



# 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.

## DISENFRACTISED 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

**M**ahila Housing Trust (MHT) is an established 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 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

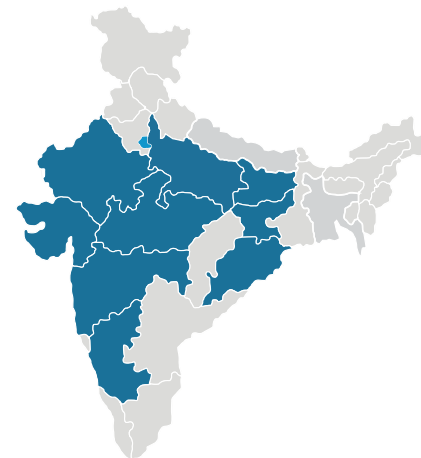
Build capacities of poor communities, especially women to work in tandem with technical experts to devise and implement locally relevant climate resilient solutions.



#### 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  
Uttar Pradesh  
Bihar  
Jharkhand  
Odisha  
Maharashtra  
Karnataka



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

# 2.

## HABITAT DEVELOPMENT

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.



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.



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 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

# 3.

## CLIMATE CHANGE RESILIENCE



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.



Equips 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.

# 4.

## PROMOTING PARTICIPATORY GOVERNANCE

Framing 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.



The board of Vikasini federation is comprised from grassroots leaders from slum communities.



**After becoming a member of Community Action Group (CAG), 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 solid waste management, identity cards, sukanya yojna etc. Earlier I couldn't go out anywhere. Now, I can go to Sadar (MHT office) and municipal offices at Lalbaug and Aishbaug and come back all alone.**



Runadevi  
Lucknow

# 5.

## OUR IMPACT

Outreach	 <b>1,358</b> Slum Settlements served	 <b>7,70,124</b> Households reached	 <b>1,57,64,721</b> Individuals served
	 <b>817</b> CAGs formed	 <b>88,673</b> Women trained	 <b>18,097</b> Women Community Action Group leaders
Government partnership	 <b>25</b> Policy Interventions	 <b>29</b> Public amenities improved	 <b>\$59.0 Mn</b> Worth of public resources accessed for poor women
	 <b>5,29,12,996</b> Sphere of influence (Population covered)	 <b>8</b> Cities Councilors trained	
Habitat	 <b>12,99,400</b> (2,59,880 hh.) Individuals accessing water/ water management	 <b>3,85,780</b> (77,156 hh.) Individuals accessing toilets and sanitation	 <b>31,803</b> (1,59,015 Ind.) Formal houses / land rights for women
	 <b>14,323</b> Housing loans	 <b>\$2.00Mn</b> Amount saved by credit co-op members	 <b>8,29,375</b> Households surveyed and listed
Energy and Climate change	 <b>4,20,165</b> (84,033 hh.) Households adopted energy and climate resilient products	 <b>2566</b> Renewable energy products installed	 <b>29,290</b> Women trained as climate resilient specialists
	 <b>1,52,24,000</b> Heat / Climate action plans	 <b>15,10,684</b> Trees planted	 <b>18</b> Climate action plans designed and implemented (heat, flooding, urban forestry, water management)



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# 6.

## WORKING WITH THE GOVERNMENT

### PARTNERING WITH GOVERNMENT

The fundamental aspects of MHT's work since last two decades are helping poor households to avail government services/benefits directly from government and contribute in policy making.

- **\$31.3Mn worth Government contract received to reach housing and basic facilities to the poor.**
- **\$33.74Mn worth resources accessed for poor.**

### INFLUENCING POLICY MAKING WITH GOVERNMENT

#### NATIONAL

- **Inputs in 12th five year plan of India** as member of steering committee for Affordable Housing & Urban Poverty.
- **Member of Expert Committee on Rajiv Awas Yojna** formulated by Ministry of Housing and Poverty Alleviation
- **Member of National Committee and Affordable Housing Task Force** for Housing Micro Finance Companies for poor
- **Formulated Water and Sanitation Policy** for poor, Ministry of Housing and Poverty Alleviation
- **Member of Guiding Committee** on Basic Services for Urban Poor (BSUP) component of JNNURM
- **One of the 27 Organisations that MoHUA approached for advise on housing for all mission – Phase –II.**
- **On thematic task force for NULM** for themes. (1) Strengthening Community institutions of urban poor. (2) Shelter Homes for Urban Poor.

#### STATE

- **Member of Expert Committee for Rajiv Awaas Yojna, Government of Gujarat**
- **Consulting expert for Urban Poor Programs, Gujarat Urban Development Authority**
- **Empanelment with State Knowledge Management Centre on Climate Change, Environment Department, Maharashtra**

#### CITY

- **Inputs in Affordable Housing Regulations** as part of Statutory Development Plan of Ahmedabad Urban Development Authority
- **Member of Slum Notification Committee, Ahmedabad Municipal Corporation (AMC)**
- **Project Monitoring Unit for Ranchi Awaas Yojana in Ranchi 2014-15**
- **City level Nodal Agency for Rajiv Awaas Yojna, Bhopal Municipal Corporation, Ranchi Municipal Corporation**
- **Committee for Formulation of City Sanitation Plan and Public Health Bye-Laws, AMC**
- **Expert Committee on Solid Waste Management, AMC**
- **Steering Committee to support Municipal Act for poor, New Delhi.**
- **Member of Slum Rehabilitation Committee and inputs for policy influence for Ahmedabad City**

## Outreach



**1,217**

Slum Settlements served



**4,97,983**

Households reached



**42,86,615**

Individual served

## CAG formation and membership



**743**

CAG formed



**63,861**

Women trained



**16,987**

Women Community Action Group leaders

## Government partnership



**17**

Policy Intervention



**22**

Public amenities improved



**\$18 Mn**

Worth of public resources accessed for poor women



**2,99,50,500**

Sphere of influence (Population covered)



**8**

Cities Councilors trained

## Habitat



**1,63,674**

(8,18,370 Ind.)  
Households accessing water/  
water management



**69,397**

(3,46,985 Ind.)  
Households accessing  
toilets and sanitation



**24,979**

(1,24,895 Ind.)  
Formal houses /  
land rights for women



**9,466**

Housing loans



**\$1.64Mn**

Amount saved by  
credit co-op members



**4,41,826**

Households surveyed and listed

## Energy and Climate change



**78,134**

(3,90,670 Ind.)  
Households adopted  
energy and climate  
resilient products



**1,113**

Renewable energy  
products installed



**30**

Tonnes carbon  
emission reduced (yearly)



**36,438**

Tonnes Carbon  
sequestered



**15,01,194**

Trees planted



**7**

Climate action plans  
designed and implemented



**1,25,74,000**

Catchment area  
of action plan



**14,684**

Women trained as  
climate resilient  
specialists

## Outreach



**41**

Slum Settlements served



**10,467**

Households reached



**1,61,839**

Individual served

## CAG formation and membership



**33**

CAG formed



**495**

Women trained



**1,679**

Women Community Action Group leaders

## Government partnership



**0**

Policy Intervention



**19**

Public amenities improved



**\$13.78 Mn**

Worth of public resources accessed for poor women



**0**

Sphere of influence (Population covered)



**3**

Cities Councilors trained

## Habitat



**724**

(3620 ind.)  
Households accessing water/water management



**2,451**

(12,255 Ind.)  
Households accessing toilets and sanitation



**2,363**

(11,815 Ind.)  
Formal houses / land rights for women



**614**

Housing loans



**\$1.64Mn**

Amount saved by credit co-op members



**50,400**

Households surveyed and listed

## Energy and Climate change



**3,385**

(16,925 Ind.)  
Households adopted energy and climate resilient products



**1,113**

Renewable energy products installed



**0.94**

Tonnes carbon emission reduced (yearly)



**29**

Tonnes Carbon sequestered



**1,194**

Trees planted



**2**

Climate action plans designed and implemented



**6,00,000**

Catchment area of action plan



**400**

Women trained as climate resilient specialists