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COMMENT AND ANALYSIS

Financing mode for low cost shelters

By Yasmeen Lari

AFTER the flood waters receded from his village, Mr M.N. Shah, a landlord of Taluka Tando Allahyar, wondered how would his tenants get a roof over their heads? They were among the estimated 800,000 families who had been displaced when southern Sindh was almost entirely flooded.

Being aware that only 7-8 per cent of the affected could be provided houses after the floods last year by joint efforts of the government and international agencies, it was clear that those in his village could hardly hope to obtain any shelter.

Those who did get new houses were also displaced during the 2011 floods, since the new roofs were not strong enough to withstand floods.

The challenge can be met by building safe, disaster risk resistant shelter, using cheap, indigenous materials and innovative construction modes.

Financing could come from diverse sources and on a matching basis with the stakeholders' contribution. Finally, the social activists in the community should also be involved in the effort.

Considering the insufficient funding by the national and international donors, unprecedented disaster requires a combination of approaches for fund mobilization as follows:

- Matching grants by international donors/governments with landlords' contribution can double the number of units in the village — for example, 20 units underwritten by the landlord can translate into 40 units.

- Partnerships with chambers of commerce and industry to encourage adoption by corporate sector 100 units for Rs2,000,000. A large number of affected villages can benefit from Corporate Social Responsibility (CSR) programmes pursued by reputable national and international companies.

- Matching grants for households — 50 per cent cost provided by households through labor or material to be matched by donors.

- Because of insufficient knowledge of its use, the steel girder did not translate into a safe house during excessive rains and flood. Thus, sale of two or three girders could purchase an environmentally friendly entire safe haven roof.

- With elections round the corner, all political parties can multiply their votes by helping their potential voters build strengthened mud walls and safe haven roofs.

The scalability strategies need to be carefully executed. Low cost methods are urgently required for mass deployment through mobilisation, training and implementation.

To reach the enormous number of households dispersed in a vast area stretching from Benazirabad and Mirpurkhas to

Tharparkar, the usual methods of partnerships and contract-driven deliveries are unlikely to provide speedy results.

Today's emergency situation requires innovative procedures that are based on the concepts such as the Foundation's mobile Barefoot Karavan Experts teams, composed of university student volunteers, local trained artisans and village social mobilisers.

By marshalling the highly motivated youth and placing reliance on enterprising community members including women, the entire effort can be scaled up and deliveries ensured in a surprisingly short period of time.

In building safe and cheap shelters, the underlying principle is reliance on local materials and techniques improved through interventions based on the use of lime, mud and bamboo, all sustainable materials with zero carbon footprints. Other important factors are fostering pride in communities' own skills and abilities through their active participation, making them strong and resilient to withstand the next flood/drain disaster.

Low as the cost and fast as the construction is — it takes only a day and half to rehabilitate the unit, three days to

build from scratch — the question still is: how will the vast number of villagers get a roof over their heads?

Any strategy being devised should concentrate on provision of one safe room with built-in disaster risk reduction (DRR). This should consist of strengthened mud walls and safe haven Karavan Roof to provide refuge on the roof during floods. Further rooms can be added as and when resources become available.

Hopes among affecteds have been raised since the Heritage Foundation rehabilitated over 30 units in Shah's village based on strengthening of mud walls and a strong safe haven Karavan Roof which can sustain a load of 15 persons. Working on the principle that all damaged mud walls should be saved, each unit had a cost less than \$200 to rehabilitate, while houses that had completely collapsed cost \$300 to reconstruct.

In the last one month, the Foundation has propagated its DRR methodologies with the help of DFID and IOM in 35 talukas/villages etc, where 70 demolished units have been built.

The writer is CEO of Heritage Foundation of Pakistan.

