

With Confidence and Dignity

Community Building After the Gujarat Earthquake



Final Report To

International Service Society

A Humanitarian Service of Vaishnava Centre for Enlightenment

And Its Donors

ANANDI
Rajkot, Gujarat

People's Science Institute
Dehra Doon, Uttarakhand

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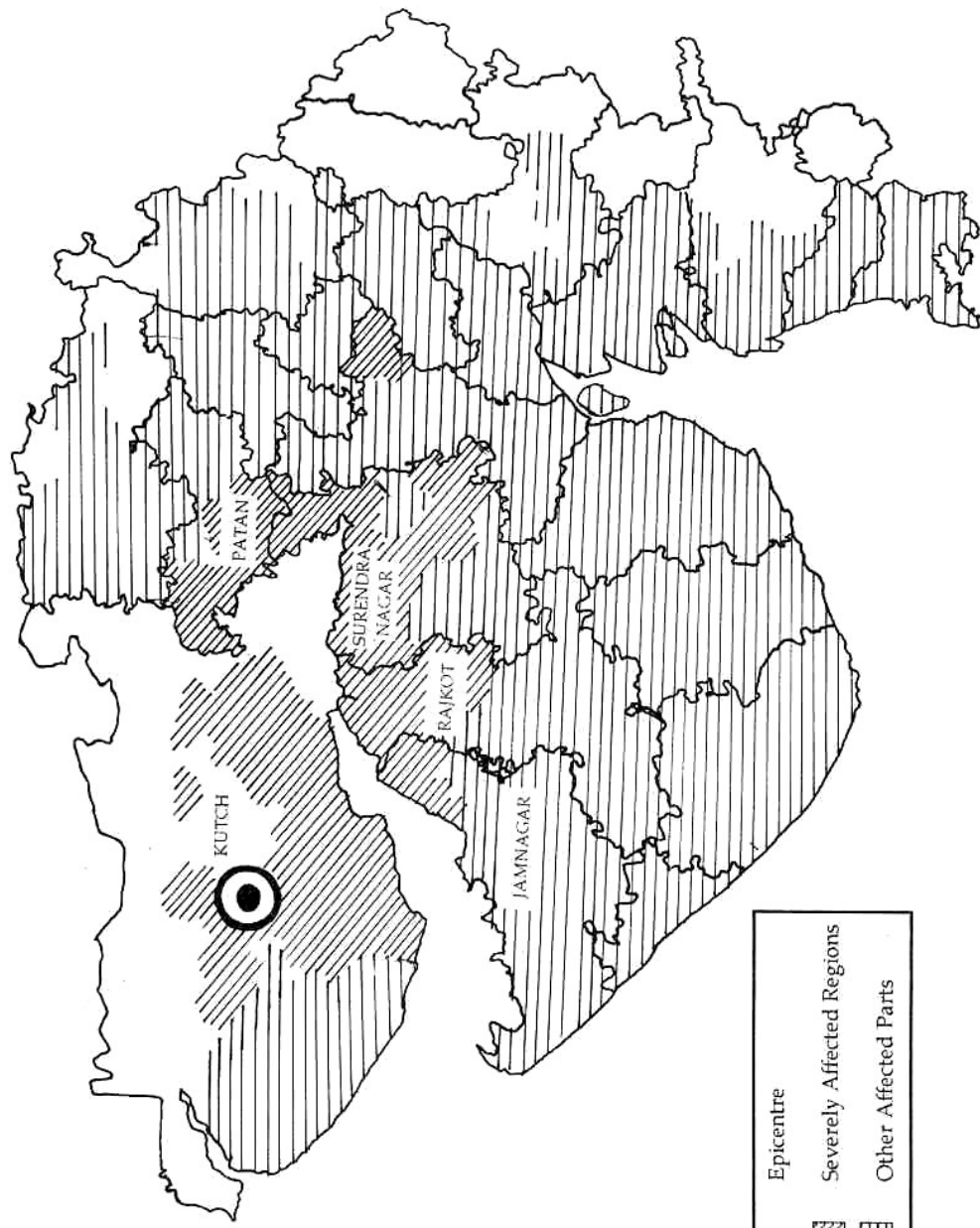
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EARTHQUAKE AFFECTED REGIONS



A Note of Thanks

Dear Friend,

The physical damage caused by the Gujarat earthquake was limited to the state, but its shockwaves shook the world. **India's worst earthquake in half a century left a wake of awesome devastation.** An immeasurable grief, fear and suffering descended upon millions who faced an uncertain future. Living in a harsh desert-like environment, most of them were already suffering from two successive years of drought, a cyclone, and a government bound in red-tape, when the earthquake struck. **When we began relief and rehabilitation work, we found fearful communities, living like refugees.**

We are deeply grateful to the International Service Society (a humanitarian service of Vaishnava Centre for Enlightenment) for its generous financial support. **Within 48 hours of the earthquake, ISS had committed rupees one million for immediate relief and rescue work.** We would also like to acknowledge the personal involvement of Mr Shrikumar Poddar for encouraging and enabling us to do our best under difficult circumstances. He was flexible about the deployment of the funds provided by ISS. His directions were clear: 'Do what is needed and do your best.' We were thus able to respond effectively to the immediate and changing needs of the survivors.

We also owe our heartfelt thanks to each one of you, the donors of ISS. In the following pages is a story of hope, recovery and revitalisation - a story that you have helped create. **From the rubble and ruin, your support has restored more than just broken buildings - you have helped to create homes, unite communities and re-ignite the will to live.** Every smile you see in these pages, every word of praise and thanks from the survivors of this calamity, is something you deserve too. **Several independent observers have told us that the mid-term shelters that we helped build in Maliya taluka are probably the most innovative response after the earthquake. We could not have done that without your assistance. Thank you.**

We welcome your comments and continuing support. You can follow the progress of our activities on our website, www.psi-india.org.

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A Few Word About Us

Area Networking and Development Initiatives (ANANDI) is an organisation formed by five women working with women and development issues. It specialises in strengthening the capabilities and confidence of poor rural women and bringing them to central roles in rural development. After the earthquake, ANANDI plunged into immediate rescue, relief and damage assessment operations along with other local voluntary organisations. Soon it began considering a direct role in assisting the affected communities to rebuild and recover. But with no experience in building houses, and without a qualified staff to assist in reconstruction activities, how could ANANDI help put these decimated communities back on their feet?

In early February 2001, People's Science Institute (Dehra Doon) and Swayam Shikshan Prayog (Mumbai) offered to support ANANDI's efforts. The staff of these three organisations had worked together after the Latur earthquake and SSP had run a very successful programme of community-based reconstruction involving women. **PSI has been researching, developing and disseminating information about disaster response since the Uttarkashi earthquake in 1991.** It has developed pamphlets, poster sets, masons' training handbooks, models and practical training workshops on earthquake-safe housing construction, specifically for rural areas.

In February 2001, ANANDI, PSI and SSP launched a comprehensive Earthquake Response Programme, to implement a variety of rehabilitation measures in different parts of Gujarat. We channelled money and materials into immediate relief operations, conducted orientation workshops for other relief and rehabilitation organisations, held masons' training workshops, created and disseminated poster sets and manuals on earthquake-safe housing in Gujarati, and helped communities to construct mid-term shelters. This was followed by the construction of permanent houses, schools and livelihood restoration activities in 10 villages of Maliya taluka in Rajkot district. **Eighteen months after the earthquake, our efforts came to end with the survivors emerging stronger from their tragedies.**

ANANDI and PSI have received critical financial support from the International Service Society, a humanitarian service of the Vaishnava Center for Enlightenment. With this critical support, they have been able to leverage more funds so that the survivors can rebuild their lives with confidence and dignity. SSP obtained a large grant from MISERIOR, a German donor agency. This grant made possible the construction of temporary shelters, described in this report, along with many other community-based activities.

The Earthquake



"At first, some people thought that a train was passing by. A few moments later, they thought that an airplane had crashed on their roofs. By the time we realised it was an earthquake and ran outside, the ground shook so fiercely it was hard to even stand on our feet."

- **Akbar, resident of Rakhodia village**

January 26, 2001 will go down in history books as one of India's darkest days. Even as millions gathered across the nation to commemorate the creation of the Republic of India, a massive earthquake centered in Kutch district shook the entire country. It was the strongest earthquake to strike anywhere in India in the last 50 years. It killed 19000 people and destroyed over 400,000 houses.

Though the earthquake shook the entire state of Gujarat, the impact in the epicentral district of Kutch was colossal. In the talukas of Bhuj, Bhachau, Rapar, Anjar and Gandhidham, the destruction was almost total. Entire towns and villages were levelled, communities and livelihoods were obliterated, and terror struck roots in the hearts and minds of the survivors.

Basic Issues

Gujarat performs well on several economic indices. But the most severely affected districts of Kutch, Jamnagar, Rajkot, Surendranagar and Patan generally lag behind the state averages in several indicators of development. These districts extend over an arid to semi-arid region with a low productivity natural resource base. Thus poverty and hardship are enduring features of the region.

In the last three decades the traditional economies of animal husbandry and dry land agriculture have broken down resulting in increased marginalization and migration. In the last three years these districts have also faced two severe cyclones and a continuing drought, seriously curtailing livelihood opportunities.

Therefore, the earthquake has most severely affected the ecologically fragile and economically vulnerable communities in Gujarat. In response, ANANDI, PSI and SSP drew up a comprehensive relief and rehabilitation programme, to do more than just build houses and schools, i.e., to build disaster-resistant, sustainable communities out of the rubble and shattered lives the earthquake had left behind.

Summary of the EQ Response Program (PSI/ANANDI/SSP)

S.No	ACTIVITY	PERIOD	REMARKS
1.	Immediate Relief and Rescue	Feb 2001	Food/Clothes/Medical assistance & tents supplied
2.	Planning, orientation and training	Feb-March 2001	Worked with government officials and VO's, including SEWA, DMI, Abhiyan Network, Janpath Citizens' Initiative, etc.
3.	Production& dissemination of information & training materials in Gujarati	Mar-May 2001	By ANANDI, DMI (Ahmedabad) & PSI
4.	Masons' training workshops on safe construction methods	Apr-Oct. 2001	10 workshops held, over 200 masons EQ-trained including 21 master masons.
5.	Community mobilization in Maliya taluka	March 2001	Preparation for year-long rehab program. (Review in Aug 2001.)
6.	Construction of 800 mid-term shelters	Apr-June 2001	710 units built, 90 frames provided
7.	Mid-term review & planning	July-Aug 2001	
8.	Information dissemination campaign	Sept-Oct. 2001	Sandesh Yatra in 25 villages of Maliya taluka
9.	Construction of 7 information centres	Sept-Dec 2001	In Rajkot, Jamnagar and Surendranagar districts
10.	Construction of permanent houses	Oct 2001- July 2002	Construction. of 140 houses, houses supervision of construction in 11 villages.
11.	Construction of schools	Oct. 2001- April 2002	Load bearing structures with 4-6 classrooms were constructed with the support of CTC Pvt.Ltd., New Delhi
12.	Livelihoods Restoration	June 2001 - June 2002	Water harvesting structures & self-help groups, emphasis on mobilizing women.

Immediate Relief & Rescue

Within two days of the disaster, the International Service Society (a humanitarian service of Vaishnava Centre for Enlightenment) committed rupees one million to People's Science Institute for providing immediate relief to the survivors.

Before the first week was over, working with local volunteers in Ahmedabad (some staff members of the Physical Research Laboratory and Ellisbridge Arogya Samiti), PSI was able to despatch food, rations and relief supplies to Rangpar and Fadasar villages in Rajkot and Jamnagar districts. Since most of the attention was focused on Kutch district, it was decided to work in equally severely affected areas outside Kutch.

With the help of the Udaipur-based Jagran Jan Vikas Samiti, PSI arranged for vaid, ayurvedic medicine practitioners, to reach Kutch and treat the injured and sick people. This team treated over 1500 persons in Kutch in the first 10 days of February.

By the end of February, 3000 plastic tents were despatched to be distributed in Saurashtra by Navsarjan, an organization working among dalit, Scheduled Castes, communities.



Preparing For Rehabilitation

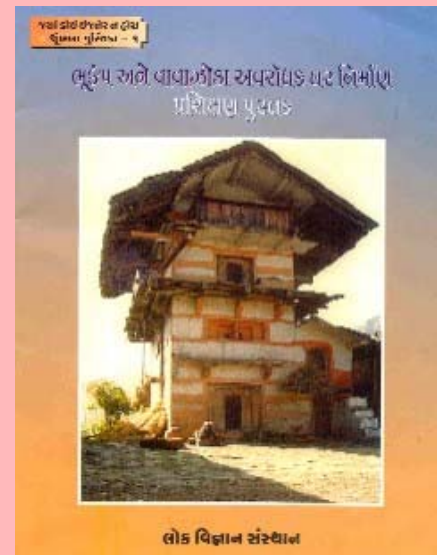
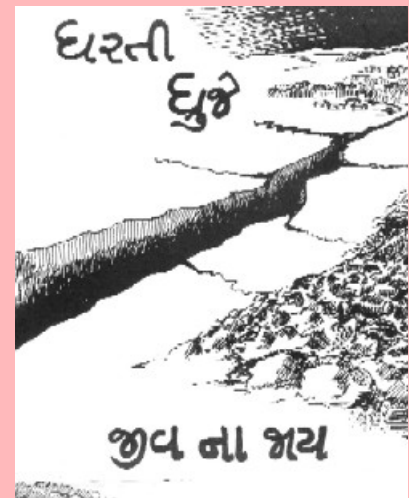
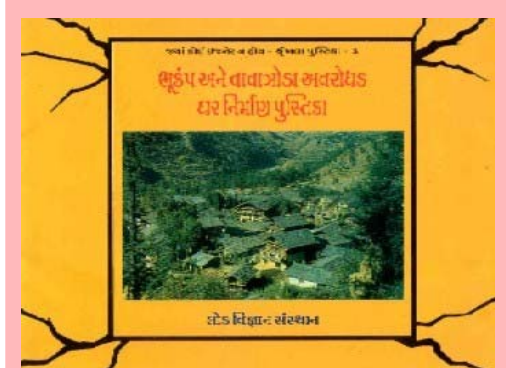
Before starting a community-driven reconstruction program, there was a fundamental need to popularise techniques of earthquake and cyclone-safe construction. With the funding support of International Service Society, PSI and ANANDI, assisted by SSP, initiated a variety of orientation, training and information dissemination programs as the region prepared to rise from the rubble.

Orientation for Agencies & Organisations

In February, ANANDI, PSI and SSP took part in coordination meetings in Ahmedabad, along with other organisations and the Government of Gujarat. PSI presented its experiences after the earthquakes in Uttarkashi, Latur, Jabalpur and Chamoli, highlighting the salient elements of a successful earthquake-response program. **It emphasised the importance of community mobilisation during reconstruction, training and information dissemination amongst the affected population, and the need for erecting low-cost shelters before the monsoons arrived.** With the help of training materials and three-dimensional models, PSI demonstrated the effectiveness of specific earthquake-safe construction features. **These models and training materials made a big impact at every meeting, creating a substantial demand for them.**

Information Dissemination

PSI's information on disaster-resistant housing construction is specifically designed for rural communities. **With the assistance of ANANDI and Disaster Mitigation Institute (DMI, Ahmedabad), these materials were adapted to suit the local styles and needs, and translated into Gujarati.** These manuals and poster sets explain the earthquake-safe and cyclone-resistant construction features, since this is an area that is especially prone to both hazards. The materials included three poster sets, pamphlets, a handbook for masons, and a trainer's manual. They were widely distributed especially at reconstruction sites. There has been a high demand for PSI's poster sets and training manuals from people reconstructing their houses, local masons, and voluntary organisations. **These materials are widely visible today in the earthquake-affected villages, at reconstruction sites, and coordination centres.**

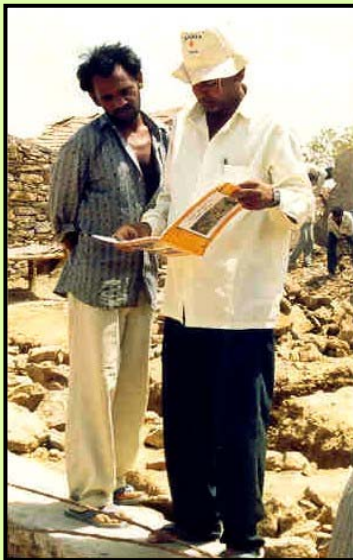


Masons' Training Workshops

As the communities prepared to rebuild their homes, thousands of local masons became the key determinants of their future in this disaster-prone area. PSI quickly began masons' training workshops, with the critical funding assistance of International Service Society (a humanitarian service of Vaishnava Center for Enlightenment). **Its objectives in conducting these training workshops go beyond simply training masons how to build houses. A fundamental goal of these workshops is to empower local communities and ensure self-reliant construction processes.**

PSI conducted 10 masons' training workshops, in which over 200 masons were trained in earthquake and cyclone safe construction methods. PSI's workshops used hands-on practical training methods, 3-D models to demonstrate key concepts, locally available construction materials, traditional technologies and appropriate construction techniques. Since this area is prone to earthquakes, cyclones and droughts, PSI incorporated elements of cyclone-safe construction, and roof-rainwater harvesting structures.

The 'master' masons trained in these workshops can train an estimated 1,500 other masons every month. They represent an enormous human resource for the region. PSI's manuals and poster sets assist the master masons in this task. The ultimate impact of the combination of training sessions and information dissemination is far more effective than the conventional rehabilitation programmes employing droves of engineers to supervise the work of unskilled masons.



"These books are very useful to us. I am willing to take one of these books even though I cannot read the text, because with the help of the drawings I can show others how they should build their houses to be safe against earthquakes."

Bhikubhai, earthquake survivor, near Dwarka, talking about PSI's training handbooks

The Women Masons Of Maliya

A clear indication that the surviving communities of Maliya taluka want to emerge stronger from their tragedies is the sight of women masons. It all began when ANANDI recruited some local women to participate in the training workshops being conducted by PSI. Since then women have taken an active role in learning the methods of constructing earthquake-safe housing. PSI and ANANDI have also used these workshops to create new income generating activities in several villages. By teaching masons, including women, to make cement blocks, which are more cost-effective than using bricks in villages where transportation costs are high, PSI has provided a new source of income to these women. Two trained women masons are now engaged as full-fledged masons after constructing two permanent houses each.



Maliya Taluka

Marginal Communities

Bordering the Little Rann of Kutch, Maliya taluka in Rajkot district, is among the five most backward talukas in the state of Gujarat. Nearly 72,000 people live in 47 villages, representing Miyana, Harijan, Koli, Bharwad, Patel, Ahir and Darbar communities. The variety of castes and communities has often led to strife locally.

In the villages that lie along the Little Rann of Kutch, saline soils, an arid environment, and a lack of political power impede their development. As a result, these villages often lack electricity, access to roads, health care facilities, schools and other basic necessities. Summers are usually very harsh, with severe water shortages, and the lack of livelihood opportunities. Villages with greater concentrations of lower castes and classes remain neglected by the district administration.

The earthquake destroyed over 70% of all structures in Maliya taluka. ANANDI's initial damage assessment conducted surveys in Maliya and Morbi talukas, showed that little relief had reached these communities. There was uncertainty about the future. People were living in the open, refusing to return to their villages or even earn a meagre daily wage, there were few nights of peaceful sleep, as people were traumatised by hundreds of aftershocks.

Community Mobilisation

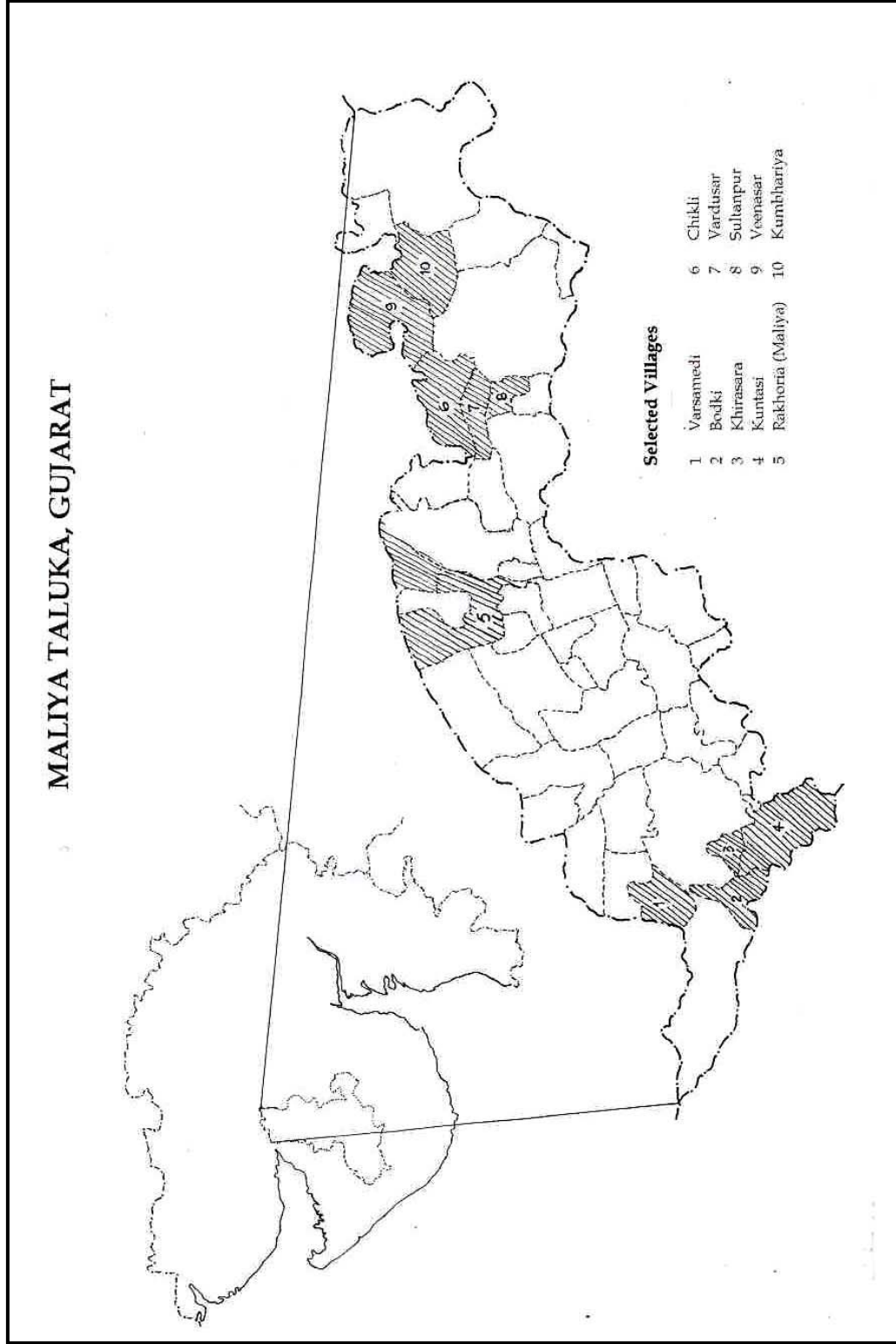
ANANDI recognised that before physical reconstruction could begin, these communities had to be healed first and their problems addressed. The process of healing would have to come from within.

ANANDI began by conducting gram sabhas (village meetings), mahila sabhas (women's meetings), recreational activities with children and other community events to assess who had been affected and their problems. Community meetings and events serve as important forums for discussing issues and disseminating information. Very often, people are uncertain about the procedures for obtaining their compensation, or they need information on earthquake-safe construction methods.

SSP brought women from Latur and Osmanabad, who had played an active role in reconstruction and rehabilitation after the Latur earthquake. They shared their experiences and encouraged women in Gujarat to participate in rebuilding their communities.

ANANDI eventually organised mahila mandals in several villages of Maliya to create savings schemes, microcredit services for women, and generate employment for women in these villages. The effects of community mobilisation have been miraculous.

MALIYA TALUKA, GUJARAT



When Lionesses Roar.....

Few people are aware of the tremendous inner strength that common people possess. It became clear when Ahmedbhai of Chikhli-Vardusar village, referring to the activities of the village women observed, "If a lion grows up among sheep, it will think it is a sheep, and never learn how to roar." Ever since ANANDI formed a mahila mandal, a women's collective in Chikhli-Vardusar, the lionesses have been roaring.

An air of change in Chikhli-Vardusar is palpable today. This change is about more than just fixing problems - it is about changing traditional roles, about empowering the ignored sections of this village's population. And women are the harbingers of this change. There is hope that this village will not just repair the physical damage, but become a stronger community and tackle its persistent problems like unemployment and drought.

The emergence of women power is not limited to Chikhli-Vardusar alone. It can be seen in Kumbhariya, Virvadarka, Khirasara and all the other villages where ANANDI is active. When ANANDI came to help the villages of Maliya taluka recover from the earthquake, it firmly believed that the disaster could be turned into an opportunity to revitalize these communities, not just restoring lives to what they were before the earthquake, but something better. With years of experience in women's development, ANANDI brought the women in these villages to central roles in the rehabilitation process. Mahila mandals became forums for women to express their aspirations and insights and to become leaders in their communities.

April 29, 2001 women from Chikhli-Vardusar and some neighbouring villages met women from Latur, where mahila mandals helped their communities recover from an earthquake in 1993. Inspired by a living example, the women of Chikhli-Vardusar and other villages decided to take responsibility for ensuring a regular supply of water for the construction of shelters in their villages and resolving problems with village and taluka officials.



In the following weeks, they undertook other tasks like cleaning a pond to store water for construction, and managing the distribution of shelter construction materials. In Khirasara, Virvadarka and Kumbhariya villages, the mahila mandals became conflict mediators. If house owners of the village came into conflict, the mahila mandals intervened to ensure the smooth progress of the construction activity.

Rajiben, a widow in Khirasara village says, "We (women) used to live like frogs in a well. Whenever we saw the TV or papers, we heard about how women had progressed. We wanted to do similar things in our own village, but didn't know how. Now we have found a way out with our mahila mandal." In Rakhodia, Sultanpur and Chikhli-Vardusar villages, women were trained by PSI and ANANDI to make barrels out of cement. These are commonly used in Maliya to store captured rainwater. They cost about Rs. 125 each, in Morbi, and then there is the cost of transporting them to the villages. By providing the mahila mandals with training and materials to make their own barrels, they are now available at lower prices that still yield incomes for the local women and the mahila mandals.

Mahila mandals have also taken on a central role in managing farm bunding, selecting farms and workers who will benefit from the programme, with an effort to help farmers and workers who have been especially hard-hit by recent droughts and the lack of employment. Jasuben, an illiterate woman from Khirasara village, has become the manager of the local farm bunding programme, learning to tell the time, make measurements and sign her own name. Young girls are teaching the women of the mahila mandals to read and write. Largely on their own initiative, the women themselves learning are determined to overcome the barriers of illiteracy, lower status than men and traditional customs that prevent them from becoming leaders in their communities.



Mid-Term Shelters

The earthquake's biggest impact was on housing. In Maliya, several thousand families lacked the means to reconstruct permanent houses immediately. Further delays became inevitable when the Government of Gujarat kept altering its compensation procedures. With the monsoons due by late June, shelters were the most critical need for every villager in Maliya.

PSI has learned from past earthquakes that rural communities, especially the weaker sections, cannot build permanent housing expediently. Temporary shelters are the first step in giving them a sense of security. Usually, people end up living in such structures for a year or two. ANANDI decided to help build temporary shelters for families who lacked the means to build them. This process would be community-based, with the villagers playing a central role in the selection of the beneficiary families, distribution of construction supplies, arrangements for water and in the actual construction.

Designing the shelters

Engineers from SSP and PSI helped construct a few prototype shelters with galvanized iron (GI) sheets that had been distributed to families as relief supplies. About 10 such demonstration shelters were built, but the GI sheets did not suit the local conditions. If the shelters were too tall, they could be blown away in a cyclone. People in these villages remembered the injuries caused by wind-borne GI sheets and were apprehensive about using them as roofing material. If the shelters were low, they got too hot in the scorching summer.

So, ANANDI went in search of better shelters, which could be quickly constructed with local materials, suited the native environment, and above all, would be accepted as a home by the beneficiaries. Rajnibhai Patel, a local industrialist offered to develop a model shelter using locally-made Morbi clay tiles. The first prototype was constructed using a steel-pipe frame, with walls and the roof made of tiles.

PSI later improved the basic design to create a shelter that was well suited to the local environment, very solidly constructed, affordable and could be built within three days. The improvements included a double sloping roof, a roof water harvesting attachment, a shelf built into the wall and bracings to add earthquake-resistance to the walls. Some of these improvements were devised after visiting houses outside Morbi, with a similar design, which were popular, practical, and above all, had survived the earthquake. The cost of a unit of 200sq ft floor area was Rs 11,000 - including the cost of the roofwater harvesting system. Beneficiary families would provide Rs 3000 of this, in the form of voluntary labour.

Construction Begins

With barely 2 months remaining before the onset of the monsoons, ANANDI and PSI had a very substantial target to achieve. The first step was to select the families who were to receive financial assistance from ANANDI for building such shelters. ANANDI conducted detailed survey with students from the Tata Institute of Social Sciences, Bombay, to identify the beneficiary families. These surveys were of a participatory nature. They helped identify individuals who could take a leadership role in organising the community to implement the construction program.

ANANDI's approach was to empower the community to manage the construction process. Construction committees were formed in each village, with women being given significant responsibilities in scheduling the construction, distributing building materials and making water available for construction. ANANDI found masons, and its staff provided technical and logistical support. PSI and ANANDI conducted workshops in each village to explain the design of the mid-term shelters, describe the logistics and receive feedback from the community about the shelters.

Construction began on April 18, 2001 in Rakhodiya village. By the time the monsoons arrived on June 20th, 575 shelters had been built and occupied by the beneficiaries. At the peak of the construction activity, 40 units were being completed every day. ANANDI had mobilized a force of 100 masons. SSP and PSI brought in their engineering staff to assist ANANDI, while the beneficiary families provided the unskilled labour. Ultimately 710 shelters were built. Another 90 families were given just the steel frame.

Beneficiaries' Reactions

The beneficiaries' reactions to the houses were of incredulity and joy. "I have never lived in such a sturdy house in all my life," exclaimed 65 year old Kaliben a harijan woman of Kumbariya village. Narayan Bhala of the Ayar community in Khirasara village was ecstatic, "I am not listed in the census rolls, I do not have a ration card, nor a voter's identity card. I had never dreamt that I would have a pucca house like this in my present life." The erstwhile princely ruler of Maliya came and bought 5 steel frames from ANANDI.

Despite several reminders by ANANDI's staff that these houses have a limited life-span, many families are choosing to treat them as their permanent houses. They have plastered the outside walls and painted them. Others have redesigned the interiors, including tiling the floors. And ANANDI has been besieged with requests from other villages to 'adopt them'.



Permanent Houses

Training and Demonstration

After the construction of mid-term shelters in June 2001, the focus shifted to the construction of permanent shelters. First, ten masons' training workshops were conducted on earthquake and cyclone-safe housing construction. In all, over 200 masons were trained.

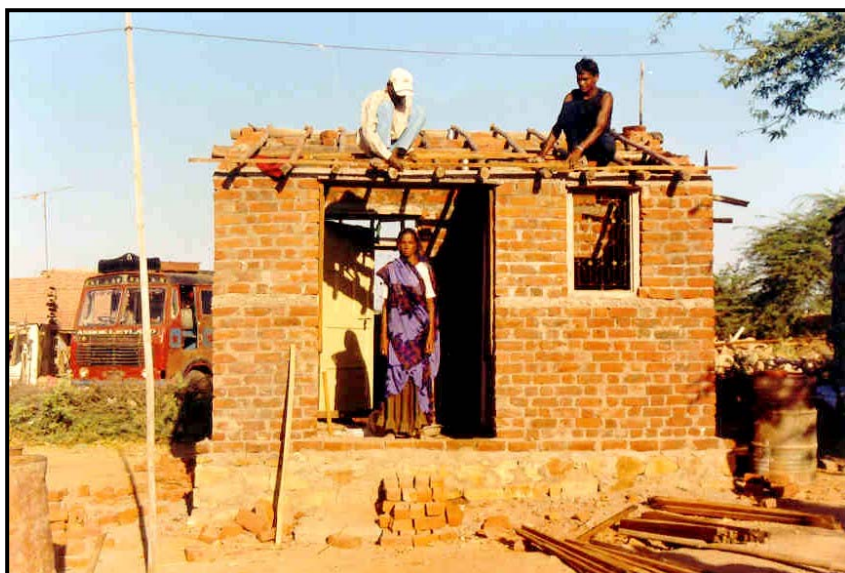
The construction began with a demonstration unit in Varshamedi village. The Mahila Mandal in the village selected the beneficiary, Balu Ben, a widow. The plan of the house was discussed and approved by her after a few alterations. Balu Ben contributed Rs.20,000 for the construction, which came from government's compensation she received for her house.

She also made arrangements for the purchase and provision of construction materials to the masons. Her house was built in 28 days, by the end of October 2001.



The salient features of the permanent shelters built by ANANDI and PSI was as follows:

- A foundation of stone masonry with walls of brick masonry.
- Plinth and lintel level bands and the corner strengthening at the sill level.
- Door and window openings were away from the corners.
- The roof was kept light with baked Morbi tiles over wooden rafters and purlins. The rafters and purlins were properly tied with the walls and the tiles were woven with the purlins with GI wire to make the houses cyclone-resistant also.
- The floor had a cement finish. The walls were plastered on both sides and whitewashed later.



The total cost of construction of Balu Bens' house was Rs.34,000 for a plinth area of 221 sqft, which was slightly less than the estimated cost of Rs.35,000. The cost of construction was thus Rs.154 per sqft, almost half the rate of government-set rate of Rs.260 per sqft for housing compensation. The villagers appreciated the construction

and started requesting us for technical assistance in designing their houses and keeping costs low.

Construction Process

The process for construction of 140 houses began immediately after the demonstration house was completed. The steps followed for the selection of beneficiaries and the construction were:

- 1 ANANDI's assistance in reconstructing permanent shelters was focussed on 11 of the worst-affected villages in Maliya taluka.
- 2 A list of beneficiaries was acquired from the taluka headquarters for these 11 villages. Beneficiaries who received less than Rs.35,000 in compensation were identified, since this was considered the minimum amount required for an earthquake and cyclone safe shelter. With this list, the ANANDI/PSI team and a team of volunteers visited the villages to conduct detailed socio-economic and technical surveys. The Mahila Mandals helped finalise a list of potential beneficiaries based on the extent of damage to their houses, the amount of compensation received and their socio-economic status. Efforts were made to prioritise the elderly or handicapped, female-headed households or widows, and poor people in each village.
- 3 The construction team sat with the Mahila Mandal in each village to select the weakest families for assistance. One member of the Mahila Mandal would propose a beneficiary and another would have to second the nomination. After the nomination was made, a vote was held, and all beneficiaries were selected by a unanimous vote. In some cases, much discussion was held on who should be selected, but this process ensured that there was transparency in the selection process, and that selection was not done arbitrarily by ANANDI or any other outside agency.
- 4 The ANANDI/PSI team visited each beneficiary and assessed the value of the materials that could be salvaged from the damaged house. They motivated the beneficiaries to contribute in cash also. The contribution in unskilled labour was mandatory except for the handicapped.
- 5 Agreements were made with all the beneficiaries specifying their contributions. The President of the Mahila Mandal and the house-owner signed it. The Mahila Mandal collected all cash contributions before the construction of the house.
- 6 The Mahila Mandals played a key role in managing the construction process of the ANANDI/PSI-sponsored shelters. For this, they were trained in screening documents related to contribution, materials, payments etc. A few women were taught the principles of earthquake resistant houses. The Mahila Mandals arranged for the construction materials such as stones, sand and water, while ANANDI/PSI arranged for cement, bricks, steel, doors/windows, wooden poles and tiles. A woman from each Mahila Mandal, supervised the reconstruction work in addition to the beneficiary, ANANDI and PSI staff members.



Results

In all, 140 houses were constructed in 11 villages. Financial assistance for 61 houses was provided by PSI which it received from International Service Society and donations from other sources. The remaining costs were arranged by ANANDI.



- The total cost of construction of 61 houses was Rs.19,49,123. The average cost of each house is little less than

Rs.32,000, about 10% less than the estimated cost. Out of this amount, the beneficiaries contributed Rs.4,84,879 which is about 25% of the total cost. On an average the cost of construction was Rs145 per sqft.

- Two women, Ramila Ben and Sumitra Ben, were trained in masonry work, and eventually they started



construction of houses on their own. Eventually they constructed houses without any support from experienced masons. Now more women want to be trained as masons.

- The construction of 140 houses has also increased the confidence of the local teams who were involved in the programme for the

first time. Later in 2002 the ANANDI team, on its own, without the support of PSI, helped riots victims in Godhra to reconstruct about 100 houses.

Financial Statement

International Service Society (a humanitarian service of Vaishnava Centre for Enlightenment) released Rs.1,300,000 to PSI for its earthquake response program in Gujarat. PSI received another Rs.696,798 through other sources. ISS also helped PSI to raise funds in India. The donations received in India amounts to Rs 957,567.00. The income and expenses statement of PSI's Gujarat Earthquake Rehabilitation Programme is given below:

INCOME				
GRANTS RECD	FOREIGN GRANTS	LOCAL GRANTS	PURPOSE	Date of Receipt
1 ISS	1,000,000.00		Relief	31.01.01
2 ISS	300,000.00		Training materials	04.06.01
3 ISS		895,466.00	Relief & construction	Feb-March 2001
		62,101.00		
4 Other Sources	696,798.00		Construction & facilitation costs	
TOTAL	1,996,798.00	957,567.00	Grand Total	2,954,365.00
EXPENSES				
	FOREIGN GRANTS	LOCAL GRANTS	TOTAL	
1 SALARIES	134,627.00	-	134,627.00	
2 TRAVEL	225,401.40	49,538.50	274,939.90	
3 TRAINING	11,068.00	20,029.00	31,097.00	
4 RELIEF	723,969.00	200,000.00	923,969.00	
5 CONSTRUCTION	800,174.00	664,070.50	1,464,244.50	
6 DOCUMENTATION	34,948.00	-	34,948.00	
7 ADMINISTRATION	234,071.70	29,068.85	264,257.80	
8 FIXED ASSETS	50,854.00	-	50,854.00	
TOTAL EXPENSES	2,215,113.10	962,706.85	3,177,819.95	Grand Total 3,177,819.95
Excess of expenses over income (Rs)				223,454.95

ANANDI and SSP have raised additional funds of Rs.5,680,000 for the construction of mid-term shelters. **Initially, however, when they had not yet received the funds from their donors, it was the advance made available by PSI from the ISS funds that got the construction started on time. By using ISS funds to start critical activities, PSI and ANANDI have both been able to leverage additional funds.**

