This case study tells the inspiring story of the Mahila Housing SEWA Trust (MHT) in India, a grassroots NGO originally born from the Self-Employed Women’s Association (SEWA). MHT works with women living in urban informal settlements to get access to services such as water, sanitation and electricity and secure tenure rights and property titles. Using a combination of community mobilization and strategic collaborations with local municipalities, it has helped empower women and increased the quality and reach of public and private services, enabling providers to make the ‘last mile’ connections that they often cannot (or refuse to). Community participation and involvement by women themselves is at the heart of everything it does. From its base in Ahmedabad, it has reached 1.8 million people in 36 cities across eight Indian states, and is now beginning to extend its influence internationally. MHT is now working with local leaders and community groups to raise awareness of the pandemic, and to protect and enable the most vulnerable to access support.
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SUMMARY

The Mahila Housing SEWA Trust (MHT) is an independent not-for-profit organization that works mainly with women in urban areas in India. It was founded in 1994 by the Self-Employed Women's Association (SEWA), an association of poor rural women working in India’s informal economy and who come together to support each other in the face of shared vulnerabilities. Many SEWA members identified housing and their living environment as their most important priority, and this led to the formation of MHT, which is now independent of SEWA (MHT, 2016). MHT has almost 12,000 women leaders, who in turn reach out to 85,000 other women annually.

Many women living in these settlements work in the informal sector, from their own homes. Their homes therefore often act simultaneously as a place to live and as a productive asset, providing living space, storage and working space (Aggarwal and Bina, 1994). Both their livelihoods and their wellbeing depend on the quality of their homes and the availability of basic services, such as clean water and sanitation, and adequate light and ventilation. The quality of their homes also affects their resilience to heat stress, flooding and other impacts relating to climate change (Narain et al., 2015, GRP/MHT, n.d.). When housing conditions are bad, women suffer from increased stress and anxiety and increased risk of violence – for example, if they have to wash or defecate outside.

MHT empowers women to exercise their rights and improve their living conditions. It uses a hybrid approach that provides both technical and social tools for women living in informal settlements to upgrade and improve their habitats, in urban, rural and peri-urban settings. Currently, it has three broad portfolios of work: 1) habitat development, which includes housing, housing finance, water and sanitation, access to energy, land rights and related issues; 2) climate resilience and adaptation; and 3) participatory governance. A cross-cutting theme of all three portfolios is the issue of women’s empowerment.

While all MHT’s programmes have women at their core, the nexus between women and its work on climate resilience has gained international acknowledgement. Its ‘Women as Vikasinis’ programme seeks to strengthen women’s resilience to extreme climate events, and empower and enable them to work with city governments to bring about needed improvements to services. This initiative has been recognized by the United Nations Climate Awards for its focus on women’s leadership and its role as a springboard for their participation in city-level decision making (MHT, 2019).

Over the years MHT has served 1,018 informal settlements and more than 1.81 million individuals via various initiatives including building 988 community-based organizations (CBOs) and developing strategic collaborations with municipalities and service providers (MHT, 2020a). Its monitoring reports suggest that it has contributed to multiple benefits for
women in the informal sector such as strengthened land security/tenure, increased access to improved services, increased incomes, strengthened resilience to climate impacts and reductions in carbon emissions.

**Insights**

A number of design features have contributed to MHT’s radical impacts at scale. First, the MHT recognised that in order to defeat poverty among people living in informal settlements at scale, existing housing and finance markets can and must be changed to include people living in poverty. Security of tenure is the first step for improving homes and livelihoods, but the lack of formal housing makes it extremely difficult for people living in informal settlements to access collateralized housing loans. MHT developed an approach to determine the suitability of a property to serve as collateral for a loan, despite it not being fully formally recognized which has helped women to obtain assurances of non-eviction, temporary licences, *peremboke* (new or restricted tenure) and *patta* (freehold or old tenure) (Nohn and Bhatt, 2014).

Second, by using a combination of community mobilization, and strategic collaborations with local municipalities, it has simultaneously empowered women and helped improve the quality and reach of public and private services, enabling them to make the ‘last mile’ connections that they often cannot (or refuse to) put in place.

- MHT empowers people living in informal settlements to serve as a bridge and enabler or, where needed, as an implementer of change. It encourages, prepares, trains and motivates women to lead organized groups in their communities and then to approach governmental institutions to demand the provision of basic services. This process enables the community to get to know how cities, municipalities and service provision work, voice their needs and concerns and engage in local levels of policy making.

- MHT also acts as an enabler or incubator of innovative technologies and products that allows ‘solutions to be tested, validated and customized by poor women’ as needed (MHT, undated). Following a one-month trial period, households are given the chance to buy the solutions or products. MHT also facilitates microfinance loans to make these solutions accessible to people living in informal settlements (MHT, 2018).

Third, MHT works to shift power dynamics in favour of girls and women. Community empowerment is at the heart of everything it does. For instance, its work on sanitation aims to protect them from violence and harassment, while its training on skills improvement and leadership helps women not only to increase their incomes but also use their voices to demand, motivate and maintain improvements to their habitats.

In response to the Covid-19 pandemic, MHT is working with local leaders and community groups to raise awareness of the pandemic and enable the most vulnerable people access support.
WHAT HAS CHANGED?

THE CHALLENGE

MHT is a membership organization specializing in advocacy and technical innovation which began its work Ahmedabad, the largest city in the state of Gujarat, in 1994. In 1995 it became a partner of the Parivartan Slum Networking Programme (SNP), an award-winning initiative focused on the city. ‘Parivartan’ means ‘change’, and the initiative aimed to upgrade and integrate informal settlements into the mainstream of the city by partnering with different stakeholders, including people living in informal settlements, non-governmental organizations (NGOs) and a local government body, the Ahmedabad Municipal Corporation (AMC), which led the project (United Nations Habitat, 2006).

Ahmedabad, located in the northern part of Gujarat state in the west of India, has a population of around 8.6 million (India Population, 2020). It is a thriving financial and productive centre, but also has a large number of informal settlements with high populations. Its labour force has a large proportion of informal workers, 80% of whom are women (Nohn et al., 2007). This is typical of many other cities in India, which are experiencing sustained urban growth and seeing high numbers of migrants from rural areas. By 2030, 165 million additional people are expected to be living in India’s urban areas. With little previous education and few income-earning opportunities, rural migrants to the cities often take jobs as maids, drivers or cleaners, and most of them settle in informal settlements in extremely precarious conditions (Habitat for Humanity, 2018). As more and more people arrive in informal settlements that are already neglected, overpopulated and lacking the most basic services, conditions worsen (Ibid.). With continued urban growth, informal settlements and widespread urban poverty are expected to grow too, on the margins of urban planning and despite efforts made by the government (Ibid.).

Studies show that acute poverty in informal settlements is especially damaging for women who, for reasons of culture, religion and tradition, are most affected by the lack of decent housing (COHRE, 2008; Brahmbhatt, 2018). Women have responsibility for the care of other family members and for management of the home and other assets. Although the role of breadwinner is usually assigned to men in the household, more and more women are in fact responsible for generating income as they become the head of the family or undertake informal economic activities to support the main breadwinner. Women are not only disproportionally affected by inadequate housing and its consequences but are also less likely to be able to access land titles, which limits their agency and power to change their living conditions (COHRE, 2008). Security of land ownership and tenure has been
identified as a critical factor in challenging gender inequality and power dynamics. Conversely, the lack of land ownership can greatly disadvantage women (Baruah, 2010).

The work of MHT

The Mahila Housing SEWA Trust is a not-for-profit NGO that aims to provide financial, legal and technical assistance to enable women to upgrade their habitats in urban, rural and peri-urban settings (Baruah, 2010). It describes itself as ‘a leading advocacy organization with expertise in policy development, grassroots organizing, community development and technical knowhow in land tenure, construction, management and oversight’ (Corporate Social Responsibility Box, 2020).

Many SEWA members identified housing and their living environment as their ‘first and most important demand’, and this led to the formation of MHT in 1994 (MHT, 2016); the organization is now independent of SEWA. Many people living in informal settlements who also work in the informal sector work from home: their homes are therefore often simultaneously a living space and a productive asset, providing living space, storage and working space (Baruah, 2010). Both women’s livelihoods and their wellbeing therefore depend on the quality of their homes and the availability of basic services, such as clean water and sanitation, and adequate light and ventilation. The quality of their homes also affects their resilience to heat stress, flooding and other impacts relating to climate change (United Nations Climate Change, 2019; GRP/MHT, n.d.). When housing conditions are bad, women suffer from increased stress and anxiety and an increased risk of violence – for example, if they have to wash or defecate outside.

MHT seeks to address these concerns through a hybrid approach that mixes technical and social skills. Currently, it has eight main areas of focus: water and sanitation, climate resilience, energy, housing and land rights, microfinance, participatory governance and planning, construction and revitalization of heritage precincts in Ahmedabad.

Box 1: Women, knowledge and habitat – examples of success

In 2010, MHT worked with Awaas SEWA, a private limited company formed and led by women in the informal sector. The aim of this company was to help overcome the financial barriers to accessing formal housing faced by those in the informal sector. Through Awas SEWA, women undertake the construction of houses either directly or in collaboration with a developer. The company has engaged in informal settlement redevelopment projects and in the construction of affordable housing for poor people (MHT, 2014).

The organization has become known for building ‘last-mile’ connections for services, connecting people living in hard-to-reach areas and facilitating or providing amenities such as toilets, drain pipes, water tanks and even houses. These interventions often have impacts on the lives of women and girls that go beyond simply improving sanitation or hygiene; for example, women are often ridiculed or sexually harassed when a lack
of facilities forces them to defecate or wash outside the house (Stanwix, 2009).

MHT’s work also focuses on strengthening community organization, participation and women’s empowerment by forming resident welfare associations and community-based organizations (CBOs). This work has been fundamental to enhancing women’s civic engagement and leadership skills and has empowered poor women to participate in local governance and to bring about policy changes.

### Box 2: Transformation of an ordinary woman into a community leader

‘Coming from a poor family I wasn't unaffected by hardship. I had to give up school at the age of 13 to support my family. But when I got married and moved to Nehrunagar, I encountered even more abysmal living conditions. There were wide open drains overflowing with filthy water, many a times this water used to flow inside the houses. The poor condition of access roads prevented outside interaction and intervention. As a result, the community became home to several illegal activities. MHT trained us women to understand how the bureaucracy works & how to ask for government infrastructure. After seven years of work we eventually succeeded in transforming our community even as I was threatened by several goons who tried to discredit me with false rumours. My efforts were recognised by the ward councillor and was appointed Female Ward Pramukh in 2012. I worked closely with several other communities like mine in Sarkhej. This led to me being elected the Ward Councillor in 2015. During my term as councillor, I leveraged around Rs. 20 million for ward development; 2,855 households have availed legal sewer connections and around 1,000 households now have access to water. I am happy that I can voice the opinions of those who otherwise would go unheard.’

**Nafisabanu, Nehrunagar, Ahmedabad**

Source: https://www.mahilahousingtrust.org/

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### POVERTY REDUCTION

MHT began its work in 1994 and in its first year, working as part of the Slum Networking Programme (SNP), it reached 180 female-headed households. By 2020, its work has expanded to 36 cities across eight states of India and it has reached more than 350,000 female-headed households.

Working in collaboration with other stakeholders, MHT has helped to achieve the following:

- Strengthened voice and participation in local decision making e.g.
  - 988 community-based organizations have been established with 15000 women participants and 12,000 trained women leaders.

- Strengthen women’s land security e.g.:
  - 22,563 property titles have been registered by MHT members.
• **22,526** women have accessed title and/or tenure rights.

Improve women’s access to and quality of basic services e.g.:
- **48,307** households have access to potable water.
- **56,656** households have access to grid electricity.
- **6,125** households have benefited from water management.
- **17,001** formal houses have been built.

Increase women’s incomes e.g.:
- **30,474** households have invested in energy-saving improvements or products.
- **$2.52Mn** is the total amount saved by credit cooperative members.

Strengthened resilience to climate change and reduced carbon emissions e.g.:
- Around **28,000** energy audits have been undertaken in informal settlement communities up until 2019. These audits are thought to have saved $700,000 per annum in electricity costs and to have reduced CO₂ emissions by 105 tonnes per annum (United Nations Climate Change, 2019).
- In addition, MHT has helped women gain access to other environmentally sustainable technologies such as air Lite ventilators, Mod-Roof tops and Cool Auto rickshaws which also help increase resilience to the climate crisis.

**STRUCTURAL SOLUTIONS**

People living in urban poverty are diverse in cultural and social capital and in their bargaining and economic capacities. MHT builds on and mobilizes human and local resources and social networks, while respecting the diversity of cultural beliefs, local traditions and ethnic differences of people living in informal settlements, to achieve improvements in women’s lives (MHT, 2009).

**Bridging the gap between people living in informal settlements and service providers**

Local organizations and contractors are often unable or unwilling to achieve ‘last-mile’ delivery of services such as housing, water, sanitation and electricity in informal settlements and poor areas, for the following reasons:
- There are limited channels for effective dialogue between government and people living in informal settlements (MHT, 2018).
- Application procedures to access basic services through local government schemes are complex and time-consuming and involve multiple actors.
- There is a lack of accurate and updated information on the quality and
coverage of services, which makes the planning and provision of household services more difficult, and information about government schemes and programmes is rarely communicated to communities in formats that are simple to understand.

MHT uses the following strategies to help bridge the ‘last-mile gap’.

**Strengthened voice and influence:** MHT members in the community and staff raise awareness and undertake capacity building to strengthen the capacity of informal settlement communities to understand how municipalities and local services work; engage with local policy-making processes, voicing their needs and concerns and influencing government policies and regulations; and take charge of improving their own communities.

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**Box 3: MHT and the Ahmedabad Electricity Company**

MHT, with its strength as an organization and the agency and knowledge obtained from people living in informal settlements, was able to influence the Ahmedabad Electricity Company (AEC) to change certain policies. The company implemented uniformity in its one-time connection charges, which cover the cost of linking a household to the grid; previously, it charged customers different sums ranging from INR 2,000 to INR 10,000 (rupees). With an increasing number of connections, the charges were reduced to between INR 2,300/- and INR 6,500 rupees. The company also switched from bi-monthly to monthly billing, easing the payment process for customers.

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**Participatory governance:** The complex procedures and paperwork required to access basic services and for the regularization of tenure status or titling can be intimidating for informal settlement residents and can prevent them from gaining access or tenure (MHT, 2018). Obtaining legal advice can often involve paying bribes to middlemen and illegal contractors, which is expensive and time-consuming, and with a lack of knowledge, people living in informal settlements are vulnerable to losing their houses due to misinformation or malicious behaviour by land owners or others (MHT, 2018). Applications to municipal local offices for basic services often go through multiple stages only to be rejected due to glitches in the system or because of incomplete information.

MHT works closely with women to provide training, legal and technical advice and support to help them register and gain title to land. The organization’s fieldworkers visit the departments concerned to check the progress of application and have also run a pilot project in which people living in informal settlements can use a tracking number in an electronic interface – or touchscreen – available via a kiosk in their communities, to check on applications themselves (MHT, 2018).

**Access to information:** The availability of accurate and updated data is fundamental to enable public or private bodies to intervene or improve services. MHT collects and supplies communities and service providers with data on the quality and coverage of local services; otherwise, data could only be obtained from 10-yearly censuses, which would impede the
ability of institutions to propose or provide solutions for the problems currently facing people living in informal settlements. MHT’s community leaders, members and staff collect data by liaising with local governments or municipal corporations, with the help of the Vikasinis (women and adolescents who have been trained as climate change leaders and resilience experts) and using GPS mobile app technology developed by partners (such as SocialCops, a start-up which designed the Collect mobile data collection tool to help with surveys in Ahmedabad) to provide high-quality data (MHT, 2017).

Ratani Devi from the Tengratoli informal settlement in Ranchi celebrates a tap water connection at her doorstep. Photo by MHT

**Tackling gender injustice**

The influence of housing on the lives of women goes beyond economic impacts – it can have a bearing on their self-esteem, dignity and agency (MHT, 2018). MHT puts women at the core of all its programmes and empowers them to make decisions concerning their homes and land. In particular, it helps to:

**Increased security of home tenure:** Without security for their home, people are constrained from improving infrastructure or obtaining access to basic amenities (Baruah, 2010). However, formal titling for informal housing involves a long and expensive legal process so MHT has adopted a gradual approach to guarantee progressive security of tenure for women (MHT, 2019). The gradual approach ensures that women are always registered in existing titles as the owners or co-owners of land, houses and assets and as titleholders of services alongside their husbands (MHT, 2014). This has been a revolutionary step for people living in informal settlements in India because although Indian women are legally just as entitled to own land as their male counterparts, for reasons of religion, tradition and culture, patrilineal inheritance is still very common (Baruah, 2010).
Training women as skilled construction workers: Just 5% of skilled workers in the construction industry are women, although women overall make up 51% of the total construction labour force. This is due to prevailing patriarchal traditions that make women less likely to obtain training in skilled work such as masonry or plumbing, and without the necessary qualifications their upward mobility remains limited (MHT, 2018). For these reasons, in 2003 MHT established a programme called the Karmika School of Construction Workers to help women get jobs higher up in the construction value chain. The programme trains women builders and lobbies employers in the sector to challenge misconceptions and stereotypes about women (MHT, 2018). The programme began when the 1990s economic crisis led to a closure of textile mills in Ahmedabad which in turn provoked an influx of women workers into the construction sector. Many of these belonged to SEWA, and they approached MHT for support in upgrading their skills. A pilot project trained 100 women, increasing their wages from INR 40 to INR 150 per day. By 2019 MHT had trained 20,814 female construction workers and had certified 4,412 (MHT, 2019).

Strengthening resilience to climate change

As noted above MHT has trained 1,500 women as ‘Climate Saathis’ (‘Climate Partners’). They are responsible for socializing the issue of climate change in the language of each community (United Nations Climate Change, 2019). This has helped influence women’s attitudes and behaviours towards the climate crisis. For example, in training programmes led by Climate Saathis, the proportion of participants thinking that climate change was an act of God fell from 26% to 9% (UNFCCC, 2019).

Additionally, MHT works with different social and technical partners to help women and their households gain access to sustainable technology solutions and strengthen their resilience to climate change. MHT’s role is not to create solutions, but rather to act as an enabler or incubator of innovative processes that allow ‘solutions to be tested, validated and customized by poor women’ (MHT, not dated). Following a one-month trial period, households are given the chance to buy the solutions. MHT also facilitates microfinance loans to make solutions accessible for people living in informal settlements (MHT, 2017). Among its most popular climate adaptation solutions are Air Lite ventilators, Mod-Roof tops and Cool Auto rickshaws, all of which are technologies designed to combat heat stress.
Air Lite ventilators are dome-shaped roof ventilators made of fibre sheet and designed to improve air circulation within houses, reduce temperatures, provide natural lighting and ease indoor air pollution (MHT, n.d.a). Mod-Roof tops are roofs made of paper waste and coconut husk that are waterproof and reduce indoor temperatures by 6–8°C. They can be dismantled and reinstalled easily, which facilitates their use even when new floors are added to a house (Ibid.).

Cool Auto rickshaws are vehicles whose roofs have been adapted with paddy husk, which is used in India to keep homes cooler. The husk is secured with bamboo and plastic pipes, which act as a frame. It helps to reduce temperatures inside the covered rickshaws by 2–6°C (MHT, n.d.a).

**Improving access to finance**

One of MHT’s most fundamental contributions to improving habitats in Indian informal settlements is its advocacy for alternative ways of
assessing an individual’s creditworthiness beyond tenure-based models (MHT, 2017). Access to finance is particularly difficult for people living in informal settlements due to the absence of formal financial institutions that are willing or able to provide housing loans for ‘insecure’ tenures.

Formal financial institutions are usually bound by mortgageable products; microfinance institutions are slightly more accessible but the amounts they can lend are not enough for improvements to housing (MHT, 2014).

MHT has aimed to bridge these gaps by identifying the needs of the community and running pilot schemes for loan products. All these initiatives have benefited greatly from the experience of SEWA, particularly SEWA Bank, which is SEWA’s largest cooperative and the first of its kind in India (MHT, 2017). SEWA Bank has contributed its expertise in housing finance, which has helped MHT to negotiate and influence policies at a national level, backed by SEWA’s years of experience in the field (MHT, 2014). MHT is aiming to tackle the challenges through a two-prong ‘transitional tenure’ approach:

• First, MHT began by providing a range of progressively provided tenure documents to people living in informal settlements, such as occupancy permits or non-eviction guarantees that could be used to acquire various basic services. Some documents had such weight in the tenure system that they provided de facto security of tenure and enabled access to credit. Once families feel secure in their tenure, they will tend to invest in their homes (MHT, 2014). This approach makes credit viable in the eyes of institutions while also making it meaningful for applicants: i.e. it means that the risks involved in being without title are outweighed by the benefits of investing in the household (Ibid.). The main idea behind all these initiatives is that a lack of land titles does not necessarily mean an unacceptably high risk of borrowers defaulting on housing loans (Ibid.).

• Second, MHT aimed to work with financial institutions by improving the methodologies they use to assess creditworthiness and tenure security. A system of transitional tenure assessment was used, which established possession of assets, formal or informal tenure rights and family income in order to access credit (MHT, 2019). This effort is part of MHT’s ambition to develop financial products for poor people. One of the most successful examples of MHT being able to provide knowledge to the formal financial sector in order to help poor people is provided by the cooperatives it has established in Baroda and Surat. These cooperatives provide services for fixed loans, saving deposits and pension funds and have boards entirely run by women from the local community, who understand the needs of their informal neighbourhoods (Ibid.). To date, 4,367 households have accessed group loans through these cooperatives for improvements to water and sanitation and 6,051 households have accessed housing loans (Ibid.).
A group of women pose with a water tank installed at the Anand Vihar informal settlement in Delhi. The settlement lacked water connection, water tank, and tap. Thanks to MHT’s support, the women’s community engaged in conversations with the local Member of the Legislative Assembly (MLA) and obtained a water tank for drinking water, benefitting 300 families, 1500 individuals. This tank is the only source of water for the community. (Photo by MHT, 2020b)

DURABILITY OF CHANGE

The durability of the programmes implemented and facilitated by MHT has relied heavily on the building of alliances, community development and organization and effective institutional arrangements (Das and Takahashi, 2009). When MHT began its work and was focusing strongly on water and sanitation programmes, one of the biggest challenges it faced was the sustainability of change and services in the long term. With a goal of creating effective, sustainable and scalable projects for the provision of services, another challenge was how to guarantee the proper use and maintenance of such services.

MHT’s work threw some light on the causes of failure of previous attempts to provide informal neighbourhoods with basic services. It was found that solutions were often inappropriate for the community. For instance, public toilets were provided in communities but women did not feel safe using them, as they risked encountering men who might sexually assault them. In other cases, facilities were abandoned and left to decay as a result of improper management and lack of maintenance. MHT identified a lack of community involvement as a key factor behind unhygienic practices and unsustainable solutions. This required work in the social and cultural spheres to persuade people living in informal settlements to commit to taking care of facilities and to demystify the topic of personal hygiene and sanitation, especially for women (MHT, 2014, 2018, 2019).
‘I was always walking half a kilometre to and from the hillside to go to the bathroom. Because I work from home, the time I was away meant less earnings for my family. I am no longer wasting time walking to the forest to go to the bathroom. We are not scared to go to the bathroom as we can do anytime. It has changed our lives’

Shebnemben Jaipur. Source MHT, 2020b

**CHALLENGES AND TRADE OFFS**

One trade-off was the way that MHT prioritized the expansion of the Slum Networking Programme to include more informal settlements and cover more territory rather than fighting expensive and long-drawn-out legal battles with private landlords to secure lasting tenure (75% of the informal settlements in Ahmedabad are on private land). The SNP achieved a security umbrella of ‘land use’ that was recognized by the AMC and lasted for a period of 10 years; it was subsequently extended for another 10 years (Das and Takahashi, 2009). However, this trade-off might also turn out to be one of the biggest limitations on the further progress of MHT’s programmes. When ‘non-eviction’ is granted, it also implies a tacit understanding that improvement processes in these areas are temporary, providing a seed of hope for further development and progress that will eventually take people out of the informal settlements (Ibid.). However, it is yet to be established to what extent this assertion corresponds with reality on the ground.

Scaling up has also been associated with other limitations. Institutional growth in the early years of MHT necessitated the creation of more complex and bureaucratic structures, which came under criticism for being slower to respond in the places that require support (Das and Takahashi, 2009). The second decade of expansion, between 2004 and 2015, brought MHT international acknowledgement and support. As new partnerships and alliances were forged with different stakeholders, the organization had to adapt quickly to new forms of communication, information sharing and data collection. The processes of monitoring and evaluation (M&E) needed to be updated to achieve the goal of scaling up programmes. This meant a period of pilot testing with new techniques and collaboration with experts in IT communication and geographic information systems (GIS), architects, urban planners, conservationists and others to draft an integrated plan for growth and development (MHT, 2016). This team of experts combined old techniques and knowledge with new approaches at operational and field levels. MHT also switched its information and management systems from being paper-based to computer-based, while its GIS capabilities were transferred to an interactive digital format and an online archival database was created. The large amount of data now being handled required the organization to increase the number of physical servers it used, both purchased and rented. This also involved developing a system for the Global Resilience Partnership (GRP), which started as a pilot in four cities, and included training for field staff on how to use it (MHT, 2016).
HOW CHANGE HAPPENED

DRIVERS OF CHANGE

A range of factors and different actors have contributed to the impacts and outcomes associated with this case. These include the demands and organizational capacity of people living in informal settlements themselves, the work and commitment of a wide range of partners, increased national and international understanding of and attention to urban poverty, and the relationship between women and their habitats. Climate change has restricted water availability, catalysing demands for action by those affected and responses from organizations including MHT (MHT, 2014, 2017, 2019).

Various contextual factors have also constrained the pace of change. Regulations have continued to inhibit long-term land tenure, and cultural and religious norms have constrained women’s involvement in participatory governance projects. This has delayed efforts to build community participation and involvement (Indian Institute for Human Settlements, 2015). MHT has put a great deal of effort into addressing this latter issue and has achieved good results. Indeed, a key lesson from its work is that community participation is a fundamental requirement for success, as it enables and sustains change and promotes platforms (such as CBOs) where women can participate and lead projects to improve their own living conditions (MHT, 2019).

Although there are multiple contributing factors and actors, MHT itself has made a crucial contribution to the outcomes and impacts documented in this case. Its unique contribution stems from SEWA’s philosophy of empowerment, which is focused on women. Over time MHT has learned how to work with specialized municipal and state urban planning organizations. Furthermore, it has worked hard to strengthen its own organizational structure over time and in response to needs.

PATHWAYS TO SCALE

MHT scaled up its activities and reach through a combination of intentional change strategies and spontaneous change processes and a mix of vertical, horizontal and functional scaling. Its way of working enabled simultaneous horizontal scaling by empowering local women, vertical scaling by empowering women to improve the policies and practices of local municipalities and public and private service providers, and functional scaling by supporting women to incubate and test products and services.

This virtuous cycle of horizontal and vertical scaling was accelerated when MHT became a partner of the Slum Networking Programme in
Ahmedabad in 1995. The SNP is a partnership of local stakeholders led by the local municipality, the AMC. Over time, MHT took on an increasing number of roles and responsibilities within the SNP, including acting as a facilitator between the AMC and communities, fostering community participation and, most importantly, being the ‘technically equipped’ partner in the project. As MHT’s responsibilities within the programme grew, and as the SNP expanded to cover more informal settlements, MHT also had to grow in both size and scope (Das and Takahashi, 2009).

The AMC provided technical expertise for different elements of the informal settlement upgrading programme and provided MHT with enough financial security and support to allow it to focus on programme delivery (Das and Takahashi, 2009). This dynamic lasted for about a decade.

MHT’s partnership in the SNP also benefited greatly from its relationship with SEWA, which was already an established organization with a strong reputation. MHT benefited from SEWA’s long experience and learned from its past involvement with similar projects (SEWA Academy, 2002). During the first 10 years of the project, SEWA Bank took charge of savings and microcredit systems, while MHT assumed responsibility for its other technical components.

By 2013, MHT was working in five Indian states (MHT, 2014). By this time, the legitimacy that the organization had won through its years of work and the measurable improvements it had delivered through its initiatives allowed it to turn its attention to the representative level, providing a voice for the issues of people living in poverty at the state and national levels.

**SCALING STRATEGIES**

**A focus on women**

MHT deliberately targets female leaders and change makers, with the aim of reducing the effects of poverty in informal settlements on future generations of girls and women. Informed by experience from SEWA’s women-led change initiatives, MHT has developed a strong theory of change that is at the core of the organization. This theory posits that investing in the capacities of marginalized women and their organizations will help them to exercise their civic rights in order to demand better living conditions and access to basic amenities. These improvements will in turn motivate further investment in productive assets in women’s names (hence the importance of making women owners or co-owners of land and houses), and this will raise economic productivity, standards of living and wellbeing for everyone in the household.
Nafisa Ben was born into a poor family of 10 and dropped out of education at the age of 13. She moved to an informal settlement in Nehrunagar, Ahmedabad and in 2007 her area started to work with MHT. She participated in MHT’s trainings and meetings on institutional arrangements, local governance and how to negotiate with government bodies and officials. She was then one of the women to be elected as a councillor, and she organized the community to apply for legal drainage and water pipes into her area. Nafisa forged her way from a poor background to being a community leader and an elected councillor.

Community Mobilisation and Participation

MHT’s change strategy emphasizes community mobilization throughout all of its processes, as this encourages and sustains change. Community mobilization is a capacity-building process (Grabman and Snetro in Bhatt and Shah, 2010) with participation at its core, strengthening community ownership and encouraging community action and thus improvement. MHT’s approach is focused entirely on voluntary participation, based on its conviction that when people take action they can create shared benefits that can be sustained over time. Once mobilized and involved, community members become the protectors and enablers of the improvements achieved.

Strategic Alliances

MHT is an NGO that has partnered with different organizations under the SEWA umbrella and others beyond this. Its relationship with SEWA has been important for its credibility and has facilitated collaborations with other organizations including the Slum Networking Programme. Its work with the SNP allowed it to gain support from the AMC, a governmental agency, giving it legitimacy and building its experience. Through its work with the SNP, MHT has reached 35,000 people living in informal settlements in Ahmedabad, with excellent results.

Another example of a strategic collaboration is the way in which MHT has worked with the construction industry to adapt the curriculum and training modules for female construction workers in response to their needs and priorities within the industry. The first step involved upgrading existing community programmes to provide more formal skills training with the creation of the Karmika School of Construction Workers in 2003 (MHT, 2014). However, the staff available for training and MHT’s limited capacities in the field at this time were insufficient to reach women at scale.

MHT therefore approached the Construction Industry Development Council (CIDC) for assistance with testing and certification and the Indira Gandhi National Open University (IGNOU) for support with distance learning programmes and certification. It also lobbied the Ministry of
Housing and Urban Poverty Alleviation and the Directorate General of Employment and Training (DGE&T), advocating for easier and more accessible eligibility criteria for the qualification of women construction workers. It successfully managed to have repealed a requirement that women had to have 5th Pass qualifications or be skilled in five construction trades in order to access vocational training programmes. These requirements were deemed to be excessive compared with the reality for most women. Another defining collaboration was with the National Skill Development Corporation (NSDC); this scaled up the capacity of MHT’s training programmes and allowed it to train more than 5,000 women in just two years, a great success compared with the hundreds trained in the pilot years (MHT, 2014).

**Global influencing**

MHT seeks to contribute to the fulfilment of Agenda 2030 by addressing six of the Sustainable Development Goals: gender equality, reduced inequalities, clean water and sanitation, sustainable communities, affordable and clean energy and climate action (MHT, 2019). Its goal is to become an exemplar for women-led habitat development, which will help to connect informal settlements all over the world by creating partnerships and collaborations.

MHT has also developed the Global Resilience Partnership (GRP), an international collaboration whose purpose is to give its climate change initiatives a global outreach. The agenda for the initiative was derived from discussions with the Vikasini and Community Action Group (CAG) leaders, which showed that heat stress, flash floods, acute water shortages and water- and vector-borne diseases were becoming increasingly serious problems. The partnership includes public and private organizations across the world, and its goal is to build a ‘resilient, sustainable and prosperous future for vulnerable people and places’. It aims to jointly diagnose problems, encourage collaboration, develop networks to share and learn and develop solutions (while also channelling resources) to meet its aims (GRP/MHT, n.d.). The inclusion of MHT in this network was fundamental for horizontal scaling; indeed, MHT has now begun to plan the implementation of community groups such as CAGs in more cities in India and also in cities in Nepal and Bangladesh, with the participation and help of local partners (MHT, 2016).
TIMELINE

1994: MHT is founded as an independent organization in Ahmedabad by the Self-Employed Women's Association (SEWA).

1995: MHT becomes the main partner in the Slum Networking Programme, launched by the Ahmedabad Municipal Corporation and other partners. MHT starts work in Ahmedabad and leads the upgrading of 36 informal settlements (out of 47 in the city) (MHT, 2014).

2004: From this point onwards the NGO seeks to grow into a leading technical and advocacy organization, with seven programme areas in five states in India.

2012–13: This was a remarkable period when MHT reached 36,839 households in a single year, its largest number to date.

2015–17: Awards and international recognition put MHT in the spotlight. The organization begins to publicly articulate its way of working.

2015 onwards: Since 2015, MHT has reached 36 cities across eight states in India. Its model has been replicated by its partners and by other organizations in Bangladesh and Nepal.

Funding

MHT is funded by international foundations such as the Bill & Melinda Gates Foundation, the Oak Foundation, HSBC bank, and national bodies with a corporate social responsibility remit such as the H.T. Parekh Foundation. The government also sometimes pays it fees for services.
MAHILA HOUSING SEWA TRUST
MORE THAN TWO DECADES OF GROWTH

1994-1999

Foundation and first experience with the Slum Networking Program SNP in Ahmedabad, 180 houses upgraded.

2001

MHT, recognizing the need for electricity initiates the Ujala Yojana with the Ahmedabad Electricity Company to provide legal electric connections. MHT starts to provide financial services with SEWA Bank to create special loan products for the poor. The focus is for housing & infrastructure.

2000-2004

MHT and SNP expand to 36,000 dwellers in Ahmedabad. MHT expands WaterSanitation program to other cities in Gujarat.

2005-2009

With the SNP they expand to 47 slums in Ahmedabad and expand to Rajasthan. The Innovation Center for Poor program is launched to train women as energy auditors. MHT promotes credit cooperatives in Gujarat. In 2007 develops a Solar Home System Learn Program. Up and after 2010 it continued incepting different loan products for housing improvement.

2012-2013

Unprecedented growth in reach: MHT reached 38,839 households in one year, the largest number for the organization so far.

2010-2015

MHT expands to Bihar, Jharkhand MP, and Delhi to facilitate services and empower women. Slum electrification expands to MP. Lighting, ventilation and energy efficient products keep being promoted.

2016-Present

The Global Resilience Partnership Program allows the MHT to partner with 17 organizations to combat Climate Change. The MHT gains visibility, outreach and scale. Funds have increased heavily and the MHT focuses on organizational development. MHT positions itself in the Sustainable Development Goals' agenda. International partnerships and technical collaborations allow to think global and to transition advocacy and policy influencing to the international level.

Source(s):
## ANNEX: CASE AT A GLANCE

<table>
<thead>
<tr>
<th>Case study name</th>
<th>Empowering women to upgrade their homes: Mahila Housing SEWA Trust (India)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Geographical location</strong></td>
<td>Informal settlements in 36 cities in eight states in Bangladesh and Nepal.</td>
</tr>
<tr>
<td><strong>Country indicators</strong></td>
<td>India</td>
</tr>
<tr>
<td></td>
<td><strong>Income</strong>: lower-middle-income economy; national poverty rate of 22% in 2011 (World Bank, 2020).</td>
</tr>
<tr>
<td></td>
<td><strong>Inequality</strong>: growing inequality with Palma ratio of 1.53 in 2012 (UNU-WIDER, 2019).</td>
</tr>
<tr>
<td></td>
<td><strong>Human Development Index</strong>: ranked 129th out of 189 countries (UNDP, 2019).</td>
</tr>
<tr>
<td></td>
<td><strong>Gender gap</strong>: ranked 149th out of 153 countries (WEF, 2020).</td>
</tr>
<tr>
<td></td>
<td><strong>Civic space</strong>: characterized as ‘Repressed’ (Civicus, 2020).</td>
</tr>
<tr>
<td></td>
<td><strong>Fragility</strong>: Elevated Warning. (Fund for Peace, 2019)</td>
</tr>
<tr>
<td></td>
<td><strong>Climate risk</strong>: ranked 17th out of 181 countries for 1999-2018 (Eckstein et al., 2020).</td>
</tr>
<tr>
<td></td>
<td><strong>Ecological threat</strong> – High exposure, ETR count:4 (Ecological Threat Register, 2020).</td>
</tr>
</tbody>
</table>

### Bangladesh

| **Income**: lower-middle-income economy; national poverty rate of 22% in 2011 (World Bank, 2019) |
| **Inequality**: Palma ratio of 1.27 in 2011 (UNU-WIDER, 2019). |
| **Human Development Index**: ranked 135th out of 189 countries (UNDP, 2019). |
| **Gender gap**: ranked 50th out of 153 countries (WEF, 2020). |
| **Civic space**: characterized as Repressed by CIVICUS (CIVICUS, 2019). |
| **Fragility**: High Warning (Fund for Peace, 2019) |
| **Climate risk**: ranked 7th out of 181 countries for 1999-2018 (Eckstein et al., 2020). |

| **Ecological threat** – Medium exposure, | |
ETR count:2 (Ecological Threat Register, 2020).

**Nepal**

**Income**: lower-middle-income economy (World Bank, 2019)

**Inequality**: Palma ratio 1.29 in 2011 (UNU-WIDER, 2019).

**Human Development Index**: ranked 147th out of 189 countries (UNDP, 2019).

**Gender gap**: ranked 101st out of 153 countries (WEF, 2020).

**Civic space**: characterized as Obstructed by CIVICUS (CIVICUS, 2019).

**Fragility**: at High Warning (Fund for Peace, 2019)

**Climate risk**: ranked 9th out of 181 countries for 1999-2018 (Eckstein et al., 2020).

**Ecological threat**: low exposure, ETR count 1 (Ecological Threat Register, 2020).

<table>
<thead>
<tr>
<th><strong>Time period</strong></th>
<th>1994 to present.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Systemic challenge</strong></td>
<td>Gender injustice, equality and vulnerability in urban, rural and peri-urban areas in India.</td>
</tr>
<tr>
<td><strong>Type(s) and Scale of poverty reduction</strong></td>
<td>As of 2020, MHT has worked in strategic collaborations with local municipalities in 1,018 informal settlement areas reaching 1.81 million people in 36 states across 8 Indian stages helping achieve the following benefits for people living in poverty:</td>
</tr>
</tbody>
</table>

**Strengthened women's voice, participation in and influence over local decision making**

**Increased security of tenure and home ownership**:
- 22,563 property titles registered by MHT members
- 22,526 women included in existing or recently acquired property titles and/or tenure rights

**Improved access to and quality of basic services**
- 48,307 households accessing potable water
- 56,656 households accessing grid electricity
- 17,001 formal houses built
- 6,125 households benefiting from water management initiatives (training and programmes on better
management of natural water resources

**Increased incomes**
- Total amount of $2.52Mn saved by credit cooperative members
- 30,474 households have invested in energy-saving products

**Strengthened resilience to climate change and reduced carbon emissions**
- For example, by 2019 around 28,000 energy audits had been undertaken in informal settlement communities. These are estimated to have saved USD$700,000 per annum in electricity costs and to have reduced CO₂ emissions by 105 tonnes per annum.

**Structural Solutions**
- Strengthened power of women vis a vis service provider - 1,988 community-based organizations established with 15,000 women participants and 12,000 trained women leaders,
- More responsive local political decision-making processes
- Greater access to finance
- $3.22m worth of public resources accessed for poor women
- 6,501 housing loans provided to MHT members

**Dynamics of and pathways to scale**
- Mixture of spontaneous and intentional vertical, horizontal and functional scaling.

**Types and quality of evidence**
- Much of the detailed evidence for outcomes, poverty benefits and contribution is self-reported by MHT but triangulated where possible with evidence from independent academic research and reports and case studies by the UN and the MacArthur Foundation. (See references).
REFERENCES


Brahmbhatt, B. (2018). *Submission to the Executive Committee of the Warsaw International Mechanism for Loss and Damage associated with Climate Change Impacts (Executive Committee) on the type and nature of actions to address loss and damage for which finance may be required*. Mahila Housing SEWA Trust (MHT). https://unfccc.int/sites/default/files/resource/inputs_to_wim_unfccc_mht_february_2018.pdf


NOTES

1 The term 'Vikasini' means 'carrier of development'.

2 In India, municipal corporations are local government bodies in charge of urban areas with responsibility for managing land, property and access to services, among other areas.

3 Vocational training programmes in India are run by Industrial Training Institutes (ITIs); these have limited capacity, which limits skilling of the labour force (Kumar et al., 2019). The requirement to have obtained 5th Pass was for evaluation purposes and determined the suitability of a worker to obtain VTP certification.
Oxfam is an international confederation of 20 organizations networked together in 67 countries, as part of a global movement for change, to build a future free from the injustice of poverty. Please write to any of the agencies for further information, or visit www.oxfam.org