



INDIA

TWO SMALL CITIES OFFER TWO ANGLES ON CITYWIDE HOUSING SOLUTIONS

ACCA in INDIA :

PROJECT CITIES (total 2)

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

SMALL PROJECTS

Small projects approved : 15
 In number of cities : 2
 Total budget approved : \$45,000

BIG PROJECTS

Big projects approved : 2
 In number of cities : 2
 Total budget approved : \$100,000

SAVINGS (only in 2 ACCA cities)

Savings groups : 131
 Savings members : 1,794
 Total savings : \$84,652

CITY DEVELOPMENT FUNDS

CDFs active in : 1 city (Bhuj)
 Total capital in CDF : \$118,607

- from ACCA \$60,000 (51%)
- from coms. \$57,007 (48%)
- from gov. 0 (0%)
- from others \$1,600 (1%)

IMPLEMENTING GROUPS

The project in Leh is being jointly implemented by the Tibet Heritage Fund (THF) and the Leh Old Town Initiative (LOTI), and the project in Bhuj by Hunnarshala Foundation.

ACCA in Bhuj: 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 that was given to their castes by the king, but are now considered to be squatters on public land. The key project implementing organization in Bhuj is *Sakhi Sangini* ("Female friends together"), a federation of 130 poor women's self-help savings groups that are now active in almost all of the city's 74 slums. Sakhi Sangini works in close collaboration with the Hunnarshala Foundation, an NGO which provides organizational and technical back-up to the process in Bhuj.

Homes in the City Program: The ACCA support in Bhuj is adding fire to a comprehensive program of citywide and people-driven slum upgrading which the partners in Bhuj are calling "Homes in the City," which encompasses housing, land security, sanitation, water supply, solid waste management, livelihood improvement and mobilizing poor women into community-based self-help savings and credit groups. The process began with a few pioneering women's savings groups, who conducted the first citywide slum survey and set up committees in many of the city's settlement clusters to discuss their problems and review the survey data. Initially, the women identified drinking water supply and housing as the two most serious problems being faced by the city's poor communities. When the ACCA support came, the \$15,000 small project funds were used to develop or improve drinking water supply systems and clean up ponds which several communities use for their non-drinking water needs. All these projects were implemented with good collaboration with the municipality.



Community builders training in Bhuj: The Hunnarshala Foundation has been one of Asia's pioneers in promoting the use of traditional building knowledge and local artisanship in both earthquake rebuilding and ordinary housing construction. In December 2013, this rich experience was the focus of a training workshop for community-based builders and craftspeople in Bhuj, which brought together 30 community architects and community-based builders from Indonesia, Thailand, Philippines, Mongolia and India. The 8-day workshop, which was jointly organized by CAN and Hunnarshala, included a day of presentations by community architects from around India, a day of field visits to ACCA-supported community savings, upgrading and housing projects and an evening of Sufi music and Gujarati vegetarian cuisine at a beautiful museum of local crafts beside a salt lake a little outside of Bhuj. But the core of the workshop was a few days of hands-on learning at Hunnarshala's active training center, where village women, youngsters and community builders learn to make different kinds of soil blocks, rammed earth walls and other alternative, low-cost building materials and techniques.

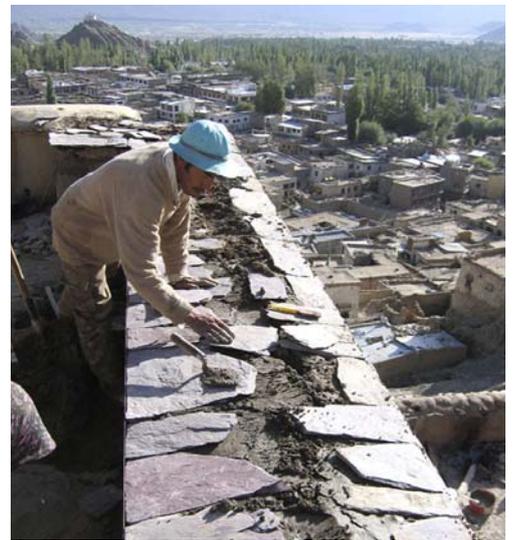
ACCA BIG PROJECT: Three slums use ACCA support to help their poorest members to access government housing subsidies and secure their land

Early on in the project, the women's federation formed a housing committee and worked with architects at Hunnarshala to develop inexpensive earthquake-resistant house designs which they could eventually build themselves, as part of their comprehensive "Homes in the City" settlement upgrading plans. They used the \$40,000 big project funds from ACCA as seed capital to set up a citywide revolving loan fund for housing. In the first round, 56 savings group members in four slum communities got low-interest housing improvement loans from the fund. But from the start, their idea was not to use this fund simply to finance the housing improvements of scattered savings members. None of Bhuj city's 74 slum communities (with about 12,000 households) have formal tenure rights to their land, and the partners in Bhuj were determined to use their new housing fund strategically, to strengthen the communities' negotiations for secure land tenure, and also to leverage access to an important central government slum redevelopment program - the Rajiv Awas Yojna (RAY) scheme.

Until recently, RAY was open only to large cities, but when the program expanded in 2013, Bhuj became eligible. A pilot project for redeveloping three slum communities (total 314 households) was subsequently designed and sanctioned by the central government. The RAY program will provide a grant of about \$6,150 per family (with funds coming from central, state and municipal governments), of which 75% is for house construction and 25% is for basic infrastructure, and stipulates a standard plot size of 65 square meters. Each family must contribute at least 10% of the budget, but this can be in the form of building materials salvaged from their old houses or cash. And those very poor families who have neither cash nor materials can then borrow the 10% contribution from the ACCA-supported citywide revolving loan fund. To help improve the quality of houses and keep costs low, Hunnarshala is promoting the use of several alternative construction techniques, including debris-wall construction, dual plumbing, rainwater recharge, solar lighting, decentralized water supply and waste systems, water purification plants and planning strategies which separate pedestrian and vehicle access.



GOOD SENSE: In Bhuj, the RAY-supported slum upgrading will focus on in-situ upgrading of existing houses and the use of traditional courtyard housing layouts for good ventilation.



Real people live in these houses: The larger houses in old Leh historically belonged to families who worked for the king, as courtiers or palace officials. Families who have done well over the centuries have mostly moved out of the old city, but the ones whose fortunes have declined are still there. The Demo Tashi House is one of these, and the family is now too poor to maintain this beautiful old structure, which is collapsing around them. This was the second large house to be upgraded in Leh, with ACCA support, and is being used by the family to make and sell “chang”, a mildly alcoholic drink that is an indispensable part of Ladakhi festivals.

LEH: Restoring an ancient Tibetan city with the people who live in it

The city of Leh, built in the foothills of the Himalayas, is the capital of the Ladakh region, in northern India. Because Leh was once part of Tibet, most of the city’s 40,000 occupants are Tibetan Buddhists, with some Hindu migrants from other parts of India. Until very recently, Ladakh was a remote and isolated region, which couldn’t be reached for much of the year, because snow covered the mountain passes which were the only way in. Now Leh is finding itself being opened up to the modern world, as tourism picks up and more and more outsiders come into the city. Tibet Heritage Fund (THF) and its local NGO partner, the Leh Old Town Initiative (LOTI) have been working in Leh since 2003. After carrying out a survey in the old town, they established a local working team which since 2005 has been engaged in upgrading houses, temples, monasteries and infrastructure, with good support from the people and the municipal government.

Leh’s thousand-year old town center, which contains 200 Tibetan-style houses built of mud, stone and wood, covers the steeply sloping hillsides around the nine-story royal palace at the top. The town is still surrounded by thick, rammed-earth walls, entered through ancient *stupa* gateways and dotted with Buddhist temples and monasteries. After the destruction wrought by the Chinese government on Lhasa, Leh is now without question the world’s best-preserved traditional Tibetan city, and perhaps the most significant repository of historic Tibetan architecture. But in recent decades, better-off families began moving out, and the old town has been in a steep decline. Now it’s mostly poor and lower-income families who live there, in structures which may be beautiful and historic, but are falling apart and badly serviced.

The project in Leh, which has been partly supported by ACCA, is helping residents to upgrade their historic residential buildings, and the renovations are used to train artisans in traditional building skills and test co-financing options and community-driven redevelopment possibilities for the renovating the entire old town, including reviving local businesses and traditional artisanship. The house restorations are done on a cost-sharing basis with the families, in which THF covers 50% of the rehabilitation costs (using funds from the local government, ACCA and other donors) if the work is done by a team of local artisans, using traditional methods and materials, with a few modern improvements, like toilets. For very poor families, the 50% is waived if family members participate in the work. The THF team, with help from a steady stream of enthusiastic young architecture students from other places, surveys and makes beautiful measured drawings of these buildings and then works with the owners to develop a range of upgrading options.

Besides upgrading the houses, the project in Leh is also helping neighborhood groups to improve their common walkways, drains and sewers. As water supply in the old town has improved, the amount of waste-water being dumped into the streets has increased, leading to serious drainage and sewage problems. Efforts to improve the drains invariably stir up all sorts of objections from people who are afraid drainage channels running by their houses will cause their ground floors to flood or their upper floors to collapse - all very real fears in this crumbling old city made almost entirely of mud! So the improvements to common infrastructure, which the project supports, require some sensitive consensus-building among neighbors, along with some careful technical assistance from the THF-LOTI team.

Using the same traditional building crafts to restore houses damaged by **FLOODS**

In August 2010, heavy monsoon rains caused terrible floods and landslides in Leh. 200 people were killed, 200 houses destroyed and hundreds more damaged. Soon afterwards, government officials and NGOs were saying traditional mud architecture was no longer suitable. But in fact, no traditional settlements or monasteries were affected - only those built more recently in dangerous, low-lying areas of the city, where even reinforced concrete houses were destroyed.

For the Tibet Heritage Fund - LOTI team, this was a vindication of Leh’s traditional mud architecture, which is environmentally friendly, cheap, familiar, climatically well-suited to Ladakh - and local people can easily build and repair their own houses. Once reinforced concrete is adopted, only contractors and construction companies can build. So using some of the ACCA big project funds, the THF’s team of artisans began helping flood-affected families to rebuild their houses using these traditional building techniques and organized a series of hands-on workshops to demonstrate techniques for making these mud houses safer, stronger and more disaster-resistant.



Artisans Training Guild: The THF-LOTI team is also using a \$20,000 “special strategic activities” grant from ACCA to partly fund the restoration of a dilapidated four-story Tibetan-style house that has been donated to the project and use it to establish a training center and guild for local artisans and craftsmen - from Ladakh and other parts of Tibet - to learn the traditional building and restoration skills that go into these beautiful traditional Tibetan buildings, and by doing so to ensure that this knowledge doesn’t disappear. The building will be a place to learn and where people meet and do things together.