

MAHILA HOUSING SEWA TRUST

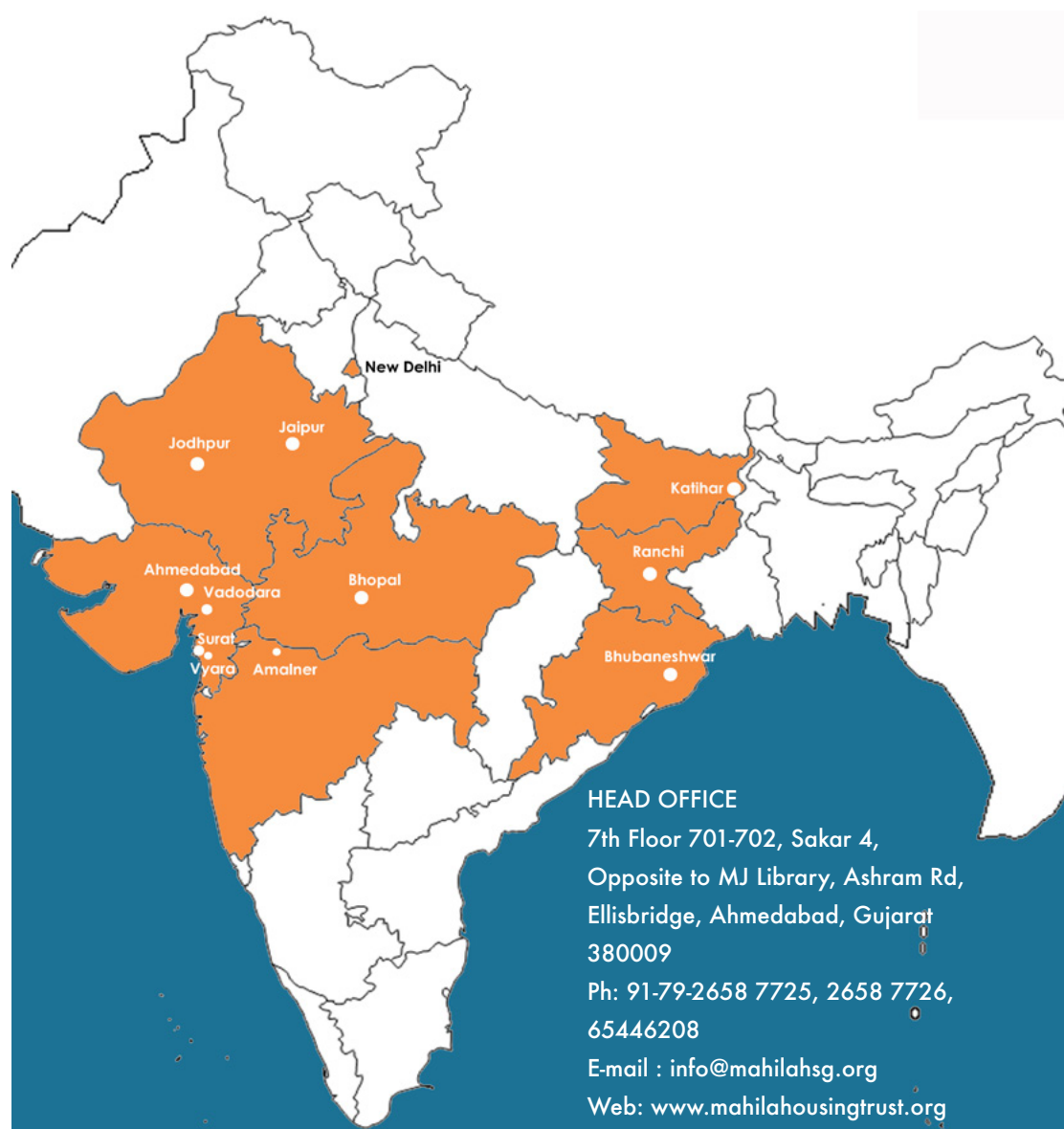
Dignified Home, Dignified Work,
Dignified Life



ANNUAL REPORT
2017-2019



પાણીનો જો હોય અભાવ અવાર-નવાર
તો શોય માટે જવું જ પડે ક્યાંક બહાર



Gujarat
 Vadodara
 Surat
 Vyara

Jharkhand
 Ranchi

Bihar
 Katihar

Rajasthan
 Jaipur
 Jodhpur

Madhya Pradesh
 Bhopal

Delhi

Nepal

Bangladesh

CONTENTS

ABOUT US	04
A WORD FROM OUR DIRECTOR	05
WOMEN AND THE INFORMAL SECTOR	06
OUR APPROACH- LINKING GOVERNANCE TO ACTION	10
OUR JOURNEY SO FAR	12
KEY PROGRAMMES	
i. WATER AND SANITATION	14
ii. ENERGY EFFICIENCY AND CLIMATE RESILIENCE	22
iii. HOUSING AND LAND RIGHTS	28
iv. KARMIKA: EARNING A SKILL	38
v. MICROFINANCE FOR HOUSING	44
GROWTH AT MHT	50
MHT BOARD AND TEAM	52
MHT ORGONOGRAM	53
EVENTS, RECOGNISATION AND AWARDS	54
MHT IN NEWS	56
RESEARCH AND PUBLICATIONS	58
FINANCIAL REPORTS	60
PROPOSED BUDGET FOR NEXT TWO YEARS	61
ARCHIVES	62

ABOUT US

Founded in 1994, Mahila Housing SEWA Trust (MHT) was set up with the idea of serving the housing needs of self-employed women working in the informal sector in the country. Though overtime the phrase “housing” has expanded to take into concern larger issues of habitat as well, including issues of Water and Sanitation, Energy, Livelihoods, Land Rights, Housing and Micro Finance and perhaps most importantly, the role of women in participatory governance. If one has to work with the urban poor in South Asia, one cannot do so without looking at these interlinked issues, especially since many families rely so often on their living spaces to provide for their income as well.

Often a small 10 by 10 feet space can turn into a warehouse, a site of production and packaging and also a place to rest in – sometimes possibly all of these within 24 hours. Yet these dynamic spaces can be built on very uncertain terms- land without tenure, or land that has been given to the community for a short fixed

tenure. Urban India is dotted with such informal settlements, often in the shape of slums. 40 % of South Asia resides in such neighbourhoods and with more than 80% of the economy relying on informal labour, this population group is only going to grow.

MHT’s focus is on empowering the women in these communities to organize themselves and ably address these challenges by negotiating with the authorities in accessing basic services like water supply, electricity and legal housing. Challenges stemming from Climate Change are already a part of their daily reality so building their resilience is a key aspect, whether through innovative technological solutions or by further building their capacities. MHT has been working on all these fronts assisting the populace, who in turn are building South Asia’s cities. The report ahead sums up the work done by the organisation during the period March’ 2017-March’19.

A WORD FROM OUR DIRECTOR



Bijal Brahmabhatt
July 2019

Mahila Housing Trust has completed 24 years of its establishment. Next year, we will complete silver jubilee of our work with poor women in the informal sector. At this juncture, I look back and reflect on the journey, thus far. When we began work in 1994, in Ahmedabad, Gujarat, the women living in informal settlements, demanded access to quality water, toilets and basic services. We began organizing around those issues, twenty four years ago and today, Swachh Bharat Mission is the flag ship programme of the Government of India. Mahila Housing Trust is working in almost 36 plus cities, across eight states. In some of the cities where we have an established presence, poor women own property rights, and a house in their name. As MHT responded to the growing demands of the women,

we understood that our work expanded merely from working on basic services, to addressing physical environmental issues related to Urbanization. Thus our work at this stage, is categorized into three broad portfolios: Habitat Development, Energy and Climate Resilience, Participatory Governance. Vikasinis empowered by MHT, are now influencing urban planning system that shape cities, to include the informal sector. Along the way, MHT also promoted many institutions like Awaas SEWA Pvt. limited, to engage with the private sector and the market forces to deliver last mile services, poor women owned Credit Cooperatives, and “SEWA Grih RIN” to enable poor women to access housing finance. The cultural ethos at MHT has always promoted a learning environment. It has evolved to respond to the needs of the poor women in the informal sector. Going forward, MHT faces two major challenges: As India urbanizes rapidly, how do we make the urbanization process more responsible, one that also addresses the negative impacts of climate change along with development. The other challenge would be to ensure that as we scale, we ensure that the depth of our impact is not compromised. I am quite hopeful that with our team of grass roots leaders, sociologists, planners and engineers, MHT will continue to show the way.



WOMEN AND THE INFORMAL SECTOR

Role of women in the Indian economy

To understand the position of women in the Indian economy, it is important to understand the layers of vulnerabilities that she can be piled under and how with each transition, comes a more dynamic challenge.

India runs on its informal economy with more than 80 % of the country's working population employed with it, including much of its booming urban economy. The urban population was already at 31 % of the total as per 2011 Census. The government estimates this number to go up to 50 % by the year 2040. But this urbanisation has not meant a matching growth in the formal sector. Rather the new jobs that are being created in the formal sector are also informal in effect, since they do not provide employment benefits, insurance or social security.

Much of this migrating population thus ends up working in the informal sector and living in settlements that have tentative or no legal recognition. Across South Asia, more than 40 % of the population lives in slums, in unsanitary and hazardous living conditions. Women here, like in most places, fulfill the role of a caregiver to family members- providing for food, shelter and basic healthcare, along with

generating income. While as per some national studies, women participation in labour market has fallen to 26 %, the informality of labour means that, often what is identified as work could be limited. For many women in these households, not earning is not an option and given their multi-tasking role, home often becomes the site of work as well. But home itself may not be the most conducive to work- lack of regular water supply, sewerage, no electricity in many of these slums could mean that a lot of time gets spent in providing for the basics for the household.

Emerging threats in the informal sector

While these communities have shown a lot of resilience despite their vulnerabilities, there are additional threats emerging. Climate Change is becoming a greater reality. The 2010 heat wave caused 1344 'excess deaths' in Ahmedabad, a city in western India; the 2014 floods in the same region left more than 700 people dead and displaced millions. This western part of the country is already water stressed with per capita water availability of less than 2500m³. A disaster can have far-reaching and often intractable damage on the lives of these women and their families.



Our Mission

The 'Mahila Housing Trust' (MHT) has been working with women in these communities since the year 1994. Using its approach of building social capital and empowering women with technical knowledge, MHT has been working across 17 cities in eight states and collaborating with partners in Bangladesh and Nepal, in all reaching out to close to 1000 slums.

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

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

Demand Based Approach

The organisation's work towards framing the solutions is driven by a demand-based approach- what does the community want? To sum up, here is an image that indicates the kind of needs that have to be addressed in order for the woman and her family to live a life of dignity. Each of the programmes at MHT addresses one or more of these questions- Water and Sanitation, Energy, Housing and Land Rights, Livelihoods, Microfinance and Housing finance, Climate resilience and the overarching framework of Participatory Governance.

the city. Many slums have transitioned into residential societies and many others are today, able to invest in technological solutions to deal with their weather and climate-linked vulnerabilities.

Though the women working at the community level are aware that this change is not possible in a day and sometimes it can take 3-4 years for the systems to catch up and address many of their issues. What yields in these circumstances is the community support and action generated through the participatory governance approach.

Envisioning Participatory Governance

Overtime, as women are able to get ahead in their communities and ask questions, not just at the local but at the city level, they are able to lay claim on

OUR APPROACH: LINKING GOVERNANCE TO ACTION

ASSISTING PLANS, IMPLEMENTATION AND CREATING ACCESS

The figure for women representation in national parliaments across the world is far from fair- 24% of the total as per a 2018 UN Study. In case of India it is even worse- only 11.8%. The story is equally dismal at the national, state and local level. This naturally has a bearing on the position of women, their negotiating capacity in the society and the kind of policies that are framed. The poorer one is, the lesser are the chances that their voice will be heard. Women living in informal settlements and slums in cities become one of the least represented and most vulnerable groups.

Leadership Development

Mahila Housing Trust's approach has been to empower this group of women through self-organization. Wherever MHT works, the model of engagement remains the same- build a Community Based Organisation(CBO) where at least one member from each household in the slum is represented, following which the executive committee of the CBO is formed -Community Action Group (CAG),

where 10-12 women lead the community and act on their behalf. This process of leadership development is a combination of emergence, iteration and facilitation.

Following this, these women leaders are given training under 10 different modules. The idea is to capacitate them in different aspects of slum development, access to services, monitoring quality of civil work, and prevention against vector-borne diseases among other areas. This training helps them in understanding the plans and schemes of the government in their region better. With the help of MHT, they then begin the process of planning and linking their communities to these schemes. This demystification of government plans and schemes is a key aspect of MHT's work. So far 858 CBOs have been formed across the 14 cities where MHT works.

Advocacy & Government Relationships

In order to successfully execute many of these probable plans, one needs a link with the city and the state government,

where the authorities feel like they are partners in the process rather than the antagonists being demanded change from. MHT's focus has been on building bridges with the city and state governments- most recently it has signed three Memorandum of Understanding (MoUs) with the government of Jharkhand, Gujarat and the city of Amalner in Maharashtra, advising them on issues of Housing and Water and Sanitation.

In all the instances, while there is a focus on ground-level implementation, the idea is to also advocate with the government for the kind of policies that take into concern the issues of the urban disenfranchised communities. Beyond this MHT is also in the process of conducting a three-city comparative study between Delhi, Jaipur and Ahmedabad to review the master plans of these cities and the manner in which the poor have so far been provided with basic services or not. This is being done to understand the policy gaps that may exist in certain cities and how best to address them.

'VIKASINIS' - Women Agents for Development

While the individual CBOs and CAGs address the issues at the very local level, there was a gap at the city level in terms of representation from these communities. A new body of women, called the Vikasinis' was envisaged who would form a city level federation of the CBOs. These are women who represent one or two CAG each (neighbouring areas) and take the issue at different platforms to create visibility for the issues of these informal settlements. The Vikasini meet is a platform for active CAG leaders to work on cross cutting issues at City/ward level. These were women who would represent one or two CAG each (neighbouring areas) and would take the issue at different platforms to create visibility for the issues of these informal settlements. These Vikasinis have received further specialised training to develop an informed perspective towards city level planning and implementation. The model is currently active in Ahmedabad and is set to be taken to other cities.



“ PARIVARTAN- Changing slums to residential societies ”

BACKGROUND

Water and Sanitation is one of the oldest programmes at MHT and it continues to be extremely relevant for the population that the Trust serves. As per a UN study, 44% of Indians continue to defecate in the open. As per another report released by WaterAid in 2018, 19 % of the world's population without access to clean drinking water currently lives in India.

MHT is currently supporting women living in informal settlements across ten cities (Ahmedabad, Vadodara, Surat, Jodhpur, Jaipur, Bikaner, Bhopal, Ranchi, New Delhi and Amalner) to help them access Clean Drinking Water as well as Sanitation Facilities.

Supporting the government's Swachh Bharat Mission (SBM), the Trust, through the CAGs and CBOs, has been working with Urban Local Bodies to build sanitation solutions that are context-sensitive and sustainable in the long run. At the bigger centres where the city has an existing sewerage network, the focus has also been on linking the slums to the network.

PROGRESS & ACHIEVEMENTS

MHT's focus on building climate resilience in communities has meant a clear focus on securing drinking water supply for the households given the vulnerability climate change can cause. The focus is four pronged- Access, Quality, Storage and Conservation. While the work on linking households to piped drinking water has been underway in most cities, there has been a particular focus on building roof-water harvesting structures, building community borewells (especially in Ranchi) and reviving and recharging existing wells to conserve water sources for the future.

Vision under Swachh Bharat Mission

MHT's focus under the SBM has been to create sustainable solutions both at the individual as well as the community level. This process involves not only making available the physical infrastructure but also assist the behaviour change processes.

Innovation in Physical Infrastructure - SaTo

There were two pilot innovations brought forward- SaTo (deriving its name from the "Safe Toilet") Toilets for individual households and bio-digester toilets for the public settings. While SaTo's design (a plastic mold) has been widely appreciated for its simple, flexible and

disease-preventive elements, Bio-digester Toilets help convert human waste into manure and gases.



Urmila Devi narrates how she constructed toilet with MHT's assistance and SBM subsidy.

"It took almost two months for us to construct toilet where we invested our labour and approximately INR 4000. But, I feel happy and comforted now that I and my family can access toilet at door step."

The installation of both the designs is being done in consultation with the communities- modifying it as per their need. Since water availability continues to be a challenge in urban spaces, the aspect of water conservation became a key aspect.

Extending the narrative of empowering women through community leadership, teenage girls were inducted in Community Action Groups (CAGs) to lead the behaviour change process when it comes to Sanitation. It was noticed that this was the most adversely affected social group due to the lack of sanitation facilities in and around the community.

Beyond this the CAGs in several cities like Jaipur helped the City Municipality to conduct the Swachhta Survey, raise

awareness about Malaria prevention, other vector borne disease and the risks of open defecation.

MHT also hosted a national level multi-stakeholder workshop on Urban Sanitation titled 'Promoting Joint Action Towards Swachh Bharat Mission' to promote the exchange of knowledge and experience between stakeholders including government officials, non-government organizations (NGO), practitioners and community, towards making Swachh Bharat Mission (SBM) more effective, especially for urban poor communities.



Women participating in awareness activities conducted by MHT.

OUTREACH AND IMPACT

GROWTH BY NUMBERS - DRINKING WATER

48307 Individual water connection secured

No. of households benefited from-

- Water purifier: 120
- Water meters: 125
- Rainwater harvesting: 2
- Sprinkler Taps: 776
- Community water tanks: 276
- Revival of Wells: 250
- Rain Water Harvesting: 1057

GROWTH BY NUMBERS - SANITATION

5958 Individual Toilets built across the ten cities

2548 Community Toilets built across the ten cities

1600 Individual Toilets under construction

5877 Households were linked to Water & Sewerage Network

1877 Households in Ahmedabad

While the number of toilets constructed across the country have grown, several cities continue to struggle with "Open Defecation" areas. The community sensitive construction of toilets at the individual as well as the community level has meant that there is a greater uptake in terms of the usage of the toilet in areas where MHT has been engaged.

The direct engagement of the women leaders from the community means that there is a constant evaluation and correction of the suitability of the solutions and its implementation. This results in the greater uptake visible.



Bringing water to residents: Seemaben from Sarai Bawdi has a legal individual water connection at her home.

KEY LEARNING



Women in Jaipur being part of Community Action Groups.

Through the experience made under the SBM, it became evident that for any change to be sustainable at the community level, the community needs to take ownership of the process and drive it. While this lesson is hardly new, it reiterated MHT's consistent focus on capacitating and building leadership abilities among women from informal settlements.

To this end in the past years, there had been training on water management, vector-borne diseases, health, heat stress, water-conservation and flooding and disaster risk reduction. The results today are that the ULB is willing to employ these women to conduct technical surveys like

the Swachhta Survey and Vector-borne disease vulnerability and prevention surveys.

Beyond this the challenges like lack of appropriate funds at the local corporation, not enough space in the older areas of the cities, challenges of topography and issues around behavioural changes have pushed MHT to further invest in social and technical innovations to address these gaps.

In the areas where MHT has been engaged for long, as the communities grow in their capacity, the complexity of their needs also changes-for which further enabling processes are required.

WATER & SANITATION WORK IN AMALNER



City level water and sanitation system assessment at Amalner



Capacity Building programme with the community to promote awareness



Empowering local women to lead the change within the community

Expanding its work to Maharashtra, MHT signed its first MoU with a city in the state in 2017-Amalner, to advise the city administration and to work on the ground on the issue of Water and Sanitation- especially to make the city Open Defecation Free and sustain the status. Amalner is a census town with a population of One lakh people.

While the city has been declared as an Open Defecation Free city, majority of people living in the slums were still defecating in the open at the beginning of the project (November 2017). While there has been a discrepancy in the number of toilets built on the ground and the ones actually reported, there were several other challenges as well. As per the Swachh Bharat Mission's guidelines, while the first installment of Rs 6,000 is given by the central government, the second installment of Rs 6000 comes from the state and the final one of Rs 5,000 from the Urban Local Body. Many people were unsure of receiving the subsequent subsidies, so either they directed the funds elsewhere or never began the construction.

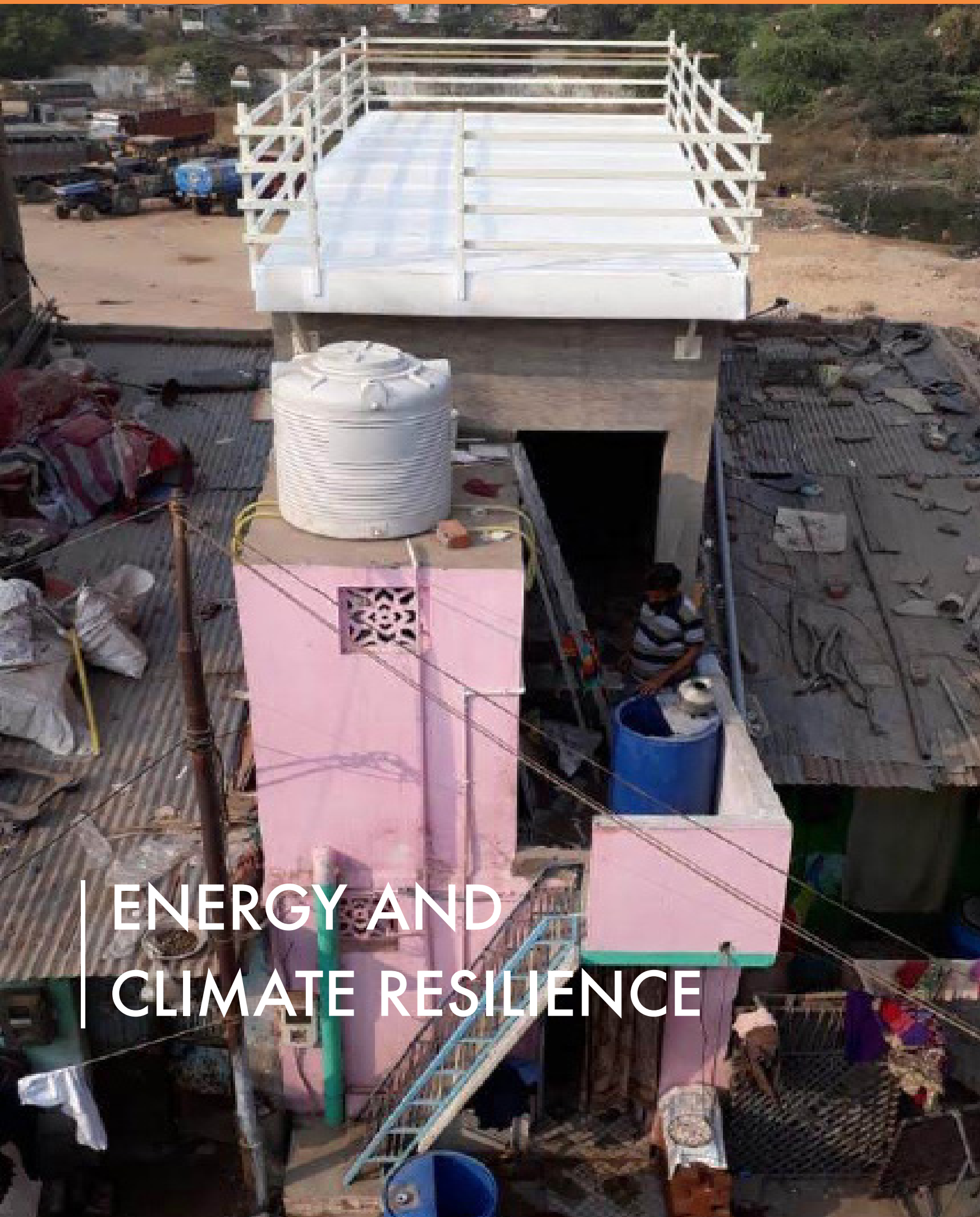
To deal with these complex challenges, MHT has built a partnership both at the state as well as the city level to ably strategies with the authorities to raise awareness about sanitation, mobilize communities to complete the construction of toilets, conduct surveys. Build capacities and create the right strategy to get the funds disbursed on time to incentivize construction and completion of toilets. MHT is currently working in 11 slums in the city and in some households beyond them. In all, 20000 direct beneficiaries have been identified under the project.

Following its model of community empowerment and participatory governance, MHT has been facilitating the formation of Community Based Organisations and Community Action Groups, led by women from the Communities. So far three CBOs have been formed together with the representative CAGs. For their capacity building, 6 training modules have been conducted so far. Various awareness building tools like wall paintings, video shows, and usage of folk media and

sensitization meetings have been used. The city currently has a sewerage system although it doesn't cover the expanse of the city. Since much of the land is rocky, digging the land for making soak pits is not possible.

Although decentralized solutions like bio-toilets are currently being experimented with in pockets, linking sewerage and drainage lines remains an important issue.

The city gets its water from Tapi river but in recent years Amalner has been struggling with the problem of water scarcity. While MHT continues to successfully facilitate the work on sanitation, it is also conducting a scoping study for possible interventions in the area of housing, drinking water and water conservation.



ENERGY AND CLIMATE RESILIENCE

“ UJJALA - Lighting homes of the poor ”

BACKGROUND

People living in slums across India are increasingly able to access electricity, though the cost can be substantive. Living in wall-to-wall construction, most homes do not have the luxury of a window or vents. This means that on an average most households have to keep their indoor lights on, at almost all times during the day. Without ventilation, the heat stress can become unbearable in the summer months. The ceiling fan and often an electric cooler needs to be switched on at all times.

As per a study done under Mumbai's Municipal corporation in 2009, the income for some individuals living in these slums can be as low as Rs 600 a month. Over the period 2006-2015, the income of ordinary workers has increased by a merely 2 % every year, as reported by OXFAM. At such severe incomes, bearing the cost of inefficient electric equipments can be a huge burden for these families.

MHT along with its partner Awaas Sewa Private Ltd Co has been working with women in urban slum settlements to not just access electricity through legal connections but also to improve the energy efficiency of their habitat- both through the use of energy efficient equipments as well as changing the physical structure of their households and reduce heat stress. The focus is on improving their quality of life, reducing expenditures, building resilience against Climate Change and along with it, increase their savings.

PROGRESS & ACHIEVEMENTS

Energy Audits and Entrepreneurship Model

To create this sustainable energy transition, MHT has been working on an entrepreneurship model, building on a base of Energy Auditors it has trained at the community level as well as the other leaders from the Community Based Organisations (CBOs) in various cities. To this end, the project lead has conducted Focus Group Discussions (FGDs) in the cities of Ahmedabad, Ranchi, Jaipur, Delhi, Bhopal, Surat and Vyara to understand the market and its needs.

So far, the organisation has been identifying and training representative women from these communities to become Energy Auditors. These auditors in turn support the communities in accessing legal connections for electricity at the household level. Specifically during the period 2018-19, MHT under its

agreement with the Madhya Pradesh Government and EESL (Energy Efficiency Services Limited), trained 35 such women to become energy auditors.

There has been a constant effort at MHT's part to identify the most suitable, energy-efficient yet affordable solutions for this section of the society. MHT's partners have helped subsidize the testing, identification and spread of such technologies so far. Through this process, over the years a number of relevant technologies have been identified- the challenge now is to raise awareness and take them to the market.

The entrepreneurship model will focus on deepening this process and MHT's partner credit co-operatives will help the poor in accessing financing mechanisms to access the most relevant technology, independent of the project-based funding model currently being followed.



MHT's Technical team conducted an Energy Audit at Geetaben's house, who runs a home based grocery store, to understand the household's energy consumption

Among the technologies and innovations that were implemented in the past two years are:

Home based Livelihood

Under its Sustainable Housing project with SELCO, MHT is currently conducting research aimed at developing a standardised understanding of the indoor design needs of certain low-end professionals- like pani-puri sellers, vegetable vendors, tailors, dhobi, small kirana store-owners – so as to better serve their spatial needs. Students from NID have already come up with some draft designs based on current research done by MHT.

Sustainable Construction materials

Using corrugated sheets made from Bamboo, a pilot roofing and walling solution has been developed to replace

tin shed roofs and walls in small shops. This has been done in partnership with Eco-Shelter, LLC a US based Company.

Renewable Energy Solutions

MHT's Innovation Unit has managed to convert a Sewing Machine and a Fridge that ran on AC(Alternating Current) into Direct Current (DC) - this means it can easily run on decentralized renewable energy solutions.

Managing Heat Stress

'Modroofs'- one of the most innovative solutions to manage indoor heat stress, is in the process of being installed in various households as well as a few institutes.



Projects implemented with technical innovations

OUTREACH AND IMPACT

The number of households with legal electricity connection continues to grow and more individuals are making use of the credit-financing schemes to avail the energy efficient technological solutions. The deeper understanding attained from energy audits has led to a shift in the organisation's focus. Today there is a dynamic established with the communities, whereby there is not just a passive uptake of a technology but rather an active exploration of the suitability and the adoption of these technologies. This has in turn created room for the kind of innovative implementation carried out under our 'achievements'.

MHT has partnered with the Center for Advanced Research in Building Science and Energy (CARBSE), CEPT University to assess the applicability of the Energy Conservation Building Code (ECBC) for Public Housing for the Poor. The collaboration also entails developing a database of scientifically valid data on parameters such as thermal comfort and energy usage in such public housing complexes.

2017-19

GROWTH BY NUMBERS - ENERGY & CLIMATE RESILIENT PROGRAMME

28,039 Households are reached through Energy and Climate Resilient Technologies Programme

140,195 People are reached through Energy and Climate Resilient Technologies Programme

181,171 Households are are benefitted by Electrification

905, 855 People are benefitted by Electrification

KEY LEARNING



MHT's Technical team intervened with the Solar based Power Solutions by the installation of solar panel system.

From working on access to electricity to improving the quality of energy efficiency, the experience in the field has thrown many lessons for the organisation. One of the key learnings has been that to evaluate the suitability of a technology, one needs to be constantly engaged with a community. For eg, while the Air Lite ventilation roof, first implemented in 2010, worked very well in the summer months in reducing the heat stress of the families, the monsoon brought in leaking

structures. Following this the design corrections were made to the technology. Similarly to understand energy efficiency-data collection, analysis, material testing are key, along with a constant awareness of the context and the needs of the decision makers. The number of variables naturally increase while working at the institutional level. But to achieve long term sustainability in the field of energy transition, these lessons will be key in guiding the trust.



HOUSING & LAND RIGHTS

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

BACKGROUND

Following the global trajectory of population movement towards cities, India too is seeing a rapid growth in urbanization. As per the census in 2011, one-third of the country is dwelling in urban areas. By 2050, India could see an additional 416 million urban dwellers – a number larger than the present day population of the United States of America. As per a McKinsey report (2010), 70% of India in 2030, was yet to be built. While almost a decade has passed since the study, in terms of construction numbers, we are far from the halfway mark. Most of this rapidly migrating population currently lives in slums and informal settlements and works in the informal sector, without housing allowances, social security provisions and the nature of employment is almost always temporary. In the face of the added vulnerabilities caused by Climate Change, Public housing is more than just a need for this population.

It is a big challenge. There is already an acute housing shortage in urban India - a gap of over 18 million houses as per the 2011 Census. The Government of India has always recognized the problem through its large scale housing schemes, whether under Integrated Housing and Slum Development Programme (IHSDP), Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Rajiv Awas Yojna (RAY) or the most recent Pradhan Mantri Awas Yojana (PMAY). As per the most recent plans, the focus is on infrastructure provision. Various models are being experimented with and implemented such as PPP(Public Private Partnership) model, beneficiary-led construction, credit subsidy for incremental housing, in-situ slum upgradation and regularizing the existing slums or informal settlements.

PROGRESS & ACHIEVEMENTS

MHT has helped beneficiaries access housing facilities through multiple models of intervention, in all reaching out to 32,800 people. Following its participatory process, MHT has facilitated the PPP model, beneficiary-led constructions, extended credit for incremental housing and is constantly engaged with in-situ slum upgradation that exists across the 14 cities it works in. Currently it has Memorandum of Understanding (MoU) drawn with two state governments- Gujarat and Jharkhand, advising them on the policy implementation of "Housing for all" schemes. When it comes to updating of land titles, MHT is doing especially notable work in Jharkhand, where land titles had not been upgraded since 1932.

One of the biggest challenges that slum dwellers faced in accessing these

schemes was the challenge of "eligibility"- at what point does a migrant to a city become eligible to claim residency under a housing scheme in a particular area and what documents can they use to claim this right of residence? To this end, MHT successfully advocated with various state governments, including Gujarat and Jharkhand, to acknowledge 17 different documents as proof of residence.

To assist the programme on beneficiary led construction, social audits have been conducted in 5 cities- to ascertain and finalise the selection of beneficiaries, quality of the construction, effectiveness of pro-poor basic services to be provided and satisfaction of the targeted beneficiaries.



*Allotment of
Transit
Allowance in
Ahmedabad for
Housing*

MHT has extended credit to 950 people to address their various housing needs and has been advocating for a policy formulation for the same at all the three levels of governance- local, state as well as the centre.

As stated earlier, the issue of updating land titles was a particularly notable one in the state of Jharkhand. All the construction under Rajiv Awas Yojna and other Beneficiary led constructions could only be taken forward once the land ownership was established, usually a long and arduous process. Upon MHT's suggestion, the Ranchi Municipal Corporation agreed on referring to genealogical records prepared using the Khatian. Once the records were approved, a domicile certificate was issued to the particular resident, in effect saving precious time.

As part of its slum upgradation efforts, MHT has also been assisting in the 'soft transition' of these communities- the behaviour change that is required when one moves from a flat on-ground slum to vertical residences. To this end, MHT guides the formation of a Resident's Welfare Association (RWA) and trains and handholds them towards learning to maintain the space and how to best

utilise it when it comes to conducting their livelihoods from these spaces. In the past year, such training has been conducted for the Community Based Organizations (CBOs) in Ranchi in Jharkhand, as a part of which they got to visit and interact with the upgraded 'Housing Complexes' and residences in Ahmedabad.

Beyond this the trust has officially come to an agreement with the Ahmedabad Municipal Corporation to conserve the heritage aspect of the "Dhal ni Pol", a traditional residential area in the centre of the city as well as improve upon its current structure and facilities. Ahmedabad is the first Indian city to be declared as a World Heritage City by UNESCO. "Pols" are a unique characteristic of the old part of the city where communities reside based on their professions. The effort is to conserve the tangible and intangible heritage of the "Pol" and also help the people residing there to access improved habitat services like water and sanitation, electricity, drainage etc.

OUTREACH AND IMPACT

Close to 9000 households have benefitted from MHT's intervention and assistance in claiming their land rights and taking possession of their homes. Currently there are nearly 15500 individual houses that are in the process of being built. Many more intervention continue to take shape whether in the form of in situ slum redevelopment, beneficiary led constructions or the other models, in line with various state and central government interventions. There will be far reaching direct and indirect outcomes of the trust's partnership

and advocacy work being done with the Government of Jharkhand where it is advising them on the slum rehabilitation and redevelopment housing programme.

At the micro level, due to the capacity building done by MHT through its participatory processes, the women from the Community Based Organisations (CBOs) have been showing leadership and negotiating with the City Corporations to get work orders to get participate in smaller construction projects.

GROWTH BY NUMBERS - HOUSING

6560 Households reached through the Programme

98 Slums covered under the Programme

1032 Households benefiting from Public Housing (Govt. Led)

5528 Households benefiting from MHT Developed Housing:

GROWTH BY NUMBERS - LAND RIGHTS

545 Households are regularized through Impact Fee

1380 Households claimed ownership of their land through Intermediate mechanisms

5528 Households benefiting from MHT Developed Housing

361 Households obtained a *Patta*

KEY LEARNING



With increasing urbanisation, land in and around the cities is naturally becoming more valuable. While there are existing stakeholders in the city, new ones constantly emerge and have to be negotiated with in order to ably create habitat solutions for the poor. In this process, one has to be constantly engaged with the corporations, communities and other stakeholders to successfully implement the learnings

arising from the Social Audit processes.

The successes that have resulted from MHT's policy advocacy work have hardly been a linear journey. Nonetheless the learning is that this work would have to be constantly built upon if the poor have to continue to access the cities across the country, in a meaningful way.



Community sensitization meeting in Ahmedabad slums

HERITAGE, CONSERVATION AND HABITAT

The walled city of Ahmedabad has become the first Indian city to be declared as a World Heritage site by UNESCO. Founded by Sultan Ahmad Shah in the 15th century, the city has a rich architectural heritage from the sultanate period, notably the Bhadra citadel, the walls and gates of the Fort city and numerous mosques and tombs as well as important Hindu and Jain temples of later periods.

Pols or densely-packed traditional houses are an important part of the urban fabric of the city. One enters each *Pol* through gated traditional streets (*puras*) and enters the world of a particular community usually based on their caste, religion or profession. The distinctly designed *pols* (entrances), *havelis* (homes) and *khadkis* (inner entrances to

the *Pols*) do not just add to the unique wooden architecture of the place but are an expression of the community network and diverse identities that inhabited the different *Pols*. Beyond this the *Kuvas* (public wells) and the *Chaubtaras* (bird feeders) are a typical presence in each *Pol*.

As UNESCO states, *"The typology of the city's domestic architecture is presented and interpreted as an important example of regional architecture with a community-specific function and a family lifestyle that forms an important part of its heritage."*

Overtime though many of the *Pols* have been falling into disrepair due to their dense nature and falling incomes within some of the communities.

In a bid to improve the quality of life in one of the *Pols*, namely *Dhal Ni Pol* and keeping in mind the conservation of the heritage aspects of this area, MHT has been working with the community on various aspects. For this precinct improvement initiative, MHT has even entered an official Cooperation with the Ahmedabad Municipal Corporation (AMC) and its heritage department.

MHT has started a pilot project for the restoration of *Kuvo* (well) through ground water recharging), *Tanku* through roof rain water harvesting as well as restoring a *Chabutaro* (Bird feeder). The idea is to also build awareness among the communities for Heritage TDR Certificate as well as their capacity to look after these heritage aspects.

Following its community based model, there have been surveys and workshops to bring forth the community's issues as well as map the architectural and heritage assets of the *Pol*. There were further capacitating workshops on how to improve the public areas in the *Pols*. The community has managed to prepare a draft street improvement plan as well as shaping an initiative for Parking Management.

To build the community's awareness as well as create economic benefits, there are Heritage Festivals held as well as walks like *"Dhal Ni Pil no varso Walk"* organized, where visitors learn about the architecture and craft and culture of the *Pol*. These walks are conducted by the community members who have been trained by MHT.



Restoration of Kuva



Restoration of Chabutaro



Proposed Plaza of Rasik Chowk

HOW DOES URBAN PLANNING ADDRESS THE CHALLENGES OF INFORMAL SETTLEMENTS?

A THREE-CITY COMPARATIVE STUDY BY MHT



Participatory Governance and Planning as the key vision.

The burden of economic growth and employment in India falls heavily on the informal sector. Yet the informal settlements, home to most of the workers driving this sector are at best given a fuzzy space in the planning process of the cities. Many of India's big cities land usage plan is designed under their 'Master Plans' or 'Development Plans'. These are plans that set out to design and concretize land usage models for a period of 10-20 years. The cities have been booming and the urbanization process will gain an even greater sway in the next two decades. Is there a possibility then that the future could be different from the past?

As part of its advocacy work and research on the issue, MHT is working on a three-city comparative study to understand what has been the approach towards land-tenure being given to informal settlements and their linkage to basic services delivery. The study looks at Delhi's Master Plan 2021, Ahmedabad's Development Plan 2024 and Jaipur's Master Development Plan 2025. Through the land use maps designed for the future, these plans set out to strategise the nature of development that would be guided in particular parts of the expanding city;

expanding city; which areas will be meant for industrial use, commercial use or residential use; What will be the building regulations and how will the new migrating population be taken into account? While getting a fair estimation of the likely growth is important for the success of these plans, what is perhaps more important is the flexibility one needs in such a long time scale.

For the purposes of the study, MHT looked at three areas within these cities' purview that qualified as informal settlements and the status of the service delivery mechanisms (water and sanitation, electricity) made available to them. In Delhi, it was Savda Ghevra- a relocated slum which lies at the border of Delhi and Haryana. In Ahmedabad, it was Rohit Das Nagar and in Jaipur, 'Chawand ka Mand', a settlement on the periphery of the urban agglomeration of Jaipur.

The community in Savda Ghevra in Delhi had been moved to the area in 2007 and were given a ten-year lease for Rs 7000 per head. In the years since, the community has built assets in form of housing but the security over it remains tentative as the tenure has not been renewed (expired in 2016). The community cannot access

water and sanitation or electricity since as per the plans envisioned and laws in the city, one needs secure tenure to access these services. Jaipur's master plan is heavily inspired from Delhi's plan. Thus the matter of tenure security becomes primary at 'Chawand ka Mand' as well when trying to access services.

In case of Ahmedabad, the delivery of services is delinked to the tenure of the land and because of that Rohit Das Nagar has access to basic services. This naturally improves the quality of habitat for the informal settlements. Due to this extension of services, the area begins to assume a degree of legality in the eyes of other institutions as well, making it possible for the residents to access micro-loans for incremental housing and other habitat-linked services.

While the study is still underway, these preliminary findings do indicate ways in which the planning process can ease the lives of millions - both currently residing as well those yet to migrate to India's urban centres.



SKILLED LABOUR & DEVELOPMENT

“ KARMIKA - Earning a skill ”

BACKGROUND

As per an Ernst and Young report, by 2026, 64 % of India's population is expected to be in the working age group of 15-59 years. The country is supposed to have the largest workforce in the world by 2025. Yet the female labour force participation in the country has fallen to 26% in 2018 from 36.7% in 2005, amid lack of access to quality education and underlying social, economic barriers limiting the opportunities for women, says Deloitte report. It gets worse. As per the report, 95% of the women workforce or 195 million women are employed in the unorganized sector or are in unpaid work.

The Construction sector, which is the second largest employer in the country after agriculture has that rare distinction- 51 % of the workers are women. But as one scratches the surface, one discovers that only 5 % of them are skilled workers. This disparity in skill impacts everything- their income, status and possibilities of growth.

Through its Karmika programme, MHT has been training women in the construction sector across six states (Rajasthan, Delhi , MP, Bihar, Jharkhand, Gujarat) to help them bridge this skill and income gap. While there is “ Karmika School of Construction Workers” in Ahmedabad, the training personnel travel across to conduct “Skill upgradation” three month training modules on 52 trades within the construction sector, including masonry, tiling, plumbing, painting etc. In recent years, the program has decisively entered the state of Jharkhand with a focus on not just training women but networking with a number of institutions and industry bodies to push for the placement of these trained personnel.

PROGRESS & ACHIEVEMENTS

Given the background of falling female labour force participation across the country, there is clear need to push for change whether in terms of patriarchal attitudes or other systemic barriers.

MHT has managed to go beyond the training aspect and is currently invested in pushing for the uptake of skilled women construction workers with the following stakeholders, especially in the state of Jharkhand:

- Petty Contractors
- Mid-level Contractors and State
- Registered Contractors
- Builder Associations in the State
- Development & Government Agencies including the state Public Works Department (PWD)



Skill training being imparted to women

There are bi-monthly meetings held with some of them. The idea is to tell them about the diverse training provided by the institution and the capacities built. As for the quality of the training, several state bodies have come forward recognizing the skills of these women.

"RANI MISTRY"

While the Jharkhand State Mahila Aayog (Women's Collective) has its own training scheme for women masons, it noted the quality of training being provided by MHT, conferring the title of "Rani Mistry" (Queen among Masons) to 11 such trainees.

Jharkhand, much like other states has a labour board, rather a specific one for construction workers. MHT has worked to get the eligible women labourers registered with the board and get a 'labour card' so that they can access



they can access housing subsidy, scholarships for their children, death compensation, accident compensation, pension benefits etc. So far MHT has helped 452 women get their labour cards made.

Tackling Gender Inequality

As seen by MHT, women construction workers often face harsh discrimination and often even sexual harassment. While things are slow to change, representation through their narratives and creating platforms is an important way of redressal. Two of trainees represented their community at an international workshop on "Non-traditional livelihoods and Gender" organised by Azad Sansthan in Ranchi. Further the Bill and Melinda Gates Foundation gave some of the trainees another platform on a workshop on Gender.

MHT has also been engaged in testing and certification programmes with third

parties like CIDC (Construction Industry Development Council) an apex body set up by planning commission and FICCI for such trainees. Beyond this MHT has also been engaged in capacity building of other organisations when it comes to Housing finance and incremental housing.



'Skill India' is a Government of India initiative supported by the 'National Skills Development Corporation under which the government's aim was to skill 400 million young people. MHT's partners- Women led Credit Cooperatives from Surat and Vadodara undertook a project to conduct a skill-building programme for women in handloom weaving, Hospitality and Tourism as well as construction. The training programme went on for six years whereby two batches of 11,550 women each were trained. In all 22,000 women in the state learnt crucial skills in these areas to take on gainful employment.

OUTREACH AND IMPACT

22045 Karmikas trained under Construction Sector

GUJARAT

6169 in Ahmedabad

6396 in Surat and Vyara

5598 in Baroda, Anand, Bharuch, and Kheda

1637 in Patan

275 in Kutch

350 in Surendranagar

RAJASTHAN

123 in Kamilghat

DELHI

20 in Savda Ghera

184 in Anandvihar

MADHYA PRADESH

23 in Bhopal

22 in Hoshangabad

BIHAR

467 in Katihar

JHARKHAND

781 in Ranchi



//

Before I got involved with Karmika, I used to work 25 days a month, 9 hours a day, and still couldn't make ends meet. Today, 15 days job per month earns me enough money to run the household. Prior to my training, I got very little respect at home. Now I am recognized, respected and appreciated due to my work "

- Galalben Chawda
Ahmedabad, Gujarat

KEY LEARNING



While skill- building in the construction sector remains one of the key ways of addressing the vulnerabilities faced by women in the lower income groups, given the diversity of the country, the experience is not the same all over the country. While some regions like Jharkhand with its multiple projects and an industrious women folk offer great opportunities, women workers, say in Gujarat, while some of them have been trained for far longer, sometime do not show initiative in pursuing long term employment.

The work in the sector does require hard physical labour. Once women become skilled, they can earn a lot more in a shorter time. While this works for them, it is not such a great arrangement for the employers. But womenfolk continue to bear the burden of managing the household so until they receive support for childcare and further, working in

continuous stretches would remain a difficult possibility.

Many women and men look at the work in the sector as seasonal work, as a means to bridge the income deficit, say caused by a loss in agriculture or simply because of availability of a certain period of labour time. This switch from rural to urban and back is something that can hinder employers from hiring them and could make them less eligible for labour rights and benefits. The industry too remains largely unyielding on many counts and bent on exploiting this flexible nature of the labour, rather than rewarding consistency and creating a fair environment of work. MHT has already revised its strategy, going beyond training and engaging with the multiple stakeholders in the sector to address these diverse issues. These lessons will prove crucial in shaping its approach in the future.



MICROFINANCE FOR HOUSING

“ MICROFINANCE ”

BACKGROUND

Almost 80 % of Indians have a bank account today. It is a new development. The idea was to make banking services like savings, deposits, remittance, credit, insurance and pension available to the country's vast majority, who were so far not served by the banking system. Under the Prime Minister's Jan Dhan Yojna, many who work in the informal sector also opened their accounts but the situation on the ground remains dismal. No more than 1 % of users use the overdraft facility (with a limit of Rs 10,000), 17 % of the accounts remain zero-balance and 38 % of the accounts have not been active in a year. Similarly, the likelihood of accessing housing loans for many such individuals and families has not improved considerably. Tenure security remains a challenge for many. Almost all families who live in informal settlements, live on land with limited tenure or no tenure at all and given their work with the informal sector, the income too is often in the form of an indefinite wage.

Even with the subsidy being made available from the government under various schemes, many basic services can often be beyond their reach due to the ancillary expenses one has to bear. Until a system is willing to overlook their insecure tenure, accessing water and sanitation, housing, improvements to existing homes, electricity, renewable energy- all of it can be out of their reach. On the other hand, this is a large population group and with the right financial system in place, they can help the economy grow by leaps and bounds. That is where MHT, its partner cooperatives in Baroda and Surat and the housing finance and microfinance made available by them comes in. With a revolving fund of around 13 crores INR, services that include fixed and savings deposits as well as pension funds and a management which is entirely run by women from the community, these cooperatives are well-aware of the needs of the community and how to best serve them.

PROGRESS & ACHIEVEMENTS

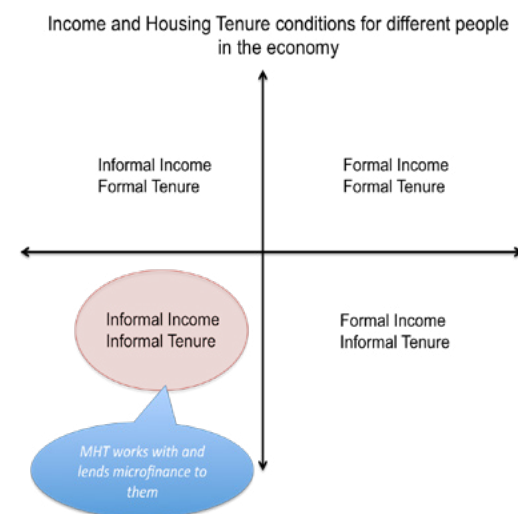
Having worked with these informal communities for 24 years, MHT has developed a system of transitional tenure assessment based on asset possession, tenure rights (informal or formal) and the income brought in by the family. Since the engagement is at a community level, there is a greater awareness of the credit worthiness of individuals. Using this method of assessment, individuals can access housing loans upto Rs 5 Lakh from the credit cooperatives promoted by MHT. There are two credit cooperatives in Surat and Vadodara districts of Gujarat. Both

the cooperatives have an empowered women's board and specialize in individual loans as well as loans disbursed through Self Help Groups (SHG) and Joint Liability Group (JLG) models.

Currently the highest demand in terms of the size of the loan is for Rs 70,000 to 2.5 lakh, which MHT and the cooperatives are able to extend based on their tenure assessment process. Over the past two years, 950 individuals have managed to access Housing loan, 212 households



Self Help Group (SHG) and Joint Liability Groups (JLG) formed to access loans



The graph above shows the section of population that the Mahila Housing Trust works with to make housing finance and other kinds of microfinance available to them.



Individual women accessing loans through Credit Co-operatives for housing, water and sanitation loans.

have got individual loans for various habitat improvement tasks and 21835 individuals have benefitted from the Water and Sanitation Loans. The Surat and Baroda credit co-operatives have been attaining an 'A' grade in audit for the last 10 years and have expanded to two other districts of Gujarat.

In states like Ranchi, the team has also helped the CAGs to link up to other micro finance schemes to address their housing financing needs apart from enabling the local Mahila Mandal Group (self-help group) to function as a micro financing option for the community.

In one of the other major achievements, the Baroda Credit cooperative has signed an MoU (Memorandum of Understanding) with Amdavad Municipal corporation, agreeing to extend credit to the beneficiaries of the Housing scheme for EWS (Economically Weaker Sections) in 2018.

OUTREACH AND IMPACT

GROWTH BY NUMBERS - MICROFINANCE

WATER AND SANITATION LOANS:

885 Groups formed for loans

4367 households accessed loan through group loans

21835 no of people were reached through Micro Finance

Number of HH benefiting from accessing Individual Loan for:

1266 Individual Water Connection

3127 Toilet Construction

328 Sewer Line Connection

Total Amount Disbursed:

Rs 522,97,300

HOUSING LOANS

6051 households accessed loan

30255 people were reached through Micro Finance

Number of HH benefiting from accessing Individual Loan for

190 Renovation Housing

17 Modroof

1 Thermocol Roof

1 Semi mortgage

KEY LEARNING

Out of 10 houses that are built in India, seven are self-built and for every one house that is built by the government, two are being built by the private sector. Given the large informal nature of the various urban settlements, the need for housing and micro finance will only grow with time. Beyond this at the policy level, MHT will continue to advocate for alternative ways of assessing an individual's credit worthiness when it comes to extending housing finance, looking beyond a tenure-based mode of evaluation. MHT's profitable partner co-operatives continue to be proof of the credit- worthiness of the individuals inhabiting India's teeming slums.



| GROWTH AT MHT

GROWTH AND ORGANISATIONAL CHANGE AT MHT

For the past 24 years, Mahila Housing Trust has been focused on building an organisation that can co-create habitat security for informal sector workers through a participatory governance approach. For this purpose, programs team and their local coordinators have been working in their individual verticals ever since each vertical's inception, as shown in the image below. This was assisted by the Support Services team that looked after Administration, Finance and IT.

As MHT has strong community consultation processes, including various surveys and assessments to understand the needs of the target community, a large data set gets generated at frequent intervals. Part of this data has been used in the past to design, deliver and monitor projects. Though MHT has increasingly realized that these data sets need analysis and research and have the potential to not just inform the design of existing projects but also shape new interventions and advocacy work being done at various levels.

MHT has taken on a greater advisory role with government bodies and is

advocating for some of the social and technical innovations at the international level. This further necessitates an investment in capturing the knowledge being generated through its programs and processes. This is being done to improve the efficacy of the programmes, catch the systemic failures and build evidence for what works on the ground. Through its in-house teams that conduct monitoring and evaluation, communication and surveillance management, sieving, recording and processing this knowledge has become that much easier.

The organisation has grown in this way in the past two years. It is building a unique profile of an implementing body with a credible research wing that critically looks at the work being done across government schemes, the challenges that come with operationalizing them and the innovations on the ground that are being done every day by people themselves and organisations like MHT - innovations that can possibly be integrated into the system for better delivery.

MHT BOARD & TEAM



MHT BOARD

Ms. Jayshree Vyas, President
Managing Director, SEWA Bank

Ms. Renana Jhabvala, Executive
Trustee, National Coordinator,
SEWA

Mr. Harish Hande, Trustee
CEO, SELCO Foundation

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

Mr. Mihir Bhatt, Trustee
Director, Disaster Management
Institute

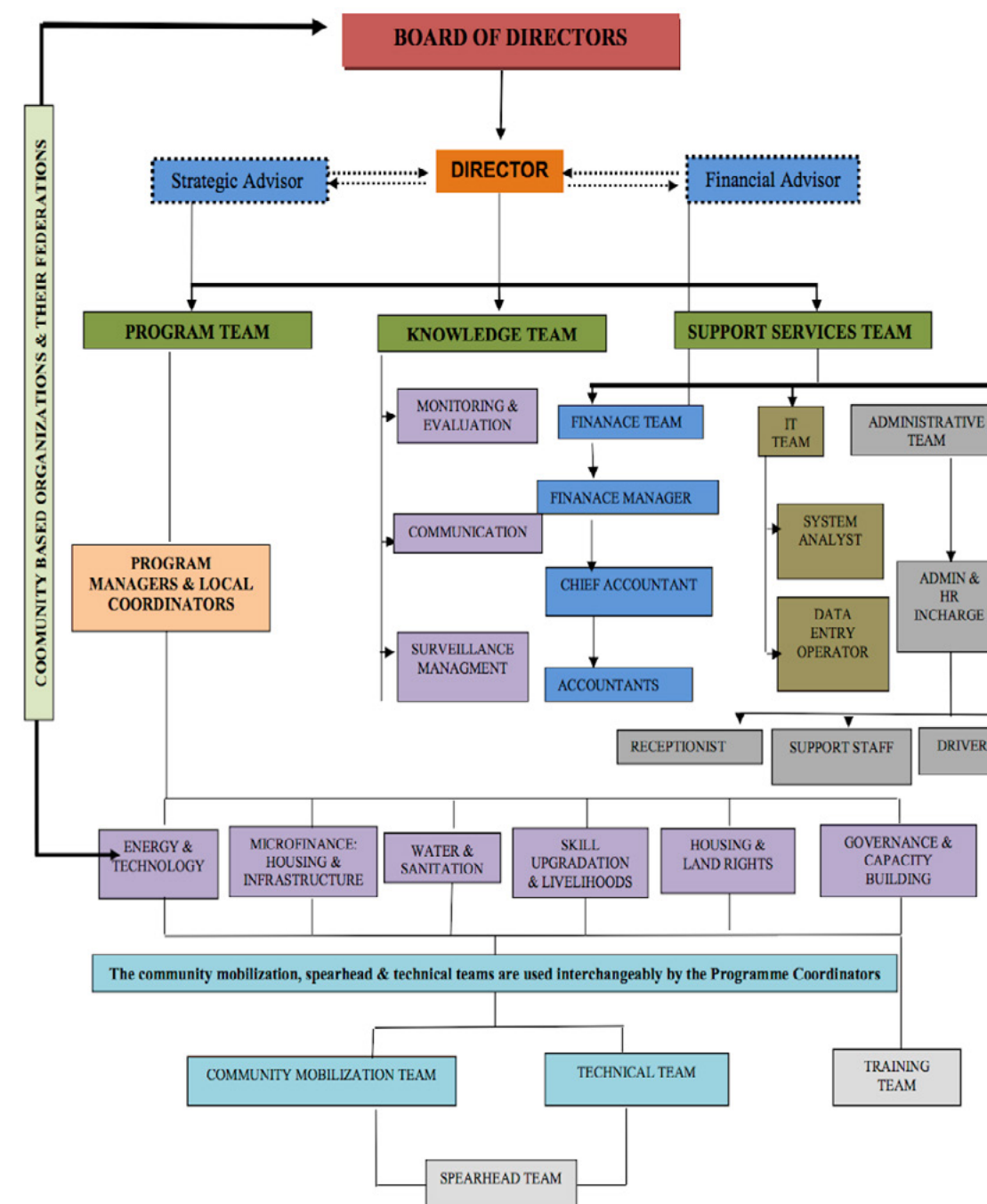
Ms. Meena Soni, Trustee
Grass-root leader

Ms. Bhanu Jadav, Trustee
Grass-root leader

MHT 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



EVENTS, RECOGNITION & AWARDS

MARCH 2019

Bijal Brahmabhatt and Siraz Hirani represented MHT at the 'Policy Dialogue on Climate Change and Development', organized by IRADe on 6th March, 2019 at IIM Ahmedabad.



JANUARY 2019

Launch & Consultation Workshop - Amplifying the voices of women community leaders in city-planning processes in India (On 8th January, 2019, MHT organized a multi-stakeholder consultative workshop in Ahmedabad.



MAY 2018

MHT hosted a national level workshop on urban sanitation titled 'Promoting Joint Action Towards Swachh Bharat Mission' on 4th May'18 at India Habitat Centre, Delhi.



APRIL 2018

Revival of Defunct Well in 'Dhal Ni Pol' Demonstrates Success of Community Led Heritage Preservation in Ahmedabad, India's first World Heritage City



FEBRUARY 2019

MHT was at World Urban Forum-9, Malaysia for the Panel presentation on "Women as Leaders in Meeting Slum Upgrading Goals: Learnings from India".



AWARDS

MARCH 2019

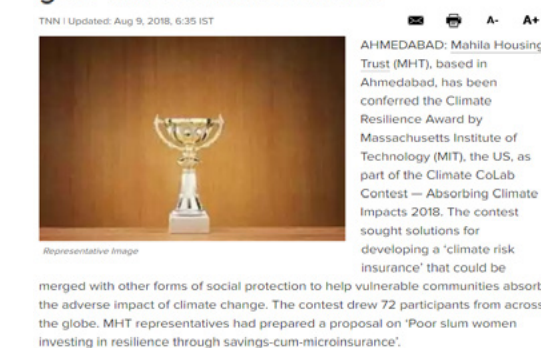
Received The Sasakawa Award



AUGUST 2018

MHT wins the 'Popular Choice' Award in MIT's Climate CoLab Contest: Absorbing Climate Impacts 2018

Ahmedabad: Mahila Housing Trust gets MIT's climate award



MARCH 2017

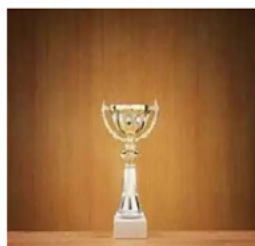
Special Mention in the World Habitat Award, 2017 for its work in Bringing light and air to homes in informal settlements (March 2017)

MHT IN NEWS!

AUGUST 2019 | TIMES OF INDIA

Ahmedabad: Mahila Housing Trust gets MIT's climate award

TNN | Updated: Aug 9, 2019, 6:35 IST



Representative Image

AHMEDABAD: Mahila Housing Trust (MHT), based in Ahmedabad, has been conferred the Climate Resilience Award by Massachusetts Institute of Technology (MIT), the US, as part of the Climate Colab Contest — Absorbing Climate Impacts 2018. The contest sought solutions for developing a 'climate risk insurance' that could be

merged with other forms of social protection to help vulnerable communities absorb the adverse impact of climate change. The contest drew 72 participants from across the globe. MHT representatives had prepared a proposal on 'Poor slum women investing in resilience through savings-cum-microinsurance'.

"We studied how market-run insurance schemes are not affordable for urban poor," said Bijal Brahmhatt, the director of MHT. "Other schemes do not provide insurance for various eventualities such as the loss of the day's work due to heat stress or flooding and damage to community infrastructure or household."

JULY 2018 | TIMES OF INDIA

Whose heritage is it anyway?

From Reuters | TNN | Modified: Jul 9, 2018, 4:47 IST



July 9, a year after the World Heritage City status was granted to Ahmedabad, experts stress the need to include local stakeholders to instil a sense of ownership and pride.

AHMEDABAD: Becoming India's first UNESCO World Heritage City a year ago was not the end of the process — it was the beginning. While the 535.7 hectare area within the Walled City enclosing historic monuments and typical pol houses won the title, awareness about the value of the legacy has remained limited to a specific class. On

THE AMERICAN MODEL

Philadelphia became America's first World Heritage City in 2015. Soon thereafter, the city set up Global Philadelphia Association (GPA) which today has 200 business and civic associations as members. The association encourages interaction among organizations and people and enhances the region's global profile.



"We have reached out to the local community in pols and the inscribed area. But it's a continuous process. Heritage is not only built features, but also a sense of identity and it takes time to cultivate it. We will continue to engage and educate stakeholders

P K Ghosh | CHAIRMAN, HERITAGE CONSERVATION COMMITTEE

Youth and children are the custodians of the city's heritage. We must engage them in all ways possible. We see initiatives such as the one under which audio guides were prepared by children. We must also adopt the best practices from other World Heritage cities

Debashish Nayak | HERITAGE CONSERVATION EXPERT

JULY 2018 | INDIAN WATER PORTAL

Micro loans, mega gains

Author: By Amrita Bhaduri
Posted By: Amrita Bhaduri

Posted Date: Wed, 2018-07-11 11:07
0 Comments

MHT helps reduce drudgery of women in a resettlement colony by providing finances for water and sanitation facilities.

Share 7



MHT organises poor women around habitat issues in a resettlement colony in Delhi. (Pic: India Water Portal)

Rabia Khatun (45) has been living in the Savda resettlement colony since 2006, the year it was established. All the residents of her previous squatter settlement at Nanglamachi in central Delhi were evicted and resettled at Savda, 50 km away. This was done to make way for infrastructure projects erected for the Commonwealth Games of 2010.

"The first few years were very difficult as Savda lacked basic services like roads, water and sewerage lines. Also, we were far removed from our sites of employment at the core of the city. Our neighbours from Nanglamachi were allotted plots in different blocks in the resettlement colony and the community was suddenly fragmented," says Rabia.

MAY 2018 | DNA

Cool roof programme of AMC helps poor beat the heat this summer

Civic body plans to bring heat-treated roofs, thermal coats to 7,000 slum houses



MAY 2018 | DNA

Gujarat: Long before govt, slum dweller began Jal Sanchay

Harvested rainwater from terrace is diverted through a pipe to a filter tank which removes the inorganic impurities from the liquid. From filter tanks, the water goes to the main tank



NOVEMBER 2017 | AHMEDABAD MIRROR

Can't get enough of heritage!

Ahmedabad Mirror | Updated: Nov 27, 2017, 02:00 IST



Bhadra Fort. The walk ended at Sidi Saiyyed ni Jali.

Dhal ni Pol no Vaarso

In another interesting walk which saw women interpret their pol was held in Dhal ni Pol recently. The pol in Astodia "is considered a point of genesis of Ahmedabad and displays a majority of typical characteristic elements of the pol". As part of the initiative, Revitalisation of Dhal ni Pol, which creates awareness "about heritage, and conservation of its aging havelis, houses and infrastructure" in Dhal ni Pol. Centre for Environment Education (CEE) and Mahila Housing Trust (MHT) developed this walk. While two walks have been conducted already, and one more will be held tomorrow, and involves children who are taken through 100-year-old architecture marvels, besides learning interesting bits.

JULY 2017 | THOMSON REUTERS FOUNDATION

With promises and some arm-twisting, women lead revamp of slums in Gujarat

Rina Chandran

6 MIN READ

AHMEDABAD, India (Thomson Reuters Foundation) - When Ramilaben Arvind studied the plan to move out of her one-room home in a congested slum into a modern apartment for no extra cost in Ahmedabad, she immediately agreed.



The Durgajal Nagar Co-operative Housing Society, a new development housing former residents of a slum that stood at the same location in Ahmedabad. June 21, 2017. Thomson Reuters Foundation/Rina Chandran

JULY 2017 | LIVE MINT



File photo. In 2013, Ahmedabad adopted a Heat Action Plan that includes a warning system, and works with civil society groups to try to protect the city's most vulnerable people. Photo: Reuters

Women slum dwellers battle extreme heat, with a touch of paint

3 min read. Updated: 03 Jul 2017, 01:18 PM IST

Rina Chandran

The reflective paint is an experiment by Ahmedabad-based Mahila Housing Trust, a non-profit that is teaching women to be more resilient in 100 slums in five cities

APRIL 2017 | THE BETTER INDIA

From Cool Homes to Autos, an Ahmedabad NG Is Making It Easier for Slum Dwellers to Bear the Heat

Working on grassroots change for two decades, the Mahila Housing Trust has gained a reputation for providing sustainable heat-resilient solutions for slums.

By Sahini Dey
April 20, 2017, 7:08 pm

Summer in India can move even resilient urban dwellers to seek respite in air-conditioned spaces. After all, it is a long-running joke that malls and multiplexes see higher footfalls than ever on summer afternoons. But for a vast majority of the country's population who live in slums and cramped homes, sustainable cooling solutions are hard to come by.

In Ahmedabad, a women-led NGO has taken up the initiative of installing heat-resilient roofs atop slum homes.



Behind the initiative is the Mahila Housing Trust, an NGO promoted by SEWA, which works to empower underprivileged communities in many states of India. With emphasis on the emancipation of women, the NGO leads a variety of projects ranging from vocational training to land rights in rural areas.

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AUDITED FINANCIAL REPORTS

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: 701-702, 7th Floor, Sakar 4, Opp M. J. Library, Ashram Road, Ellishbridge, Ahmedabad - 380005. PH No :- 26587725/26					
BALANCE SHEET AS AT MARCH 31, 2018					
BANK ACCOUNT NO OF THE TRUST FOR TRANSACTION OF FOREIGN CONTRIBUTION: SBI Main Branch, Ahmedabad C/A : 10542687524. FCRA Registration NO. 041910196 DATE: 22/04/1996 Renewed On 01/11/2016					
FUNDS & LIABILITIES	AMOUNT (RS.)	AMOUNT (RS.)	ASSETS	AMOUNT (RS.)	AMOUNT (RS.)
Trust Funds or Corpus			Immovable Properties: (As per Schedule "E")		
Balance as per last Balance Sheet	5,59,483.00		Gross block (At Cost)		1,03,15,450.04
Received during the year	-	5,69,483.00			
Banked Funds			Investments: (At cost)		
As per Sch-A		10,13,60,708.66			
Depreciation Fund			Furniture and Fixtures: (As per Schedule "F")		
As Per Sch- "E & F"		1,72,27,405.00	Gross block		1,96,77,943.00
Sinking Fund:			Loans (Unsecured considered good)		
Reserve Fund:			Loan Scholarship		27,76,293.00
Loans (Secured / Unsecured):			Other Loans as per sch-"G"		
From Trustees			Closing stock (At Cost) (As per Schedule "H")		22,622.00
From Others					
Sub Total c/f		11,51,57,565.85	Sub Total c/f		4,10,89,306.04

PROPOSED BUDGET FOR THE NEXT TWO YEARS

YEAR 2019-2020

Sources of Fund	Grant and Donation	Revenue from Products / Services	Total
	INR Lakhs	INR Lakhs	INR Lakhs
Total Organizations	1082	47	1129
Sanitation Program	507	17	524
Energy Program	306	8	314
Housing Program	33	1	34
Others	236	21	257

YEAR 2020-2021

Sources of Fund	Grant and Donation	Revenue from Products / Services	Total
	INR Lakhs	INR Lakhs	INR Lakhs
Total Organizations	1136	49	1185
Sanitation Program	532	18	550
Energy Program	321	8	330
Housing Program	35	1	36
Others	248	22	270

ARCHIVES





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