



MAHILA HOUSING TRUST
Towards Responsible Urban Development

Annual Report

2022-2024



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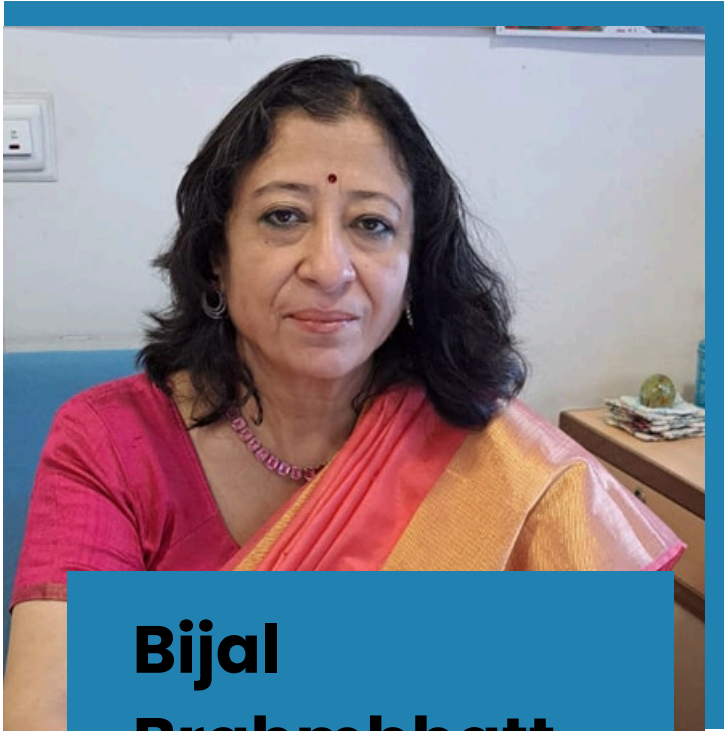
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MESSAGE FROM THE DIRECTOR



**Bijal
Brahmbhatt**
Director

As we reflect on the past year, it fills me with immense pride to witness the progress Mahila Housing Trust (MHT) has made in its mission to empower marginalized communities. Our commitment to improving habitat development, advancing climate resilience, and fostering participatory governance remains stronger than ever.

Our innovative approach continues to be driven by the vision of empowering women as leaders and change-makers, particularly in tackling issues such as water scarcity, inadequate sanitation, and the impacts of climate change.

In collaboration with local governments and community stakeholders, we've achieved key milestones, including the solarization of water infrastructure and the development of climate-adaptive solutions like Heat Action Plans, Climate Risk Insurance (CRI) and Net-Zero Cooling Station.

Looking ahead, we continue to amplify our work in India, while expanding our reach to Nepal and Bangladesh, reinforcing our vision of creating resilient, sustainable communities globally. The road ahead is filled with opportunities to further empower communities, and together, we will keep driving impactful change for a brighter, more inclusive future.

I extend my deepest gratitude to our dedicated team, partners, and supporters who make this work possible. Your unwavering commitment allows us to continue shaping the future of cities that are resilient, sustainable, and just for all



WHO WE ARE

Mahila Housing Trust (MHT) is a pioneering techno-social not-for-profit organization empowering underserved urban communities across South-Asia since 1994. Headquartered in Ahmedabad, MHT operates in 41+ cities across 11 states, with a goal to improve habitat development, climate resilience, and participatory governance. By integrating technical expertise with community-driven approaches, MHT empowers poor women as change agents to address challenges related to water, sanitation, energy, housing, and climate change, promoting inclusive urban development.

Through innovative initiatives such as developing and implementing Heat Action Plans, introducing Net-Zero Cooling Station, launching Climate Risk Insurance, solarizing water infrastructure, raising community awareness about government schemes, and promoting climate adaptation strategies, MHT is transforming the lives of vulnerable communities. Its impact extends beyond borders, with ongoing efforts in Nepal and Bangladesh, furthering its mission of building resilient and sustainable communities worldwide.

OUR VISION

Women shaping responsible urban development.

OUR MISSION

Strengthening collectives of grassroots women in the informal sector to advance constructive dialogue and action on improving their housing, living and working environments in cities.

OUR THEORY OF CHANGE

If the grassroots collectives of women are provided with the requisite knowledge, technology and skills to identify and assess development issues, they will be able to constructively engage with governance and planning processes to lead transformation in their own communities. They will further come together as a peer group of informed and articulate citizens to participate in shaping urban development.

MHT'S APPROACH

Our Mission

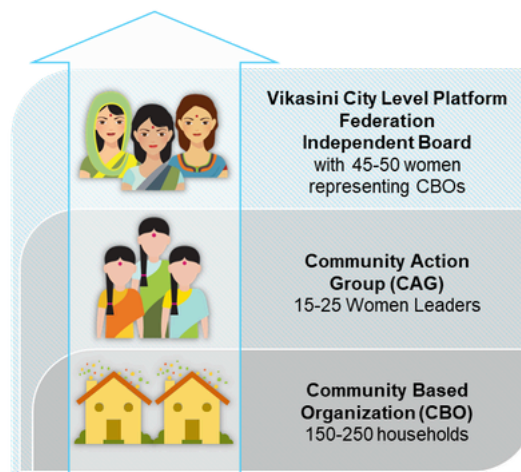
To organize and empower women working in the informal economy and provide them technical services / capacity building to secure better habitat, environment, & basic services.



Our Approach: Developing Social Capital

Mobilizing and organizing communities (especially women), developing their social capital and empowering them to address the social, physical, and environmental issues they face, and take charge of their own improvement process, is central to MHT's work.

We facilitate formation of Community Based Organizations (CBO) and Community Action Groups (CAG) at slum level. The CBOs coalesce under a umbrella body called *Vikasini*, a city level federation of slum dwellers.



MHT programs include

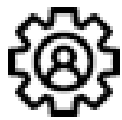




WORKFORCE

MHT is Socio-Technical Organization

Our team represents diverse disciplines including;



Social Engineering



Urban Planning



Civil Engineering



Architecture



Climate Change



Gender Studies



Training



Field Mobilization

KEY PARTNERSHIPS AND PROGRAMS

Demonstrating a model for delinking tenure from provision of water & sanitation in slums in Maharashtra, Delhi, Ranchi and Rajasthan

- Bill & Melinda Gates Foundation
- HT Parekh Foundation (CSR of HDFC Bank)
- Oak Foundation
- HSBC



Support to government bodies towards realizing an open-defecation free city through infrastructure provision and improved governance in Ahmedabad and Lucknow

- Dasra Giving Circle
- Bank of America Merrill Lynch
- HCL Foundation



Mobilizing and organizing slum communities to access formal housing under Ahmedabad Municipal Corporation's PPP policy

- Ahmedabad Municipal Corporation and private real estate developers



Enabling access to affordable housing and land rights for women from tribal communities in Ranchi

- Oak Foundation



Building climate resilience capacities of urban poor in 7 cities in South Asia

- Rockefeller Foundation, USAID through the Global Resilience Partnership



Building Women's Water Resilience": Ensuring Climate Preparedness and Sustainable Sanitation in Amalner, Maharashtra

- Misereor Foundation



Promoting public engagement in urban development and local area planning processes

- Self-funded



Habitat development



Climate change



Urban government

PROGRAMS AND INITIATIVES

MHT's Interventions



Water, Sanitation,
and hygiene



Sustainable Energy
and Climate Change
Resilience



Affordable Housing
and Land Rights



Skill Development
and
Livelihoods



Democratic Urban
Governance &
Planning

Focusing on women-led development, MHT actively contributes to the achievement of sustainable development goals (SDGs).



Water, Sanitation & Hygiene

India's cities are expanding at an unprecedented pace, with the urban population expected to nearly double from 461 million in 2018 to around 800 million by 2050, making India a predominantly urban nation. This rapid urbanization presents both immense challenges and unparalleled opportunities to tackle critical sustainability issues and advance the United Nations Sustainable Development Goals (SDGs). Among these, ensuring universal access to Water, Sanitation, and Hygiene (WASH) services (SDG 6) and mitigating environmental pollution in urban areas are two of the most pressing concerns.

Access to clean water, adequate sanitation, and hygiene is essential for human dignity, health, and sustainable development. However, for millions living in urban slums across India, these basic necessities remain unattainable. MHT is committed to addressing this critical gap by empowering low-income communities, with a focus on women, to achieve safe and equitable WASH facilities.

MHT employs a participatory, community-driven model to address WASH challenges. Women-led Community Action Groups (CAGs) play a pivotal role in this process. These groups are trained to identify local issues, engage with stakeholders, and advocate for sustainable solutions. By conducting needs assessments, raising awareness, and amplifying the voices of marginalized communities in urban planning, CAGs help ensure that WASH services are inclusive, equitable, and resilient.

Water-related diseases
cost the Indian economy

73 
million
working days each year.

Pink Toilets

One of MHT's impactful interventions has been improving access to safe and gender-sensitive sanitation facilities. In Ahmedabad, 'Vikasinis' successfully advocated for the construction of additional 'Pink Toilets' in high-traffic areas, such as markets, ensuring privacy, safety, and convenience for women. Their persistent efforts, including GPS mapping and demand surveys, led to tangible changes, such as redesigned structures and improved placement based on community needs.



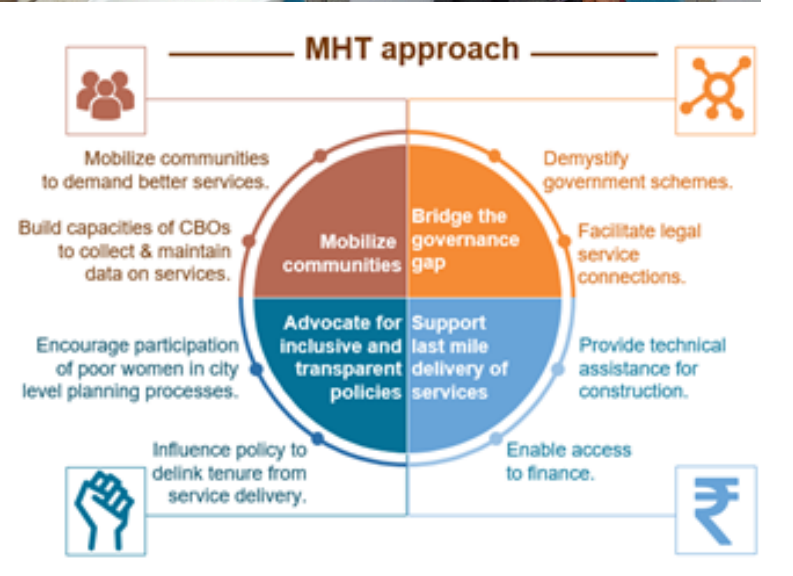
Water security is another critical focus. MHT has worked in getting the Water connections in water-scarce cities like Jodhpur, Jaipur, Lucknow, Ahmedabad, Amalner, Ranchi and other cities of intervention, upgraded, and facilitated partnerships with local authorities to address infrastructure gaps and to provide household level tap connections.

These efforts reduce the daily burden of water collection on women and improve the overall health and hygiene of households.



For over three years, MHT has been driving change in Lucknow by **improving access to toilets, managing waste, and promoting behavior change to eliminate open defecation.**

Through targeted programs, MHT empowers women and adolescent girls to address community sanitation needs, fostering healthier practices and better living conditions. These initiatives enhance women’s confidence, leadership, and efficiency, enabling them to lead positive change in their communities.



MHT is improving WASH and healthy space services in Bakkarwala and Mubarakpur Dabas, Delhi, through a **Water-Sensitive Urban Design Demonstration Project**. This initiative empowers over 31,000 individuals, including marginalized women, men, and persons with disabilities, by promoting rainwater harvesting, waste segregation, tap connections, and water testing.

For the first time, MHT directly engaged with disabled individuals, adolescents, and men, overcoming challenges by actively involving women in Mubarakpur’s Residential Welfare Association, fostering inclusive community development.

MHT's collaborative approach combines community empowerment, technical expertise, and institutional engagement. The outcomes extend beyond physical infrastructure to include improved health, reduced inequalities, and enhanced resilience against climate change impacts. By ensuring equitable access to WASH facilities, MHT not only transforms lives but also sets the foundation for inclusive and sustainable urban development.



Climate Change Resilience & Sustainable Energy

Climate Change Overview

The Intergovernmental Panel on Climate Change (IPCC) Fifth Assessment Report (2014) underscores that low-income communities are disproportionately affected by climate change, with significantly weaker adaptation and coping mechanisms. In South Asia, densely populated urban areas, especially informal settlements, are particularly vulnerable to climate-related risks such as heat extremes, flooding, diseases, and water scarcity. Slum dwellings made of cement sheets and plastic contribute to unhealthy, energy-intensive living conditions, exacerbating health and financial challenges. Natural disasters such as flooding not only cause physical damage but also trap communities in debt cycles.

At MHT, we are implementing a community-based resilience model that is women-led, integrated, and evidence-based, focusing on the most pressing challenges: heat stress, water scarcity, flooding, vector-borne diseases, and air pollution. Through collaborative efforts, we empower communities, especially women, to take ownership of climate resilience in their areas.

MHT approach

MHT also 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.



Implement their own resilience action plans.



Influence city planning & governance on pro-poor adaptation and resilience action.



Key Interventions

Heat Stress

Jodhpur, renowned for its historical heritage and vibrant culture, faces a significant challenge with rising temperatures exacerbated by climate change. In June 2022, the Community Action Groups (CAGs), trained by MHT to address climate change issues, demanded a Heat Action Plan for the city, emphasizing the needs of its most vulnerable populations. **This marked the first time that the vulnerable community actively called for such an initiative.**

Jodhpur Heat Action Plan

In April 2023, Jodhpur Nagar Nigam North (JNNN), MHT, and the Natural Resources Defense Council (NRDC) launched a first-of-its-kind Jodhpur Heat Action Plan, focusing on passive cooling features.

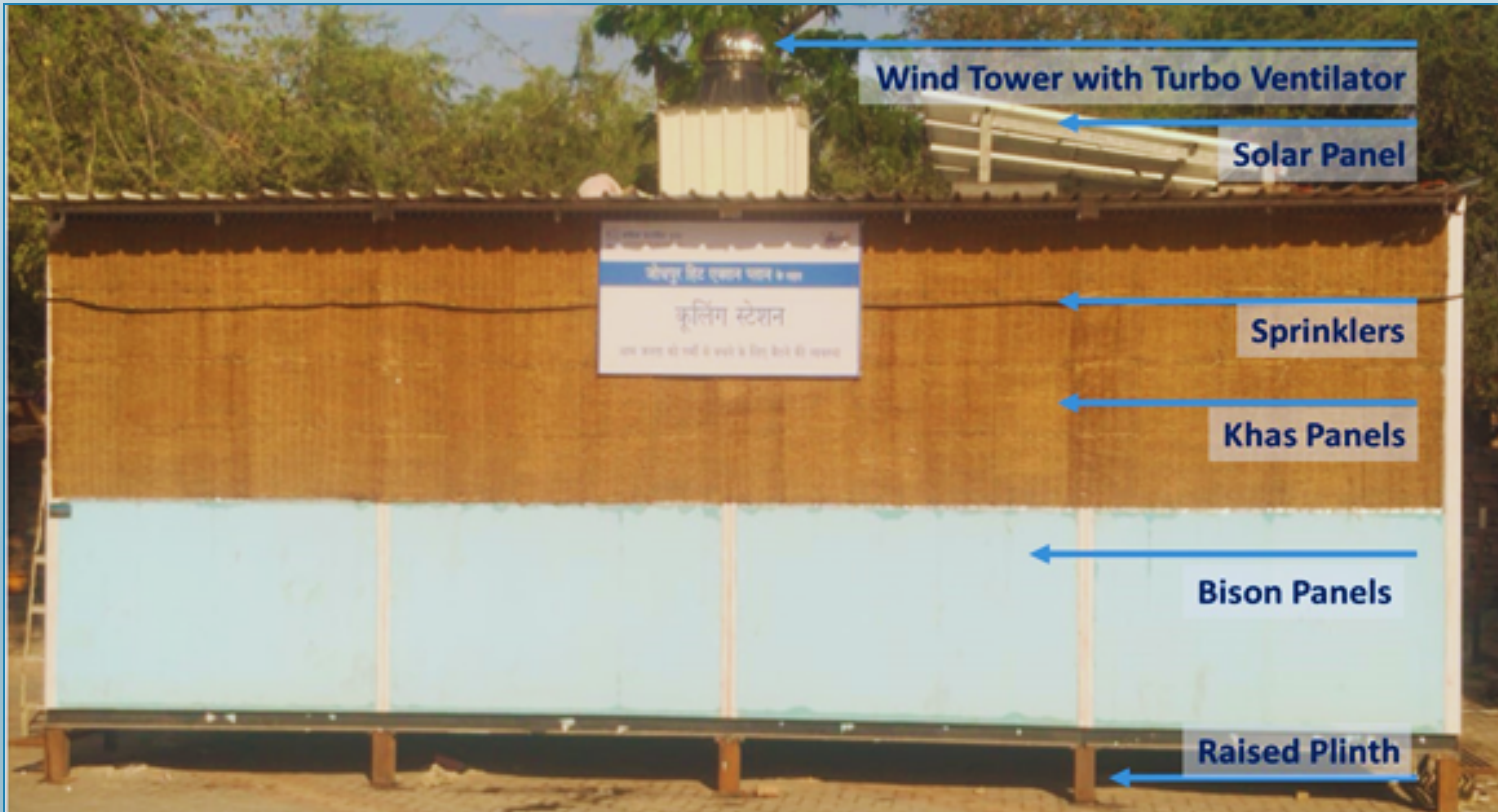


MHT introduced the '**Inclusive Early Warning System for Heat**' to protect marginalized individuals, especially women, from heatwaves in Jodhpur. Traditional early warning systems often exclude these communities due to limited media access, smartphones, and high illiteracy rates.

MHT collaborates with local officials and urban poor communities, using IMD's weekly forecasts to disseminate heat warnings through Jodhpur Nagar Nigam – North (JNNN). **Warnings are shared via community meetings, posters, WhatsApp groups, notice boards, and trained women leaders.** Since May 2023, this system has reached over **500,000 individuals**, helping them safeguard their health and livelihoods during heatwaves.

Net-Zero Cooling Station

In April 2024, as a part of the Jodhpur Heat Action Plan, the MHT in collaboration with JNNN launched the innovative '**Net-Zero Cooling Station**' specifically designed for the informal sector. This pioneering initiative provides a dedicated space to shield urban poor and marginalized communities from extreme heat. The Net-Zero Cooling Station **incorporates passive cooling features** to meet the immediate needs while also reducing environmental impact, reflecting our commitment to sustainable solutions.



Glimpse of what makes the 'Net-Zero Cooling Station' truly unique

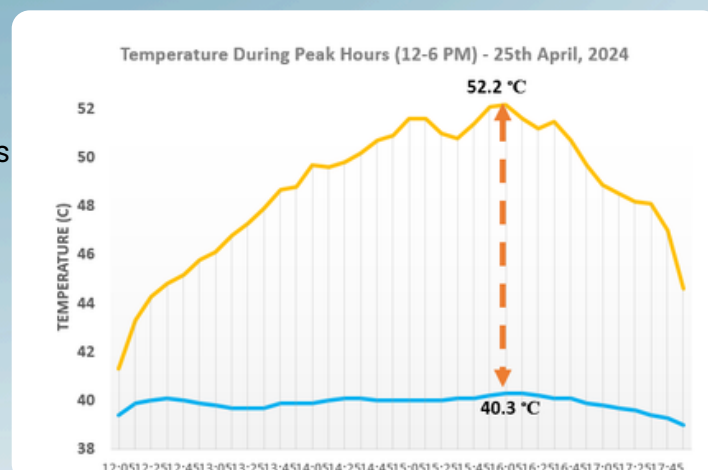
1. Integrated **mist sprinklers** and **cooling curtains** for effective reduction in temperature.
2. **Solar panels** powering lights, fans, and sprinklers, making it eco-friendly and sustainable.
3. **Wind tower** utilizing natural airflow to expel hot air and usher in cooler air.
4. Innovative **Bison and Khas panels** to ensure sturdiness and durability.

The Net-Zero Cooling Station is a standalone structure, **engineered to operate efficiently under extreme heat conditions and total blackouts**, utilizing solar-powered technology.

In addition to these features, there is a provision of **drinking water, ORS**, and **first-aid kit** facilities for enhanced comfort during heat waves and a **transparent façade** for safety and visual connection with the surroundings.

Early Evidence of Effectiveness

Early monitoring indicates that conditions inside the cooling center significantly alleviate the impact of extreme heat. In late April 2024, average temperatures within the cooling center were observed to be approximately 7.73°C lower than the ambient temperatures during peak hours (12–6 pm). The most notable contrast occurred at 4:05 pm, when the cooling station registered temperatures **12°C cooler than the surrounding outdoors**.



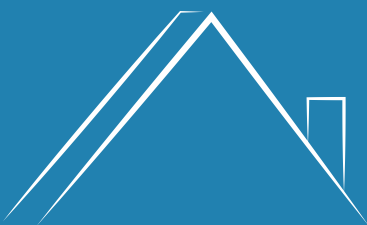
Citizen's Assembly

Jodhpur Nagar Nigam North (JNNN) and MHT co-hosted the 'Citizens' Assembly' in Jodhpur on June 10, 2024. This crucial initiative aimed to uplift urban poor communities, particularly women, by amplifying their voices in the development of an inclusive and effective heat early warning system. Bringing together government authorities, auto drivers, street vendors, laborers, local NGOs, and the urban poor, the Citizens' Assembly ensured that no community was left vulnerable during heatwaves. The event fostered grassroots solutions and paved the way for coordinated government action, ensuring that everyone received the critical heat early warning they needed.



Solar-Reflective White Paint

Solar-reflective white paint pilots were rolled out across nine slums identified as high or moderate risk areas based on a heat risk assessment. These areas, where most houses have RCC or tin sheet roofs, are particularly vulnerable to extreme heat. Since last year, more than 1,600 houses in Jodhpur have been painted as part of this initiative. Through innovative cool roof technology using solar-reflective white paint, **indoor temperatures have been reduced by 2-5 degrees Celsius**, providing relief to urban poor communities. The project has been highly participatory, with slum residents, particularly women, actively engaging in roof paint training. Empowered by the skills they learned, all beneficiaries applied the cool roof paint to their own homes, fostering both ownership and resilience within their communities. MHT has also extended its passive cooling initiative to police booths in Jodhpur-North. So far, 13 police booths have been painted with solar-reflective white paint, demonstrating the broad applicability and impact of solar-reflective technology in mitigating heat stress.



32,000+

Households

Across South-Asia
Benefitted from Solar-
Reflective White Paint

Training and Community Mobilization

Beyond technology, MHT empowers communities with education and training. Climate change awareness sessions and heat stress mitigation workshops to equip women with the skills to build their resilience.



Additionally, MHT created **heat awareness posters in local languages** to effectively communicate critical information to the community.



City-Level Awareness Initiatives

Heat awareness and prevention have been illustrated through **wall paintings**. The artwork highlights the effects of extreme heat and offers preventive measures.



Heat-Awareness Hoardings



Drinking water kiosks

As part of city-level heat relief efforts, drinking water pots have been placed at strategic locations—serving nearby schools, temples, and residents.

The community provided space and infrastructure for the kiosks.



Green nets have been installed at traffic signals to provide shade and help reduce heat, offering some relief to pedestrians and commuters during hot weather.



The school timings have been adjusted to provide essential relief to the children.



Climate Risk Insurance

In India, where 80% of the workforce is in the informal sector, 90–92% are poor women, many of whom work from home under harsh living and working conditions.

Extreme heatwaves not only affect housing and living conditions but also directly impact infrastructure, income, and health. Due to the nature of their work, these women are unable to leave their homes during such events. Without adequate climate resilience and risk mitigation measures, the frequency and intensity of these events, only worsen existing difficulties.

To address these challenges, In April 2024, MHT introduced the first-of-its-kind Climate Risk Insurance (CRI) to Build Resilience of women in the Informal Sector.

Climate Risk Insurance (CRI)

CRI is an index-based risk transfer solution that is sustainable and scalable for excessive heat for the urban poor. It has been launched as a pilot by Mahila Housing Trust, in collaboration with Global Parametrics (GP), Howden Group, and Go Digit General Insurance, to serve as a model for other organizations and countries in addressing the needs of the poor and marginalized affected by climate change.

In 2024, when the temperature triggered, poor women in Ahmedabad have **benefited from the Climate Risk Insurance (CRI), receiving a significant payout of INR 15 lakhs (\$ 17,955 USD) to cover the loss of income and health expenses.**



“

My disabled daughter suffered a heat stroke with an extremely high fever this summer. This not only worsened her health condition but also resulted in an unaffordable medical expense of INR 2,000. We managed to save her by combining our savings with a partial claim from the CRI scheme. Such climatic variations can be devastating for families with disabled members, both emotionally and financially. Given the relentless nature of climate change, we intend to utilize this scheme for a higher claim in the future.

– **Rekha Ben**

Cleaner at the Hospital
Resident of Santosh Nagar, Ahmedabadi

”



26,000

poor women insured
through CRI.

Closing the protection gap



Additionally, MHT has developed an innovative educational tool – the ‘**Gud Luck climate risk insurance game**’ to raise awareness and empower communities to adapt to extreme heat risks. By providing training and interactive gameplay, MHT aims to increase awareness and understanding of climate risks among vulnerable communities, paving the way for greater resilience in the face of climate change.

Ellara Bengaluru

Since 2022, MHT has been actively working in Bengaluru, **piloting initiatives such as solar home lighting systems, cool roofs, and efficient cookstoves, alongside community mobilization.**

Additionally, **MHT has built a network of 30 partners through the Ellara Bengaluru Campaign.**

Ellara Bengaluru is a campaign to build a climate resilient, inclusive and just city. Initiated as a coalition that includes community members, political representatives, city administrators, service providers, technical experts, CBOs, and NGOs, the goal is to amplify the voices of marginalised groups in decision making and enable greater participation in planning.

The need for the campaign emerged from the growing number of climate events that the city faces, even as the most affected remain excluded from the planning and implementation of solutions. By bringing together stakeholders that are cross-cutting across themes, geographies and modes of engagement, Ellara Bengaluru aims to facilitate the just transition of the city towards one that is more climate resilient.



Ward-Factsheet

The Ward Factsheet is a key initiative under Ellara Bengaluru, **designed to address Bengaluru's climate challenges by promoting inclusive, data-driven solutions. Developed through extensive surveys and validation in Shanthinagar Ward, it highlights critical issues related to basic amenities and climate resilience.**

Building on the 74th Constitutional Amendment's focus on ward-level planning, the factsheet fosters collaboration among diverse stakeholders, ensuring marginalized voices are heard and actionable solutions are implemented for a more climate-resilient city.

Urban Afforestation

In the city of Amalner, Maharashtra, climate resilience is strengthened, by promoting biodiversity and advancing food security. **The urban water resource management of the city of Amalner is improved by means of afforestation (creating green cover),** securing groundwater levels and having a cooling impact. MHT is planting **18000 saplings** in the city, which will result in Heat reduction areas in the city.

The focus also includes **creating green jobs**. Local women have been trained as Green Sakhis (Friends of Green) in scientific afforestation and are now ambassadors for promoting food security through the establishment of urban kitchen gardens.



Flooding

Community Led Monsoon Action Plan

Under Ahmedabad's Monsoon Plan, MHT has empowered women – 'Vikasinis', to become proactive leaders in addressing civic challenges. Formerly part of community action groups, these women now take charge of resolving critical issues such as drainage overflows, streetlight maintenance, and access to social security. They act as a vital bridge between the community and the Ahmedabad Municipal Corporation (AMC), ensuring swift action and solutions.

The Vikasinis also contribute to monsoon preparedness by assisting in tasks like barricading homes, cleaning roofs, and reporting unsafe buildings or trees, significantly enhancing the city's resilience. An essential aspect of their role is participating in the early warning system, where they receive weather alerts and take timely measures to protect their families and communities from potential flood damage. In collaboration with AMC, MHT has implemented a series of strategic actions aimed at flood prevention and malaria reduction, making Ahmedabad more resilient to the challenges posed by monsoons.



Community Recharge Well



The 'Community Recharge Well' captures and filters rainwater, **recharging 5,000 liters per hour** into the local aquifer. It **directly benefits 3,500 individuals** by addressing critical issues like flooding, water logging, and infrastructure damage.

In the Vrundavan-1 slum of Ahmedabad, MHT has implemented an innovative recharge well at a key waterlogging spot to address flooding and enhance groundwater resources. This system channels excess rainwater into the ground, effectively mitigating surface water accumulation and replenishing the aquifer. The recharge well not only reduces flood risks and improves living conditions during monsoons but also supports sustainable groundwater management, ensuring long-term water security for the community. This cost-effective and scalable solution demonstrates a proactive, community-driven approach to urban water and flood management.

Harnessing AI to Combat Flooding

In Amalner, MHT is leveraging AI to improve flood management and resilience.

Women from urban poor communities have played a key role in developing an innovative AI-based flood model. Unlike conventional models that rely solely on satellite imagery, this model incorporates **50 years of historical data, maps water-logging areas, and uses 32 additional parameters**. It also **integrates data collected by trained slum women, enhancing its accuracy and community relevance**. The model provides detailed predictions for the next five years, allowing for a more proactive response. This technology not only identifies flood-prone zones but also maps infrastructure, which is crucial for evacuation planning and determining safer routes during heavy rainfall. Developed over nearly two years, the model **empowers communities to respond more effectively to flooding, enhancing overall resilience**.



Designed to predict the impacts of future monsoons, this tool is intended for **use by city governments, policymakers, and research institutions** to make informed decisions on flood mitigation and urban planning.



Vector-Borne Diseases



Child Doctors

MHT fosters community participation by training women and involving children as 'Child Doctors'. **These child doctors learn to identify mosquito larvae and educate their communities about the risks** of improper trash disposal, including trash stored on rooftops. During the monsoons, children actively participate in daily cleanliness drives, ensuring families consume stored water within three days to prevent mosquito breeding. They monitor households, maintain a '**report card**' to track compliance, and identify those not following the guidelines.

These efforts play a pivotal role in reducing the prevalence of vector-borne diseases, **fostering intergenerational awareness**, and cultivating a shared sense of responsibility for community health.

MHT actively addresses the pressing challenge of vector-borne diseases across Bengaluru, Ahmedabad, Delhi, and Lucknow through community-driven interventions. Community Action Groups (CAGs) undergo **specialized training, focusing on understanding vector-borne diseases, identifying mosquito breeding sites, larva identification and control, and implementing health education and preventive measures.**

Key activities include conducting weekly **door-to-door water quality checks, educating residents** about removing stagnant water to prevent mosquito breeding, and promoting hygiene and sanitation practices. CAGs inform residents about the importance of clean drinking water, recognizing disease symptoms, and preventive measures such as using mosquito nets and repellents.

CAGs collaborate with local Municipal Corporations to lead initiatives that reduce vector-borne diseases. These efforts include water surveillance, fogging, spraying, cleanliness drives, and pesticide applications to combat disease risks, especially during the monsoon season. By empowering communities to voice their concerns and take action, CAGs foster health awareness and strengthen disease prevention strategies. These initiatives significantly improve public health and resilience during critical times, ensuring safer and healthier living conditions for all.



स्वयंसेवक

मच्छर भगाना, मलेरिया से बचना !

मच्छरों के लार्वा की जांच पर रिपोर्ट

गृह का नाम _____

स्वयंसेवक का नाम _____

क्षेत्र का नाम _____

महीना वर्ष _____

घाई/जोन नं _____

क्रम	महिला का नाम	माकन नंबर	पहला महीना	दूसरे महीना	तीसरा महीना
1					
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Water Scarcity

Amalner has long faced a severe water crisis, impacting the daily lives of its residents. In response, MHT empowered local women from underprivileged communities by training them as '**Water Managers.**' These women, through their leadership, have been instrumental in tackling the water challenge.

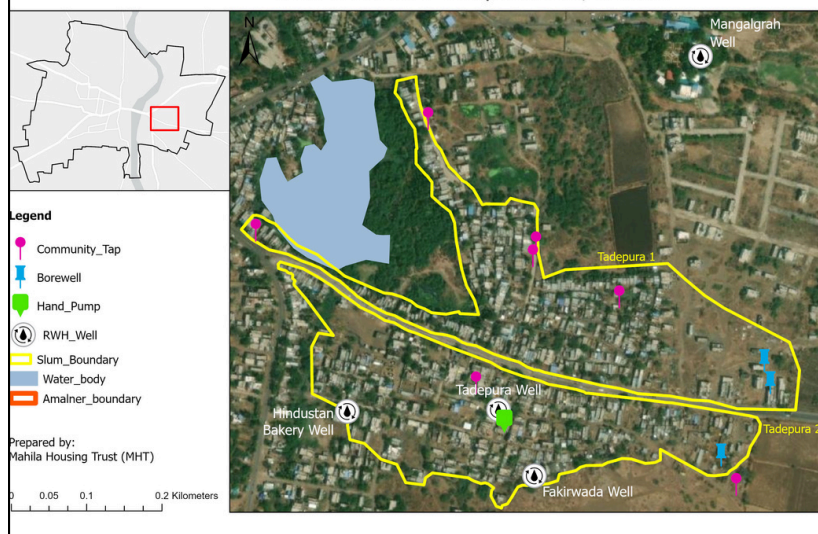
Leveraging online survey tools and geospatial mapping, the Water Managers identified and mapped key water sources such as wells, hand pumps, and public taps. Their diligent efforts led to the rejuvenation of wells and borewells, ensuring a sustainable water supply for the community. This initiative has significantly contributed to making **Amalner more self-reliant and water-resilient.**

Awareness Through Art

In addition to the technical interventions, MHT also introduced **vibrant wall paintings** throughout Amalner, **communicating essential messages on water conservation, health, and hygiene.** These artworks, crafted in the local language, ensure that crucial information reaches everyone, with a special focus on vulnerable communities. Through this combination of grassroots action and creative communication, Amalner is moving towards a more sustainable and water-secure future.



Water Sources of Tadeपुरa Slum, Amalner



Air Pollution



Air pollution has become a **global crisis**, with 99% of the world's population exposed to air that exceeds the World Health Organization's (WHO) safety limits, resulting in 7 million premature deaths annually. In India, over 1.6 million deaths occur each year due to air pollution, **with cities like Delhi facing hazardous AQI levels.**

162,000
Workers Sensitized
Across
Delhi

Baseline Study on “Delhi Women Construction Workers + Air Pollution”



MHT is dedicated to combating air pollution by **raising awareness, promoting sustainable practices, and empowering communities** to take action for cleaner air. Women in low-income communities, who bear the disproportionate burden of toxic air, have been trained by MHT to measure the Air Quality Index (AQI). These women, now **AQI Ambassadors**, measure air quality in their neighborhoods and educate others on its impact.

In addition, MHT **organizes health camps and integrates plants, distributes charcoal bags, installs fan-mounted air purifiers, and employs heaters** within the community to help mitigate the effects of pollution.

Baseline Study on Delhi Women Construction Workers + Air Pollution

In collaboration with Help Delhi Breathe, MHT conducted a Baseline Study on Delhi Women Construction Workers + Air Pollution in 2021-22, **highlighting the severe health, well-being, and livelihood impacts of chronic air pollution on informal workers, particularly women construction workers in Delhi.** This initiative continues to inform MHT's efforts to protect the health of vulnerable communities and raise awareness on the urgent need for cleaner air.

Sustainable Energy Overview

MHT has been actively promoting and implementing renewable energy solutions across Ahmedabad, Amalner, Jodhpur, Ranchi, Bengaluru, and New Delhi. These initiatives focus on solar energy adoption through rooftop installations, streetlights, and energy-efficient technologies to reduce carbon emissions, lower energy costs, and empower underserved communities. By transitioning to renewable energy, MHT aims to foster environmental sustainability while improving the livelihoods of women-led enterprises and slum residents. Solar energy, as a clean and cost-effective solution, plays a pivotal role in providing essential services like water management, especially in underserved urban areas, contributing to inclusive and resilient development.

MHT approach



Renewable Energy for Fresh Water Access

MHT in collaboration with Amalner Municipal Council, **has solarized a key water pumping station** in the Lakshmi Nagar ward of Amalner. This transformative project **ensures a reliable water supply** for 15,000 residents, **enabling the municipal council to redirect cost savings into slum development and other urban improvement initiatives.** By reducing electricity dependency, the project also contributes to **lower CO2 emissions and supports broader sustainable development goals.**



Solar Rooftops for MSMEs and Women's Cooperatives

MHT has championed the adoption of solar energy across diverse sectors, including MSMEs, women's cooperatives, ashram shalas, and slum communities. Notably, MHT facilitated the solarization of a women-led cooperative specializing in ayurvedic medicine production. This cooperative, with a staff of 24 and a membership base of 1,400, saw its electricity bill, previously around ₹35,000, reduced significantly following the installation of a solar rooftop system.

The transition to solar energy not only minimized carbon emissions but also created a financial impact by enabling significant savings. These savings were redistributed among cooperative members as dividends, fostering economic empowerment. Similarly, the installation of solar streetlights in slums has enhanced safety and community well-being, showcasing MHT's commitment to sustainable and inclusive energy solutions. This initiative exemplifies how renewable energy can drive both environmental sustainability and socio-economic benefits, making a tangible difference in the lives of underserved communities.



Affordable Housing & Land Rights



Access to a safe and secure home is fundamental to a dignified life. However, for millions of low-income, self-employed families in India, adequate housing remains a distant dream. These families rely on their homes not only for shelter but also for their economic activities, using their houses as workshops, warehouses, and stores. Housing challenges are particularly evident in the unorganized sector, where formal housing remains unaffordable. For those below the poverty line, it often means waiting a lifetime for a roof over their heads.

At MHT, we focus on addressing these housing challenges through various initiatives, particularly under the Prime Minister Awas Yojana (PMAY) scheme. Our work spans beneficiary-led construction and slum redevelopment, ensuring that vulnerable communities have access to better housing solutions.

In Ahmedabad, MHT is actively involved in the In-Situ Slum Redevelopment Programme, collaborating with the Ahmedabad Municipal Corporation (AMC) and private developers. MHT works across 65 slums, ensuring the eligibility of beneficiaries and promoting participation in the redevelopment schemes. Over the past two years, MHT expanded its work to include 10 new slums, benefiting 4,509 households. One of the biggest challenges faced was changing the mindset of beneficiaries, many of whom were reluctant to leave their original homes due to fear of displacement. MHT's team works closely with the community to offer guidance and address concerns, facilitating the transition to homes built with cement and concrete. In the last two years, 10 slums have been redeveloped, with 3,703 families receiving new homes. The ownership of these homes is shared equally between the husband and wife.

MHT has also been conducting social audits of affordable housing schemes in Gujarat, covering over **18,000** households across **25 municipalities** like Ahmedabad, Bhavnagar, and Gandhinagar.

These audits have led to key changes, including the inclusion of 50% women in Resident Welfare Associations (RWAs), a significant shift championed by MHT.



In Ranchi, MHT is working to improve the housing conditions of beneficiaries under the PMAY scheme. Due to delayed construction and lack of adequate guidelines, beneficiaries often face challenges. MHT facilitates geotagging of construction progress, ensuring that payments are made on time. This has helped overcome obstacles related to delayed or incomplete work. MHT also supports beneficiaries in the completion of their houses by helping them secure additional funds, ensuring timely housing completion.



In Jaipur, MHT collaborated with Manipal University to create climate-resilient housing designs under the Beneficiary-led Construction scheme. These homes are built to withstand the challenges of floods and heat, ensuring long-term resilience against climate change.

In Gandhinagar, MHT has advocated for the extension of the eligibility cutoff year for the housing scheme from 2010 to 2016–17. This change is crucial because many beneficiaries lack valid documents from 2010. MHT is also involved in providing suggestions for slum redevelopment projects and advocating for better policies for vulnerable communities in the city.

Through these efforts, MHT continues to make significant strides in improving housing access, empowering women, and ensuring that vulnerable communities have safe, dignified, and resilient homes across various cities.



Microfinance

Microfunding for Habitat Improvement is one of the MHT's pivotal initiatives, aimed at enhancing the living conditions of low-income families, particularly women. In many informal settlements, workers face challenges in accessing formal credit due to lack of property deeds or formal land titles. MHT addresses this gap by promoting financial products tailored for those in informal housing.

By creating and managing women-led credit cooperatives in Gujarat, MHT enables women to access individual loans and loans via Self-Help Groups (SHGs) or Joint Liability Groups (JLGs). These loans are used for crucial housing improvements such as constructing toilets, improving water and sanitation infrastructure, and increasing the resilience of homes to environmental challenges.



MHT has pioneered **a unique model to assess creditworthiness in the absence of formal documentation**, relying on the borrower's financial capacity and willingness to repay. This approach allows more families in urban slums to access affordable housing finance, which has been transformative for communities.

Through microfunding, MHT has facilitated home repairs, the installation of sanitation facilities, and overall improvements in the quality of life for many families.

By working in close collaboration with local governments and national task forces, MHT also champions the cause of financial inclusion, ensuring that informal sector workers can access the resources they need to improve their living conditions.

Skill Development & Livelihoods

India's construction sector is the second-largest contributor to the national economy, employing over 70 million informal workers as of 2023, with women representing around 49% of the workforce. Despite their significant participation, women are often relegated to unskilled roles, limiting their earning potential and exposing them to higher physical strain. In contrast, skilled laborers earn substantially more, highlighting the pressing need for targeted training and skill development programs for women.

MHT recognized this gap and began its initiative to train construction workers in the late 1990s in Ahmedabad, Gujarat. Although construction is a crucial industry, it lacks a dedicated ministry, which led MHT to join the **Construction Industry Development Council**. In Ahmedabad, MHT has focused on training women in high-demand trades, including masonry, tiling, and plastering, with a strong emphasis on hands-on learning. Approximately 80% of the training is practical, addressing the critical shortage of skilled labor in the sector. This training initiative has had a transformative impact, improving wages for women workers and helping shift the local construction dynamics by increasing the availability of skilled labor. As a result, MHT's efforts have contributed to creating more opportunities for women in the sector, allowing them to break free from unskilled roles and gain greater financial independence.

MHT approach



MHT thus focuses on providing high levels of specialized work training and skill upgradation to women construction workers to enable better employment opportunities for them. To realize this, MHT has promoted the "Karmika School of Construction Workers" for skill upgradation, certification and placement of construction women workers in March 2004.

To date, **MHT has trained over 21,124 workers**—both men and women—across India. These training programs empower women to command better wages, secure employment, and elevate their socio-economic status. Trainees undergo rigorous hands-on learning, participate in exposure visits, and receive placement assistance with contractors and institutions. Upon completion, they are tested and certified by esteemed organizations like the **Construction Industry Development Commission (CIDC)** and the **Federation of Indian Chambers of Commerce and Industry (FICCI)**, ensuring their skills meet industry standards.

In New Delhi, MHT extends its efforts beyond skill enhancement to address the workplace vulnerabilities faced by women construction workers. Challenges such as exposure to pollution, inadequate water and sanitation facilities, and health risks are prevalent in this sector. MHT actively promotes the implementation of the government's 14-point Standard Operating Procedure (SOP) on construction sites to improve working conditions. Additionally, collaborative health camps organized with Maulana Azad Medical College provide much-needed medical check-ups for workers, especially those residing in precarious environments like the Bhalswa landfill site. MHT's holistic approach to construction worker empowerment has catalyzed significant improvements in wages, working conditions, and overall livelihoods. However, systemic reforms remain essential to achieving sustainable change. Advocacy efforts focus on ensuring regular employment guarantees, enforceable minimum wages, accident insurance, and childcare facilities at job sites. Such reforms not only enhance the economic security of women and their families but also address the growing demand for skilled labor in India's expanding construction sector.

By prioritizing skill development and workplace improvements, MHT continues to empower women and foster equitable growth in one of India's most dynamic industries.



Democratic Urban Governance & Planning

In India, nearly 40% of urban residents live in slums, grappling with inadequate access to hygienic environments and fundamental rights. Women in these communities bear the dual burden of economic production and household management, further exacerbated by frequent displacement due to large-scale infrastructure projects. MHT addresses these challenges by fostering participatory governance and empowering women to take active roles in urban development, transforming marginalized voices into catalysts for change.



MHT approach

MHT believes that empowering the poor to participate in local governance and planning 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's approach towards this includes:



Despite the 74th Constitutional Amendment Act mandating participatory governance, its implementation remains limited. MHT bridges this gap by equipping women with skills to engage effectively in local governance. The organization begins its work by establishing community-based organizations, ensuring one representative from each beneficiary family is included. From these, Community Action Groups (CAGs), comprising 11-15 women known as 'Vikasinis', are formed. These groups are the backbone of MHT's approach, advocating for community needs and representing them at various governance levels.

MHT's holistic training modules empower "Vikasinis" with essential skills in leadership, communication, urban planning, and advocacy.

The success of MHT's model is evident across multiple cities. In Ahmedabad, Vikasinis successfully convinced the Ahmedabad Municipal Corporation (AMC) to increase the number of "Pink Toilets" in their plan from 21 to 23. These toilets were strategically placed in high-footfall areas, like vegetable markets, ensuring maximum utility.

The initiative included conducting surveys, gathering opinions, and utilizing GPS mapping to select suitable locations.

Similarly, in Surat, Vikasinis issue advance heat warnings using portable loudspeakers, enabling communities to prepare for extreme weather conditions. They also advocate for migrant families' rights, helping them secure ration cards and other essential social security entitlements.

Vikasinis have successfully addressed pressing urban challenges, including extending bus routes, constructing Anganwadis, resolving waterlogging, and installing CCTVs in areas prone to anti-social activities. These efforts reflect their ability to prioritize issues and engage effectively with local authorities.

The Path Forward: Women as Agents of Change

MHT's participatory governance model empowers women as leaders, addressing urban challenges and shaping policies. "Vikasinis" exemplify community-driven change, advocating for inclusion and resilience while redefining governance and planning through MHT's transformative, grassroots-led initiatives across India.

Improving Community Infrastructure and Public Spaces

MHT remains committed to improving urban low-income settlements by upgrading community infrastructure and revitalizing public spaces. These efforts integrate marginalized communities into the urban fabric, ensuring better living standards and sustainable development. MHT collaborates with local communities and local authorities to transform neglected areas into vibrant, functional spaces. In Ahmedabad's Dhal ni Pol, MHT restored public spaces in the heritage precinct, blending preservation with community upliftment.

Similarly, in Amalner, vacant plots were transformed into green spaces, boosting groundwater levels, biodiversity, and food security.

Safety and accessibility are core to MHT's work. Initiatives like pathway paving, installation of proper lighting, and enhanced public transport connectivity ensure safe and walkable neighborhoods, particularly for women. In Surat, MHT's participation in the 'Transport 4 All Challenge' revealed the urgent need for safe, affordable public transit to address mobility challenges faced by low-income communities.

MHT's participatory approach ensures sustainable solutions tailored to local needs. By fostering community involvement and leveraging public-private partnerships, MHT transforms urban slums into thriving, inclusive neighborhoods.

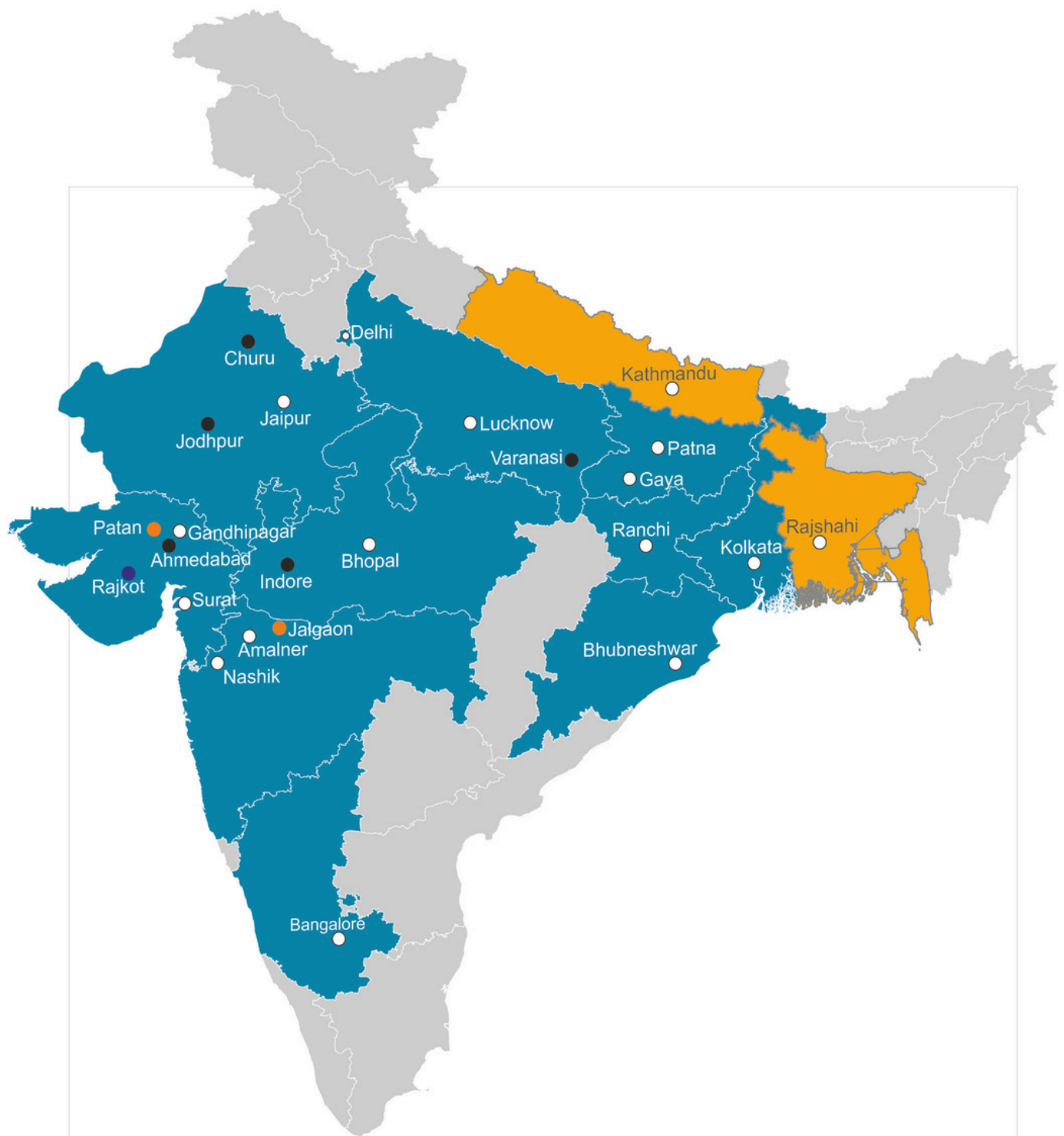


Looking ahead, MHT aims to expand these initiatives, scaling models to other urban areas while prioritizing safety, sustainability, and community ownership. These efforts exemplify a holistic vision of urban development, centered on inclusivity and empowerment.

MHT's Impact

Outreach	 1,241 Slum Settlements served	 5,38,297 Households reached	 44,69,145 Individuals served
CAG formation and membership	 778 CAGs formed	 72,146 Women trained	 17,512 Women Community Action Group leaders
Government partnership	 18 Policy Interventions	 27 Public amenities improved	 \$47.86 Mn Worth of public resources accessed for poor women
	 3,38,66,996 Sphere of influence (Population covered)	 8 Cities Councilors trained	
Habitat	 13,74,55 (2,74,911 hh.) Individuals accessing water/ water management	 3,48,675 (69,675 hh.) Individuals accessing toilets and sanitation	 56,425 (2,82,125 Ind.) Formal houses / land rights for women
	 10,206 Housing loans	 \$1.69Mn Amount saved by credit co-op members	 6,46,015 Households surveyed and listed
Energy and Climate change	 4,10,805 (82,106 hh.) Households adopted energy and climate resilient products	 2554 Renewable energy products installed	 4.1 Tonnes carbon emission reduced (yearly)
	 3.6 Tonnes Carbon sequestered	 15,02,165 Trees planted	 7 Climate action plans designed and implemented (heat, flooding, urban forestry, water management)
	 1,25,74,000 Catchment area of action plan	 16,256 Women trained as climate resilient specialists	

Geographical Presence



Delhi
Delhi

Rajasthan
Jodhpur, Jaipur, Churu

Gujarat
Ahmedabad, Surat, Patan, Rajkot

Madhya Pradesh
Bhopal, Indore

Uttar Pradesh
Lucknow, Varanasi

Bihar
Patna, Gaya

Jharkhand
Ranchi

Odisha
Bhubaneswar

Maharashtra
Amalner, Jalgaon, Nashik

Karnataka
Bangalore

West Bengal
Kolkata

Nepal
Kathmandu

Bangladesh
Rajshahi

Awards & Recognitions



SEOY - 2023

2023, Finalist in Social Entrepreneur of the Year (SEOY) India Award



2022, Prince Talal International Prize for Human Development 2021



2021, Women leaders forge change to reduce disaster risk for all



2020, Finalist in Ashden Award for cooling informal settlements



2019, United Nations Sasakawa Award for Disaster Risk Reduction



2019, Award for Women's Action towards Climate Resilience in South Asia



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