

# INDIA

## Groups in two Indian cities are using the ACCA tools in different ways :

### ACCA in INDIA :

#### PROJECT CITIES (total 2)

- Bhuj (in Kutch)
- Leh (in Ladakh)

#### SMALL PROJECTS

Small projects approved : 12  
 In number of cities : 2  
 Total budget approved : \$30,000

#### BIG PROJECTS

Big projects approved : 2  
 In number of cities : 2  
 Total budget approved : \$80,000

#### SAVINGS (only in 2 ACCA cities)

Savings groups : 20  
 Savings members : 323  
 Total savings : \$7,825  
 No CDFs set up yet

#### IMPLEMENTING GROUPS

The ACCA project in Leh is being implemented by the Tibet Heritage Fund (THF) and the project in Bhuj by the Hunnarshala Foundation.

### 1 The ACCA process in LEH, in the Ladakh region of Jammu and Kashmir

The remote city of Leh, in the foothills of the Himalayan mountains, is the capital of India's Ladakh region. Because Leh was once part of Tibet, the city's inhabitants are mostly Tibetan Buddhists, with some Hindu migrants from other parts of India. Since 2003, the Tibet Heritage Fund (THF) group and its local partner LOTI have been working with communities in the thousand-year old town center of Leh to help restore some traditional Tibetan houses, neighborhoods and monasteries, using the restoration process to revive the traditional crafts and cultural practices which go into these beautiful buildings. Although their projects have focused on the physical restoration of historic structures, their work has always sought to find ways to that the mostly poor families who live in these historic buildings and neighborhoods can stay and be part of the architectural and cultural revival, rather than be evicted to make way for tourist boutiques.

Some of this upgrading work in Leh's old town has been supported by ACCA, but after the flash floods in 2010 damaged or destroyed many houses in the lower part of town, the THF has focused its work - and the ACCA process - on helping these residents rebuild their houses, especially by providing affected households with access to some skilled workers and some housing materials, and then they do the repair work mostly themselves. An especially harsh winter, with lots of snow, has slowed things down, however.



Besides upgrading the six pilot houses, the ACCA project in Leh is also helping neighborhood groups improve their broken down common walkways, drains, sewers and water points.

### 2 The ACCA process in BHUJ, in the arid, earthquake-hit region of Kutch, in western India



The ACCA project in the city of Bhuj, in the western edge of India (in the drought-prone desert region of Kutch), is being implemented in a city which was almost totally destroyed by an earthquake in 2001 and has since been rebuilt on a new city development plan. 45% of the city's residents live in slums, most of which are very old, traditional settlements on land given to their castes by the king, but are now considered to be squatters on public land. The small and big projects are being implemented by *Sakhi Sangini* ("Female friends together"), a federation of women's savings and self-help groups in 30 slums around Bhuj (out of a total 60 slums in the city), in collaboration with the technical support NGO the Hunnarshala Foundation. After conducting a city-wide slum survey and setting up committees in many of these settlement clusters to discuss their problems and review the survey data, the women's federation identified drinking water supply and housing as the two most serious problems being faced by the city's poor communities. Five out of the six small ACCA projects which have been implemented in Bhuj so far involve developing or improving drinking water supply systems in these settlements, many in good collaboration with the municipality.

The women's federation has also formed a housing committee and worked with architects at Hunnarshala to develop inexpensive earthquake-resistant house designs which they can eventually build themselves, as part of their long-term settlement upgrading plans. Their plan is to use the big project funds from ACCA to seed a city-wide revolving loan fund for housing, to give low-interest housing loans to savings group members. Their idea, though, is not to use the fund simply to give loans to scattered members, but to use the housing fund strategically to strengthen the communities' negotiations for secure land tenure, and to leverage access to the various central government and local slum upgrading schemes - many of which are quite promising, but very difficult to access.

