Mahila Housing
SEWA Trust

Annual Report 2015-17

MHT ACROSS INDIA

New Delhi

Jodhpur

Jaipur

Katihar

Ahmedabad

Vadodara

Ranchi

Bhopal

Surat

Bhubneshwar

Vyara

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Mahila Housing Trust

ABOUT US

Empowering poor women to work towards Dignified Living
Women Led Habitat Development

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. Found with a mission of enabling sound housing and living environment for poor women in the informal sector, MHT's programs address basic civic & infrastructure needs, including water, sanitation, drainage, solid waste management, roads, energy, housing and tenure security.

MHT views habitat as a productive asset, integral to all aspects of a poor woman's life. Her well-being and livelihood is closely tied to her house, and the availability of services like water, toilets, electricity, and paved roads. MHT has evolved a three-pronged approach that includes: Supporting disenfranchised communities to build SOCIAL CAPITAL: Facilitate formation of Community Based Organizations (CBOs), and fostering leadership qualities in women to interface with government bodies and affect change, Facilitating last-mile delivery of habitat services, and carrying out building of infrastructure where necessary, Advocating for the inclusion of poor women in formal governance and planning processes and supporting the design of 'pro-poor' programs.

MHT believes that all citizens, irrespective of their residential status, have a right of equal access to services, and a right to be treated with dignity. Towards this, MHT facilitates access to information, and provides financial, legal & technical services to slum communities, and empowers them to demand better services and take charge of improving their environment. With its social-technical approach, MHT has evolved into a hybrid organization continuing bridging the gap between poor women and mainstream institutions.

Starting with Gujarat in 1994, MHT has now expanded to fifteen cities across seven states in India, fostering equitable partnerships between local governments, service providers and poor women in Slum communities.

Community meeting in Ranchi

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FOREWORD

**Bijal Brahmbhatt,
DIRECTOR**

The Mahila Housing Trust was initiated in the year 1994 starting with facilitating Water and Sanitation Infrastructure in slums, with a larger goal of improving housing and living conditions, through empowerment of women in Informal sector. SInce our founding, in the lapse of 20 years, MHT has grown from a local NGO working in Ahmedabad slums, to a leading technical and advocacy organization, enabling shelter and services for urban boor and promoting pro-poor habitat policies, in 7 states of the country. From Water-sanitation, MHT has touched every aspect of Habitat development including affordable energy, housing security and land tenure, redevelopment and affordable housing, climate resilience capacities, policy influencing working with local governments and most importantly fostering leadership qualities in poor women to be able to solve the issues themselves through building social capital and awareness.

As a community embedded organization, MHT has always believed in working towards bringing impact on ground. However, as a complex structured and synergized organization, dealing with the most pressing issue of every city as well as country globally, Slums, there arose a need of collaborative and cohesive synergy in the global network. The last 2 years, MHT focused more on bridging collaborations beyond funding, communicating to the global panorama of Urban issues as well as rejuvenating and reframing our work and approach. The year 2013-14 brought in fresh energies and motivation with our nomination and award as Women Change Makers by Womanity Foundation. We appreciate the support of Oak Foundation, who not only funded us, but also provided us with the the brainstorming sessions, connections and support for organizational development and stressing on fostering an Institutional Identity. Within the same time, In the year 2015, MHT was also selected amongst top three for Urban Resilience awards, which made us realize, cohere our programs to jointly address climate change agenda of slums through Global Resilience Program (GRP) for South Asia region, "Devising local coping mechanisms and adaptation technologies to build climate-resilience capacities of urban poor in South Asia", convened jointly by Rockefeller Foundation, USAID and SIDA. This led to a change in our perspectives, envisioning the organization and link our philosophy to holistic view of development and sustenance of life in slums. Secondly, we also collaborated with other organization such as Dasra Giving Circle and Womanity Foundation, which played a big role for pushing us in Organizational development, crystallizing concretizing reorganizing our thought process and approaches and most importantly having a roadmap for MHT's work to be viewed in global development goals.

The wave of positive energies and appreciation of our work, allowed us to re-view our work approaches and parameters in an collaborative framework. MHT's intensive work of 2 decades in different aspects of women in slums, till now were seen as fragmented. However, they are interrelated; the scale, diversified minds and discussions, led us to reorganize and integrate the program areas, under one umbrella of Women and Habitat.

To connect to the achieved scale and development milieu, the last 2 years witnessed a tremendous updation and an integrated articulation of our modus operandi. MHT has built a Strategic Management Team, bringing in diverse talents ranging from planners, researchers, academicians, communication and technology experts and evaluation systems. We thrive to create a cohesive Urban Informal Habitat Think tank.

REFLECTIONS AND VISION: 2015-2017

MHT completed 20 years in the year 2014. Within last 2 decades of extensive work, we have worked in over 1000 slums, reaching 311,450 slum households, enabled drinking water to 42000 households, facilitated 45000 toilet building, connected 181000 houses with electricity and imparted certified training to 11000 construction workers. We have received appreciabtion and recognition through XXX awards and several news media coverage. MHT has expanded and reached to an appreciable scale, expanding the size of funds considerably in last 2 years, with the annual budget touching 1 million USD. To maintain this momentum and spirits, larger visibility, image outreach and envisioned and strategized project approaches, synergizing with development visions in global context, became crucial for continuum of growth. MHT, over the last 2 years, worked towards positioning itself as a laboratory and an exemplar of Women-led Habitat development in the landscape of Developmental Issues and the global practices and context, focusing on shifting the patriarchal society to an equal society especially in lower income groups. This has led us to formulate a strategic plan for next five years. To reach to global range, a lot of focused drives were brainstormed and initiated between 2015-17 such as organizational development, global positioning, reviewing, integrating and consolidating our work areas as well as strengthening our identity.

Organizational Development

The last 2 years saw an accumulative progress of 2 decades of work. MHT has partnered, building cohesive relationships with local governments influencing policy regulations, providing support of research, survey and documentation. The Global Resilience Partnership Program in 2015 largely opened our gateways towards global relationships building, through which we have partnered with 17 organizations, world-wide, to combat Climate Resilience Capacity Building of slum communities in 7 cities of South Asia region. This demanded a lot of organizing, updation of communication, data collection methods and evaluation. With the scale and reach of GRP, we aim to influence and connect to Informal settlements over the world, sharing Integrated Sustenance and livability aspect in slums. In the last 2 years, we have focused in creating systems and organization's identity, using Informatics, technology, Urban planning tools and systems. Below are our key endeavors and achievements on this aspect.

Strategic Management team & Capacity Development

With global panorama of development issues, MHT strived to build a knowledge based team and resouces. Over the last 2 years, MHT has collaborated and involved experts from diverse fraternities such as IT communication people, GIS experts, architects, Urban planners, conservationists on board, to envision a holistic and integrated plan on growth and development. This has helped us build a dynamic and versatile team passionate on Urban pro-poor Agendas. This has also allowed us to synergize and bring in the rare combination of old and new to flourish, both at operation and field level offices.

Spreaded in over 1000 slums in 7 states, common approaches and methods need to be derived, both for our grassroat team and operations office team, for which MHT helds biannual meetings of our staff (grass-root and office of all the 7 states). These meetings focus on the strengths, weaknesses of the projects, collating our organization's modus operandi at every step, deriving common representation, Monitoring and Evaluation methods.

MHT's Biannual meet at our head office in Ahmedabad

Improving internal operations and systems: Management Information System

Existing management of information and data in MHT is paper-based system, in which field staff reports in the mode of paper or in excel sheet, every month. The compilation of all these reports is being done manually at Ahmedabad office, which involves ample amount of time and energy and has possibility of containing manual errors. Secondly, the reporting formats differ in different cities. In order to create systematic and automated management system, in the last one year MHT has created Management Information System, with the aim of processing the information through computers to manage and support managerial decisions within an organization. This system is derived with three different reporting modules, which are same for all the cities. As a pilot study, MHT has implemented this system for GRP project in four cities Jaipur, Bhopal, Ranchi and Ahmedabad, starting from Jan 2017. A data entry team as well as our field staff are trained and upgraded to feed in to the new reporting format.

Upgradation of Infrastructure: Smart systems
Geographic Information Systems (GIS) Portal:
Having worked in over 1000 slums, delved into numerous researches and surveys through collaborations, there arose a need to archive our findings in a digital format as well as making it interactive and informative. This realized the need for a self owned GIS portal to map our work. In the last 2 years, we have updated our database for the cities Ahmedabad and Delhi, to be laid through GPS coordinates on the GIS portal. This also will lead to creation of an online Archival database, in terms of socio-physical surveys and information, which most importantly is resourceful in communicating to our funders, collaborators as well as fostering new linkages. This further helped in deriving common Monitoring and Evaluation methods for different cities, for GIS portal.

Central Data Server & iCloud:
MHT has an extended range of work areas as well as workspaces, spreaded in different cities. This extensive work wavelengths and multiple teams created tremendous amount of data. This arose the need for the centralized system of data collection and servers. MHT has procured central common servers of higher configuration, since the year 2015. The data system has been evolved to more resourceful yet independent of the resources. Apart from the physical servers, in order to increase security and accessibility, we have also rented cloud servers. The entire MIS system can be viewed, accessed by different branches of MHT.

Machines, Equipments and connectivity:
In order to communicate to other branches as well as field offices, MHT has upgraded to hi-tech Audio and Video Conferencing system, with the sound station and mike, to connect and discuss with branches and partners, funders in the year 2016. This helps MHT's manage and conduct monthly and visual long distance meetings. This has helped in a great deal to increase our communication with collaborators and advisors, this has also decreased visits to inter-state offices, especially from Ahmedabad to baroda or Surat. Additionally, MHT organized regular internal IT Audit, quarterly, to get the best use of technology.

Fostering Global Partnerships & Strengthening Institutional Identity

The last two years MHT saw a never acheived before scale. MHT's work is recognized globally. We collaborated with CGI (Clinton Global Initiative) Commitment to Action program, working towards making Ahmedabad Open Defecation Free through Adolescent girls in the year 2015. Additionally, our collaborations strengthened with Oak Foundation, we connected and collaborated with new gateways such as Womanity Foundation and Dasra Giving Circle in the same year. These organizations helped us and gauged us to strenghtening our identity, branding and communication, exposure to larger group of institutional donors and development organizations, capacity building and articulating our work approach in an integrated manner and most importantly position MHT's work in a global panorama of Developmental issues. Although, being an organization working on ground issues, in the last 2 years, we also concentrated in bringing new energies and synergies to articulate, crystallize and concretize our thought process in a global context. MHT also institutionalized the research and technical collaborations with institutions such as IIM, CEPT, CEE, GIDR, IIPH, International organization such as Georgia tech, FUB, GIZ and urban planners, architects, transitioning advocacy and policy influencing beyond governments.

Positioning MHT in Global panorama - Sustainable Development Goals (SDG):
The international development community (United Nations) gathered at the Habitat III conference in Quito in October 2016 to brainstorm a New Urban Agenda that focuses on 17 integrated Sustainable Development Goals (SDGs) addressing various development issues ranging from ending poverty and hunger to improving health, education and environment, to eradicate poverty, to reduce inequalities with a strong emphasis on sustainable urbanization. It looks at identifying issues of urbanization and glocal solutions and applicability. Indian cities are currently struggling with underinvestment in infrastructure, acute housing shortage, resulting in

Director, Bijal Brahmbhatt at CGI with Bill Clinton

proliferation of 'slums' and informal settlements. 40% of city residents in India live in slums in unsanitary and hazardous living conditions, deprived of basic rights.

Through a focus on women led change in slums, MHT contributes significantly towards these goals, realizing it in a fragmented way in several areas, such as Gender equality, Clean water and sanitation, Affordable and clean energy, Decent Work and Economic Growth, Reduced inequalities, Sustainable cities and communities, Climate action and Partnerships. The achieved exposure and collaborations has allowed us to step back, pause, question, analyze, reorganize our work approach and processes in more integrated manner, positioning MHT in an international development framework.

Women led Habitat Development

MHT views habitat as a productive asset, integral to all aspects of a poor woman's life. Her well-being and livelihood is closely tied to her house, and the availability of basic Infrastructure services. MHT believes, these grassroots women can take a lead in getting access to services and become drivers of more sustainable and inclusive urban development in their communities as well as cities. MHT has evolved a three-pronged approach that includes: Supporting disenfranchised communities to build SOCIAL CAPITAL through Facilitating formation of Community Based Organizations (CBOs) and build capacities of leaders to interface with government bodies, Facilitating last-mile delivery of habitat services, and carrying out building of infrastructure where necessary, Advocating for the inclusion of poor women in formal governance and planning processes and supporting the design of 'pro-poor' programs.

Mobilizing communities (especially women), and empowering them to address the social, physical, and environmental issues they face, and take charge of their own improvement process, is thus central to MHT's work philosophy and modus operandi. MHT facilitates the CBO's to form their own city level federation called "Vikasini"- which is led, managed and owned by the women leaders themselves. Recently, MHT also introduced the concept of promoting adolescents girls as part of the CAGs, in order to sow the seed of leadeship at young age. A 10 day intensive training and capacity development module has been developed and delivered to aspiring and motivated Vikasini leaders, leading them to lead change. MHT aims to cultivate cadre of Vikasini women in every city it has worked. Till now, we have an active Vikasini Federation in 4 cities.

Consolidating, Articulating and Reorganizing our modus operandi in 3 broad aspects:

Positioning and echoing the global landscape of urban development issues, MHT views the work in individual, yet interrelated aspects of poor urban women in a consolidated framework putting them strongly under the philosophy of "Women and Habitat".

Habitat Development

Starting with parivartan (Slum Networking Program) program, facilitating water and sanitation connections, MHT expanded into multiple areas of Housing, policy liasoning, Tenure security, Electricity, Micro finance, Livelihood, crucial to women's life in Informal settlements. MHT views these aspects in a consolidated way through Habitat development which includes Water, Sanitation and Hygience; Housing and Land rights; Energy efficiency and Renewable energy; Upgrading value chain of women construction workers through Karmika Program and our recently realized women led heritage conservation.

Climate Change Resilience

MHT already works in building climate combating initiatives through our energy programs and providing with awareness on right practices realted to water and sanitation. Consolidating it for global outreach, in the year 2015, MHT proposed to propose and formulate a program building resilience capacities of women in slums and implement them through an international partnership project "Global Resilience Project" to address four major climate risks (that were derived from numerous discussions and workshops with our Vikasini members and CAG leaders): heat stress, flash floods, acute water shortages and water and vector borne diseases, in 100 slum communities, building 1200 CAG's in 7 cities of South Asia - Ahmedabad, Jaipur, Bhopal, Ranchi, Bhubaneshwar (India), Kathmandu (Nepal) and Dhaka (Bangladesh).

Participatory Governance

MHT believes that mobilizing communities and empowering them to address the social, health and environmental issues that they face is critical to facilitating long-term change on ground. MHT helps women in poor communities organize into local groups, or Community Based Organizations (CBOs) to actively interface with government bodies. MHT leads these women from slum to city level, encouraging the CBOs to coalesce under a umbrella body called Vikasini, a city level federation of CBOs to facilitate participation of women in city planning and policies, with an aim to create an inclusive planning systems.

MHT views habitat as a productive asset, integral to all aspects of a poor woman's life in slums. Her well-being and livelihood is closely tied to her house, where the provision of basic Infrastructure is primary to any dignified living i.e. availability of services like water, toilets, electricity, paved roads, street lights. The land rights becomes conflicted in slums or informal settlements, which in all the cases are illegal, which also means that the houses are not entitled to provision of Infrastructure by law. MHT views Housing an Land rights as the primary step to other basic services. One of the MHT's program also focuses on providing Skill based training to women construction workers, thereby striving to link them to Habitat building in physicality. MHT views all these aspects under one umbrella of Habitat, a living area inhabitated by poor women. Following is the gist of all the program aspects and focus:

Water Sanitation & Hygiene

MHT enables the provision of basic services including water, sanitation, drainage, and solid waste management in slums. MHT empowers communities to demand better services, enables access to government schemes, and works with public & private service providers to make service delivery more transparent, inclusive and accountable.

Energy efficiency and Renewable energy

MHT works towards taking the poor up the energy pyramid by increasing their access to clean energy sources. In addition to facilitating legal grid connections, MHT also promotes use of affordable & energy efficient products which are more suited to the needs of poor women.

Housing & Land rights

MHT works with the government, real estate developers, and housing finance institutions to bridge the crucial gap between formal housing and the urban poor. MHT supports housing providers to design & execute programs tailored to the need of the poor, enables the participation of slum communities, and also advocates for policy changes that make housing more affordable & accessible. Another important aspect of MHT's work is ensuring land rights for the poor

Skill Development and Livelihoods

Through its Karmika school of construction workers, MHT offers specialized work training and skill up-gradation programs in 13 construction related trades to construction workers, and also links them with better employment opportunities.

Community-led Heritage Conservation

With changing time and Urbanization groping in, the old has become obsolete. MHT surveyed one of the old quarter (pol) in Ahmedabad and found that most of these houses are inhabited by Informal workers, who belong to the same income groups to which MHT caters and works with. These traditional obsolete habitats experience the same issues of sanitation and water as people in slums, which made MHT realize and link it with our focus area and initiated Community led Heritage conservation in Ahmedabad city. Through this program, MHT also tries to influence Heritage conservation policies. The recent Heritage city status given to Ahmedabad city, further reinforces our intentions and interventions of women and community led and owned heritage precinct.

Water, Sanitation and Hygiene

Community Sensitization meeting in Ahmedabad Peripheral slums

Close to 20% of India's urban population resides in slums in unsanitary and hazardous conditions, lacking access to water and sanitation facilities and services. The health, environmental and economic consequences of poor sanitation in our cities are huge. 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. Water-related diseases cost the Indian economy 73 million working days each year. Improved sanitation and hygiene in urban areas, especially in slums is essential to India's long term prosperity and sustainability.

MHT enables transformation of slums into thriving residential societies by mobilizing & empowering slum residents to demand better water, sanitation, & community level infrastructure under various government schemes. Simultaneously MHT has been actively advocating with local governments and service providers to include the poor in the design & implementation of these schemes.

In the last two years, since the launch of Swachh Bharat Mission (SBM), MHT has extended its active support, and partnered with local governments in several cities in India to realize the goal of Open defecation free India working with communities both in rural as well as urban areas. We have facilitated construction of toilets and water and sanitation services in slums in 7 states. In 2015 MHT also started its school sanitation program, especially focusing on improving sanitation and heath for adolescent girls.

Our Approach towards Enabling Access to Water & Sanitation

Engage, Empower, & Enable!
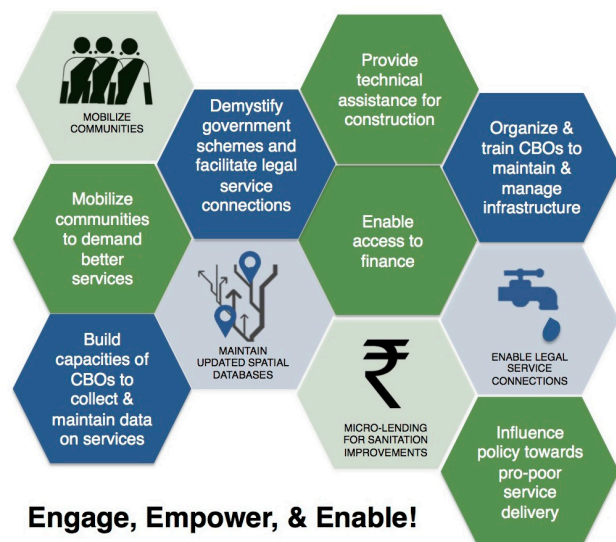
Towards OD Free cities: Supporting implementation of SBM

Swachh Bharat mission by Government of India, introduced in the year 2014, aims to achieve a hundred percent coverage of toilets in both urban and rural areas. The union government offers significant support to local governments in the form of subsidies upto Rs. 12,000 per household for construction of individual toilets. However, despite this significant public investment in sanitation, over xx% households in Indian cities and villages continue to defecate in the open (Census of India, 2011).

In urban and rural areas, the challenges are different. In urban areas, infrastructure challenges loom large, especially in slums where delivery of services like piped water and drainage is often hampered by the 'informal' nature of settlements. Also the dense nature of the settlements with very narrow lanes, coupled with geographic disadvantages makes provision and maintenance of toilets and allied services difficult. Wheras in rural areas, communities sometimes face deep-rooted socio-cultural and behavioral barriers that impede use of toilets and hygiene transformation.

MHT adopts a context sensitive approach towards ensuring construction of sanitation infrastructure, and influencing behavior of communities, particularly women and girls on water, sanitation and hygiene practices, specifically consistent use of toilets. Here we illustrate, highlights from our work in three areas (Ahmedabad, a large metro city which has made decent progress in sanitation), Ranchi (capital of Indian state of Jharkhand) and two villages in rural Bharuch.

AHMEDABAD
Women & girls lead sanitation change
Ahmedabad has made significant progress in the last two decades towards achieving citywide coverage of water and sanitation. Currently more than 80% of the households have access to toilets and supporting infrastructure. The challenge is now to reach out to the last 20% households and close the gap to achieve an open-defecation free city. Our 20 plus years of experience in habitat development has shown that the most effective way of ensuring access and sustained use of improved sanitation in communities is through mobilizing and empowering women and girls to lead sanitation change. MHT provides capacity building support to communities to mobilize collective action, to leverage government support for toilets and improved sanitation

infrastructure, and to lead sanitation behavior change. In the last two years, MHT has actively intervened in xx slum communities in Ahmedabad and has promoted and built capacities of xxx community based organizations (CBOs) comprising more than xxx households. Leaders of these CBOs have been trained to make applications, liase with the government, and take charge of the improvement process.

With the collective efforts of these CBOs, xx slum households have received access to individual toilets. MHT has also encouraged more active involvement of adolescent girls in these CBOs. Teenage girls are frequently overlooked and kept in the house for fear of their safety. For too many, education is out of reach, and becoming married is considered their most important role. Often, these girls feel like invisible members of their own community. Yet, young girls are also curious, energetic, and eager to learn and be helpful. They have ideas about how to make things work better and can introduce new practices into their "first" households and later to their married households.

With the support of MHT, over 250 girls have overcome shyness, fear, and skepticism from community members, to get involved in various activities including conducting surveys, participate in surveillance drives, and registering complaints and grievances with the government. In addition to producing valuable data and initiating new practices in the slums, involving girls has become an opportunity for new leaders to emerge. Girls are developing confidence, learning public speaking, and articulate issues concerning their communities.

The other important aspect of our work was active outreach at 50 identified open defection spots in the city. Through intimate conversations and interviews, MHT's grassroots team and vikasini members tried to understand behavioral patterns and challenges of people resorting to open defecation. It was revealed that xxxx.. of the people defecating in the open were doing so because of lack of access to toilets. In most

slums narrow lanes and lack of space prevents laying of network lines. In other cases houses have encroached over drainage pipelines. Households are hesitant to demolish these extensions, give away private space in lieu of widening the lanes and putting in place public infrastructure. Wherever present, the community toilets are poorly maintained and sometimes jeopardize the safety of young girls and women We also were able to record differences in cultural practices and behavior among different communities. This information allowed MHT to work more closely with communities to resolve these issues on a case by case basis and also Ahmedabad Municipal Corporation has been largely successful in increasing coverage of toilets within city limits. However, government subsidies often do not reach poor communities in fringe areas of the city as these fall outside the municipal limits.

MHT has successfully leveraged CSR funds to support construction of xxx toilets in communities like Sanathal, Nidhrad, and Kolath located in the periphery of Ahmedabad The technical support is coupled with targeted trainings that support behavior change and hygiene transformation.

In the coming year ,our focus will be documenting the learnings from Ahmedabad and supporting other cities in scaling up the implementation of SBM.

RANCHI: Bridging the governance gap in SBM

MHT initiated working in Ranchi in 2012 facilitating construction of individual toilets and water connections in slum communities, when there were no subsidies provided from the government. MHT offered micro loans to individual households to build toilets and also provided technical assistance for construction of these services. Gradually, building relationships with the local government, MHT supported the Ranchi Municipal Corporation (RMC) in implementing Rajiv AwaasYojana in 55 slums through a beneficiary led approach.

After the launch of the SBM in 2014, RMC started receiving funds for construction of toilets. Till then MHT had developed a strong working relationship with the RMC. Recognizing MHT's efforts in, the RMC designated MHT as the Nodal Agency for SBM in 2016. MHT's focus in Ranchi has been on ensuring that poor families are able to access subsidies under SBM and construct functional and usable toilet units.

The implementation processes for disbursing subsidies under SBM differs from state to state, Unlike Ahmedabad, where the AMC contracts out the construction to designated contractors, in Ranchi, the individual households are responsible for constructing

their own toilets. The subsidy is disbursed in 3 installments. Upfront costs of infrastructure are often prohibitive for the poor. It is also difficult for individual households to administer the whole construction process, including procuring material, managing labour, and monitoring construction on their own, without any technical support.

MHT provides active handholding support to poor households to overcome these barriers. MHT's field and engineering staff provide guidance right from making applications, assisting in layout and positioning of the toilets, supporting construction, and monitoring construction work on site. MHT team also documents the progress as per stages of construction to submit to RMC that helps the timely release of subsidy amount. In the last two years, MHT's support has enabled 2889 poor families to construct toilets in their homes. Xxx ward, where MHT intervened in xxx slums has been declared open defecation free.

Bharuch: Influencing sanitation behavior change at rural scale

Over 50% population in rural areasstill defecates in the open. The challenge is two fold, first to influence behavior change towards consistent use of toilets, and second to support construction (and maintenance) of quality infrastructure that sustains this behavioral transformation. MHT has demonstrated this strategy in two villages in Bharuch District. In 2015, MHT partnered with Sulabh International and a multi-national company under CSR to facilitate 2 villages in Bharuch District (Talodhara, population of 2057, and Dadhera, population of 1094) to become open-defecation free.

Sulabh International led the construction of Toilets, while MHT's role as a community partner involved engaging and inspiring communities to construct toilets in their homes and adopt better sanitation and hygiene practices. MHT carried out intensive outreach reaching each household individually understanding cultural barriers that hinder construction and use of toilets. MHT designed a sanitation campaign and carried out sanitation drives with women in the forefront. MHT's sensitization and community drives facilitated the construction of 304 toilets in Talodara and 208 toilets in Dadhera village. MHT continued its outreach using creative communication like video shows, folk media to ensure consistent use of these toilets. An often-cited concern was that the 'pits' would fill quickly if all family members use the toilets regularly. To overcome this knowledge barrier, MHT provided technical trainings to women on technical aspects oftoilet construction, the benefits of twin-pit system for disposal of wastewater,

and on maintenance of sanitation facilities, including emptying of pits etc. The outreach and awareness activities and technical trainings were coupled with approaches that used shame as a trigger to enable collective behavior change.

Both the villages were declared "Open Defecation Free" in March 2017. To sustain this change, MHT also facilitated the formation of Village committees on water and sanitation. This committee was trained to interact directly with the local Panchayat to bring to light and resolve issues on water and sanitation. In the process, MHT enabled women leaders to emerge as sanitation change-makers.

Facilitating access to water and sewerage Infrastructure

Building toilets is rendered meaningless unless households have access to water and wastewater disposal facilities. The status of slum residents as "informal citizens" often excludes them from public infrastructure investments. Local governments and service providers are constrained by limitation of existing systems that often link service delivery with land tenure. Also local bodies and contractors are often unwilling or unable to achieve last mile delivery of services in slums and poor areas. Families face significant financial barriers in accessing these services, and also there are limited channels for effective dialog between government and slum dwellers. MHT bridges these gaps by working with governments to put in place pro-poor service delivery processes, enabling access to finance for poor families, providing technical inputs and assistance for implementation, and even carrying out building of services where necessary.

Partnering with government service providers to extend wat-san network in slums

The Parivartan or Slum Networking Project (SNP) in Ahmedabad initiated in 1995 set a precedent for AMC's decision to ensure water and sanitation services in slum communities irrespective of the tenure. Currently AMC extends basic infrastructure in slum communities under the 100 NOC program. The program enables poor households (wit carpet area under 40 sq meter) to apply for a legal water and sewerage connection at a subsidized rate and through a simplified procedure.

In the last two years, MHT worked closely with the AMC to extend the scheme in slums and gamtals in peripheral areas of the city where trunk infrastructure was recently laid. MHT leveraged funds from local councilors to extend the infrastructure lines inside the communities.

MHT's focus has been fostering leadership in women in the otherwise patriarchial society. Although, many Panchayats have women sarpanch, as per legislative reforms lately, they are hardly able to surface out of the old age societal norms. In Dadhera village, MHT through our local leaders and brainstorming sessions, was able to bring out the women Sarpanch out through committee formation and sabhas in decision making prcoess. With our handholding and trust, her behavior changed, developing confidence and interests in community issues and thereby utilizing her position in community betterment. This led to strengthening women's voice in general, which is a deep impact in terms of holistic development of village.

It then facilitated the application procedures under 100 NOC, and trained community leaders to follow-up on their applications with the departments involved.

In Ranchi, the provisioning of legal piped water supply is linked to payment of holding tax by community and procedure for this purpose has been outsourced to a Private Company; Sparrow Softech Private Limited. Due to lack of facilitation and support the company was not approaching the slum areas. MHT partnered with Sparrow to initiate joint camps in slums for legal water connections. MHT's role was to ensure required documentation of files for each beneficiary is ready and mobilizes the critical mass to held joint camps. 9 camps were organized during the reporting period and 126 households were provided with legal water connections.

Sustainable Interventions - Community Rain Water Harvesting Unit was constructed in Bada Ghaghra and one of the existing traditional well was revived. This intends to cater to the drinking water of around 25 houses in the area.

Sanitation Awareness drives with kids of schools in Bharuch (Rural) and Ahmedabad (urban)

In Jaipur, slums are located in the peripheries edging the mountains, raising authoritarian conflicts between Jaipur Municipal Corporation and Forest Land Department. Gator ki Chhatri, is one such slum, which due to positioning, was not entitled to get legal water-sanitation connections. MHT, with the help of local councilors support, enabled water connections to 700 families, by facilitating positioning as well as construction of 5 intermediate water tanks, over the hill and extension of sewer lines as well as provided with paved sloping roads. Owing to MHT's efforts and capacity building of the Vikasini women, 2 women have become an active Ward committee member of Municipal Corporation.

MHT has been working in Delhi since 2008, partnering with Delhi Jal Board, to extend services in resettlement communities which did not have adequate water and sanitation infrastructure With the increase in number of legal connections in slums, and reduction in non-revenue water, the Delhi Jal Board has recognized that extending services in slums and colonies is in the interest of both the service providers as well as slum residents. The Jal Board and other service providers in Delhi now regularly conduct one-stop- shop camps in slums on their own to inform and encourage residents to apply for services.

In 2016, MHT was invited by Delhi Urban Shelter Improvement Board (DUSIB), Govt. of Delhi, to partner with them under the "Adarsh Basti" program to improve living conditions in slum settlements. The core focus was on ensuring toilets, and water and sanitation infrastructure, and improved community infrastructure including streetlights, paved roads etc. Under this initiative MHT enabled xxx poor households to access water connections in …basti. In xxx basti, the community got an underground drainage line. xxxbasti was made safer by installation and repair of street lights.

Leveraging Councilor's support for community level improvements

It is widely recognized that decentralization of powers and decision-making is critical to deepening democratic governance and improving efficiency and effectiveness of service delivery. In India, local governments are the lowest level of government. The municipal councilors are hence the elected representatives that are closest to the people. They represent their constituency in the elected council and are allotted a discretionary fund to to undertake small capital projects in their local areas to supplement municipal infrastructure.

MHT organizes and empowers women in poor communities to engage with the elected councilors and leverage their funds to improve community level infrastructure. The funds are utilized for capital works like connecting slum communities to trunk infrastructure, paving of internal streets, streetlights, planation etc.

In the last two years, MHT was able to successfully leverage councilors funds in cities of Ahmedabad, Jaipur, Delhi, and Ranchi to improve infrastructure in slum communities. In Ranchi for instance, MHT worked with the councilors in xxx wards to install 93 Hand Pumps and 113 Bore wells in slums where water supply network was not available.

Enabling access to finance

MHT plays the role of an incubator and advisor on issues of infrastructure finance for the poor. MHT's approach to financing includes identifying specific community needs and gap areas; piloting and demonstrating targeted loan products, and advocating with government authorities and formal institutions to create an enabling regulatory environment that will encourage poor to access formal finance.

Water Sanitation and Hygiene (WASH) in schools

MHT started its school sanitation program in 2015, focused especially on improving sanitation and health for adolescent girls. Our WASH in schools program focuses on four key aspects: conducting tailored training programs on health, sanitation, and menstrual hygiene management, supporting the construction of gender sensitive toilets in municipal schools, making (eco friendly) sanitary pads accessible to young girls, and lastly actively engaging with school sanitation committees (mandated under ….) and school boards to scale up this model and advocate for clean, accessible, and well maintained toilet facilities in all schools.

In 2015, we piloted the school sanitation program in Ahmedabad and Bharuch through CSR support. In Ahmedabad MHT conducted sanitation drives in 32 schools. Xxx students participated in our targeted training program. In Bharuch, we conducted similar sanitation drives, which were hugely succefsul, especially among girl students and saw the participation of more than xxx students.

Model Toilet Construction in Ahmedabad School

One of the key aspects of our work is to enable slum households to access legal water and sewerage connections. MHT's field workers help slum households fill applications and collate and submit related paperwork to the concerned department. The process between filing of the application and acquiring the service connection is lengthy and tedious. The application is passed through multiple tables for approval and sometimes ends up being rejected because of incomplete information/ technical glitches. MHT's field workers make several rounds to the departments to check on the progress of the application and push the files forward and then pass on this information to residents. However, the field workers are not available and accessible at all times.

MHT thus developed and piloted an interface with a backend data system that allows field workers to enter the status of application in the system. Residents can access this on the kiosk stationed in their communities using their application number as the tracking number. Currently this has been demonstrated in one slum community in Ahmedabad. MHT will share the results and findings from this pilot demonstration with the Ahmedabad Corporation.

Energy Efficiency & Renewable Energy

Close to 28% of urban slums live in energy poverty. Access to light, ventilation, affordable & efficient energy is critical to improving the quality of life & productivity, especially of the poor women who spend majority of their time indoors, working on household chores, or engaged in livelihood activities. Furthermore, rudimentary building quality, slum houses sticking to each other with almost non-existent natural light and ventilation creates stuffy and hot indoor environments, leading to high energy consumption. This also makes them the most vulnerable to climate change related risks. This access to legal electricity is often hampered due to lack of inclusive, pro-poor service delivery models. The poor are thus often led to the mercy of illegal service providers and inefficient energy sources thereby paying high energy costs.

Recognizing that access to electricity being the major demand of the poor women in slums, MHT initiated the Ujjala Yojana in 2001, starting from Ahmedabad. The project resulted in around 1.39 lakh slum dwellers in Ahmedabad getting access to safe and legal electric connections. These efforts were further replicated in Surat City and Bhopal with over 20,000 households being electrified. MHT has been working actively in the energy sector enabling slum electrification programs, supporting renewable energy products, and building capacities of women to conduct energy audits & adopt more efficient technologies. Our work in energy has led us to assess and explore the aspect of climate change agenda and its impacts in slums.
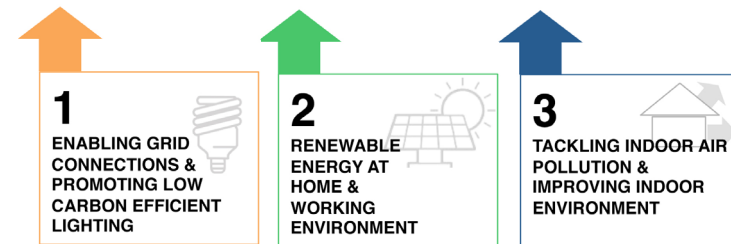
Promoting GREEN energy
Encouraging use of Renewable energy and energy efficient products among urban poor
MHT believes that there is a need for innovative approaches to provide affordable energy, along with enabling access to legal electricity connections, to the poor, particularly slum communities. The use of efficient & renewable energy products and construction technologies, can result in reducing the energy expenses of the poor while enabling them to maintain their quality of life and enhance their productive capacity.

Through ICP, MHT has been working, since 2009, towards innovating and promoting a range of efficient and renewable energy products, starting with Gujarat. MHT has reached to over 20000 households with different eco-friendly technologies and products, expanding in 7 other cities. MHT pre-assesses the technologies before they are taken to the people. This demonstration model allows poor families to try a product before investing in it. MHT also provides credit support to families to make higher investments in more efficient products.

THREE PIVOTS OF MHT'S SUSTAINABLE ENERGY PROGRAM

1 ENABLING GRID CONNECTIONS & PROMOTING LOW CARBON EFFICIENT LIGHTING

2 RENEWABLE ENERGY AT HOME & WORKING ENVIRONMENT

3 TACKLING INDOOR AIR POLLUTION & IMPROVING INDOOR ENVIRONMENT

Narmada ben, our women energy auditor (Climate Saathi), conducting a survey in Ahmedabad slums

Promotion and Awareness meetings for Renewable energy products in Bhopal

Bhopal: Facilitating access to energy for poor women in informal sector

Since 2013, MHT is enabling electrification in 24 slums in Bhopal. MHT striked direct civic engagement with Madhya Pradesh Viz Company, stressing the need to make legal grid connections available to the poor, and customizing a pro-poor delivery model, eliminating intermediate franchisees and shortening the supply chain. After initial reluctance, the company has realized the importance of reaching out to the urban poor, enabling legal grid connections to over 2000 slum households. Last 2 years, MHT has worked further on easing the electrification processes and driving the slum households towards efficient and renewable sources of energy solutions.

One of the key reason for slum households to readily opt for illegal energy connections is the high connection and electricity bills. MHT strategized and built a direct platform for the officials to interact with the slum dwellers through area camps. These meets has led to a reduction in the onetime connection charge to half from 1556 INR to 856 INR, due to which the impact has accelerated. This has also led to customization of the process, where direct connection is provided by New Service Connection wing of Viz. Company.

The Akshay Urja (Renewable energy) shop: Promoting Sustainable products
The Akshay Urja Shop scheme launched by the Madhya Pradesh Urja Vikas Nigam, in the year 2015 focused on 3 aspects: decrease the energy gap in the state, propagate the usage of renewable energy amongst common man and generate livelihood chains through renewable energy. So far, Akshay Urja Shops have been established across 217 blocks of Madhya Pradesh. Inspite of the state's initiative, larger impacts and transitions were not impactful. Recognizing MHT's work in energy management and promotion of renewable energy in Bhopal, the State government National Ministry of New and Renewable Energy (MNRE) identified MHT as one of the key agencies, inviting us to run a campaign for promoting renewable energy products in the State. MHT partnered with MP Viz Company to undertake joint camps in the community to promote use of renewable energy, which included field demonstrations, awareness campaigns. MHT was invited to launch its own "AWAAS AKSHAY URJA' shop in Lateri Tehsil of Vidisha district of MP.

Institutionalizing and positioning climate change agenda at a national level in Madhya Pradesh
With the impact and appreciation of energy program in Bhopal, MHT partnered with local instituions and organizations such as CEE Bhopal and organized a two day workshop partnering with BBC Media Action organization, on issues of better and effective communication of climate change issues.

Another event named "Sab Sath Chalen" was organized by MHT in collaboration with CEE, Madhya Pradesh Clean Development Mechanism Agency (MP CDMA), and Environment Planning and Coordination Organization (EPCO) to generate awareness on the impact of Climate Change on humans and environment. The emphasis was on global warming, greenhouse gas effect and how it leads to subsequent increase in energy consumption. 46 women grass-root leaders participated from across various slums of Bhopal.

MHT has established direct partnership with the Bhopal Municipal Corporation and was invited to facilitate power supply in areas where slum upgradation projects were being implemented. MHT is also conducting a feasibility study to study the scope of renewable energy solutions solar lighting In Jhabua and Alirajpur.

Simple, Innovative and Affordable ventilation and light installations in slum households impact about 30% of reduction in electricity consumption

Over the years, working in different slums, observing diverse problems related to living environment in slums and collaborating with socio-technical partners, MHT has experimented and designed a range of sustainable products and solutions for urban poor in slums, ranging from affordable and recycled roof ventilations and materials, solar powered fans, natural cooler, green roofs, etc. The challenge now is to achieve enough economies of scale to enable a sustainable business model that makes these available to the poor at affordable rates.

Housing & Land Rights

Resident Welfare Association awareness meetings in rehabilitated slum in Ahmedabad

Urban India continues to grapple with an acute housing shortage (over 18 million houses, Census 2011), especially in the economically weaker segments. Recognizing the challenges of growing slum populations owing to rural-urban migration and rising costs of urban housing, the Government of India has launched a "Housing for All" mission in year 2015, under which large scale programs such as JNNURM, IHSDP, PMAY and RAY are initiated for housing as well as infrastructure provision. Various models are being experimented and implemented such as PPP model, beneficiary led construction, credit subsidy for incremental housing, insitu slum upgradation and regularizing the existing slum lands. However, because of lack of community engagement and transparency in the program guidelines, schemes does not reach to the intended population.

Enabling Access to Formal Housing

MHT has a multi pronged approach towards ensuring decent housing for poor. It enables the participation of poor communities in government housing programs by creating awareness, mobilizing them to access finance, and assisting them in the application processes. After allotment of housing units, MHT also works closely with the residents to form Resident Welfare Associations (RWAs) and trains them to manage and monitor community infrastructure. MHT also recognizes that direct provision of housing by Government alone will not be able to solve the affordable housing crisis in India. To bring in large scale change, market housing will also have to be made more affordable and accessible for the poor. Towards this, MHT works with government at all levels influencing policies, negotiating urban town planning & tenural systems, and advocating for removing regulatory constraints that make housing more expensive and additionally advocate for "Joing Titles for Partionable Rights" to encourage asset creation in the name of women. MHT, has till date, enabled rehabilitation of XXX slum households into formal housing societies in different slums in 7 cities.

Ahmedabad: Building stake for communities in slum redevelopment process

Slum Redevelopment activity has been very active and has evolved from shifting the slums to other peripheral sites to insitu redevelopment since the year 2010 in the whole state of Gujarat. Till date XX slums have been rehabilitated or under process. The housing program in the city has largely scaled up in the last 2 years. With Ahmedabad re-envisioned through a Smart city lens, the government have introduced area-based mode of development along with PPP (Public Private Partnership) model. MHT since year 2009 has been actively working with AMC, in facilitating the processes bridging it with

the slum communities. The biggest challenge in the process is establishing a trust relationship between the developer and slum community, especially as it involves demolition and temporary eviction. Further, the provision of transit housing has to be conscientiously designed. In all the schemes MHT has been appointed as the NGO partner with developers, building the bridge between slum communities and developers. In the last 2 years, 2 slums have been rehabilitated housing 691 households and XXX slums have been identified.

Enabling Property Rights to Tribal population and Mobilizing women to access housing under RAY - Ranchi

MHT started working in Ranchi since 2012, with facilitating water-sanitation connections to urban poor in slums and micro-finance loans for Incremental Housing, even before the launch of Government housing programs. It had active presence in 20 slum settlements. In the year 2013, RMC announced Rajiv Awaas Yojana (RAY), identifying 5 slums as pilot and 79 crore INR were earmarked for construction of permanent housing for 1565 households. Inspite of the allocation of funds, RMC was unable to start the implementation on ground for almost an year. After several failed attempts, RMC adopted beneficiary led construction, where each household was individually allocated certain amount of construction support in the form of subsidized finance. MHT, having previous experiences of housing programs in Ahmedabad, Bhopal and Delhi, started mobilizing in the selected 5 slums, making the communities aware of the program. MHT approached RMC to discuss avenues to meaningfully engage in the implementation of the program. In, April 2015, MHT was appointed as the project management consultant (PMC) to support the implementation of RAY in five slums in Ranchi.

MHT has always adopted a context-based approach, identifying the issues and analyzing the most appropriate solution for each slum, community, settlement, city and state. In Ranchi, there were 2 challenges posed, one was establishing the slum dwellers legal rights over their own land (due to the pro-urbanization acts and by-laws) and second deriving a project management system for community sensitized construction activity in the selected slums.

Resolving Title Issues - Leveraging access to Housing:

To access the subsidies under RAY program, slum households need to have proofs of ownership of land. The ground situations are different in Ranchi. 35% of the city's population lives in slums (urban poor), which largely comprise of tribal communities. These slums, were originally tribal villages, which are now engulfed

by urban development, degrading them to be slums. Close to 42% slums are located on their own / ancestral land. According to Chota Nagpur Tenancy act (CNT), land cannot be transferred from tribal to non-tribals, which in this case, slums have become non-tribals. Hence, inspite of land being theirs, the communities are not entitled to access the subsidies and have to apply to aquire the legal land titles, which is a very long and tedious process. Acquiring legal land titles in Ranchi is a two-step process: First the households have to acquire "Holding Tax" (tax of property) on their names, and further apply for "Land Mutation" process at the State Revenue Department, and pay the required fees to get the legal land title on one one's name. In order to speed up the implementation process of RAY, MHT suggested and set up an interim arrangement of a heredity record (vanshavali) and domicile certificate approved by local councilor. MHT facilitated the process of completing this documentation process, enabling legal rights to 569 families till now, opening their access to RAY housing.

Mobilizing communities in Implementation of RAY:

RMC, inspite of several attempts of floating tenders failed to appoint the contractors for RAY work. MHT, as a PMC, found a local solution to it. MHT sensitized the community, organized the houses into clusters and picked few as cluster contractors and representatives. Simultaneously, MHT's field and engineering staff provided ongoing support in the construction, in terms of its monitoring and organization. MHT also facilitated opening of Bank accounts, which was needed for the subsidies. For a smooth and continuous implementation, a system of weekly update and meeting was set up with the officials. Over the last two years, MHT has facilitated approvals for 1260 households (out of 1565), which are in different status of processes and construction.
MHT will continue to support RMC in implementation of RAY expanding to other slums and simultaneously

facilitating micro loans to the beneficiaries. MHT will prepare a socio-physical map database of slums in Ranchi for further implementation of the program.

Towards tenure security of urban poor

Delinking tenure and finding alternative strategies to establish land ownership, is the key to achieve a poor friendly and accessible habitat development. MHT over 2 decades, have been working towards demystifying these processes influencing the city/state policies. MHT has also developed a manual on urban land tenure & land legalization processes, citing experiences from cities like Ahmedabad, Surat and Ranchi. In the last two years, apart from supporting slum development within government schemes, MHT has involved itself in institutionalizing, researching and surveying, spreading awareness on importance of land rights in Vyara and State of Odisha .

In Vyara, a small district near Surat inhabited by tribal population, MHT focused on educating women on importance of establishing land rights and ownership, to open their gateway towards the government subsidies. In Odisha, MHT was consulted by the government, with the support of an international organization, to analyze and develop a way-forward for inclusive ambit of Beneficiary Led Construction of slums under the government housing program PMAY. Both had different land situations and context, Vyara had tribal population having large parts of ancestral lands, whereas Odisha is a metropolitan city, with slums inhabiting regulated and conflicted land ownerships.

Vyara: Educating women on their land rights

MHT conducted a research study on the "Status of Tribal women's rights ownership rights to land in Tapi district, South Gujarat" in the year 2014. The study highlighted the barriers to women's secured land rights. Apart from application of policies and socio-cultural situations,

the key finding was lack of awareness of importance in tribal people to have a legal tenure, which is their way to decent habitat and infrastructural support from the government. In the year 2015, MHT initiated community meetings and mobilization for awareness and involving the women for legal ownership of the land and its processes. Of the 1000 women (households) surveyed, till now 42 households have applied for land transfer in the subsequent departments. Due to our integrated approach, we also probed in other issues and it came out that water and sanitation conditions were inaccessible to the villagers. We conducted a quick survey for quality of drinking water and collaborated with WASMO (Water and Sanitation Management Organization), for testing the water and provided requisite knowledge to XXX families for safe and hygienic drinking water. Additionally, we also through intermediate tenure settlements and brainstorming the departments, we facilitated toilet buildings for 207 houses.

Odisha: Roadmap for including households with informal tenure under the ambit of PMAY
In the year 2016, MHT was consulted, as part of Inclusive Cities Partnership Programme, by an international organization, to prepare a roadmap for including households with semi-formal land tenure (households which do not have a legal title in their name) in the ambit of BLC (Beneficiary Led Construction) and Credit Linked Subsidy Scheme (CLSS) - PMAY in 2 cities of state of Odisha: Berhampur and Puri. The Odisha State Government has defined 'land ownership' as having a 'formal' title to their land. MHT through this study aimed to suggest alternative and practical tenure arrangements to be considered for the urban poor.

MHT conducted and laid an integrated study formulating a matrix overlaying and linking urban planning and government schemes, range of tenure continuums in slums, review and analysis of current received BLC applications in context with land tenure and meeting the concerned government bodies and stake holders. The key recommendations given by MHT were context oriented, keeping in mind the coastal bylaws and the temple land, articulating multiple strategic and intermediate adjustments and solutions to achieve an inclusive and pro-poor guidelines and criteria for implementation of housing programmes.

MHT believes Research studies and surveys is one of the bridging key path to assess the ground realities and limitations of access to housing to Urban poor as well as rural upgradation. MHT will continue to indulge more in research studies in order to have a road map for a livable Habitat.

Organizing communities into formal resident groups

The Gujarat Government uses various models for slum redevelopment such as PPP, insitu rehabilitation, beneficiary led construction and regularization of existing slum sites. MHT's support to government goes beyond implementation to achieve community led functioning of the societies. MHT's aim is to sustain the residential societies formed out of slums, through forming Resident Welfare Associations of the societies. The primary role and challenge for MHT is inculcating the sense of ownership, which did not exist in slums, it being temporary. MHT, till date has formed 26 RWAs with more than 900 members in public housing projects. MHT introduces and trains the beneficiaries to the concept of maintenance of basic services and payment towards their maintenance, maintain accounts and other social and community development activities, help transitioning the slums to resident colonies. MHT also recognizes that resettlement and relocation of slum communities results in complete wiping off of people's identities. MHT helps the residents to secure/ update their basic identity documents like election cards, Aadhar card, ration cards etc. In the last 2 years, MHT has formed XX RWAs representing XXXX households.

Women led development being centric of MHT's philosophy, it continuosly strives and encourages in forming women led Resident Welfare Associations, which due to overpowering patriachy is less. In certain rehabilitated slums of smaller scales, MHT has been successful in women led RWA's, however, in larger communities, MHT struggles with the rigid mindset and societal norms.

Supporting incremental habitat improvements
MHT, with technical support from SEWA Bank, has promoted credit cooperatives in Surat and Vadodara districts of Gujarat. Both the cooperatives have an empowered women's board from various skills and trades. The co-operatives specialize in individual loans, loans through Self Help Groups (SHG) and Joint Liability Group (JLG) models. They also offer loans for home improvements upto an amount of Rs. 2-4 Lakh. Over 10000 women are members of the cooperatives.

In the last two years, Surat and Vadodara cooperatives have expanded in Tapi and Bharuch, Padra, Savli, Waghodiya, Karian districts respectively. The cooperatives had loan disbursements of 188 million INR to 5266 members, achieving 100% repayment rates.

Upgrading women in the construction value chain:

The dearth of skilled labour in the construction industry is well documented. The situation is worse for women who constitute only 5% of the skilled workers in the industry, inspite of accounting for half (51%) of the total construction labour force. This is largely owing to deep rooted patriarchal traditions still prevailing in construction industry. Women are primarily employed in manual work like head-loading and are rarely trained to do skilled works like masonry, plumbing, etc. Without opportunities for skill development, their scope for moving up the ladder remains low.

To realize this, MHT initiated Karmika Program, starting with "Karmika School of Construction Workers" in Ahmedabad. With Karmika, MHT focuses on providing high levels of specialized work training and skill upgradation to women construction workers to enable better wages and employment opportunities. MHT organizes meetings with construction lobby of builders to dilute rigid mindsets and changing attitude towards women workers, for establishing inkages with the formal work. Karmika has also partnered with the Construction Industry Development Council (CIDC) to undertake testing and certification. The training activities of Karmika have also been enrolled as a Vocational Training Programme (VTP) under the Director General of Employment and Training (DGET), Government of India. Through Karmika, MHT has trained over 10000 women workers till now in Ahmedabad, Surat, Vadodara, Rajasthan, MP, Delhi, Bihar. In the year 2016, we also introduced our Karmika program in Ranchi.

Karmika program in Ranchi - A pathway to Integrated Development
MHT has been working in Ranchi since year 2012, facilitating water, sanitation connections and providing with micro-financing loans for housing. Ranchi's slum population consists of large number of women construction workers mostly. This formed a potential base ground to introduce Karmika program in Ranchi.

MHT initiated similar model of decentralized training centres, on the job training at the sites and linking them with formal construction works, post training. The training modules are devised and selected as per the demand of the local market. To start with, MHT is imparting trainings in primarily 4 sectors of works: toilet construction, hand pump repairing, masonry and basic plumbing (rain water harvesting). In the year 2016-17 MHT has provided different module trainings to 241 women in Ranchi.

The immediate impact of these trainings is women started constructing toilets, tanks, renovating their house. MHT also links the construction with the ongoing government schemes in Ranchi, such as SBM, PMAY and RAY. These self construction initiations has helped in speeding up and leveraging sanitation at the households level. MHT sees this as an Integrated Development and Impact. MHT main challenge and the way forward is linking the trained women workers to the builders and contractors, to foster entrepreneurship as well as confidence in women to work independently and indulge in skilled labour projects.

Skill Development and Entrepreneurship - National Skill Development Corporation (NSDC)
SEWA signed a memorandum with NSDC (National Skill Development Corporation) in the year 2015, to impart training to women construction workers. NSDC was setup by Government of India with an intention of upgrading skillbase of India, providing with loans and subsidies to foster entrepreneurship. Between 2015-17, MHT's has trained 5258 construction workers in Surat and Vadodara city.

Onsite job trainings to women in Ranchi

Preserving built heritage and improving quality of life in old city areas

SEWA's inclination towards heritage sparked with the restoration of SEWA Cooperation Federation's building (SEWA ni haveli) in the year 2013. The haveli is a pol (traditional building typology in Ahmedabad) house, situated in Dhal ni pol, which got listed in the Heritage building list by AMC's Heritage cell. The building received Heritage TDR for restoration, which lead MHT realize to benefit other houses with upgradation in the same pol.

Following the restoration, MHT conducted a socio-economic survey of Dhal ni Pol, where the key findings were:
•84% of the households had monthly income of less than Rs. 15,000.
•Most of the women working are Informal Workers especially home based workers
•The water-sanitary infrastructure needed renovation and 80% of the residents are willing to upgrade.
•Around 15% of the buildings are more than 100 years old and 93% of the houses are in a dire need of restoration and renovation and 45% of households are interested in restoration. Around 102 houses from the pol are listed as Heritage Buildings.

These findings made it easier for MHT to incline and intervene in heritage conservation and management, as most of the socio-economic strata collide with MHT's focus areas and groups. This led to our exploration and initiation in heritage linked habitat development.

Through this program, MHT's main focus is habitat development through enabling incentives under AMC heritage policy and fostering community engagement especially women for active participation and interest. Additionally, keeping in view the awaited inclusion of Ahmedabad city in UNESCO's Heritage city list, MHT also envisions the possibilities of pol revitalization and economic regeneration of communities in pol, through promotion of heritage tourism in pol areas.

MHT partnered with Ahmedabad Municipal Corporation (AMC), CEPT University, Centre for Environment Education (CEE) and State level women's cooperative federation for sensitizing the community. A range of activities, mediums and interaction based events were organized in order to encourage community's involvement and awareness on heritage conservation.

MHT 's philosophy of probing impact at larger level, analyzed the heritage regulations and policies. MHT found out that the regulations listed so far are not incentivizing and motivating enough for the inhabitants of pol houses to initiate and apply for Heritage TDR. MHT is brainstorming AMC, through applications and objections, to review and revise the regulations to make it more motivating for the people to preserve and value its heritage, both tangible and intangible.

Through this program, MHT is seeking a city level impact by advocating and brainstorming the policies and incentives framed and offered by Heritage Department, to motivate people enough to preserve and value their heritage, both tangible and intangible.

A series of events were organized in the pol to seed pride and ownership within the pol habitants, and inspire them to actively indulge in heritage conservation processes

| An interactive Parking Managment and Organization | Heritage walk was organized in Nov 16, jointly with CEE, touring students of 3 private schools around the rich heritage of the pol. This event was hosted by the aged inhabitants of the pol itself. | Bird feeders (Chhabutro) has a socio-cultural association in traditional Indian Architecture. Women led restoration of one of the chhabutro in the pol, in collaboration with Heritage experts and conservationists | Water Harvesting tank is a traditional architectural element, which over time has become obsolete, in all the pol houses. One of the tank is being restored, as a community activity. |

Urban poor, although contributing the least in the climate change are the most vulnerable due to several factors such as settled in the environmental vulnerable areas, lacks of knowledge of occupational hazards, Infrastructure deprivation, perpetual financial crisis, social marginalization and gender discrimination. With the vicious poverty cycle, the poor are not able to make the required resilience investments. Even though they are often seen coping in their own ways, these strategies are not feasible in the long run and often put them in a negative situation. There is an urgent need to create solutions for positive and transformative action and develop a culture of resilience among these communities, particularly women. In the year 2015, MHT started viewing the climate change vulnerability particularly for women living in slums in South Asia.

The South Asia region has been witnessing numerous climate related events in the recent past: the 2003 heat wave in Andhra Pradesh (India) killed 3000 people, the 2014 floods in India, Pakistan, Nepal and Bangladesh left more than 700 people dead and displaced millions and the increased incidence of Dengue with 75,808 cases reported across India in 2013 against 12,561 in 2008. The region is already water stressed with per capita water availability of less than 2500m3. The dense urban populations in South Asia, are particularly susceptible to these negative climatic changes especially heat extremes, flooding, and disease, and the most vulnerable would be those living in informal settlements. It is vital that urban climate resilience programs are targeted to these vulnerable populations, which, for South Asia, it translates to around 190.7 million people living in slums and informal settlements.

MHT has been building Urban resilience capacities for Urban poor focusing on enabling accesses to services and infrastructure and inclusion of slums in Urban policies, since last 20 years. In these 2 decades of building capacities, MHT observed a lot of climate changes and its impact on the lives in terms of health and livelihood of Urban poor. Although MHT has been addressing to the issue through few scattered programs, such as innovative sustainable and affordable design solutions as a response to increase heat and dingy living environments in slum houses, brainstorming people on water storage practices, facilitating construction of rain water harvesting tanks, etc, there was a need to connect these scattered interventions and view climate change agenda for Urban poor in an integrated manner.

In the year 2015, MHT won the "Ürban Resilience Award" for our work of Building Capacities of Slum women for Democratic urban planning systems. Following this, we were invited to write a proposal for strategizing climate resilience program in the Global Resilience Partnership Program convened jointly by Rockefeller Foundation, USAID and SIDA; which we also won.

MHT proposed to create and implement resilience plans to address four major climate risks (that were derived from numerous discussions and workshops with our Vikasini members): heat stress, flash floods, acute water shortages and water and vector borne diseases. The program spreads in 100 slums, building 1200 CAG's (Climate Saathis) in 7 cities of South Asia - Ahmedabad (38 slums), Jaipur (22), Bhopal (20), Ranchi (15), Bhubaneshwar (10), Kathmandu (Nepal - 5) and Dhaka (Bangladesh - 5). The cities were selected were on the basis of our network and development ie. established cities, emerging cities and enabling cities. MHT partnered with 17 international organizations/institutions to bring in technical expertise, institutional setup and community at a common platform, to tackle the Climate Resilience problem within slum communities.

We believe that if the urban poor are provided with the requisite knowledge to undertake vulnerability and risk assessments and equipped with available resilient-technologies, they will be able to devise and implement locally relevant and pro-poor climate resilient solutions. If the poor are empowered to implement their own resilience plans, they will be able to better influence climate resilient city planning and ensure that effective urban adaptation practices are in place.

MHT organized focused group discussions imparting information and general awareness to communities with the help of our Vikasini leaders, formulated a matrix of issues and impacts, provided trainings for self-assessment and devised a multilayered solutions approach, with social as well as technical expertise.

Community Sensitization through plays in slum communities

Climate Risk	Risk Preparedness	Risk Prevention/ Aversion	Risk Transfer
Heat Stress	Community based temperature monitoring Awareness on caution and care Creating cadre of health volunteers for first aid and care	Roof ventilation system for homes Green ventilation designs for homes Energy efficient cooling technologies including solar caps for outdoor workers	
Flooding	Flood risk mapping and community based early warning system Floods-resistant designs for construction of individual houses and community infrastructure	Green landscaping Creation of small artificial water bodies for capturing runoff faster Systems for up gradation and maintenance of storm-water drainage and sewerage networks	Micro-insurance for property
Water Shortage	Creation of water committees at slum level to manage water supply in stress months- especially summer	Community level water harvesting, ground water recharge and water recycling systems Group Roof rain water harvesting	Water purchase funds/Bonds
Water and vector borne-diseases	Community involvement in disease surveillance and referral and treatment pathways Health volunteer creation	Using mobile technology, create a drinking water quality, water logging and mosquito breeding tracking system Institutional mechanisms to prevent breeding of Aedes mosquitoes	Low cost health insurance

In each city a federation of slum dwellers, with at least 50% women representatives would be promoted to negotiate and partner with city governments for developing and implementing their resilience plans

Diverse eco-friendly innovations for climate resilience

Natural Cooler from waste

Cool autorickshaw to combat heat

Rain water harvesting tank

Tree plantation drives in slums

Developing training material for basic climate change trainings:

Before imparting training material to the slum households, MHT went through a lot of sessions on translating climatic changes and its impacts in an interactive decipherable way. In order to make the impact more graspable, MHT charted an histrogram, out of FGD's, focusing on change of livelihood patterns and its reasons in last 10 years of women, directly linking it to their life. Slum specific problems, impacts and solutions were charted with the back and forth, along with ground meetings and technical expertise collaboration.

MHT formulated systems to create a socio-technical forum bringing our technical and institutional team and slum communities at a common discussion level. Tool-kits and plans were derived, mainly CBVAT (Community Based Vulnerability Assessment Tool-kits) and CBRAP (Community Based Resilience Action Plan) were two consolidated strategies derived for translating the plan to slum communities as well as sustainable application of climate resilience of the community. Several mediums and Platforms were developed with the help of our partners such as Interactive maps and simple analytical models, community radio, videos, street plays, radio nazariya, mobile based communication such as mobile vani in addition to technical trainings, focused discussions and campaigns.

Building resilience capacities of Urban poor:

The intensity of problems and possibilities, indicated a need for a dedicated team, which MHT called "Climate Saathis". MHT has formed 1225 Climate Saathis total, till now in 7 cities. This also inferred that climate

resilience can only be achieved through integrating all the aspects of Habitat viz. livelihood, education, housing, watsan, tenure, sustainable systems. MHT encouraged involvement of adolescent girls and formed a team of 10 women (including Vikasini leaders) and 2 adolescent girls for each city. Adolescent girls came out to be very receptive and impactful (in terms of larger impact) in community interactions. Additionally, slum communities were trained to identify, self assess to problems. Vulnerability Assessment is measuring the degree to which a system is susceptible to, or unable to cope with, adverse effects of climate change. MHT derived a path from Vulnerable to resilient by devising a solution compendium responding to all the four focused aspects of climate change.

Integrating and Demonstrating solutions to climate resilience:

A range of innovative solutions and methods were derived, based on slum-condition, demands and affordability. We derived a poor-friendly affordable accessibility of the solutions, MHT gave a month trial period to the households, after which they purchased it. MHT also facilitated micro-finance loans in order to make these solutions accessible and affordable.

Water testing drives

MHT has positioned itself in the global panorama of practices and efforts of climate resilience. Some of the key achievements and events are:

- A national event was organized in late March 2017 "Community-based Resilience Academy", inviting all the participants, local governments and multiple stakeholders and Climate Saathis. MHT's work was highly appreciated by the Climate change Department, Government of Gujarat.
- An invaluable suggestion came from the Director, Indian Institute of Public Health-Gandhinagar to set up a 'Community Resilience Laboratory' bringing researchers, experts and slum communities to advocate climate resilience methods.

- MHT was recognized as a key stakeholder in the Ahmedabad's Heat Action Plan 2017 and was invited by the Ahmedabad Municipal Corporation (AMC) for the release of the 2017 Ahmedabad Heat Action Plan.
- MHT, through its work with real estate developers in facilitating and mobilizing affordable housing projects, approached the developers imparting them with climate change information. This has led us to include basic elements of climate resilience such as water meters, green space management, solid water management, water harvesting, within these projects.
- Linkages with the government on initiatives either small as or large help us reach out larger number of community groups in a shorter span of time. The idea of vector drive in Bhopal (which has seen many incidents this year) opened our collaboration with the City Malaria Department. We were invited to conduct larval surveys and spread awareness on malaria prevention in slums in Bhopal.

With this program, MHT intends to built a pro-resilient urban poor communities, as they are contribute the least in the anthropogenic effect on climate, while suffer the most. MHT will work towards an Integrated city-national level climate resilience plan for slum communities, by collaborating and leveraging active support from the city governments.

Participatory Urban Governance

All citizens, irrespective of their income or residential status, have a right of equal access to basic civic services. Unfortunately, millions of people in India continue to face rampant deprivation of these basic rights due to persistent inequalities in formal governance systems. To enable transition towards more just and equitable cities, it is important to have a system where people can voice in shaping development policies. Local government institutions are the closest to citizens, and are in the best position to involve people in decisions concerning their lives. It is widely recognized that decentralization of powers and decision-making is critical to deepening democratic governance and improving efficiency and effectiveness of service delivery. Enabling the poor to assemble in decentralized communities and empowering them to participate in local governance, is therefore, a necessary condition to enable them to move out of the vicious cycle of poverty, and realize their right to live with dignity.

MHT believes that if capacities of the poor, especially women, are enhanced so that they can organize themselves to exercise their civic rights, and if government systems are made more democratic and accountable, it is possible to influence a positive change towards more equitable habitats. To achieve this, MHT focuses on enhancing civic engagement among the urban poor, building social capital and in current times, technology for larger engagement.

Building social capital: facilitating women led CBOs
Of the community, For the community, By the community
MHT's philosophy and strategy to engage with slum communities is to group them in community based organizations (CBO's), around 250 families make 1 CBO. 10-12 women leaders out of each form an Community Action Group (CAG). The CAG is the executive committee of the CBO members formed to take action on their behalf. Each CAG develops as a team of 10 to 15 women leaders get together to work for their own communities. This process of leadership development is a combination of emergence, iteration and facilitation. Recently, MHT has also introduced the concept to promoting adolescents girls as part of the CAGs.

Women's Leadership Development: Access (or lack thereof) to basic services affects women more, as they are usually responsible for looking after basic needs, and health and welfare of their families. However, women often do not have any influence over policy decisions governing these basic services. It is very important that women's voices are amplified in the local governance

Vikasini City Level Federation

Community Action Group (CAG)
15-25 Women Leaders

Community Based Organization (CBO)
150-250 Households

Mobilizing slum dwellers, especially women, into membership based collectives

CBOs participate in participatory needs assessment & planning

Training and capacity building of poor women and enabling grassroots level women's leadership

Handholding support to CAG members to liaison with local government for service delivery.

Independent Board with 45-50 women representing CBOs

The federation acts as a vital link between the government and the urban slum dwellers

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

process. To enable this, MHT trains women leaders of CBOs to help build their capacities, especially around civic education, communication and negotiation, and leadership development.

The power of the collective: Strengthening vikasini federation
Realizing that individual CBOs are limited in their capacity to influence city level policies, MHT encourages the organizations to coalesce under a umbrella body called Vikasini which functions as a city level federation of CBOs. There is no hierarchical structure and each Vikasini member represents their own CAG or additionally a neighbourhood CAG. MHT empowers and trains these women by providing with requisite knowledge of planning policies, dealing with government officials and other community issues. The Vikasini federation 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. The representative maintains constant contact with the CAG and CBO to bring forth their issues and concerns to the Vikasini forum. These members meet every month 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 port of call wherever there is a problem in the community especially related to basic civic services, land and housing.
The Vikasini members also bridge the important gap of passing on relevant government information- be it on new policies, surveys or schemes to their communities. They are also a key link between technical experts and the community issues- demystifying the technical aspects of the community concerns and also working towards joint solution design with experts.

Empowering the poor to participate in governance & planning
From slum to the city level
Vikasini city level Federation bridges gap between the slum communities and the government. MHT enables the formation of Vikasini federation in every city and links, trains them to deal directly with the local bodies. In the past, Vikasini Ahmedabad was officially represented at Ahmedabad City Development Plan 2020, City Sanitation Plan and Zero Waste Management Plan. In the last two years, Vikasini, Ahmedabad was engaged by the Ahmedabad Municipal Corporation to undertake surveys under Smart city initiative, developing citizen's report card for Swach Bharat Mission. Following our work under GRP in Ahmedabad, MHT was invited by AMC as an advisor in Ahmedabad Heat Action Plan 2017. Vikasini Ahmedabad was invited by the Gujarat Institute of Development Research (GIDR) for conducting demand surveys under the "Housing for All" scheme of Government of India. Vikasini Bhopal was invited by the City Malaria Department to conduct larval surveys and spread awareness on malaria prevention.

Technology for greater transparency and engagement
The lack of updated and accurate information on slums is widely recognized. Several local bodies continue to rely on macro-level sources of information such as the census data that is collected every 10 years to plan for services and facilities in slums, whereas slums expand, are created, demolished overnight, which needs local sources. Having a robust spatial database with household level information on socio-economic characteristics and basic amenities is the critical first step towards ensuring basic services in slums. Over the years, MHT has built capacities of community-based organizations and volunteers from the Vikasini federation in collecting and maintaining data on the coverage and quality of services in their slums. Now we have actively involved these grassroot women in capturing the data by using the accessible and efficient technology. MHT collaborates with diverse technology partners and over the last 2 years have introduced our ground research team to various technologies and online portals.

Spatial Database portal on Slums
Slum boundary mapping, enumeration and socio-economic data are the baseline surveys done by the governments, in order to be able to intervene for its betterment. MHT is a research partner with most of the local bodies in the cities.

For instance, In 2013, MHT was engaged by the Ahmedabad Municipal Corporation (AMC) to survey all urban poor households in the New-West Zone, which became part of the city after the expansion of the municipal limits. For the first time, the Vikasini volunteers employed GPS enabled mobile-application technology to conduct this survey. MHT surveyed 56,000 households as part of the effort. After the successful completion, MHT was also invited by AMC to update the city level socio- economic survey of all slums using the same technology. The survey results provided AMC with valuable information and data to plan for extension of trunk infrastructure.

Baseline survey for the GRP programme and sanitation projects is captured through a mobile application- "CollectApp" designed by a startup, Socialcops.

Linking the government systems through technology - Tracking Government processes
MHT has developed an interface with a backend data system that allows the field workers to enter the status of NOC application form (application for acquiring legal water and sanitation connections) in the system. Currently this has been demonstrated in one slum community in Ahmedabad. MHT has also encouraged the use of Swachhta mobile application under SBM to our Vikasini women and adolescent girls. Adolescent girls are abreast of the day-to- day advances in technology and are accustomed to using different applications on their smart phones. Taking advantage of this, MHT decided to train the young girls for a cleanliness mission in their ward.

Reaching out to Masses
MHT initiated a mobile customer care helpline, which was started as a tie up with Gram Vaani (Mobile Vaani). It is a toll free number through which slum communities can get information on the Government schemes and programmes, launching it in Delhi in 2015, which was received very well. MHT finds this tool very effective, and have gradually started using it for various other programmes. Under the Global Resilience Partnership programme, 3559 calls have been registered in the first four months of its implementation.

Use of technology has enabled our Vikasini leaders understand the implementation process and impact in a better way, has reduced time lags, slum conditions of different cities can be overlaid, compared and analyzed and most importantly fostered confidence and fresh energy equipping to a new medium in our Vikasini women.

AWARDS, RECOGNITION & EVENTS

April 2015
MHT partners with HomeNet South Asia with ROAD and CORE for building climate resilience capacities in 10 slums in Nepal and Bhubneshwar, respectively

MHT participated in
Global Resilience Partnershop Workshop in Bangkok, Thailand

Sep - October 2015
Bijal Bhrambhatt, Director, MHT was selected as a Womenchangemakers India Fellow by Womanity Foundation in October 2015. The WomenChangeMakers program supports outstanding individuals whose projects have the power to generate progress for women, by building an ecosystem of partnerships which helps its Fellows grow, expand and replicate their programs and scale-up their impact.

MHT is selected as a finalist in the Buckminister Fuller Challenge

MHT won the Global Resilience Partnership Challenge instituted by Rockefeler Foundation, USAID, and SIDA. The awards which includes a grant of One million USD for two years for enabling 25000 poor families to take action against future climate risks. The launch workshop was held in February 2016 in Delhi.

March - April 2016
Dasra Foundation features MHT as amongst the highest potential non-profits in urban sanitation sector in their publication in 'Dignity for Her'
Krishnaben, one of our Vikasini members gave an inspirational talk at the Dasra Philathrophy Week in Mumbai in March 2016, to an audience of corporates, philanthropic foundations, non profit organization. She spoke on her empowerment due to handholding of MHT and leading sanitation change in her community.

Our Vikasini leaders get featured in the video and a Guardian photoessay "Organizing for Change: Workers in the Informal Economy" by Women in Informal Employment Globalizing and Organizing. The video is an insight into the contributions of informal workers as well as the many hurdles they face in securing their livelihoods.

RenanaJhabwala, executive trustee MHT, nominated on UN's high level panel on women's economic empowerment

Women organising around the world - gallery

CBA, May 2016
MHT participated in 10th International Conference on Community-Based Adaptation to climate change (CBA10),held at Dhaka, Bangladesh. The conference was aimed at sharing and consolidating latest developments in community-based adaptation practices, policy and theory across sectors globally. MHT won the second prize in the poster presentation.

CGI, October 2016
MHT was invited to become a 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. MHT commited to work in partnership with Dasra and Bank of America Merrill Lynch to bridge the 20% remaining gap towards open-defecation status.

Jan 2017
Our project 'Women Entrepreneurs for Energy Efficient Slum Homes' won the Millennium Alliance Award (Round -4) instituted by FICCI, USAID and the Technology Development Board, Govt. of India. The project demonstrates a model of women led micro enterprise, trained to provide energy auditing services and act as last mile distributor for green energy products.

Sep 2016
MHT was selected the winner in #DelhiChallenge by University of Chicago Energy Labs. As part of the challenge, MHT will demonstrate a model for smarter, more sustainable slum homes by encouraging families to adopt cooling roof solutions.

Heritage Day Celebrations

March 2017
Community-based Resilience Academy in Ahmedabad

WOMEN & HABITAT

The Power of Women's Collectives

MHT HELPED LAUNCH A COMMUNITY-DRIVEN INITIATIVE TO IMPROVE SANITATION.

By Vishal Kapoor

Imagine living in a slum in India without a toilet in your home. Every time you have to relieve yourself, you must walk 15 minutes to the community toilet, a run-down set of stalls that lack a water connection, electricity, and hand-washing facilities. Of the dozen or so toilets there, perhaps three still work, although the stalls' windows and door latches are missing. In the mornings and evenings, when many people want to use the toilets, you have to wait a long time for your turn, and people often cut the line, jostling their way to the front. To avoid this chaos, you often find a gutter, a dumping ground, or a secluded place along the railway tracks to do your business.

MHT members showcase a new community water tank in Ahmedabad, India's sixth-largest city.

MHT IN GLOBAL PANORAMA OF DEVELOPMENT ISSUES

5 GENDER EQUALITY

Empowering women and girls to improve their habitat

6 CLEAN WATER AND SANITATION

Facilitating access to WASH in slum communities

Women's Actions towards the Sustainable Development Goals: Sow One Seed and Reap a Hundredfold

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WOMEN LED HERITAGE LINKED HABITAT

WORLD HERITAGE WEEK

EVENTS

NOVEMBER 19, SATURDAY

Water Festival-Music at Adalaj ni Vav | 6 pm

Heritage film festival at Diwan Ballubhai school, Kankaria | 10 am -11:30am

Kala Katha Exhibition at Center for Heritage Management, Ahmedabad University, Opp HL college | 4pm to 5pm

Aapnu Amdavad, Exhibition at Nikunj Apartment, Paldi Gam | 10 am to 5 pm

Kutch Textile Collection at Radhika House, Law Garden | 11 am to 7 pm

Unesco monuments Exhibition at Kanoria Arts Centre, Cept campus | 11 am to 7 pm
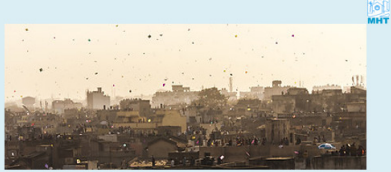
THE TIMES OF INDIA

Women to manage parking in their pols

The Times of India
Title : Dhal ni Pol's living heritage to be revived
Author :
Location :
Ahmedabad
Article Date : 11/19/2016

As part of its new initiative marking the celebration of the World Heritage Week, Mahila Housing Trust (MHT) has launched the revival of 'living heritage' at Dhal ni Pol near Astodia. To create awareness about the need for conservation of the pols, MHT has involved residents of Dhal ni Pol to undertake activities, which include a heritage walk for children, a cleanliness drive, and cultural programmes including plays written and performed by community members.

"As part of the Sughad Sheri drive, we also aim to regularize and organize parking in the pol so that there is a clear pathway for movement," said Ruchi Mehta, an architect and a consultant to MHT. "Since there are a lot of commercial activities going on in the pols, even autorickshaws were parked in the pol, creating hindrance. We've helped create a map for ideal parking and this will be enforced by the women of the pol."

Centre for Environment Education (CEE) has also joined hands with MHT to help conduct 'Dhal ni Pol no Varso', a heritage walk for children. "The culture at the pol is living heritage and it needs to be passed on to the next generation with some value ad dition," said Lalita Krishnaswamy , trustee, MHT. "We have tried to identify little aspects that define the pol culture and included them in the walk." Around 40 kids are likely to participate in the walk which will be organized on Saturday and Sunday .

TECHNOLOGY LED COMMUNITY PARTICPATION & COMMUNICATION

Give missed call to get weather info

Ahmedabad: Mahila Housing Trust (MHT) initiated a helpline to disseminate information about the impacts of climate change, one of them being fighting adverse impacts of heat resistance. One simply needs to give a missed call on the number 8800934555 and will receive a call back. An audio clip with pre-recorded messages on awareness about heatwave and combating adverse impact of heat will be played. Public health experts from IIPHG and other organizations have shared their views on the helpline.

Emerging Slums
Established slums
Surveyed Slums

2 / 9
Ahmedabad, India: Narmada Ben conducts a survey in her neighbourhood, checking the electricity output from various houses in her block under a slum networking programme. She received training from the Self-Employed Women's Association and Mahila Housing Trust to do city development surveys and she earns 180 rupees per day.
Photograph: Paula Bronstein/Getty Images Reportage

BUILDING CLIMATE RESILIENCE CAPACITIES OR URBAN POOR

THE TIMES OF INDIA

City-based NGO wins Global Resilience Challenge

TNN | Mar 9, 2016, 02.39 PM IST

Ahmedabad: City-based Mahila Housing SEWA Trust (MHT) is among the eight teams from across the world which won the first Global Resilience Challenge of Global Resilience Partnership (GRP) convened by The Rockefeller Foundation, USAID, and Swedish International Development Agency (Sida) to help millions in Africa and Asia build more resilient futures.

MHT has won the challenge for "Devising local coping mechanisms and adaptation technologies to build climate-resilience capacities of urban poor in South Asia"

MHT is the only project from India and one of the two in Asia region selected for the grant. "It is a phenomenal journey for us from being an Ahmedabad-based woman organization to a becoming a global advocacy organization, as we complete two decades. As part of the initiative, we would reach out to 25,000 households including 7,500 in Ahmedabad," said Bijal Brahmbhatt, director of MHT.

"As part of the GRP project, we will empower women from slums in seven cities including Ahmedabad, Bhopal, Jaipur, Ranchi and Bhubaneswar in India to take action against climate-related risks," said Dharmishtha Chauhan, strategic advisor to MHT.

Women achievers honoured

Mahila Housing Trust will train NGOs to fight summer heat

Representatives From Across South Asia To Attend

HEAT & URBAN SLUMS

Niyati.Parikh@timesgroup.com

Ahmedabad: To spread awareness about mechanisms to help urban slum dwellers cope with adverse impacts of heat, Mahila Housing Trust (MHT), a city-based cooperative, will be training social enterprises and NGOs. Representatives from Bengaluru, Nasik, Bhuvaneshwar and Chennai in addition to those from Dhaka, Bangladesh and Kathmandu, Nepal will also be present at the training programme, which begins on Monday.

MHT was one of the eight winners of the Global Resilience Partnership (GRP) Challenge - a global effort to come up with sustainable and community-based solutions to adverse impacts of climate change.

One of the major climate change impacts addressed by MHT is heat stress. "The primary focus of the training is creating further awareness about Heat Action Plan and how locals can be involved to inform citizens about the impact of adverse heat," said Bharti Bhosale, programme manager, MHT.

Simple science to counter heat, the MHT way

OUR STAFF REPORTER
BHOPAL

Eco Cooler

Mosquito trapper

Green roofing

Solar reflecting white paint

Thermocool sheets

Women of city slums fight effects of climate change

Mahila Housing SEWA Trust is aiding them with innovations like mod roofs | Initiative is part of the climate change project of the Global Resilience Challenge

Niyati Parikh-Deshpande
@niti_darshna

ABOUT THE INNOVATIONS | ABOUT MHT

Local women work on pro-poor solutions

LABOURERS CELEBRATE

Ahmedabad: With climate change emerging as a global concern, people from all corners of the world are trying to address the issue today. However, against expectations, women of local communities based in Gujarat are also trying to come up with pro-poor and resilient solutions to climate change.

A project by MHT on the issue is the only one in the world that engages local communities

WOMEN LED HOUSING REVOLUTION

the guardian

Slum-free cities? How the women of Ahmedabad led a housing revolution

The Indian city where Gandhi established his first ashram can be gruelling if you live in a slum: 50C temperatures, poor ventilation, no running water. A group of women had had enough and agreed to work with developers

MHT looks for women who are natural leaders in communities, and then develops the skills on housing issues and rights. Those leaders, in turn, help MHT to form women's groups in the slums, who then bargain collectively - dealing with everything from electricity companies and water providers to municipal and district officials.

Thakore had joined MHT's group of women leaders, called Vikasini (Woman as a Developer), and rose through the ranks to board member. She attended workshops, learning the intricacies of housing policies and land law. MHT brought the Vikasini leaders into municipal buildings, showing them exactly what forms they might need, how to fill them out, what offices were important - and crucially, how to talk with confidence to authorities.

A PINCH OF SALT IN THE OCEAN - TOWARDS HABITAT ECOLOGICAL SUSTENANCE

GREEN ALTERNATIVE

Slum-dwellers might soon grow their own veggies

NGO aims to give the disadvantaged an option in current scenario of high prices

Jyoti Bihola

Ahmedabad: Fresh leafy finger, coriander, spinach, tomato and ridge gourd right off a rooftop vegetable garden might soon become a reality for slum-dwellers, courtesy Mahila Housing SEWA Trust (MHT). The non-profit organisation, which has 37 slums under its umbrella, plans to launch 'Green Roofing' the second week of August.

Tej Singh Rajput, slum

MHT TEAM & BOARD

MHT BOARD

Ms. Jayshree Vyas, President
Managing Director, SEWA Bank

Ms. Renana Jhabvala, Executive Trustee
National Coordinator, SEWA

Ms. Mittal Shah, Trustee
Coordinator-Social Security, SEWA

Shri. Vijayalaxmiji Das, Trustee
Joint-CEO, Friends of Women World Banking
& Ananya Finance

Ms. Lalita Krishnaswamy, Trustee
Board Member, SEWA Co-operative Federation

Mr. Harish Hande, Trustee
CEO, SELCO Foundation

Mr. Mihir Bhatt, Trustee
Director, Disaster Management Institute

Ms. Ranbai Rauma, Trustee
Grass-root leader

OUR TEAM

MHT team comprises over 60 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. Our team members come from a range of backgrounds including social work, engineering, urban planning, finance, economics, and geography.

Over the past two years, we have expanded our team to include staff with specialized skills in development, fundraising, and communication. We also opened a new branch office in Ranchi, Jharkhand to more effectively implement our programs, and also participate in local development planning efforts in the city.

MHT ORGANOGRAM
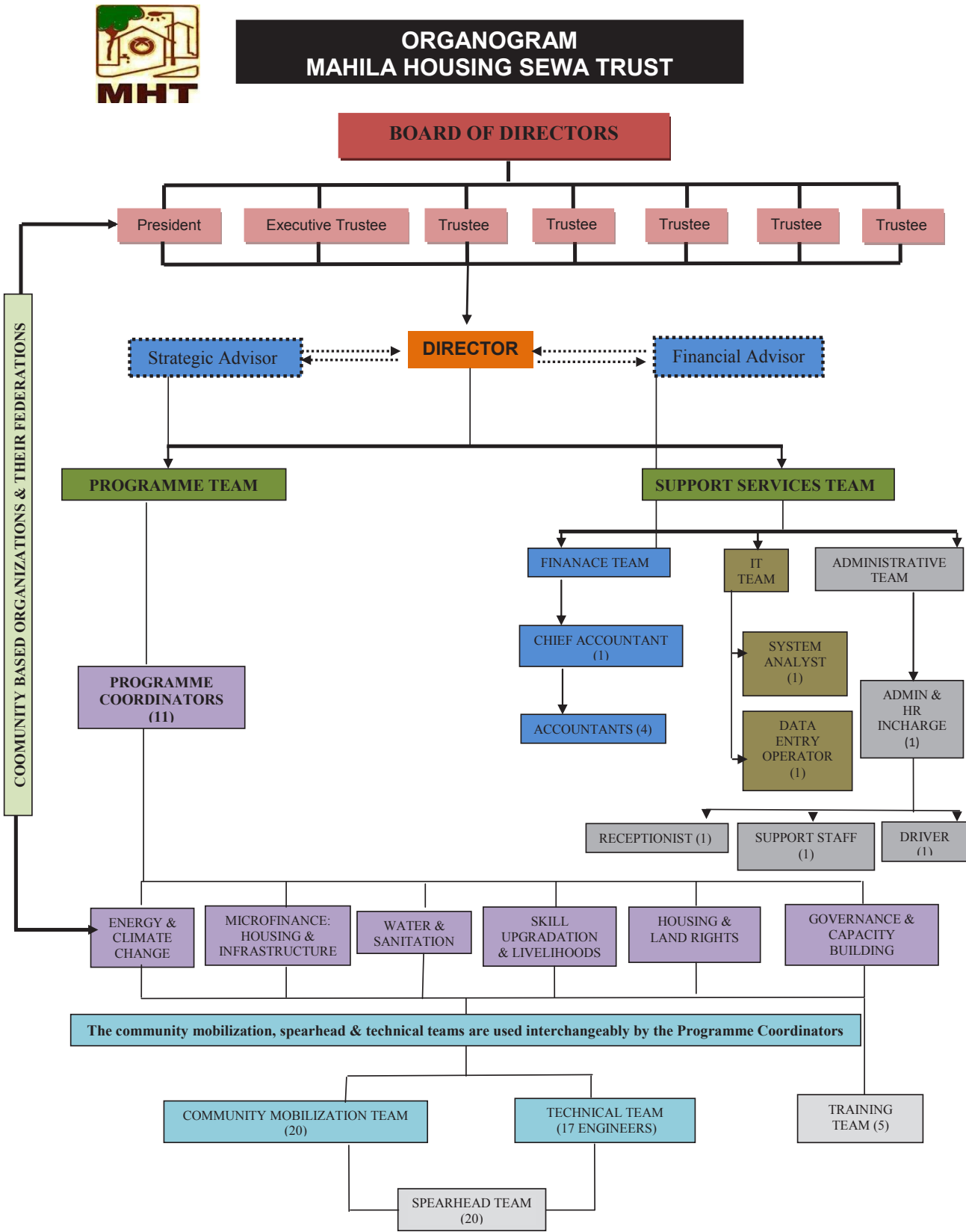
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Bijal Brahmbhatt. 2001. "Good Governance Through Partnership: Ahmedabad — Parivartan-Programme" in "Shelter" a HUDCO publication, Vol. IV, No.2, December, 2001

Bijal Brahmbhatt & Renana Jhabvala. 2000. "Upgrading Women In The Construction Industry". Mahila Housing SEWA Trust

Proceedings of National Workshop on Microfinance for Infrastructure: Recent Experiences, August 31, 2000

Jeemol Unni. 1999. "Property Rights For Women: A Case for Joint Titles in Agricultural Land and Urban Housing". in Economic and Political Weekly
Vol. 34, No. 21 (May 22-28, 1999)

SUPPORTING POLICY FORMULATION

National Level

2011
Provided inputs in the 12th five-year plan of India as member on the Steering Committee for Affordable Housing & Urban Poverty

2006-2010
Member of the Expert Committee on Rajiv Awas Yojana, formulated by Ministry of Housing and Poverty Alleviation

2009
Member of the National Level Committee for Housing Micro Finance Companies for the Poor, formulated by Ministry of Housing and Poverty Alleviation

2008
Member of the Affordable Housing Task Force set-up by the Prime Minister of India

Formulated the Water and Sanitation Policy for the poor, Ministry of Housing and Poverty Alleviation

2005
Member of the Guiding Committee on Basic Services for Urban Poor (BSUP) component under JNNURM, formulated by Ministry of Housing and Poverty Alleviation

2000
Member of the National Taskforce on "Housing Finance for the Informal Sector"

State Level

2013
Technical Assistance to Urja Vikas Nigam, Madhya Pradesh for conducting campaigns to promote Energy Efficiency in districts of MP

2012
Consulting expert for Urban Poor Programs, Gujarat Urban Development Authority

2008
Member on the Expert Committee for the Rajiv Awas Yojana, Government of Gujarat.

City Level

2017
Member - Advisor of the Ahmedabad Heat Action Plan
2017

2016
Vikasini - Cooperative Head

2015
Member of the Slum Notification Committee, Ahmedabad Municipal Corporation

City level Nodal Agency for SBM and Rajiv Awas Yojana, Ranchi Municipal Corporation

2013
City level Nodal Agency for Rajiv Awas Yojana, Bhopal Municipal Corporation

2011
Committee for Formulation of City Sanitation Plan and Public Health Bye-Laws, Ahmedabad Municipal Corporation

Expert Committee on Solid Waste Management, Ahmedabad Municipal Corporation

2012
Steering Committee to support the Municipal Act for the poor, New Delhi

AUDITED FINANCIAL REPORTS

THE BOMBAY PUBLIC TRUST ACT. 1950
SCHEDUE IX [VIDE RULE 17(1)]
NAME OF THE PUBLIC TRUST: GUJARAT MAHILA HOUSING SEWA TRUST.
TRUST REG No.:F4552 DATED 27/10/1994

ADDRESS OF THE TRUST OFFICE: "CHANDA NIWAS" 4th FLOOR, KARNAVATI HOSPITAL, ELISHBRIDGE, AHMEDABAD-380006. PH NO :- 079-26587725/26

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31/03/2016
BANK ACCOUNT NO OF THE TRUST FOR TRANSACTION OF FOREIGN CONTRIBUTION:SBI Main Branch 10542887524. FCRA NO. 041910196 DATE:22/04/1998

EXPENDITURE	AMOUNT (RS.)	AMOUNT (RS.)	INCOME	AMOUNT (RS.)	AMOUNT (RS.)
Expenses in respect of Properties:			Rent (accrued/realised)		2,40,000.00
Rates taxes Cesses - Municipal-tax	1,06,314.00				
Repairs and maintenance	-				
Salaries & Bonus	-				
Insurance	-				
Depreciation	1,34,636.00	2,40,950.00			
Other Expenses:			**Interest (accrued/realised):**		
Establishment Expenses - Salary	1,19,98,962.00		On Securities		
Remuneration to Trustees	-		On Loan	-	
Remuneration (in the case of a math, to the head fo the math, his household expenditure, if any)	-		On Fixed Deposits with Banks	17,58,954.00	
			On Savings accounts with Bank	98,741.00	18,57,695.00
Audit Fees	3,17,335.00				
Contribution to Charity Commissioner	50,000.00				
Amounts written off:			**Dividend**		-
(a) Bad debts	-				
(b) Loan Scholarships	-		**Donation in cash or in kind**		
(c) Irrecoverable rents	-		Domestic		
(d) Other items	-		International FCRA		
Miscellaneous Expenses	-		**Volunatry Donation**		11,35,291.00
			Domestic	11,35,291.00	
Depreciation on other assets	8,97,128.00		International FCRA	-	
			Project Grants (As per Schedule "M ")		3,97,99,501.44
Amounts transferred to Reserve or Specific Funds	-		Domestic	10,32,195.60	
Membership Fee	-		International FCRA	3,87,67,305.84	
Sub Total c/f		1,35,04,375.00	Sub Total c/f		4,30,32,487.44

THE BOMBAY PUBLIC TRUST ACT. 1950
SCHEDUE VIII [VIDE RULE 17(1)]
NAME OF THE PUBLIC TRUST: GUJARAT MAHILA HOUSING SEWA TRUST.
TRUST REG No.:F4552 DATED 27/10/1994

ADDRESS OF THE TRUST OFFICE: "CHANDA NIWAS" 4th FLOOR, KARNAVATI HOSPITAL, ELISHBRIDGE, AHMEDABAD-380006. PH NO :- 079-26587725/26

BALANCE SHEET AS AT MARCH 31, 2016
BANK ACCOUNT NO OF THE TRUST FOR TRANSACTION OF FOREIGN CONTRIBUTION:SBI Main Branch, Ahmedabad C/A : 10542887524. FCRA NO. 041910196 DATE:22/04/1998

FUNDS & LIABILITIES	AMOUNT (RS.)	AMOUNT (RS.)	ASSETS	AMOUNT (RS.)	AMOUNT (RS.)
Trust Funds or Corpus			**Immovable Properties: (As per Schedule "E")**		
Balance as per last Balance Sheet	5,69,483.00		Gross block (At Cost)		25,43,658.64
Received during the year	-	5,69,483.00			
Earnarked Funds			**Investments: (At cost)**		
As per Sch- A		6,15,46,755.48			-
Depreciation Fund			**Furnitures and Fixtures: (As per Schedule F)**		
As Per Sch- "E & F"		1,50,76,061.00	Gross block		1,70,86,851.00
Sinking Fund:		-	**Loans (Unsecured considered good)**		
			Loan Scholarship		
Reserve Fund:		-	Other Loans as per sch-"G"		1,01,19,518.00
Loans (Secured / Unsecured):			Closing stock (At Cost) as per sch-"H"		1,62,162.00
From Trustees	-				
From Others	-				
Sub Total c/f		7,71,92,299.48	Sub Total c/f		2,99,12,189.64

THE BOMBAY PUBLIC TRUST ACT. 1950
SCHEDUE IX [VIDE RULE 17(1)]
NAME OF THE PUBLIC TRUST: GUJARAT MAHILA HOUSING SEWA TRUST.
TRUST REG No.:F4552 DATED 27/10/1994

ADDRESS OF THE TRUST OFFICE: "CHANDA NIWAS" 4th FLOOR, KARNAVATI HOSPITAL, ELISHBRIDGE, AHMEDABAD-380006. PH NO :- 079-26587725/26

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING ON 31/03/2017
BANK ACCOUNT NO OF THE TRUST FOR TRANSACTION OF FOREIGN CONTRIBUTION:SBI Main Branch, Ahmedabad C/A : 10542887524. FCRA Registration NO. 041910196 DATE:22/04/1998 Renewed On 01/11/2016

EXPENDITURE	AMOUNT (RS.)	AMOUNT (RS.)	INCOME	AMOUNT (RS.)	AMOUNT (RS.)
Expenses in respect of Properties:			Rent (accrued/realised)		3,40,000.00
Rates taxes Cesses - Municipal-tax	1,10,801.00				
Repairs and maintenance					
Salaries & Bonus	-				
Insurance	-				
Depreciation	1,21,172.00	2,31,973.00			
Other Expenses:			**Interest (accrued/realised):**		
Establishment Expenses - Salary	1,63,48,060.00		On Securities		
Remuneration to Trustees	-		On Loan	-	
Remuneration (in the case of a math, to the head fo the math, his household expenditure, if any)	-		On Fixed Deposits with Banks	13,55,081.00	
			On Income Tax	1,15,005.00	
			On Savings accounts with Bank	1,44,247.00	16,14,333.00
Audit Fees	3,46,375.00				
Contribution to Charity Commissioner	50,000.00				
Amounts written off:			**Dividend**		-
(a) Bad debts	-				
(b) Loan Scholarships	-		**Donation in cash or in kind**		
(c) Irrecoverable rents	-		Domestic		
(d) Other items	-		International FCRA		
Miscellaneous Expenses	-		**Volunatry Donation**		
			Domestic		12,90,442.00
Depreciation on other assets	15,19,407.00		International FCRA	-	
			Project Grants (As per Schedule "L")		
Amounts transferred to Reserve or Specific Funds			Domestic	63,32,344.18	
			International FCRA	6,91,85,275.21	7,55,17,619.39
Sub Total c/f		1,84,95,815.00	Sub Total c/f		7,87,62,394.39

Income & Expenditure 2017FINAL MHT Balance sheet-Charity Format2016-17

THE BOMBAY PUBLIC TRUST ACT. 1950
SCHEDUE VIII [VIDE RULE 17(1)]
NAME OF THE PUBLIC TRUST: GUJARAT MAHILA HOUSING SEWA TRUST.
TRUST REG No.:F4552 DATED 27/10/1994

ADDRESS OF THE TRUST OFFICE: "CHANDA NIWAS" 4th FLOOR, KARNAVATI HOSPITAL, ELISHBRIDGE, AHMEDABAD-380006. PH NO :- 079-26587725/26

BALANCE SHEET AS AT MARCH 31, 2017
BANK ACCOUNT NO OF THE TRUST FOR TRANSACTION OF FOREIGN CONTRIBUTION:SBI Main Branch, Ahmedabad C/A : 10542887524. FCRA Registration NO. 041910196 DATE:22/04/1998 Renewed On 01/11/2016

FUNDS & LIABILITIES	AMOUNT (RS.)	AMOUNT (RS.)	ASSETS	AMOUNT (RS.)	AMOUNT (RS.)
Trust Funds or Corpus			**Immovable Properties: (As per Schedule "E")**		
Balance as per last Balance Sheet	5,69,483.00		Gross block (At Cost)		25,43,658.64
Received during the year	-	5,69,483.00			
Earnarked Funds			**Investments: (At cost)**		
As per Sch- A		8,37,28,897.34			-
Depreciation Fund			**Furnitures and Fixtures: (As per Schedule F)**		
As Per Sch- "E & F"		1,52,70,797.00	Gross block		1,84,84,741.00
Sinking Fund:		-	**Loans (Unsecured considered good)**		
			Loan Scholarship		-
Reserve Fund:		-	Other Loans as per sch-"G"		63,59,742.00
Loans (Secured / Unsecured):			Closing stock (At Cost)		-
From Trustees	-				
From Others	-				
Sub Total c/f		9,95,69,177.34	Sub Total c/f		2,73,88,141.64

Balance Sheet-2017FINAL MHT Balance sheet-Charity Format2016-17

MHT

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