

STAGE 2 OF REHABILITATION

Having worked out the strategies for Adopt-a-Village for immediate needs of rehabilitation. As sceptre of floods is expected to loom large next year, it is important to move on to other important aspects, or Stage 2 of rehabilitation.

Stage 2 Components

- Safe flood resistant permanent one room house and Eco toilet
- Women's Community Centre with monitor and computer
- Class room for primary education through remote learning
- Dispensary for preventive health run by a local paramedic and tele health facility.
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Micro loans for Housing and Businesses

While focus on social infrastructure, such as women's centres, school and health care buildings are extremely important for which funding will need to be sought from relevant agencies.

After Stage 1 has been achieved in various villages, the barefoot enterprises will need micro loans to be able to expand production of their products in order to tap the larger market around them.

In additions, since most crops have been lost, it will be important to access micro loans for developing agriculture related products.

However, the most important aspect would be the building of flood resistant one room shelters. These are bamboo prefabricated zero carbon 12' dia. rooms. As these are well anchored and built on lime brick and lime concrete foundations and plinth, that are well anchored to withstand even excessive flooding. The finishes might erode but the structure remains solidly anchored. Since these units are self built, the finishes are easily repaired and brought back in perfect shape along with beautifully decorated facades.

Production facilities are available in or close to all zero carbon villages, where many artisans have been trained. If micro finance companies could forward with a loan of only Rs. 50,000, the production of these units on a large scale could be undertaken expeditiously.

Mechanism for Loan Disbursement

In the prototype that we developed for micro-loans from the Bank of Punjab, Maa Madad Committees were formed consisting of four committees of 25 housewives each who started to save at Rs. 50 per day or Rs. 1500/month.

The Bank of Punjab facilitated the opening of bank accounts for each committee members to encourage savings. and in addition opened a joint account for three members nominated by each committee of 25 members.

The Bank transferred the funds of Rs. 1,250,000 to each joint account. It was these women's committees who, after receiving micro loans in their own bank account, disbursement amounts to vendors to procure all materials needed for construction. They also paid the artisans engaged in the fabrication of bamboo housing units. Thus before the torrential rains struck, the majority in the village were able to construct permanent and safe bamboo one room houses on foundation, and were unharmed even with the excessive rainfall, and in the face of total destruction all around them.

Forming Maa Madad Committees to Disburse Loans Receivid.

It is my belief that if micro loans are arranged with minimum interest rate and with a grace period of 12 months, there will be no problem in returning the loan.

In our estimation, by January 2023 at least 5,000 households, having become engaged in specialized barefoot products, will become self sufficient. We are already seeing an upsurge in supply of fabricated products that have begun to find ready markets among the other poor/

The prognosis for return of loans is extremely favourable, especially if the loans are provided to Maa Madad Committrrd of housewives.

As mentioned earlier, microloans targeted towards rehabilitated households, will open up a vast market for financing companies as the same households will continue to adopt better farm practices and related supplies and equipment etc.

The design of the bamboo LOG or prefab 12' diameter rooms, for whom the loan is sought, is detailed below:



Flood resistant, prefab bamboo LOG built on lim/ brick and lime/concrete foundations.