Living on the Faultline

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Omar Asghar Khan Development Foundation

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DEVELOPMENT FOUNDATION

Established in 1999, Omar Asghar Khan Development Foundation is creating opportunities for people, particularly the vulnerable, to collectively secure human and livelihood rights by strengthening their asset base and making institutions and policies pro-poor. The Foundation's work is primarily based in the Hazara region of NWFP. Its advocacy of pro-poor policies and action has a national focus. The Foundation has offices in Islamabad and Abbottabad.

On the evening of 8th October 2005, the Foundation initiated its Earthquake Response. Its strong roots and on-the-ground presence aided its efforts. In the first six months following the disaster, the Foundation provided urgently needed relief to more than 25,000 families across 220 villages in Districts Abbottabad, Mansehra and Battagram in NWFP. It continues to help local communities in rebuilding their homes, restoring access to clean drinking water, and reviving livelihood security.

Alongside relief and rehabilitation support, the Foundation consistently advocates better and pro-poor policy response. Research-based budget monitoring is a key feature of the Foundation's advocacy strategy. It emphasizes the use of evidence in discussions around policy and budgets. It is enabling citizens (a) to identify their needs and express them in village-based, union council and district rehabilitation action plans, (b) to engage with decision-makers and examine the extent to which these needs are catered for in government budgets for earthquake relief, (c) to monitor the implementation of budgets and associated activities, and (d) to negotiate for better inclusion of identified needs in future budgets as well as for changes in policy and implementation of related budgets so that they more adequately meet identified needs.

Public discontent with relief and rehabilitation support was muted at first. It steadily became louder and harsher. As the second anniversary of the quake is observed in 2007, dissatisfaction with government policy response has turned into a strident clamour reverberating across areas affected by the earthquake. The Foundation is striving to channel the clamour into citizen activism to reform rehabilitation policies and support.

Living on the Faultline presents people's realities, their multiple vulnerabilities, and their priorities. It presents evidence illustrating that policy response has largely failed the people affected by the devastating earthquake of 2005. Opportunities for building back better remain a mirage -- discernible at a distance but always out of reach.

Contrasts between people's priorities and government's policies presented in this document aim to assist an engagement between people and the state on the direction of policy and allocation of resources. Faultlines are a geological reality for people affected by the earthquake. Their dialogue with the state aims to realign policies and budgets to ensure that faultlines cease to symbolize the vulnerabilities they continue to face.

This publication is dedicated to the memory of those
who lost their lives on 8th October 2005.
It is also a tribute to survivors striving to cope and overcome
with stirring fortitude, characteristic dignity and inspiring courage.

Abbreviations

AJK	Azad Jammu & Kashmir
CD	Completely Destroyed
CGI	Corrugated Galvanized Iron
DRAC	District Rehabilitation Advisory Committee
DRU	District Rehabilitation Unit
ERRA	Earthquake Reconstruction & Rehabilitation Authority
GPS	Global Positioning System
NADRA	National Database and Registration Authority
NIC	National Identity Card
NSD	Negligible Structural Damage
NWFP	North West Frontier Province
PD	Partially Destroyed
PERRA	Provincial Earthquake Reconstruction and Rehabilitation Authority
PO	People's Organization
PPAF	Pakistan Poverty Alleviation Fund
UC	Union Council
V-RAP	Village Rehabilitation Action Plan

Acknowledgements

Contents

The Government of Pakistan's rehabilitation programme emerged as a faint hope amidst the overpowering bleakness caused by the devastating earthquake of 8th October 2005. This programme secured international aid commitment in excess of US$5.2 billion. For those living on the faultline, a better life seemed possible. Two years on, promises remain unfulfilled. Policy response is inadequate, fund allocations inequitable and the pace of work despairingly slow. For most people life is in a state of limbo.

Omar Asghar Khan Development Foundation is channeling public frustration towards citizen demands for improved rehabilitation. This publication is part of its advocacy for pro-poor rehabilitation policies and budgets. It is published to encourage government to review its policy and methodology with a view to performing this difficult task in a manner that is responsive to people's needs and aspirations.

Living on the Faultline presents vulnerabilities of people affected by the earthquake. The evidence presented aims to help people assert their priorities on policies and allocation of budgets. Faultlines are a geological reality for people affected by the quake. Better rehabilitation policies and funds allocation must ensure that they no longer symbolize their extreme vulnerabilities.

Impoverishment due to the earthquake

The earthquake brought swift, sweeping and severe impoverishment. Loss of lives, loved ones, and disability affected many. Houses and household possessions are the other most valuable assets lost in the earthquake. The initial government estimate of loss of 400,000 houses was subsequently revised to around 600,000. No data are available on the loss of household possessions. Loss of livestock is also a key impoverishing factor.

Thousands of families took refuge in tents and temporary shelters. Seasonal stresses brought new miseries. Women are among the worse off. Restricted living space often invaded privacy and increased insecurity. Women were also burdened with a significantly increased workload. They helped in constructing temporary shelters and rebuilding houses. Even everyday tasks like preparing meals magnified into overwhelming challenges if household utensils were destroyed, food stock was buried under rubble, and cash was limited. Fetching water became even more difficult where the quake affected water sources or their distribution.

The loss of even nominal social services was impoverishing. After temporary health facilities were wound up, access to healthcare further deteriorated. In District Abbottabad, reconstruction of only two of the 17 BHUs has started. Schools were among the biggest casualty of the quake. Students either struggle with studies under uncomfortable tents or drop out altogether. Girls are affected more than boys as the former have limited alternate options. To date, reconstruction of 75% of schools in District Abbottabad is yet to begin.

Off-farm employment was affected as income earners returned home to be with their families. They were forced to remain on site during the survey to determine eligibility for house reconstruction subsidy. As the survey took the better part of 2006, incomes were disrupted for more than a year resulting in debilitating losses. The process of accessing various installments of the subsidy has forced them to remain in the area since. No compensation was offered by the government to cover these losses. Local sources of income like tourism and agriculture were also affected.

A handful benefited from the quake. These include powerful people who monopolized relief distribution to increase their local clout. Short-term benefits were also availed by transporters, labour, and landowners due to escalation in related prices. A very small proportion of households able to access aid in excess of losses incurred also benefited. But the vast majority remained worse off.

Support for house reconstruction

Houses are among the most valued asset lost in the earthquake. The compensation promised by the government was changed to subsidy pledged in an owner-driven house reconstruction strategy. Rs.175,000 for completely destroyed and Rs.75,000 for partially damaged houses are uniformly paid whether houses are situated by the roadside or are perched at 7,000 feet. The government's support for house reconstruction is its most detailed policy response. It is also the most widely criticized.

Doubting the veracity of the initial survey conducted by military personnel accompanied by the local nazim and the revenue officer, a more elaborate Damage & Eligibility Survey was designed and conducted over 2006. This generated excessive data and also raised concerns. Despite its details, numerous cases are now labeled "no record." Though designed to provide universal coverage, it too missed many houses. Some were left out due to difficulties in access. Others were missed by design. ERRA's one-roof-one-compensation policy denied subsidy to many and was one of its most contentious aspects.

The survey placed the burden of proof on the owner of the destroyed or damaged house who was required to provide proof of ownership and also satisfy survey teams that the house was damaged or destroyed by the earthquake. Tenants were required to obtain a No Objection Certificate from owners. Requirements like bank accounts and NICs were tedious, often entailing several trips to banks and related offices adding to claimants' out-of-pocket costs.

Initial excitement with the survey turned to despair when many months later people found that the lengthy assessment with forms, photographs and other documentation had resulted in their house being classified as ineligible for subsidy. Even those found eligible, waited months for transfer of funds to designated banks and incurred more expenditure on repeated trips to check if monies were deposited in their accounts. For women-headed households the chase was even more difficult.

Remaining subsidy installments are accessible if houses are rebuilt according to ERRA guidelines. The purpose of the policy to support construction of seismically safe structures is noble. But its execution has aggravated matters for hapless survivors. The first approved design guideline by ERRA was released in early 2006. Multiple changes followed compounding confusion where information was available. In many places none of specified requirements reached people rebuilding houses.

Compliance to design specifications is determined by a series of inspections. More data and trips to banks ensue. Non-compliant constructions are reconstructed or retrofitted by claimants who may have to wait for months before the revised structure is rechecked. In desperation, some have paid bribes to bypass the tedious procedures. This option is not available for the very poor. Though disbursement figures issued by ERRA appear impressive at first glance, only 6% of claimants have received the full payment due to them. There are few reconstructed houses on the ground. After following more conditions, even if an ERRA specified house is reconstructed, its area is likely to be insufficient to meet housing needs of most families.

Review of government rehabilitation allocations

District Abbottabad's reconstruction and rehabilitation budget for the year 2006-07 is analyzed with respect to its distribution by union councils and by sectors. Allocations are matched with the level of structural damage caused by the earthquake and with rehabilitation priorities expressed by people. The extent of damage caused by the earthquake is measured through the damage to houses for which precise data are available. It is assumed that where the extent of house damage is greater, the damage to other public infrastructure is also greater. Out of the 51 union councils of District Abbottabad, only eight union councils have suffered extensive damage and account for 71 percent of all houses suffering structural damage. At the other end, the 6 Low damage union councils account for a mere 0.7 percent of all houses suffering structural damage. The distribution of rehabilitation funds across union councils is highly skewed. The eight worst hit, High damage union councils accounting for 71 percent of structurally damaged houses in the district are allocated 32 percent of district rehabilitation funds. On the other hand 6 Low damage union councils with less than one percent of the share of damage are allocated the largest share (34 percent) of district rehabilitation funds.

SHARES OF STRUCTURAL DAMAGE AND REHABILITATION EXPENDITURE

	High Damage	Medium-High Damage	Medium Damage	Medium-Low Damage	Low Damage
Share of Structural Damage	71.3	8.6	11.2	8.2	0.7
Share of Rehabilitation Expenditure	31.8	2.3	13.9	18.0	34.1
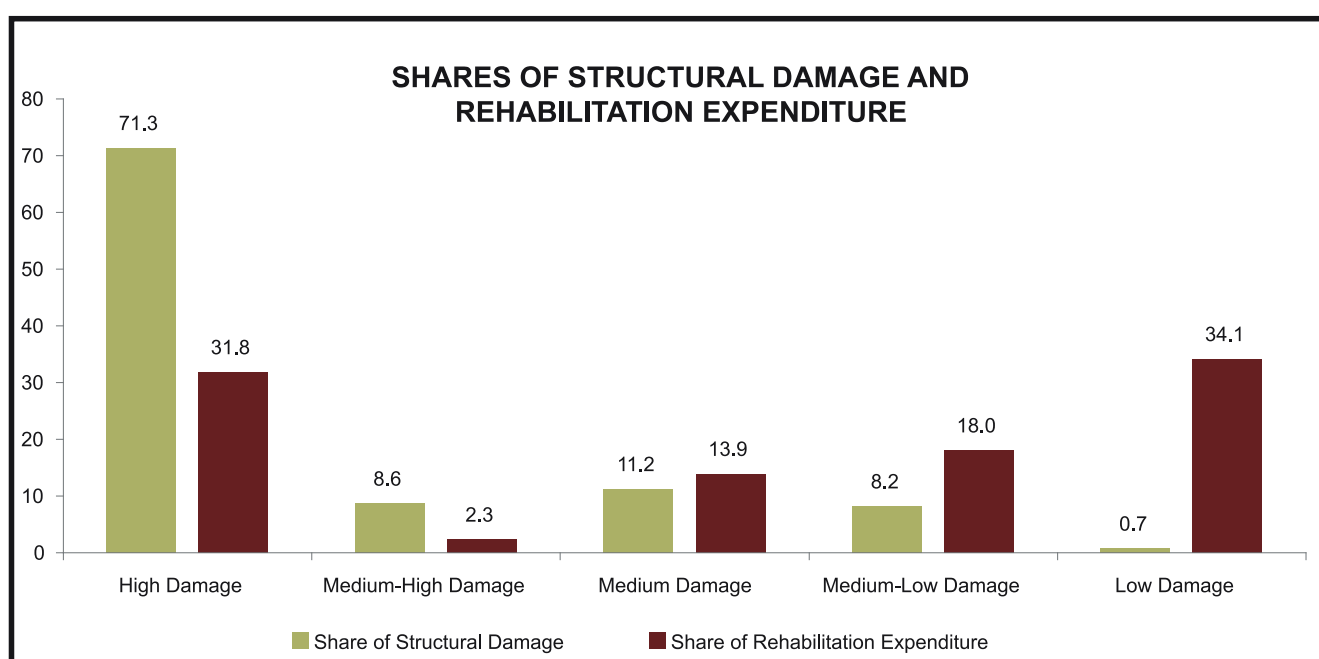
A comparison of the share of structural damage in the High damage union councils with the remaining union councils also brings forth the skewed nature of expenditure policies. The average Extent of Damage is as high as 52 percent in High damage union councils and a mere 4.3 percent in the remaining union councils. The respective shares of High Damage and remaining union councils in structural damage are 71 percent and 29 percent. Yet, the respective shares of rehabilitation expenditure are almost the reverse: 32 percent and 68 percent.

The share of High damage union councils in budget allocations for the district Education projects is less than half, in Roads just over one-third, and in Public Health Engineering and Governance a mere 6.4 percent and 3.1 percent, respectively. These allocations when compared to the results of a sample survey conducted by the Foundation across all union councils of the district reveal that Education has received the highest share of allocation (55 percent) and corresponds with 60 percent of union councils listing schools as their first priority for rehabilitation expenditure.

Water was ranked as first priority by 26 percent of union councils; however, the Public Health Engineering sector is allocated only 7 percent. Further, 5 union councils that ranked water as their first priority have not received any allocation under Public Health Engineering. Health facilities are ranked as first priority by 8 percent, second by 22 percent and third by 40 percent of union councils. Yet, the sector finds no allocation in the district rehabilitation plan and is totally dependant on donor support. Livestock support too does not find any place in the district rehabilitation plan, although 30 percent of union councils ranked the sector as their second or third priority.

The governance sector has received generous allocations for Abbottabad urban. This calls into question expenditures on government offices, official and staff residences when the destruction data for this union council shows the lowest destruction figures (only 9 private houses were destroyed during the earthquake).

Recommendations

The following recommendations are based on the evidence and analysis presented in this document. They propose government actions that will ensure that policies and budgets are responsive to people's needs and aspirations.

1. Revise policies to make them pro-people and pro-poor

People especially the poor have traditionally remained on the periphery of policy making and resource allocation. Rehabilitation policies, strategies, and budget allocations have not benefited from people's perspectives. The Citizens' Charter formulated through a consultative and participatory process, presents people's perspectives and their demands which will help revise policies. Moreover, creative mechanisms like People's Assemblies and Village Rehabilitation Action Plans should be used to ensure consistent engagement between citizens and the state. They will help shape policies that respond to people, and also ensure accountability of allocations. Costs like the erosion of social cohesion through policy provisions such as the one-roof-one-compensation condition would be avoided.

2. Make it simple

Myriad documentation requirements and tedious procedures have compounded the miseries of people devastated by the earthquake. Urgent action must be taken to simplify them.

3. Focus on the whole and not on its parts

Planning should consider a union council or a cluster of villages as one entity. Its needs should be assessed as a cohesive whole. If required, implementation could be done in parts, i.e., sectorally as housing, water, transport, etc.

4. Use evidence to determine budget allocations

Realignment of budget allocations must be made so that it is supported by evidence of need due to earthquake destruction. Priority for allocating rehabilitation funds must be based on levels of destruction and follow set criteria (in District Abbottabad more than 71% destruction is in eight out of 51 union councils which are allocated only 32% of rehabilitation funds). The government must allocate regular development funds for projects in other poor areas where low levels of destruction do not fulfill the criteria for use of rehabilitation funds.

5. Use equity and gender-based monitoring

Women and the poor are the most vulnerable. Rehabilitation policy response must use gender and equity-based data and monitoring mechanisms to assess whether it has adequately responded to the needs of the more vulnerable. Data disaggregated by gender and equity should be an important part of the monitoring mechanisms. Gender and equity-based monitoring must be applied across all areas and sectors. Based on this data, additional creative social protection strategies should be introduced.

6. Reduce donor dependence

The government should allocate its own resources and reduce the dependence on donor support for rehabilitation.

Widespread devastation wreaked by the 2005 earthquake

The devastating earthquake of 8th October 2005 is one of the worst natural disasters this region has experienced. It left more than 80,000 people dead, over 70,000 injured and more than 4 million without shelter in parts of Pakistan's North West Frontier Province and Azad Jammu & Kashmir.

Areas affected were deprived even before the earthquake. Its scattered population dotted the rugged mountainous terrain. Narrow, hazardous roads provided access to some areas, but only in fair weather. Others were largely inaccessible all year round. Out of sight, these villages and their people were ignored by successive governments. The development process seemed to have bypassed them. Their poverty and geography kept them politically marginalized and socially excluded.

Access to basic facilities was nominal. Women in most areas walked for hours to fetch water. Health and education facilities were few and far between. If present, they often lacked staff and essential services. Girls' high schools were missing in most union councils. The few middle schools that existed were hopelessly inadequate to meet the demand for education.

Employment opportunities remained elusive for even educated young people. The lack of an agricultural or an industrial base forced many to seek livelihood options far away from their homes and families. Some benefited from the boom in the overseas labour market in the 1980s. As opportunities dwindled abroad, many turned to daily wage or other insecure employment in cities within the country.

Unrelentng deprivation and minimal opportunities

The earthquake struck an agonizing blow. Within minutes, lives were torn apart. Unimaginable miseries mixed with unrelenting deprivation. Many were pushed into poverty. The poor became poorer. Amidst despair emerged a faint hope that rehabilitation assistance will help people overcome at least material losses.

In November 2005 the Government of Pakistan presented a wide-ranging, longer-term rehabilitation programme to build back better. It promised more prosperity than ever experienced before. Support for house reconstruction was pledged. Plans to rehabilitate and expand social services were presented. Better roads and communication facilities were on offer. The programme secured international aid commitment in excess of US$5.2 billion. For those rising from the rubble, a better life seemed possible.

Two years on, promises remain unfulfilled. There is little evidence of actual rehabilitation. Survivors remain on the precipice. A third winter after the quake is approaching and people are still struggling to rebuild their homes. Households are struggling with crippling losses of income. Students are mostly attending tent schools or have opted to drop out of school. Only a few health facilities are under construction and largely non-functional. The narrow roads that weave through the mountainous terrain are even more hazardous due to landsliding and slippage.

Despite good intentions, policy response is inadequate. A review of Abbottabad's draft District Rehabilitation Plan (February 2006) brought into sharp focus fears of skewed priorities and funds allocation. Mechanisms like the District Rehabilitation Advisory Committee authorized to determine priorities remain largely unaccountable. Generous allocation of funds for government residences and offices are made while basic services are still unavailable in affected areas.

Not surprisingly, inadequate and ill-planned rehabilitation is fueling public discontent. For many, it represents insult over injury. Omar Asghar Khan Development Foundation is working with affected communities, supporting public reasoning, collecting and analyzing evidence, and channeling public frustration towards citizen demands for improved rehabilitation policies and better use of rehabilitation assistance.

This publication is part of the Foundation's advocacy for pro-poor rehabilitation policies and budgets. It analyzes information and evidence from three sources and presents findings in three sections. The first analyzes the impact of the quake on poor households and on poverty and provides the context of vulnerability under which rehabilitation efforts are in process. The second focuses on the most visible policy response, i.e., government support for house reconstruction and presents public reactions on it. The third analyzes rehabilitation budgets, and assesses whether government priorities represented by allocation of resources matches people's needs.

Living on the Faultline presents the vulnerabilities of people affected by the earthquake. The evidence presented in this publication suggests a framework for discussion on parameters and performance of rehabilitation policies. It aims to help people in asserting their priorities and influencing the direction of policy and allocation of budgets so that they are able to rebuild their lives with dignity. Faultlines are a geological reality for people affected by the quake. Better rehabilitation policies and funds allocation must ensure that they no longer symbolize their extreme vulnerabilities.

In the hope of a better future

Sources of information and research

The findings presented in this publication are drawn from three distinct yet complementary sources of information and research.

The first is a study conducted in District Abbottabad that was completed in June 2007. It ascertains whether district rehabilitation funds are allocated in areas where needs are. The district's rehabilitation budget for the year 2006-07 is analyzed with respect to its distribution by union councils and by sectors. The allocations are matched with the level of structural damage caused by the 2005 earthquake and with priorities expressed by the people through Citizen Report Cards.

The second source is a summary of people's analysis and priorities that shaped Village Rehabilitation Action Plans (V-RAPs) in 22 selected villages in ten union councils of District Abbottabad. This process was led by 70 male and 30 female local activists drawn from local People's Organizations. They were trained by the Foundation in participatory analysis and data collection methodologies through a series of three in-house and field-based training sessions. By June 2007 trained activists had assisted communities in their respective villages to prepare Village Rehabilitation Action Plans (V-RAPs).

Women and men use participatory methodologies for analysis

The third source of information is a series of 30 People's Assemblies and more than 250 corner meetings organized by the Foundation in collaboration with over 200 People's Organizations (typically, village-based, membership organizations of local women and men) through the 24-month period following the 2005 earthquake. More than 6,000 women and 28,000 men from Districts Abbottabad, Battagram, Mansehra, and Kohistan participated in this process. They identified priorities for relief assistance; reviewed government rehabilitation policies; stressed imperatives of social services and their effective rehabilitation; and discussed the impact on local livelihoods and ways to ensure their security. Through this process they shaped a Citizens' Charter of Demands which is also presented in this document.

PEOPLE'S ASSEMBLIES

Date	Venue	Participants ♀	♂
11 December 2005	Abbottabad*	110	590
14 January 2006	Village Tarach, UC Nammal, District Abbottabad	70	930
27 January 2006	Village Makarwai, UC Dalola, District Abbottabad	600	300
4 February 2006	Abbottabad*	200	800
11 February 2006	Village Sangal, UC Bakot, District Abbottabad	80	920
8 March 2006	Abbottabad*	200	400
19 March 2006	Village Nakhetar, UC Nammal, District Abbottabad	150	400
23 March 2006	Village Barbeen, UC Boi, District Abbottabad	400	1100
8 April 2006	Village Bagla, UC Pattan Kalan, District Abbottabad	100	600
20 April 2006	Village Hadora, UC Dalola, District Abbottabad	150	600
24 April 2006	Village Daban, UC Dalola, District Abbottabad	30	500
28 May 2006	Village Majoohan, UC Nammal, District Abbottabad	200	800
4 June 2006	Village Aliabad, UC Bakot, District Abbottabad	60	540
24 June 2006	Village Der Kud, UC Sakar Gah, District Battagram	0	1200
20-21 September 2006	Abbottabad*	30	70
27 September 2006	Village Rabbat, UC Sakar Gah, District Battagram	20	80
8 October 2006	Village Tarana, UC Balakot, District Mansehra	200	2300
27-28 March 2007	Abbottabad*	25	150
17 April 2007	Village Sakar Gah, UC Sakar Gah, District Battagram	0	300
25 April 2007	Abbottabad*	50	300
16 May 2007	Village Daban, UC Dalola, District Abbottabad	150	900
1-3 June 2007	Abbottabad*	100	6000
1 June 2007	Abbottabad*	0	700
2 June 2007	Abbottabad*	50	500
5 June 2007	Village Moolia, UC Bakot, District Abbottabad	25	175
30 June 2007	Abbottabad*	150	300
19 July 2007	Village Dheri Seri, UC Boi, District Abbottabad	100	220
1 August 2007	Village Riyali, UC Kokmung, District Abbottabad	40	160
10 August 2007	Village Bandi Sarara, UC Pattan Kalan, District Abbottabad	50	200
6 September 2007	Village Payian, UC Nammal, District Abbottabad	20	200

*Events held at Abbottabad included participants from across Hazara's five districts: Abbottabad, Battagram, Haripur, Kohistan, Mansehra. Similarly, rural venues included participation from various adjoining areas.

More than 2,500 people participating in an Assembly on 8th October 2006 in Balakot

"The People's Assemblies will change the relationship between citizens and the state,"

Omar Asghar Khan (1998)

Soon after its creation in 1947, a certain political class, the bureaucracy, and the military started dominating politics and governance in Pakistan. Ordinary citizens are socially and politically excluded and believe they cannot affect policies and action that affect their lives. The People's Assemblies process was conceptualized by Omar Asghar Khan in 1998 to mobilize people's participation in the political process. It provides platforms for public reasoning and citizen activism.

Since its introduction in 1998, more than 100,000 citizens have used People's Assemblies to voice their opinions on diverse issues such as the Local Government Ordinance, local government elections 2000-01 and 2005; general elections 2002; and Pakistan-India relations. In the 24-month period following the 2005 earthquake, Omar Asghar Khan Development Foundation organized a series of 30 People's Assemblies. Initially, local people identified their relief needs and also assessed relief efforts made by the Foundation and its partners. In subsequent Assemblies people discussed longer-term rehabilitation priorities and reviewed policy responses. The Assemblies brought people together and allowed them to hear each other's points of view. They encouraged tolerance, built solidarity, and also helped resolve conflicts. Corner meetings, a prelude to People's Assemblies, were held in villages. Discussions initiated in corner meetings are synthesized at People's Assemblies which is generally a much larger forum in which people from various villages, from a number of union councils, and even from different districts participate. The participant profile includes farmers, small business persons, students, labour – ordinary citizens. Often public representatives and government officials are also present to listen to the people and respond to them.

This information is complemented by the Foundation's local knowledge drawn from its strong roots and on-the-ground presence, as well as its wide network of local partners. Moreover, the Foundation has first-hand experience of implementing ERRA's policies in one affected union council. Rehabilitation assistance pledged by the World Bank is channeled through the Pakistan Poverty Alleviation Fund for implementing ERRA policies in 34 affected union councils in NWFP and AJK. The Foundation is PPAF's implementation partner in one of the 34 UCs since March 2006. As an implementation partner, the Foundation conducted the eligibility survey designed by ERRA, and is disbursing subsidy as per ERRA guidelines. It is also providing training support, and assisting communities in rehabilitating infrastructure affected by the quake. This role provides first-hand insights into ERRA's policies on reconstruction of houses and their implementation.

Findings

Findings drawn from the three sources of information are presented in three sections. The first section presents the earthquake's impact on impoverishment. Case studies of its impact on poor households, and on women, men, and children are presented. Also included in this section is an analysis of the role of policies in exacerbating or reducing impoverishment. This section draws on multiple sources of information, but primarily uses synthesis of 24 Village Rehabilitation Action Plans (V-RAPs) in ten union councils of District Abbottabad.

The second section focuses on the government's support for house reconstruction which is its most visible on-the-ground policy response. This policy has affected every household and has generated strong public views. The section draws on multiple sources of information, including discussions at People's Assemblies, V-RAP analysis, and the Foundation's on-the-ground knowledge.

The third section presents analysis from the study of rehabilitation funds allocated for District Abbottabad. The study compares budget allocations against evidence of extent of damage, and also against people's priorities.

Section 1: Impoverishment due to the earthquake

Pre-earthquake poverty

Areas in NWFP affected by the earthquake were poor even before the earthquake struck in 2005. Traditionally, terms such as ghareeb (deprived), bechara (pitiable), miskeen (meek), and lachaar (powerless) are used to describe poor individuals and households.

The language of poverty

Aajiz (Needy)	Gaya Guzra (Beyond help)
Bebas (Powerless)	Lachaar (Powerless)
Bechara (Pitiable)	Lissa (Weak)
Besahara (Lacks support)	Majboor (Constrained)
Bhukay (Hungry)	Miskeen (Meek)
Ghareeb (Deprived)	Muflis (Helpless)
	Tangdust (With meager means)

Characteristics of poverty include unemployment or limited income, dependence on charity for survival, indebtedness, landlessness, limited or no influence on decisions, lack of access to basic needs, and ill-health or disability.

"Poverty is the worst sickness -- everyone leaves the poor behind."
A local woman, District Mansehra

The language and characteristics of poverty draw a picture of economic, political, and social vulnerability. The poor are insecure, helpless, and powerless. They are seldom respected and are often pitied, and even disparaged. Within the household, young men with a source of income are generally better off. Women and the elderly are mostly among the poorest.

Post-earthquake impoverishment: loss of assets

The earthquake brought swift, sweeping and severe impoverishment. Many lives were turned upside down.

In a matter of seconds

Before the quake, Sughra lived in her home in District Mansehra. Her husband had a small shop in the village. They had three sons and a daughter. The quake killed Sughra's husband, and destroyed their house and shop. One of her three sons went missing. She is now working as domestic help. "Please help me. I am now alone with three young children. I have no one to turn to," she pleads.

Sweeping impoverishment

Loss of lives, loved ones, and disability affected many. Houses and household possessions are the other most valuable assets lost in the earthquake.

"I had painstakingly saved for years and invested my life's savings into the house I built for my family. Within seconds, the earthquake turned it into rubble while I watched helplessly."

A local man, Union Council Pattan Kalan, District Abbottabad

In the weeks following the earthquake, the government had estimated a loss of 400,000 houses. This figure has subsequently been revised to around 600,000 houses. No data are available on the loss of household possessions which includes valuables like gold ornaments and other items such as furniture, utensils, crockery, and household appliances.

Loss of houses and household possessions

Buried under piles of snow

Thousands of families took refuge in tents. But tents became inadequate as winter followed on the heels of the quake. Families went in search of CGI-based shelters. Brutal monsoons in 2006 and 2007 brought widespread rains and triggered landslides. The winter of 2005 was thankfully mild, but the one in 2006 was again severe. Each seasonal stress brought new miseries while affected families struggled to rebuild their homes and lives.

Loss of livestock is also a key impoverishing factor. Even if livestock survived the earthquake, owners were forced to slaughter or sell at throwaway prices as they had neither space to keep livestock nor money to maintain them.

"We did not have a roof over our heads. Where could we keep our livestock?"
A local man, Union Council Beyari, District Battagram

Post-earthquake impoverishment: women are worse off

The earthquake was a terrifying experience. It was followed by more than 1,500 aftershocks. Fear prevailed for months. Children were often seen clinging to mothers or other elders. Many were too afraid to return to schools. Family and community support helped survivors cope with the trauma of losing loved ones and homes. Limited mobility forced women to spend more time amidst the rubble of destroyed homes and villages serving as painful reminders of the destruction wreaked by the quake.

Children amidst rubble

Women's living space was restricted to surviving house structures often entailing invasion of privacy and increased insecurity. "Besides security, reproductive health and psychosocial-related needs, women most of all want privacy for bathing and washing and just being by themselves", concluded a rapid needs assessment conducted in December 2005 by Shirkat Gah in collaboration with partners including Omar Asghar Khan Development Foundation.

"Zalzalay se chador or char diwari ka taqaddus mutaasir huwa (the earthquake affected women's seclusion ensured by the robe and the four walls of a house)"

A local man, Union Council Bakot, District Abbottabad

Women bravely tried to cope but were burdened with a significantly increased workload. While men of the household went in search of relief, women were left with the responsibilities of feeding children and tending to surviving livestock. Everyday tasks like preparing meals magnified into overwhelming challenges if household utensils were destroyed by the earthquake, food stock was buried under rubble, and cash was limited.

Cooking meals amidst rubble of homes

Fetching water is among the most arduous tasks of local rural women. They often walk long distances covering difficult mountainous terrain to access water. This task has become even more difficult in areas where the earthquake has affected water sources or their distribution. Women now spend upto 4-6 hours fetching water. Since the quake, poor women also supported construction of temporary shelters and are rebuilding houses. This has further increased their grueling workload.

Added burdens: women constructing shelters and rebuilding homes

Dealing with multiple challenges including loss of lives, homes, livelihoods, and basic needs was crippling enough. Adding insult to injury was the anti-women propaganda unleashed soon after the quake. "The earthquake is retribution against women roaming around naked in the streets of Mansehra," declared a religious leader during a Friday sermon in a Mansehra mosque. Other similarly bizarre theories proliferated, spreading misinformation and fear.

Banner claiming that natural disasters and earthquakes are due to excessive sins

Seeking divine support

Walking miles for water

Post-earthquake impoverishment: social services and infrastructure

Even before the earthquake, health and education facilities were minimal at best and dysfunctional or non-existent at worse. The loss of even nominal social services was impoverishing.

"Five district headquarter hospitals in the affected areas were completely destroyed and approximately 70 percent of the first level care facilities have been destroyed or rendered uninhabitable due to structural damage. In addition, community outreach and community-based services have largely ceased to exist, as many health workers operated from their private dwellings, which suffered extensive destruction (40 to 70 percent of the building stock was destroyed or damaged). This has drastically disrupted primary health care, basic curative services and preventive care programmes in the affected areas. As a result, the population is at a very high risk of further deteriorating health status."

Pakistan 2005 Earthquake-Early Recovery Framework
United Nations System, 2005

For about six months following the quake, medical camps and temporary facilities functioned in the area. After their closure, access to healthcare further deteriorated. According to district government sources in Abbottabad reconstruction of only two BHUs of the 17 listed as damaged has started. Many households incur significant health expenditures. These were further enhanced due to an increase in skin and stomach diseases after the earthquake.

The largest proportion of casualties of the devastating earthquake was school children trapped in collapsing school buildings. The earthquake revealed the pathetic state of public education.

"At least 17,000 students were killed in collapsing school buildings. More than 10,000 schools were destroyed or damaged beyond repair, with thousands of students and teachers dead. Most of the victims were between four to 16 years old, i.e., primary and secondary-school students."

Pakistan 2005 Earthquake-Early Recovery Framework
United Nations System, 2005

Family of a young student killed in the Garhi Habibullah Girls School mourn by her grave

Schools that survived the quake were demolished soon afterwards as most were considered unsafe. Tents have been serving as temporary structures for the past many months. Students either struggle with studies under uncomfortable arrangements or drop out altogether. Girls are affected more than boys as the former have limited alternate options. According to ERRA sources, reconstruction of 75% of schools in high damaged union councils of Abbottabad is yet to begin.

Makeshift schooling

Post-earthquake impoverishment: loss of livelihood

Off-farm employment in towns and cities outside and within Pakistan is the main source of income in areas affected by the earthquake. In most cases, there is little job or income security as employment is on contract basis or on daily wages. Households faced a loss of income as their earning members returned home after the earthquake to be with their families. They were forced to remain on site during the survey conducted by the government to determine eligibility to subsidy for house reconstruction. As the better part of 2006 was required for the survey's completion, incomes were disrupted for more than a year resulting in debilitating losses. The process of accessing various installments of the subsidy has forced them to remain in the area since. Moreover, no compensation was offered by the government to cover these losses.

Loss of house and livelihood

Mohammad Riaz is from a village in District Abbottabad. Before the earthquake he ran a small business in Rawalpindi. He had worked hard to save money to build a house in his village where his family lived. The house was turned into rubble by the quake. Riaz abandoned his business and returned to his village to rebuild his house. Relentless chasing for almost two years yielded access to Rs.75,000 of the government's subsidy. He has taken a loan to meet the shortfall required to begin rebuilding his house. Riaz has lost his business and income, is indebted, and is still shelterless.

In some areas where tourism and its related services were a source of income, losses were experienced due to reduced number of tourists and the collapse of hotels and roadside restaurants. Labour employed by tourist facilities also suffered a loss in income. Limited access to institutionalized credit restricts efforts to rebuild businesses. Agriculture was affected by disrupted irrigation supply and crevices damaging cultivable land. Some farmers also complained about inappropriate support.

Post-earthquake benefits

A few powerful people monopolized relief items and used its distribution to increase their local clout. Some also stockpiled relief items, especially tents and CGI (corrugated galvanized iron) sheets, and sold them for personal benefit. Inequitable or corrupt relief distribution generated conflicts dividing communities. In Village Rankot of District Abbottabad a group of women staged a protest by brandishing brooms and demanding better distribution of relief items.

A woman demanding relief assistance at a People's Assembly in Village Makarvai

Short-term benefits were also availed by transporters, labour, and landowners due to escalation in related prices. "Before the quake, a jeep ride from our village to Garhi Habibullah would cost Rs.1,000. Now transporters charge Rs.3,000 for the same journey," lamented a local man from Village Daban. Similarly, in Village Dehri Seri masons that previously charged Rs.300 were now charging Rs.500. And labour rates had increased from Rs.150 to Rs.300.

A very small proportion of households successful in accessing relief and rehabilitation support more than their losses have also benefited from the quake. The majority are worse off.

Even minors are forced to lend a helping hand
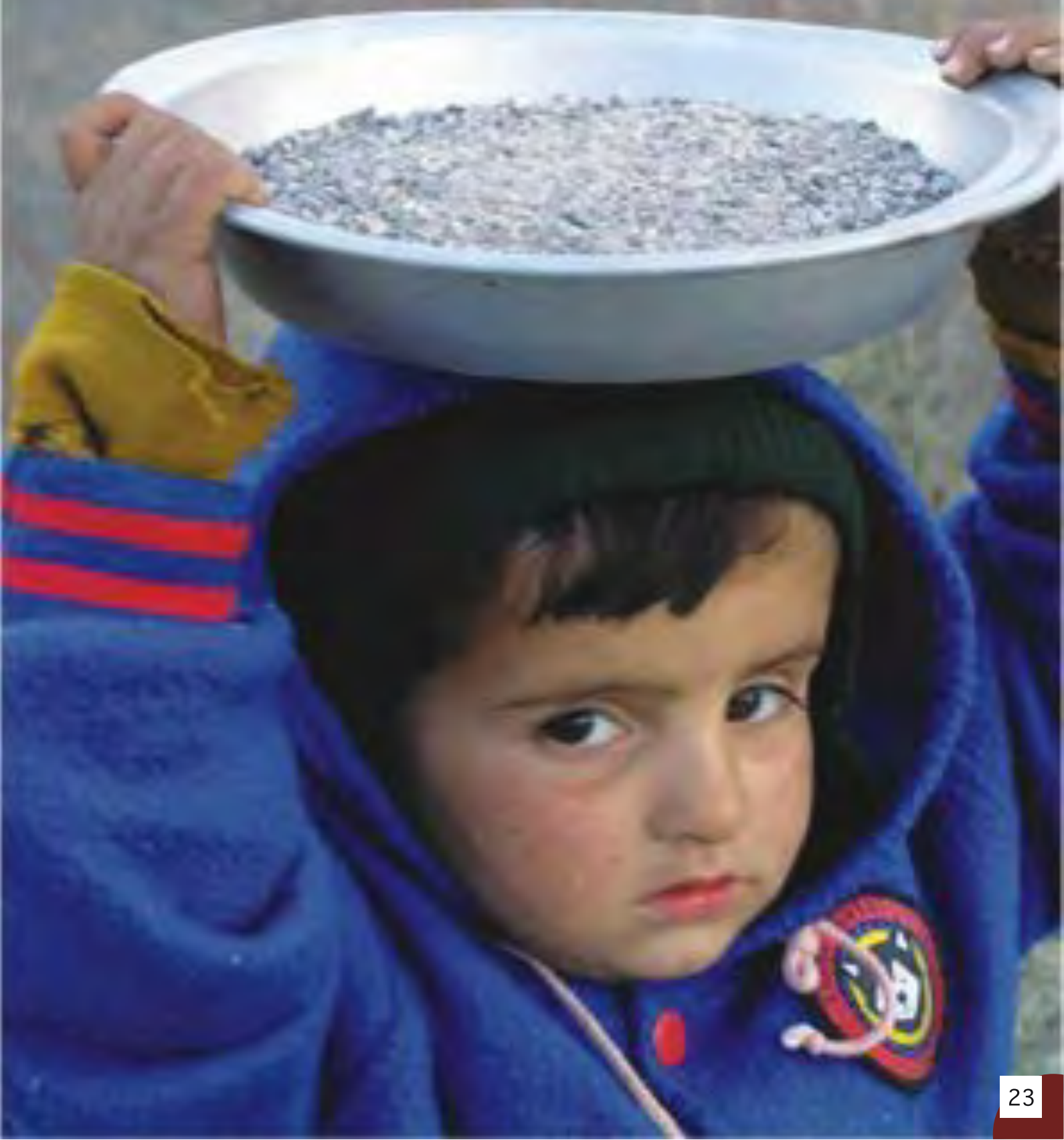
Section 2: Support for house reconstruction

Loss of houses is among the most valued asset lost in the earthquake. Initially, the government promised compensation. This was subsequently turned into pledged subsidy in an owner-driven house reconstruction strategy. Rs.175,000 is to be paid for completely destroyed houses, and Rs.75,000 for houses that were partially damaged. Uniform rates are paid whether houses are situated by the roadside or are perched at 7,000 feet. The government's support for house reconstruction is its most detailed policy response. It is also the most widely criticized.

Subsidy for house reconstruction: determining eligibility

Soon after the earthquake, military personnel accompanied by the local nazim and the revenue officer conducted a survey and disbursed the first installment of Rs.25,000 to houses that were damaged or demolished by the quake. This survey and its findings generated much skepticism. Even government sources doubt its veracity.

Left-out in the cold

In an affected village of District Abbottabad, the military personnel conducting the survey reportedly had an altercation with an individual. The army men demanded that local people "hand-over" the individual to them. Local people expressed their inability to do so as the person was not from the area. This infuriated the military personnel. On the excuse that they needed to fetch fresh cheque books, they left the place without completing the survey or disbursing the first installment of Rs.25,000. They did not return to the area.

Political affiliation was also an alleged base for exclusion. "As we had not supported the nazim in the last elections, he ensured that our houses were not included in the survey," is an oft-made complaint. Due to the high error margin in the initial survey, another more elaborate Damage & Eligibility Survey was designed and conducted over 2006. This survey too added much grief.

The survey required a technical structural assessment of each house. A picture of the house with its owner standing in front of it was taken along with GPS readings. The data were recorded in specially designed forms and software. Cross-checking against the initial erroneous survey was also required. Houses that were eligible but not included in the initial survey were categorized among grievance cases.

The survey placed the burden of proof on the owner of the destroyed or damaged house. The claimant was required to provide proof of ownership and also satisfy the survey teams that the house was damaged/destroyed by the earthquake. For houses, especially mud houses that practically melted into the ground, this proof was difficult to provide. As seasons changed from autumn to winter to monsoon, the proof became even more elusive. For tenants, the burden of proof was more onerous as without a No Objection Certificate from the owner, the claim for subsidy is not entertained. Patwaris and other government officials used this opportunity to charge heavily for each document that was needed.

The need for the excessive data generated by the survey is unclear. The travesty of including GPS coordinates was particularly poignant in areas such as Village Lodhiabad in Azad Jammu and Kashmir where survivors were required to trace in midair the outlines of their homes as the entire village had vanished into the rubble of a massive landslide. Management of the data has also raised concerns as despite its details numerous cases are now labeled "no record."

"My house was surveyed. They hung a slate around my neck and took my picture. They now claim that there is no record of my house in their survey."

An old man, District Kohistan

Initially, people were excited by the survey especially where it provided the first opportunity of direct interaction with the state. "They came to our houses, and took our photos," beamed an old man in Union Council Bakot. Many months later, his elation turned into despair when he found that his house was categorized as ineligible for subsidy. "If they had told me then that I would not get any money, I would have made alternate arrangements to provide a roof over my family," he said. Stories of dissatisfaction abound. A disabled, elderly man in Union Council Nammal clutching a copy of a survey form said, "I have made many trips to the bank but they say my money has not come. I don't know what to do." Illiterate, he was unaware that the form provided by the survey teams was incomplete -- and worthless.

"I have not received any compensation," a local man at a People's Assembly

The survey also caused a loss in income. It required the presence of house owners. If this was not possible a power of attorney was to be given to nominated individuals. The latter concession was often too risky to avail as it was feared that the nominated individual would manipulate the survey for personal benefit. Owners/claimants working outside the villages were unable to return to work, incurring loss of income for several months.

The Damage & Eligibility Survey is designed to ensure universal coverage. But like its predecessor, it missed many houses. Some were missed due to difficulties in access. Others were missed by design. Many affected families were denied subsidy due to ERRA's definition of a house which was one of the most contentious aspects of this policy. According to ERRA a house was stated to include "all adjoining structures sharing a common or continuous roof within a housing compound." Or simply put: one roof – one house.

"As my roof touches my neighbour's roof, I have not received any subsidy," an aggrieved woman

The definition is not in sync with ground realities. In the mountainous regions where land is scarce, multiple families traditionally live in adjoining houses with connected roofs. The roofs are used for marriage/funeral ceremonies and for agricultural activities such as drying maize. Joint family arrangements also ensure security, critical in these areas as many male members of the family are away on off-farm employment. Affected families considered as living under "one-roof," were only given one subsidy. This policy denied support to many eligible for it and also created conflicts within families as the right over subsidy was contested by household members living under one roof.

This lapse in policy design was realized towards the end of the survey. At an ERRA Council meeting held some time before the earthquake's anniversary on 8th October 2006, a decision was taken to revise the definition so that eligible claimants are able to access subsidy. This was announced by Mr. Fazlur Rahman, PERRA Director, at a People's Assembly organized by the Foundation on 8th October 2006 telecast live by AAJ TV. Implementation orders have not been received as yet.

Syed Talat Hussain of AAJ TV moderating the discussion between people and panelists
at the People's Assembly held on 8th October 2006

Outmigration: coping mechanism in the absence of support

The absence of support has uprooted many families. In search of shelter, many made the painful decision to leave ancestral villages. Among them is Darya Khan's family. "For generations we lived in Village Sakar Gah (District Battagram). We were forced to move to Bisham (District Shangla) as the earthquake destroyed our house in the village and we did not receive any compensation. We long to return to our home," Darya Khan.

Subsidy for house reconstruction: conditional support

Strict conditions apply to accessing subsidy which is only disbursed through bank accounts. Claimants were required to open accounts for which an NIC was mandatory. Those that did not have NICs had to visit NADRA offices and produce further documents to obtain them. These requirements were tedious, often entailing several trips to banks and related offices adding to claimants' out-of-pocket costs.

Without access to survey results, claimants remained uncertain whether they were eligible for subsidy or not. Many incurred expenses and made arduous journeys to banks only to find out much later that they were ineligible for subsidy.

Access to information of a favourable survey result did not mean immediate access to subsidy. Eligible claimants waited months for transfer of funds to designated banks. More trips to banks were made and more expenses incurred as eligible claimants checked if monies were deposited in their accounts. For women-headed households the chase was even more difficult.

"I am a widow and can not make these trips. I have no one to look after my children while I am gone."

A young widow, District Mansehra

Women are worse off

Remaining installments are accessible if houses are rebuilt according to ERRA guidelines. "We want people to follow the guidelines so that the houses they rebuild are seismically safe," claim ERRA representatives. The purpose of the policy is noble. But its execution has deterred rather than supported survivors trying to build back better.

People reviewing another version of an ERRA design in Union Council Dalola

The first approved design guideline by ERRA was released in early 2006. Multiple changes followed over the next few months – even after reconstruction had commenced. Different versions of the design compounded confusion. In some areas, none of the designs were provided to people.

"My family was living under open skies. I took a loan to provide a roof over their heads which I had hoped to repay with the subsidy I thought the government would provide. Now they tell me that I have not followed the ERRA design and will not get money. I don't know how I will repay my loan."

A local man, District Battagram

Compliance to design specifications is determined by yet another survey that inspects houses reconstructed upto the plinth level. More data are generated. Fresh photographs are taken and new forms are filled. If approved, claimants again make more trips to the bank to access the next installment of Rs.25,000. If the reconstructed house is categorized as non-compliant the claimant has to reconstruct or retrofit, and may have to wait for months before the revised structure is rechecked.

"We followed the ERRA design but they disapproved our reconstruction. We rebuilt again. This was also disapproved. We have now rebuilt for the third time but are not sure if it will be passed. The reconstruction has already cost a lot. We do not have any money now."

A young woman, Union Council Nammal, District Abbottabad

Many have suffered due to numerous changes in design specifications, and in trying to follow a construction technique alien to them. Without timely access to information, even best efforts fall short. In desperation, some have paid bribes to bypass the tedious procedures. The popularly known bribery scale for plinth-level approvals is Rs.3,000 to Rs.12,000. Not surprisingly, though disbursement figures issued by ERRA appear impressive at first glance, only 6% of claimants have received the full payment due to them. There are few reconstructed houses on the ground.

> "In our village more than 40 plinth-level approvals were obtained through bribes. These include houses that are yet to be reconstructed."
>
> Local people, District Abbottabad

The mountains are littered with foundations, some with vegetation growing through them. Whether they are awaiting a return visit or have received full compensation through unfair means depends on how resourceful the owner is and who has carried out the inspection. The poor unable to offer bribes are the worst sufferers.

Abandoned reconstruction?

If the plinth-level structure is compliant with ERRA guidelines, the third installment of Rs.25,000 can be accessed. This will be followed by yet another survey – of houses reconstructed upto the lintel level. And the same sequences of data, banks, and inspections will follow to access the final installment of Rs.50,000. Even if a structure following ERRA specifications is constructed, its area may be inadequate and families will require additional structures to meet their housing needs.

> "President Musharraf would not be able to build a hammam (bathroom) in his house with Rs.175,000; how does he expect me to reconstruct my entire house with this amount."
> A local man speaking at a People's Assembly in District Battagram telecast on AAJ TV

Section 3: Review of government allocations

Sections 1 and 2 present the context in which survivors are striving to cope and to overcome as they continue living on the faultline. In Section 3, government priorities are examined. They are assessed through a study of District Abbottabad's reconstruction and rehabilitation budget for the year 2006-07 which is analyzed with respect to its distribution by union councils and by sectors. The allocations are matched with the level of structural damage caused by the earthquake and with rehabilitation priorities expressed by people.

The analysis comprises three parts. The first part estimates the extent of structural damage by union council; the second part examines the distribution of rehabilitation funds; and the third spotlights the priorities as expressed by people.

Estimate of damage

The first part is to arrive at a measure of damage from the earthquake. While a precise estimate of damage to private houses is available, the same is not available for public buildings, roads, and other infrastructure. As such, the extent of damage caused by the earthquake is measured through the damage to houses. It is assumed that where the extent of house damage is greater, the damage to other public infrastructure is also greater.

Union council-wise data has been obtained from ERRA on the number of houses that were completely destroyed (CD), partially damaged (PD), and houses that suffered negligible structural damage (NSD). A single composite variable for House Damage has been created by weighting the three categories of house damage; with completely damaged houses awarded a weight of 0.75, partially damaged houses awarded a weight of 0.25, and houses with negligible structural damage awarded a weight of zero.

Formally: Weighted No. of Houses Damaged = $[(CD*0.75) + (PD*0.25) + (NSD*0)]$

Total number of houses by union council is not provided in the Population Census 1998. However, it is possible to estimate the number of households. Admittedly, number of households does not correspond exactly to number of houses given that more than one household can be residing in one house. Given the data constraints, however, it is assumed that households and houses correspond to each other somewhat closely.

Rehabilitation programmes
and funds: a distant mirage

The numbers of households in each union council have been estimated for 2005 by applying the district population growth rate of 1.82 percent and household size of 6.4. Dividing Weighted No. of Houses Damaged by the estimated Number of Households in 2005 provides the Extent of Damage.

The 51 union councils have been sorted in descending order by Extent of Damage and classified into 5 categories, as follows. Union councils where the extent of damage is greater than 33 percent, i.e., where more than one third of houses have suffered structural damage, are classified as High damage. Union councils where the extent of damage ranges between 10 and 33 percent are classified as Medium-High damage. Union councils where the extent of damage ranges between 5 and 10 percent are classified as Medium damage. Union councils where the extent of damage ranges between 1 and 5 percent is classified as Medium-Low damage. And union councils where the extent of damage is less than one percent is classified as Low damage.

By applying this methodology, eight union councils are identified where over one-third of housing suffered significant damage and are classified as High damage. These are Dalola, Kokmong, Boi, Bakot, Nammal, Berangali, Pattan Kalan and Berot. The average extent of damage in this category of union councils is 52 percent. Union Council Dalola has experienced maximum damage with 78.5 percent of houses suffering some degree of structural damage, followed by Kokmong (75.9 percent), Boi (59.5 percent), Bakot (51.4 percent), Nammal (47.5 percent), Berangali (38.7 percent), Pattan Kalan (35.9 percent) and Berot (35.8 percent).

Four union councils suffered moderate damage – i.e., at least 10 percent of housing suffered structural damage – and are classified as Medium-High damage. They include Dhamtor (16.9 percent), Tajwal (14.1 percent), Nathiagali (12.1 percent) and Palak (11.2 percent). In other union councils, less than 10 percent of houses suffered any form of structural damage. They include union councils classified as Medium, Medium-Low and Low damage.

In six union councils less than one percent of houses suffered any form of structural damage and are classified as Low damage are Jhangra (0.8 percent), Goreeni (0.8 percent), Kehal (0.7 percent), Sherwan (0.6 percent), Havelian (0.4 percent) and Abbottabad City (0.1 percent).

The share of structurally damaged houses corroborates the above distribution. The eight worst-hit union councils, identified above, account for 71 percent of all houses suffering structural damage in Abbottabad district. At the other end, the 7 Low damage union councils account for a mere 0.7 percent of all houses suffering structural damage.

The distribution of union councils by type and level of structural housing damage, the demographic distribution of union councils by level of structural damage and the distribution of union councils by extent of structural damage is shown in Tables 1, 2 and 3, respectively.

TABLE 1
DISTRIBUTION OF UCs
BY TYPE & LEVEL OF STRUCTURAL HOUSING DAMAGE

Level of Structural Damage	No. of UCs	No. of Houses Damaged				Weighted No. of Houses Damaged
		Total	Completely Destroyed	Partially Damaged	Negligible Structural Damage	
High (> 33%)	8	33397 (53.0)*	16551 (79.2)* (49.6)**	8949 (45.8)* (26.8)**	7897 (35.0)* (23.6)**	14651 (71.3)*
Medium-High (10-33%)	4	6989 (11.1)*	1650 (7.9)* (23.6)**	2114 (10.8)* (30.2)**	3225 (14.3)* (46.1)**	1766 (8.6)*
Medium (5-10%)	12	12700 (20.2)*	1501 (7.2)* (11.8)**	4722 (24.2)* (37.2)**	6477 (28.7)* (51.0)**	2306 (11.2)*
Medium-Low (1-5%)	21	9211 (14.6)*	1109 (5.3)* (12.0)**	3385 (17.3)* (36.7)**	4717 (20.9)* (51.2)**	1678 (8.2)*
Low (< 1%)	6	705 (1.1)*	79 (0.4)* (11.2)**	356 (1.8)* (50.5)**	270 (1.2)* (38.3)**	148 (0.7)*
Total	**51**	**63002**	**20890**	**19526**	**22586**	**20549**

* Column shares
** Row shares

TABLE 2
DEMOGRAPHIC DISTRIBUTION OF UCs
BY LEVEL OF STRUCTURAL DAMAGE

(Population and Households in '000')

Level of Structural Damage	No. of UCs	Population 1998	Population 2005	No. of Households 2005
High (> 33%)	8	149.2 (16.9)	181.1 (16.9)	28.3 (16.9)
Medium-High (10-33%)	4	68.9 (7.8)	83.6 (7.8)	13.1 (7.8)
Medium (5-10%)	12	199.8 (22.7)	242.6 (22.7)	37.9 (22.7)
Medium-Low (1-5%)	21	331.8 (37.7)	402.5 (37.7)	62.9 (37.7)
Low (> 1%)	6	131.5 (14.9)	159.6 (14.9)	24.9 (14.9)
Total	**51**	**881.2**	**1069.4**	**167.0**

Note: Figures in parenthesis are column shares

TABLE 3
DISTRIBUTION OF UCs BY EXTENT OF STRUCTURAL DAMAGE

Level of Structural Damage	No. of UCs	No. of Households 2005	Weighted No. of Damaged Houses	Extent of Damage (%)
High (> 33%)	8	28300	14651	51.8
Medium-High (10-33%)	4	13066	1766	13.5
Medium (5-10%)	12	37904	2306	6.1
Medium-Low (1-5%)	21	62890	1678	2.7
Low (> 1%)	6	24940	148	0.6
Total	**51**	**167100**	**20549**	**12.3**

Distribution of rehabilitation funds

The second part of the analysis is to examine the distribution of rehabilitation funds by union councils and by sectors. Between fiscal years 2006 and 2008, the Abbottabad District Government and the Abbottabad District Reconstruction Unit have prepared rehabilitation/reconstruction schemes. The final list of schemes was obtained from PERRA, Peshawar, and comprises of schemes whose PC-1s have received administrative approval.

The list includes schemes in the education, public health engineering, forestry, governance, and roads sectors. The total value of these schemes exceeds Rs.2.2 billion. Of this amount, the largest amount is allocated to Education (Rs.1124 million, 57%), followed by Governance (Rs.520 million, 25%), Roads (Rs.164 million, 8%), Public Health Engineering (Rs.151 million, 7%), and Forestry (Rs.79 million, 3%). An amount of Rs.173 million is earmarked for schemes in the Abbottabad Cantonment area. Sectors such as health, livestock rehabilitation, etc., do not receive any allocation in these plans.

Urgent attention is needed to improve access for people
in affected mountainous areas

The allocation for Education is largely for the construction/reconstruction/repair of damaged school buildings, the allocation for Governance is for construction/ reconstruction/repair of government buildings, the allocation for Public Health Engineering is largely for water and some sewerage and drainage projects, and the allocation for Roads includes expenditure for bridges and allied works.

The High damage, Medium damage and Medium-Low damage union councils have received the largest amount for Education: 86 percent, 40 percent and 73 percent, respectively. For Medium damage union councils, 26 percent of the allocation is for Public Health Engineering. Medium-High union councils received the largest amount for Public Health Engineering (53 percent), followed by Education (28 percent). Low damage union councils received the largest amount for Governance (67 percent), followed by Education (31 percent).

Level of Structural Damage	No. of UCs	Rehabilitation Expenditure (Rs.m)				Total Rehabilitation Expenditure (Rs.m)
		Education	Public Health Engineering	Governance	Roads	
High (> 33%)	8	538.4 (86.4)	9.7 (1.6)	15.9 (2.5)	59.1 (9.5)	623.1 (100.0)
Medium-High (10-33%)	4	12.3 (27.6)	23.5 (52.8)	8.7 (19.6)	-	44.5 (100.0)
Medium (5-10%)	12	107.8 (39.6)	71.6 (26.3)	32.3 (11.9)	60.7 (22.2)	272.4 (100.0)
Medium-Low (1-5%)	21	255.9 (72.7)	36.1 (10.3)	15.9 (4.5)	44.1 (12.7)	352.0 (100.0)
Low (> 1%)	6	209.9 (31.4)	10.0 (1.4)	447.6 (67.2)	-	667.4 (100.0)
Total	51	1124.3	150.9	520.4	163.9	1959.4

TABLE 4
DISTRIBUTION OF REHABILITATION EXPENDITURE
BY SECTORS AND UC's LEVEL OF STRUCTURAL DAMAGE

Note: Figures in parenthesis are row shares.

The distribution of rehabilitation funds across union councils is highly skewed. The eight worst hit, High damage union councils, accounting for 71 percent of structurally damaged houses in the district, are allocated 32 percent of district rehabilitation funds. The 6 Low damage union councils, with less than one percent of the extent of damage and share of damage, are allocated the largest share (34 percent) of district rehabilitation funds. Among them, Abbottabad City has been allocated Rs.463.7 million or 24 percent of the rehabilitation funds.

			Rehabilitation Expenditure (Rs.m)				
Level of Structural Damage	No. of UCs	Share of Structural Damage (%)	Education	Public Health Engineering	Governance	Roads	Total Rehabilitation Expenditure (Rs.m)
High (> 33%)	8	71.3	538.4 (47.9)	9.7 (6.4)	15.9 (3.1)	59.1 (36.1)	623.1 (31.8)
Medium-High (10-33%)	4	8.6	12.3 (1.1)	23.5 (15.6)	8.7 (1.7)	-	44.5 (2.3)
Medium (5-10%)	12	11.2	107.8 (9.6)	71.6 (47.5)	32.3 (6.2)	60.7 (37.0)	272.4 (13.9)
Medium-Low (1-5%)	21	8.2	255.9 (22.8)	36.1 (23.9)	15.9 (3.1)	44.1 (26.9)	352.0 (18.0)
Low (> 1%)	6	0.7	209.9 (18.7)	10.0 (6.6)	447.6 (86.1)	-	667.4 (34.1)
Total	51	100.0	1124.3	150.9	520.4	163.9	1959.4

TABLE 5
COMPARATIVE DISTRIBUTION OF SHARES OF STRUCTURAL DAMAGE AND REHABILITATON EXPENDITURE BY UC's LEVEL OF DAMAGE

Note: Figures in parenthesis are column shares.

Of this amount, 76 percent is earmarked for government buildings and the remaining 24% for school buildings. The share in rehabilitation funds of all other union councils is less than 10 percent each. There are only three union councils with share of rehabilitation funds exceeding 5 percent each; they are Dalola (7.7%) Boi (6.1 percent) and Nammal (6 percent). All three are among High damage union councils. The share of other High damage union councils that are allocated rehabilitation funds is as follows: Kokmong (3.8 percent), Bakot (1.6 percent), Berangali (2.0 percent), Pattan Kalan (3.0) and Berot (1.8 percent).
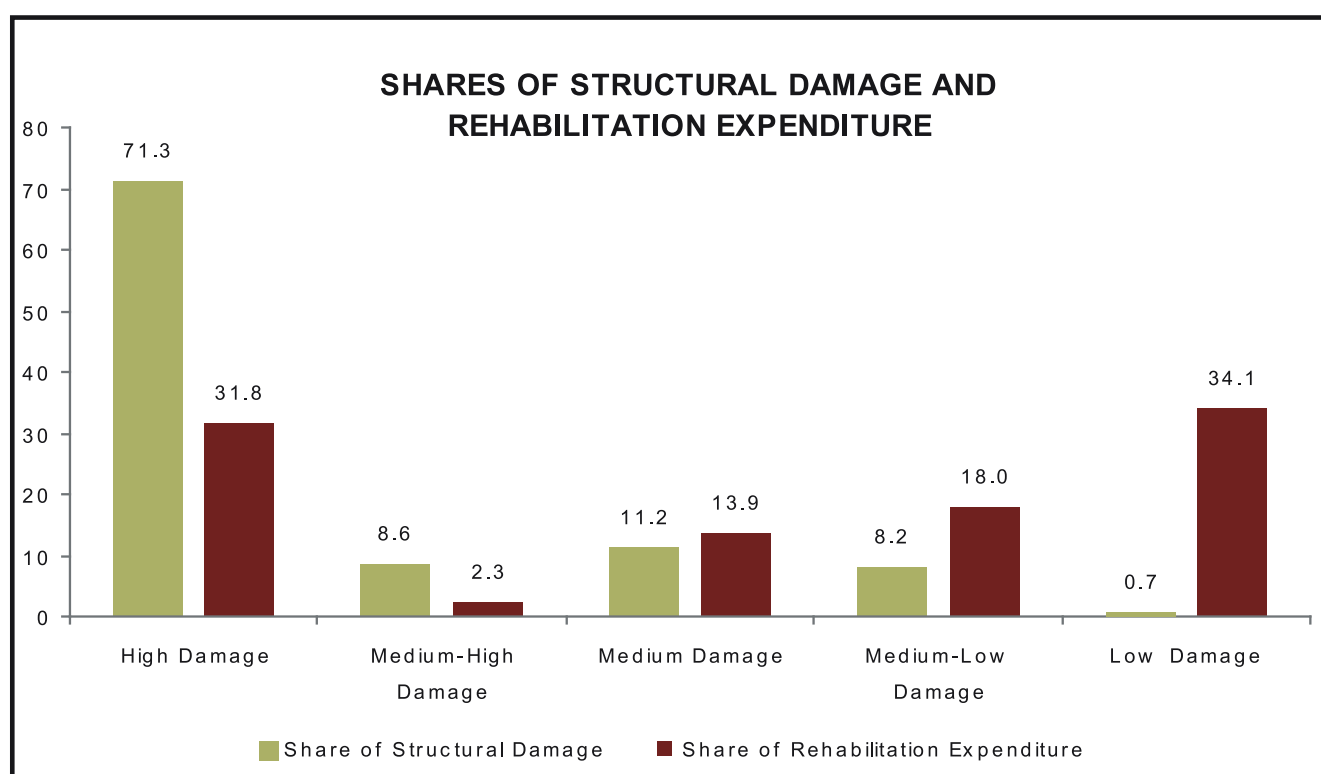
SHARES OF STRUCTURAL DAMAGE AND REHABILITATION EXPENDITURE

Comparison of the share of structural damage in the High damage union councils with the remaining union councils also brings forth the skewed nature of expenditure policies. The extent of damage is as high as 52 percent in High damage union councils and a mere 4.3 percent in the remaining union councils. The respective shares of High damage and remaining union councils in structural damage are 71 percent and 29 percent. Yet, the respective shares of rehabilitation expenditure are almost the reverse: 32 percent and 68 percent. The share of High damage union councils in Education projects is less than half, in Roads just over one-third, and in Public Health Engineering and Governance a mere 6.4 percent and 3.1 percent, respectively.

TABLE 6 COMPARISON OF HIGH DAMAGE AND REMAINING UCS BY SHARE OF DAMAGE AND SHARE OF EXPENDITURE		
	High Damage UCs	**Remaining UCs**
Extent of Structural Damage*	51.8	4.3
Share of Structural Damage	71.3	28.7
Share of Total Rehabilitation Expenditure	31.8	68.2
Share in Education	47.9	52.1
Share in Public Health Engineering	6.4	93.6
Share in Governance	3.1	96.9
Share in Roads	36.1	63.9
* Defined as Weighted No. of Houses Damaged divided by No. of Households		

COMPARISON OF HIGH DAMAGE AND REMAINING UCS BY SHARE OF DAMAGE AND SHARE OF EXPENDITURE
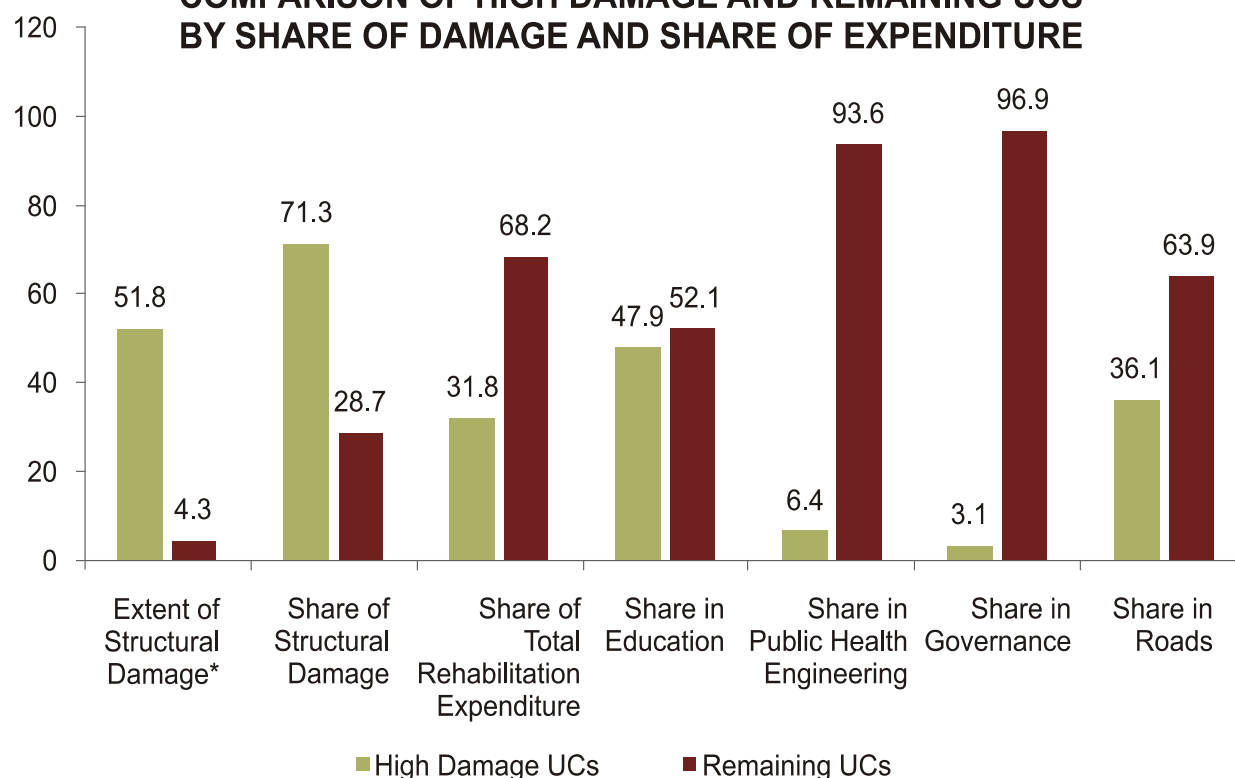
The mismatch between the extent of damage and allocation of rehabilitation funds in the district rehabilitation budget is highlighted by a simple statistical indicator. The estimation of correlation between the share of damage and share of rehabilitation expenditure is shown to be a low 0.238. Given that the 22 percent share of Abbottabad City isolates it as an outlier, the correlation between the share of damage and share of rehabilitation funds is estimated after excluding Abbottabad City from the sample. Thereby, the correlation coefficient improves, but only to 0.626.

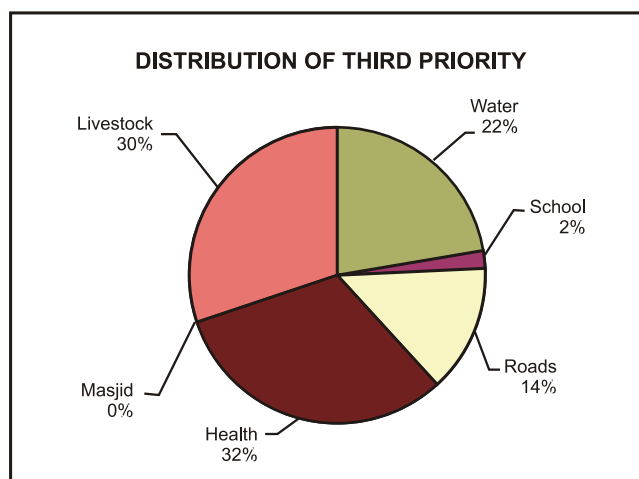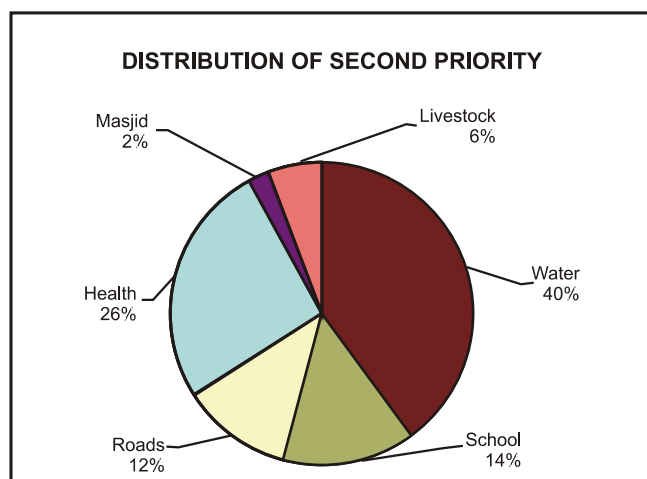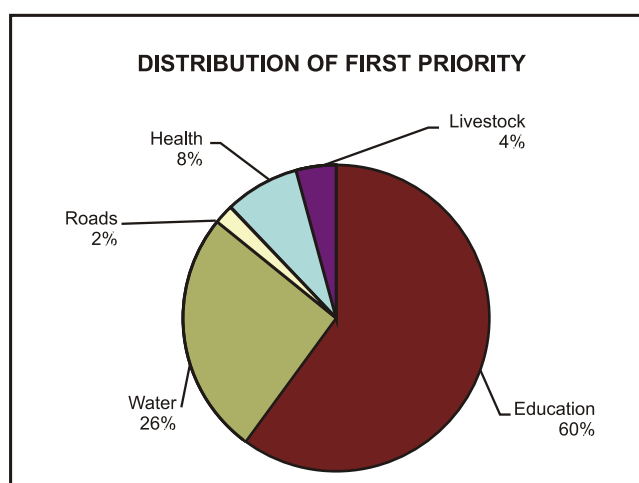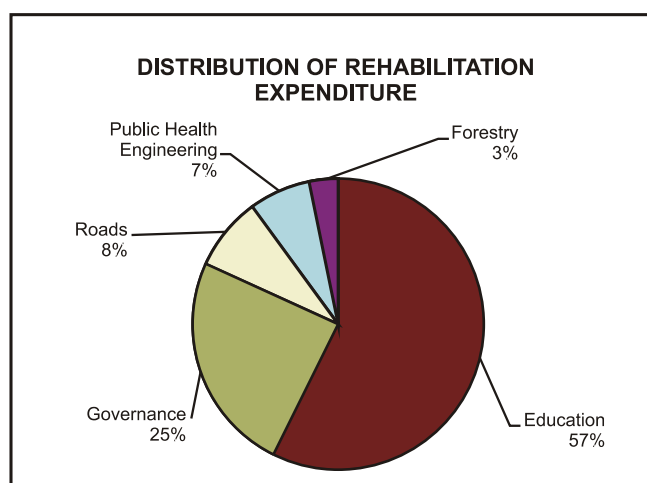| CORRELATIONS: 'SHARE OF STRUCTURAL DAMAGE' AND 'SHARE OF REHABILITATION EXPENDITURE'				
		Share of		
		Structural Damage	Rehabilitation Expenditure	
Share of Structural Damage	Pearson Correlation Sig. (2-tailed)	1	0.238 0.090	
Share of Rehabilitation Expenditure	Pearson Correlation Sig. (2-tailed)	0.238 0.090	1	
Share of Structural Damage	Pearson Correlation Sig. (1-tailed)	1	0.238 0.045	
Share of Rehabilitation Expenditure	Pearson Correlation Sig. (1-tailed)	0.238 0.045	1	
N = 52 Correlation is significant at the 0.05 level (1-tailed)				

Discussing people's priorities

Analysis of sectoral distribution needs to be nuanced. It is possible that a union council ranks high in terms of the structural damage indicator; however, if the schools therein have escaped damage, the union council will rank low in terms of education sector allocation. Or a union council may rank low in terms of structural damage, but the school building may have been seriously damaged. The same holds true of public health engineering (water supply). Similarly, a union council may rank low in terms of structural damage, but the road may have suffered significant damage. Or, heavy damage in other union councils may require the road to be realigned with the result that the sections of the road passing through union councils that have not suffered damage will also need to be built. Determining the matching of sectoral expenditure by union councils with the specific type and extent of damage will require a far more detailed scale of data collection. The current analysis is more modest and should be read as indicative.

As stated earlier, the Education sector has been allocated 57 percent of rehabilitation funds, followed by Governance (25 percent), Roads (8 percent), Public Health Engineering (7 percent), and Forestry (3 percent). This distribution only partly correlates with people's priorities as expressed in a sample survey carried out as part of this study (see following Charts). For this survey a stratified random sample was drawn by randomly identifying one village in each union council and 10 percent of households therein. The total sample size amounted to 1,300. Half the respondents were women and the other half men. Information was elicited through a pre-designed questionnaire and the data coded and tabulated for analysis.

DISTRIBUTION OF REHABILITATION EXPENDITURE

- Public Health Engineering 7%
- Forestry 3%
- Roads 8%
- Governance 25%
- Education 57%

DISTRIBUTION OF FIRST PRIORITY

- Health 8%
- Livestock 4%
- Roads 2%
- Water 26%
- Education 60%

DISTRIBUTION OF SECOND PRIORITY

- Masjid 2%
- Livestock 6%
- Water 40%
- Health 26%
- School 14%
- Roads 12%

DISTRIBUTION OF THIRD PRIORITY

- Livestock 30%
- Water 22%
- School 2%
- Roads 14%
- Masjid 0%
- Health 32%

Education has received the highest share of allocation (55 percent) and this corresponds with 60 percent of union councils listing schools as their first priority for rehabilitation expenditure. However, 4 union councils – Bandi Atai Khan, Dewal Minal, Langra and Nathiagali – that ranked school as their first priority have not received any allocation under Education.

Water has been ranked as first priority by 26 percent of union councils; however, the Public Health Engineering sector has been allocated only 7 percent. Further, 5 union councils – Boi, Jarral, Kehal, Malikpura and Seer Garbi – that ranked water as their first priority have not received any allocation under Public Health Engineering.

Collecting water drop by drop

Union Council	Priorities	Rehabilitation expenditure share by sector				Rehabilitation expenditure share by Union Council
		Education	Public Health Engineering	Governance	Roads	
High Damage						
Dalola	School, Water, Road	93.0	0	0.0	7.0	7.7
Kokmong	School, Water, Health	97.3	0	0.0	2.7	3.8
Boi	Water, School, Road	100.0	0	0.0	0.0	6.1
Bakot	Health, Roads, Water	0.0	0	51.4	48.6	1.6
Nammal	School, Water, Health	71.2	1.9	0.0	27.0	6.0
Berangali	School, Road, Health	100.0	0.0	0.0	0.0	2.0
Pattan Kalan	School, Water, Health	100.0	0.0	0.0	0.0	3.0
Berot	School, Water, Health	78.6	21.4	0.0	0.0	1.8
Medium-High Damage						
Dhamtor	School, Road, Water	22.6	77.4	0.0	0.0	0.3
Tajwal	Health, School, Water	42.3	57.7	0.0	0.0	0.8
Nathiagali	School, Water, Health	0.0	18.8	81.2	0.0	0.5
Palak	School, Water, Health	35.4	64.6	0.0	0.0	0.7
Medium Damage						
Namlimera	School, Road, Water	33.8	6.4	22.7	37.0	4.8
Nagribala	School, Health, Road	90.2	9.8	0.0	0.0	1.8
Mirpur	School, Masjid, Health	24.2	11.6	40.4	23.8	1.4
Jhangi	Water, School, Livestock	39.2	43.8	0.0	16.9	1.1
Baldheri	School, Livestock, Water	45.3	54.7	0.0	0.0	0.2
Banda Pir Khan	Water, Health, Livestock	9.1	90.9	0.0	0.0	0.9
Sarbana	Road, School, Water	80.0	20.0	0.0	0.0	0.5
Kakul	School, Water, Road	100.0	0.0	0.0	0.0	0.1
Nara	School, Health Water	67.2	32.8	0.0	0.0	0.5
Kathwal	Water, Health, Livestock	0.0	100.0	0.0	0.0	0.4
Bagnoter	Water, Health, Livestock	78.8	21.2	0.0	0.0	0.6
Dewal Minal	School, Water, Road	0.0	51.5	0.0	48.5	1.7
Medium-Low Damage						
Seer Gharbi	Water, School, Road					0.0
Salhad	Health, Roads, Water	0.0	100.0	0.0	0.0	0.1
Bagh	Water, Health, Livestock	0.0	100.0	0.0	0.0	0.2
Phalkot	School, Water, Health	100.0	0.0	0.0	0.0	0.1
Langra	School, Water, Livestock					0.0
Shekhulbandi	Water, Health, Livestock	40.6	59.4	0.0	0.0	0.2
Garhi Phulgran	School, Water, Health	73.8	5.0	0.0	21.2	3.9
Seer Sharqi	School, Water, Livestock	100.0	0.0	0.0	0.0	0.9
Pawa	School, Health, Water	84.6	15.4	0.0	0.0	2.5
Bandi Attai Khan	School, Health, Water	0.0	5.9	0.0	94.1	1.5
Nagri Tutial	School, Water, Health	100.0	0.0	0.0	0.0	0.7
Majhuain	School, Water, Livestock	59.6	40.4	0.0	0.0	0.6
Chamhad	Health, Road, School	100.0	0.0	0.0	0.0	0.3
Nawanshehr	School, Road, Water	100.0	0.0	0.0	0.0	0.7
Kuthiala	Water, Health, Livestock	0.0	100.0	0.0	0.0	0.1
Malikpura	Water, Health, Livestock					0.0
Phallah	School, Water, Livestock	100.0	0.0	0.0	0.0	0.9
Lora	School, Water, Health	69.3	4.6	26.1	0.0	3.1
Jarral	Water, Health, Livestock					0.0
Pind Kargu Khan	Water, School, Health	41.8	58.2	0.0	0.0	0.5
Lamgrial	School, Water, Health	96.1	3.9	0.0	0.0	1.7
Low Damage						
Jhangra	School, Water, Road	93.2	6.8	0.0	0.0	1.5
Goreeni	School, Water, Livestock	86.3	13.7	0.0	0.0	0.9
Kehal	Water, Health, Livestock	100.0	0.0	0.0	0.0	5.1
Sherwan	Water, School, Health	0.0	20.4	79.6	0.0	1.4
Havelian	School, Water, Health	100.0	0.0	0.0	0.0	1.5
Abbottabad City	Not specified	8.1	0.0	91.9	0.0	23.7

TABLE 7
COMPARISON OF PRIORITIES AND ALLOCATIONS (%)

One union council – Sarbana – ranked roads as the first priority, 13 union councils – Kokmomg, Bakot, Berangali, Dhamtor, Namlimera, Nagribala, Kakul, Dewal Minal, Seer Garbi, Salhad, Chamhad, Nawanshehr and Jhangra – ranked roads as second or third priority. Only one union council – Mirpur – ranked mosque as second priority.

Health facilities are ranked as first priority by 8 percent, second by 22 percent and third by 40 percent of union councils. Yet, the sector finds no allocation in the district rehabilitation plan. Livestock support too does not find any place in the district rehabilitation plan, although 30 percent of union councils ranked the sector as their second or third priority. It may be assumed that the health and livestock sectors are taken care of under other programmes. Union council-wise distribution of Forestry sector allocations is not provided.

An attempt was made to see if women and men prefer different priorities. The analysis shows that prioritization of public expenditure by female and male respondents is more or less the same except that there is a slightly higher priority accorded to roads by men and slightly higher priority accorded to livestock by women.

People's Assemblies - getting their voices heard

Recommendations

The following recommendations are based on the evidence and analysis presented in this document. They propose government actions that will ensure that policies and budgets are responsive to people's needs and aspirations.

The recommendations look beyond mere buildings and focus on helping rebuild people's lives while reducing inequities and fissions created within the social fabric of the areas affected by the earthquake. Rehabilitation is a long process, but realigning policies and approach may still help people pick up the pieces of their shattered lives with dignity.

Organizations of people affected by the earthquake have developed alliances with other citizen organizations. They have come together in the Hazara Awami Ittehad (People's Coalition of Hazara) set up since early 2005. The Ittehad is committed to pursuing these recommendations.

1.   Revise policies to make them pro-people and pro-poor

People, especially the poor, have traditionally remained on the periphery of policy making and resource allocation. Rehabilitation policies, strategies, and budget allocations have not benefited from people's perspectives. The Citizens' Charter (presented at the end of this section) formulated though a consultative and participatory process, presents people's perspectives and their demands which will help revise policies. These were assimilated through an extensive debate involving more than 6,000 women and 28,000 men of Districts Abbottabad, Battagram, Kohistan and Mansehra affected by the earthquake. In 30 People's Assemblies and 250 corner meetings and other consultative events held over the 24-month period following the earthquake the participants presented demands to reshape policies making them pro-people and pro-poor. Moreover, creative mechanisms like People's Assemblies and Village Rehabilitation Plans should be used to ensure consistent engagement between citizens and the state. They will help shape policies that respond to people, and also ensure accountability of allocations. Costs like the erosion of social cohesion through policy provisions such as the one-roof-one-compensation condition would be avoided.

Ali Asghar Khan
responding to people

2. Make it simple

Myriad documentation requirements and tedious procedures have compounded the miseries of people devastated by the earthquake. Urgent action must be taken to simplify them. Government policy must focus on assisting people and not policing them. While compliance is important, it must not be at the cost of compassion.

3. Focus on the whole and not on its parts

Planning should consider a union council or a cluster of villages as one entity. Its needs should be assessed as a cohesive whole. If required, implementation could be done in parts, i.e., sectorally as housing, water, transport, etc.

4. Use evidence to determine budget allocations

Realignment of budget allocations must be made so that it is supported by evidence of need due to earthquake destruction. Priority for allocating rehabilitation funds must be based on levels of destruction and follow set criteria (in District Abbottabad more than 71% destruction is in eight out of 51 union councils which are allocated only 32% of rehabilitation funds). The government must allocate regular development funds for projects in other poor areas were low levels of destruction do not fulfill the criteria for use of rehabilitation funds.

5. Use equity and gender-based monitoring

Women and the poor are the most vulnerable. Rehabilitation policy response must use gender and equity-based data and monitoring mechanisms to assess whether it has adequately responded to the needs of the more vulnerable. Data disaggregated by gender and equity should be an important part of the monitoring mechanisms. Gender and equity-based monitoring must be applied across all areas and sectors. Based on these data, additional creative social protection strategies should be introduced.

6. Reduce donor dependence

The government should allocate its own resources and reduce the dependence on donor support for rehabilitation.

CITIZENS' CHARTER OF DEMANDS

General

- People affected by the earthquake must be treated with respect and dignity.
- Government's vision must focus on rehabilitating lives and reducing vulnerabilities not merely building seismically safe structures.
- Define earthquake-affected areas on the basis of union councils and not districts. Funding for earthquake reconstruction and rehabilitation must be disbursed accordingly. Development work in less affected union councils should be from other funding sources.
- The DRAC which prioritizes and recommends projects should include people that represent affected union councils.

Housing

- Subsidy should be paid as a lump sum rather than in installments.
- Conditionalities attached with the subsidy should be immediately withdrawn. People must be given the liberty to decide on how to use it to rebuild their lives and homes.
- Conditionalities are providing space for rent seeking. These opportunities must be minimized and strict action taken against rent seeking.
- The payment process is too slow. It must be significantly expedited.
- The size of subsidy is insufficient and must be increased to Rs.300,000 for a completely destroyed house and Rs.150,000 for a partially damaged house. Rs.75,000 should be paid to households found ineligible for housing subsidy but live in villages with a high level of destruction.
- Loss of household goods should be factored into the subsidy.
- Inequities in housing subsidy should be removed by ensuring that subsidy amounts take into account location and accessibility issues.
- Provision should be made for the supply of construction material at subsidized rates.
- Families that were denied subsidy due to the one-roof-one-compensation policy or due to the minimum area requirement should be declared eligible for subsidy.
- Houses left out in the first survey and thus labeled "grievance cases" must be paid the first two installments immediately.
- Those cases where owners have challenged the appraisal of engineers must be revisited and decided on an urgent basis.
- Houses that were missed during the assessment must be re-surveyed.
- Owners that had rebuilt their houses before the housing subsidy process was initiated must be compensated.
- Households in areas prone to the earthquake must be given subsidy to strengthen their houses even if they did not suffer extensive damage.
- Housing needs of people in the red zone must be met on a priority basis. Additional support must be given in the interim period.

Transport (Roads and Bridges)

- Roads must be rehabilitated and rebuilt on an emergency basis.
- Narrow roads must be widened, retaining walls should be built, and provision made for drainage of rainwater.
- Road linkages to primary and tertiary health facilities must be ensured.
- Alternative access points need to be provided to avoid blockages of routes.

Water

- Rehabilitation of drinking water schemes and the implementation of new schemes must be carried out on a war footing.
- Adequate attention must be given to ensure good quality of water.
- Irrigation channels need to be rehabilitated and new ones built.
- Arrangements for the disposal of water must be made.

Education

- A comprehensive plan of educational facilities must be made for each union council. Provisions for higher secondary and middle schools, especially for girls, must be made.
- Schools must be rehabilitated on an urgent basis, and educational facilities must be guaranteed immediately.
- New schools need to be provided in addition to those that were destroyed.
- Fully equipped schools must be functional before June 2008. These schools must have toilets, water, electricity, furniture, and a playground.
- Zero-tolerance to student beating must be adopted.
- Each village must have the provision of a Girl's Middle School (8th Grade).
- Staff attendance must be ensured and incentives given for teachers to work in remote areas.
- Orphans and children from very poor families must be given scholarships.

Health

- Dispensaries and Basic Health Units must be reconstructed immediately.
- New Dispensaries, BHUs, and hospitals must be constructed to meet the healthcare needs of local people, especially women.
- Dispensaries and BHUs must be upgraded.
- Staff attendance must be ensured in health facilities.
- Lady doctors must be posted at BHUs.
- Hospitals should provide medicines and carry out lab tests free of cost.

Livelihood

- Compensation should be paid for loss of income due to the government's policy requirements on house reconstruction. Every individual above 18 years residing in high damage areas should receive livelihood compensation.
- All households of a village that comprises of more than 30% damaged or destroyed houses must receive compensation. This will serve as a compensation for the loss of infrastructure, schools, health facilities, livelihood and also help meet increased costs of transportation and labour.
- Opportunities for livelihood must be created for people affected by the earthquake. Women must be provided affirmative support.
- Cash grants should be given for livestock, poultry and fish farming.
- Agricultural technology in the affected areas should be improved and new farming methods introduced.
- Orchard farming should be encouraged and nurseries should be set up.
- Industries should be set up at the local level.
- A quota (50%) should be allocated in recruitment to government service for people affected by earthquake.

Social Protection

- The cash grant program for widows must be re-started.
- A cash grant program for the handicapped, the destitute, widows, the very old and orphans needs to be initiated.
- Better identification processes should be adopted to ensure that the support reaches those that need it the most.