urban areas should not solely aim at

eliminating open defecation; but at improving living conditions in highly dense and contested environments.

Key aspects of our work in ensuring effective and equitable sanitation in urban poor communities include:

- **Facilitating Toilet Construction**
- **Expanding “Wash” Facilities in Schools**
- **Extending Water and Drainage Connection in Slums**
- **Driving Sanitation Behaviour Change**
- **Empowering Adolescent Girls in Water and Sanitation Advocacy**

### 2.2.1 Program Details: Making Amalner open defecation free

MHT works with local governments as well as public and private service providers to make basic service delivery more effective, inclusive, transparent and accountable. The program focused on Amalner, Jalgaon District, Maharashtra. The project to make Amalner OD free initiated in 2017 and was completed successfully in October 2020. The objective of the project was to involve women of the community in the program and make an overall impact at the community level. Working with government and maintaining good rapport with government officials including the panchayat was one of the key policy to help acquire the status and maintain same OD free status for future.



### 2.2.2 Basic Process

MHT's strategy for Amalner was to create long term impact at community level and most importantly work hand in hand with the Panchayat and other officials of government sector for long term sustenance for the project to retain the status of OD free Amalner. Due to strong partnership with government, most meetings, gatherings, and important decisions were taken at the nagar-palika premise. The program of making Amalner OD free involved councillor of the areas as well women of the slums.

The key objective was to give access to toilets to slum dwellers, for which detailed study of the Swachh Bharat Mission was undertaken by MHT to create an operation plan to secure funds and bring subsidies to the community to construct household toilets and all other required infrastructure including soak pits. Detailed survey and on site investigations were conducted by MHT team it was learnt that Amalner was already declared an ODF town but the existing situation was completely different. The town still had several OD sites and complexities that still prevailed.

MHT initiated the work on field by studying Swachh Bharat Mission, its guidelines and linking the same with the work done earlier in the slums of Amalner.

Such detailed site investigations and survey gave alarming results and insights on challenges and problems that needed attention. One of the positive findings was that the collection system was in place and was managed by the local authorities, however there were issues pertaining to cleanliness, hygiene, bad odour that resulted in to increase in stray animals around living areas. It was also witnessed that the in most of the facilities, graben bins were not available and hence haphazard waste dumping was witnessed which resulted into overall community hygiene and cleanliness. One of the other critical finding was that there was no No register that was maintained to track the supplies of the materials in the community and that resulted in to many irregularities.

Community toilet audit also highlighted some of the positive points such as good access road, adequate signages, adequate openings and ventilation. However it was also witnessed that the quality of toilet fixtures such as urinals, toilet seats and wash basins were in dilapidated condition, no provision for wheelchair accessibility and in few toilets there were no toilet fixtures and therefore these toilets became almost unusable and filthy resulting into health hazards.



#### Key Findings

- Majority of the users of community toilet are from **slum dwellers**
- Majority of community toilets are built in 2017 under **Swachh Bharat Mission**
- Around **150-200 men and women** use community toilets on daily basis
- Maximum usage of community toilets is done by people between age of **26 to 50 years**



## The Audit Process

\* MHT initiated a detailed audit of the work done in the mentioned below process.

### Data collection and collation of list of public conveniences

A list of facilities such as urinals, pay and use toilets and community toilets from the Nagar Palika.



### Design of survey tool for data collection and appropriate adaption

A detailed questionnaire designed for data collection using real time applications and social cops with the help of technical team to undertake tech design and publishing of data collected and analyzed.

### Training of team for data collection

A team of six people was selected by MHT to undertake the process of data collection on field to achieve a better outreach and the community engagement.



### Field Testing of questionnaire tool

Questionnaire was shown and approval was taken from the Administrative Officer, Amalner Nagar Palika of the time before field investigation was initiated. A pilot survey was undertaken for one specific community toilet to understand problems and challenges of the residents and based on the pilot study, necessary changes were made in the survey forms.

### Final round of Data collection

Total 26 communities were selected for final data collection where detailed assessments of each of the community toilets were undertaken. On an average 5 users were contacted for the information. In total approximately 162 people were interviewed.



## Sensitization meetings in slums with women

- Around 6 applications were drafted and signed by the women and submitted in Nagar Palika for addressing the problems of **water, sewage pipelines** and **streetlights**.
- Women were identified for trainings by MHT

## Local Media Support



**CBO and community women** voicing their urge for repair of the community toilet and the sewer to ANP, through local media as a pressure group. The news and the process was covered by local **Lokmat Newspaper**.

## Rainwater Harvesting in wells in Amalner, Maharashtra

In addition to the massive Amalner program, MHT collaborated with Germany based organization Misereor Foundation is executing a project for reviving and recharging the non-functional wells through Roof Rain Water Harvesting (RWH) technic. A detailed study was conducted about rain fall and strategies that can be adopted in different slums to save rainwater and create technology and system for rainwater harvesting.



- Women got motivated to have dialogue with political wing about problems faced by them. Dialogue by **women of Milchal slum** about their problems were done with the President in Amalner.
- Approximately **200-250** subsidy forms were filled to get the benefit of subsidy amount for construction of toilets at household level.

## Future Plan



MHT will continue to work with city of **Amalner** and poor women other based on demands in the future.





### 2.2.3 MHT's Intervention

After careful audit and analysing data MHT started to intervene and initiated the campaign for awareness and to ultimately make Amalner open defecation free not only on paper but in reality. MHT's interventions "Swachhta Sarvekshan 2018" are as mentioned below.

#### Awareness Campaign

- Awareness about maintaining cleanliness in the city.
- Proper disposal of wet and dry garbage, stop usage of plastic bags, increase use of waste bins and keep the city clean.
- Promotion of Swachhta App and use it.
- Approximately 1000-1200 pamphlets were distributed among community.



#### Training for the Community Women

- Interactive methods to train women to take charge, understand issues of sanitation and waste management.



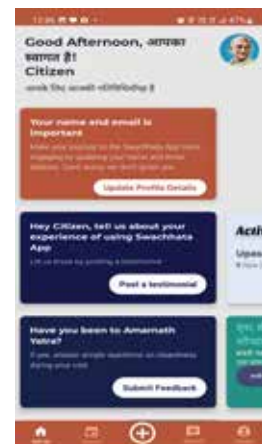
#### Street Plays

- 10 street plays were organized in slums and community places.
- The main objective of street plays was to generate awareness and motivate residents to construct household toilets and to establish a system for disposal of garbage.



#### Swachhta App And Its Usage

- Community was supported and helped for downloading of Swachhta App.
- Approximately 200-250 women were mobilized to download the app and use it.



#### Wall Paintings

- Innovative awareness campaign with the community that not only shares the message but also helps in making the area clean and lively.



After the audit of toilets and conducting detailed surveys and site investigations the same was implemented in many slums. Mentioned here are the name of slums where the study was conducted and MHT intervened at various levels.

Each of the below mentioned slums had their unique characteristics and challenges. Through the program MHT intervened based on the existing conditions, requirements, and the challenges.



- Bangali File
- Roobjinagar
- Pailad Maangwada
- Pailad Bhilati
- Kumbertek
- Tadeपुरa
- Mullatek
- Milchal Dharamshala
- Milchal
- Galvade Road
- Milchal Station Road
- Gandhlipura

#### Challenges faced during the activity:

- Women didn't have smart phones for downloading the applications. Even some of them don't have access to phones. Some of them didn't even know how to use such phones.
- Among the women having smart phones, majority of them didn't have internet facility in their phones. Therefore, we took the support of their husbands to download the app in their phone and taught them to use it.
- Water is the huge problem in Amalner. People in slum gets water once in 5 days. Therefore, it becomes extremely difficult to convince them to make toilets at home. Some people don't even stand to listen it.







# CLIMATE RESILIENCE

2.3

## MHT promotes a community based resilience model.

The Intergovernmental Panel on Climate Change's Fifth Assessment Report makes clear that low-income communities face substantially greater risk coupled with significantly weaker adaptation and coping strategies compared to higher income populations (IPCC, 2014). The dense urban population in South Asia is particularly susceptible to negative climatic changes, especially heat extremes, flooding & diseases and the most vulnerable are those living in informal settlements (World Bank, 2013). Climate variability and climate impacts in the form of slow on-set & extreme events contribute to and exacerbate inequality and both have a direct bearing on the habitat (house and its immediate

environment) of the poor thereby playing out on all other spheres of their lives. For e.g., increasing air temperatures and prolonged periods of extreme heat is slow-onset but impacts the poor much more. Most slum dwellings are constructed with cement sheets, plastic covers & tin sheets that absorb heat, and create stuffy and hot living conditions, and require more energy to cool down, contributing to increasing health and energy costs. Extreme natural events such as flooding on the other hand cause extensive physical destruction & loss of assets and identity, and also drive the poor into debt traps.

Under its climate resilience program, MHT promotes a community based resilience model that is women-led, integrated, evidence based, and focus on innovative communication strategies to promote a culture of resilience:

### The fundamental components of the model include:

- Facilitate effective functioning of Women-led Community Institutions in slums.
- Foster participatory community based vulnerability assessment and resilience and disaster planning.
- Women leaders from slum communities can be trained to be Climate Saathis (Saathis is Hindi for partner) and work with scientists, academicians, government and local entrepreneurs on climate issues.

- Promote partnerships between technical experts and communities to scope, customize and test solutions.
- Institute community surveillance processes.
- Demonstrate financial products to manage climate risks.



# ENERGY

2.4

## The UN General Assembly has declared the decade 2014-2024 as the Decade of Sustainable Energy for All.

Access to light, ventilation, affordable, & efficient energy is critical to improving the quality of life & productivity of the poor, especially women who spend majority of their time indoors, working on household chores, or engaged in livelihood activities.

However, the energy paradigm of urban poor (especially those living in slums) is characterized by illegal and irregular access to electricity, and very high inefficiencies in energy use. Enabling access to legal electricity connections, along with promoting lifestyle changes, and use of efficient & renewable energy products and 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.

### The key aspects of MHT's energy program thus include:

- Legal Electricity Connections in Slums
- Training Women as Energy Auditors
- Promoting Green Energy Products
- Designing and Promoting Solutions for Improved Light & Ventilation and Reduced Heat Stress







## HOUSING & LAND RIGHTS

2.5

Inadequate or sub-standard **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. Despite an overall increase in incomes in cities, formal housing is expensive and inaccessible to a large share of the population, and the number of people living in deteriorated housing conditions in India is very high.



MHT adopts a multi-pronged approach towards enabling access to decent housing for the poor which includes:

- Advocating for Housing Reforms
- Ensuring Land Rights for the Poor
- Micro-Lending for Self-Constructed Housing
- Building Stake for Slum Residents in Redevelopment Projects
- Surveying Residents for Government Housing Programs
- Linking Poor Families to Affordable Housing Options



## MICROFINANCE

2.6

More than **80%** workers in India work in the **unorganized 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 are credit-worthy. The lack of clear land titles and property deeds further exempt the poor from availing mortgageable housing finance from banks and housing finance institutions.

MHT bridges this visible gap in access to finance among the poor, especially women, and enables creation of assets in their name.

- Number of women members 26,000
- Amount saved \$1.63Mn
- Number of Housing Loan 7,367







# PARTICIPATORY GOVERNANCE & PLANNING

2.7

**40%** city residents in India reside in slums.

In India, 40% of the city residents live in slums and continue to face rampant deprivation of basic rights and hygienic living environment because of their status as 'informal' citizens. They are also the most adversely impacted by large infrastructure projects that often leave them displaced. Women who bear the dual burden of economic production and care giving are the most affected by these deprivations. To enable a transformation towards more just and equitable cities, it is important that people have a voice in shaping development policies. Local government is the closest to citizens, and is in the best position to involve people in decisions concerning their lives.

The Government of India mandates participatory local governance through the 74th Constitutional Amendment Act (74th CAA) which has been implemented only to a limited degree.



**In most cities, there is no 'formal' space for citizen participation in governance and planning.** For example, budgets for development works are created and managed in a centralized manner. These budgets are often not accessible to citizens and are difficult to decipher. Similarly, urban planning procedures like 'Development Plans', 'Town Planning Schemes' and 'Zoning Regulations' are also difficult for common people to access and grasp, and are often 'imposed upon' and not communicated to citizens.

**In absence of 'invited spaces' for participation, there is a need to mobilize communities and empower them with knowledge, skills to 'claim' opportunities to engage with decision making.** MHT amplifies the voice and agency of poor women from slums who have exhibited exemplar abilities to address habitat issues in their own communities to engage with and influence key city level decision-making processes including city & local area planning, budgeting for development works, and governance and the service delivery processes.



## Case Study

### Vikasini Manch – From Slum to City Level: Ahmedabad's Odhav Ward Case Study

Decentralization of powers and decision-making is critical to deepening democratic governance, and improving efficiency and effectiveness of service delivery. MHT believes that increased participation of the poor (women in particular) in urban planning & governance will lead to more inclusive and pro-poor urban policies and programs, that will in turn lead to the poor benefitting from the overall growth and development of the city, and being able to improve their standard of living.

The **Vikasini platform** is 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 matters affecting them are designed and implemented.



Spatial Analysis of BRTS Bus Route and Distance of slums from Bus Stops

**Public transportation** is key lifeline for urban poor when it comes to transportation. Unavailability of public transportation can create wide impact on urban poor's livelihood. It can also create vast impact on women's safety, security, mobility, and girl child's education as well. Members of Vikasini Manch found the similar kind of impact on women's mobility, safety in Ahmedabad's Odhav ward area. It is also affecting livelihood of people staying there. Around **25,000 to 30,000** people are staying in this area. BRTS bus stops are approximately one kilometer away.

AMTS buses number **150, 146, 148, 143** are also currently operating on BRTS route, but these buses are also not covering any part of the intervention area.

There are no other modes of transportation available in this area. One has to walk or has to take special auto to reach BRTS bus stop. Auto drivers charge very high and everyone can't afford it. There are several incidents of theft and eve teasing in past few years. It is very difficult for women to go out during night time for any kind of work and it is directly creating impact on women's mobility, safety and girl child's education.

There are **15-20 Community Based Organizations (CBOs)** created by MHT in Odhav ward and they are working for their own welfare with the help of **Vikasini Manch**. To resolve this issue, Vikasini Manch conducted ward level meeting with the members of CBOs and discussed this issue with several slums / chalis / societies located in intervention area.

Members of Vikasini Manch collected the GPS co-ordinates of **17 locations** to create stronger evidence and to get the exact idea about the area by analyzing data on the satellite image. **Vikasini Manch's** members took help of technical experts to get spatial analysis of these data. Vikasini members and technical experts came up with the proposed route to get the bus service and ideal locations for the new bus stops on the proposed route. Vikasini Manch submitted application to **Ahmedabad Municipal Corporation** about their problems along with the proposed solution to get public transportation service in their area.



Spatial Analysis of BRTS Bus Route and Distance of slums from Bus Stops





# WOMEN IN CONSTRUCTION

2.8

About half of India's construction workers are **women**.

They are the worst off in terms of compensation, work guarantees, and basic workplace facilities. A 2002 study published by SEWA, MHT's sister organization, found that women construction workers are predominantly in the role of the unskilled laborer serving as diggers, cement mixers, stone breakers, and carriers of bricks, cement, sand, and water. They are rarely found as carpenters, masons, plumbers, and electricians. Demand is on the rise for workers with tangible construction skills, which tend to be passed from father to son. Skilled workers have actually seen wage increases over time, while manual laborers have not. MHT is helping women re-position themselves in the construction job market.

## Karmika School of Construction Workers

Learning a skilled trade is a good pathway to a better livelihood. MHT has been training primarily women and some men in developing their construction skills since 1998. In 2003, these activities were consolidated into a program called the Karmika School of Construction Workers. To date, MHT's Karmika program has trained more than 10,000 workers in the states of Gujarat, Rajasthan, Madhya Pradesh, Bihar, and the capital city of New Delhi. The trainings are on basic masonry, toilet unit construction, hand pump repairing, and basic plumbing. MHT has also trained women in carpeting, bar bending, electrification, and laboratory work.

### 2.8.1 Karmika school: Building capacity of construction workers

For many years we have seen women working in the construction field as laborers at large construction sites transporting bricks, sand and cement or mixing mortar and several other labor sensitive activities. It is witnessed that women laborers even after working for same hours, work and sometimes dealing with complex and risky jobs on the site faces issues securing work and continuity compared to their male counterparts. Most women also face the challenge of pay inequality and struggle to secure jobs in the long term.

Having same skills, speed and quality, most women must compete to secure employment and most importantly to continue in the field viz – viz their male counterparts. Sometimes it is the social conditioning that makes it extremely difficult for women to compete and excel in the field. The challenge is witnessed not only in semi-skilled works but also in skilled labor works, where most women fail to perform due to their lack of experience in the field, literacy rate and due to domestic responsibility and social expectations from women.

“

Enlighten the nation  
with women's empowerment





## Introduction to the Program

**Karmika is a program that not only focuses on skill development for women in the labor and construction industry but also empowers them to excel in their field of work. The key motto of the program is to empower women to upgrade their skills and stand tall in open market with their male counterparts.**

- The construction sector in the state of Jharkhand contributes 8.28 per cent to the Net State Domestic Product (NSDP). Further, in recent years the sector has shown considerable growth.
- In the year 2015-16, the construction industry grew at about 11.75 per cent (figures based on advance estimates) and over the period 2012-13 to 2015-16 the compound annual growth of the industry was 3.8 %.
- Women constitute a considerable segment of the construction sector workforce but are largely concentrated in the unskilled, casual and ancillary work segments of the industry (usually in manual work that involves carrying bricks, cement, sand, and water, digging, mixing, and stone breaking).

- Studies show that only about 5 per cent of women are engaged in skilled or semi skilled work. Alongside, there also exists high wage disparities between the men and women employed in the sector.

Real estate has boomed in Ranchi's capital city, resulting in a dynamic construction sector. According to data from the Census of India 2011, one-fifth of the total workers in Ranchi city are women. The majority of the main (96 %) as well as marginal (84 %) women workers in the city engaged in non-agricultural activities. There hence exists much scope to train the women workers in certain skill sets, so as to enhance their capabilities and augment their earnings. The Karmika School in Ranchi was established by MHT with the core aim to train the women workers. To upgrade their skills as construction workers and to empower them by enhancing their capabilities and increasing their employability and enable them to get better wages. The Karmika School in Ranchi trains mostly female construction workers in a variety of trades, including bricklaying, plumbing, hand pump repair, and toilet facility construction.

## Longitudnal Study

To document and analyze the impact of the program, longitudinal study was conducted by the MHT. A detailed survey was conducted with women trained in bricklaying, hand pump repair, toilet construction, and plumbing. The main objectives of the survey are as follows:

- To document current occupational status of the women trainees, the pattern of change in the type of work done in the construction sector and occupational mobility within the construction sector.
- To document the post-training pattern of change in availability and accessibility of work especially semi skilled and skilled work, change in the number of workdays and wage rates, the regularity of getting work and working condition for trained women in the construction sector.
- To assess the post-training impact on the extent of the financial autonomy of the trained women workers within their respective households.
- To document a few success stories to highlight the multi-dimensional impact of the training on the lives and livelihood of the trained women.
- To assess the economic impact of the training in terms of quantum of increase in the number of workdays available per month and quantum of increase in daily wages and total income of trained women working in the construction sector and to compare the end line achieved outcome vis-à-vis the targeted final project outcome of the training program.
- To assess the social impact of the training in terms of improvement in self-confidence and social status of the trained women working in the construction sector and to compare the end line achieved outcome vis-à-vis the targeted final project outcome of the training program.
- To document the reported behaviour of the employers towards the trained women workers, their outlook and perception regarding the acceptance of women as skilled workers in the construction sector.
- To identify the issues and challenges that the trained women workers encounter while seeking semi-skilled and skilled work in the construction sector.

Outcome of the program was fulfilling and gave a big boost to women as well as MHT to take the program to the next level and conduct the same in different cities and states. One of the most significant change of all is when the analysis showcased increase in confidence level in women. Empowering women and making them self-sufficient and confidence is a prime priority of MHT and the program helped to achieve the same.

## Challenge

"Karmika School: Building Capacity of Construction Workers" was able to bring women into the workforce of skilled labourers and compete with their male counterparts, however such programmes requires industry support and integration in government policies. Karmika empowers women and provides them with skills and opportunity to earn better livelihood hiring in the field is still male dominated and preferences are still given to male workers. After performing same type of work on field, women even today are not paid equally as their male counterparts.

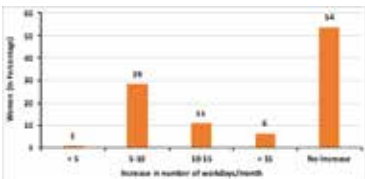
**"Societal norms and conditioning is a challenge and is required to be addressed and women need to be judged for their capabilities and performance and not on their gender. I have seen women transform themselves to become confident and skilled but it requires support from government and people like us."**

Dipika Vadgama  
(Programme Manager, MHT)



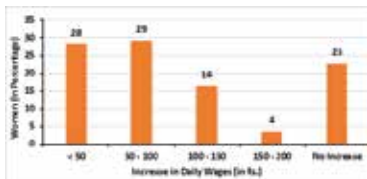


# Impact of The Karmika School of Construction Workers



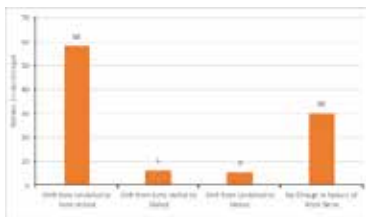
INCREASE IN NUMBER OF WORKDAYS PER MONTH

- 28% trained women construction workers reported a quantum increase of 5 to 10 workdays per month after training.
- Another 17% of the trained women recorded a quantum increase of more than 10 workdays per month after training.



INCREASE IN THE DAILY WAGES EARNED

- 29% of the trained women construction workers reported a quantum increase of Rs 50 to 100 in daily wages earned after training.
- Another 20% of the trained women recorded a quantum increase of Rs 100 to 200 in daily wages earned after the training.



CHANGE IN NATURE OF WORK DONE IN CONSTRUCTION SECTOR

- After training, 58% women who were engaged in unskilled work (Reza) shifted to semi-skilled work (helper) in the construction sector.
- A further 6% of women reported a shift from semi-skilled (helper) to skilled work (mason/Mistry), while another 6% reported a shift from unskilled (Reza) to skilled work (mason/Mistry).
- 70% women reported a positive change in their work in the construction sector.



# REVITALIZATION OF LOW INCOME HERITAGE PRECINCTS

## 2.9

### MHT undertook the Dhal ni Pol public realm improvement project.

The public realm improvement project of Dhal ni Pol is part of bigger initiative that MHT took up with an aim to improve the living conditions within this pol, because it constitutes of low income housing stock.

‘Revitalization of Dhal ni Pol’ is an unprecedented initiative by MHT to revive the livelihood and heritage value of the pol, its intangible traditions and revitalize the condition of the heritage precincts of Ahmedabad – the first UNESCO world heritage city of India. The pilot project ‘Public Area Enhancement in the Heritage Precinct of Dhal Ni Pol’ was launched in 2016 for a stretch of 250 metres, for which MHT entered in a MOU with Amdavad Municipal Corporation (AMC). The MHT partnered with SELCO foundation and got technical guidance from experts of CEPT University. Later, this project received support from HT Parekh Foundation, Indian Oil Corporation, MS Khurana Engineering Ltd.



Before

Rasik Chowk



After

MHT believed in making the community and especially the women of the community, the agents of change. Several workshops were conducted with the Community Action Group (CAG) women-leaders, other community members and AMC officials to arrive at a common vision. Special workshops were conducted to demystify the Amdavad Municipal Corporation’s Heritage Transfer of Development Rights (TDR) policy. The five objectives for the Revitalization of Dhal ni Pol that emerged were:

- Generating awareness for heritage value of Pol.
- Improvements in Public areas of Pol.
- Incentivizing restoration and conservation of private structures with heritage value through improved TDR incentives and regulations.
- Generating livelihood opportunities for the community women, by leveraging the heritage value of the pol.
- Sustainability & replicability of the project.



### 2.9.1 The Process and Goal

The key issue in these culturally rich neighborhoods of Dhal Ni Pol is the deteriorating public spaces, streets, facades and overall quality of life in general for the residents of these pols. To further develop the project and make an impact at a community level, MHT therefore decided to intervene and work on a overall area upliftment and revitalization project for specific areas of Dhal ni Pol. A community led process, plans and designs were co-created jointly by the MHT and the women leaders of their action groups of the community based organization. Through rigorous participatory process, exposure visits and community dialogue the revitalization was undertaken having three key goals:

- **Improvement of the public spaces in the pol.**
- **Repairs and restoration of private structures in the pol.**
- **Awareness generation for Heritage win the Pol.**

Through the survey it also came into the light that basic services such as water, sanitation and solid waste management were of outmost necessity. Better housing and infrastructure for women is the ethos of MHT and the same was addressed together with many other pressing community issues as mentioned below:

- **Underground electric cabling**
- **Water and Sanitation**
- **Water Management**
- **Façade Upliftment**
- **Access and Connectivity**

From socio-economic surveys, it was noted that 84% of the surveyed households had incomes of 15,000 INR per month, while 62% of the households made less than 10,000 INR per month. Majority of households in the pol can't afford to participate in the revitalization process. The neighborhood was dilapidated as a result of financial constraints and a lack of technical skill.

MHT therefore decided to link the program and interventions to available government schemes and grants. With the help of Cultural development Fund (CDF) , the initiative of revitalizing and retrofitting and restoring of SEVA Haveli was undertaken in Dhal ni Pol, where the revival of old structure was undertaken. During the process of the same, a TDR (Transferable Development Rights) certificate was also acquired by the Haveli from Ahmedabad Municipal Corporation. Based on the pilot, the same strategy was implemented on other houses and Havelis of the pol to create awareness and instill positive change in the community. MHT advocated for revitalization and tried to link as many houses and residents as possible in the program so maximum pol residents could take benefit of the government schemes and programs of heritage conservation and management. Community engagement and empowerment is at the heart of MHT and therefore it was very important for MHT to involve communities in every initiative. In Dhal Ni Pol each of the household became a member of the community organization led by MHT. Women empowerment is of highest importance for MHT and therefore community action group was formed by the 15 women leaders of the community. The work was carried out by the community women even today they own it with pride.



### 2.8.2 Quote from the resident

**“ We did not know that the house that we were living in, its architecture and craftsmanship, wooden carvings etc. is our heritage. After interactions with MHT, we learnt that this is our heritage, and we need to protect and conserve it.**



**Purvi Vyas**  
Resident of Dhal Ni Pol

**“One of the other key impacts of the project was improvement in leadership skills of women and confidence building. Ultimately the project was no longer MHT’s intervention but these women of Dhal ni Pol took the ownership of it. This was one of the most gratifying outcome and success of MHT in old city of Ahmedabad.”**

Project Manager, MHT

### 2.9.3 Further Interventions

The public area improvement works were carried out ensuring continuous vehicular access within the Pol. A new street light network, dry hydrant based firefighting system and a storm water collection system with a percolation well were installed. AMC installed a systematic underground network for water and sewage while a cross over pipe network was also provided for future utilities. The finished road level went 6% below to counter the rise of road level over the years. Plain cement concrete (PCC) was done and pavers were carefully installed to divide the road surface into movement and non-movement areas.

Multiple agencies like Torrent Power, BSNL and GTPL contributed for the refurbishment of their underground networks for electricity, telecommunication and TV cable respectively. The clutter around the Chabutaras was removed and plazas were created as open-activity spaces. Street lights and accent lighting to enhance the heritage character of Pol and Chaburatas were installed. Metal casted signages, manhole covers and hanging pots were custom made to enhance the beauty of the streets.

Building facades were repainted as well. The community along with the corporation members took an oath to keep the streets clean. That instilled a sense of ownership and pride amongst them. MHT demonstrated sustainable outcomes are possible that make the heritage precincts a better place for people by involving community members in this project. With the learnings from this project, a set of guidelines can be created to not only help improve the precincts of this city but also many other cities, across India.





Educate women to  
educate the next generation



## DIGNIFIED LIVES FOR HOMELESS

2.10

MHT identifies shelter insecurity as a non-binary problem.

Shelter insecurity is not binary, it is rather a continuum. Households falling on different points on the continuum face varying degrees of risks and vulnerabilities ranging from threats of violence, exposure to unfavourable weather including extreme heat, water inundation, epidemics & loss of productivity.

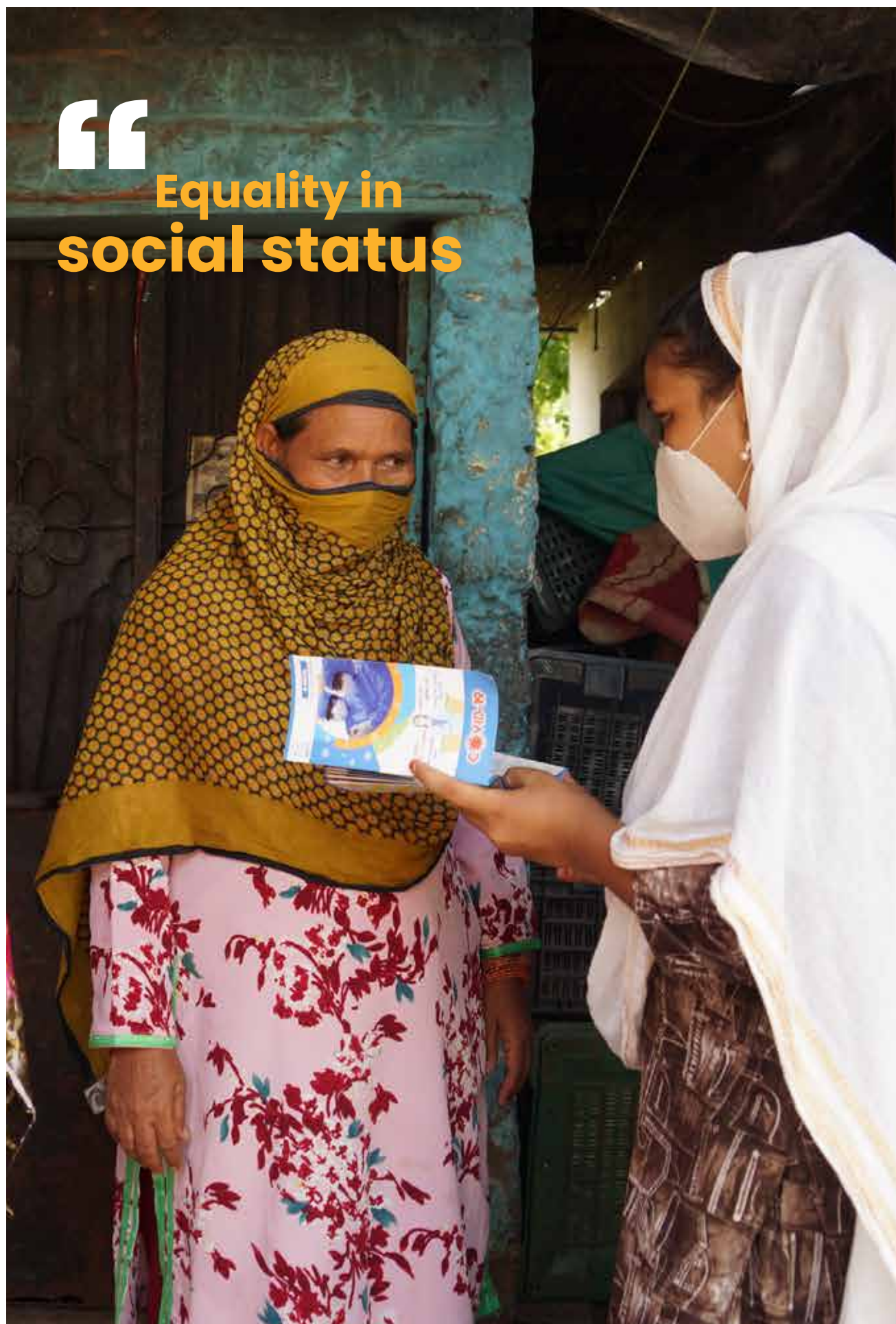
Further, they face depredations compounded by structural inequalities of caste discrimination, economic disparity, & gender bias. Located on lowest rung are the homeless that include the destitute, pavement dwellers and construction workers, many of whom have been living on streets for over 30-40 years.

Struggling for bare survival, destitute suffer from acute food insecurity, chronic medical illnesses & have often been abandoned by families. They remain highly vulnerable to threats of violence, sexual abuse & trauma due to absence of social support. Pavement dwellers & construction labour also face many of these vulnerabilities. Their auto constructed temporary settlements are high risk & of inferior quality.

Mahila Housing Trust created a framework for change that helps in achieving targeted solutions for households falling on different points on the continuum facing varying degrees of risks and vulnerabilities. Our aim is to drive desired outcomes towards a chain of incremental progress – one that allows identified categories to gain support to overcome their most pressing need, improves their current situations in short term and addresses their underlying vulnerability in long run.







“  
Equality in  
social status



## COVID RELIEF WORK PROGRAM

2.11

**MHT** extended their support for the **COVID** relief.

During the never seen before pandemic, MHT did not shy away to intervene and engaged with community and attempted to help people in need in COVID affected areas through their women leaders. This was one of such rare cases where MHT decided to rope in their woman leaders, Community Action Groups (CAGs) and women leaders to help others in their community and beyond.

MHT extended their support for COVID relief. The groups of 12-25 women participate in local governance by creating awareness, coordinating with government officials, and partnering with various stakeholders to ensure service delivery. This model of building social capital has evolved over time, placing the needs of the urban poor at the center and recognizing that community-led solutions are often most critical and effective.

During this lockdown, MHT mobilized its resources to help cushion the blow by training the CAG leaders on COVID-19 and conducting rapid needs-based assessments. Migrants were identified as one of the most at-risk groups. When worksites ceased their operations, migrant workers were left jobless, often without receiving long-overdue wages. These workers were asked to vacate their rented accommodation as they could not afford rent. In addition, inadequate arrangements for shelter, inability to return to their villages and without cash

to purchase rations, thousands of poor migrants faced hunger, uncertainty, and great health risks in these cities. In Surat's Shantiniketan area, CAG leader Sarita sprung into action when she learnt that many migrant families in her community did not have sufficient food to get them through the week. Through MHT's support, she distributed food parcels in her community. However, she soon realized that some of the neediest families did not receive these 'rations' as those who lived nearer to her heard about it first and accessed the service.





Based on this information, Sarita built a system of collaboration with other CAG leaders and created a database of the most vulnerable community members. Each CAG leader surveyed her area and identified the families that are most in need – widows, persons with special needs, and migrants. Their information was then shared with Sarita, who reached out to these families via mobile phones and ensured that they had received food parcels.

In addition to building new response systems, CAG leaders exercised their initiative and leadership, and have been proactive in further developing existing partnerships with stakeholders.

This has ensured migrants access to basic amenities during these unparalleled times.



## 2.11.1 MHT'S IMPACT ON COVID-19

Activities	Total
Number of beneficiaries reached – COVID-19 Awareness (Individual)	13,18,061
No. of beneficiaries reached – Govt. Schemes Awareness (Individual)	3,08,536
Food Support provided (Number of meals)	1,38,38,770
Food Support provided (Homeless Individual)	12,546
Number of meals served under IPAC	10,718
Safety Kits Provided (Individual)	36,212
Government subsidies mobilized (INR)	1,32,67,249
Direct Bank Transfer / Cash Support (Individual)	627
Food Support provided (No. of Families supported for one month)	46,207

## 2.11.2 MHT JAGRUTI APP

JAGRUTI Mobile App is one of the innovative contribution of MHT towards generating awareness and spreading knowledge about COVID – 19 in the world of uncertainty. Such digital technologies for development helps in responding to child and maternal health needs of urban slum communities during COVID-19 through technology intervention. Technology has the power of positive transformation. Empowering societies in multi-fold through mass media is a boon. To disseminate information and knowledge to masses, to have people participate and enhance their capacities, to monitor and evaluate the participants progress, an innovative step was undertaken by MHT.

MHT with support from HCL Foundation launched 'MHT Jagruti' a mobile application, in October 2020 as a part of an awareness campaign to reduce morbidity and mortality associated with COVID-19. The app aims at an increased awareness and preparedness amongst the communities to respond to pandemic situations. It enables self-learning and also tracks user interactions along with uptake of target's behaviour change.

The initial target for information and awareness to the urban slum community dwellers from 34 cities where MHT is working.

*"Technology is one of the core components behind the 'source code' of our success which has enabled the Foundation to act swiftly, sow seeds of resilience, empower communities to thrive and remain connected even during the pandemic and above all, it has helped us spread smiles and transform lives. MHT's Jagruti App does just that."*

Nidhi Pundhir  
(Director, HCL Foundation)

Within three months of the launch, the app was available on Android supported cell phones for everyone to download and access.

**2282**  
Active users

**167**  
Indian states

**85**  
District coverage

**75,300**  
Collective user time & growing

The app is functional in Hindi and Gujarati languages, has over 100 videos and 100 set of quizzes on topics explained in videos. The videos are focused on these topics: Health, Education, Covid-19 awareness – pregnant and lactating mothers during Covid-19, nutrition, and parenting.



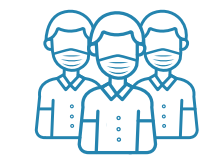
*"I am a top scorer making 37,82,010 points on the app. "After work in days' time, I spend a lot of time with my phone at night, playing quizzes and scoring well made me more and more curious to gain knowledge through videos and check my knowledge through the quiz. As a mother, knowledge on health and nutrition for kids is valuable for me."*

Shikha Mandar, 36  
(Ranchi)



2.11.2 MHT'S IMPACT THROUGH THE COVID TIMES

MHT tirelessly worked on various levels to help people in need in terms of awareness, healthcare access, support for food and basic supplies and also to help people.



17,41,174  
Number of beneficiaries reached COVID-19 awareness (Individuals)



1,52,12,190  
Food support provided (Number of meals)



50,977  
Food support provided (Number of families supported for one month)



70,296  
Food support provided (Homeless individuals)



1,40,42,249  
Government subsidies mobilized (INR)



627  
Direct bank transfer / cash support (Individuals)



45,897  
Safety kits provided (Individuals)



10,090  
Number of Individuals vaccinated



50,000  
Health check-ups (Individuals)



520  
Safety / Health kits provided (CAG-level)



833  
Master trainers trained



28,909  
Jagruati app sessions



MHT'S IMPACT TILL 2021

03

Last 3 years have been quite challenging for Mahila Housing Trust.

MHT however have managed to work on its goal and create impact in more than many ways. Through last 17 years, MHT has made a significant impact improving the lives of urban poor across more than 30 cities in India and across

South Asia partnering with communities and local governments to deliver tangible improvements in housing and infrastructure in lower income urban settlements. A concise listing of MHT's major impacts over the last seventeen years is as mentioned above.

\$26.14 Mn

Worth of the registered property titles

3,96,426

Households surveyed & listed

A concise listing of MHT's major impacts in the last two decades is as follows:



1,105  
Slum settlements served



873  
CBOs formed



52,621  
Households accessing portable water



20,995  
Construction workers trained



37,298  
Households invested in energy saving products



9,864  
Households benefitted from water management



\$1.63 Mn  
Amount saved by credit co-op members



4,22,095  
Households reached



1,68,353  
Memberships of CBOs



58,878  
Households accessing toilets



4,749  
Construction workers certified



19,110  
Formal houses



22,919  
Women on title and/or with tenure rights



7,367  
Housing loans



15,835  
Community Action Group Leaders



\$16.99 Mn  
Worth of Government contract received



1,81,545  
Households accessing grid electricity



22,956  
Property titles registered



37,95,451  
Individuals served



\$3.66 Mn  
Worth of public resources accessed for poor women



13,732  
Women trained as climate resilient specialists





## LEARNINGS

04

MHT's main mission is to **organize** and **empower** women in poor communities to improve their living spaces.



To achieve the same, MHT has created several programs, campaigns, projects and innovative interventions that ties several development fields. From working on access to toilets, to affordable housing to land rights, women empowerment, climate change mitigation and also in today's time COVID relief through awareness and innovations such as the Jagruti App. Team MHT Technology has the power of positive transformation. There have been extreme highs, accolades and recognition that was awarded to Mahila Housing Trust for their nonstop efforts and continued work on field.

MHT has also experienced challenges and issues that hinder communities from achieving their goals. MHT is just one example of how we as a society need to rethink and realign our thinking to provide the better living conditions for all of us in the future.

Some of these issues are as mentioned below, where a collective response and work is required.

- Let go of societal norms and conditions to look at women as inferior citizens and see them equally as their male counterparts and provide them with even break to earn and live.
- A step from industries and commercial establishments to come forward and employ more women in skilled and non-skilled workforces.
- Letting go for pay parity. Pay women on the basis of the work they do and not based on their gender.

Great efforts are also needed to achieve equal rights, poor pay equity and the empowerment of women at all levels.



## AWARDS & RECOGNITIONS

05  
5.1

### Awards

MHT has tirelessly continued to work on its vision, motto and continue to do things at community, village or city level. Throughout the difficult COVID era, MHT's work has never ceased, but has gained higher stages and recognition from national and international organizations. Listed here are some of the awards and accolades awarded to MHT.

#### • 2021

Finalist: WIN DRR Leadership Awards  
Leader: Mrs. Bijal Brhambhatt



#### • November 2021

MHT received the 'Ashden Award for Cooling in Informal Settlements' presented by the President of Costa Rica at COP 26, in Glasgow for women-led community-based climate resilience model.



#### • DECEMBER 2021

Awardee of Global Fund for tackling the health, economic, and social impact of COVID-19 in vulnerable communities.

#### • JUNE 2021

Finalist in 2020-2021 WRI ROSS Center, #PrizeForCities for women's action towards Climate Resilience for the urban poor.



#### • OCTOBER 2019

Finalist in The Social Entrepreneur of the Year India Award 2019.

#### • SEPTEMBER 2019

Received the 2019 United Nations Global Climate Action Award for Women's Action Towards Climate Resilience for Urban Poor in South Asia.

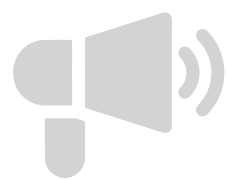


#### • MAY 2019

Received the prestigious United Nations Sasakawa Award for Disaster Risk Reduction.







# MEDIA COVERAGE & PUBLICATIONS

## 5.2 5.2.1

### Important coverage

Mentioned here are some of the important coverages in international and national media that focuses on some critical issues as well as MHT's contribution in the same.

- **Life at 50C: Keeping cool in India's heatwaves**

Heatwaves are becoming more common in India due to global warming. There's nowhere to hide especially if you live in a crowded city like Ahmedabad.

Shakeela Bano struggles to get her grandson Mohammed to fall asleep in their one room house due to the heat. But as the Life at 50°C series on climate change finds out, there's one solution which doesn't cost the Earth.

<https://www.bbc.com/news/av/world-asia-58820950>



- **Understanding the COVID-19 second wave in urban Gujarat**

The lack of state preparation for the second wave of COVID-19 has resulted in increased debt, vaccine hesitancy, and loss of livelihoods. The second wave of the COVID-19 pandemic impacted Gujarat severely.

[https://idronline.org/article/livelihoods/understanding-the-covid-19-second-wave-in-urban-gujarat/?utm\\_source=Twitter&utm\\_medium=social\\_media&utm\\_campaign=covid\\_ground\\_report\\_gujarat](https://idronline.org/article/livelihoods/understanding-the-covid-19-second-wave-in-urban-gujarat/?utm_source=Twitter&utm_medium=social_media&utm_campaign=covid_ground_report_gujarat)

- **Public scheme, private risk**

In May 2020, the Gujarat government announced the Atmanirbhar Gujarat Sahay Yojana (AGSY)—a scheme that offers loans of up to INR one lakh at two percent to small businesses, individual skilled workers, and labourers in urban areas.

[https://idronline.org/ground-up-stories/sarkari-loan-but-financial-institutions-bear-the-risk/?utm\\_source=Twitter&utm\\_medium=social\\_media&utm\\_campaign=gu\\_loan\\_scheme\\_gujarat](https://idronline.org/ground-up-stories/sarkari-loan-but-financial-institutions-bear-the-risk/?utm_source=Twitter&utm_medium=social_media&utm_campaign=gu_loan_scheme_gujarat)

- **Opinion**

How India's slum communities threw migrants a lockdown lifeline Grassroots groups and community leaders came together to cushion the COVID-19 blow to marginalized migrant workers.

<https://news.trust.org/item/20200821130442-6f4jo>



- **Delhi's air pollution**

Time To Put The Furthest First In Delhi's Air Pollution Conversation

<https://www.indiatimes.com/explainers/news/delhis-air-pollution-557237.html>



- **Delhi**

Women construction workers bear ailments as occupation

[http://timesofindia.indiatimes.com/article-show/87573647.cms?utm\\_source=contentofinterest&utm\\_medium=text&utm\\_campaign=cppst](http://timesofindia.indiatimes.com/article-show/87573647.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst)



## 5.2.2 Website updates

- **November 6, 2021**

MHT received the 'Ashden Award for Cooling in Informal Settlements' presented by the President of Costa Rica at COP 26, in Glasgow for its women-led community-based climate resilience model for its women-led community-based climate resilience model.

<https://www.mahilahousingtrust.org/ashden-award-for-cooling-in-informal-settlements/>

- **September 17, 2021**

MHT is part of Ahmedabad and Jaipur Task Force Committees for Transport4All Challenge!

The Transport4All Challenge—an initiative of the Ministry of Housing and Urban Affairs of the Government of India—aims to bring together cities, citizens, and startups to develop solutions that improve public transport to better serve the needs of all citizens. The Transport4All Challenge aims to make public transport: formal as well as informal, safe, convenient, and affordable for all. City managers will be able to hear citizens voices and guide startups in reviewing solutions.

<https://www.mahilahousingtrust.org/mht-is-part-of-ahmedabad-and-jaipur-task-force-committees-for-transport4all-challenge/>

- **August 3, 2021**

Our board members and grassroots women leaders are working on COVID-19 relief.

<https://www.mahilahousingtrust.org/category/featured-news/?date=aug-2021>



- **July 14, 2021**

Community, as led by the CAG, identifies the problems and finds solution for waste-management household-level waste segregation not dumping in open.

<https://www.mahilahousingtrust.org/cag-led-sustainable-waste-management-strategy-in-shrambihar-colony-2-lucknow/>

- **July 13, 2021**

MHT is a finalist for the WRI Ross Prize for Cities 2020-2021

MHT is in the august company of Urban Change Makers! It is one of the finalists for the prestigious WRI Ross Prize for Cities 2020-2021. WRI Ross Center Prize for Cities, a premier global award celebrates and spotlights transformative urban change. The Municipality of Rosario from Argentina is the winner for its work on sustainable food production for a resilient Rosario.



- **June 20, 2021**

Dhal Ni pol – Heritage Revitalization

A detailed report in regional newspaper covering a process of Heritage revitalization. The Mahila Housing Trust successfully accomplished a complicated task which the local authorities had been unable to complete.

<https://www.mahilahousingtrust.org/work-at-dhal-ni-pole-featured/>

- **June 24, 2021**

MHT Samvad App  
Digital Technologies for Participatory governance and planning

Application of Information and Communication Technology (ICT) for the governed, governing, MHT's local-level women-leaders who connect the both; for exchange of information, addressing the problems, delivery of services; serve as an accelerator to make the participatory governance process more effective.

<https://www.mahilahousingtrust.org/mht-samvad-app/>

- **June 18, 2021**

Feature for Covid relief in 2021  
News covering MHT's covid relief activities in slums and low income neighbourhood. The news covers Amalner slums and surrounding areas.

<https://www.mahilahousingtrust.org/featured-for-covid-relief-in-2021/>

- **June 16, 2021**

Feature for Covid relief in 2021

CAG-led Monsoon preparedness and water management in Ranchi. Mahila Housing SEWA Trust forms Community Based Organizations (CBO) of 150-250 households in each slum community and women leaders from this group, form the Community Action Group (CAG) who collectively work for slum upgradation work.

<https://www.mahilahousingtrust.org/cag-led-monsoon-preparedness-and-water-management-in-ranchi/>

- **June 16, 2021**

Stories of solidarity and compassion: CAG member ensures support for vulnerable families in her community!

MHT Jodhpur. A CAG member ensures meals for vulnerable families in her community as the second wave of Covid-19 hits.

<https://www.mahilahousingtrust.org/cag-member-ensures-meals-for-vulnerable-families-in-her-community/>

- **May 29, 2021**

Legal water connection liberates a family from petty fights aggravated in Summer

Munni Devi, 27 lives in joint family 17 people in Tengra toli, a slum in Ranchi.

<https://www.mahilahousingtrust.org/legal-water-connection-liberates-a-family-from-petty-fights-aggravated-in-summer/>

- **May 29, 2021**

Kavitadevi, a compassionate neighbour

Vulnerable herself, Kavitadevi, a widow who was jobless since two months, passes on the food ration kit to her neighbour, out of compassion.

<https://www.mahilahousingtrust.org/kavitadevi-a-compassionate-neighbour/>

- **May 24, 2021**

Why women need more support in these crisis situations?

Historically, women have faced a lot of inequalities and prejudice that have cost their physical, mental and emotional health. The pandemic is deepening these social, political and economic inequalities. Women are particularly finding themselves in vulnerable situations, from health to economic security. While the people in the informal sector have been hit hard, women in particular have been pushed to the brink.

Women's employment in the informal sector constitutes a huge part of the informal sector. Low wages and insecure jobs in volatile sectors are forcing women to live closer to poverty and hunger. With children being out of school and the elderly needing more care in an overwhelmed health services situation, the unpaid care work of women has increased. These social and economic stresses in addition to the social isolation have also increased the risk of women facing domestic violence. In these difficult circumstances, the women in the informal sector are at risk, with very less social protection and are doubly burdened, with increased domestic work and decreased incomes.

<https://www.mahilahousingtrust.org/why-women-need-more-support-in-these-crisis-situations/>

Mentioned above are some of the most recent news published for the MHT's work. The link below showcases all the news of last 3 years organised and categorized date wise on the MHT's official webpage.

<https://www.mahilahousingtrust.org/blog-news/mht-in-news/>



## CELEBRATING 25 YEARS OF MAHILA HOUSING TRUST

MY HOME, MY CITY, MY VOICE: WOMEN AS CHANGE MAKERS

06



### 6.1 International grassroots conclave : For resilient cities

MHT gathered more than 1000 grassroots women leaders from across Indian Cities, South Asia and the International Community, in Ahmedabad, Gujarat in November 2019. As changemakers, these people articulated their learnings from the past, as well as their vision for the future of their cities. The conclave was designed to achieve the mentioned below objectives.

- Provide an inclusive platform to highlight the grassroots perspective on key habitat and allied service delivery challenges being faced across urban slums.
- Share reflections from development journeys of the past 5 years and highlight key learnings including successful partnerships with local and state governments, for moving towards Responsible Urbanization.

- Describe feasible solutions that can be scaled at a local level, as well as a vision for how cities can grow to be more equitable and sustainable in the future.

The conclave was led by MHT with support from community based organizations that have been working on issues of habitat development, climate resilience and access to better work opportunities. MHT through the process have attempted to create multi layered partnerships with government and the Private sector, co-creating solutions and making transparent and accountable. The conclave was held at the Sabarmati Riverfront in Ahmedabad.

The Conclave marked the start of MHT's year-long initiative titled "Resilient Cities: Women as Change makers" to celebrate the important milestone of 25 years.





## RESILIENT CITIES: WOMEN AS CHANGE MAKERS

6.2

MHT decided to launch a year long advocacy campaign titled 'Resilient Cities: Women as Change Makers' to mark its 25th anniversary.

To mark its 25<sup>th</sup> year anniversary, MHT decided to lead a year long advocacy initiative titled 'Resilient Cities: Women as Change Makers' to raise awareness and take action towards the sustainable growth of our cities. MHT is uniquely placed to deliver on the promise of such an initiative due to two reasons.



As part of its celebration, MHT held a series of events and disseminated learnings through targeted publications and outreach activities. Through these efforts, MHT brought light to current realities, discussed the way forward, and pointed out ways to transform the cities built and managed.



## WEBINAR SERIES: ONLINE EVENT

6.3

To celebrate women and **MHT's 25 years**, an interesting webinar series was launched.

This webinar series is an integral part of the 25 years of celebration of Mahila Housing Trust that we have launched last year, which includes the publication of a book 'The City Makers'.

The book was launched to mark Mahila Housing Trust silver jubilee in 2019. Webinar was undertaken in Partnership with Dasra and Selco Foundation. A brief description of themes under which the webinars are listed below.

- Water, sanitation and Basic Services
- Affordable Housing and Housing Finance
- The Construction Industry and Women Workers
- Climate Change, Energy and Urban Resilience
- Philanthropy and Development
- Book Launch- The City-makers: A Comprehensive discussion on Women's role in Cities

To share our experience of, Mahila Housing Trust organized a series of four webinars attended by NGOs, private and public sector organizations, academia and media personnels.





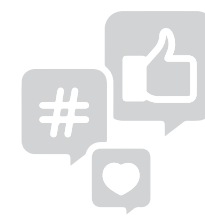
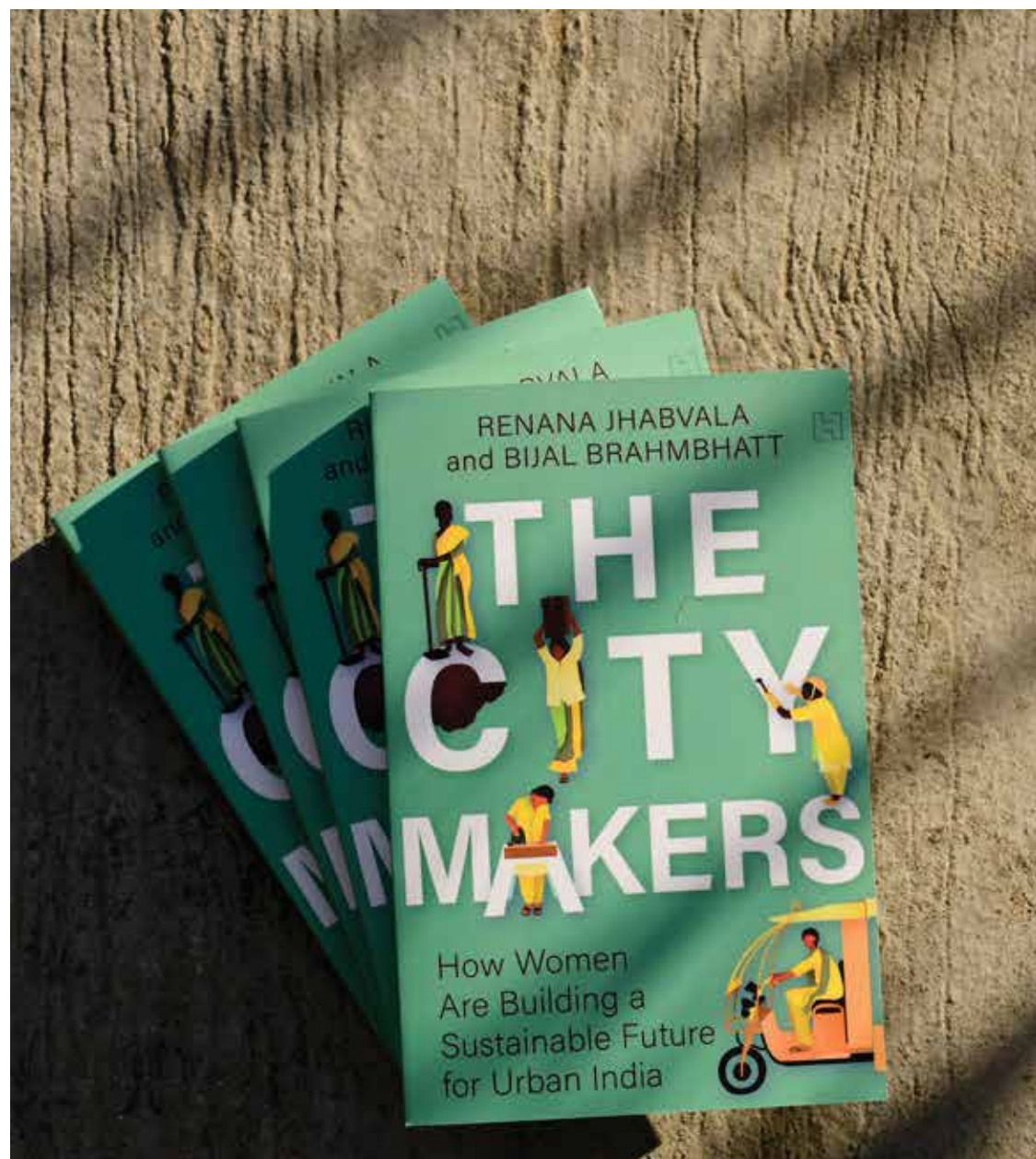


## THE CITY MAKERS

6.4

To celebrate **MHT's 25 years**, the past few years have been documented in a book.

The book is called 'The City Makers' about women who are building a sustainable future for Urban India, authored by Renana Jhabvala and Bijal Brahmbhatt, and published by Hachette India.








## MHT SOCIAL MEDIA

07

After over **25 years** of an impactful **journey**, **MHT** has decided to share the amazing story of MHT through social media and various web based platforms.

After over 25 years of a rather impactful journey, MHT has decided to share the amazing story of MHT through social media and various web based platforms.

Mentioned here are the handles where MHT's work, stories, impacts and knowledge is shared globally.

-  mht\_mahilahsg
-  mahilahsg
-  mahilahsg
-  Gujarat Mahila Housing Sewa Trust
-  Mahila Housing Trust MHT







- 📍 Gujarat
- 📍 Rajasthan
- 📍 Jharkhand
- 📍 New Delhi
- 📍 Karnatak
- 📍 Uttar Pradesh
- 📍 Maharashtra
- 📍 Odisha
- 📍 Madhya Pradesh



**MAHILA HOUSING TRUST**  
Towards Responsible Urban Development

📍 7th Floor 701-702, Sakar 4, Opposite to MJ library,  
Ashram Rd, Ellisbridge, Ahmedabad, Gujarat 380006  
☎ +91 79-26587725, +91 79-26587726, +91 79-26587728  
🌐 [www.mahilahousingtrust.org](http://www.mahilahousingtrust.org)  
✉ [info@mahilahsg.org](mailto:info@mahilahsg.org)