

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 allies 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 Ahmedabad city, 36 slums and 4,651 households were involved in this slum upgradation work. 48 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. 17 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.

In addition, 1060 households contributed an additional Rs. 1,745.400 for additional amenities and services, over and above the seven services provided and described above.

4,120 households also participated in door-to-door waste collection, earning Rs. 3,21,563 for their CBOs. Local cleaners obtained Rs. 2,44,718 worth of income from their cleaning services.

Significantly, all of the above services resulted in a net asset-building of Rs. 58,715,145 And all of this is in the name of women.

In addition to their activities in Ahmedabad, strides were made in Vadodara and Surat. The table below gives the outreach for 2005.

Table 9.8
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	60	9,775	58,650	8,993	9,384	8,602	32,872
Surat	43	17,942	1,07,652	10,658	11,415	9,566	
Vadodara	9	1,958	11,748	1,703	1,782	1,547	
Total	112	29,675	1,78,050	21,354	22,581	19,715	32,872

MHT's Ujala programme lights up women's homes

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

MHT interventions have influence 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. 700 new connections were provided in 20 neighbourhoods. Each woman paid Rs. 2500 towards the costs or a total of Rs. 17,50,000 to the electricity company. As the amount paid per woman was a special discounted rate, the actual benefit was a saving of Rs. 28,00,000 collectively. The usual cost is Rs. 6500 per woman or Rs. 45,50,000 for the 700 connections.

In rural areas, MHT helped in designing and building 100 rural houses in 2005.

A highlight of MHT's work in 2005 was the setting up of 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).

In 2005, 579 women took such training from Ahmedabad city, Vadodara, Surat and Radhanpur. They learned masonry, tiling, plastering, carpentry, bar-banding, plumbing and electric-fitting in these training sessions. All these women got certification from the CIDC, 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.