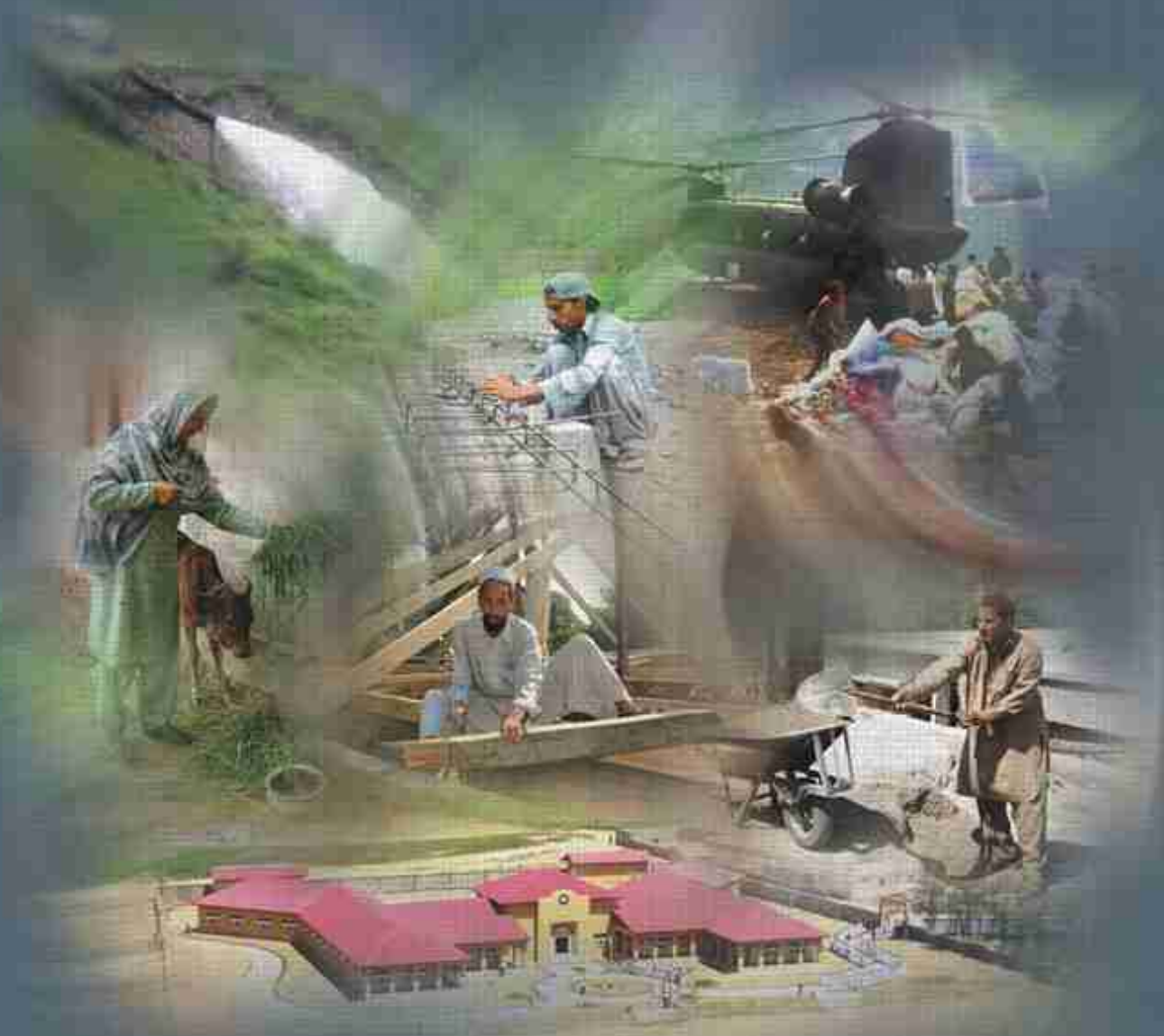




In the Vanguard

A chronicle of PPAF response to earthquake of 2005



Pakistan Poverty Alleviation Fund

October 2008

Acronyms

ADB	Asian Development Bank
AIT	Assistance and Inspection Team
AJK	Azad Jammu & Kashmir
CAP	Community Action Plan
CD	Completely Destroyed
CDD	Center of Disability and Development, Bangladesh
CECP	Committee Encouraging Corporate Philanthropy, USA
CO	Community Organization
CTU	Craftsmen Training Unit
CGI	Corrugated Galvanized Iron
DMC	Disaster Management Center
DRU	District Reconstruction Unit
ERRA	Earthquake Reconstruction & Rehabilitation Authority
FAO	Food and Agriculture Organization
FCU	Field Coordination Unit
GoP	Government of Pakistan
HRC	Housing Reconstruction Center
IFAD	International Fund for Agriculture Development
KfW	Kreditanstalt für Wiederaufbau
LEAs	Law Enforcement Agencies
MTT	Mobile Training Team
NSD	Negligible Structural Damage
NSET	National Society of Earthquake Technology, Nepal
NWFP	North West Frontier Province
PD	Partially Damaged
PO	Partner Organization
PPAF	Pakistan Poverty Alleviation Fund
R&R	Rehabilitation and Reconstruction
TOT	Training of Trainers
UC	Union Council
WB	World Bank

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Acknowledgment

The earthquake measured 7.6 on Richter scale, impacted over 3.5 million people across rugged terrain of 30,000 sq. km. The sheer scale and intensity of the disaster meant that no one institution, organization or agency could single handedly cope with the challenge. Given multidimensional nature of the tragedy, a broad-based, concerted effort had to be mounted at various levels. To that end, PPAF forged a range of alliances and partnerships with diverse stakeholders. Their contribution and support is gratefully acknowledged:

Grassroots Implementation

- Community Uplift Programme
- Islamic Relief
- Mountain & Glacier Protection Organization
- National Rural Support Programme
- Omar Asghar Khan Development Foundation
- Sarhad Rural Support Programme
- Sungi Development Foundation
- Women Welfare Organization Poonch

Facilitation & Logistics

- Earthquake Reconstruction and Rehabilitation Authority
- Economic Affairs Division, Government of Pakistan
- Government of Azad Jammu & Kashmir
- Government of North West Frontier Province
- Ministry of Finance, Government of Pakistan
- Pakistan Air Force
- Pakistan Army
- United States Army

Resources & Financing

- Committee Encouraging Corporate Philanthropy
- International Fund for Agricultural Development
- Kreditanstalt für Wiederaufbau (KfW)
- The World Bank

Technical Assistance

- Center of Disability & Development, Bangladesh
- Emergency Architects, France
- National Society for Earthquake Technology, Nepal
- UN Habitat

Foreword

Moving Mountains



When death suddenly strikes and loved ones are lost; when homes are reduced to rubble and nights are spent under open sky in sub zero temperatures; when “lucky” survivors do not even have access to a blanket, a bottle of water or a make shift tent - nothing is, or ever will be, the same again.

The 8th of October, 2005 was a day when everything changed. Entire communities were uprooted, death toll ran into tens of thousands with countless injured, maimed, or emotionally scarred forever. But much more than that it tested a nation’s resolve and its will to confront a tragedy of colossal proportions. The reaction was immediate, as men and women responded in their thousands. They came from a myriad of backgrounds – civil society, donors, charities and relief agencies, armed forces, public and private sector organizations, and countless volunteers from across the world.

Harnessing and then channeling this spontaneous and diverse response was the first priority. The Government of Pakistan moved quickly to establish Earthquake Reconstruction and Rehabilitation Authority. The institutional framework, was thus, put in place

for managing the disaster in a systematic manner.

The Pakistan Poverty Alleviation Fund was taken on board as a *partner of choice* by ERRA with dedicated responsibility for thirty four union councils of Azad Jammu and Kashmir and North West Frontier Province. The support from World Bank initially, and IFAD, Kfw and CECP subsequently, enabled PPAF to acquire its resource based capability. Eight Partner Organizations were entrusted with program implementation. The pre earthquake presence of these organizations in the affected areas afforded them a natural comparative advantage in delivering services at the grassroots.

In this endeavor, challenges have been many, risks grave and expectations high. However a corps of dedicated men and women first mounted, and then sustained a herculean effort. Long after the last brick has been laid, the last inspection conducted or the last cheque encashed, we will look back and say that this, perhaps, was their finest hour.

Kamal Hyat

Chief Executive / Managing Director



Key Learning

- Other than regions where large scale natural disasters are regular or predictable events, developing countries often lack advanced disaster management capacity. Moreover, importing or indigenously developing such capability is not a feasible option in the short run. Nevertheless, there are agencies or organizations working within countries with skills or functions that are relevant or suited to disaster management. These existing capacities and capabilities can be capitalized on and leveraged, such that their particular specialization and comparative advantage can be exploited to maximum effect (see table below).
- Ownership and buy-in from the highest national policy echelons to the lowest administrative cadres is a prerequisite. Not only full engagement from, and contribution to, the process but commitment and leadership needs to be exhibited. Every crisis produces exceptional individuals who inspire. By leading from the front and through personal example, they can motivate and elicit extraordinary level of performance.
- As with any large scale multi-faceted undertaking, it is important not to lose sight of the fundamentals of sound management: unity of command, clear delineation of authority, and simple and objective deliverables. Within this context, the establishment of ERRA by Government of Pakistan as a mission dedicated umbrella body with delegated and devolved authority was a crucial first step.
- When dealing with natural disasters, it is essential to strike a balance between speed and accuracy. The requirements of due diligence, financial transparency, audit, and comprehensive operating procedures have to be balanced against the imperative of reaching the most vulnerable in the shortest

Institution/Agency	Strengths
Federal/Provincial/Local Governments	Management and administrative structures
Armed Forces / LEAs	Organized manpower, equipment and logistics
Civil Society Organizations	Grassroots presence, access to communities, rural networks
UN Agencies	Expertise and experience in managing humanitarian emergencies
International Financial Institutions	Resources and international development experience
Engineering Entities	Design, construction, project management skills
Corporate/Private Sector	Markets, supply and distribution channels
Foreign Military Assistance	Heavy airlift capability

possible time to save lives and alleviate suffering.

- Institutional and human skill sets required for relief and rescue are qualitatively different from those required for recovery and reconstruction. Whereas the former activity is ad-hoc and short run in nature, the latter has to be more deliberate and undertaken in a longer term perspective. A well planned, well designed and well executed disaster recovery requires seamless transition from relief to reconstruction.
- Standard operating procedures that promote good practices in monitoring, assessment and evaluation are critical to quality assurance. Additionally, real time feedback from interaction between communities and administrators needs to allow room for flexibility and course correction.
- Appropriate sequencing and phasing of results-based objectives/targets is arguably the single most important factor in successful implementation of disaster management programs.
- In the face of widespread adversity, it is very easy to lose sight of the fact that particular sub-group/s within affectees require specific measures, priority attention and customized assistance. A conscious effort has to be made to reach out to such subgroups – widows, elderly, orphans and the disabled – as their plight puts them at high risk.
- Relief, reconstruction and rehabilitation cannot be effectively implemented without hands-on, proactive involvement of affectees or beneficiaries. When provision of public goods constitutes a large element, it especially

requires a community led demand driven approach for it to be effective, timely and equitable.

- PPAF and its POs did not have direct/first-hand experience of managing sudden national emergencies. However, they did have diversified experience in dealing with drought, working in inhospitable conditions, difficult terrain and closely interacting with poor, disadvantaged, isolated communities and households. This stood them in good stead to bear the strains and stresses of continuous public dealing and managing popular expectations.
- Rural communities traditionally known for being hard working, austere, and self reliant suddenly had to look to others for their sustenance. Following large scale injection of external resources and domestic philanthropy, means that one of the key development and social objectives for the future is to ensure that this atypical situation does not deteriorate into a permanent dependency syndrome.
- One of the major positive externalities of the experience has been the demonstration effect of a new model of coping with disasters and, inter alia, nation-building. The earthquake played a vital role in terms of tapping the potential of volunteerism and private/corporate giving. Working in difficult circumstances has enhanced professional competencies of civil society staff in managerial and communication skills, use of emerging technologies, distribution and logistics management as well as interfacing with international aid managers, civil servants, military personnel and public officials.

Introduction

Pakistan Poverty Alleviation Fund (PPAF) is the lead institution for poverty reduction in the country. It strives to achieve this goal through wholesaling funds and assistance to civil society organizations for provision of financial and non financial services at the grassroots. All PPAF development initiatives are conceived and conceptualized within a community led, demand driven framework. This strategy, borne out by experience, provides the best long-term means for empowering communities.

The responsibilities with which PPAF and its partners were tasked in earthquake affected areas, were radically different in scope to their regular nation-wide operations. Initially, immediate relief was the priority, followed by provision of temporary shelter and subsequently siesmically safe housing and other facilities. This posed an immediate challenge: How to balance the burden of transparency with speedy delivery of funds for reconstruction, especially in a geographical setting where isolated mountain

communities were spread over large, sometimes intractable, distances and altitudes.

Every household had to be documented and the level of damage ascertained. Additionally, every new house constructed had to be checked for compliance with guidelines issued for ensuring resistance to possible future earthquakes. For this purpose, craftsmen and communities had to be trained – more time consumed in face of growing expectations within communities who wanted to get on with the task of rebuilding their lives and livelihoods. The question always to be wrestled with: how are communities mobilized adequately when time is short, weather is a constant deterrent and people are extremely vulnerable?

Delays caused by lengthy, albeit necessary, damage assessment exercises and thorough inspection procedures were only part of the challenge. These were compounded by problems emanating from hard policy decisions that were

misinterpreted as unfair in some quarters. For instance, the uniform assistance package for housing reconstruction placed disproportionate burden in terms of construction costs on households living in high mountain areas.

Similarly, the “one roof – one compensation” policy meant that assistance package could not be tailored to numerous affected households living as extended families under a single roof. The reconstruction of seismically-safe housing units, however, was only part of the challenge. For a comprehensive and inclusive rehabilitation process to take root, grounds had to be prepared for sustainable livelihoods, with particular focus on the poor and vulnerable.

Given magnitude of the disaster and scope of the project, the cumulative success achieved has further strengthened PPAF’s faith in the idea that given a minimum of support, there is nothing that organized communities cannot

achieve on their own. PPAF and its partners went through an extremely steep learning curve and emerged with greater experience and immersion in disaster management, while participating communities have been successfully capacitated to withstand future challenges with better resolve and self assurance.

This report documents and reviews issues and challenges posed by the earthquake of October 8, 2005. It chronicles and documents the role of PPAF and its partner organizations as they responded to imperatives and requirements of communities at the grassroots, while remaining fully engaged with the overall national context. The focus has been on learning from, and building upon, this unique and compelling experience.

Relief & Rescue

PPAF made the immediate decision to mobilize its resources and personnel as early news of widespread devastation filtered through from the affected districts of AJK and NWFP. A Disaster Management Center (DMC) was set up at Head office (Islamabad). To support the relief effort, the World Bank promptly consented to diverting US\$ 5 million from PPAF's existing programme. Simultaneously, a Disaster Management Committee was set up with representation from partner organizations, Pakistan Army and the Government of Pakistan to set out a framework for PPAF's relief activities that had started in earnest within twenty four hours of the earthquake.

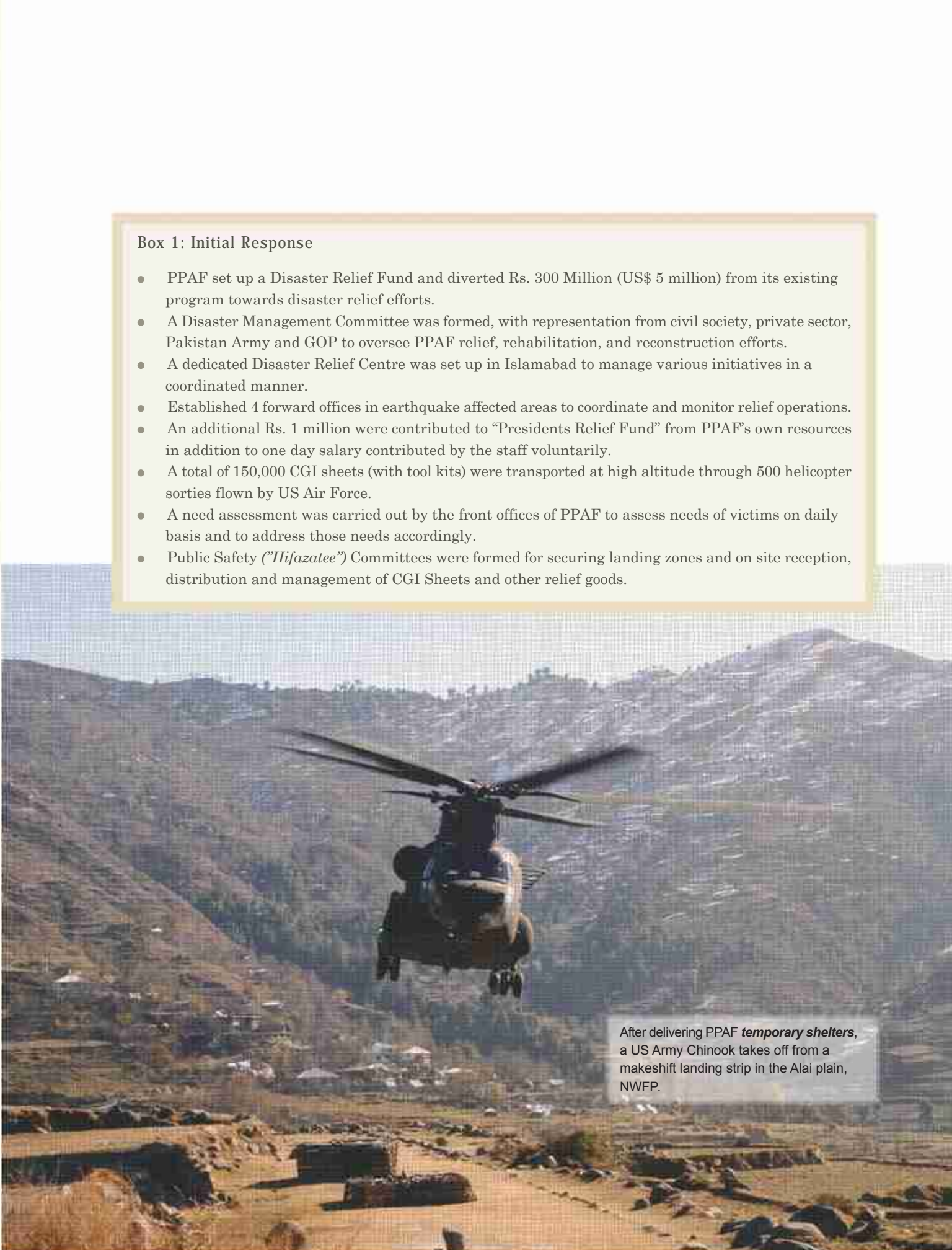
The setting up of a well coordinated distribution network was crucial to the success of relief operations. For this purpose, four forward offices were set up in a supervisory role to oversee and coordinate the on-ground distribution effort carried out by partner organizations. These forward offices provided the

Disaster Management Center in Islamabad with an effective mechanism for delivering much needed supplies to isolated communities in far flung areas of the affected zone. In all, 500 truckloads of relief goods carrying around 3,000 tents, 35,000 beddings, and 50,000 liters of milk were successfully dispatched to affected communities.

The provision of temporary shelter was prioritized. With winter approaching, PPAF staff working within communities realized the need for an alternative to tents that were insufficiently equipped to keep out frost and snow, particularly at high altitudes. Responding immediately, PPAF initiated procurement of CGI sheets to serve as roofing above makeshift walls of mud, stone and timber. Not only was the material known to the communities, it could be reused for permanent roofing in the housing reconstruction phase. Thus, while all other agencies were still in relief mode, PPAF was the first to start work on the next phase i.e. delivering

Box 1: Initial Response

- PPAF set up a Disaster Relief Fund and diverted Rs. 300 Million (US\$ 5 million) from its existing program towards disaster relief efforts.
- A Disaster Management Committee was formed, with representation from civil society, private sector, Pakistan Army and GOP to oversee PPAF relief, rehabilitation, and reconstruction efforts.
- A dedicated Disaster Relief Centre was set up in Islamabad to manage various initiatives in a coordinated manner.
- Established 4 forward offices in earthquake affected areas to coordinate and monitor relief operations.
- An additional Rs. 1 million were contributed to “Presidents Relief Fund” from PPAF’s own resources in addition to one day salary contributed by the staff voluntarily.
- A total of 150,000 CGI sheets (with tool kits) were transported at high altitude through 500 helicopter sorties flown by US Air Force.
- A need assessment was carried out by the front offices of PPAF to assess needs of victims on daily basis and to address those needs accordingly.
- Public Safety (“Hifazatee”) Committees were formed for securing landing zones and on site reception, distribution and management of CGI Sheets and other relief goods.



After delivering PPAF **temporary shelters**, a US Army Chinook takes off from a makeshift landing strip in the Alai plain, NWFP.



reconstruction material within a month of the earthquake. The typical CGI sheet kit comprised ten sheets in two crates along with a shovel, pick, handsaw, hammer, nails as well as rubber and steel washers for fixing sheets to overhead timber trusses.

In retrospect, the timely provision of CGI sheets for temporary shelters was PPAF's greatest contribution to the relief effort and none of it would have been possible without the logistical support extended by the US Army. More than 500 sorties were flown for high altitude delivery of CGI sheets. Equally critical was the hard work done by the staff of PPAF and its partners, as well as by scores of volunteers, including Hifazatee (Safety) Committees assigned with the difficult job of securing landing sites.

Bateela, a remote village in Allai, was one of the landing sites for the US Chinook helicopters transporting CGI sheets from Rawalpindi and Mansehra. For the PPAF staff stationed at Allai, this

meant an early 2:00 am start: Following a five hours strenuous journey along winding mountain tracks to Bateela, the team would supervise the unloading and distribution of CGI sheets that would arrive first at 7:00 am from Qasim Air Base in Rawalpindi, and then from Shinkiari (Mansehra) sometime in the afternoon. Once the sheets were delivered to the scattered population spread out in the valley and on high mountains, the team would retrace its journey, reaching Allai by midnight. After hardly two hours of rest, the whole process would start again. In this way PPAF managed to distribute 150,000 CGI sheets, thereby earning distinction for being one of the largest providers of temporary shelters in the country.



A public safety ***"Hifazatee"*** committee ***in action*** distributing some of the 150,000 PPAF supplied temporary shelters with assembly tool kits.

Assessing Damage

The primary damage was mainly concentrated in 8 districts – Rawalakot, Bagh and Muzzafarabad in AJK and Abbottabad, Kohistan, Shangla, Battagram and Mansehra in NWFP – where 88 percent of the pre-earthquake estimated population of 5.7 million lived in rural areas. The affected districts constituted over 3,000 small villages with the number of average resident households ranging from 145 in Muzzafarabad to 333 in Rawalakot for AJK and between 60 in Kohistan to 425 in Shangla for NWFP (Annex 1, Table 1.1).

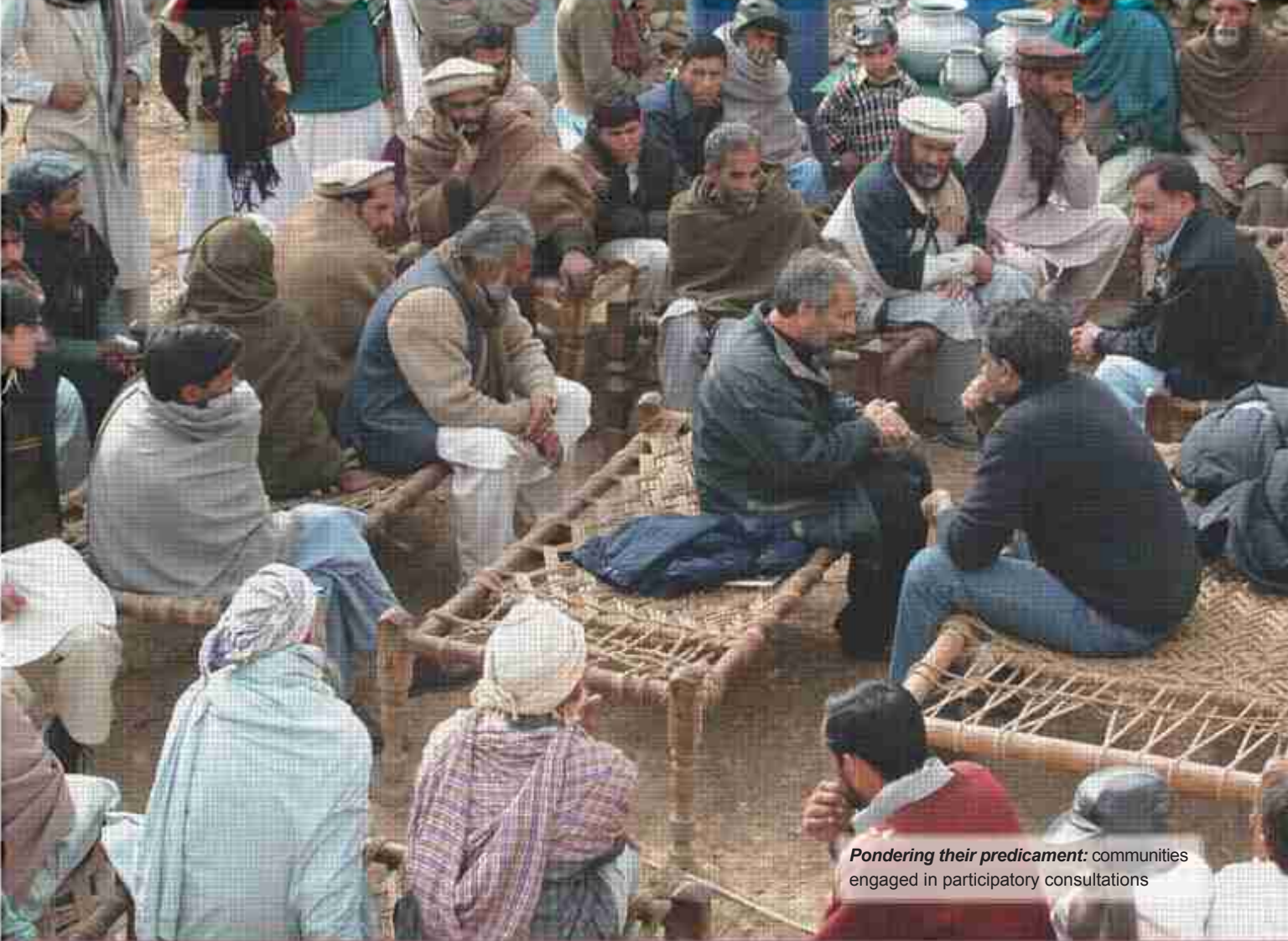
The five affected districts of NWFP accounted for 23% of the provincial geographical area, 17% of the provincial population, 22% of the housing stock, and nearly 25% of health and education facilities in the province. Similar ratios for AJK were much higher with the three affected districts accounting for 63% of AJK's geographical area, 52% of its population, 51% of the housing stock and over 50% of health and education facilities.¹

The earthquake resulted in an estimated death toll of over 73,000, with nearly 70,000 injured and approximately 3.5 million displaced. Over 600,000 housing units, 6,298 schools and 796 health facilities were either destroyed or severely damaged, while the administrative and communication infrastructure suffered massive losses.²



¹ "Preliminary Damage and Needs Assessment," WB\ADB, Annex 1

² "Rebuild, Revive with Dignity and Hope," Annual Review 2005-06, ERR, p.9



Pondering their predicament: communities engaged in participatory consultations

Box 2: Economic Demography of Affected Districts

The region's population is relatively young: nearly half (42 percent) of the population is below the age of 15 years, while 6.7 percent of the population is above the age of 60. A high proportion of the population lacks basic services and facilities like clean drinking water and safe disposal of waste. The region is also an area of extreme environmental vulnerability, characterized by frequent landslides and unchecked urban development with few environmental safeguards.

Agriculture and livestock rearing are the primary sources of employment in rural areas. Most rural residents engage in subsistence agriculture, with agriculture accounting for 60 to 70 percent of total household income and 37 percent of total rural employment. Public administration accounts for a significant proportion of employment in the affected urban areas; followed by small trading and businesses, construction and transport, mostly in the informal sector. Employment in public administration is especially prominent in AJK, and agriculture conversely employs a higher fraction of the rural population in NWFP. Notably, for all affected areas, remittances from migrant male family members are a vital source of income. Options for women to become employed outside of the household are very limited, even though, due to labor migration, the proportion of women-headed households is fairly high. In AJK, for instance, approximately 20 percent of households are headed by a female.

Overall, the private sector in the affected areas is largely dominated by medium, small-scale and unregistered enterprises, often household-based. The region's manufacturing and financial sectors are small and offer few employment opportunities. Mounting population pressures and land fragmentation have overburdened subsistence agriculture, spurring widespread seasonal migration to urban centers and abroad. Remittances are thus an important source of income and account for approximately a quarter of household's consumption expenditure, even for the poorest quintiles in AJK and NWFP.



With subsistence agriculture and livestock rearing accounting for the major share in household income and employment in rural areas, the losses incurred in these sectors held back prospects of any meaningful recovery. Similarly, the large scale damage suffered by small trading enterprises and businesses – approximately 70% of the shops were estimated to be completely or partially damaged in Muzaffarabad, Bagh and Mansehra alone – had a

similar impact on livelihoods in urban areas.

The need to complete damage assessment in keeping with ERRA policy guidelines was an extremely challenging aspect of the reconstruction effort. Initially, twelve (12) damage assessment training workshops were conducted in coordination with Emergency Architects – a French NGO engaged by UN Habitat for the purpose –





for existing and newly recruited staff of POs (Annex 3, Table 3.1). These workshops, attended by 416 engineers and social mobilizers, familiarized participants with seismically safe housing models and construction techniques, in addition to developing their skills in damage identification, data collection, and usage of GPS (Global Positioning System) devices. Similarly, PPAF, in partnership with NSET (Nepal), organized seven training events on construction related skills for engineers and social organizers from partner organizations (Annex 3: Table 3.2). Before damage assessment could proceed, social organizers were involved in the important exercise of field testing ERRA damage assessment forms. This facilitated crucial adaptations that significantly contributed to the smooth operationalization of the assessment process, while preparing partner organizations for the challenges that were to follow.

Having received the requisite training, relevant staff from partner organizations were organized into

110 Social Mobilization Teams (SMTs) for conducting the damage assessment exercise. With the aid of assessment forms provided by ERRA, every assessed house was put in one of three categories – completely damaged (CD), partially damaged (PD) and non structural damage (NSD) – for prospective funds allocation.

Each SMT consisted of two social mobilizers, one engineer and one data entry operator. While the engineer was entrusted with the task of inspecting housing structures and ascertaining the extent of damage, the social organisers collected information on ERRA assessment formats. Additionally, both the home owner and the damaged site were photographed and, where a GPS instrument was available, geographical coordinates were recorded. The data was then compiled by the key punch operator.

The very mental state of the victims, as they struggled for obtaining relief items and later with project staff



during damage assessment, gave rise to a number of problems. The staff conducting the damage assessment survey, young men and women working round the clock in an emotionally charged environment, could not have possibly ever imagined themselves in situations such as they had to cope with. At times communities frustrated with the lack of progress in disbursement of promised funds and having to comply with the indispensability of

documenting the extent of damage, made the continuation of the very exercise impossible. There were occasions when the exercise had to be temporarily halted at some places. However, the SMTs stuck to the job at hand with zeal and professionalism, battling hostile weather and communities alike, completing the assessment of more than 122,000 houses spread over an intractable expanse of high mountains and deep valleys (Table 1).



Working together: A program review meeting at DRU, Bagh (AJK) presided by Lt. Gen. Sajjad Akram, Deputy Chairman ERRA and participated by PPAF and other stakeholders.



Approximately 90% of deaths and injuries were recorded in the 4 most affected districts of Muzaffarabad, Bagh, Mansehra and Battagram.³ Twenty six (26) of PPAF's 34 allocated union councils, almost all in rural areas, fell in the latter three districts (Annexe 3, Table 3.3).

Consequently, of the nearly 564,000 rural housing units that were categorized as either completely or partially damaged in the earthquake affected zone, PPAF project area accounted for over 20% (Table 2)⁴.

Table 1: Damage Assessment (Rural Housing)

	District	Union	Completely	Partially	Total Damaged
			Councils (CD)	Destroyed (PD)	
AJK	Bagh	11	34,451	561	35,012
	Rawalakot	6	13,017	1744	14,761
NWFP	Mansehra	11	44,719	2708	47,427
	Battagram	4	11,963	1602	13,565
	Abbotabad	2	7,823	3508	11,331
Total		34	111,973	10,123	122,096

Table 2: PPAF Share in Rural Housing Reconstruction

	Army	PPAF	
		(No.)	(%)
NWFP	211,875	72,323	25.4 %
AJK	230,299	49,773	17.8 %
Total	442,174	122,096	21.6 %

Source: ERR/PPAF

³ WB\ADB, Annex 8

⁴ Progress Report (August 2008), ERR/PAF



Rehabilitation & Reconstruction

The alacrity and effectiveness of PPAF relief operations firmly established its credentials as a viable institution for managing community based programs on scale. Consequently, ERRRA had a high level of comfort in choosing PPAF as its leading partner. To meet this challenge, the Disaster Management Center was up scaled into the Reconstruction and Rehabilitation (R&R) Unit.

With the setting up of R&R Unit, PPAF entered a new phase in its mission of facilitating vulnerable communities evolve into self sustaining and viable entities. In post-earthquake AJK and NWFP, the task was made more challenging by the concomitant breakdown of infrastructure, trade and livelihoods. In most places, income generating activities had become nonexistent with affectees relying completely on subsistence based donations.

However, by far the most immediate concern following the relief phase was to provide seismically-safe housing to those whose dwellings had been either partially or completely damaged.



Box 4: A PPAF First

On completion of the damage assessment exercise, Azam Khan, a PPAF beneficiary, became the first person in earthquake areas to receive initial installment (Rs. 75,000) of the housing reconstruction grant from Lt. Gen. Nadeem Ahmed, Deputy Chairman ERRA, in a ceremony at village Ghaniabad in district Bagh, AJK, on April 15, 2006.



For effective implementation of the R&R project, PPAF selected and assigned responsibilities to six partner organizations on the basis of a clearly laid out criteria prioritizing organizational capacity and pre-earthquake operational presence in the region as necessary prerequisites for partnership. Accordingly, National Rural Support Programme (NRSP) in

AJK and the Sarhad Rural Support Programme (SRSP) in NWFP were assigned larger project areas than the other four partner organizations, i.e. Islamic Relief (IR), Sungi Development Foundation (SDF), Omar Asghar Khan Development Foundation (OAKDF) and Women Welfare Organization-Poonch (WWOP).

Box 3: Funding Sources

In addition to the reconstruction of seismically-safe housing units, substantive components including capacity building, livelihoods restoration, reconstruction of non-housing infrastructure and focused interventions for people with disabilities were built into the programme as a holistic and inclusive long term solution to reviving lives and livelihoods. The PPAF effort was supported with generous contributions from the donor community including the World Bank, Development Bank of Germany (KfW), International Fund for Agricultural Development (IFAD) and the US Committee Encouraging Corporate Philanthropy (CECP).

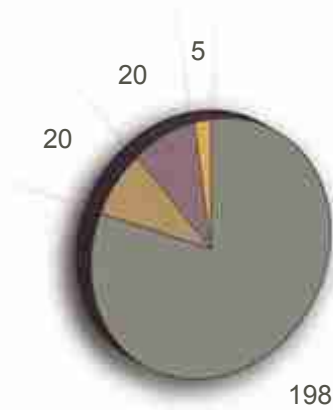
With an overall financial outlay of US\$ 298 million, the R&R project is the largest private sector reconstruction and rehabilitation project of its kind with housing reconstruction accounting for US\$ 227.18 million (76 percent) of the funds (Table 3). Another approximately US\$ 32 million were allocated for the reconstruction of non-housing infrastructure including education and health facilities, drinking water supply schemes, link roads and sanitation facilities. Additionally, a sum of US\$ 3 million was set aside for provisioning livestock assets to vulnerable households, while another US\$ 5 million were allocated for the rehabilitation of persons with disabilities (Annex 4, Table 4.1). By June 30, 2008, approximately US\$ 216 million has been disbursed to partner organizations (Annex 4, Table 4.2).

Table 3: Resource Allocation

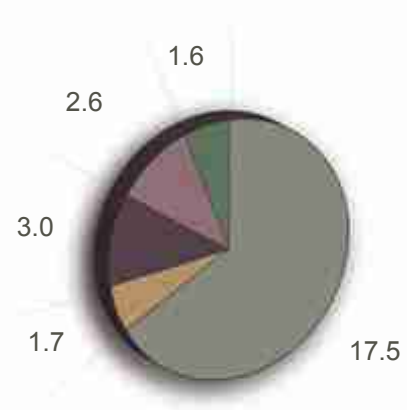
Housing	227.2
Infrastructure	22.4
Health	4.5
Education	4.8
Livestock	3
Ops. Support / Training	26.3
Disability	5
Contingencies	4
Consultancies	1
Total (US\$ millions)	298.2

Allocation of funding (US\$ million, rounded off)

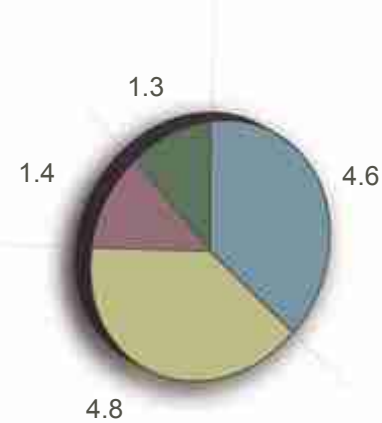
WB



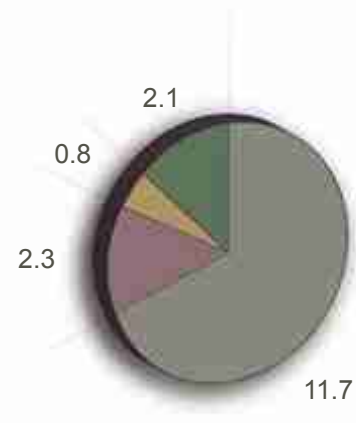
IFAD



CECP



KfW





Community Mobilization

Following standard PPAF methodology, the process of mobilizing communities has led to the establishment of representative

community organizations (COs) for channelizing development action through informed decision making at the grassroots. This has facilitated PPAF and partner organizations to evolve a consultative and





participatory framework for delivering services, while building community ownership in all aspects of the rehabilitation and reconstruction effort.

For PPAF, effective organizational and capacity building support to these democratically elected grassroots organizations have paid rich dividends. Not only have COs been crucial in their supervisory role during housing reconstruction, they have played a lead role in developing Community Action Plans for the vulnerable and formulating of Village Development Plans for rehabilitating village infrastructure schemes. By June 30, 2008, a total of 3,471 COs have been formed in the affected districts of AJK and NWFP (Annex 5, Table 5.1).

In coordination with SMTs, organized communities were central in identifying vulnerable individuals in their respective villages (Annex 5), while providing support in reconstruction through a participatory Community Action Plan designed for the purpose.

Similarly, COs were instrumental in the identification of infrastructure schemes at the community level. These were incorporated in a comprehensive Village Development Plan with details of proposed projects, financial requirements, estimated beneficiaries and households (Annex 6).

Housing Reconstruction

Following ERRA guidelines, PPAF incorporated earthquake resistant standards and designs in housing reconstruction while encouraging in-situ, owner driven reconstruction to build ownership and expedite the reconstruction effort.

In all, over 122,000 housing structures were successfully documented for prospective funding following a standard criterion, placing each assessed house into one of three categories: Completely Damaged (CD), Partially Damaged (PD) and Non-structural Damage (NSD). The subsequent transfer of



funds strictly applied the official assistance strategy with a single installment of Rs. 50,000 for each household with a partially damaged housing structure and Rs. 150,000 for each household with a completely damaged housing structure. For the latter category, funds were transferred in three installments of Rs. 75,000, Rs. 25,000 and Rs. 50,000 each at different stages of housing reconstruction following spot checks by qualified engineers verifying adherence to pre-defined construction designs.

The share of funds allocated to each partner organization was largely in accordance with the extent of damage recorded in their respective project areas. By June 30, 2008, PPAF has cumulatively disbursed over Rupees 13 billion to partner organizations, who, in turn, have successfully transferred the single installment of Rs. 50,000 to over 10,000 households with partially damaged housing structures, while 110,534 households with completely damaged housing structures have received 1 to 3 installments from

the Rs. 150,000 allocated to each household in this category (Table 5). Being the first large scale earthquake relief, rehabilitation and reconstruction effort of its kind in the country's history, the whole project was affected by extremely difficult policy choices. For ERRRA, there was too much pressure to deliver effectively on a number of fronts, while the approaching winter imposed a serious time constraint. It was not surprising that some grievances still remain.

For instance, in order to meet the need of justly distributing scarce resources to all affected households, ERRRA followed the 'one roof-one compensation' policy wherein all people living under a single roof were considered a single household eligible for a single housing subsidy. This automatically aggrieved a large number of households that shared a housing structure with their extended families. Similarly, the policy of having a uniform assistance package hurt many living in remoter areas for whom construction costs were significantly higher. Further,



the requirements for construction designs were kept the same initially, imposing a disproportionately high burden on communities living in outlying areas. In all fairness, compensation criteria based on the replacement value of damaged housing infrastructure would have opened the door to constant litigation

unnecessarily delaying the re-construction phase, while increasing liability in face of limited resources.

The seriousness with which construction standards and designs were implemented was as unprecedented as the scale of the reconstruction effort. Expecting a

Table 4: Housing Grant to POs

(June, 2008)

(Rs. million)

SRSP	15 UCs (NWFP)	5,849.35
NRSP	12 UCs (AJK)	4,624.95
IR	4 UCs (AJK)	1,498.55
SUNGI	2 UCs (NWFP)	579.88
OAKDF	1 UC (NWFP)	506.33
WWOP	1 Rev. Village (AJK)	49.40
Total		13,108.46

Table 5: Housing Grants to Affectees

(June, 2008)

	Processed Cases			Disbursement (Rs. million)
	CD	PD	Total	
SRSP	55,475	4,288	59,763	5,573.60
NRSP	35,055	1,925	36,980	3,997.18
IR	11,995	258	12,253	1,247.00
SUNGI	4,124	2,311	6,435	516.43
OAKDF	3,539	1,170	4,709	392.15
WWOP	346	122	468	40.75
Total	110,534	10,074	120,608	11,767.10



construction boom, local manufacturers had stockpiled concrete blocks in large numbers that fell well short of the standards prescribed by ERRA. To meet the challenge, PPAF and its partners ensured the availability of around 2400 steel casts of the correct specification in the 34 union councils allocated to it. This allowed the reconstruction phase to take off.

By November 2006, while PPAF was gearing up for initiating

disbursement for housing reconstruction, innumerable cases of eligible households who had missed the initial relief instalment of Rupees 25,000 came to the fore. PPAF had to move fast for their inclusion. After verifying such claims from lists maintained by the Army in NWFP and revenue officials in Azad Kashmir, PPAF formulated and sent new lists of eligible affectees for immediate action to the relevant quarters.



The **first permanent structure facility to be reconstructed** was Government High School Chakothi (AJK). It was inaugurated on first anniversary of earthquake by President of Pakistan. Also present on the occasion were Raja Zulfarnain Khan, President of AJK (2nd from R), Sardar Attique Ahmed Khan, Prime Minister of AJK (3rd from R) and Hussain Dawood, Chairman PPAF (1st from R).



Simultaneously, due to customary land titling the rightful recipient of housing reconstruction funds for tenant occupied houses caused further delays in several places. The matter was finally resolved by requiring tenants to furnish a NOC signed by the landlord while making it binding upon the latter not to evict the occupant for a minimum of three years.

Capacity Building

The policy of owner driven reconstruction necessitated a broad based strategy for building capacities in earthquake resistant building designs and techniques. PPAF, in coordination with ERR and specialized agencies, set out on a comprehensive plan to train and orient house owners, indigenous skilled labor, as well as the staff of partner organizations.

As most houses in the earthquake affected areas – especially in rural regions where PPAF project area is mainly located – were predominantly

non-engineered with house owners and craftsmen the key decision makers, there was a dire need to equip skilled craftsmen with essential knowhow of earthquake resistant construction techniques and sensitize house-owners to take up and internalize similar standards.

In collaboration with NSET, PPAF conducted six training of trainers (TOT) events for craftsmen in Bagh, Rawalakot and Mansehra benefitting a total of 140 masons, 92 carpenters and 17 steel fixers (Annex 7, Table 7.1). These master trainers were trained in earthquake resistant construction techniques while focussing on sharpening their abilities to effectively disseminate information within communities. The strategy paid dividends by facilitating them in their future role as resource persons at PPAF supported training centers and as community trainers at the village level.

As the basic unit at the implementing end, one SMT in each union council acted as a Craftsmen



Training Unit (CTU) where one trained local craftsman was hired to share the burden of the CTU engineer during training sessions. Overall, 15,655 skilled craftsmen (masons, carpenters, steel fixers) have been trained through 344 craftsmen training sessions in union councils allocated to PPAF (Annex 7, Table 7.2).

The rest of the SMTs in the union council – on average, there were two to three SMTs in each union council – functioned as Mobile Training Teams (MTTs) to orient house owners in safe housing

construction techniques. Each MTT session lasted for approximately 4 hours and was attended by groups of 50-100 community participants at the village level. The over 1,161 community sessions conducted at the village level have been crucial in mobilizing support for wholesale acceptance of new earthquake resistant construction techniques and, in turn, to the very success of the project (Annex 7, Table 7.3).

In view of the above achievements, ERRA requested PPAF to take over the Housing Reconstruction Center (Ahal), previously run by GTZ, for

Box 5: Training Programs

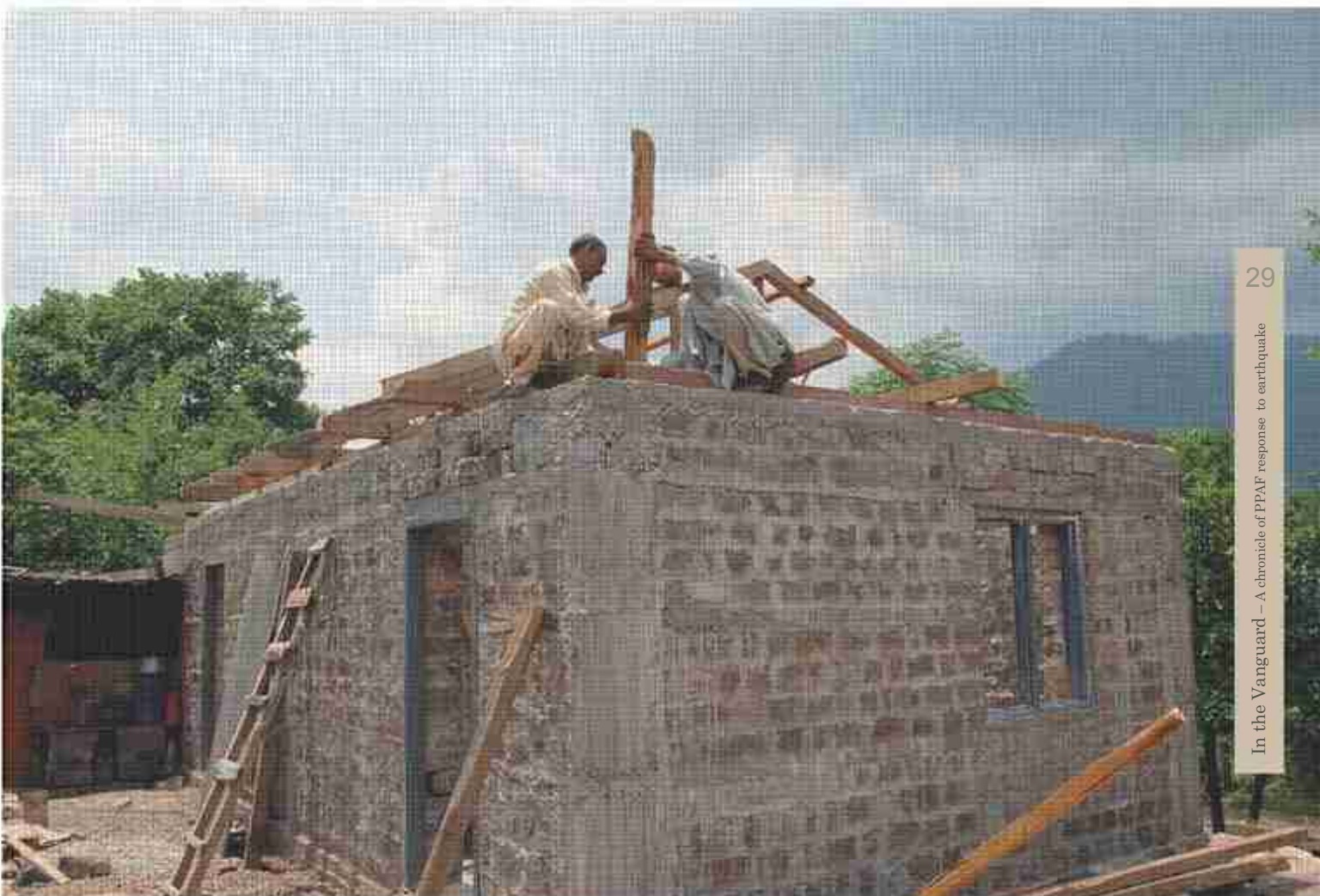
Types of Training	Events	Participants
Craftsmen Trainings	344	15,655
House Owners Orientation Sessions	1,161	74,042
Training of Engineers (Timber & Plinth Certification)	13	280
Training of Craftsmen in Timber Frame Construction	17	550
Training of Trainers of Craftsmen by NSET (TOT)	6	249
Training of Trainers Engineers/ Social Organizers (TOT) NSET	6	194
Damage Assessment Training (Emergency Architects)	12	416



a period of one year. The Center provides technical training and support to Implementing Partners (i.e. Sungi, AI Teams, BEST, TCF, HFH, SRSP) in 35 UCs (Annex 7, Table 7.4).

Through putting in place a well organized capacity building and training programme in support of

the reconstruction effort, PPAF has contributed to enhancing competencies for meeting future crises at the grassroots, while helping to build the knowledge base in disaster management at the national level.



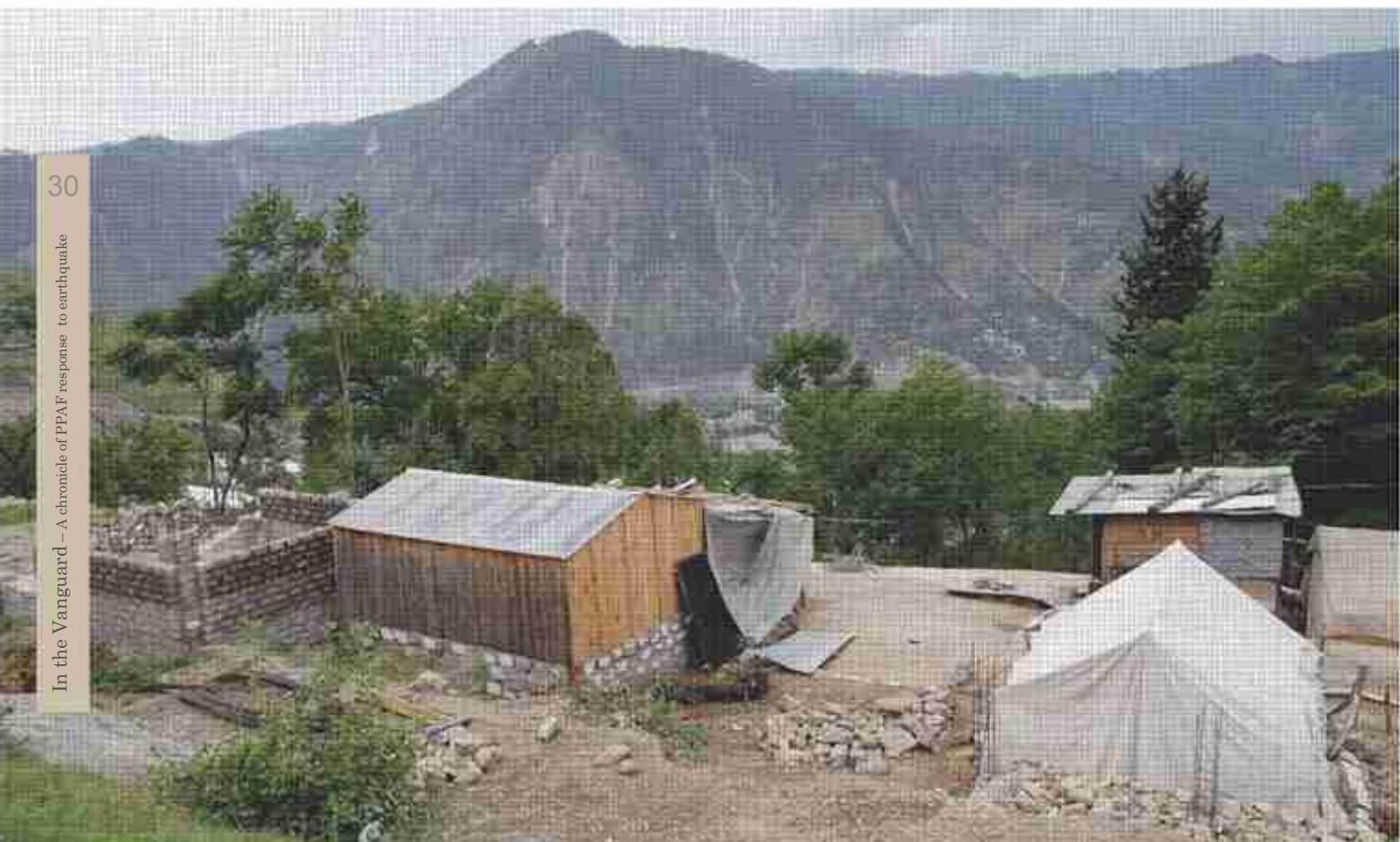


Village Infrastructure

While serious damage on the village-level communication network of small roads, the earthquake further exacted heavy losses on the water and sanitation sectors and supporting infrastructure. Intake structures, treatment plants, storage reservoirs, supply mains and distribution networks were damaged or destroyed, while spring yields were substantially reduced and, in some areas, natural water

sources dried up or were buried. The sanitation infrastructure was equally debilitated as sewage networks, drainage and solid waste removal systems were crippled in the affected area.⁵

In the drinking water sector alone, 1,902 and 1,978 schemes sponsored by PHED and TMAs were damaged in the affected districts (Annex 8: Tables 8.1 and 8.2). The earthquake also accounted for a large number of PPAF supported small scale infrastructure schemes. Following





demands articulated through community organizations, PPAF pre-earthquake infrastructure interventions in the affected districts were largely concentrated in the drinking water sector, which constituted approximately 60% of the nearly 800 PPAF infrastructure schemes in the areas. Additionally, the communications (mostly link roads) and sanitation sectors accounted for another 22 % and 14 % share in PPAF's pre-earthquake infrastructure interventions in the affected zone (Annex 8: Table 8.3).

Within its project area, PPAF approved the rehabilitation of 1,000

damaged facilities, following a comprehensive survey conducted by partner organizations in their respective project areas. By June 30, 2008, rehabilitation work on 395 out of the 669 initiated infrastructure schemes in affected areas has been successfully completed (Table 6). Since the availability of safe drinking water is central to the recovery process and as most PPAF pre-earthquake infrastructure interventions were in this sector, the rehabilitation of Drinking Water Supply Schemes (DWSS) accounts for approximately 77 % of rehabilitated schemes (Annex 8, Table 8.4).

Table 6: Rehabilitation of Infrastructure

(June, 2008)

PO	Districts	Projects Initiated	Projects Completed	Cost of Initiated Projects (Rs. Million)
SRSP	Battagram, Mansehra	415	196	243.15
NRSP	Bagh, Rawalakot	91	80	51.77
IRP	Bagh	35	7	15.36
WWOP	Bagh, Rawalakot	76	63	41.13
Sungi	Abbotabad	49	47	17.35
OAKDF	Abbotabad	3	2	11.78
Total		669	395	380.55

⁵ Annual Review 2005-06, ERR, p. 46



Box 6: Damage to Public Infrastructure

The overall estimated water supply coverage is 50 % of the total population of 500,000 households in five Districts of NWFP damaged by the earthquake, covering about 250,000 households (including 180,000 households with house to house connections). As a result of the earthquake an estimated 77,500 households have only partial or no water supply. This does not include the 250,000 households that did not have a water source within a reasonable limit of their house (500 meters) before the earthquake.

About 85% of the water supply schemes are gravity based, and the remaining 15% consist of tube-wells, dug-wells and hand-pumps. Major damage has been reported at the intake of gravity schemes. Other significant damage is to water supply due to landslides and to distribution system due to structural collapses.

In AJK, three large urban water-supply schemes operated by Public Health and Engineering Department are providing water to the district headquarters of the three affected districts. Out of the total estimated 23,000 households living in these urban centers 16,500 households (about 80%) are provided with direct connections. After the earthquake the supply of water from the treatment plants in these cities has been reduced to about 62% of system capacity. All three large urban water-supply schemes are partially damaged.

Overall estimated rural water supply coverage is 65% of the population in the three Districts of A-JK damaged by the earthquake, covering about 152,000 households. An estimated 11,400 households are now without access to water and another 64,600 households are getting only partial water service.

From Preliminary Damage and Needs Assessment, WB/ADB

Table 7: Damage to Health and Education Infrastructure

	Health Institutions*		Educational Institutions*	
	Completely Destroyed	Partially Damaged	Completely Destroyed	Partially Damaged
NWFP				
Mansehra	35	19	935	624
Abottabad	11	26	295	736
Batagram**	35	5	268	180
Kohistan	0	22	154	320
Shangla	13	19	206	247
Others	0	3	-	-
Subtotal NWFP	94	94	1,858	2,107
AJK				
Muzaffarabad	102	8	1,519	187
Bagh	54	9	812	85
Poonch	205	8	655	268
Subtotal AJK	361	25	2,986	540
Total	455	119	4,844	2,647

Source: WB/ADB

*The figures for damaged health institutions have been revised by ERRa with revised number of damaged institutions adjusted upwards to 796, Annual Review 2005-06, ERRa

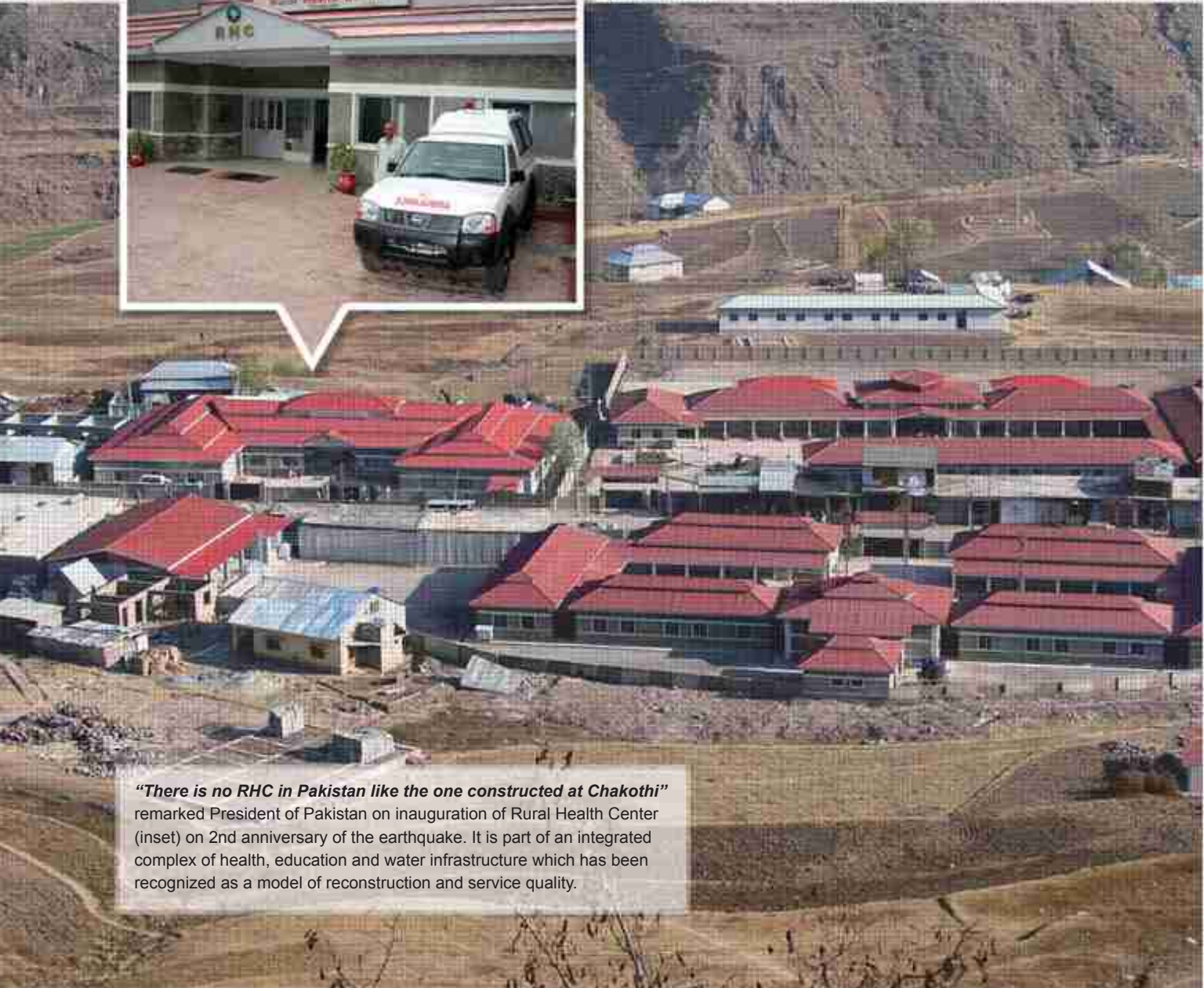
**The figures for Batagram's damaged educational institutions (Primary through Secondary) have been similarly revised by ERRa (Fully Damaged: 410; Partially Damaged: 115), Batagram District Profile, ERRa,



Health and Education

Before the earthquake, the five affected districts of NWFP accounted for 24 % of the educational institutions in the province, while AJK's three affected districts constituted well over 50% of educational institutions within the region's administrative boundaries (Annex 9: Table 9.1). An assessment of the damage estimated that while 53% of the educational institutions in NWFP's

affected districts were either completely or partially damaged, the toll in AJK was much higher with almost 95% institutions in the three affected districts suffering varying degrees of devastation. These included 4,887 primary schools (AJK 2,153; NWFP 2,734), 803 middle schools (AJK 565; NWFP 238), and 475 higher and higher secondary schools (Annex 9, Table 9.2). Mansehra district in NWFP and the three affected districts of AJK were the worst hit (Annex 9, Table 9.3).



"There is no RHC in Pakistan like the one constructed at Chakothi" remarked President of Pakistan on inauguration of Rural Health Center (inset) on 2nd anniversary of the earthquake. It is part of an integrated complex of health, education and water infrastructure which has been recognized as a model of reconstruction and service quality.

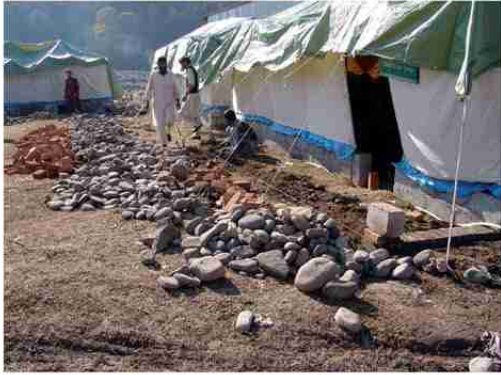


The health infrastructure, much needed in the immediate aftermath of the earthquake, suffered similar ruin. The first level healthcare facilities (RHCs, BHUs, and MCH Centers) suffered heavy losses with 203 facilities fully damaged and another 68 incurring partial damage. Similarly, extensive damage was recorded in case of dispensaries and first aid posts, while larger medical facilities – in District/Tehsil Headquarters as well as civil hospitals – with greater potential of easing the health emergency following the earthquake were equally paralysed (Annex 9, Table 9.4). In terms of the number of healthcare facilities, the damage incurred in AJK and in the Mansehra and Batagram districts of NWFP was much greater than in other affected areas (see Table 7 above and Annex 9, Table 9.5).

The task of rehabilitating health and education facilities was primarily taken over by the Government of Pakistan under the auspices of ERRA. However, owing to the dire need of complementing

GoP's effort, PPAF took the decision to do its part in the areas allocated to it. With funding made available by the World Bank and CECP, PPAF engaged three partner organizations – NRSP, CUP, MGPO – for reconstructing health and education infrastructure in the affected areas.

With financial support from CECP, which awarded PPAF US\$ 12 million from its South Asia Earthquake Relief Fund (SAERF), the task of reconstructing sixteen facilities – two primary and three high schools for girls, three primary and two high schools for boys, two rural health centers and four basic health units – was initiated in March 2007. The facilities are based on a Built, Operate and Transfer (BOT) model, where PPAF partners and community organizations will manage facilities with the departments of Health and Education following their reconstruction and rehabilitation in the first phase. In the second phase, which will commence at the end of the second year of operations,



these facilities will be handed over to a permanent operator.

The 3 implementing partner organizations have adhered to the notion of building back better and worked tirelessly to develop state-of-the-art institutions equipped with requisite equipment and facilities for quality service delivery. All PPAF sponsored BHUs, like the one already inaugurated at Kathai, will have labour rooms, pharmacies,

laboratories, facilities for safe delivery and quality OPD services, while schools will be equipped with physics, chemistry, and biology laboratories, computers, tuck shops, playgrounds and other recreation facilities. The two inaugurated schools have already set the highest standards of quality.

In May 2007, the first three CECP financed facilities – a high school for girls at Saran (AJK), a high



Teaming up with US Corporate sector: Completely reconstructed and refurbished, Girls High School, Saran (NWFP) being inaugurated on April 28, 2008 by Lt. Gen. Nadeem Ahmed, Deputy Chairman ERRA, accompanied (on his right) by Avigail Ziv, CECP and Kamal Hyat, CEO PPAF.



school for boys at Chattar plain (NWFP) and a BHU at Kathai (NWFP) – were inaugurated. Similarly, PPAF has successfully reconstructed one RHC and two high schools, one each for girls and boys, in Chakothi (Muzaffarabad), with World Bank funding.

691(Girls 335; Boys 356) students were enrolled in the two WB funded facilities in Muzaffarabad. Similarly, the two PPAF health facilities in the affected districts have directly benefitted over 14,000 individuals, including over 9,000 females.

On June 30, 2008, the two PPAF education facilities funded by CECP had a total enrolment of 540 (Girls 250; Boys 290), while another



Groundbreaking ceremony of a Girls High School in AJK was performed by Cherrie Booth (spouse of the British Prime Minister Tony Blair) on April 12, 2006, she was accompanied by Saleem Altaf, Chairman ERRRA (on her left). ***Within 6 months the school had opened its doors to students*** (see top of page).



Prioritizing the Vulnerable

Although the earthquake drastically increased vulnerabilities for the entire population in affected districts, some groups were at greater risk than others. Disasters with massive human losses such as the one on October 8, invariably leave behind a large number of orphans and unattended children, who are particularly at risk. Similarly, widows and women headed households demand particular attention, while the permanently disabled population, bereft of the relative comforts that informal family support systems can provide, face an increasingly uncertain future. It was to such groups that PPAF attributed priority.

As part of the damage assessment exercise, PPAF collected significant data on vulnerable households and individuals in the union councils allocated to it (Table 8). This became a valuable resource in the early reconstruction phase.

Table 8: Vulnerable Population in PPAF Project Areas

Casualties	7,842
Most Vulnerable (widows, elderly, orphans, or disabled without support)	4,902
Physically Disabled	7,742
Adults	4,398
Children	3,344

While carrying out the above census, the ability of each identified vulnerable individual to reconstruct his/her house was ascertained. Even when such individuals were confirmed to have sufficient support, SMTs were obliged to re-confirm their needs for possible help during the reconstruction phase.

The priority vulnerable subgroups were granted careful consideration in project design. This is manifested in the distribution of livestock assets, as well as in development of participatory Community Action Plans (CAPs) for assisting vulnerable households during housing reconstruction. Additionally, the World Bank



Box 7: Prioritizing Orphans

PPAF attaches special importance to the protection of children in a way that their assets, inherited or acquired by any other means, remain protected till the time they reach maturity and can take informed decisions. Therefore, in case of payment of subsidy to orphans it shall be binding upon PPAF POs to ensure that such individuals are in safe custody of their legal guardians appointed by competent courts and verifiable through a guardianship certificate. In case an orphan has a guardian not appointed by a competent court, the PO shall facilitate such orphans and their de-facto guardians by guiding them on proper procedures, and wherever possible, linking them to appropriate authorities. Under any circumstance payments shall not be transferred to de-facto guardians unless authorized by competent courts.

From *Implementation Guidelines*, R&R unit, PPAF



financed Disability Project being implemented through the agency of PPAF and its partners seeks to improve quality of life for persons with disabilities (PWDs) and their families.

Community Action Plans

The specific needs of the most vulnerable segments have traditionally been prioritized as an intrinsic component of all PPAF led social mobilization initiatives and strategies for community welfare. The design and priorities of the R&R project have been no exception.

In coordination with implementing partner organizations, PPAF made concerted efforts to develop Community Action Plans (CAP) for ensuring collective action with particular focus on assisting the vulnerable (widows, disabled, orphans, elderly). These plans were designed to ensure community willingness and support for assisting the vulnerable during housing reconstruction. To facilitate the implementation of these

community level plans, orientation workshops were organized for the relevant staff of partner organizations on the subject.

With the objective of motivating communities to prioritize housing reconstruction of the vulnerable, CAP identifies specific tasks through community organizations. The whole process is formalized through a carefully designed documentation process wherein responsibilities are collectively assigned for particular tasks in the reconstruction process from Rubble removal and arrangement of labour to the purchase of material and the reconstruction of homes (Annex 10).

Asset Transfers

Economic wellbeing and survival for a large number of poor households in earthquake affected areas, particularly in the upper valleys, has traditionally been closely associated with livestock ownership. The estimated loss in cattle/buffaloes was approximately 22% in AJK's 3 affected districts



and 26% in the 5 affected districts of NWFP (Annex 11, Table 11.1). Similarly, the loss of livestock sheds, ranging from 32% in NWFP to as high as 83% in AJK, was a major setback for farm households. With substantial losses in livestock assets, many households within

affected communities had the urgent need to replace lost livestock for normal resumption of lives and livelihood.

As a component under the IFAD financed Restoration of Earthquake affected Communities and

Box 8: Livestock Losses

Livestock keeping is one of the key activities in the areas. It is one of the main forms in which assets are held and provides the bulk of the value of output at farm level (over 75 percent in most Districts). The earthquake caused a huge number of casualties among livestock. Animals mainly died as buildings in which they were housed collapsed on them but in some cases they were hit by landslides or rocks. Surviving animals, particularly lactating buffaloes, are likely to face large reduction in yields due to lack of feed and shelter – buffaloes are subtropical animals and the cold substantially reduces milk production

The land and rock slides caused by the earthquake resulted in a large number of deaths and injuries among these people and their livestock. A reduction in livestock numbers continues as animals abandoned by affected families are dying or are being sold or slaughtered in anticipation of the harsh winter and a lack of fodder and housing.

The earthquake struck at peak time for cutting local grass for hay, which is stored in stacks and tree-shelters. These stocks have been damaged by the heavy rains following the days after the earthquake. At the same time most of the feed and fodder stocks stored in houses have been buried under debris... overall there will be a sharp fall in feed and fodder availability, which is resulting in distress selling – sometimes at prices which are 30-50% of their normal levels.

From Post-Earthquake Early Recovery, Rehabilitation and Reconstruction Programme for the Agriculture and Livestock Sectors, FAO, 2005



Households (REACH) project, US\$ 3 million have been allocated for building livestock assets for 4,000 poor households in 100 villages through provisioning one 'basic livestock unit' equivalent to one female cattle / buffalo or a basic herd of sheep and goats of similar value. This will facilitate beneficiary households in mitigating vulnerability, enhancing food security and adding significant increments to their meagre incomes.

Implementing partners working in conjunction with community organizations prepared need assessments and proposals for livestock grants while ensuring that the poor and vulnerable households get priority. In this context, the needs of women headed households with the capacity to manage and maintain livestock are given special consideration.

By June 30, 2008, PPAF had disbursed approximately Rs. 89 million to partner organizations for provisioning livestock assets to the vulnerable, of which livestock assets

worth Rs. 10.4 million have already been purchased for 209 beneficiaries (Annex 11, Table 11.2).

Disability Project

The World Bank financed Disability Project, to be implemented in the 34 union councils allocated to PPAF, seeks to improve quality of life for persons with disabilities (PWDs) and their families through targeted interventions ensuring better mobility, improved health and increased participation in community life. The project is designed to support a whole range of activities from raising community awareness and provisioning quality rehabilitative services to sensitization and capacity building programs aimed at project staff, communities and service providers.

As the main component of the disability project, Community based Rehabilitation (CBR) will target PWDs, their families and communities through community based activities. The latter would help in raising awareness and



knowledge and facilitate increased community participation for PWDs.

The CBR approach further aims at provisioning basic rehabilitative disability services at the community level through professionals, volunteers and trained community organizers. Moreover, specialized institution-based rehabilitative services will be provided through specialized service providers/institutions.

The above services will include medical treatment, physical rehabilitation, provision of prosthetics and other aids, psycho-social counselling and other specialized services. Key activities under this component include needs assessment and identification with people with disabilities; formulation and realization of individual rehabilitation plans; mapping and capacity assessment of service providers for prospective referral of PWDs; monitoring quality of rehabilitation services; and mobilization, social integration and

empowerment through information, education and communication (IEC).

Community-based IEC will further include a broad range of activities including information dissemination on disability, establishment of thematic/self-help groups, promotion of self-esteem or independent living, promotion of school enrolment of disabled children, as well as awareness and anti-discrimination campaigns. These activities will be supported through small grants awarded to community groups and NGOs against specific deliverables.

Annex 1: Population

Table 1.1 Village Population and Households (Affected Districts)

	Population	Villages	Total Houses	Houses/ Villages	Persons/ HH	Pop/ Vill
Azad Jammu & Kashmir (AJK)						
● Muzaffarabad						
Villages	649,352	617	89,264	145	7.27	1,052
Cities and Villages*	106,284	5	14,101	2,820	7.54	21,257
● Bagh						
Villages	303,354	186	40,836	220	7.43	1,631
Cities and Villages*	90,061	11	11,069	1,006	8.14	8,187
● Rawalakot						
Villages	255,142	101	33,598	333	7.59	2,526
Cities and Villages*	155,893	17	20,096	1,182	7.76	9,170
■ AJK Total						
Villages	1,207,848	904	163,698	181	7.38	1,336
Cities and Villages*	352,238	33	45,266	1,372	7.78	10,674
North Western Frontier Province (NWFP)						
● Kohistan						
Villages	472,362	1,218	73,528	60	6.42	388
Cities and Villages*	0	0	0	0	0	0
● Battagram						
Villages	255,642	97	38,947	402	6.56	2,635
Cities and Villages*	51,636	7	7,491	1,070	6.89	7,377
● Abottabad						
Villages	447,410	320	72,163	226	6.20	1,398
Cities and Villages*	444,425	35	65,171	1,862	6.82	12,698
● Mansehra						
Villages	772,554	452	120,027	266	6.44	1,709
Cities and Villages*	387,422	39	52,935	1,357	7.32	9,934
● Shangla						
Villages	270,840	80	33,988	425	7.97	3,386
Cities and Villages*	173,599	21	21,015	1,001	8.26	8,267
NWFP Total						
Villages	2,218,808	2,167	338,653	156	6.55	1,024
Cities and Villages*	883,510	108	125,624	1,163	7.03	8,181
Overall - AJK/NWFP						
Villages	3,426,656	3,071	502,351	164	6.82	1,116
Cities and Villages*	1,235,748	141	170,890	1,212	7.23	8,764

Source: Based on 1998 Census data

Note: * Cities and Villages with a population of over 5,500.

Annex 2: Geographical Coverage of Partner Organizations

Table 2.1 UC and SMT Allocation (PPAF POs)

Partner Organization	Region	No. of SMTs	No. of UCs Allocated
1. National Rural Support Programme	AJK	26	12
2. Women Welfare Organization Rawalakot	AJK	2	1 revenue village
3. Islamic Relief Pakistan	AJK	10	4
4. Sarhad Rural Support Programme	NWFP	50	15
5. Omar Asghar Khan Development Foundation	NWFP	5	1
6. Sungi Development Foundation	NWFP	17	2
Total		110	34

Table 2.2 List of PPAF's UCs

Region - AJK*		Region - NWFP	
Union Council	PO	Union Council	PO
District Rawalakot		District Abbottabad	
Bangoin	NRSP/ WWOP**	Dalola	OAKDF
Dhamni	NRSP	Kokhmang	SDF
Dothan	NRSP	Boi	SDF
Pachiot	NRSP	District Mansehra	
Pakhar	NRSP	Garlat	SRSP
District Bagh		Ghanool	SRSP
Hill Surang	IRP	Kewai	SRSP
Narr Sher Ali Khan	IRP	Satbani	SRSP
Sawanj	IRP	Devli Jabbar	SRSP
Sangal	IRP	Sacha Kalan	SRSP
Dharay/2	IRP	Jabori	SRSP
Bir Pani	NRSP	Bhogar Mang	SRSP
Bani Pasari	NRSP	Sumelahi Mang	SRSP
Thub	NRSP	Hilkot	SRSP
Rawali	NRSP	Icherian	SRSP
Topi	NRSP	District Battagram	
Changal	NRSP	Peshora	SRSP
Kalamulla	NRSP	Bania	SRSP
		Pashto	SRSP
		Sakargah	SRSP

* In AJK, damage assessment was carried out on the basis of Patwar Circles. Therefore, damage assessment in Patwar Circle Dharay covering few villages of Swanj and 2 of Dharay UCs, had to be carried out by IRP

**For the RNR Project WWOP operates in village Paniola of UC Bangoin (District Rawalakot) only

Annex 3: Damage Assessment

Table 3.1 Trainings conducted by Emergency Architects, PPAF and POs Engineers

District	Damage Assessment Training				Total
	Events	Engineers	Social Mobilizers		
		Male	Male	Female	
Bagh	3	28	26	9	63
Rawalakot	3	37	49	17	103
Mansehra	5	57	140	16	213
Battagram	0	0	0	0	0
Abbotabad	1	9	17	11	37
Total	12	131	232	53	416

Table 3.2 Trainings of Trainers of Engineers/Social Organizers (NSET)

	Events	Engineers	Social Mobilizers
Bagh	2	68	0
Rawalakot	1	20	13
Mansehra	3	86	7
Battagram	0	0	0
Abbotabad	0	0	0
Total	6	174	20

Table 3.3 Houses to be reconstructed in the affected districts by UC (PPAF Damage Assessment)

District	Union Council		District	Union Council	
Mansehra	Sum Ilahi Mang	2,035	Bagh	Kala Mula	4,072
	Bhogarmang	2,055		Chanjal	2,370
	Jabori	3,947		Rawali	3,213
	Sacha Kalan	3,465		Topi	2,809
	Ichrian	3,644		Banipassari	2,496
	Hillkot	4,403		Thub	3,596
	Jabar Devli	4,985		Birpani	3,896
	Kewai	3,208		NSAK	3,025
	Ghanool	6,024		Swanj	2,986
	Garlat	5,589		Dharry	1,099
	Satbani	5,364		Sangal	2,979
Battagram	Banian	2,875	Rawalakot	Hill Surrang	1,910
	Peshora	1,694		Bangoin	2,773
	Sakargah	3,983		Pachute	2,524
	Pashtoo	3,411		Dhamni	2,782
Abbotabad	Boi	2,274		Dothan	2,062
	Kukmang	1,921		Pakhar	2,876
	Dalola	3,628			

Annex 4: Funds Allocation

Table 4.1 Donor-wise Allocation of Funds (in US\$ million)

	WB	IFAD	KfW	CECP	Total
Housing Reconstruction	198	17.51	11.67	-	227.18
Small Scale Physical Infrastructure	16	1.67	.75	-	18.42
Community Buildings	4	-	-	-	4
Community Health Centers	-	-	-	3.27	3.27
Rural Health Center	-	-	-	1.29	1.29
Schools	-	-	-	4.76	4.76
Livestock Assets	-	3	-	-	3
Operational and Training Support (PPAF)	5	0.72	0.86	-	6.58
Operational and Training Support (POs)	15	1.9	1.42	1.39	19.71
Consultancy	-	-	0.6	0.37	0.97
Contingencies	-	1.57	1.5	0.93	4
Disability Project	5	-	-	-	5
Total	243	26.37	16.8	12	298.17

Table 4.2 Distribution of Grant Funds amongst POs as of June 30, 2008 (in Rs. million)

	Housing	Infrastructure	Health and Education	Operational & Training Grant *	Total
SRSP	5,849.35	243.15	-	364.37	6,456.87
NRSP	4,624.95	51.77	44.06	183.10	4,903.89
IR	1,498.55	15.36	-	80.90	1,594.81
SUNGI	579.88	40.58	-	43.59	664.05
OAKDF	506.33	11.78	-	31.75	549.86
WWOP	49.40	41.13	-	9.07	99.61
MGPO	-	-	135.79	-	135.79
CUP	-	-	66.39	-	66.39
Total**	13,108.46	403.78	246.24	712.77†	14,471.25

* This does not include Rupees 16.572 million in additional costs disbursed for fulfilling training requirements in the affected areas, e.g. Disaster Management Trainings, GSPs, etc.

**This does not include approximately Rs. 277 million for earthquake relief

† This includes approximately Rs. 89 million for Livestock assets

Annex 5: Identification of Vulnerable (Form)

PAKISTAN POVERTY ALLVIATION FUND (PPAF) Rehabilitation and Reconstruction Project Identification of Vulnerable Individuals

PO	SMT ID		UC			Total Members		District	
Village	CO Name		CO Type			Signed By			
Date:									
S.no	DA Form Number	Name/Parentage	CHIC/HIC #	Relation	Age	CO Member Y/II	Vulnerability On or after 8/10/2005 (Y/II)	Type of Vulnerability	
								Mental Disability	Physical Disability
								Widow	Orphan
									Elderly
Name & Signature of Vulnerable Individuals									
Name	Signature	Name	Signature		Name	Signature			
Name and Signatures of CO members/Name & Signatures of Villagers									
Name	Signature	Name	Signature		Name	Signature			

Table 5.1 Formulation of Community Organization in Affected Districts

PO	District	On October 7, 2005		As of May 31, 2008		As of June 30, 2008	
		COs	Members	COs	Members	COs	Members
NRSP	Rawlakot	143	3,356	450	9,426	456	9,548
NRSP	Bagh	171	3,699	626	12,719	638	12,940
Sub Total NRSP		314	7,055	1,076	22,145	1,094	22,488
WWOP	Rawlakot	7	334	<i>Targets Achieved</i>			
IRP	Bagh	108	2,668	444	12,085	444	12,085
Regional Total (AJK)		429	10,057	1,520	34,230	1,538	34,573
NWFP							
SRSP	Batagram	48	1,326	410	11,162	410	11,162
SRSP	Mansehra	167	3,553	1,388	38,833	1,389	38,858
Sub Total SRSP		215	4,879	1,798	49,995	1,799	50,020
OAKDF	Abbotabad	8	635	<i>Data not reported</i>			
SDF	Abbotabad	12	1,500	134	10,363	134	10,363
Regional Total (NWFP)		235	7,014	1,932	60,358	1,933	60,383
AJK & NWFP		664	17,071	3,452	94,588	3,471	94,956

Annex 6: Village Development Plan

PAKISTAN POVERTY ALLVIATION FUND (PPAF)
Rehabilitation and Reconstruction Project
Village Development Plan for CPI

PO		SMT ID						UC		District	
Village		CO						Total Members		Signed By	
Date:											
S. No	Project Title	Status		Estimated Cost	Available Resources			Beneficiaries			
		New	To be Rehabilitated		Financial %age	Material %age	Technical %age	Natural %age	Indv	HHs	
Name & Signature of CO Members											
Name	Signature	Name	Signature	Name	Signature	Signature					
Name & Signature of SO											

Annex 7: Training and Capacity Building

Table 7.1 Training of Trainers of Craftsman (NSET)

District	Training of Trainers of Craftsmen				Total
	Events	Masons	Carpenters	Steel Fixers	
Bagh	3	68	50	8	126
Rawalakot	2	37	25	6	68
Mansehra	1	35	17	3	55
Battagram	0	0	0	0	0
Abbotabad	0	0	0	0	0
Total	6	140	92	17	249

Table 7.2 Construction related Trainings conducted by PO Staff

District	Craftsmen Training				Total
	Events	Masons	Carpenters	Steel Fixers	
Bagh	93	2,530	1,218	458	4,206
Rawalakot	38	1,016	538	321	1,875
Mansehra	135	4,218	1,763	577	6,558
Battagram	57	1,661	323	295	2,279
Abbotabad	21	650	70	17	737
Total	344	10,075	3,912	1,668	15,655

Table 7.3 House Owners' Orientation Sessions

District	Orientation Details	
	Events	Participants
Bagh	309	20,764
Rawalakot	174	12,547
Mansehra	437	29,283
Battagram	97	5,084
Abbotabad	144	6,364
Total	1,161	74,042

Table 7.4 Housing Reconstruction Center - Ahal (Annual Progress under PPAF)

Activity	BEST		Sungi		Army		TCF		SRSP		PPAF		HFH		Grand Total	
	E	P	E	P	E	P	E	P	E	P	E	P	E	P	E	P
Door to Door Assistance	13	220	5	41	11	181	4	68	1	10	0	0	2	25	36	545
Compliance Catalogue	2	50	1	8	2	60	0	0	0	0	0	0	0	0	5	118
Confined Masonry	1	44	1	12	1	26	0	0	0	0	1	20	0	0	4	102
New Compliance Measures	2	39	0	0	2	61	0	0	0	0	1	18	0	0	5	118
Basic Technical Training	0	0	0	0	2	65	0	0	0	0	0	0	0	0	2	65
Participatory Rural Appraisal	1	28	0	0	0	0	0	0	0	0	0	0	0	0	1	28
Plinth & lintel level Certif. Course	0	0	0	0	1	14	0	0	0	0	0	0	0	0	1	14
Block Making	0	0	0	0	0	0	0	0	1	18	0	0	0	0	1	18
MIS	0	0	2	12	0	0	0	0	0	0	0	0	0	0	2	12
Total	19	381	9	73	19	407	4	68	2	28	2	38	2	25	57	1,020

TCF: The Citizen Foundation

HFH: Habitat for Humanity

MIS: Management Information Sytem

E: Events

P: Participants

Annex 8: Village Level Infrastructure

Table 8.1 Damaged Water Supply Schemes in NWFP

	Abbotabad	Battagram	Kohistan	Mansehra	Shangla	Total
Gravity	137	359	123	552	397	1568
Pumping/Tube Wells	38	0	0	15	0	53
Hand Pump	105	7	0	168	1	281
Total	280	366	123	735	398	1902
o/w PHED Schemes	92	61	38	99	108	398
o/w TMA Schemes	188	305	85	636	290	1504

Source: ERRRA

Table 8.2 Damaged Water Supply Schemes in AJK

	Bagh	Muzaffarabad	Neelum	Rawalakot	Sudhnoti	Total
Gravity	536	1163	73	178	7	1957
Pumping/Tube Wells	1	2	0	0	0	3
Hand Pump	11	0	0	3	4	18
Total	548	1165	73	181	11	1978
o/w PHED Schemes	3	7	0	0	0	10
o/w TMA Schemes	545	1158	73	181	11	1968

Source: ERRRA

Table 8.3 PPAF CPI Schemes in Affected Districts (Pre-Earthquake)

	Abbotabad		Battagram		Mansehra		Bagh		Rawalakot	
	Project (No.)	HHs	Project (No.)	HHs	Project (No.)	HHs	Project (No.)	HHs	Project (No.)	HHs
DWSS	105	8,688	75	4,965	138	8,148	62	2,565	98	3,912
Flood Pr.	1	55	1	45	7	446	-	-	-	-
Irrigation	1	55	6	351	13	692	-	-	2	60
Roads & Bridges	56	6,336	13	2,319	54	3,760	11	568	38	3,550
Sanitation	43	3,128	30	1,753	42	2,521	-	-	-	-
Total	206	18,262	125	9,433	254	15,567	73	3,133	138	7,522

Source: ERRRA

Table 8.4 Initiated Infrastructure Projects by Region and Type

	Projects (No.)	HHs	Beneficiaries	HHs/ Project	Beneficiary/ Project
AJK	202	10,365	81,691	51	404
DWSS	132	6,286	49,059	48	372
Roads "&" Bridges	70	4,079	32,632	58	466
NWFP	467	35,233	261,641	75	560
DWSS	386	27,333	203,803	71	528
Irrigation	3	150	1,125	50	375
Roads "&" Bridges	35	4,848	35,010	139	1,000
Sanitation	43	2,902	21,703	67	505
Grand Total	669	45,598	343,332	68	513

Annex 9: Health and Education

Table 9.1 Pre-Earthquake Educational Institutions in NWFP/AJK & Affected districts

	AJK			NWFP		
	Total Institutions	Institutions in Affected Districts	Institutions in Affected Districts as of %age of Total	Total Institutions	Institutions in Affected Districts	Institutions in Affected Districts as of %age of Total
Schools	5,898	3,192	54%	25,955	6,704	26%
o/w Primary	4,222	-	-	22,024	-	-
Colleges	203	89	44%	112	16	14%
Private	1157	598*	49%	4,884	857	18%
Total	7,258	3,879	53%	30,951	7,577	24%

Source: WB/ADB, Annex 9, Table 1

* includes 34 Colleges

Table 9.2 Number of Damaged Education Institutions by Type

	AJK	NWFP
Government Primary	2,153	2,734
Government Middle	565	238
Government High	312	119
Government Higher Secondary	27	17
Government Intercollege	25	-
Government Colleges and Postgraduate	28	13
Technical/Vocational	-	6
Private	574	857
AJK University	1	-
Total	3,685	3,984

Source: WB/ADB, Annex 9, Table 2

Table 9.3 Damaged Institutions by District, Rural/Urban and Male/Female (Primary through Higer School)

		RURAL			URBAN				
Damage		Boys	Girls	Total	Boys	Girls	Private	Total	Grand Total
NWFP									
Battagram	Full	157	63	220	-	1	47	48	268
	Partial	105	42	147	-	1	32	33	180
Mansehra	Full	459	262	721	12	10	192	214	935
	Partial	306	175	481	8	7	128	143	624
Abbotabad	Full	133	76	209	7	3	76	86	295
	Partial	332	190	522	18	8	188	214	736
Kohistan	Full	103	17	120	-	1	33	34	154
	Partial	215	35	250	-	1	69	70	320
Shangla	Full	118	45	163	1	-	42	43	206
	Partial	142	54	196	1	-	50	51	247
NWFP Subtotal	Full	970	463	1,433	20	15	390	425	1,858
	Partial	1,100	496	1,596	27	17	467	511	2,107
AJK									
Rawalakot	Full	237	280	517	11	12	115	138	655
	Partial	109	129	239	5	6	18	29	268
Bagh	Full	388	312	700	3	4	105	112	812
	Partial	45	37	82	-	1	2	3	85
Muzaffarabad and Neelam	Full	735	521	1,256	14	25	224	263	1,519
	Partial	104	73	177	2	3	5	10	187
AJK Subtotal	Full	1,360	1,113	2,473	28	41	444	513	2,986
	Partial	258	239	498	7	10	25	42	540

Source: WB/ADB, Annex 9, Table 3

Table 9.4 Damage to Healthcare System in Affected Districts

Type of Health Institution	Fully Damaged	Partially Damaged	Total
Tertiary Care Hospital	0	1	1
Secondary Care - District, Tehsil HQs and Civil Hospitals	16	13	29
First Level Care Health Facilities (RHCs, BHUs and MCH Centers)	203	68	271
Others (Dispensaries, First Aid Posts, etc.)	219	34	253
Health Management Offices	17	3	20
Total	455	119	574

Source: WB/ADB, Annex 8, Table 3

Table 9.5 Health Infrastructure Damage by Affected Province/District

Area/Province and District	Number of health institutions/management structures			
	Fully Damaged Urban	Rural	Partially Damaged Urban	Rural
NWFP				
Mansehra	3	32	1	18
Abottabad	1	10	1	25
Batagram	2	33	0	5
Kohistan	0	0	0	22
Shangla	2	11	1	18
Others	0	0	3	0
Subtotal NWFP	8	86	6	88
AJK				
Muzaffarabad	12	90	8	0
Bagh	6	48	0	9
Rawalakot	5	200	1	7
Subtotal AJK	23	338	9	16
Total	31	424	15	104

Source: WB/ADB, Annex 8, Table 2

Annex 10: Community Action Plans (Form)

PAKISTAN POVERTY ALLIATION FUND (PPAF)
Rehabilitation and Reconstruction Project
Community Action Plan for Construction of Houses of Vulnerable Individuals

PO Village	SMT ID C.O	UC			Total Members		District Signed By		
Number of Vulnerable Individuals		C.O Vulnerable Members		Date:		Responsible person of the community		Time Frame	
No	Name of Vulnerable Individual	Type of Vulnerability	# MOU	Damage Category		Activity		From	To
				PD	CD				
						1. Rubble Removal 2. Arrangement of Labor 3. Purchase of material 4. Construction of house			
						1. Rubble Removal 2. Arrangement of Labor 3. Purchase of material 4. Construction of house			

Name and Signatures of CO members/ Name & Signatures of Villagers			
Name	Signature	Name	Signature
Name & Signature of Vulnerable Individuals			
Name	Signature	Name	Signature

Annex 11: Livestock

Table 11.1 Livestock Population and Damages in Affected Districts

	AJK		NWFP	
	Pre-Earthquake Population	Earthquake Losses	Pre-Earthquake Population	Earthquake Losses
Cattle	405,000	92,000	251,000	54,000
Buffalo	253,000	53,000	176,000	59,000
Sheep	182,000	37,000	654,000	80,000
Goat	305,000	66,000		
Donkey	NA	NA	46,000	2,000
Poultry	685,000	267,000	1,179,000	24,000
Total	1,830,000	515,000	2,306,000	219,000

Source: Ministry of Food, Agriculture and Livestock and FAO, 2005

Table 11.2 Transfer of Livestock Assets under REACH by Livestock Category and District

	Unit*	Livestock Assets (No.)		Beneficiaries
		Bagh	Rawalakot	
Cow	1	56	29	85
Buffalo	1	78	43	121
Goats	5	16	-	3
Total Beneficiaries				209

* Each beneficiary received a Livestock unit equal to 1 cow/buffalo or a small herd of goats/sheep of equivalent value (usually 5-6 sheep/goats)

Annex 12: ERRA Housing Reconstruction Policy

The Earthquake Reconstruction and Rehabilitation Authority (ERRA) is mandated by the Government of the Islamic Republic of Pakistan as the coordinating agency for the reconstruction and rehabilitation of the earthquake devastated areas in the Azad Jammu Kashmir and NWFP. The overall objective of the rural housing reconstruction policy is to ensure that an estimated 600,000 houses that were either destroyed or damaged, will be rebuilt by using earthquake resistant building techniques.

Principles for Housing Reconstruction

- Establish building standards and designs that are earthquake resistant.
- Rebuild in situ, means the reconstruction should be taken place at the same location / land unless endangered by land slide, and adjacent cracked buildings. Minimum population and settlement relocation should take place. Communities will only be relocated if sites are severely geo-hazardous.
- Rebuilding will be owner-driven. Owners need to understand earthquake resistant building techniques as they will rebuild themselves or hire labor to re-build their homes.
- Familiar construction methods and easily accessible materials will be used in rebuilding. Earthquake resistant elements need to be introduced in the existing traditional building techniques.
- Uniform financial assistance package for rebuilding will be disbursed to all affectees.
- Coordination is necessary to ensure full spatial coverage to avoid duplication of service provision.

Annex 13: Building Awareness through Radio

Responding to the government's pleas of providing better information access to affectees, PPAF started a regular radio program – ***Azm-e-nau*** – on relief, rehabilitation and reconstruction. The program aimed at raising awareness within affected communities and receiving direct community feedback for better management of the project. The program was aired regularly in Muzaffarabad, Abbottabad, Islamabad and Bagh, facilitating greater understanding of the problems confronting communities at the grassroots.

In May 2007, PPAF launched a new radio program – ***Baatain Chacha Danish Ki*** – for communicating ERRA reconstruction guidelines to affected communities and help in developing a better understanding of seismically safe housing reconstruction. Chacha Danish, the lead character, addressed a variety of issues in a simple manner to reach as wide an audience as possible. The radio series was based on detailed input from PPAF staff, experts, engineers, architects and officials from the Government of Pakistan and ERRA. The 13-episode radio program was aired from Radio Buraq, FM 104, FM 100 and Radio Pakistan.

Annex 14: Damage Assessment – MIS

The R&R unit implemented a customize database application to support data gathering and dissemination requirements of the project. Operationalized at various levels of the supervisory and implementing structures, the database recorded information on each affectee through various stages of the project including damage assessment, compensation and inspection.

Damage Assessment

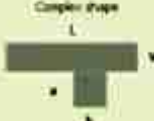
Form No. **001/14** Designer: **Muhammad Younis**

4 - House Description | 5 - Type of Damage | 6, 7, 8 - Degree of Destruction & Status of Building | Compensation | Areas | Photo Level Inspection

Type of Construction Tick in appropriate box; multiple boxes if multiple types in same unit

Kutcha ☒
 1. Wooden beams / rafters with mud covering ☒ 2. Masonry to mud mortar ☒
 3. Others: 4. Others:
 Pucca ☐

Type of Roof **Load Bearing Masonry** **RCC Frame Structure**
 1. Wooden Truss with CGR Sheets ☐ 1. Full masonry in cement/mud mortar ☐ RCC Frame Structure
 2. Steel Truss with CGR Sheets ☐ 2. Dressed stone masonry in cement/mud mortar ☐ **Type of floor**
 3. Reinforced Brick Masonry Slab ☐ 3. Brick masonry ☐ RCC ☐
 4. Reinforced Concrete Slab ☐ 4. Concrete masonry ☐ Timber ☐
 5. Others: 5. RCC band at eave ☐ Other:
 6. RCC band at joint ☐

Length 34 ft Room 2 a 3 **Total area** 680 sq ft **Complex shape**
 Width 20 ft No. of stories 1 b 4


Screening Criteria Triggering Reconstruction Grant
 a) Completely destroyed/partially collapsed (> 25% of covered area) ☐
 b) Structurally damaged Kutcha House ☐
 c) General failure endangering building safety ☐
 d) Less than 20km from a volcanic land site ☐
 e) Other aspects of layout/design that may endanger structural stability, e.g. house abuts/retains hill side etc ☐
 If answer of any of the above 5 questions is yes, proceed to Section 6, and mark as unsuit/eligible for reconstruction grant.

Damage Assessment

Form No. **001/14** Designer: **Muhammad Younis**

4 - House Description | 5 - Type of Damage | 6, 7, 8 - Degree of Destruction & Status of Building | Compensation | Areas | Photo Level Inspection

Initially paid 25,000

Installment	Certification	Certify Date	Advice no.	Advice Date	Payment Mode	Reference No.	Payment Date	Amount (Rs.)
First Installment	Yes	01-Jun-06	SAROF/DAL/DL	25-Sep-06	Bank	SAROF/DAL/DL	25-Sep-06	75,000.00
Second Installment	0001 - 00001	15-Feb-07	SAROF/DAL/DL	06-Apr-07	Bank	SAROF/DAL/DL	06-Apr-07	25,000.00
Third Installment								0.00



Damage Assessment

Form No. Occupant

1 - Type of Damage | 4, 7, 8 - Degree of Destruction & Status of Building | Compensation | Areas | Plinth Level Inspection | Unplinth Level Inspection

A - Particulars of the Owner of the House: SPT: Date:

Regd. No.: Serial No.: Last Cl. No.:

Mr./Ms./Mrs. (With whom HOU signed): CNIC/NIC:

Wife, D/o, Son:


GPS - R: GPS - E: Address: Not Started ☐ Under construction ☐ Incomplete ☐

☐ - Checklist for SPT | ☐ - Training | ☐ - Spot checks by SPT | ☐ - Certification by SPT | ☐ - Recommendations for payments by SPT |

The first instalment of Rs. 25,000/- from the housing reconstruction subsidy is: Released ☒ Not Released ☐

Approved by:

Field Engineer: Government Representative:





Pakistan Poverty Alleviation Fund

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