

# Mahila Housing Trust — The Women Who Rebuilt Their Slums and Cooled Their Cities

Meenaben Soni lives in Vishwasnagar, an informal settlement in Ahmedabad. She works as a tailor. For months of the year, Ahmedabad's temperatures exceed 40 degrees Celsius. Her tin-roofed home made working at her sewing machine impossible during peak heat — she lost income becaus...

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Women Empowerment

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Meenaben's settlement, with support from Mahila Housing Trust, painted their roofs with sun-reflective white paint. The BBC Future Planet documented this in June 2023: a simple, community-implemented technology that reduced indoor temperatures by several degrees and allowed women like Meenaben to keep working through the heat.

This is not a large infrastructure project. It is what happens when an organisation teaches poor urban women that their built environment is not fixed — that they can claim it, improve it, and govern it — and then gives them the tools and the relationships with local government to actually do so.

## Who They Are

Mahila Housing Trust (MHT) was established in 1994 from within the Self-Employed Women's Association (SEWA) — the world's largest union of informal workers. Born from SEWA's recognition that housing and habitat conditions were among the most significant constraints on women's economic security, MHT became an independent organisation focused specifically on urban informal settlement women and their built

environment.

MHT works in cities and rural areas across 9 states — with community action groups, saving collectives, financial tools, and relationships with local vendors in 34 cities across 8 states in India, impacting more than 2 million residents of marginalised informal neighbourhoods.

Their awards reflect the range of their work: Ashden Award for Cooling in Informal Settlements; United Nations Global Climate Action Award for Women's Action Towards Climate Resilience for Urban Poor in South Asia; United Nations Sasakawa Award for Disaster Risk Reduction. Three categories — cooling, climate resilience, disaster risk — that a housing NGO would not typically win unless their programme was genuinely integrated across all three.

## **The Housing Rights Framework**

MHT's core work is securing women's rights to land and housing — using a pragmatic, gradualist approach to tenure regularisation that recognises full formal titling is a long and expensive legal process. Their framework: moving communities progressively up the tenure continuum, from no formal recognition to no-eviction guarantees to occupancy certificates to eventually formal property titles.

This gradualist approach has a documented track record in Ahmedabad's Jadiba Nagar settlement, where MHT helped residents regularise land titles and obtain legal ownership of their lands. The process took years. It was worth it — families who previously had no legal claim to their homes could now access formal credit, invest in improvement, and resist eviction with legal standing.

Government of India guidelines on public housing recommend that subsidised housing units be allotted in the "name of the female head" of the household — a policy change that MHT has advocated for and that makes their work in formal housing scheme access directly relevant. Of every ten houses constructed in India, seven are constructed by people themselves. MHT's programme ensures that women in those

seven are informed, resourced, and empowered to govern the process.

## **The Climate Cooling Innovation**

MHT's cool-roof programme — reflective white paint on tin roofs in informal settlements — is the programme most widely covered in international media. The BBC, Next City, and multiple climate adaptation publications have documented MHT's community-led cooling approach as one of the most practical and scalable heat adaptation interventions available for urban informal settlements.

The programme works because MHT frames it not as a technology installation but as a community learning process. Women learn about the science of heat reflection, understand why the intervention works, and implement it themselves. The community ownership means maintenance happens without external prompting.

For Odisha NGOs: Odisha's urban poor — in Bhubaneswar's informal settlements, in Cuttack's low-lying neighbourhoods, in Berhampur's coastal communities — face heat, cyclone, and flood risks that a rights-based, community-governed housing intervention can partially address. MHT's model is directly transferable to coastal urban settings where women's organisations already exist (Mission Shakti, SEWA-affiliated groups) but lack the specific habitat and housing rights expertise.

## **The Participatory Governance Model**

MHT's relationship with local governments is one of their most distinctive operational features. Rather than working around municipal authorities, they build working relationships between community women's groups and ward councillors, engineers, and water utility managers. The outcome: municipalities can make "last mile" connections they typically cannot or refuse to — because community women's groups are doing the mobilisation, facilitation, and accountability monitoring that these connections require.

This model — women as the infrastructure between communities and government — is directly applicable to how Odisha's Mission Shakti federations could engage with urban local bodies.

## Contact and Further Reading

**Website:** [mahilahousingtrust.org](http://mahilahousingtrust.org) | **Contact:** Ahmedabad, Gujarat headquarters | Executive Director: Bijal Brahmbhatt

### Key evidence:

- Mahila Housing Trust website: [mahilahousingtrust.org](http://mahilahousingtrust.org) — programme areas, awards, tenure regularisation case studies
- Next City, January 2024: *The Land Trust Helping India's Slum-Dwelling Women Design Climate-Resilient Homes*
- Oxfam Policy & Practice: *Empowering Women to Upgrade Their Homes* case study
- Accelerating City Equity project: 34 cities, 8 states, 2 million residents documentation

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