Mahila Housing Trust (MHT)

Organizing and empowering women in poor communities to improve and upgrade their habitat
RECOGNIZING THE REALITY OF CITY WITHIN A CITY

40% of city residents in India reside in ‘slums’ in unsanitary and hazardous living conditions, lacking access to safe shelter, water and sanitation and affordable energy.

DISENFRANCHISED CITY

- Their status as “informal citizens” prevents them from accessing basic services and excludes them from public infrastructure investments
- Trapped in under-employment, they are part of the informal economy with no job security, social security, and limited access to credit
- They lack knowledge, resources, and a collective voice to meaningfully participate in decision making processes

MHT believes that the most effective way of ensuring access to services and legal rights in slums is through mobilizing women to exercise their civic rights and empowering them with knowledge to actively interface with government and take charge of their habitat improvement process.
1.
ABOUT US

Mahila housing SEWA trust (MHT) is an autonomous organization promoted by the Self Employed Women’s Association (SEWA), established in 1994 with the overall objective of improving habitat conditions of poor women in the informal sector.

MHT views habitat as a productive asset and believes that all citizens, irrespective of their residential status, have a right to equal access to services, and a right to be treated with dignity.

MHT APPROACH

- Support disenfranchised communities to build social capital and empower them with technical knowledge to affect change.

- Facilitate last-mile delivery of habitat services by enabling access to finance and carrying out building of infrastructure where necessary.

- Build on its grassroots experience to bring about policy and regulatory changes towards more inclusive planning and service delivery processes.

OUR WORK AREAS

- Habitat Development
  Empower poor women to work with government and service providers to access water, sanitation, affordable energy, decent housing, and land rights.

- Climate Change Resilience
  Build capacities of poor communities, especially women to work in tandem with technical experts to devise and implement locally relevant climate resilient solutions.

- Promoting Participatory Planning
  Promote participation of grassroots women in community and city level planning and decision-making processes.

WHERE WE WORK

- Delhi
- Rajasthan
- Gujarat
- Madhya Pradesh
- Bihar
- Jharkhand
- Odisha
- Nepal
- Bangladesh
Parveen Raiz, or Chotiben lives in the Sunder Nagri resettlement colony in Delhi. With no water connections in the colony, residents were forced to pay Rs. 25 per day for their water needs. They were frustrated by having to schedule their day around water timing and the physical toll of lugging water buckets.

An improved water alternative emerged when MHT proposed offering a loan of Rs. 20,000 loan to a group of households to construct an underground water pump and individual water connections from this pump to their houses. Each of the 16 households, including ChotiBens would have to pay Rs. 125 a month as an installment to MHT and would get access to water in exchange. Sunder Nagri residents were convinced.

With access to water, the lives of Sundar Nagri residents including Chotiben has been transformed.

“We can take baths, wash our clothes, and wash dishes whenever we want. We finally have free time. We don’t have to lug heavy buckets anymore or wake up at 3:30 a.m. for water. All you need in life is water and housing. Without water you can’t live. We can finally live freely.”

ChotiBen
Sundar Nagri, Delhi
Since its inception in 1994, MHT has been enabling the transformation of slums into thriving residential societies by mobilizing and empowering slum residents to demand better housing and infrastructure services.

**FOCUS AREAS IN HABITAT DEVELOPMENT**

**Parivartan**
Ensuring improved water, sanitation, and community level infrastructure in slums.

**Ujjala**
Enabling access to affordable energy at household level.

**Aawas**
Facilitating access to decent housing and land rights for the poor.

**Karmika**
Investing in systematic skill up-gradation of women construction workers in construction related trades.
WOMEN AS CHANGE AGENTS: Geetaben’s journey with MHT

In 2002, few women residents of Abuji Na Chapra, a small slum with 55 hutments approached MHT to implement infrastructure upgrades in their slum.

MHT began by engaging with the community, by conducting meetings and area sabhas and informing them about the details and intent of the slum networking project and building consensus around the initiative. As MHT facilitated formation of Community Based Organizations (CBOs), it looked for natural leaders within the community. GeetaBen stood out!
GeetaBen was trained by MHT as one of the leaders to actively interface with government, take charge of the slum improvement processes and bargain collectively for improvements.

By the end of 2005, GeetaBen and her fellow CBO leaders were able to raise the desired community contribution and secure individual water and sanitation services for the whole community. They also got legal electricity connections, paved roads and street lighting, which really improved the living conditions in their slum.

In 2008, Geetaben joined the Vikasini (a city level federation of slum CBOs) and rose through the ranks to board member. She worked with local government in carrying out surveys and implementing social welfare programs.

In 2010, a developer approached the slum residents to rehouse the residents in formal flats on the same land as part of AMC’s public private partnership program. With MHT’s support GeetaBen convinced the residents to participate. In November 2014, the residents received possession of apartments registered in their name in ShantaDip housing society.
MeenaBen lives in Vishwaas Nagar slum in Ahmedabad, in a small one room dwelling. Earlier, her roof was constructed out of corrugated tin sheet that absorbed heat and created hot and stuffy living conditions. Unable to deal with extreme heat in summer months, and the frustration of having to repair her roof every monsoon, MeenaBen decided to raise a loan from MHT and invest in a mod-roof which she heard about in a Vikasini meeting.

“**The mod-roof is affordable, durable and works just like a concrete roof. It keep our home cooler by 5-6 degrees and also looks good!**

MeenaBen, Vishwas Nagar, Ahmedabad
Those living in informal settlements are the most vulnerable to impacts of climate change, as they are exposed to multiple stress factors, including geographical disadvantages, financial susceptibility, occupational risk, and infrastructure deprivation.

We focus on building resilience for urban poor women and enhance their capacities to survive, adapt and progress in the face of stress, while improving their livelihoods and health status.

**MHT APPROACH**

MHT provides the urban poor with:

- Knowledge to undertake vulnerability assessments.
- Equip them with available technologies.
- Builds their capacities to devise locally relevant, pro-poor climate resilient solutions.

MHT empowers community-based organizations to:

- Implement their own resilience action plans.
- Influence city planning and governance on pro-poor adaptation and resilience action.

Women form their own Community Action Groups (CAG) which are trained to undertake vulnerability assessment and mobilize collective action.
Fr 
aming of urban planning and service delivery policies are largely closed-door processes. To enable a transformation towards more just and equitable cities, it is important that people have a voice in shaping development policies.

Empowering the poor to participate in local governance is a necessary condition to enable them to move out of the vicious cycle of poverty, and realize their right to live with dignity.

**MHT APPROACH**

Demystifying complex planning processes and regulations, by bridging the communication and information gap between slum communities and government.

Advocating for the involvement of grassroots women (Vikasinis) in city level planning and decision making processes.

Utilizing its technical knowledge on urban planning and tenure systems, to foster a peoples movement for democratic and transparent land governance systems.

“After becoming a member of the Vikasini Federation, I have become more intelligent. I learnt about the working of the municipal corporation. I help others in filling application forms for getting various services like water connection, for pension schemes etc. Earlier I could not go out anywhere, now I can go to Gujarat College (MHT’s office) and come back all alone.”

PreetiBen Kamble, Ahmedabad
## 5. OUR IMPACT

<table>
<thead>
<tr>
<th>895</th>
<th>3,114,500</th>
<th>15,57,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slum settlements served</td>
<td>Households reached</td>
<td>Individuals served</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>746</th>
<th>1,21,250</th>
<th>13,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>CBOs formed</td>
<td>Membership of CBOs</td>
<td>CBO members trained</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>42,000</th>
<th>45,000</th>
<th>1,81,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households accessing potable water</td>
<td>Toilets installed</td>
<td>Households accessing electricity</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>11,000</th>
<th>3,159</th>
<th>INR 40.1Mn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction workers trained</td>
<td>Construction workers certified</td>
<td>Worth of government contract received</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3,05,900</th>
<th>14,221</th>
<th>5,467</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households surveyed and listed</td>
<td>Formal houses</td>
<td>Property titles registered</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INR 4.3Bn</th>
<th>5,467</th>
<th>INR 180Mn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worth of the registered property titles</td>
<td>Women on title and/or with tenure rights</td>
<td>Worth of public resources accessed for poor women</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INR 1.09Bn</th>
<th>4,452</th>
<th>41</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount saved by credit coop members</td>
<td>Individual loans</td>
<td>SMBT housing loans issued</td>
</tr>
</tbody>
</table>
Mahila Housing Trust (MHT)
701-702, 7th Floor, Sakar-4, Opp. M.J. Library, Ashram Road, Ellisbridge, Ahmedabad - 380006, Gujarat, INDIA.
+91 79 2658 7726 / 7 / 8
Mahila Housing Trust-MHT
mahila-housing-sewa-trust
mahila-housing-sewa-trust
www.mahilahousingtrust.org
+91 87581 59566
info@mahilahsg.org
mahilahsg
mht_mahilahsg