Urban India continues to grapple with an acute housing shortage, especially in the economically weaker segments. Recognizing the challenges of rising costs of urban housing and growing slum populations, the Government of India has launched large scale programs like Pradhan Mantri Awas Yojana, Rajiv Awas Yojana and JNNURM to enable access to improved housing and infrastructure. However, because of lack of community engagement and transparency in the program guidelines, inability of the poor to access finance, and weak tenural systems, the intended population is often unable to participate in these programs.

MHT has a multi pronged approach towards ensuring decent housing for poor. It enables the participation of poor communities in government housing programs by creating awareness, mobilizing them to access finance, and assisting them in the application processes. After allotment of housing units, MHT also works closely with the residents to form Resident Welfare Associations (RWAs) and trains them to manage and monitor community infrastructure. MHT also recognizes that direct provision of housing by Government alone will not be able to solve the affordable housing crisis in India. To bring in large scale change, market housing will also have to be made more affordable and accessible for the poor. Towards this, MHT works with government at all levels influencing policies, negotiating urban town planning & tenural systems, and advocating for removing regulatory constraints that make housing more expensive.

**MHT’s approach towards ensuring access to housing & land rights for poor**

1. **Support self constructed, incremental housing by enabling access to housing finance and providing technical support**

2. **Ensure land rights for the poor by pursuing securing progressive tenure documents ranging from occupancy permits, government leases to formal titles**

3. **Aid slum redevelopment & rehabilitation, and enable poor to purchase formal houses in government and market led housing**

4. **Enable formation of Resident Welfare Associations (RWA) in public housing projects, train community for long term maintenance of their housing society**

5. **Advocate towards improving housing affordability & access at State, National Level. Promote women’s rights in land and property.**
Mobilizing women for Habitat Development
The transition of Abuji Na Chapra from a slum to a vibrant cooperative housing society

In 2002, few women residents of Abuji Na Chapra, approached MHT to implement infrastructure upgrades in their slum under the Parivartan Slum Networking program. The slum had no infrastructure. Most women had to trek daily to the public tap on the road for water, and wait in lines for using the shared community toilets. Most hutments were built with materials like cement sheets, plastic covers, & corrugated tin sheets and had almost no natural light and ventilation, This created stuffy & hot living conditions.

MHT began engaging with the community by conducting several meetings, area sabhas and video shows, informing them about the details and the intent of slum networking project, and building consensus around the initiative. As MHT organized facilitated the formation of CBOs, it looked looked for natural leaders within communities to take charge of the development process. MHT then trained these leaders to actively interface with government, take charge of the slum improvement processes and bargain collectively for improvements. By end of 2005, these women leaders were able to raise the desired community contribution and secure individual water and sanitation services for the whole community. They were also able to work with the government to get paved roads and street lighting which really improved the living conditions in their slum.

In 2010, a developer approached the slum residents with a plan to rehouse them in formal flats on the same land under AMC’s public-private-partnership program. However the residents were skeptical to participate and feared losing their houses. With MHT’s support the CBO leaders in the slum convinced the community to participate. It took two long years of paperwork and several neighbourhood meetings to finally start the implementation. In November 2014, the four-storied ShantaDeep cooperative housing society was inaugurated in a colorful festival and the residents got possession of their own houses!

Outreach and Impact
Last 15 Years

Reached 3 Lakh poor households in 900 slum settlements across 6 states in India.

Facilitated 300+ households to secure mortgageable long term leases (pattas)

Enabled more than 14,000 slum families to access formal houses under various government programs and market led schemes.

Registered 5000 property titles in the name of women worth INR 4.3Billion.

Formed and registered 26 RWAs with more than 900 members in public housing projects.