



# Mahila Housing SEWA Trust

Annual Report 2013-2015

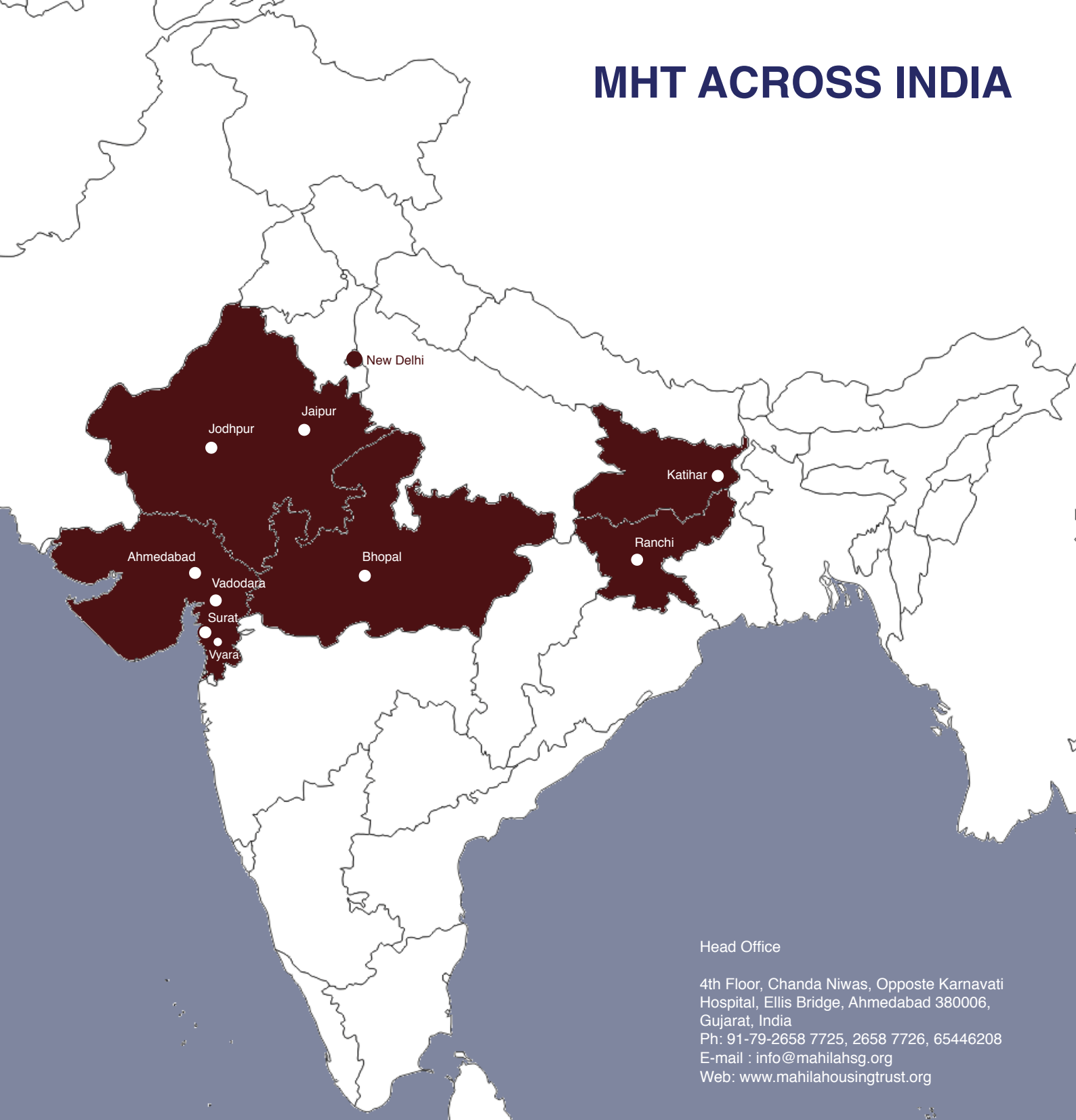




# Mahila Housing SEWA Trust

Annual Report 2013-2015

# MHT ACROSS INDIA



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# MESSAGE FROM THE CHAIRPERSON



**Jayshree Vyas**  
**President, MHT Board of Trustees**

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

MHT was set up to combine the skills of technical assistance, legal knowledge, and income generation opportunities with the housing finance expertise at SEWA BANK to serve the poor self-employed women members. Over the years, MHT has developed successful partnerships with government Institutions, poor women, and community based finance Institutions to improve living conditions of thousands of women and their families, by providing basic services, housing and related facilities. These efforts by MHT have not only provided habitat security, but have improved economic security, health, and well-being of poor.

It has also developed an innate expertise in building the voices of the poor women as city level federations or '*Vikasinis*' thereby enabling them to make direct representations at various levels in the Government, thus bringing accountability and transparency in Governance. It has taken the lessons learnt on Housing Finance from SEWA Bank and has been influencing policies at the national level, at the same time demonstrating them on the ground, across states, undertaking multi-faceted pilots. I would specially like to mention, its skills in appraisal of informal tenure leading to credit delivery.

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

Another endeavor which needs special mention is that of developing "Barefoot Women Engineers" in the "*Karmika* School for Construction Workers" where the skills of thousands of women laborers are upgraded to enhance their income.

In 2014, MHT completed 20 years! In the last two decades, the organization has grown from strength to strength, evolving into a leading socio-technical & advocacy organization, enabling shelter & services, and fostering equitable partnerships between local governments, service providers and the poor women.

# FOREWORD



**Renana Jhabvala**  
Managing Trustee

The Mahila Housing SEWA Trust is dedicated to serving poor women in the informal economy. Official estimates state that 90% of housing gap in the country is in the lower income groups, and it is in that strata that MHT's work has been focused. To play its role effectively MHT has developed into a hybrid organization combining technical and social skills. Housing for the poor includes the eco-environment of house structure, local infrastructure and good governance and is an area both of great need and substantial growth. Mahila Housing SEWA Trust, as part of the SEWA movement and the SEWA family of organizations, serves this need by combining the expertise of engineers and social mobilizers.

Having been created to begin work in Gujarat it has used its many years of experience to expand to other states and is now working in many parts of India, with each new experience building on the learning from earlier work. MHT creates knowledge on housing from the view-point of the poor and shows that housing is integral to all aspects of a poor woman's life. Her employment is closely tied to her house and the availability of water, toilets, electricity and safety. In urban areas the home is the workplace for over 30% of women workers, while in rural areas the home extends to the living space of people as well as cattle, goats and other animals. It is also a place where farm produce is stored and processed. The housing sector gives employment to millions of construction workers.

The Mahila Housing SEWA Trust is a social organization, helping women organize themselves into local groups to impact their environment; the growth of Resident Welfare Associations,

Community based Organizations and their federations (the *Vikasinis*) through MHT support has been quite remarkable. MHT provides knowledge to poor women on housing which they cannot get anywhere else and it builds their confidence to deal with service providers, such as electricity companies and water boards, as well as administrative and governance structures like municipalities and district *panchayats*. The Mahila Housing SEWA Trust is a technical agency. It has built toilets, laid drain pipes, built water tanks; it has constructed houses for the poor according to their need, affordability and specifications; it has conducted surveys required for implementing housing programs; and most importantly it has done all this in areas where no private or even public agency was ready to enter, and has shown how housing for the poor can be successfully implemented.

The Social-Technical nature of MHT has made it a bridge between poor women and mainstream institutions. It has linked thousands of women with financial institutions like banks and co-operatives, with Government schemes and with private builders, on terms that are favorable to the poor. In this journey MHT, is like many other SEWA organizations and has become a 'mother institution' creating new organizations—AWAS SEWA GrihRin, Vikasini and many others. Moving forward the potential is unlimited. MHT has created success stories in many states with many different types of poor women. The poor are still the majority in the country and inclusion of their needs and aspirations into the growth processes important for the country. Mahila Housing SEWA Trust can continue to show the way.

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# Dignified home, dignified work, dignified life for women working in the informal economy.

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 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. To play its role effectively, MHT has evolved into a hybrid organization combining technical and social skills. MHT helps poor women organize themselves into local groups, builds their capacity around habitat issues and encourage them to deal with service providers. At the same time, MHT builds toilets, lays drain pipes, constructs houses for the poor, and advocates for better habitat and land management policies. With its social-technical approach, MHT has been able to successfully bridge the gap between poor women and mainstream institutions.

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



**Rehana Dilshad**  
Sundernagari, Delhi

*With basic services at my doorstep, I am leading a peaceful and tension free life. I can now finish my household chores on time, send my children to school on time, and with better hygiene in the house we have reduced our medical expenses considerably! All this has been possible only with MHT's support.*



# PROGRAMS

## 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

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 & INFRASTRUCTURE FINANCE

Access to finance is key to improving housing conditions of poor women. MHT incubates and tests new housing and infrastructure loan products targeted to the poor, with customized delivery mechanisms, loan appraisals and verification processes.

## SKILL DEVELOPMENT & 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.

## AFFORDABLE 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.

## RURAL HOUSING, WATER & SANITATION

To improve the quality of life of the rural poor MHT effectively involves the poor women in planning, designing and implementing habitat development programs. It advocates for incorporating local knowledge and materials in rural subsidy programs. MHT also provides high quality construction services to realize disaster resistant housing in rural areas.

## URBAN GOVERNANCE & LAND PLANNING

MHT facilitates the formation of Community Based Organization (CBOs) at the slum level, and consolidates these into city-wide federations called *Vikasini*. MHT mentors *Vikasinis* to directly get involved in multi-stakeholder dialogs and development initiatives, thus representing the voices of poor in city level governance. MHT also lobbies with Governments to make land management & planning process more transparent.

MHT started its work in the water sanitation sector in 1995 with the *Parivartan* Slum Networking Program, that initiated a unique partnership between slum communities, AMC, MHT, SEWA Bank & private sector to extend a package of services.

MHT continues to enable basic services in slums in 14 cities across India.



**WATER, SANITATION & HYGIENE**

Recognizing that access to electricity was a major demand of poor women, MHT initiated a *Ujjala* program to provide legal electric connections in Ahmedabad slums in 2001.

MHT has since then expanded its energy program to other states. Along with enabling grid connections in slums, MHT also promotes the use of energy efficient & renewable sources.

MHT started its housing & infrastructure financial services in 2001 to supplement the SNP program.

MHT worked with SEWA Bank to create special loan products for the poor targeted to housing & infrastructure improvements. Over the years, MHT has enabled loans for water & sewer connections, toilets, electricity & housing improvements.

1995-99

Ahmedabad

*Parivartan* or Slum networking Program (SNP) launched in Sanjay Nagar in Ahmedabad in 1995. 180 households upgraded.



**ENERGY EFFICIENCY & RENEWABLE ENERGY**



**HOUSING AND INFRASTRUCTURE FINANCE**

2000-04

Surat  
Vadodara

SNP expanded to reach 35,500 slum dwellers in Ahmedabad.

MHT expanded its water sanitation program to other cities in Gujarat.

Initiated *Ujjala Yojana* in collaboration with the Ahmedabad Electricity Company (AEC) to enable legal electric connections in Ahmedabad slums in 2001.

Appointed on National Task force on 'Housing Finance for Informal Sector' in 2000. In 2001, developed a housing loan portfolio in association with SEWA Bank

2005-09

Bikaner  
Jodhpur  
Jaipur  
New Delhi  
Navsari District

By 2007, SNP covered 47 slums in Ahmedabad. Slum upgradation program expanded to Rajasthan under Urban Infrastructure Development Project supported by ADB.

MHT established the Innovation Center for Poor (ICP) program to train women to become energy auditors and promote energy efficient products and services.

In 2005, promoted women led credit cooperatives in Gujarat. Developed a Solar Home System Loan Program for UNEP in 2007. In 2009, appointed on the 'Housing Micro Finance Companies for the Poor' Committee. Facilitated the launch of SEWA *Grih Rin*, a national housing finance company. After 2010, continued incubating new loan products for water, sanitation & housing.

2010-15

Anand District  
Kheda District  
Katihar  
Ranchi  
Bhopal  
Vidisha  
Hoshangabad  
Indore  
Bhubaneswar

MHT expanded its reach to Bihar, Jharkhand, MP, & Delhi facilitating basic services in slums and empowering women to take charge of improving their communities.

Slum electrification program expanded to MP. MHT continues to promote energy efficient products & better lighting & ventilation in slums.

# 20 YEARS OF MHT: A TIME LINE

In 2014, MHT completed 20 years . Over the past two decades, we have worked in over 15 cities in 6 states. Since our founding in 1994, MHT has grown from a local NGO working in Ahmedabad slums, to a leading technical & advocacy organization, enabling shelter & services for urban poor & promoting better habitat policies under its 7 program areas. Here are some highlights & achievements from our journey.

MHT established the *Karmika* program in 2003 for women construction workers improve their employment opportunities.

The program offers practical training in 13 trades related to the construction industry.

MHT had been involved in rural housing since 2000 and was also enabling access to services through govt. schemes. In 2005, all these activities were consolidated to develop an integrated habitat development model, implemented in Tapi.

Since the launch of JNNURM in 2005, MHT has played a significant role in connecting poor communities to public housing programs.

Another key focus of the program is on advocating for regulatory and policy changes that make housing more affordable & accessible for the urban poor.

MHT has been actively promoting CBOs in slums. In 2008, MHT promoted *Vikasini*, a city level federation of CBOs to enable the participation of slum women in city-level decision making.

MHT is making urban land management & planning procedures more transparent and inclusive.



## SKILL DEVELOPMENT & LIVELIHOODS



## RURAL HOUSING, WATER & SANITATION

Trained local men & women to reconstruct 5000 houses during post-earthquake reconstruction activities in 2002. *Karmika* School established in 2003.

Post 2001 earthquake, MHT was instrumental in designing suitable homes in consultation with communities. MHT also enabled access to services & infrastructure.



## URBAN HOUSING & LAND RIGHTS



## URBAN GOVERNANCE & LAND PLANNING

In 2007, MHT organized a *Sammellan* of women construction workers with Ministry of Housing & Urban Poverty Alleviation. *Karmika* was recognized as a Vocational Training Program by DGET, Govt. of India in 2009.

In 2005, rural activities were consolidated to develop an integrated habitat development model. It was first implemented in Sarona village in Navsari district.

MHT has been facilitating access to public & market housing since 2009. Successfully advocated for recognizing slum upgradation as a viable approach to housing.

In 2008, MHT promoted *Vikasini*, a city level federation of CBOs to represent the voices of poor women in multi stakeholder dialogs & provide inputs in city plans

MHT continues to train women in construction trades and facilitates tie-ups with construction companies to employ these skilled workers.

In 2011, the integrated model was replicated to Vyara in Tapi District. MHT later forged a partnership with AMUL to mobilize its cooperative members to construct & use toilets.

Worked with planners to modify Gujarat Development Regulations (GDRs) to reduce cost of low income housing. The revised GDRs were adopted in 2014.

Post 2009, MHT has thus been focusing on policy advocacy towards creating participatory urban land management and town planning systems.



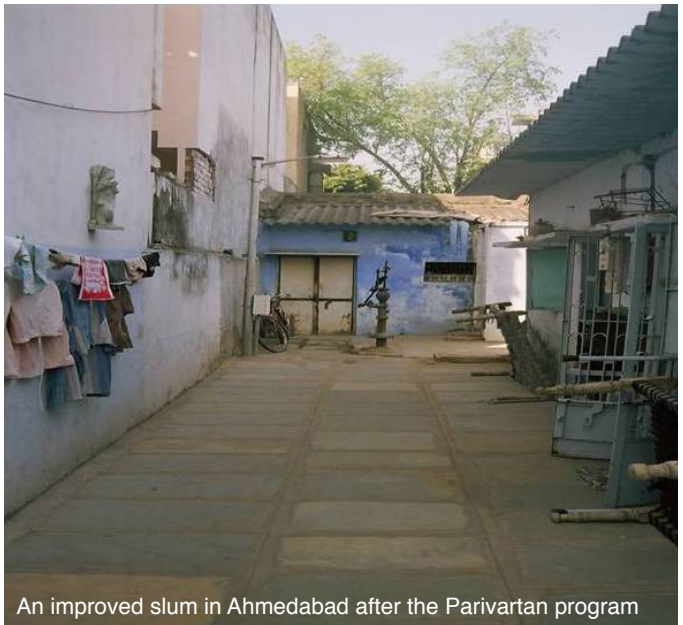
Training on sanitation and hygiene in an Ahmedabad slum



Training women construction workers in bar bending



Gokul Dham, A slum redevelopment project in Ahmedabad



An improved slum in Ahmedabad after the Parivartan program

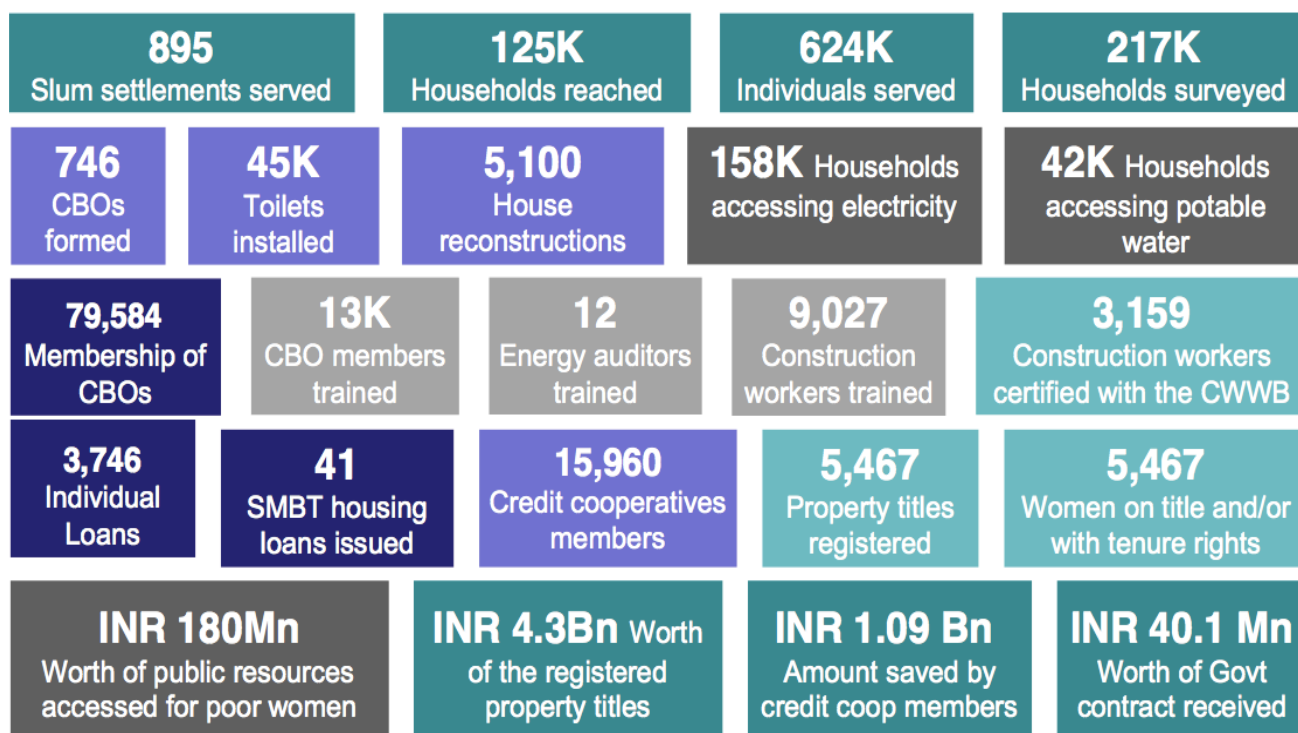


Functional toilet in Vyara



Improved lighting in slums

# 20 YEARS OF MHT: OUR IMPACT



## Policy Influencing

- MHT was on the committee of 'Basic Services for Urban Poor' formed by the MoHUPA. One of the major recommendations of the committee was to delink tenure from right to basic services.
- Was instrumental in recognition of infrastructure and housing finance as part of productive loans for asset creation and not as non-productive loans, and introduction of water and sanitation as part of priority sector lending.
- Successfully advocated for including slum upgradation as a viable approach to housing in Government of India's Rajiv Awas Yojana (RAY)
- Worked with architects & planners to modify design, and construction standards for lower income housing to make it more affordable for the poor. The Ahmedabad Urban Development Authority has adopted these affordable housing regulations as part of the Statutory Development Plan.
- Developed a manual on urban land tenure & land legalization processes. MHT's goal is to demystify these processes & foster a people's movement for democratic & transparent land governance systems.



Households in slums in Ranchi now have individual water connections

# Water, sanitation, and hygiene

## “*Parivartan*- Changing Slums to Residential Societies”

“

*There was no privacy, dignity and respect for women in the neighborhood. We had to go to the river bed for defecating, with men and women sitting opposite each other. Women were constantly ridiculed and harassed. To deal with this, we used to go in groups, but what does one do when one has diarrhea? You have to go alone and are always at the risk of being abused. I almost lost my second child when some men attempted to molest me. I was five months pregnant and having contracted diarrhea, had gone to the river bed alone, when these men attacked me. I was able to escape but I could not risk the future of my daughter in this area. I sent her to live with the family in our village.*

*Thanks to Parivartan, my daughter has now joined us. Parivartan made it possible for us to get a toilet in the house, the road outside is paved and there are street lights. No garbage heaps either, as the Corporation collects waste regularly!”*

RaziaBen Pathan,  
Baba Lavlavi Nagar Slum, Ahmedabad

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.

Since its inception, 20 years ago, MHT has been enabling the transformation of slums into thriving residential societies by mobilizing & empowering slum residents to demand better water, sanitation, & housing infrastructure services for themselves 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.

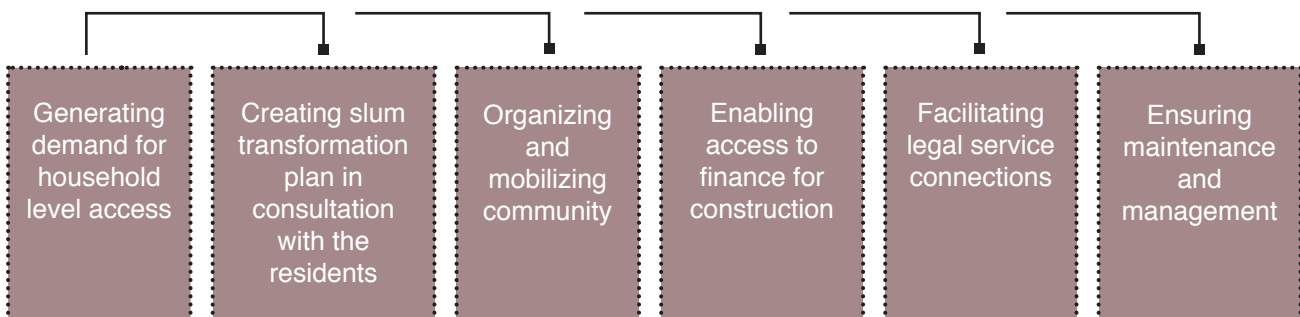
## Program Philosophy & Approach

Most state and local governments in India have recognized the importance of access to safe drinking water and sanitation, and have been trying to address these issues through various schemes and provision of subsidies. The Government of India also initiated the Swachh Bharat Mission in 2014 to provide an impetus to cities and towns to undertake sanitation improvements. However making these available to the urban poor, particularly those residing in slums and informal settlements remains a major challenge.

Local bodies and contractors are often unwilling or unable to achieve last mile delivery of services in slums and poor areas, primarily for three reasons. First, lack of accurate and updated information and spatial data makes it difficult to plan for and provide household level services. Second, information about government schemes and programs is rarely communicated to communities in a simple and an easily understandable format. The application procedures are complex, time consuming, and involve multiple players. And lastly, there are limited channels for effective dialog between government and slum dwellers.

MHT bridges these gaps in the processes by mobilizing communities and empowering them to demand better services, creating awareness and demystifying government schemes for people, and providing technical assistance to local bodies to facilitate last mile delivery of services. MHT's modus operandi for enabling access to services includes;

- Creating awareness and building capacities of communities
- Promoting CBOs to liaise with government and take charge of improvement of their own communities
- Demystifying government schemes and programs for people
- Advocating with ULBs to include the poor in and to bring them on an equitable negotiating platform.
- Providing technical inputs and assistance for implementation, and even carrying out building of services where necessary.
- Enabling policy changes by representing people's concerns & voices at various levels.



### MHT's Approach Towards Enabling Access to Basic Services



## Progress & Achievements

### The power of self collected data:

Maintaining updated & accurate information on slums & poor areas

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. These sources are often dated and do not provide an idea of the spatial distribution and heterogeneity of slums.

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.

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. Use of mobile technology allowed a transparent and objectively verifiable mapping process, generated an easily accessible spatial database on slums, and provided a tool to track progress of government schemes. MHT surveyed 56,000 households as part of the effort.

MHT won the 2014 Urban Resilience Competition hosted by USAID, UNDP, UNHabitat and UNGlobalPulse at the Asia Urban Futures Workshop, Bangkok for its initiative in 'Building Capacities of Slum Women in Ahmedabad to use GPS enabled technology to collect and analyze data on status of services'.

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.

In 2014, MHT also conducted detailed baseline surveys in 10 slums that were identified for improvement under the Ahmedabad Sanitation Action Lab (ASAL). ASAL is a multi-stakeholder partnership between the AMC, MHT, Urban Management Centre, USAID, Mudra Institute of Communication and Sintex Industries that aims at improving sanitation in public schools and slums in Ahmedabad.

MHT is actively working with local governments in cities across India to create and update slum databases, and in the process also training slum communities to collect, analyze and use this data to provide local inputs in city level planning efforts.

## Fostering citizenship and people's voice:

Mobilizing communities to demand better services, liaise with government and take charge of the improvement projects

All citizens, irrespective of their income or residential status, have a right to equal access to basic civic services and to be treated uniformly and justly by the government and service providers. However inequities in services between slums and other parts of the city are widely evident in our cities.

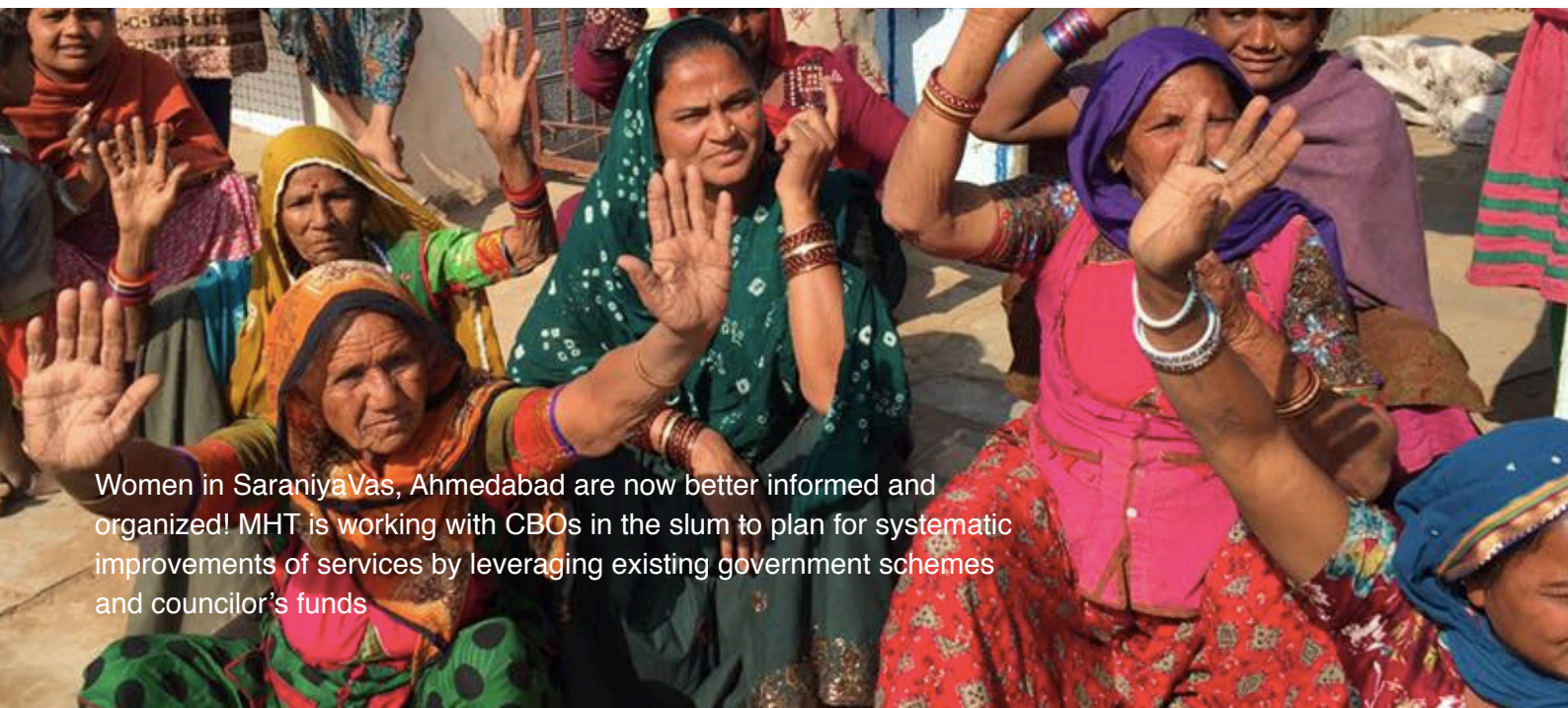
MHT believes that the most effective way of ensuring extension of basic services in slums is through mobilizing the communities and empowering them to procure better services for themselves. Since its inception MHT has been focusing on mobilizing slum communities to form their own Community Based Organizations (CBOs), each with around 250 families. A group of 10 -12 women representing these families are trained as leaders to actively interface with government bodies and municipal corporations, and take charge of the slum improvement processes.

Till date, MHT has promoted and built capacities of over 413 CBOs with more than 1 Lakh households spread across Gujarat, MP, Rajasthan, Jharkhand and Bihar and Delhi. MHT has also been involved in revival and registration of defunct CBOs in Bhopal. The CBO led approach has worked very effectively in slum upgrading projects.

Building on the success of the community-led SNP program, MHT has facilitated preparation of slum level action plans in other cities through sustained training of CBOs, and by involving women in construction activities. Besides planning and supervision of construction initiatives, CBOs also play an important role in monitoring the flow of funds to the communities and leveraging additional sources of finances such as councilors funds and CSR support to finance various improvement in slums.

CBOs also offer an effective way to reach out to and build capacities of slum population and keep the slum communities informed and updated on various health and sanitation issues. MHT has also included a strong hygiene component into its CBO training modules, especially in cities in Bihar and Rajasthan.

The increased risk of climate change has made slum communities more vulnerable to disasters and natural hazards impacting their livelihoods, shelter, access to services, and health. Recognizing these challenges, MHT is focusing on building capacities of poor communities to take action and prepare for future climate risks. MHT has been selected as a finalist in the Global Resilience Challenge (GRP) which will support such transformative solutions towards climate resilience.



Women in Saraniya Vas, Ahmedabad are now better informed and organized! MHT is working with CBOs in the slum to plan for systematic improvements of services by leveraging existing government schemes and councilor's funds

## **Bridging the governance gap:** Demystifying government schemes and programs, and facilitating legal service connections in slums

MHT started its work in slum upgradation under the *Parivartan* or Slum Networking Project (SNP) in Ahmedabad 1995. The SNP program, involved a partnership involving slum communities, AMC, MHT ( & other NGOs), SEWA Bank and participating private sector organizations. The SNP was launched in Sanjay Nagar slum, where 181 households were upgraded. Within 10 years the program reached 35,500 slum dwellers in Ahmedabad. By the end of the second phase in 2007, 47 slums had been covered under the program. Having led the process in 36 slums, MHT emerged as the major NGO partner in the SNP till it was discontinued in 2008.

MHT continues to facilitate water and sanitation services in slums in Ahmedabad and two other cities in Gujarat (Vadodara and Surat). Using the provision 63/2 of the Bombay Provinces Municipal Corporation Act, these local governments are enabling access to basic amenities for slum residents without creating conflict with land title issues.

In Ahmedabad, MHT is facilitating legal connections under AMC's 500 NOC (No Objection Certificate) Program and the State Government's Nirmal Gujarat Abhiyan, now subsumed under the Mahatma Gandhi Swachata Mission. MHT has been working with residents of 50 slums to create awareness, and facilitate the processes of getting the NOC, connections and subsidies. The focus is on ensuring network-based connections and linking slum communities with the mainstream network. In 2014, MHT worked closely with the AMC to extend the scheme in slums and *gamtals* in areas such as Sarkhej and Bodakdev in New-West Zone that were newly merged with the Corporation. MHT also started working in 10 slums in the central zone of the city under the ASAL partnership to enable access to toilets & waste water disposal systems, and upgrade old & defunct infrastructure.

MHT has also expanded its reach to other cities and has undertaken a detailed assessment of various schemes available for the poor to enable access to water and sanitation services. MHT has been working with the Jodhpur and Jaipur Municipal Corporations in Rajasthan towards upgradation of 34 slums under the Rajasthan Urban Infrastructure Development Project, an Asian Development Bank initiative. The upgradation program includes extending a package of services including sewage, water, toilets and paved roads in identified slums. In Madhya Pradesh, MHT has liaised with Bhopal, Vidisha and Hoshangabad Municipal Corporations under the Integrated Low Cost Sanitation Project to enable individual toilet construction. MHT has also facilitated the formation of slum level action plans in Bhopal through the CBOs.

In 2014, Bhopal Municipal Corporation (BMC) introduced metered connections for water supply in slums. MHT conducted training workshops with CBOs on importance of metering, installation processes, and recording meter readings, involving BMC staff as resource people. This approach of involving government officers in training workshops enabled a relationship of trust between the slum communities and service providers and greatly increased the acceptability of the program.

Through its various awareness initiatives in slums and sustained advocacy with Govt. agencies, MHT has also been able to bridge the communication and information gap between slum communities and service providers in Delhi. MHT began its work in Delhi by organizing water-sanitation camps in slums where different government departments were brought on one platform to inform people about available schemes and help them in the application process.

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 the last two years, MHT has also expanded its activities in Ranchi, Jharkhand. It is working towards increasing access to water and sanitation in 20 vulnerable slum settlements through enabling loans for individual toilets and legal water connections.

### **Local Action for global goals** Adopting a context sensitive approach towards construction & implementation of water & sanitation infrastructure in slums

With years of experience of working extensively on the slum-networking program in Ahmedabad, MHT has built its expertise in designing and executing comprehensive slum up-gradation programs in cities. As MHT moved to other cities and regions, it undertook a detailed assessment of the various avenues available for the poor to be able to access water and sanitation services and then developed an approach to work with the communities to identify the most suitable option for each area.

MHT realizes that a network based approach for slum upgradation is not feasible in towns and cities where city level networks are non-existent and the capacity of urban local bodies to effectively design & deliver programs is also limited.

Such towns demand an alternate model for provision of water and sanitation infrastructure in slums which relies more on local knowledge, skills, and traditional wisdom of communities.

MHT has successfully demonstrated this alternate approach in cities in Jharkhand and Bihar. The cities offered unique opportunities and challenges, with very poor tribal populations, limited water and sewage infrastructure, and absence of government schemes and subsidy programs for infrastructure provision. In Ranchi, in addition to enabling legal water supply connections in slums, MHT is working on reviving traditional water structures such as ponds, wells etc. These traditional sources which once were the most accessible and reliable sources of clean drinking water, are now disappearing very fast. If preserved and revived, these sources can prove critical to ensuring water security especially for the poor. MHT is also experimenting with alternate technologies like roof rainwater harvesting, augmenting wells and recharge pits.

In Katihar, MHT is using affordable and readily available materials (bamboo, tin, brick and cement) and technologies to construct toilet modules, establishing iron free sources of drinking water, and establishing systems to prevent water contamination, etc. Once a system is installed and operational in a slum, MHT facilitates inter-slum visits that allows others to witness first hand, the positive change that such improvements bring about. These exposure visits have imparted a confidence in women to step out, and demand better services. Since there are no government subsidy schemes to support infrastructure improvement in slums, MHT has been providing targeted loans to individual families to finance these improvements.

During the implementation of SNP, most mainstream agencies were not interested in taking up small scale construction particularly in the hard conditions in slums. MHT was invited by the AMC to take up construction of such pro-poor services. Since then, MHT also undertakes the role of constructing last mile connections & services for the poor. In the last 2 years, MHT has constructed household toilets in towns in Vadodra, Anand and Kheda districts in Gujarat under the Nirmal Gujarat Shauchalaya Yojana. MHT is also providing technical assistance to SEWA Madhya Pradesh for toilet construction

## Advocating for inclusive and efficient service delivery

### Influencing policy to include pro-poor models delivery of basic services

One of the biggest challenges in making water and sanitation services available in slums is the linkage of entitlement to land ownership. Also, the complex procedures and paperwork required for legal connections is intimidating for slum residents. They end up bribing middlemen and illegal contractors to make the process faster, often spending way more on securing basic services (both in terms of time and money).

MHT has been actively advocating towards de-linking tenure issues with basic services and simplifying connection procedures with local bodies and service providers. Cities in Gujarat are extending services to slums, regardless of their tenure.

Through consistent efforts of MHT, its local partners, and CBOs, service providers in other cities such as Bhubaneswar and Ranchi are also now providing legal piped water supply where ever the main piped network is available in the city.

MHT believes that building capacities of public officials to design and implement pro-poor policies & programs is critical to ensuring universal access to services in our cities. MHT serves as a technical advisor to local government to implement programs, and also organizes workshops and exposure visits for public officials and elected representatives. MHT is also a part of national and state level technical committees on housing & services.

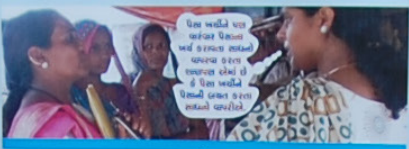
- MHT was on the committee of 'Basic Services for Urban Poor' formed by the MoHUPA. One of the major recommendations of the committee was to delink tenure from right to basic services.
- In Ahmedabad, MHT is on the committee for the City Sanitation Plan, Zero Waste Strategy, and formulation of Public Health Byelaws.
- In Delhi, MHT is on the steering committee to support the Municipal Act for the poor.
- In 2014, MHT was invited by the Ranchi Municipal Corporation to support the implementation of Swaccha Bharat Mission in the city.

## Outreach and Impact | April 2013-March 2015

		No. of Slums	Families covered	No. of individual Connections				Contribution ( in Rs.)	
				Water	Sewer	Toilet	Paving	Govt.	Community
Gujarat	Ahmedabad		3,620	538	1,415	2,432	150	2,60,84,500	42,45,337
	Surat	86	1,186	1031	55	100	0	8,00,000	39,12,900
	Vadodara	34	400	0	400	600	0	48,00,000	0
Rajasthan	Jaipur	63	3,163	1,259	1,181	659	480	38,05,599	1,04,76,200
	Jodhpur	17	435	15	150	237	0	44,18,000	29,25,000
	Bikaner	02	0	0	0	0	0	0	0
Delhi	Delhi	17	1,762	1,066	329	533	380	34,00,000	1,08,45,000
Madhya Pradesh	Bhopal	24	1,586	552	535	126	420	1,74,30,952	35,45,575
	Kolar								
	Hoshangabad								
	Vidisha								
Bihar	Katihar	24	981	217	374	764	0	0	95,71,000
Jharkhand	Ranchi	11	156	42	20	114	0	0	20,82,000
<b>Total</b>			<b>319</b>						



## ઈનોવેશન સેન્ટર ફોર પુઅર



સાદા બલ્બ,  
ટ્યુબ લાઈટ અને પંખા  
જે વધારે વીજળીથી  
ચાલે છે જેનાથી  
દર મહિને વધારે ખર્ચ.

CFL, LED  
લાઈટો અને પંખા જે  
ઓછી વીજળીથી  
ચાલે છે જેનાથી  
દર મહિને ઓછો



ફોન : ૨૬૪૨૫૫  
www.icpp

KrishnaBen, a *Vikasini* leader in Ahmedabad gives a demonstration on energy efficient products

# Energy efficiency & renewable energy

**“Ujjala- Lighting homes of the poor”**

“

*My electricity bills ran very high. I used to pay an average of Rs.600 per month. Due to poor ventilation and lighting in our home, we had to turn on the room lights as early as 6am, shortly before sunrise. The ceiling fans would turn on soon after, especially during suffocating summer months, and both would typically remain on for about 10 hours per day. My daughter had to drop out of school because we could not afford her monthly school fees.*

*I then purchased and installed a new roof ventilation unit on the advice of MHT. My home no longer is suffocating as there is enough cross circulation from the front door and through the open shaft created by Airlite ventilation unit. I do not need to turn on the lights and fans when I wake up in the morning. My electricity bill now averages Rs. 375 per month! The savings from the power bill are now utilized for my daughter’s education, who has re-enrolled in school.”*

RanjanaBen NatendraBhai Navnavre  
Ahmedabad

Access to efficient and affordable energy is critical to the poor who end up spending a major part of their meager household incomes on energy for lighting, cooling and cooking. However access to legal electricity in informal settlements is often hampered due to lack of inclusive, pro-poor service delivery models. Awareness about energy efficient products is also limited. The poor are thus often led to the mercy of illegal service providers and inefficient energy sources thereby paying high energy costs.

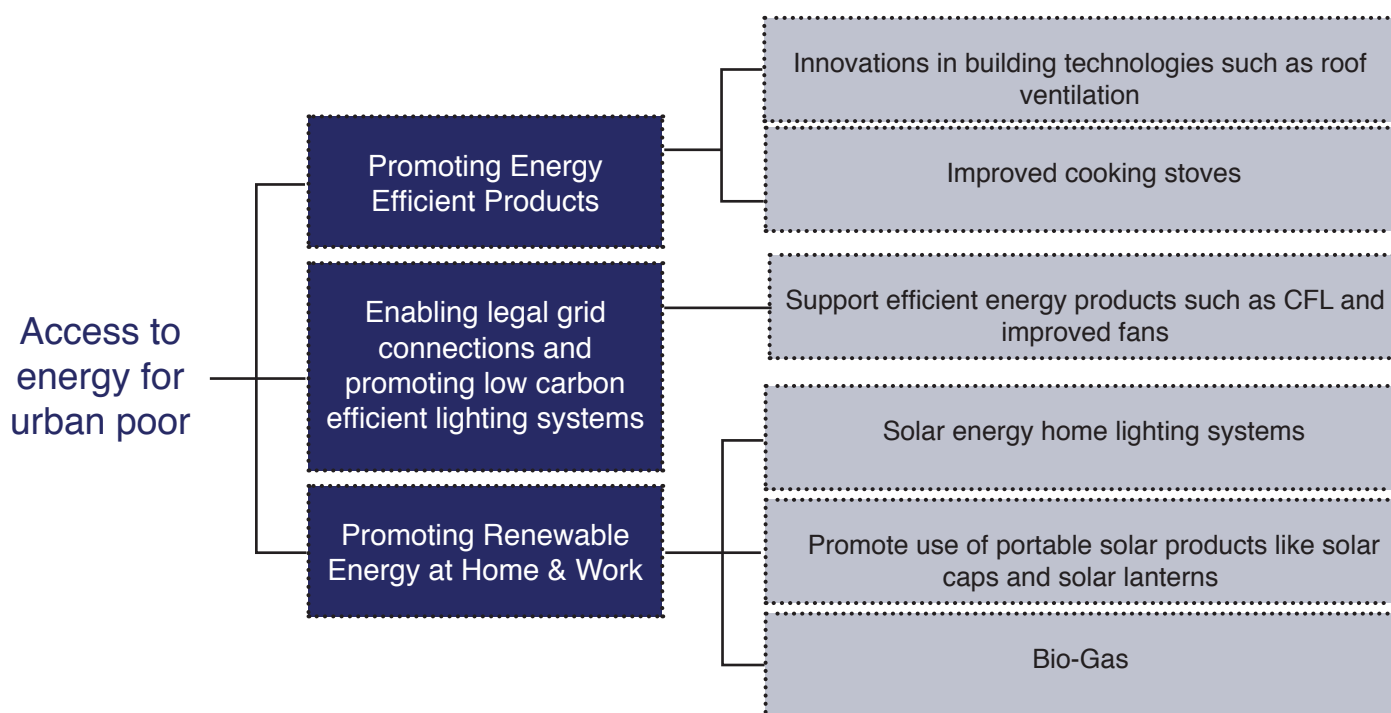
In the changing energy scenario, creating and enabling an environment that will increase access to energy for the poor is one of the biggest development challenges requiring urgent attention and action.

MHT believes that there is a need for innovative approaches to provide affordable energy to the poor, particularly slum communities. For the past 20 years, MHT has been working 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.

## Program Philosophy & Approach

Enabling access to legal electricity connections, along with promoting lifestyle changes, and use of efficient & renewable energy products and construction technologies, can go a long way in reducing the energy expenses of the poor while enabling them to maintain their quality of life and enhance their productive capacity. Under its energy program, MHT promotes technological innovations and process innovations towards energy security for the poor. Key aspects of our strategy include:

- Forging partnership with service providers to implement slum electrification, minimizing process time and costs for securing new connections, and designing an efficient bill recovery system.
- Developing capacities of CBOs to monitor and maintain infrastructure, and involving them in meter reading & payment of bills.
- Promoting women energy auditors to assess energy requirement in slum households and recommend efficient lighting and energy systems to reduce consumption.
- Supporting renewable energy products and innovations in construction for improved light and ventilation. Developing community based models for testing and assessing these technologies.
- Improving access to energy finance by providing low interest loans (@10%) to slum communities.



Three Pivot's of MHT's Sustainable Energy Program



## Progress & Achievements

### Connecting to the grid

#### Working with energy companies to implement slum electrification programs

Recognizing that access to electricity at household level was a major demand of the poor women in the slums, in 2001, MHT initiated the *Ujjala Yojana* in collaboration with the Ahmedabad Electricity Company (AEC). The project resulted in around 1.39 lakh slum dwellers in Ahmedabad getting access to safe and legal electric connections. These efforts were further replicated in Surat City with 20,000 households being electrified.

Since 2013, MHT is enabling electrification in 24 slums in Bhopal, MP. MHT worked closely with the MP Vidyut Vitaran Company to sensitize them on the need to make grid connections available to the poor, and design a service delivery model based on the Ujjala Program. After initial reluctance, the company has realized the importance of reaching out to the urban poor. The documents required for new connections have been reduced and the one time connection charges have also been lowered to make it easier for slum residents to secure legal connections. More than 2000 slum households have been electrified till date.

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

One of the key achievements of the *Ujjala* program was the customization and institutionalization of slum electrification process. Building on its experience of working on slum upgradation, MHT was able to work successfully with the Ahmedabad Electricity Company (AEC) to devise a pro-poor model of electricity provision and introduce the following changes in the process. All these processes have now been institutionalized within AEC. Today, a slum resident in Ahmedabad can easily get an electricity connection without any facilitator.

- Bringing uniformity in one time connection charges: AEC charges the costs of linking the grid to the household to the customers as part of their one-time charges. This means different costs for different users ranging from 2000 to 10,000 rupees. MHT negotiated with AEC to work out uniform charges for slums throughout Ahmedabad. As the number of connections in slums increased, these costs were brought down from ` 6500 to ` 2300/-.
- One time Connection Charges in Installments: AEC introduced reduced one-time charges of Rs. 700, with the rest being paid in installments with the bill.
- Shifting from bi-monthly to monthly billing: Based on the demand of the poor, AEC changed its billing cycle to a monthly one to ease payments for their customers.
- Slum Electrification Cell: A slum electrification cell was established within AEC to enable a single window process for the poor.
- Reduction in number of documents: The required number of documents (not usually available with migrant communities) was reduced through the introduction of an indemnity bond which delinked meter connection from tenure security.

## Energy management and conservation

Training women to become energy auditors, to assess and manage energy consumption in slum communities.

Assessing energy needs and payment capacities within slum communities is the critical first step towards developing an integrated energy security strategy for the poor. MHT undertook an initial need assessment of access and demand for energy services and scoping of available energy efficient and renewable energy devices in collaboration with SELCO Solar Pvt. Ltd., Bangalore, and SEWA Bank. With their support MHT also developed a reliable supply chain and after sales services of products.

In 2009, MHT developed a simple energy audit tool to survey common practices of electric usage in the household and trained a group of 9 women in Ahmedabad to work as energy auditors for the community. MHT also established its in-house Energy Cell called the Innovation Center for Poor (ICP), that worked towards standardization of training of energy auditors and record keeping in Gujarat. MHT has now expanded the program to Bhopal where more women have been trained to undertake household level energy assessments. The energy auditors also act as a conduit between users and manufacturing agencies & energy equipment sellers. They sell energy efficient products at the doorstep and are also trained to change parts of stoves etc. and make minor repairs.

The process of energy audit has become a very strong awareness generation and marketing tool for promotion of renewable and energy efficient products.

Till date, more than 12,000 slum households in Ahmedabad, Surat and Bhopal have been audited and encouraged to reduce their energy consumption by adopting more efficient products, making changes in light points and using lower wattage sources where feasible.

The energy audit tool maps the interior layout of a dwelling and the points for fans, bulbs, tube lights (and their wattage). The use of various spaces, like cooking area, study area, work area and so on is also marked on the layout. This mapping helps the women and family members understand how they use their home spaces for different activities. The family is then suggested simple changes like changing the location of light points, splitting light points, and using lower wattage sources where feasible based on their requirements. Families are also introduced to more efficient products like CFL bulbs, fans of proven efficiency, and better cook stoves.

## Promoting Green Energy Encouraging the use of efficient and renewable energy products

Through the ICP, MHT has been working towards promoting a range of efficient and renewable energy products in Gujarat. 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.

MHTs work in energy management and promotion of renewable energy in Bhopal has been recognized by the State Government. The Madhya Pradesh Urja Vikas Nigam Limited has invited MHT to run a campaign for promoting renewable energy products in other districts of the State. MHT is also conducting a feasibility study to study the scope of solar lighting in Jhabua and Alirajpur. MHT also operates and manages a Akshya Urja Shop in MP, selling renewable energy devices and systems including solar energy products under the directive of the National Ministry of New and Renewable Energy (MNRE).



**GeetaBen in Vasant Nagar, Ahmedabad has recently installed a ModRoof over her 1-room house. The sturdy roof made from recycled material is weatherproof. It won't crack, corrode or leak and will bring down indoor temperature by 5 Degrees. It also costs less than a concrete slab!**

In the last two years, MHT through its network of energy auditors has convinced more than 22,000 slum families in Gujarat and Madhya Pradesh to invest in energy efficient products. MHT is now working on advancing solar cooling and solar home-lighting systems to Ahmedabad, Bhopal, Ranchi and Jaipur.

### Smarter Slum Homes

Promoting innovations in building technology for natural light & ventilation

For most slum homes, the front door is the only major source of natural lighting and air ventilation. Improved ventilation in slum houses not only improve living conditions but also increase energy efficiency. Through its ICP, MHT has promoted the design and development of alternate roof ventilation systems such as Air Lite that bring in natural light as well as ventilation. MHT also encourages slum households to embrace alternate building materials that are weather resistant and keep the homes cooler.

MHT plans to further scale up its model of promotion of energy efficient products and building technology for the poor.

MHT has been working to strengthen its network and influence into the supply chain of energy efficient products to make them more pro-poor. It also making its energy finance portfolio stronger to enable the poor to purchase and use these products. MHT is also working towards integrating installation of energy efficient products into the housing loan products disbursed through the credit cooperatives in Surat and Vadodara.

MHT has experimented with a range of technologies and has developed a robust supply chain of products and services suitable for the poor. 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.

## Outreach and Impact | April 2013-March 2015

		No. of Households provided with legal electrification	Sale of energy efficient and renewable energy products							
			Roof Ventilation	CFL/LED	Smoke-less Stove/burner	Sarai cooker	Fan	Solar lantern	Solar Home lighting	Solar street light
Gujarat	Ahmedabad	20,000		10,000	3,000	3,000	1,500	3,500	2,000	100
	Surat	150		110			16			
	Vyara	04								
MP	Bhopal	2349	1	147	14			04		
Bihar	Katihar	141								
<b>Total</b>										



MHT gives micro loans for infrastructure improvement to poor families in

# Housing & infrastructure finance

**“Gruh Rin- Bridging the market gap”**

“

*We did not have any water connections in our neighborhood and had to spend Rs. 25 per day to purchase water. We were frustrated by having to schedule our day around water timing and the heavy physical toll of lugging water buckets.*

*Then I and a few women had an opportunity to visit the Savda Ghevra Colony in West Delhi. There many households had running tap water in their homes! MHT had enabled loans to families for their own individual underground pumps. We wanted to replicate the model, but our neighborhood is very dense with narrow lanes. It was impossible to build individual pumps. After many deliberations we decided to build one community level underground water pump and create individual water connections from this pump to our houses. We were 16 families that took a joint liability loan of Rs. 20,000 from MHT. Each family pays Rs. 125 per month in installments. We have also formed a Resident Welfare Association (RWA) to operate and maintain the water pump. We can shower, wash our clothes, and wash dishes whenever we want. We finally have free time.”*

Parveen Raiz, or Chotiben  
Sunder Nagri, Delhi

Despite the fact that 99% of the urban housing shortage of 18.78 million units pertains to those with low incomes, the urban poor have been almost entirely excluded from formal housing finance. According to the National Housing Bank, more than 75% of the loans disbursed by Housing Finance Companies (HFCs) are in the loan bracket above 1 million reaching out only to Middle and High Income Groups. Bridging this visible gap in the access to housing and infrastructure finance is an important step towards generating financial confidence among the poor, especially the women, and enabling creation of assets in their name.

MHT plays the role of an incubator and advisor on issues of housing and 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 housing finance.

## Program Philosophy & Approach

More than 80% of the workers in India work in the unorganized sector and get paid in cash. They lack formal documents of identification, address and income. The inability to produce adequate documentation often keeps the poor out of the formal financial system, even when they have a stable income and are credit worthy. The lack of clear land titles and property deeds further exempt the poor from availing mortgageable housing finance from banks and housing finance institutions.

In the last few decades, micro Finance Institutions (MFIs) have emerged to fill this gap. However MFIs generally offer very small loans (less than 1.5 Lakh Rupees) that are not customized to housing improvements. They are also not accompanied with technical assistance, product attributes or underwriting that should be in place for successful housing loans. MHT's believes that lower incomes, and lack of formal documents & legal titles do not necessarily equate to unacceptably high risk of borrower default in housing loans. Formal financial institutions can develop housing loan products for the poor if they are equipped with increased understanding of informal sector incomes sources and adequate knowledge about land tenure and urban planning systems.

MHT works towards providing this socio-technical knowledge to financial institutions to help develop tailored finance products for the poor, with customized delivery mechanisms, loan appraisals and verification processes. Our work thus focuses on the following mutually reinforcing objectives:

- Resolving the income documentation and tenure trade-offs for expanding financial access to the poor.
- Innovating and incubating new loan products targeted to the poor (especially in the loan bracket of one to five Lakhs, the Missing Middle).
- Providing technical support & guidance to the poor to help them access housing finance services.
- Creating people's own institutions such as SHGs and credit cooperatives to enable access to finance to the poor.
- Supporting MFIs and pro-poor financial institutions like SEWA Bank and SEWA Grih Rin to understand land tenure systems for creating innovative housing loan products.
- Advocating for pro-poor financing at the State and National level

**The Semi- Formal Mortgage Tool:** MHT has developed a system of transitional tenure assessment based on asset possession and tenure rights, rather than just legal title deeds, to reach out to the critical segment of the urban poor (those with informal land arrangements & informal incomes). Once this security is established, the benefits of investing in the household are seen to outweigh the risks from lack of titles, making the credit institutionally viable, and the investment meaningful from the perspective of the applicant. MHT's focus on community as opposed to individuals, on settlement level improvements as opposed to single houses, and on joint household income as opposed to individual saving behaviors is vital to this approach.

## Progress & Achievements

### Incubations for water, sanitation and housing finance

Designing and testing new loan products for water, sanitation, and housing finance

MHT's housing and infrastructure financial services program emerged as a need to supplement its Slum Networking Project. As part of the SNP, slum residents were required to deposit a stipulated amount as community contribution. However, they had neither access to credit, nor a bank account wherein they could gradually save and accumulate the amount. MHT then worked with SEWA Bank to create special loan packages for slum residents. Later on the finance portfolio was expanded to include loan products for electrification. MHT has also facilitated formulation of new housing mortgage loan scheme for the poor by SEWA Bank.

In the last two years, the major focus of MHT's work has been on strengthening its work on incubating loan products for water, sanitation and housing finance in areas outside Gujarat.

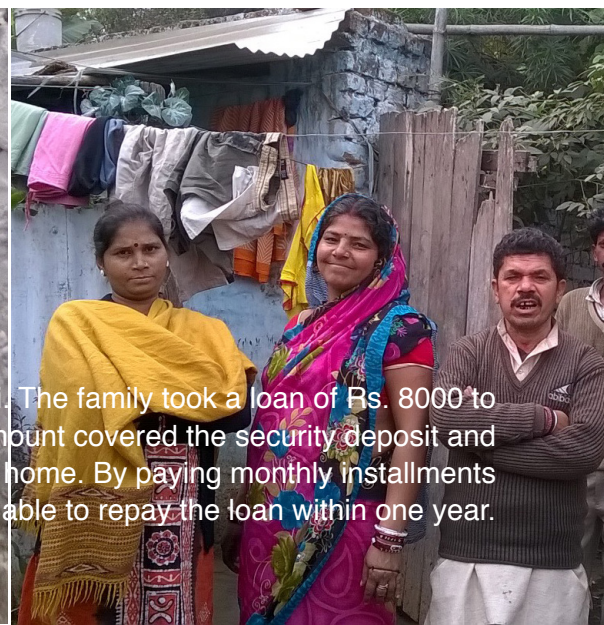
In Katihar, Bihar MHT has promoted a combination of credit and subsidy approach to finance sanitation improvements. MHT provides loan to families to construct toilets and then supports them in availing subsidy available through MNREGA to repay the loan. The benefit of such loans is that the families actually takes a loan based on the type of infrastructure they want to construct rather than the amount of subsidy available.

In cities like Delhi, Jaipur, and Ranchi where there are no government subsidies for infrastructure, MHT gives joint liability loans to a group of families for infrastructure development. MHT also continues to support self-constructed incremental housing by providing loans for home construction, improvements, and additions.

MHT has developed a unique micro finance product to finance property tax backlogs. This has cleared the way for families to secure legal water and sanitation services in slums in MP, Bihar and Jharkhand.



Panditji's family lives in Tengra Toli in Ranchi. The family took a loan of Rs. 8000 to secure a legal water connection. The loan amount covered the security deposit and construction charges to lay a water line up to their home. By paying monthly installments of R. 850, they will be able to repay the loan within one year.



## People's Institutions for Infrastructure Finance

Promote women-led credit cooperatives for the poor

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 with members representing from various skills and trades. The co-operatives specialize in individual loans as well as loans disbursed through Self Help Groups (SHG) and Joint Liability Group (JLG) models. They also offer loans to renters for home improvements upto an amount of Rs. 2-4 Lakh.

In the last two years, the two Surat and Vadodara cooperatives have opened new branches in Tapi and Bharuch district respectively. The Vadodara Co-operative has also expanded its jurisdiction to villages in Padra, Savli, Waghodiya, Vadodara talukas and to Karjan Municipality. Between 2013 to 2015 the Surat cooperative had loan disbursements of 90.3 million. Both cooperatives have thus far enjoyed 100% repayment rates.

## SEWA Grih Rin- A National Housing Finance Company

MHT has promoted SEWA Grih Rin (SGR), a housing finance company dedicated exclusively to poor households in the urban informal sector. SGR aims to not only reach the under-served markets but also serve as a new model for responsible lending to those who have been ill-served or entirely excluded from formal housing finance.

SGR promotes both mortgage products (for purchasing subsidized public housing), and non-mortgage loans (for home improvements). Each product type is tailored to a specific housing challenge.

SGRs loan products have been developed based on MHT's long drawn experience of working on infrastructure finance and land management issues and its prowess in mobilizing communities on ground.

### HOUSING FINANCE PRODUCTS FOR INCUBATED BY MHT for SEWA GRIHA RIN (SGR)

#### A. Loans for basic infrastructure and temporary tenure (S1- First in sequence for Stayers)

Individuals take loans as a part of a coordinated effort among neighbors to secure basic infrastructure and sanitary services or mid-term tenure security. These loans are small but the collective nature of investments results in significant and visible changes. Niche product not currently offered by most other lenders.

#### B. Loans for incremental housing upgrades (S2- Second in sequence for Stayers)

Offered by few lenders and that too constrained by requirements of a "Title Clearance Certificate and Mortgage". SGR offers prudently-sized loans to those households without such documentation, but who have a proven savings and credit history of housing improvement. Established connections with local governments and better understanding of urban land management systems helps mitigate the risk posed by lack of clear titles and mortgageable property.

#### C. Loans to formalize tenure (S3-Third in Sequence for Stayers)

Not offered by other lenders, this unique loan product enables residents to organize themselves into community groups to either purchase property on which they collectively reside or to formally register property that was previously purchased with incomplete title registration.

#### D. Mortgage for subsidized housing (M1- First in sequence for Movers)

This low risk and well-collateralized product is also offered by many others but MHT's ability to form partnerships with Government entities, developers, and experience in enabling subsidies, makes this product well placed to balance the other products in SGRs portfolio.



## Leveraging alternative financing instruments

Access new finance sources such as crowd lending and CSR to improve water and sanitation services for poor

In response to the inadequacy of mainstream financing mechanisms to fund improvements in housing and infrastructure in slum communities, alternative financing measures like crowd lending and Corporate Social Responsibility (CSR) partnerships are gaining traction in urban India .

In 2014, MHT partnered with Milaap, a web based crowd funding platform ([www.milap.org](http://www.milap.org)) to enable loans worth Rs. 35 Lakh towards securing water connections in slums in Delhi.

As part of the ASAL program, a multi stakeholder partnership to improve school sanitation in Ahmedabad, MHT is also working with Sintex Industries to fund construction and upgradation of toilets and sanitation infrastructure in public schools and slums in the city.

## Towards financial inclusion

Advocate for a conducive regulatory framework which will enable access to housing finance to the poor.

For the last 15 years, MHT has been focusing on advocacy towards enabling a pro-poor financing environment. MHT has served as a member of the National Task-force on 'Housing Finance for the Informal Sector' and the 'National Level Committee for 'Housing Micro Finance Companies for the Poor' in 2009. MHT's work has led to infrastructure and housing finance being recognized as part of productive loans for asset creation and not as non-productive loans. MHT was also instrumental in recognizing water and sanitation as part of priority sector lending. MHT has also encouraged community driven housing and infrastructure projects through targeted financing, and strengthened the role of communities in land procurement and community contracting. Going forward, MHT will continue working with lending institutions and government at all levels to raise awareness on housing finance for the poor.

## Outreach and Impact I April 2013-March 2015

Housing/ Home Improvement Loans		Number of families	Total amount disbursed ( in Rs.)
Rajasthan	Jaipur		
Delhi	Delhi	09	27,000
Jharkhand	Ranchi	01	50,000
<b>Total</b>			

Infrastructure Loans		Number of groups	Number of individual loans disbursed		Total number of loanees	Total amount disbursed ( in Rs.)
			Water	Toilet		
Gujarat	Ahmedabad				0	
	Vyara	13		52		6,76,000
Rajasthan	Jaipur	44		219	219	28,25,000
	Jodhpur	85	13	351	364	42,90,000
Delhi	Delhi	124	137	405	542	76,55,000
Madhya Pradesh					0	
Bihar	Katihar	211	222	758	980	1,02,10,000
Jharkhand	Ranchi	27	09	54	95	8,82,000
<b>Total</b>						



Women construction workers being trained in carpentry

# Skill development and livelihoods

“**Karmika-** Upgrading women in the construction value chain”

“

*I learnt a lot during my first training in basic masonry and plastering. However I realized that I could not handle independent jobs with confidence. So I attended another 3 month training program and learnt several different skills in depth. I also underwent another plumbing training as I was already building the toilets, and water tanks and wanted to have an additional income through doing water fittings myself.*

*Before I got involved with Karmika, I used to work for 25 days a month and 9 hours a day, and still couldn't make ends meet. Today, even a 5 day job per month earns me enough money to run the household. Prior to my involvement, I had little respect at home. Now I am recognized, respected and appreciated due to my work.*

*In two years, I have also saved enough money to renovate my own home, I built all of it myself, right from bricklaying to tiling to flooring to decorating! ”*

Galalben Chawda,  
Sant Rohidas Nagar, Ahmedabad

The construction industry is the second largest industry after agriculture in India, accounting for 11% of our GDP. According to various estimates, the industry employs around 35 to 43 million people and is further expected to grow with a expected investment of INR 30 trillion in the sector. However construction activities in India are largely fragmented with only about 250 firms employing more than 500 people. Over 95% of the construction workers in India work as casual workers, with very low wages and lack of social security. Women, primarily employed in manual work like head-loading, are the worst affected.

Systemic skill upgradation to match the continuous technology advancements, coupled with placement programs can significantly increase the employability of women workers in the construction sector.

MHT believes that the scope of better employment opportunities for women construction workers can be widely increased by developing systematic skill upgradation programs that focus on specialized training in construction related trades. To realize this, MHT has promoted the “Karmika School of Construction Workers” for skill upgradation, certification and placement of workers.

## Program Philosophy & Approach

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. The patriarchal traditions deep rooted in the construction industry pose definite barriers to their upward mobility. Women are primarily employed in manual work like head-loading and are rarely taught better paid skills like plumbing and masonry that are considered ‘male work’. Without opportunities for skill development, their scope for moving up the ladder remains low.

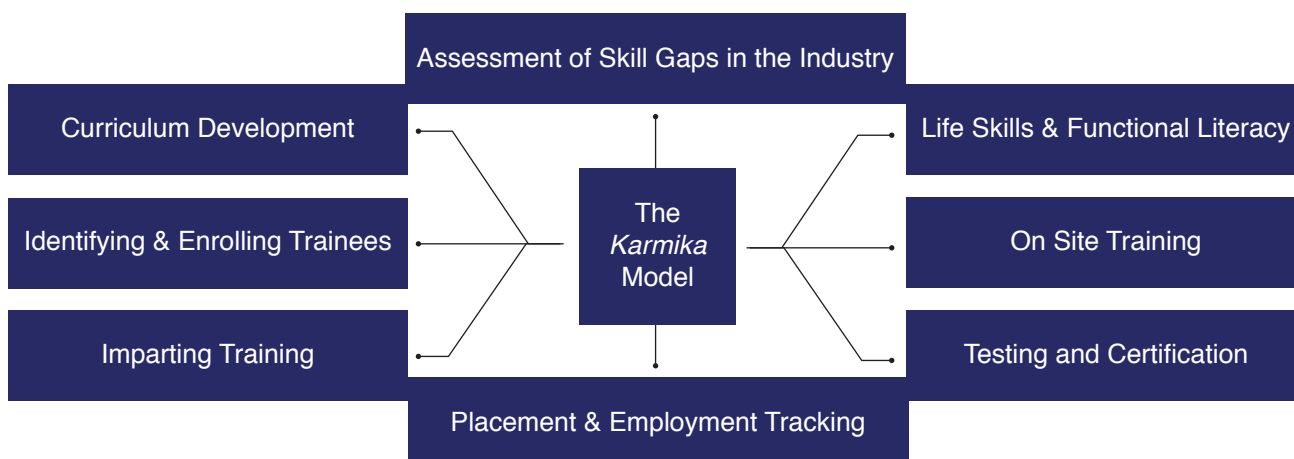
MHT thus focuses on providing high levels of specialized work training and skill upgradation to women construction workers to enable better wages and employment opportunities. To realise this, MHT has promoted the “Karmika School of Construction Workers” for skill upgradation, certification and placement of construction workers. Karmika has a multi-pronged approach as illustrated in the diagram below.

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

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.

Over the years, Karmika has also forged linkages with other private-sector building firms in the construction industry like Gujarat Ambuja Cement Limited; the Bakeri Group of Builders; etc. to enable trained workers to access work in the formal construction sector.

### MHT’s Multi-Pronged Approach towards Skill Development



## Progress & Achievements

In the last two years, MHT has continued to train construction workers through its specialized skill training courses. A majority of these trainings were conducted in cities in Gujarat and Bihar. While demand for construction related skill training is now getting saturated in Gujarat, there are opportunities in regions of Bihar and Jharkhand where there is a visible increase in construction activities (especially in infrastructure & housing projects under government supported programs).

Karmika also continued its certification activities. In 2013, 50 workers employed at the construction site for the new Indian Institute of Technology (IIT) Campus in Gandhinagar were tested & provided certificates under the program. While there is a great emphasis on certified skill training, the costs of certification are very high without any value addition to the worker's income. There is no Government directive or an incentive for the formal sector to employ certified workers. MHT believes that a policy move towards promoting certified workers will provide the necessary boost for more workers to get trained and certified.

MHT regularly conducts surveys to assess the results of its training activities. Some positive impacts of skill training are summarized here:

- More working days: Following completion of training, 40% of women reported receiving 21 to 30 days of work
- Increase in income: 80% of trained women reported higher incomes after training, especially a substantial increase in daily wages.
- More women employed as masons [*karigars*] and helpers: After training more women work as helpers to masons. Some women have become independent contractors.
- Ability to do skilled work: Women are able to do any type of work including plastering and masonry and produce better finishing effects,
- Increase in confidence levels and decline in harassment at workplace: Women developed enough confidence to go alone for work They reported that contractors were quite respectful towards them. Few trained women reported sexual and verbal abuse.



Women learning specialized skills like 'Bar-Bending' at the Karmika School

## WORKING WITH THE PRIVATE SECTOR: OPPORTUNITIES AND CHALLENGES

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

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

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

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

In 2008, the Indian Institute of Management, Ahmedabad (IIMA) was commissioned by MHT to review the Karmika program. Interestingly, one of the final recommendations for Karmika by IIM after meeting people from all three major construction companies was to concentrate all efforts on upgrading skills of the women in the requirements of the informal construction sector vis a vis the formal construction sector. It was suggested that informal sector would be a better option for women workers. It seems that the formal construction sector in India still has to go a long way to change their mindsets to accept women laborers as skilled workers.

## Challenges & Way Forward

Karmika's efforts, so far, have focused on a relatively smaller group to achieve greater intensity levels and generate better impact. The demand for skilled manpower is at a much greater scale, as is the number of poor construction workers in need of better livelihood opportunities. This necessitates the development of a strategy to build a network of institutions to share knowledge and methodology and impart training at an extensive scale while retaining the intensity observed with smaller batches.

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

Furthermore, since the Karmika courses focus on practical trainings keeping in pace with advancing technology, MHT also incurs significant costs on purchasing of construction material and modern tools and machinery. The depreciation rate for these tools and machines is very high. Such issues result in the high costs of the trainings. Given that the trainees actually are in no position to bear the costs, it is difficult for MHT to manage the program on a large scale. Despite the high demand for skilled construction labour in India MHT has struggled to find sustained funding for the Karmika School. Another major barrier to the progress of the school are the structural gender biases that exist in the construction sector. Women have to face resistance from their own families to enter the skilled worker sector. Also, since the process of on-job training involves the *shagirdi* or apprentice method, and most masons being men, women are not able to gain access to a good master to get entry into the trade easily. In addition, because of the competitive nature of work, and limited work opportunities for women, trained women workers often do not recommend or encourage other women in their circles to undertake specialized training. Hence getting women to enroll in the training programs requires sustained and intensive outreach efforts.

Given these challenges in the industry, MHT continues to advocate for a greater participation of skilled women in the construction industry, and establishing tie-ups with various training institutions and organizations across the country to share knowledge, resources and trainers, and help trainees gain greater exposure.

## Outreach and Impact | April 2013-March 2015

		Number of Trainees		Contribution (in Rs.)	
				By Trainees	By Private Sector
Gujarat	Ahmedabad	264		9,93,200	
	Surat	25		2,25,000	
	Vadodara	25		2,25,000	
Bihar	Katihar	250		8,75,200	
<b>Total</b>					

ગોકુલધામ કો.ઓપ.દાઉશીંગ સોસાયટી લી.  
કર્મોઽ નધાગ/એ.એચ.એમ/ધ(સી)રઠયાડ સને ૨૦૧૧ સાબરમતી યોદીય સ્ટેશન સામે કેલાશ નગરની બાબુમાં સાબરમતી.

GokulDham Society (earlier Kailash Nagar slum), a slum redevelopment project in Ahmedabad implemented through a PPP model



# Affordable housing & land rights

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

“

*We did not have any water connections in our neighborhood and had to spend Rs. 25 per day to purchase water. We were frustrated by having to schedule our day around water timing and the heavy physical toll of lugging water buckets.*

*Then me and a few women had an opportunity to visit the Savda Ghevra Colony in West Delhi. There many households had running tap water in their homes! MHT had enabled loans to families for their own individual underground pumps. We wanted to replicate the model, but our neighborhood is very dense with narrow lanes. It was impossible to build individual pumps. After many deliberations we decided to build one community level underground water pump and create individual water connections from this pump to our houses. We were 16 families that took a joint liability loan of Rs. 20,000 from MHT. Each family pays Rs. 125 per month in installments. We have also formed a RWA to operate and maintain the water pump. We can shower, wash our clothes, and wash dishes whenever we want. We finally have free time.”*

Parveen Raiz, or Chotiben  
Sunder Nagri, Delhi

Inadequate or substandard housing is a highly visible dimension of vulnerability. This is especially true for low income self-employed families for whom a home is not only the locus of domestic and parental responsibilities, but also of economic activities, playing the role of workshops, warehouses and stores. Despite an overall increase in incomes in cities, formal housing is expensive and inaccessible to a large share of the population, and the number of people living in deteriorated housing conditions in India is very high.

Addressing the issue of affordable housing in India requires a comprehensive strategy involving slum upgradation programs, investments in urban infrastructure, targeted public housing programs, and making market housing more affordable and accessible.

MHT has a multi pronged approach to affordable housing. On one end MHT works with communities to assess demand, create awareness, offer financial services, and enable their participation in government programs. On the other end, MHT supports housing providers to execute programs by communicating to them local needs & challenges and tailoring programs to suite these needs. MHT also enables policy changes to make housing more affordable & accessible.

## Program Philosophy & Approach

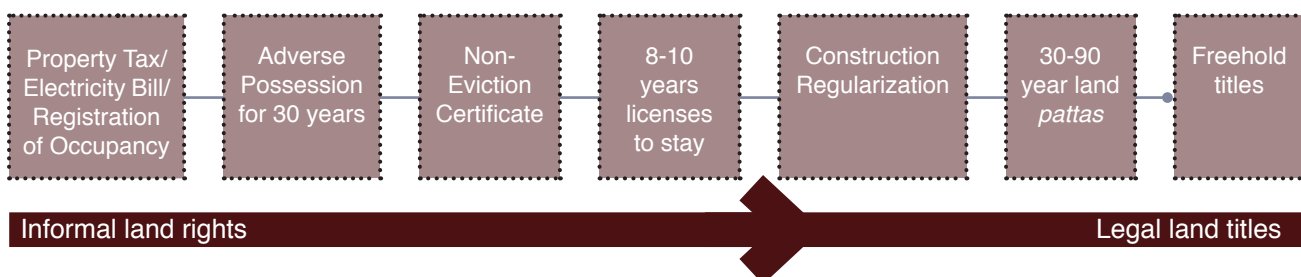
Urban India continues to grapple with an acute housing shortage, especially in the economically weaker segments. Recognizing these challenges of growing slum populations and rising costs of urban housing, the Government of India has launched large scale programs like JNNURM, IHSDP and RAY for housing and infrastructure provision. In recent years, some state governments have also introduced incentives for private developers to produce low-income housing. However, because of lack of community engagement and transparency in the program guidelines, inability of the urban poor to access finance, and weak tenural systems, the intended population is often unable to participate in these programs.

MHT 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. On the other end, MHT assists government bodies in conduct demand assesment surveys, addressing local needs & challenges and tailoring programs to suite community needs.

MHT recognizes that direct provision of housing by Government (or in partnership with private developers), 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 has been working with government at all levels influencing policies, negotiating urban town planning and tenural systems, and advocating for removing regulatory constraints that make housing more expensive.

Another important aspect of MHT's housing program is ensuring land rights for the poor. MHT believes that given the highly complex land tenure systems and difficulties in resolutions of multiple claims to property, full tenure regularization for the poor, particularly urban slum dwellers will take a long time. Too much insistence on this absolutist approach emphasizing clear titles in the short term could actually prove detrimental to the development of poor depriving them of their entitlements to basic services like water, sanitation and shelter. Thus, while clear legal titles should be the ultimate goal MHT practices a "gradualist" approach of progressive tenure security, which can provide many benefits of tenure regularization with much less time and administrative effort.

### From Informal Rights to Formal Land Titles, A Gradualist Approach to Tenure Security



## Progress & Achievements

### Transforming communities, brick by brick

Supporting self constructed incremental, housing

The majority of urban poor prefer to build their homes incrementally with the help of local masons/contractors. MHT supports self-constructed, incremental housing by enabling access to housing finance and providing technical support to ensure that the houses are structurally safe and have adequate lighting, ventilation and other basic infrastructure.

MHT's incremental housing program began as an extension of MHT's *Parivartan* project in Ahmedabad and has since then expanded to Surat, Vadodara, Jaipur and Delhi.

MHT has successfully advocated for recognizing slum upgradation and incremental housing as a viable approach towards housing as part of the Rajiv Awas Yojana (RAY) guidelines. MHT's experience says that provision of basic services like water, sanitation, drainage, roads and electricity acts as a strong incentive for slum residents to invest in improved housing. By adopting this approach, government subsidies can be reduced and targeted more effectively to impact greater number of families. The SNP program in Ahmedabad demonstrated this model (at scale) by converting slums into safe, healthy, thriving communities.

### Aiding Slum redevelopment and rehabilitation

Facilitating transition of slum residents into new 'housing societies'

In the last 10 years, there has been an increasing budgetary support from the central government to states and cities to improve housing conditions for slum dwellers. With funds being made available through programs like BSUP & IHSDP (under JNNURM), and RAY, local governments have now focused their attention on 'housing provision' as opposed to slum improvement programs like SNP, which are more cost effective and scalable.

While MHT continues to advocate for slum upgradation, it believes that government resources allocated for redevelopment efforts should be appropriately utilized, and the benefits should reach the targeted population. MHT is working with local bodies across five states, supporting design & execution of these programs by mobilizing communities, linking them to these schemes and facilitating their transition into new housing.

### Supporting implementation of IHSDP

MHT is working with communities in Jodhpur, Rajasthan for securing govt subsidies for constructing/ upgrading housing under the IHSDP program. A major challenge is that, to secure the subsidy, a family has to lien their original land *patta* with the Government. Most slum dwellers are mistrustful of the government and hence reluctant to participate in the scheme. MHT plays the crucial role of building trust between the slum residents and the government by conducting joint meetings and facilitating *sabhas*.

Once the community is convinced, MHT supports the residents in preparing their IHSDP application. It also facilitates the process of matching housing needs with type of subsidy available and also support the families to access additional finance if needed. The complex procedure for accessing the subsidy involves dealing with multiple government departments, and takes months to materialize. Between 2013 to 2015, MHT secured subsidies worth more than Rs. 50 Lakh for poor households.

### **Slum resettlement under JNNURM in Ahmedabad**

The AMC used funds available through JNNURM to resettle the slum families that were residing along the Sabarmati River. MHT has been working since 2009 in these resettlement housing complexes towards formation and registration of Resident Welfare Association (RWA). MHT particularly focuses on training these RWAs to collect maintenance charges, maintain accounts, and coordinate with AMC on provision and maintenance of services.

The challenges faced in formation, registration and implementation of RWAs in these resettlement sites have been documented in a recent publication titled Resident Welfare Associations(RWAs) in BSUP Sites of Ahmedabad: Experiences of Mahila Housing SEWA Trust (MHT). Besides the registration of RWAs, MHT has also been sensitizing the community on behavior and attitudinal changes emerging in the new residences and enabling access to AMC's health, childcare, education and other developmental services. MHT also recognizes that resettlement and relocation of slum communities results in complete wiping off of people's identities. MHT also helps the residents to secure/ update their basic identity documents like election cards, Aadhar card, ration cards etc.

### **Assisting implementation of RAY**

MHT is supporting the implementation of RAY In Ahmedabad, Delhi, Bhopal and Ranchi. Each city presents unique opportunities and challenges with regards to legal land issues and related procedures, community dynamics, and local administration.

In Ahmedabad, MHT was engaged in the implementation of RAY from the very beginning. MHT carried out socio-economic slum surveys across the city and was part of the team formulating the slum free city plan of action. MHT then worked closely with slum communities to prepare Detailed Project Reports (DPRs) for 8 slum settlements. All DPRs were approved by the central sanctioning committee and construction has started at 6 sites. MHT also prepared the DPR for Sunder Nagar in Delhi and submitted a unique alternative design for redevelopment of the slum based on a modular cluster approach, as desired by the community. However the DPR submitted to the municipal board did not move further.

In Bhopal, MHT was nominated as the city level nodal agency by the BMC in 2014. DPRs for 4 slums had been approved and funds were allocated prior to MHT's engagement. MHT has been playing the crucial role of organizing communities and mobilizing finances towards beneficiary contribution in these slums. MHT has also conducted surveys and community mapping in 17 more slums covering 8,7000 households on the invitation of BMC. In Ranchi, the RMC has prepared DPRs for 5 slums located on tribal lands. The DPRs have been approved and central funds have also been sanctioned and disbursed to RMC, however, no work has started on ground. MHT is currently working with RMC to find avenues to meaningfully engage in the implementation of the program.

### **Slum redevelopment through PPP**

Slum redevelopment through a public-private -partnership (PPP) approach involves participation of private developers in the provision of housing for those living in slums. The developers are provided incentives in the form of increased FSI, development rights on the freed land and relaxation in Development Regulations (DCRs). The PPP schemes in Gujarat are implemented under the Gujarat Slum Rehabilitation Policy, launched in 2010, and later revised in 2014. Between 2013 and 2015, 6 slums were identified to be redeveloped in Ahmedabad on a PPP mode. MHT has been playing the crucial role of an advisor and interface organization between the



Slum redevelopment through PPP- Gokul Dham Society in Kailash Nagar

slum community, the private developers and the AMC, in all 6 slums, mobilizing communities, and building their acceptance around the projects and various steps in the process. MHT is also actively involved during all stages of implementation including facilitating the process of transit housing, monitoring construction on behalf of AMC, helping families during the possession process, and formulating RWAs and training them to take charge of maintaining the societies.

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. The focus of MHT's interventions in the PPP redevelopment projects is to create an environment of better accountability and build a legal stake of the slum dwellers in the entire process to ensure that the rights of the slum dwellers are not marginalized.

### MHT's Experience with Rajiv Awas Yojana (As of March 2015)

		Land ownership	Approach to housing provision	Status	MHT's role
Ahmedabad	Jadiba Nagar	Private land	In-situ upgradation: Maintaining the footprints and plinth. Providing subsidies for renovation & new construction (upto 25 sqm)	DPR sent for approval to National Govt.	Community organization, socio-economic surveys, validation of surveys and preparation of infrastructure network maps with communities, preparation of DPR in consultation with residents, mobilizing beneficiary contribution.
	Ramesh Dutt Colony	AMC land reserved for EWS housing	In-situ redevelopment: Low-rise, row-houses	DPR sent for approval to National Govt.	
	6 slums located on sensitive land	Private	New resettlement housing (apartments) within 5 KM of the slum location	DPRs approved. Construction started	Community organization, mobilizing beneficiary contribution, facilitating transit housing and possession
Delhi	Sundar Nagri	Public land	In-situ redevelopment: Modular cluster based housing with public spaces and access streets on two-levels	DPR prepared, submitted to Municipal Board	Community organization, socio-economic surveys, participatory design, preparation of DPR
Ranchi	Bada Ghaghra,	Tribal village. Own (ancestral) land	In-situ redevelopment: Independent houses (25sqm). Subsidy will be directly disbursed to identified households at different stages of construction	DPRs prepared by RMC and approved. No progress on ground	The DPRs prepared by RMC have been approved. MHT is working with RMC to get engaged in the implementation process.
Bhopal	4 slums that were identified in	Slums that have been allotted <i>pattas</i>	In-situ redevelopment: Apartment style housing	Construction started in Ambedkar Nagar slum, residents shifted to transit camps	MHT appointed the city level nodal agency after pilot DPRs were approved. Community mobilization, facilitating transit housing. Mapping, socio-economic and spatial surveys in other slums.

## Subsidized public housing

Enabling participation of slum residents in government led subsidized housing

Government agencies in Ahmedabad, like the AMC, AUDA, and GHB construct subsidized public housing on land reserved for affordable housing from time to time. The State Government also provides financial assistance to these agencies under the Mukhyamantri Gruha Yojana. Once the projects are finalized, the agencies invite applications from eligible lower income poor families. The final allottees are selected based on a lottery. MHT enables poor communities to secure formal housing under these schemes. MHT and the Vikasini federation members keeps themselves abreast about new public housing schemes, communicate this information to poor communities, and help them in the application process (along with mobilizing the required earnest money). MHT also assists families that are selected for allotment process in accessing housing finance and securing possessions.

MHT also works with families that had purchased units in these housing projects but do not have titles due to non-payment of dues. It generates awareness among families to pay up the old dues, helps them negotiate the complex procedures of the board, and links them with finances where required. MHT also often negotiates with the Government for reducing the penalties on dues. Recognizing MHT's long drawn experience working with communities, and its expertise in legal & financial aspects of housing, the GHB has invited MHT to act as their recovery agent and monitor the timely payment of dues. In last two years, MHT has enabled 62 households to purchase units in public housing schemes.

## Market based affordable housing

Linking poor families to affordable housing options in the open market

MHT has also forged links with private developers in Ahmedabad who are working on affordable housing projects targeted to lower income groups. MHT encourages and enables poor women to purchase houses available in the open market from Rupees 5 Lakh to 8 Lakh.

MHT conducts a thorough screening of available projects and investigates the builders' credibility before linking poor families to these. It also educates households on the procedural aspects, discretions and due diligence, and provides counseling services on procedural checks and vetting of legal documents. MHT also enables access to housing finance. Over the years, MHT has developed links with a number of institutions like SEWA Bank, Micro Housing Finance Company, HDFC, Gruh Finance, SBI, and Canara Bank.

### The Swapna Sakar Scheme

Recognising the huge gap in market based solutions for affordable housing, MHT has promoted Awas SEWA as a construction company. Awas SEWA launched its own Swapna Sakar Scheme- a low income affordable housing project- in Lambha area of Ahmedabad with 211 units and amenities like a community hall, garden and a play area.

## Land & Property Rights for Poor

Ensuring security of tenure

With rising housing prices and limited supply of low-cost formal housing, close to thirty to forty percent of urban population in Indian cities can only afford to stay in slums and chawls.

### IMPORTANCE OF HOUSING LITERACY FOR THE POOR

Narmadaben had invested an amount of Rs. 2 Lakh as the booking amount in an affordable housing project by a renowned real estate developer. However, the builder only provided her with a letter of receipt and not the original *Banakhata* (Agreement to Sale) which is required for submission to any bank for securing a housing loan. Thus when Narmadaben applied for a loan, her case was rejected due to lack of proper documents. After a period of six months, the developers, citing lack of payment of second installment, started frightening Narmadaben with threats of retaining her booking amount and selling her flat to someone else. The cost of the housing unit had substantially increased by then, and it would benefit the developer to re-sell it at a higher price. Since Narmadaben is a depositor with SEWA Bank, she approached MHT for advice. MHT investigated the matter and held the developer accountable. After a few meetings, the developer's officials realized MHT's expertise in legal matters. It was no longer possible to take advantage of Narmadaben. They gave her the original documents, after which she was able to secure a loan from SEWA Bank and finally purchase her own home.

Most slums are located on land frozen in disputes with multiple claims to property. The residents have purchased their houses through 'grey market' transactions using procedures such as power of attorney, which confer no formal property rights. Regularizing tenure on such properties is a long and expensive legal process. In this scenario, ensuring absolute land rights for the poor will take a long time.

MHT believes that a gradualist approach of progressive tenure security can provide benefits of tenure regularization with much less time and administrative effort. There are a range of such progressive tenure documents like occupancy permits, non-eviction assurance, government lease/license documents, etc that offer slum residents some security of tenure (and access to basic services). MHT encourages the poor to pursue securing such tenural proofs which can then be used as a means for creation of assets in their name. In Rajasthan, the government has been making allotment of land *pattas*/ letter of occupancy to the poor with a ninety year lease. MHT is providing hand-holding support to the poor to acquire these *pattas* for their land. A similar initiative is being undertaken in Bhopal also where the government is providing a 30 year lease/ *patta*.

Regularization of construction is also an important tool that takes slum households one step closer to housing security. The Ahmedabad and Surat Municipal Corporations have introduced an Impact Fee Scheme for regularizing additional construction that violates DCRs. Originally, this scheme was introduced for formal construction,

resulting in most of the 3.5 lakh applications coming from developers and middle class localities. MHT has successfully advocated for extending the schemes to slums in both cities and regularized construction for more than 500 households.

MHT realizes that when it comes to conferring legal titles, women's stake in the property is almost always jeopardized. MHT is advocating for "Joint Titles with Partionable Rights" to encourage asset creation in the name of women, and to ensure that they have a control and real stake in the asset.

## Improving housing affordability and access

### Influencing policy to promote affordable housing

MHT has also been lobbying with the government for Pro- Poor Housing Policies and Programs. The main focus is on streamlining the procedures and ensuring better transparency and accountability in the processes and also advocating for modifying regulations and standards to make housing more affordable. Some recent achievements in this regard include being appointed as a member on the slum notification committee and the expert committee for RAY by the Government of Gujarat. At the national level, MHT is advocating for housing reforms as a member on the Prime PMO task force for Affordable Housing and the Steering Committee on Affordable Housing and Poverty Alleviation for the 12th five year plan.

## Outreach and Impact I April 2013-March 2015

		Slum Redevelopment				Public Housing	Market housing	Land & Property Rights		
		JNNURM	IHSDP	RAY	PPP			Property Titles	Construction Regularization	Land Pattas
Gujarat	Ahmedabad			1180		62	38		393	
	Surat								160	
Rajasthan	Jaipur									149
	Jodhpur		153							26
Delhi	Delhi									
MP	Bhopal	328		300						28
<b>Total</b>										



A woman in Vyara, Gujarat operating a winnowing fan in her house premises



# Rural Housing, water, and sanitation

**“*Rehthan-* Improving rural habitats”**

“

*We had a kuchha house, which used to wash away every monsoon season. We used to defecate in the open, but we had to get up early in the morning, or wait till late night to attend to our natural calls. For bathing, we had constructed a makeshift bathroom with four bamboos and jute sheets. I had to fetch water for all our domestic needs from the common stand post and it took away a lot of my time. A rural habitat development model implemented in the village, as part of a CSR initiative, however has changed my life.*

*“I now have a dream house of my own, complete with toilet and water connection. My children can study well due to the electricity in my house. I have also contributed to the construction cost of my house, and pay the electricity bill every month”*

JasuBen

Sarona Village, Navsari District

The focus of rural housing programs in India until recently has remained on enabling access to shelter through subsidy under Indira Awas Yojana and other state sponsored schemes that focus on provision of shelter as opposed to improving living conditions. The typical houses constructed under these programs often are without basic necessities. Thus the percentage of households in rural India having all three basic facilities (drinking water within premises, toilets and electricity for domestic use), is still very low at 18.4%.

An integrated habitat strategy focusing on community development is integral to achieving dignified living conditions, and improving social well-being and productivity of the rural poor.

MHT believes in a “Community led Access to Habitat” approach towards improving the quality of life of the rural poor. It works with communities to design their own housing and infrastructure models, advocates for incorporating these learnings in government led housing initiatives, and enables financing of these habitat improvements through subsidies, loans, and private grants.

## Program Philosophy & Approach

MHT believes that to improve the quality of life of the rural poor, there is a need to move beyond provision of houses to a holistic habitat development approach which defines adequate housing not just as four walls, but sustainable, productive homes with access to all basic amenities like water, sanitation, and clean and affordable energy. Further, it is very important that communities are effectively involved in the design and delivery of habitat development projects, and this local wisdom in standard government guidelines for subsidies.

MHT has a strong proven record of designing and implementing rural and urban low-income housing. It collaborated with the Government of Gujarat to implement the Sardar Awas Yojana (a state-level rural housing scheme designed to implement the Indira Awas Yojana), to build rural homes in the districts of Kutch, Anand, Surendranagar, Banaskantha and Baroda. After the 2001 earthquake, MHT with other SEWA organizations was also involved in rehabilitation efforts in 30 villages in the most severely affected districts in the state. In addition to housing, MHT was also linking participating communities with government infrastructure schemes for water, sanitation and electricity provision.

In 2005, MHT consolidated its rural activities to develop an integrated habitat development model which was first implemented in Sarona village in Navsari district of Gujarat. MHT is working towards replicating this integrated development model in other areas of South Gujarat. Key aspects of MHTs rural program include:

- Working with communities to design their own affordable housing and infrastructure models.
- Expanding the scope of housing initiatives to include in-house water, individual toilets, legal electrification, efficient energy technologies and disaster risk reduction
- Enabling access to finance through government subsidies loans and private grants
- Enabling access to land for housing.
- Focusing on behavior change towards more hygienic practices and improving access to health services.
- Promoting quality construction, materials and technologies and disaster resistant housing. Training communities, masons and Panchayati Raj Institutions (PRIs) on quality construction and maintenance.



MHT’s Integrated Rural Habitat Program: A step-up approach towards adequate housing

## Progress & Achievements

### One home-one toilet

#### Facilitating individual toilets through programs and partnerships

With its goal of ensuring safe sanitation in rural areas, MHT has been actively working towards enabling access to individual toilets to poor families. Towards this, MHT adopts one of the two approaches:

- In cases where there is a government subsidy available under programs such as the Total Sanitation Campaign, (now Swaccha Bharat Mission), MHT provides a micro-loan to beneficiaries to construct toilets, and later helps them to access the subsidy from the government and repay the partial/ full loan amount.
- Where the beneficiary is not eligible for subsidy, MHT facilitates the complete process of construction of toilets on loans. These loans are facilitated either through people-owned institutions, Self Help Groups, Credit Cooperatives or through linkages with other agencies.

MHT has also partnered with AMUL to construct individual toilets in villages in Anand and Kheda districts. The AMUL cooperative has provided MHT with funds to mobilize its milk cooperative members to construct toilets in their homes, and facilitate the construction process. Each household is advanced a loan by MHT for toilet construction. Once the construction is complete, the amount of loan is recovered directly by AMUL from the regular payments. In the last two years, MHT has facilitated the construction of more than 1500 toilets in 25 villages under the AMUL partnership.

The uniqueness of MHT's model is that unlike a typical contractor, MHT does not only focus on putting infrastructure in place based on the amount of subsidy released, but works with the beneficiary to identify a toilet model which suits them best. If the cost of the toilet exceeds the subsidy amount, MHT provides micro-loans to meet this gap and thus enables beneficiaries to quality infrastructure in place. This way, MHT is also better placed than general micro finance organizations which may (or may not) provide loans for toilets but are often not able to ensure quality construction and end use utilization.

### Access to decent shelter

#### Supporting government led rural housing programs

MHT has also been working with the Government of Gujarat for more than 15 years to implement subsidized rural housing programs such as the Sardar Awas Yojana and the Naya Ghar Rural Housing Program (a rehabilitation program for earthquake affected villages).

The successful implementation of such Government led subsidized housing schemes requires a continuous, effective, and transparent communication channel between the communities and the government, right from the application process, disbursement of subsidies, to ensuring quality construction on ground. With its socio-technical expertise and skills, MHT has over the years worked as a link between poor families and the Government, enabling access to shelter to more than 1000 families under rural housing schemes.

## The Integrated Rural Habitat Development Model in Sarona

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

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

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

**Education Support:** Sarona has a functioning primary school (up to 5th grade). However it was observed that even children studying in grade 4th could not perform simple arithmetic functions. Tuition classes were thus set up to complement the efforts of the school. Apart from the regular academic curriculum, students were also imparted key life skills. Students who graduated primary school were encouraged to continue their education at the high school in Supa village and at Navsari. Transport costs and educational materials were provided to these children attending high school.

**Improving Livelihoods:** MHT facilitated trainings with the Government to include scientific poultry rearing practices which would increase their income. Efforts are ongoing to link them with additional employment. Men have been trained for driving heavy vehicles, subsequently driving licenses have also been issued to them. About 45 households have been linked with the National Rural Employment. Guarantee scheme, of the Government. Currently, MHT is liaising with the diamond industry in Surat to assist the women in Sarona to get home based work in addition to their existing sources of employment.

## From housing to habitat

### Expanding the integrated habitat development approach

In 2011, MHT extended its integrated habitat development model in the Vyara block of Tapi district in South Gujarat. Since then MHT has been working on mobilizing poor communities in Vyara providing them with the required technical and financial support to undertake housing and sanitation improvements, adopt efficient and affordable energy alternatives, and also upgrade their livelihoods. MHT has facilitated the formation of SHGs in 20 villages of Vyara block. The total savings of these SHGs in the year amounted to Rs. 7,42,262. In the last two years, 52 households in Vyara have constructed individual toilets in their premises leveraging government subsidies amounting to Rs. 1.5 Lakh. In addition, the families also contributed close to Rs. 50,000 to ensure that these toilets meet their requirements and needs. MHT has demonstrated two toilet modules in Vyara which were designed keeping in mind the local needs, materials and construction skills.

MHT is also exploring the energy gaps in the area and exploring the potential solar and other energy efficient technologies which would be relevant of the communities there. MHT has also trained local women to conduct energy audits and encourage households to adopt energy efficient practices. With its continued efforts and focus on an integrated habitat strategy, MHT hopes to demonstrate a model for clean and sustainable rural habitats.

In 2014, MHT conducted a research study on the “Status of Tribal women’s rights ownership rights to land in Tapi district, South Gujarat”. The study highlighted the barriers to women’s secure land rights resulting from an overlapping web of legal, structural, Socio economic, and cultural factors. MHT will continue further investigation into the area of tribal law & land rights.

## Challenges & Way forward

For more than 15 years, MHT’s work has primarily focused on enabling better services and infrastructure for the urban poor. Having successfully piloted its integrated development model in rural Gujarat in the last 4 years, MHT now plans to scale its work to rural areas in other states as well. MHT’s focus will remain on enabling better housing, water, sanitation, energy and financial services; mobilizing communities; and training women leaders to demand quality services in rural areas. MHT would also forge new partnerships with various technology and service providers to pilot and identify suitable and viable technological options for the rural poor.

The aim is to promote a rural habitat model which is not a replication of the urban service delivery model, but matches the service level benchmarks for adequacy and quality of access of basic amenities like water, sanitation, energy and adequate shelter.

## Outreach and Impact | April 2013-March 2015

	District/ Sub District	No. of Toilets Constructed	Contribution		Legal Electrical Connections	Contribution	
			Govt.	Community		Govt.	Community
Gujarat	Anand	403					
	Memdabad	550	44,00,000				
	Boriyavi	500	40,00,000				
	Umreth	300	24,00,000				
	Vadodara	600					
	Vyara	52	1,56,000	52,000	04	18,000	
Bihar	Katihar (Rural)	08	2,89,800	5,50,200			
<b>Total</b>		<b>2413</b>					



Community Meeting in Vishwas Nagar being facilitated by MinaBen, a *Vikasini* leader

# Democratic urban governance

## “*Vikasini*- Towards people’s governance”

“

*During the slum networking project, I got involved in the CBO in my area to make sure that the water and sanitation services reach our households as promised! Also since I am educated, my neighbors and friends thought that I will be more capable in managing the accounts. As part of the CBO I helped raise the community contribution from all households. The project was approved in 2003 and was completed only in 2007. During this period, I made numerous visits to government offices to enquire about the progress of the work and push for timely delivery of services. I also participated in the various training programs of MHT. This experience really built my confidence and my determination to work for my community. All my hard work really paid off when we were able to secure legal electric connections for our slum.*

*In 2008, I participated in the sammelan of CBOs in Ahmedabad. It was in that meeting that we all agreed upon collectivizing the CBOs into a city level federation: *Vikasini*. We would become the voice of the poor women and represent them in city level programs. I am very proud to represent the CBOs in my area in *Vikasini*. Now I am recognized as a gram sevak of my area. Even Government officials respect me and refer women to me for support. My work is important and I have access to decision makers within the government system. I have created an identity for myself”*

KokilaBen

Rajiv Nagar, Vasna, Ahmedabad

All citizens, irrespective of their income or residential status, have a right of equal access to basic civic services, and to be treated uniformly and justly by the government, private sector and service providers. 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 a transformation towards more just and equitable cities, it is important that people have a 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. Empowering the poor to participate in local governance, is therefore, a necessary condition to enable them to move out of the vicious cycle of poverty, and realize their right to live with dignity.

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 and take charge of improvement processes. MHT also encourages the CBOs to coalesce under a umbrella body called Vikasini, a city level federation of CBOs.

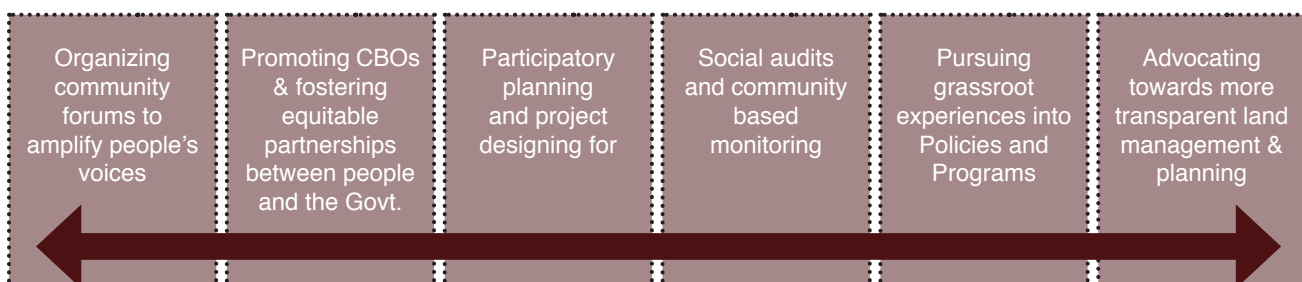
## Program Philosophy & Approach

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. Empowering local communities to mobilize their resources and capacities to take collective action and participate in decision-making is an important aspect of democratic decentralization. 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, and supporting pro-poor service delivery by:

- Promoting Community Based Organizations: Since its inception MHT has been focusing on mobilizing slum communities to form their own Community Based Organizations (CBOs), each with around 250 families. A group of 10 -12 women representing these families are trained as leaders to actively interface with government bodies and take charge of improvement processes.
- 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 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.
- City Level Federations (Vikasini): 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.
- Advocating for transparent governance and pro-poor policies. 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.

### Engaging and Empowering Women: MHT's Efforts in Fostering Participatory Governance





## Progress & Achievements

### Of the community, for the community

#### Promoting Community Based Organizations (CBOs)

MHT believes that the most effective way of ensuring extension of basic services in slums is through mobilizing the communities and empowering them to procure better services for themselves. MHT thus focuses strongly on promoting Community Based Organizations in slum settlements and trains them to interface with Urban Local Bodies and other stakeholders

Between 2013 and 2015, MHT continued to facilitate the formation of CBOs in its work cities. MHT also started working in the states of Bihar, Jharkhand and Odisha where the rates of urban poverty are very high. MHT is actively working in communities in Ranchi and Bhubaneswar to facilitate the formation of these CBOs and train them to take charge of improvement of their areas.

Till date, MHT has promoted and built capacities of over 413 CBOs with more than 1 Lakh households.

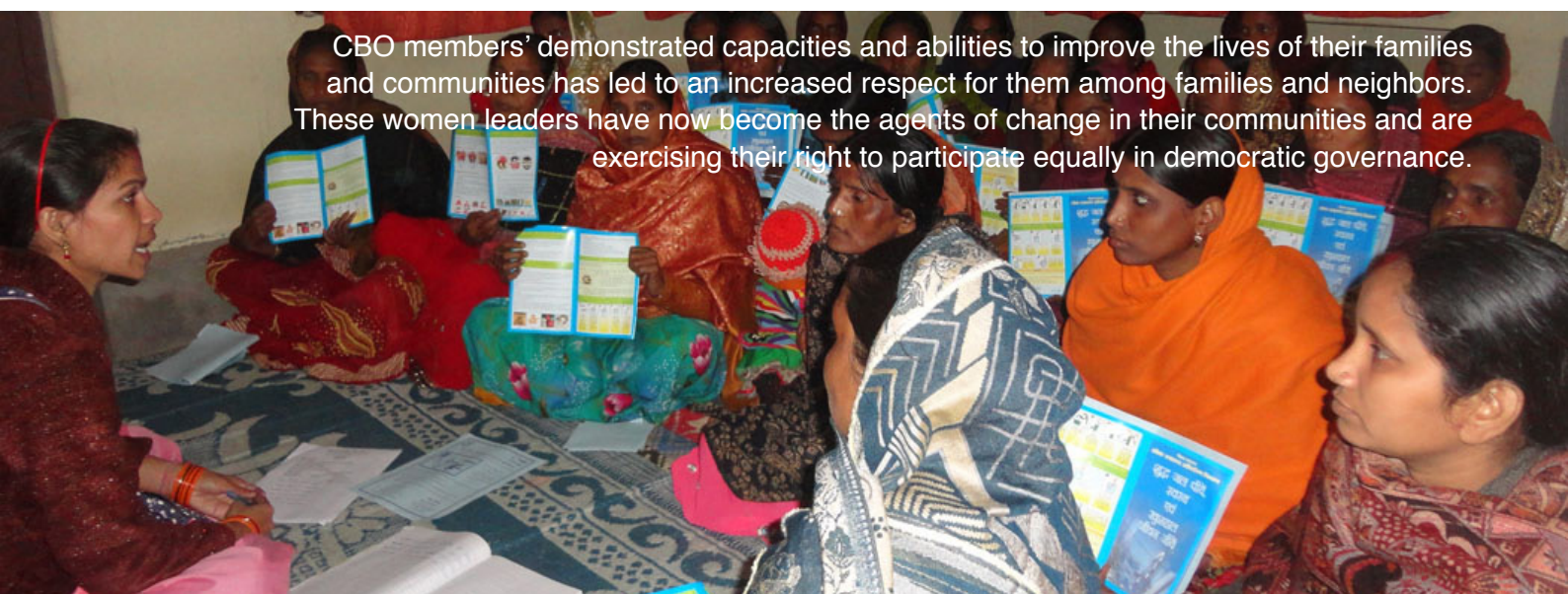
### Women as agents for change

#### Women's Leadership Development

Capacity building and leadership development of poor women is a key focus of MHT's work. Women face structural barriers and capacity gaps in participating in local governance activities, as they are less likely than men to have the education, contacts and resources needed to become effective leaders and change makers.

MHT provides training for women leaders of CBOs to help build their capacities. MHT's women leaders training module includes a series of 10 modules covered over a 10 day training period. The module covers training of CBO leaders pertaining to the WASH, Housing and Energy programs. In the last two years, MHT organized close to 100 trainings sessions for women leaders in Gujarat, Rajasthan and Madhya Pradesh. These trainings, and the subsequent hand-holding processes have not only helped these women interface with local authorities to access basic services for their communities, but has also resulted in an increase in their self esteem and confidence levels.

CBO members' demonstrated capacities and abilities to improve the lives of their families and communities has led to an increased respect for them among families and neighbors. These women leaders have now become the agents of change in their communities and are exercising their right to participate equally in democratic governance.



## The power of the collective

### Facilitating formation of city level federations of CBOs

The CBO led approach towards slum improvement leads not only to physical habitat improvements, but also social, economic and organizational improvements in the lives of the slum dwellers. With investments in CBOs and their capacities and their women leaders, there are rising aspirations among community residents to move beyond mere basic civic services towards better housing and participation in governance issues. Towards this, MHT encourages the CBOs to coalesce under a umbrella body called Vikasini, a city level federation of CBOs. 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 policies affecting them are designed and implemented.

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

They also serve as a community change agent by acting 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 leaders also bridge the important gap of passing on relevant government information, be it on new policies, surveys or government schemes to their communities. Vikasini works on three levels:

- Citizen level- Vikasini members work with individuals and families to acquire identity proofs & documentation (election card, ration card, UID, etc) and support them for accessing benefits through welfare schemes related to pensions, healthcare, scholarships, etc.
- Area level- Representing two to three CBOs, they primarily liaison with local ULBs for operations, repair and maintenance of the civic services in their area and for enabling provision of additional facilities (like plantation, railway crossing). They also participate in area level planning, surveys and enumerations.
- City level- represents the voices of poor and women in multi-stakeholder dialogues and workshops. Provide inputs in city plans and policies.

MHT has been consolidating the CBOs in all its operational areas into city level Vikasini federations. Till date, Vikasinis have been promoted in 12 cities.

#### LOCAL PARTNERSHIP DEVELOPMENT BY VIKASINI, AHMEDABAD

Vikasini, Ahmedabad is made up of 180 CBOs and led by 21 voluntary women representatives. It is directly involved in taking forward people agenda in city level governance. Beginning with involvement in planning and research of pro-poor programs, Vikasini is now often invited by Ahmedabad Municipal Corporation (AMC) and other organizations to provide inputs in city level development and planning initiatives. Over the recent years, Vikasini has been involved in the following initiatives:

- Engaged by 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. The Vikasini volunteers employed GPS enabled mobile-application technology to conduct this survey and covered 56,000 households as part of the effort.
- Providing inputs in Ahmedabad Statutory Development Plan 2020, prepared by AUDA
- Participated in the formulation of City Sanitation Plan and Zero Waste Management Plan led by AMC
- Conducting Biometric surveys under Rajiv Awas Yojana (RAY)
- Updating of the Voter list in ward number 13 of AMC on request of the local Municipal Councillor.

Community organizations, by forming partnerships, can strengthen social networks, better compete for limited resources, and grow beyond their own local concerns and to take a stronger position on broader issues through networking and advocacy.

Over the years, Vikasinis have forged partnerships with academic institutions and non profit organizations like CEPT University, Environmental Planning Collaborative, Urban Management Centre; private sector bodies like SELCO, Lemelsen Foundation; and SEWA sister organizations like the Lok Swasthya SEWA Trust, SEWA Academy and the SEWA Bank.

demonstrating workable approaches on the ground; training ULBs on these approaches and taking forward local issues at the State and National level for policy changes. Over the years, MHT has thus partnered with more than 12 city governments on various pro-poor urban development solutions.

Since 2009, MHT has also been focusing on policy advocacy towards creating participatory urban land management and town planning systems. As a first step towards this, MHT has first built its own capacities on understanding the urban land tenure and town planning systems. The process not only brought to light the various complexities and policy gaps in land tenure and town planning processes, but also the knowledge constraints of urban citizens on these issues, which results in people having next to negligible say in these decisions. MHT has developed a detailed manual on urban land tenure and land legalization processes and is in the process of developing a similar one on town planning.

MHT's efforts in bridging the gap between local governments treating the poor as "beneficiaries", to recognising them as "partners" in the service delivery processes, marks the initial success of our governance work. The challenge now is to help the poor, move up the ladder as "active citizens", and get involved in crucial decision making processes at the local level especially in town planning, infrastructure provision, urban land management, and Climate Change adaptation.

## Transparent and accountable processes

Building capacities for pro-poor policies and citizen centric delivery mechanisms

One of the strategic areas of MHT's work is to support local governments in the adoption and implementation of inclusive, accessible and participatory development plans and programs, and pro-poor policies. This requires constant liaisoning with civic officials- sensitizing them to people's needs while understanding procedural dynamics; overcoming red-tape while remaining within the regulatory frameworks;

## Outreach and Impact I Till March 2015

		No. of Slums	No. of CBOs	No. of members	No. of Vikasini board members
Gujarat	Ahmedabad	194	194	48500	34
	Surat	95	95	23750	25
	Baroda	21	21	5250	
Rajasthan	Jaipur	17	17	4250	32
	Jodhpur	22	22	5500	
	Bikaner	2	2	500	
Delhi	Delhi	17	22	5500	22
MP	Bhopal, Kolar, Hoshangabad, Vidisha	31	31	7750	
Bihar	Katihar	24	9	2250	

# STATE WISE SUMMARY OF ACTIVITIES

## GUJARAT

### WORKING SINCE:

1994

### CITIES & DISTRICTS:

Ahmedabad, Surat, Vadodara,  
Anand District, Kheda District

### PROGRAM AREAS

Water, Sanitation and hygiene  
Energy Efficiency and Renewable Energy  
Housing and Infrastructure Finance Skill  
Development and Livelihoods  
Rural Housing, Water, and Sanitation  
Affordable Housing and Land Rights  
Urban Governance and Planning

### PARTNERSHIPS & PROGRAMS

Ahmedabad Sanitation Action Lab (ASAL)  
Global Resilience Partnership (GRP)  
Rajiv Awas Yojana (RAY)  
Nirmal Gujarat Shauchalaya Yojana (NGSY)

- Worked with AMC to develop and update the spatial and socio-economic database for slums and poor areas in Ahmedabad. Trained *Vikasini* members to conduct slum surveys using GPS enabled mobile-application technology
- Enabled access to basic services for slum households in Ahmedabad, Surat and Vadodara cities under various government schemes
- Facilitated construction of toilets in rural areas in Anand and Kheda Districts.
- Trained women to carry out energy audits and encouraged slum households to adopt green energy products
- Extended housing and infrastructure loans to poor families through the two credit-cooperatives & SEWA Bank
- Facilitated access to formal housing for poor households through government led and PPP slum redevelopment projects, and public housing programs. Enabled slum families to purchase houses in the open market. Formed RWAs in these housing projects and trained them to take charge of operations & maintenance of services.
- Trainings to strengthen CBOs and the *Vikasini* federation and enable their participation in city level initiatives.
- Taught a course on 'Inclusive Cities' as part of Winter School at CEPT University.

## RAJASTHAN

### WORKING SINCE:

2007

### CITIES & DISTRICTS:

Jodhpur, Jaipur, Bikaner

### PROGRAM AREAS

Water, Sanitation and hygiene  
Housing and Infrastructure Finance  
Affordable Housing and Land Rights  
Urban Governance and Planning

### PARTNERSHIPS & PROGRAMS

Global Resilience Partnership (GRP)  
Rajasthan Urban Infrastructure Development  
Project (RUIDP)  
Integrated Housing and Sanitation  
Development Program (IHSDP)

- Extended access to legal water connections, toilets and sanitation in slums in Jaipur, Jodhpur and Bikaner as per of urban slum upgradation initiative of the Rajasthan Urban Infrastructure Development Project.
- Facilitated the formation of CBOs in slums. Imparted trainings to CBOs to build local capacities. MHT also built a strong hygiene component into its CBO training module.
- Organized CBOs in Jaipur into a city level federation with its independent Board
- Extended micro-loans to poor families for housing and infrastructure improvements.
- Enabled eligible families in Jodhpur and Jaipur to secure land *pattas* (letter of occupancy with a 90 yera lease).
- Supporting the implementation of IHSDP in Jodhpur

## DELHI

WORKING SINCE:  
2008

### PROGRAM AREAS

Water, Sanitation and hygiene  
Housing and Infrastructure Finance  
Urban Governance and Planning

PARTNERSHIPS & PROGRAMS  
Global Resilience Partnership (GRP)

- Worked towards improving access to legal water connections, toilets and sanitation in slums in New Delhi by extending micro-loans for housing and infrastructure improvements.
  - Entered into a partnership with Milaap, a crowd funding platform, to raise loans to lower income families for securing water connections.
  - Enabled the formation of CBOs in slums. Imparted trainings to CBOs to build local capacities.
- 

## MADHYA PRADESH

WORKING SINCE:  
2011

CITIES & DISTRICTS:  
Bhopal, Indore

### PROGRAM AREAS

Water, Sanitation and hygiene  
Energy Efficiency and Renewable Energy  
Affordable Housing and Land Rights  
Urban Governance and Planning

PARTNERSHIPS & PROGRAMS  
Global Resilience Partnership (GRP)  
Rajiv Awas Yojana (RAY)  
MP Urja Vikas Yojana

- Worked towards improving access to legal water connections, toilets and sanitation in 24 slums in the city. Facilitated metered water connections and trained slum level CBOs on importance of metering, monitoring the installation process and recording readings.
  - Mobilized communities across 17 slums covering 8,700 households under RAY. Conducted detailed surveys and mapping exercises. Supporting the redevelopment process of Ambedkar Nagar slum under RAY
  - Enabled access to land pattas in Bhopal
  - Worked with MP Vidyut Vitaran Company towards extending legal grid connections in slums. Partnered with the MP State Government under Urja Vikas Yojna to promote green energy products in the State.
- 

## BIHAR, JHARKHAND AND ODISHA

WORKING SINCE:  
2013

CITIES & DISTRICTS:  
Bhopal, Indore

### PROGRAM AREAS

Water, Sanitation and hygiene  
Housing and Infrastructure Finance  
Affordable Housing and Land Rights

PARTNERSHIPS & PROGRAMS  
Global Resilience Partnership (GRP)  
Rajiv Awas Yojana (RAY)

- Enabled access to legal water connections, toilets and sanitation in slums in Ranchi and Katihar by extending micro-loans for housing and infrastructure improvements.
- Imparted skill training to construction workers in Katihar
- Worked towards reviving traditional water structures such as ponds, wells etc. Experimented with alternate technologies like roof rainwater harvesting, augmenting wells and recharge pits
- Facilitated mutation process (change of title ownership) for poor tribal families in Ranchi who own land but cannot exercise their full rights because of outdated documents.
- Mobilized communities in slums in Ranchi & Bhubaneswar

# NEWS AND EVENTS

## OCTOBER 2014

1.) MHT co hosted a national level consultation workshop with GIZ titled 'Housing For All: Lessons Learnt and Way Forward' in Delhi in October 2014.

The workshop saw participation from government authorities, private developers, academic institutions and NGOs, and aimed at developing a common understanding of the issues and challenges in supply of affordable housing in India,



2.) Mahila Housing Trust won the Urban Resilience Competition hosted by USAID, UNDP, UN Habitat and UN Global Pulse for its initiative in "Building Capacities of Slum Women to use Global Positioning Systems (GPS) for Democratic Urban Planning System."

Dharmishta Chauhan, Strategic advisor at MHT received the award at the Asia Urban Futures Workshop in Bangkok, Thailand.



**SWS**  
SUMMER WINTER SCHOOL

**COURSE NUMBER**  
W15FP015

**CREDIT**  
5

**FEES**  
Rs. 27,500/-

**DATES**  
30<sup>th</sup> November to 13<sup>th</sup> December

**DURATION**  
14 Days

**NO. OF STUDENTS**  
30

**OPEN FOR PROFESSIONALS**  
No

**PREREQUISITES FOR PROFESSIONALS**  
Nil

**FEES FOR PROFESSIONALS**  
Rs. 34,375/-

**PREREQUISITES FOR STUDENTS**  
Open for all



**LOCATION**  
Cept Campus, In and around Almadabad

**EXPENSE**  
Approx. Rs. 2500/-

**STUDENTS DELIVERABLES**  
Panels for Exhibition, Movie

**FACULTY OF PLANNING**

**INCLUSIVE CITIES ( In association with MHT & SEWA)**  
Mirai Chatterjee | Bijal Brahmhatt | Rutool Sharma

**Mirai Chatterjee** is a social worker and Director of Social Security for India's SEWA. She has also been on Boards of several organizations in India, like FWWB & PHH. She was advisor to National Commission for Enterprises in the Unorganized Sector and National Rural Health Mission.

**Bijal Brahmhatt** is the Director at Gaurat Mahila Housing Trust. She has been a member of several government advisory committees. She has worked extensively on various aspects of urban poor that include habitat improvement, community development and housing finance.

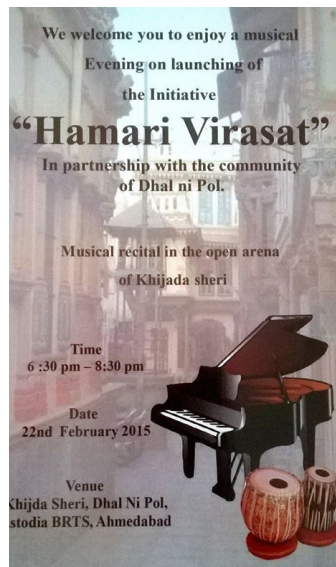
**Rutool Sharma** is an Assistant Professor at Faculty of Planning, & Coordinator of Center for Urban Land & Real Estate Policy. Her focus areas include urban land management, spatial planning, and inclusive development.

Informal settlements, commonly known as 'slums', are one of the primary global challenges of today. Estimates reveal that around 40% of population will be living in slums of developing countries by 2050. That means one in every four person will be living in slum or slum-like conditions. Many urban experts view informal settlements as 'fundamental component' of modern development pattern. Government bodies and international agencies have also started to notice rising urban slums. There is an increasing realization of importance of slums in urban economy. However, these settlements are becoming islands of inequality and deprivation within our cities. Hence, numerous efforts are being experimented across the world, with a common mission to include informal settlements in our cities. There is a constant struggle to answer the question – "Can our cities be without slums?".

Several policies and interventions have been formulated to provide affordable housing and access to services to these settlements. This winter school advocates that to really 'include' these settlements in our cities, there is a need to adopt a holistic approach. This approach goes beyond provision of housing or services. Adjusting tenure, enhancing economic opportunities, providing access to health and education facilities, and improving social security and resilience are also equally important. Students will gain exposure regarding various challenges of living in slums and effect of development interventions on their life. On commencement of the course, preliminary discussions and debates related to slums will be held. It will be followed by explaining various interventions adopted to include slums in Indian cities. The course will also focus to take students to various sites, where interventions have taken place or are underway. Students will also stay in a slum house for two days and gain real experience of slum-life.

## DECEMBER 2014

MHT together with SEWA taught a 2 Week Winter school course at the CEPT University in December 2014. The course titled 'Inclusive Cities' advocated a holistic approach towards intergating slum settlements in our cities. It encouraged a discussion on government programs and policies that in slum improvement, and also offered the students an opportunity to experience slum-life first hand.



## FEBRUARY 2015

1.) MHT's new initiative named "Hamari Virasat" was launched on February 22, 2015 in partnership with the THC Ventures (Transforming Heritage cities Ventures), Gujarat State Women's SEWA Cooperative Federation Limited (GSWSCF) and community of Dhal ni Pol. The initiative will explore alternatives to develop an integrated economic and community development model to revitalize pols in the old city of Ahmedabad.

2.) Bijal Bhatt, Director at MHT was featured in the "Women of Pure Strength" coffee table book published by Vodafone Foundation and released by Mary Kom on 2nd February.

3.) MHT promoted credit cooperative was awarded the Best Performance certificate on February 3 by the Vadodara Municipal Corporation under Swachh Bharat Mission for its work in constructing toilets in slum areas.



## MARCH 2015

MHT was declared a finalist (only organization from India) in the Global Resilience Partnership (GRP) Challenge supported by the Rockefeller Foundation and advanced to the Stage 2 of the competition. MHT hosted a 2 day workshop for all GRP team members and partners on March 26-27 to come together and prepare an action plan for building climate resilience among poor communities.



# RESEARCH AND PUBLICATIONS

Darshini Mahadevia, Neha Bhatia and Bharti Bhonsale. 2014. "Slum Rehabilitation Schemes (SRS) across Ahmedabad: Role of an External Agency". Working paper 27, Centre for Urban Equity (CUE), CEPT University, November 2014

Bijal Brahmhatt, Darshini Mahadevia and Neha Bhatia. 2014. "Resident Welfare Associations (RWAs) in BSUP Sites of Ahmedabad: Experiences of Mahila Housing SEWA Trust (MHT)". Working paper 25, Centre for Urban Equity (CUE), CEPT University, September, 2014

Bijal Brahmhatt & Matthias Nohn. 2014. "How to Assess Security of Tenure and Emulate Mortgages for Financing Semi-Formal Homes: Lessons from Mahila Housing SEWA Trust". Wiego Technical Brief No. 8, WIEGO, July 2014

Bijal Bhatt, Patricia Clarke Annez & Bimal Patel. 2014. "What Getting Land Title Really Means: An Anti- Commons In Ahmedabad, India?". Ahmedabad. Working Paper #9, Marron Institute of Urban Management, NYU, May 12, 2014

Building capacity of CBOs to bring about transparency and accountability in Government Summary Proceedings of State Level Workshop on Sharing lessons learnt on preparation of detailed project reports: Issues and challenges, 7th March, 2014

Bijal Brahmhatt, Patricia Clarke Annez, Alain Bertaud, Marie-Agnes Bertaud, Chirayu Bhatt, Bimal Patel & Vidyadhar Phatak. 2012. "Ahmedabad – More but Different Government for Slum Free and Liveable Cities". Policy Research Working Paper 6267, World Bank, November, 2012

Bijal Bhatt, Pooja Shah. 2010. "Mobilizing Women for Change- Case Study of SanjayNagar, Ahmedabad". Centre for Urban Equity, CEPT University

Benjamin Stanwix. 2009. "Urban Slums in Gujarat and Rajasthan: Study of Basic Infrastructure in Seven Cities". Ahmedabad, Mahila Housing Trust

Surashree Shome. 2009. "Accommodating Poor in Elite's Urban Space: Status of Selected Slums in Ahmedabad". Mahila Housing SEWA Trust

Bijal Brahmhatt. 2009. "Improving Urban Slums, Improving Health" in Health Exchange, summer 2009

Donna Doane. 2009. "Evaluating the Impact of Sahbhagi Yojana 2 Support Programme (SY2SP)". Mahila Housing SEWA Trust

Bijal Brahmhatt & Matthias Nohn. 2008. "Urban Poverty Reduction Strategy for the City of Ahmedabad", NIUA Report, January 29, 2008

SEWA Academy. 2002. "Parivartan and Its Impact: A Partnership Programme of Infrastructure Development in Slums of Ahmedabad City, Gujarat, INDIA". SEWA Monograph

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

Bijal Brahmhatt & 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

2015

Member of the Slum Notification Committee, Ahmedabad 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

# MHT TEAM AND 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

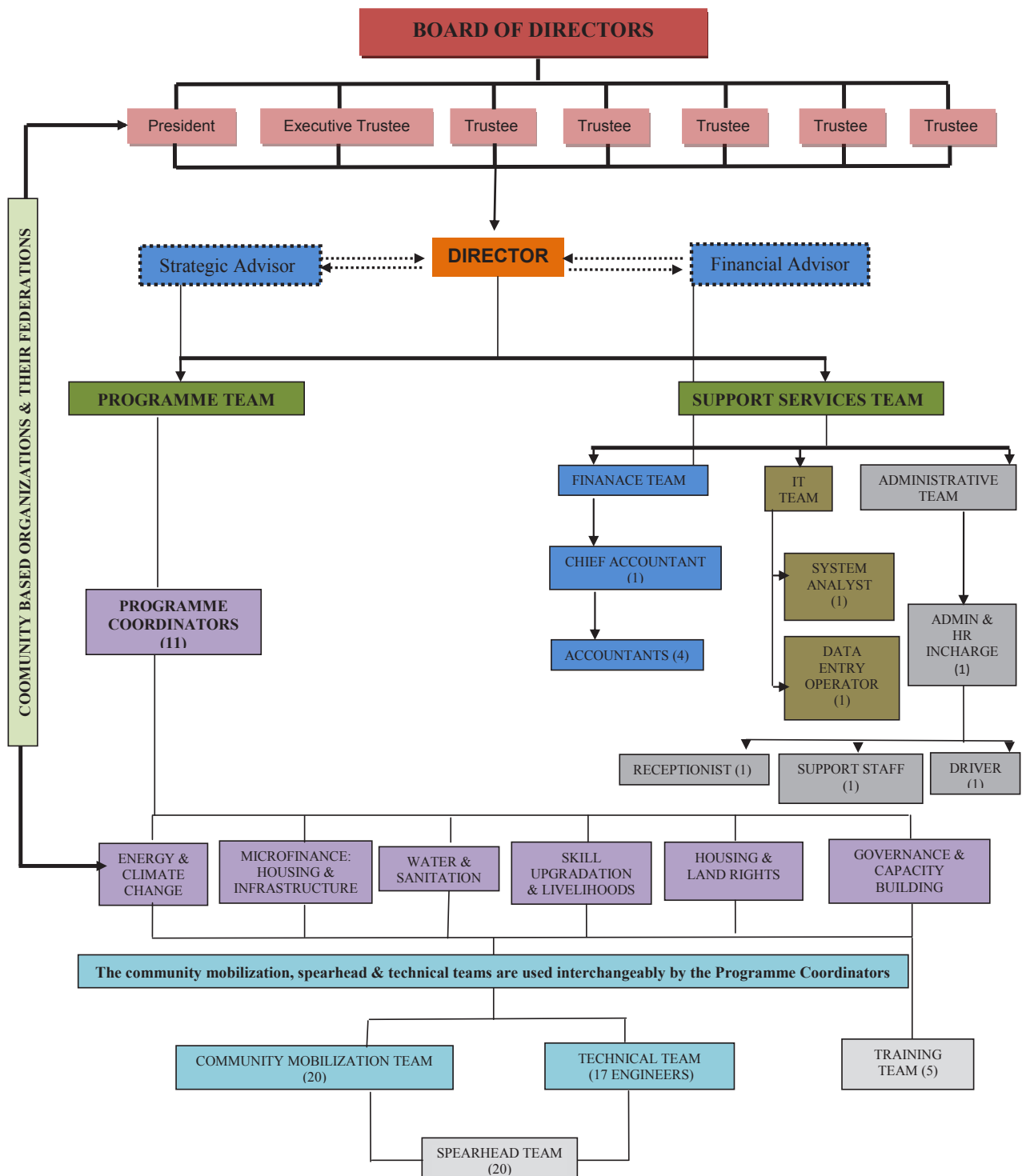
## OUR TEAM

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



# AUDITED FINANCIAL REPORTS

THE BOMBAY PUBLIC TRUST ACT, 1950  
SCHEDULE VIII (VIDE RULE 17(1))

NAME OF THE PUBLIC TRUST: GUJARAT MAHILA HOUSING SEWA TRUST, 401-402, AKASHGANGA COMPLEX, NR. BRAMKHAstriYA SOCIETY,  
GUJARAT COLLEGE ROAD ELLISBRIDGE, AHMEDABAD 380 006.

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST MARCH, 2014

REGISTRATION NO: F-4552

	AMOUNT (RS.)	AMOUNT (RS.)	INCOME	AMOUNT (RS.)
<b>EXPENDITURE</b>				
<b>Expenses in respect of Properties:</b>				
Rates taxes Cesses - Municipal tax	122559.00			
Repairs and maintenance	67500.00			
Salaries & Bonus		356275.00		7762.00
Insurance	166216.00			1396138.00
Depreciation				190544.00
Establishment Expenses - Salary		12826978.00		1594444.00
Remuneration to Trustees				
Remuneration (in the case of a math, to the head of the math, his household expenditure, if any)				
Legal Fees				823351.00
Audit Fees				35357929.44
Contribution to Charity Commissioner				
<b>Amounts written off:</b>				
(a) Bad debts		137417.00		
(b) Loan Scholarships		50000.00		
(c) Irrecoverable rents				
(d) Other items				
Miscellaneous Expenses				2947617.00
Depreciation on other assets		1096364.00		
Amounts transferred to Reserve or Specific Funds				
Membership Fee				
<b>Expenditure on the objects of the trust:</b>				
(a) Religious				
(b) Educational	5963418.76			
(c) Medical Relief				
(d) Relief of Poverty				
(e) Other charitable objects (As per Schedule "L")	18152885.04	24116303.80		
Surplus carried over to Balance Sheet		2140003.54		
<b>Total...</b>	<b>40723341.44</b>	<b>40723341.44</b>		<b>40723341.44</b>

Total... 40723341.44  
FOR AND ON BEHALF OF  
ALPESH SHAH & CO.  
Chartered Accountants  
ICAI Firm Reg. No. 128481W  
-Proprietor  
(Membership No: 105463)



PLACE: AHMEDABAD

DATED: 16/03/2014

Total... 40723341.44  
FOR GUJARAT MAHILA HOUSING SEWA TRUST  
Gujarat Mahila Housing SEWA Trust

Trustee / Co-Ordinator

PLACE: AHMEDABAD

DATED: 16/03/2014

THE BOMBAY PUBLIC TRUST ACT, 1950  
SCHEDULE 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: 401-402, AKASHGANGA COMPLEX, NR. BRAMKHAstriYA SOCIETY, GUJARAT COLLAGE ROAD ELLISBRIDGE,  
AHMEDABAD 380 006. PH No :- 079-26560536/58  
BALANCE SHEET AS AT MARCH 31, 2015  
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

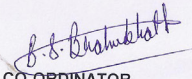

FUNDS & LIABILITIES	AMOUNT (RS.)	AMOUNT (RS.)	ASSETS	AMOUNT (RS.)	AMOUNT (RS.)
<b>Trust Funds or Corpus</b>			<b>Immovable Properties: (As per Schedule "E")</b>		
Balance as per last Balance Sheet	5,69,483.00		Gross block (At Cost)		25,43,658.64
Received during the year	-	5,69,483.00			
<b>Earnarked Funds</b>			<b>Investments: (At cost)</b>		
As per Sch- A		5,79,00,813.92			
<b>Depreciation Fund</b>			<b>Furniture and Fixtures: (As per Schedule F)</b>		
As Per Sch- "E & F"		1,59,42,887.00	Gross block		1,90,76,894.00
<b>Sinking Fund:</b>			<b>Loans (Unsecured considered good)</b>		
<b>Reserve Fund:</b>			Loan Scholarship		
<b>Loans (Secured / Unsecured):</b>			Other Loans as per sch-"G"		1,10,07,179.00
From Trustees			<b>Closing stock (At Cost) as per sch-"H"</b>		4,57,310.00
From Others					
Sub Total c/f		7,44,13,183.92	Sub Total c/f		3,30,85,041.64

Sub Total b/f	7,44,13,183.92	Sub Total b/f	3,30,85,041.64
<b>Liabilities:</b>		<b>Advances:</b>	
For Expenses - Training Advance	-	To Trustee	-
For Advances - Other Advance as per sch-"B"	25,26,127.00	To Employees	-
For Rent and deposits	-	To Contractors	-
For sundry credit balances as per sch-"C"	17,74,516.00	To Lawyers	-
For Others - as per sch-"D"	24,87,083.00	To Others - As per Schedule- 'I'	23,30,204.44
	67,87,726.00		23,30,204.44
<b>Income and Expenditure Account</b>		<b>Income Outstanding:</b>	
Balance as per last Balance Sheet	7,24,194.89	Rent	-
Add/Less: Surplus as per Income & Expenditure Account current year 2014-15	44,75,822.90	Interest	5,49,306.00
	52,00,017.79	Other Income as per sch-"J"	19,07,582.00
			24,56,888.00
		<b>Cash and Bank Balances:</b>	
		In Savings/Current/Fixed Deposit Account in FCRA & other projects - As per Schedule- 'K'	4,85,28,793.63
		Cash with Trustee / Manager	4,85,28,793.63
<b>Total...</b>	<b>8,64,00,927.71</b>	<b>Total...</b>	<b>8,64,00,927.71</b>

FOR GUJARAT MAHILA HOUSING SEWA TRUST

As per Our Report of even date attached herewith

FOR ALPESH SHAH & CO  
CHARTERED ACCOUNTANTS  
(ICAI FIRM REG NO. 1284651 W)

<p>TRUSTEE (JAYASHREE VYAS)</p> <p>Add: 1, Sunview apartments, opp. Purnanand Ashram, Ishwarbhanur, Ahmedabad - 380014 (M): 9824076882 Place: Ahmedabad Date: 20/08/2015</p>	 <p>CO-ORDINATOR (BIJAL BRAHMBHATT)</p> <p>Add: 44, Chandrashila Soc. Chandranagar, Paldi, Ahmedabad-380007 (M): 9825029281</p>	 <p>(PROPRIETOR) (M.N.105463)</p> <p>Add: 202, Parth Avenue, Nr: Naranpura Cross Road, Naranpura, Ahmedabad-13 (M): 9978532675 Place: Ahmedabad Date: 20/08/2015</p>
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# PROPOSED BUDGET FOR NEXT 2 YEARS

## FOR THE YEAR 2015-2016

Source of Funds	Grants and Donations	Revenue from products/services	Total
	INR Lakhs	INR Lakhs	INR Lakhs
<b>Total Organization</b>	<b>389</b>	<b>102</b>	<b>491</b>
Sanitation Program	210	55	265
Energy Program	117	31	148
Housing program	25	7	32
Others	37	10	47

## FOR THE YEAR 2016-2017

Source of Funds	Grants and Donations	Revenue from products/services	Total
	INR Lakhs	INR Lakhs	INR Lakhs
<b>Total Organization</b>	<b>449</b>	<b>117</b>	<b>566</b>
Sanitation Program	242	63	305
Energy Program	135	36	171
Housing program	29	9	38
Others	43	12	55





**MHT**

4th Floor, Chanda Niwas, Opposte Karnavati Hospital, Ellis Bridge, Ahmedabad 380006, Gujarat, India  
Ph: 91-79-2658 7725, 2658 7726, 65446208  
Web: [www.mahilahousingtrust.org](http://www.mahilahousingtrust.org)



[info@mahilahsg.org](mailto:info@mahilahsg.org)



[/mahila housing trust-MHT](https://www.facebook.com/mahilahousingtrust-MHT)



[@mahilahsg](https://twitter.com/mahilahsg)