

## **A Roof Over our Heads and Basic Amenities: Mahila Housing SEWA Trust**

For poor women workers, home is not just a place to live but it is also a workplace. Workers engaged in activities like rolling bidis, aggarbattis, and garments etc. not only produces the goods but also keep raw material and finished goods at their home. Over the years it was observed that most of the members of SEWA Bank had taken loans for housing; moreover they had shown concern for housing facilities. This gave birth to Gujarat Mahila Housing SEWA Trust in the year 1994.

Mahila Housing SEWA Trust (MHT) has been very active in both urban and rural areas since its inception. In Ahmedabad, Vadodara and Surat it has been working on upgradation of slums along the lines of its well- tested "Parivartan model". In this model, MHT partners with SEWA Bank for housing and infrastructure finance by way of savings and loan services, with the municipality and most importantly, with local people. MHT is the catalyst—mobilising slum communities with women in the lead, helping them register their own Community-Based Organisations (CBOs) and linking these with seven basic amenities like individual water connections, toilets, drainage, street-lighting, garbage collection, paving and landscaping.

In 2006 Ahmedabad city, 14 slums and 2397 households were involved in this slum upgradation work. 34 CBOs were registered to initiate and maintain this work and 822 leaders of these CBOs were involved in capacity-building training.

Local people contributed Rs. 42.5 crores towards the costs of the slum upgradation. The Ahmedabad Municipal Corporation (AMC), on their part, contributed Rs. 20,56,177.77 towards this effort.

Over the last 4 years, MHT has helped 28,675 urban households (slums) in Ahmedabad, Baroda and Surat obtain these amenities and build their own CBOs 62 CBOs have been formed and a total of 31 have been registered.

Local people in these areas contributed Rs.42.5 Crores towards the costs of the slum upgradation so far. The Ahmedabad Municipal Corporation (AMC), on their part, contributed Rs.33,939,811 towards this effort.

In addition, 182 households obtained individual toilets under the AMC's special scheme with MHT's help. And in two neighbourhoods, the residents will now get water, as two large overhead tanks have been built by AMC, and with MHT's assistance.

In addition, in 43 neighbourhoods, MHT helped the local CBOs organise door-to-door collection of waste. This activity resulted in Rs.3,33,882 of income for the CBOs. It also generated employment for local cleaners to the tune of Rs. 655,548

MHT now plans to work in 120 areas (slums) with the AMC.

Based on the Ahmedabad experience, MHT began its work in the slums of Surat and Vadodara city. A total of 4719 and 221 households have obtained the seven basics amenities mentioned above in Surat and Vadodara respectively. The table below shows the overall progress in these two cities.

#### **Outreach of housing activities**

City	No. of slums	No. of household covered	No. of people reached	No. of individual water connections	No. of individual sewerage connections	No. of individual toilet blocks	Paving in Sq. mt.
Ahmedabad	62	9775	58600	2776	7473	1293	19798
Surat	43	4719	28314	1000	479	732	4500
Vadodara	5	221	1326	200	221	221	1607
<b>Total</b>	<b>110</b>	<b>14715</b>	<b>88240</b>	<b>3976</b>	<b>8173</b>	<b>2246</b>	<b>25905</b>

From its Gujarat experience, MHT has been helping SEWA Rajasthan and its Bikaner team upgrade slums in Bikaner city. MHT provides the technical support for this activity.

#### **Lighting up womens' homes**

MHT forged a partnership with the Torrent Power Ahmedabad Electrification Company for legal slum electrification in 2001.

MHT interventions have influenced policies and systems in Ahmedabad Electricity Company for slum electrification. To date the programme has enabled electrification over 85,000 households and contribution from the community members is 54,45,040 in Ahmedabad city.

Women workers want legal electrical connections for their homes. Thus, MHT has taken up this work, ensuring that 80% of the electricity bills are in women's name. This year 700 new connections were provided in 15 neighbourhoods. Each woman paid Rs.2500 towards the costs or a total of Rs. 4,37,000 to the electricity company. The amount paid per woman was a special discounted rate. The usual cost is Rs. 6500 per woman.

In rural areas, MHT helped in designing and building 100 rural houses in 2006.

#### **Karmika — the school for Women Construction Workers**

In 2003 MHT set up the Karmika School for upgrading the skills of women construction workers. Women have hitherto been confined to back-breaking but low paid unskilled labour in the construction industry. Karmika School is changing all this by training women in a number of highly skilled activities required in the construction industry. These women are then certified by the Construction Industry's Development Council (CIDC) and the Indira Gandhi National Open University (IGNOU).

In 2006, 733 women took such training from Ahmedabad city, Vadodara and Surat. They learned masonry, tiling, plastering, carpentry, bar-banding, plumbing and electric-fitting in these training sessions. 112 till March 2006 women got certification from the CIDC, and IGNOU thus making their services more marketable in the construction industry. And as a result of this training, Rs. 6,94,800 worth of employment was generated.

Karmika organised an annual function in Ahemdabd's Town Hall, Thousands of women participated and shared their experiences as skilled workers after the Karmika School training. The Urban Development Minister, Ms. Shailaja chaired this annual meeting.

<b>2006</b>	<b>Training type</b>	<b>no of batches</b>	<b>trainees covered</b>	<b>Training imparted</b>	
	Paver Production	2	25	Vadaj, Manipur, Amraivadi, Lambha, Patan, Vanosari	
	Slab Production	7	70		
	Brick Production	2	25		
	Door, Window	2	20		
	Ventilation	7	70		
	G.T.Cover	2	25		
	<b>Total</b>	<b>85</b>	<b>1083</b>		
<b>2006</b>	Masonry	7	140	Manipur, Amraivadi, Surat, Rajivnagar, Meghaningar, Rameshdutt Colony, Baroda	
	Tiling		140		
	Plaster Pointing		140		
	Carpentry		1		19
	Electrification		1		15
	Plumbling		1		16
	Lab Technician		1		5
	Painting	1	7		
	Bar Bending	1	16		
	<b>Total</b>	<b>83</b>	<b>2169</b>		