

# **S<sup>3</sup>H Working Paper Series**

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## **REHABILITATION OF 2010 FLOOD AFFECTED PEOPLE IN PAKISTAN: ROLE OF DEVELOPMENT PARTNERS**

Sheeba Farooq

July 2016

School of Social Sciences and Humanities (S<sup>3</sup>H)  
National University of Sciences and Technology (NUST)  
Sector H-12, Islamabad, Pakistan

## **S<sup>3</sup>H Working Paper Series**

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**Sheeba Farooq**

Lecturer, School of Social Sciences & Humanities, NUST  
sheebafarooq@s3h.nust.edu.pk

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School of Social Sciences and Humanities (S<sup>3</sup>H)  
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## **List of Acronyms**

ACF	Action Against Hunger
ADB	Asian Development Bank
CDCP	Citizen's Damage Compensation Program
CNIC	Computerized National Identity Card
DAD	Data and Documentation
DFID	Department for International Development
DNA	Damage and Needs Assessment
DRR	Disaster Risk Reduction
ERC	Emergency Rescue Committee
ERF	Emergency Response Fund
FAO	Food and Agriculture Organization

FGDs	Focused Group Discussion
GOP	Government of Pakistan
GNDR	Global Network of Civil Society Organizations for Disaster Reduction
HFA	Hyogo Framework for Action
IDP	Internally Displaced Persons
IFAD	International Fund for Agricultural Development
INGO	International non-governmental Organization
IOM	International Organization for Migration
KPK	Khyber Pakhtunkhwa
NADRA	National Database and Registration Authority
NDMA	National Disaster Management Authority
NGO	Non-governmental Organization
OCHA	Office for the Coordination of Humanitarian Affairs
PDMA	Provincial Disaster Management Authority
PPAF	Pakistan Poverty Alleviation Fund
SLA	Sustainable Livelihood Approach
UN	United Nations
UNDP	United Nations Development Programme
UNHCR	United Nations High Commissioner for Refugees
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
USAID	United States Agency for International Development





## **Abstract**

Pakistan was hit by catastrophic floods in 2010, which inundated infrastructure spread over 100,000 sq km and impacted over 20 million people in terms of large scale displacement. The study explored the impact of floods on the lives of people; especially their livelihoods and it also gauged the extent to which the donors contributed towards restoration of livelihoods of the flood affected population. This was substantiated through a case study undertaken in Nowshera District, Pakistan, which was amongst the worst hit areas in 2010 floods. The study used qualitative research tools to make an in-depth analysis by gathering facts from the relevant people and validating it through the published reports. Semi-structured interviews were held with the government functionaries, affected population and donor officials. Findings indicated that almost seventy percent of the population received Watan Card, which helped them in resettling and rehabilitating their livelihoods but the rest thirty percent were unhappy as they thought that the amount was not sufficient to re-activate their livelihoods.

**Key words:** Livelihoods, Rehabilitation, Watan Cards.



## **1. Introduction**

### **1.1 Background**

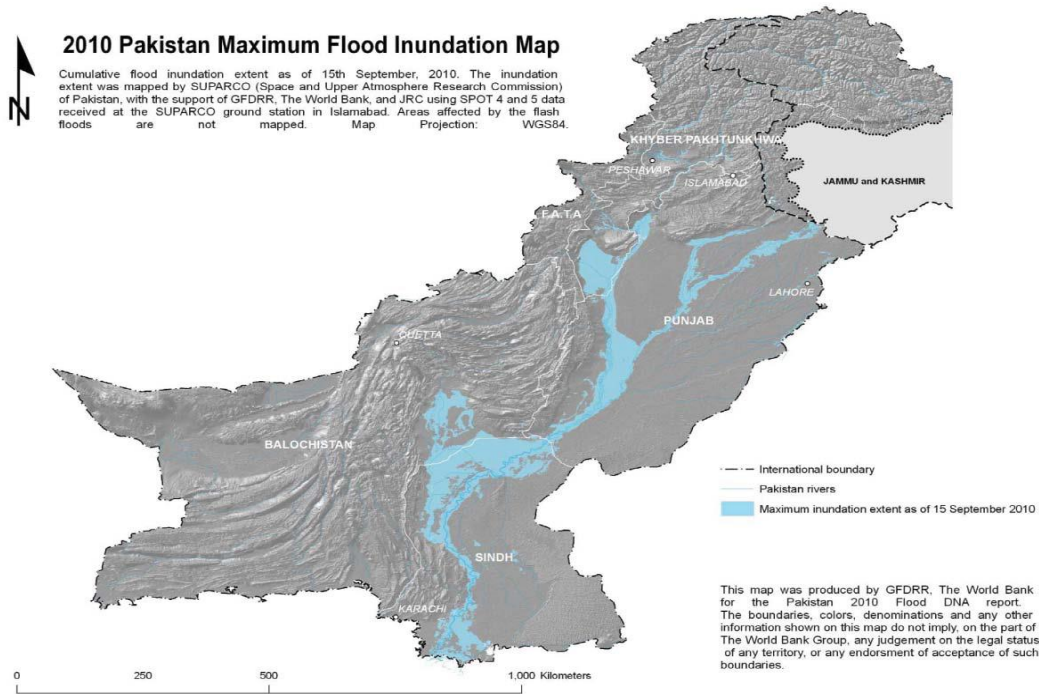
Located in South Asia, Pakistan is the sixth most populated country in the world, housing a population of 184.35 million (GOP, 2013) and stretching over an area of 700,000 sq km. Nature has blessed the country with all endowments in abundance. Its vast expanse includes long coastal areas, mineral rich deserts, fertile farmlands and lofty mountains. Five of the fourteen tallest peaks including the second tallest K-2 are located in Pakistan (Khan, 2013). However, ever since its birth in 1947 the country has remained embroiled in territorial conflict with neighboring India and in addition to that has been facing continuous ethnic and racial issues as well as political upheavals internally. Resultantly, except for a few brief periods the country has been ruled by the military dictators. The Soviet occupation of Afghanistan, their retreat, subsequent Talibanization and the post 9/11 war on terror has taken a major toll upon the already meager economy of Pakistan and has wrecked its socio-political fabric.

The external and internal troubles Pakistan has throughout been involved have not allowed its decision-maker to focus upon the issues of socio-economic development of its population, consequently nature's bounties have more often than not turned into wrath for the poor people of the country. The lofty mountains, whose melting glaciers could be utilized for hydel power generation and preservation of water resources with some planning, now instead bring destruction to infrastructure and losses to human lives by causing floods with increasing frequency.

### **1.2 Magnitude of floods 2010**

Pakistan since its inception has experienced thirteen floods; however the 2010 floods were the worst in its history as shown in Figure 1. United Nations Secretary-General Ban Ki-moon highlighted the devastation caused by 2010 flood by stating that, "in the past I have witnessed many natural disasters around the world, but nothing like this" (Brooker, 2011: 5). This flood according to him was a 'slow-motion tsunami'. The studies indicate that "heavy rainfall, flash floods and riverine floods combined to create a moving body of water equal in dimension to the land mass of the United Kingdom" (UNOCHA, 2010: 10; World Bank, 2011:7).

**Figure 1: Map of the flood affected areas**

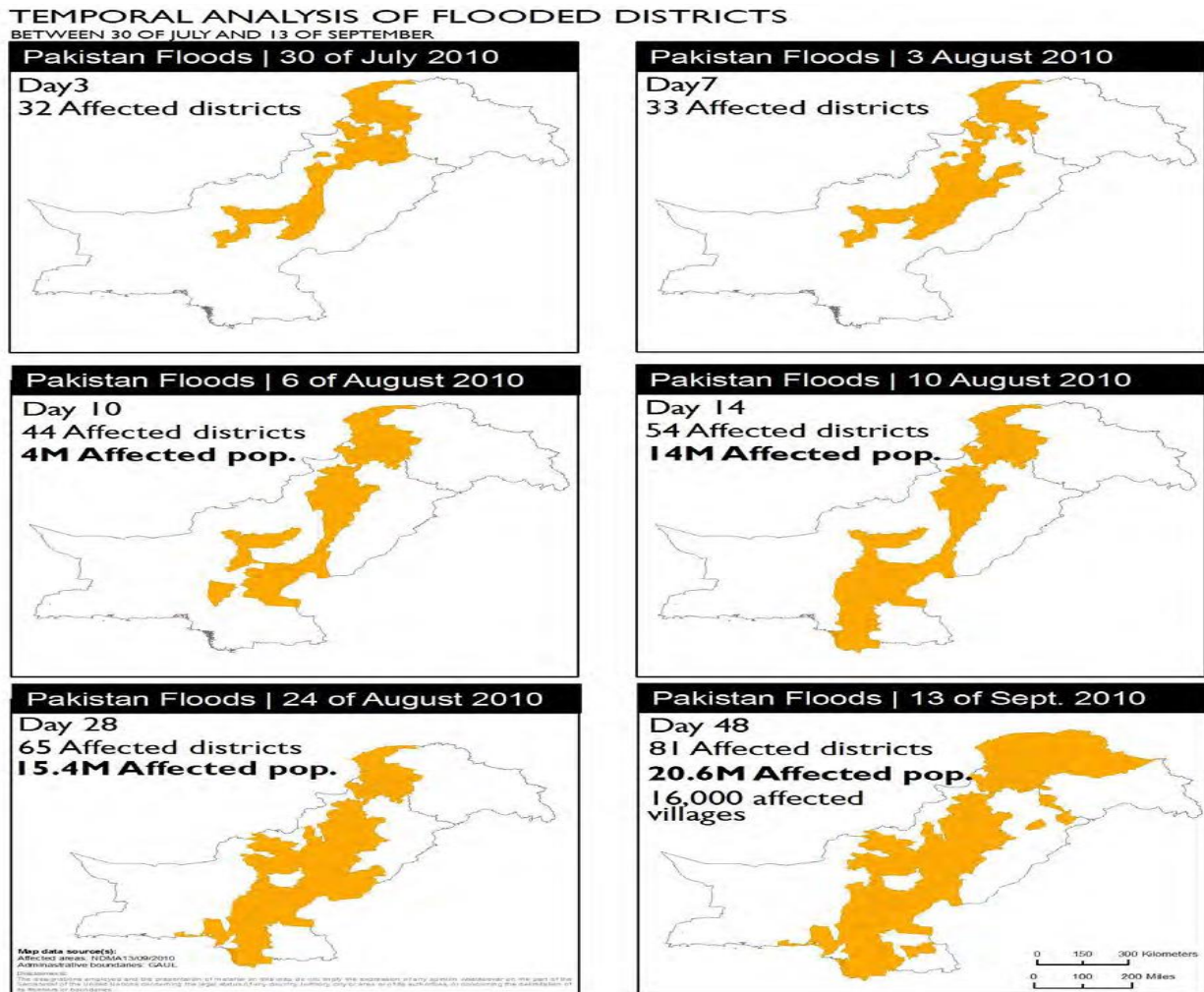


*Source: Pakistan Floods 2010 Preliminary Damage and Needs Assessment report by World Bank, Asian Development Bank and Government of Pakistan.*

The brutal impact of floods destroyed the lives of millions of people living in 78 out of 141 districts in Pakistan (Brooker, 2011). Reports produced by House (2012) and FAO (2012) illustrated that 20 million people and 1.74 million houses were affected by the floods, it can be gauged by the maps in Figure 2. Not only that but it also brought large scale destruction to infrastructure, water channels, sanitation, healthcare, housing and educational institutions resulting in total disruption of life (UNOCHA, 2010).

The floods jolted the whole economy (Tahir *et al.*, 2011) people became homeless, lost their properties and instruments of income generation and poverty level rose significantly. For instance, in Punjab it reached to 32.7% after 2010 floods as against 19.7% before floods and in Khyber Pakhtunkhuwa it rose to 33.2% as against 19.4% pre-floods (World Bank, 2011).

Figure 2: flood-affected districts



Source: Pakistan – Revised Flood Relief And Early Recovery Response Plan by United Nations (2010).

The worst hit was the poorest of the poor as they mostly tend to reside in the flood-prone areas. Poverty can compel people to live and work in precarious locations due to which they become vulnerable to hazards (Davies and Hall, 1999).

Government of Pakistan took immediate steps to provide emergency relief which entailed distribution of essential items, but with its meager resources and weak economy Pakistan was hardly prepared to cope with the crises which entailed rescue of the disaster hit population, provision of food and shelter, rehabilitating the people back to pre-flood level and re-building the inundated infrastructure. Thus, the country needed support in cash and kind from international donors which did come.

How adequate and effective was the assistance extended by the international community, is what this study intends to assess and ascertain. The study will look into the wider debate of aid effectiveness in the context of rehabilitation of disaster hit population with particular reference to the role of donors and their contribution during 2010 floods in Pakistan. The study will also ascertain whether international assistance has helped the Government of Pakistan in preparing a disaster risk reduction strategy for future. Since the intensity of floods in Pakistan seems to have rather increased, perhaps because of climate change, it needs to adopt a pro-active approach ensuring that the impact of natural disasters like floods is minimized and that people whose socio-economic activities are disrupted are supported to rehabilitate their livelihoods as fast and as effectively as possible. The government must develop and put in place a comprehensive policy framework and required wherewithal in which the development partners can support it through advice and assistance. Moreover, the issue of elite capture and its prevalence during the 2010 floods in various areas of Pakistan will also be highlighted in the study.

## **2. Review of Literature**

A part of Indian sub-continent, Pakistan covers an area of 700,000 sq km approximately. Because of its geographical location; number of regions of the country is prone to earthquakes and floods. “The territory of Pakistan comprises valleys and delta wherefrom the mighty Indus River and all its tributaries flow. Floods in these rivers are caused by heavy rainfall in upper catchments and Himalayan foothills resulting from monsoon currents originating from Bay of Bengal” (Tahir *et al.*, 2011: 4). Sixty percent of Pakistan’s population is still living below poverty line estimated according to the international poverty line of two dollar a day (WDR, 2013). The country is facing multiple socio-economic problems and the economy on average grew since 2008-09 at 2.94%. During FY12 and FY13 the power shortage became so severe that it wiped out 2% of GDP (GOP, 2013). Though economy has the growth trajectory of more than 6%, but the worst energy crisis, bleeding public sector enterprises, economic mismanagement and menace of informal economy has hemorrhaged the system.

As observed by Ahmad (2013) the adverse effects of climate change are causing widespread flooding around the world resulting in immense losses to human settlements and infrastructure; sweeping away crops and livestock, suspending business activities and causing thousands of fatalities.

Handmer *et al.* (1999) observes typology of flooding in their study which comprises of prolonged rainfall, glacier's melting and intrusion of seawater in to land during tidal surges but they consider heavy rainfall as the most common cause of floods.

Some governments in the developing countries, with the help of western donors and development partners are trying to build better infrastructure to minimize the impact of such disasters but more often than not the approach is that of a reactive nature rather than proactive preparation. It's when the disasters have already played havoc with people and infrastructures the governments wake up to the situation and look for remedies with the meager resources available to the developing world. It has been frequently observed that most of the developing countries tend to make investments on recovery from a disaster rather than creating adaptive capacity (Mirza, 2003).

Del Ninno (2001) highlights that cash transfer is one way to provide immediate relief to the disaster hit population as it happened in Bangladesh where during 1998, the catastrophic floods termed as 'the flood of the century' covered more than two-third of the country and threatened the lives of millions of people by damaging 2.04 million metric tons of rice crops, the staple diet of the population.

The 2010 floods in Pakistan were according to all assessments, of much greater magnitude than the 1998 floods in Bangladesh. As earlier stated "heavy rainfall, flash floods and riverine floods combined to create a moving body of water equal in dimension to the land mass of the United Kingdom travelling southwards" (World Bank, 2011: 7). Some called it Noah's deluge and God's wrath thundering upon humanity. Others thought it heralded the end of mankind. Whatever, it was definitely the dooms day for those who came in the way of the water.

The Government of Pakistan, civil society and development partners such as the multilateral and bilateral aid donors in the country, came forward with the best of their capacity and efforts to save lives, provide immediate relief and support rehabilitation of the population hit and displaced by the floods.

Since the major focus of this paper is to ascertain the role of donors towards the rehabilitation of the flood affectees, we will start our Literature Review by first discussing the wider debates such as Aid

Effectiveness and Disaster Risk Reduction and Livelihood Restoration measures adopted in the developing countries, by applying a sustainable livelihood framework to increase the resilience of the poor people. The review will then explore the destruction caused by the 2010 floods in Pakistan and the role of donors towards the rehabilitation of the flood affectees. The review will study in depth the Citizen's Damage Compensation Program (Watan Card), the cash assistance scheme launched by the Government of Pakistan with the support of the development partners, and will assess its effectiveness towards the rehabilitation of the flood affectees and restoration of their livelihoods. During this discussion we will also throw light upon such themes as Elite Capture, which prevails in most of the cash assistance scenarios.

## **2.1 Aid effectiveness, disaster risk reduction and elite capture**

A lot of aid has flowed to underdeveloped world after World War II and it perhaps has led to considerable socio-economic progress. There is a continuing debate however, that has this aid been as effective as it should have been in terms of value for each dollar? The governments and the development agencies in the developed world are suffering from aid fatigue and their tax payers are increasingly getting critical of their tax money being thrown into 'bottomless pits'. Have the billions of aid dollars spent in Africa, South America and Asia been effective to combat disease, illiteracy and poverty is the question being asked at a number of foras with increasing frequency.

Masud and Yontcheva (2005) in their study state that aid flows are predominantly meant to fill the gap between domestic savings and investment needs. But drawing on reviews of the wider literature it has been argued that aid has no significant impact on growth, savings or investment. According to Mosley *et al.* (1992) aid indicated an increase in unproductive public consumption and failed to promote investment but then the proponents of aid have argued that developing countries would have been poorer in the absence of aid. Gilbert and Vines (2006) highlights the wider debates around aid which are conditionality and dependency; the former has been criticized as the donor agencies want to bring in policy reforms in poor environments and the latter is believed to undermine the national capacities. Burnside and Dollar (1997) go on to argue that these two are the main reasons due to which aid has no significant effect on growth.

One of the major issues with aid is that donors impose conditionalities, and while they are not very well versed with local conditions and requirements. They ask the recipient governments to undertake



projects which are not very feasible either in economic terms nor are responsive to the local context and development need. This is particularly true in the context of disaster risk reduction, where readymade formulas, architected in the developed world are affected and little effort is made to strengthen the capacity of the local population to cope with their problems including the natural calamities which can best be done by building upon their existing and traditional arrangements. One of the factors which militate against the effectiveness of disaster risk reduction strategies is the pressure on the development agencies to disburse funds without knowing the capacities of the implementing bodies (Seck, 2007). For instance, during the 2000 floods in Mozambique it was noted that some British NGOs were under pressure from the Disaster Emergency Committee to spend money for DRR activities on immediate basis (Hanlon, 2004).

Another issue associated with aid is dependency of disaster prone countries on international humanitarian assistance. It has been observed that the governments of disaster hit countries do not give priority to DRR because they know that donors are highly responsive to post-disaster relief and rehabilitation needs (Seck, 2007).

Organizations like the World Bank have established special funds and windows to support countries hit with natural disasters, however individual countries in the developing world also need to have their own disaster reduction strategies and national plans to provide immediate relief of rehabilitation support to the disaster hit people.

It has been noted that these are the poor people in disaster-prone developing countries who bear maximum economic losses, and their livelihoods get affected due to their higher vulnerability to disasters (Oxley, 2013). The risks from the disasters can be mitigated by adopting disaster risk reduction strategies which strengthen the resilience of the vulnerable population. The Global Network of Civil Society Organizations for Disaster Reduction (GNDR) (2013) supports the Hyogo Framework for Action (HFA) which entails increased awareness and understanding of disaster risk reduction at national and international levels. GNDR has given recommendations for effective DRR framework that encompasses prioritizing the poorest and marginalized people, tackling the causes of people's vulnerability and improving public access to information regarding DRR.

Pakistan is a disaster prone country and is exposed to high risks of floods, earthquakes, cyclones and landslides. Keeping this in view the government formulated a strategy for disaster risk management known as National Disaster Risk Management Framework (NDRMF) in 2007 (Ahmad, 2013). The critics however believe that it has failed to reduce human suffering due to bad governance, corruption, lack of political will and overlapping responsibilities. “The government after every disaster, perhaps in an attempt to mitigate its responsibility, cites the ‘will of God’ and punishment for wrongful deeds of the people” (Fisher, 2010: 552). On the other hand, even a still poorer country Mozambique, has prioritized disaster risk reduction strategy for which they have a dedicated department named as National Institute for Disaster Management. This institute efficiently handles local operations as it has government’s support which reflects that they value their people (UNDP, 2010).

Except for the hiccups in the disaster risk reduction strategy another issue which prevails in the cash assistance during disasters in most of the disaster hit countries is prevalence of elite capture which was evident in the case of 2010 floods in Pakistan. Elite capture refers to, the wealthy and mighty capitalizing upon situations for their own economic and socio-political gains, by denying access to available facilities, support and relief to the needy and deserving.

According to Dasgupta and Beard (2007), in order to promote pro-poor growth World Bank uses the term community-driven projects that empower poor people as they have control over the development process. Wong in his study states that “community-based development has been criticized for its inadequate understanding of power relationships at the local level, which thus leaves room for elite capture” (Wong, 2010: 1). The author further argues that these development projects tend to fail because of weak institutional control mechanisms that create opportunities for the local elites to gain benefit out of the opportunities. Platteau (2004) believes that the aid given by donor agencies can only reach the intended beneficiaries if the issue of elite capture is solved. Wong too supports this view and suggests that a ‘co-opt-elite’ approach should be adopted which solicits cooperation of the local elites, as they can play a vital role in the community development (Wong, 2010: 2).

However, if the government gives social protection to the poor then they will not be vulnerable to elite capture, but that requires substantial funding which the low and middle income countries do not

have. As it was rightly highlighted by a lecturer that “the policies are badly designed due to which systems are trapping people and governments have not developed systems that can support poor people more productively over the long-term. The objective of the government should be to tackle vulnerability and social exclusion by promoting pro-poor and inclusive development (Anon (personal comment) 24 January 2013)”.

The governments of developing countries are unable to give social protection to the poor people on long-term basis due to which the elite get an opportunity to gain maximum shares out of the development projects, meant for the poorest of the poor.

## **2.2 Impact of floods on livelihoods**

Natural calamities, particularly floods, disrupt the socio-economic fabric of the society, destroy infrastructure and badly affect the livelihoods. Populations are displaced, their regular socio-cultural network break-down resulting into loss of ages old social safety nets, and their income generating activities discontinued through loss of crops, industrial tools, cattle/poultry, shops etc. Besides in particular, floods make rehabilitation of life and livelihoods even more difficult, by rendering the farmlands uncultivable and destroying homes and businesses (Tahir *et al.*, 2011). Mwape (2009) in his study states that floods have become an annual event in few parts of Zambia, the floods of 2007-2008 were the worst in terms of the amount of rainfall and the level of impact especially on the socio-economic livelihoods of Sikaunzwe community in Zambia. The main source of livelihood of that area was crop production followed by trading which engaged a small proportion of the population. The crop fields were damaged due to floods which resulted in reduced staple crop production. This reflects their overdependence on crop production which ultimately increased their vulnerability. Another example is highlighted by Arnall *et al.* (2013) stating that Mozambique is a flood-prone country where more than eighty percent population depends on agriculture which takes place in the country’s low-lying floodplain. The worst flooding occurred in 2000 which impacted the livelihoods of the people badly. The author further mentions about a locality Chicomo in Manhica city, where majority of the people were involved in low-area agriculture before floods but the percentage drastically fell from ninety nine percent to sixty five percent after the floods due to lack of seeds, equipment and shortage of cattle for ploughing. The severe impact of floods on the livelihoods was also evident in the 2010 floods in Pakistan where agriculture, livestock and fisheries suffered the highest damages, estimated at US\$ 5.0 Billion (World Bank, 2010). The report produced by Oxfam

(2012) state that more than eighty percent of the households relied on agriculture for their livelihoods. With the loss of harvest, many poor people were unable to pay back their debts which they had taken to buy agricultural inputs. In fact many people were forced to do casual labor and relied on humanitarian assistance provided by the international community or richer community.

This depicts that natural disasters can lead to the long-term impoverishment and add to the misery of the affected people who end up losing not only their instruments of income generation, property, life-time savings, but also get homeless and lose their social networks. This makes them vulnerable to hazards so the need is to build their resilience to shocks and diversify their livelihoods to make them sustainable.

### **2.3 Livelihood restoration framework**

Disasters not only rob people of their property, social and human capital but also destroy their livelihoods. Effective interventions to reduce disaster risk can lower the vulnerability of the people against shocks and hazards (AusAid, 2009). For instance, IFAD ensures sustainable livelihoods by conducting vulnerability context in the flood hit areas by incorporating DRR activities and accordingly formulate interventions (IFAD, 2013).

The sustainable livelihood idea was first introduced by the Brundtland Commission on Environment and Development which was further expanded by the UN in a conference in 1992. Chambers and Conway proposed definition of sustainable livelihood stating that “a livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base” (Chambers & Conway, 1992: 3).

Sustainable livelihood framework has three components; livelihood resources, institutional processes, organizational structures and livelihood strategies as shown in Figure 3. According to Krantz (2001) this framework is used to analyze different vulnerabilities faced by the poor people for whom they do not have the capacity to cope with, like shocks which are at times unpredictable and traumatic in the form of floods and epidemics. Carney (1999) has argued that livelihood can be sustainable only if poor people have the ability to recover from these shocks and stresses. Krantz (2001) states that

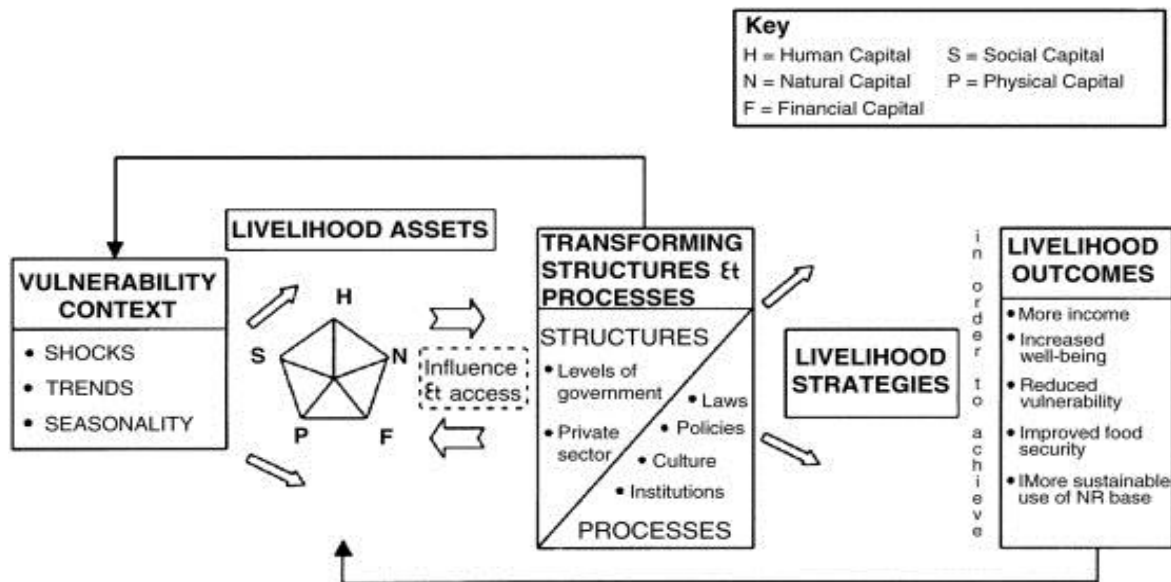
people use tangible and intangible assets to construct their livelihoods which are termed as 'capital' which have five types namely human capital (skills and ability to labor), physical capital (infrastructure, shelter), natural capital (natural resources), social capital (social relations) and financial capital (savings and incomes) upon which people draw when pursuing different livelihood strategies. It is argued that institutional processes also play a vital role as they often mediate access to livelihood resources which make understanding of institutions important in designing interventions which improve livelihood outcomes (Scoones, 1998).

Regnier (2008) has given an example of Tamil Nadu, India where NGO's had restored the livelihoods of people affected by tsunami, by adopting a sustainable development approach. The community's main source of livelihood was fishing, so the NGO's with the help of donors supplied boats, motors, nets to the communities to resume their fishing activities. The quality and diversity of the inputs have made them capable of generating substantial revenues. In addition they were also given access to microcredit which made their livelihoods sustainable. A report produced by Oxfam (2013) points out that they conduct DRR analysis before an intervention in disaster hit area which enables them to ensure protection of financial asset of the vulnerable people which strengthens the performance of their livelihood programs. For instance, heavy flooding in Beni District, Bolivia in 2007 resulted in loss of traditional crops and disrupted livelihood activities in twelve communities. Oxfam GB in order to make the livelihoods sustainable reintroduced a technique that was being practiced three thousand years ago in that particular district which comprised of modification of the landscape such as planting of elevated seedbeds to cope with such challenges.

Likewise DFID (1999) has also adopted SLA framework to eliminate poverty by firstly understanding how many assets poor people possess and then capitalizing on those assets as they are interconnected. There are different factors that either hinder or enhance the livelihood opportunities of poor people such as access to different assets, culture, norms and institutional processes which should ultimately be responsive to the needs of the poor. For instance, provision of microcredit to the poor people or government providing social safety nets can increase their sources of income. The more sources of income people have the more strength they have to cope with and recover from shocks and stresses which make their livelihood sustainable (Chambers & Conway, 1992).

This study will be adopting this holistic framework and examine as to how were the people affected by 2010 floods in Pakistan and what did the donors do in order to restore their social, physical, human, natural and financial assets which are the capital endowments required to create livelihoods, but the main focus will be on financial capital.

**Figure 3: Sustainable livelihoods framework**



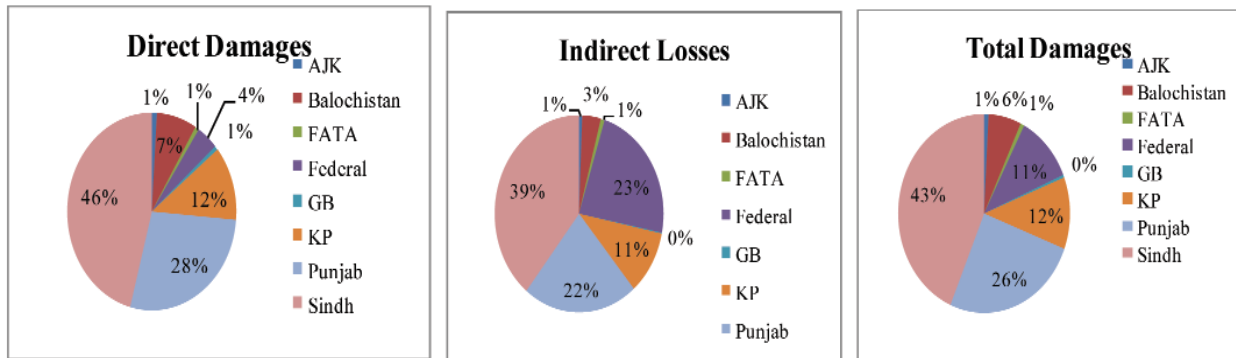
Source: Figure is from the report on *The Sustainable Livelihood Approach to Poverty Reduction* by Lasse Krantz, 2001.

#### 2.4 Destruction caused by 2010 floods in Pakistan

The Government of Pakistan requested ADB and WB to carry out the Damage and Needs Assessment (DNA) in the aftermath of the floods. The findings of the report were that “the overall recovery and reconstruction cost associated with the floods is estimated at approximately US\$ 8.74 billion to 10.85 billion, which includes estimated costs for relief, early recovery and medium to long-term reconstruction” (World Bank, 2010: 24).

In terms of financial costs the DNA has been generated against three assessment categories which are indicated in the above figure. Figure 4 illustrates direct damages which refer to the monetary value of destroyed assets such as social, physical and economic infrastructure and all the moveable assets like furniture, goods and machineries. It also takes into account the indirect losses which comprises of income losses as well as hype in the current expenses incurred by all the provinces. Thirdly it is the reconstruction cost which measures the cost of rebuilding lost assets (World Bank, 2010).

**Figure 4: Geographical distribution of flood damages**



Source: Data are from World Bank Report on Preliminary Damage and Needs Assessment, 2010.

The major source of livelihood for most of the flood affectees was agriculture which was devastated by the unprecedented flooding as shown in the figure below. Around 2.4 million hectares of cultivable land including standing crops, sugarcane, rice, maize and vegetables were badly damaged. An alarming issue was that more than 50% of the people engaged in non-agricultural livelihoods claimed that their businesses were “totally affected” by the floods (Brooker, 2011: 10).

The floods caused total or partial damage to almost 1.6 million housing units and a total of 10,407 educational institutions in the country were destroyed. Physical Infrastructure was also marred by the floods as estimates have indicated 10% of the road network and 16% of the railways were damaged. The agriculture, livestock and fisheries sector suffered the highest damages estimated at US\$5 billion (World Bank, 2010). Hence, the floods caused destruction in all the sectors on a wide scale.

The study further highlights that the World Bank in the wake of the floods initially proposed three options to reconstruct the damages incurred by the floods as they were not in favor of giving cash assistance. The first option was the *Base case* with a cost estimated at US\$6.8 billion, second option was *Building Back Smarter* that would ensure cost-optimization in reconstruction with a cost of US\$7.4 billion and the third was *Building Back Better* which comprised of larger infrastructure improvements and was the recommended option by the World Bank with a cost calculated at US\$8.9 billion (World Bank, 2010). But for one reason or another and perhaps because of some political pressure the government opted for cash assistance from donors rather than any of the options mentioned above.

## 2.5 Role of donors towards rehabilitation of flood affected people

In August 2010, UN launched an initial appeal for US\$459.7 million to give financial assistance to Pakistan's Flood Emergency Response Plan. This was followed by the UN's largest humanitarian appeal for US\$2 billion to finance projects supporting vital sectors like food, shelter, water, sanitation, hygiene and agriculture (World Bank, 2010).

**Table 1: Summary of role of donors sector-wise**

Serial No.	Donors	Funding and Activities
1.	FAO	US\$54 million; distribution of wheat seeds, fertilizer inputs, rice and sunflower (FAO, 2012).
2.	IOM	Delivered non-food items including tents, blankets and shelter (IOM, 2010).
3.	ERF	US\$2,268,102; provision of mud huts (OCHA, 2011).
4.	UN	"Cluster approach" which entailed life-saving interventions (Semple, 2011).
5.	UNOCHA	US\$1.371 billion; for rehabilitation of flood-affected population (DAD, 2013).

Table 1 illustrates the endeavors of different donors towards rehabilitation of the flood-affected population by providing basic necessities and restoring their livelihoods.

## 2.6 Citizen's damage compensation program (Watan Card)

The *Citizen Damage Compensation Program (CDCP)* however emerged up to be the single major initiative launched by the Government of Pakistan to support the rehabilitation of the 2010 flood affectees. Undertaken in two phases; during Phase-I the Federal Government in collaboration with the Provincial Governments embarked upon the ambitious program of unconditional cash transfers to flood affectees to help them restore their livelihoods. A total fund of US\$400 million with the contribution of US\$200 million by Federal Government and US\$200 million by Provincial Governments was arranged. It was agreed to provide cash assistance of US\$230 approximately to each affected family. The Provincial Disaster Management Authorities (PDMAs) were required to identify flood affected areas in each province; National Database and Registration Authority (NADRA) an arm of Ministry of Interior, GOP, was to verify the lists of family heads within the affected areas and commercial banks were to make the payments to the beneficiaries through a debit card termed as the "Watan Card". According to a study by Emergency Relief Cell (2012) of the



Cabinet Division, GOP within three months of the programs initiation, 1.4 million families were registered and paid US\$230 each.

Some studies for instance that of Hunt *et al.* (2011) however are skeptical about the effectiveness and performance of this program and observes that the pre-condition to become a beneficiary of CDCP was to have a valid CNIC (national identity card), which most of the poor and vulnerable did not have. Moreover people who did not update their details at NADRA database and who were living in small communities, far away from the main villages and NADRA offices were filtered out. The study also highlighted the factors such as lack of communication between policy makers and implementers, lengthy procedures and capacity issues at the administration level, due to which the eligible beneficiaries were unable to get access to the CDCP cash transfer. The authors also point out that out of 100 eligible family heads only 43 received Watan Card on average in Sindh and Balochistan province which shows that many eligible people were left out and the grievance mechanism did not function properly to give justice to the aggrieved.

On the contrary, National Database and Registration Authority (NADRA) claims that total appeals filed with grievance redressal cell were 385,010 out of which 39,105 had been resolved and 345,905 were under scrutiny as of May, 2012 (NADRA, 2012). It has also been claimed that “Ninety percent genuine flood affectees had received Watan cards (Government functionary (personal comment) 26 June 2013)”. The Grievance Redressal Cell was set up right after the implementation of Phase I so that the beneficiaries who had been left out could be facilitated. Its purpose was to scrutinize beneficiaries’ requests and complaints vis-à-vis the payments and provide a mechanism for social accountability of the program.

It was because of the overall satisfactory results of CDCP Phase I which encouraged the development partners to collaborate with the GOP for CDCP Phase II. Accordingly World Bank pledged to contribute US\$125 million, DFID US\$100 million, USAID US\$190 million and Government of Italian Republic US\$65 million. This total of US\$480 million with a contribution of US\$100 million by GOP was agreed to be disbursed to 1.21 million households in two equal tranches to help them rebuild their lives (World Bank, 2011; GOP, 2012). In order to make the implementation of Phase II effective the World Bank had undertaken rapid evaluation of Phase I in January 2011, which ascertained and highlight the weak areas of the first phase. For instance, some of

the flood affected families names were missing in the beneficiaries list. Moreover events of malpractices were noticed such as unsystematic handling of complaints and demands of bribes by the local officials who were conducting the survey to expedite the complaints process. But overall the evaluation mission considered the progress of program to be satisfactory as 900,000 beneficiary households had been given Watan Card (World Bank, 2011; GOP, 2012; World Bank, 2012).

However to further improve the program and to maximize its effectiveness at the suggestion of the World Bank, a refined targeting mechanism was adopted whereby better-off families were filtered out and legitimate vulnerable beneficiaries such as female and disabled headed households were included in Phase II (ERC, 2012). In addition it was decided that the selection criteria used as a proxy for eligibility, should be based on the beneficiary's damaged house. Each province conducted a house damage assessment survey which identified the Head of the Household of the damaged houses and PDMA shared the data with NADRA for verification which was further sent to Third Party Verification Firm for validation to ensure maximum accuracy and transparency (ERC, 2011). A similar study carried out by the World Bank (2011) further emphasized that the payment to beneficiaries under CDCP be made conditional on having a valid CNIC. The payment cycle was of three months between each installment. The beneficiaries were expected to prudently use these funds to recapitalize their assets, restore their livelihoods and repair their houses.

Accordingly the CDCP, particularly the Phase II, which was undertaken primarily with the support of the development partners, did contribute towards restoration of livelihoods, as people in most cases utilized the cash assistance provided to them for buying cattle, poultry, basic tools for cottage industry and fertilizer for reactivating their agricultural activities. It also helped them to repair their dwellings and to render them livable. Most of the people moved back to their places of residence and restarted their normal socio-economic activities in their familiar surroundings with the help of Watan Card assistance.

## **2.7 Concluding remarks**

On the basis of above literature review we can thus conclude that international aid and donor's assistance has actually led to improvement in the well-being of the poor in the developing world and has saved lives at the times of natural calamities and disasters. However, it has not led to a process of sustainable growth and countries around the developing world continue to depend upon financial

and technical support from multilateral and bilateral donors. Whether these are purely economic crisis such as widening budget deficits, depleting foreign exchange reserves or the nature inflicted catastrophes like tsunami, earthquake and floods, the governments keep looking towards industrial west for support.

In spite of being repeatedly exposed to natural calamities and having seen thousands of lives lost and their infrastructures destroyed the developing countries still continue to remain reactive in their approach rather than pro-active to prepare for the natural disasters. Some countries have established organizations such as National Disaster Management Authority (NDMA) and Provincial Disaster Management Authority (PDMA) in Pakistan, but they still are rather at an embryonic stage, without adequate technical expertise and know how. They badly lack necessary equipments, technical facilities and necessary training.

Pakistan during 2010 floods was in dire need of help from the international community to cope with the catastrophes. And the international community came forward with committing an amount of US\$1.371 billion against some one hundred and forty four projects as already stated above, covering a wide spectrum from provision of medical health to food items and shelter. But it should be noted that the main instrument for the restoration of livelihoods was by Watan Card under CDCP. The Watan Card Scheme was divided in two phases, the purpose of the first phase was to give immediate relief to flood affectees to fulfill their pressing needs and the aim of cash assistance given in Phase II was to restore the livelihoods of the flood affected population. There were some issues and snags faced by the program, as has been mentioned above, and there have been criticism of the same, but if we look at the bigger picture Watan Card has greatly contributed in the restoration of poor people's livelihoods, as most of the people utilized the cash for purchasing agricultural inputs, livestock, hand looms and restoring their agricultural lands, and have started to generate their income which is being further utilized in sending their children back to schools and ultimately spending on health and nutrition.

In view of the above analysis, this study adopts the following research objectives in order to ascertain the level and effectiveness of the support extended by the donors for the rehabilitation of 2010 flood affected population.

### 3. Methodology

#### 3.1 Research approach

This study is based on a case-study of a village named Misri Banda in Nowshera district in Khyber Pakhtunkhwa (KP) Pakistan, to examine the impact of 2010 floods and the role of donors in bringing the people back to pre-flood conditions, with a focus on restoration of their livelihoods. The method of case study was used because in this approach different methods are combined with the purpose of illuminating a case from different angles (Johansson, 2003). It is a tool to find out the true picture which is mostly not depicted in the reports and articles.

**Table 2: Research methods**

<b>Method</b>	<b>Number of Exercises</b>	<b>Exercises conducted with</b>
1.Semi-structured interviews	-Seventy interviews were conducted with the flood affected people. -Ten interviews were conducted with the government officials. -Ten interviews were conducted with the development functionaries.	-Meetings with Government of Pakistan functionaries dealing with development assistance. -Meetings with relevant functionaries of donor organizations operating in Pakistan. -Assessing affected population's perception in this regard.
2.Focus Group Discussion	-Ten focus group discussions carried out to find out the views of people on cash assistance.	-The discussions were conducted with female-headed households, males and vulnerable people.

In order to carry out the case study a qualitative research approach was used shown in the above Table 2, as it allows the evaluator to study the issues in depth and data collection is not restricted by predetermined categories (Patton, 2002). The qualitative instruments administered included focus group discussions (FGDs) with beneficiaries, in-depth interviews with non-beneficiaries, semi structured interviews with the beneficiaries, officials of donor agencies and the community leaders to validate the data collected through questionnaires. Focus group discussions were carried out to make in-depth analysis of the experience of beneficiaries. The groups were identified through community support (Chaudhry, 2013). The sample included normal beneficiaries, female headed-household and vulnerable people ensuring equal inclusion of males and females.

The sampling technique used was Simple Random Sampling, because each element has an equal probability of being chosen as the subject (Sekaran & Bougie, 2010). The first step was to determine an appropriate sample of beneficiaries which could represent the target population. Based on the sampling technique the total sample size selected was 80 beneficiaries, out of which seventy were interviewed, comprising of 35 men and 35 women, from different households and 10 focus group discussions were held with equal representation from the males and females of that community. Four specific situations were analyzed in-depth to document respondent's experience regarding the effectiveness of the donor's assistance.

### **3.2 Data collection**

The research used both primary and secondary sources of data. Primary data refer to information obtained first-hand on the variables of interest for the specific purpose of the study (Sekaran & Bougie, 2010). Examples of sources of primary data are interviews, administered questionnaires, focus groups in which people from different age groups are invited to give their opinion on specific issues, video conferencing and the internet if the questionnaire at administered over it. Accordingly, focus group discussions and semi-structured interviews were held with the respondents to get their opinions on the specific issues to determine the level of their satisfaction and to explore the issues pertaining to that context. The other source of data used is secondary data, which refers to information gathered from company archives or records, websites, periodicals, census data, statistical abstracts and the media (Sekaran & Bougie, 2010). But in this research the data was collected by the existing literature which includes government and donor publications, reports published by the NGOs, newspapers and relevant articles.

Ethical clearance was obtained prior to the commencement of research and permission of interviewees was also sought before interviews were held. All information obtained from the interviews was treated as confidential. The interviews generated a wide variety of opinions on how impact of floods could have been mitigated and as to how successful the rehabilitation process has been.

The findings provide substantial representation of affectees' experiences which reflect the voice of the majority of people living in that particular community.

#### 4. Findings

This section addresses the three sub-objectives of the study, which seek to explore as to how the people were impacted by 2010 floods, with particular reference to Nowshera district in Khyber Pakhtunkhwa province in Pakistan, and to find out the value and extent of donor's contribution towards restoration of the livelihoods of the flood affectees, particularly for building their financial capital. The results and analysis of the interviews and focus group discussions held with the flood affectees, functionaries of multilateral as well as bilateral donor organization based in Pakistan, and government officials are presented throughout this section.

While the development partners were initially reluctant to participate in CDCP, they joined it at a later stage for Phase II with a combined contribution of US\$480 million. Out of the total US\$480 million, USAID contributed US\$190 million, World Bank US\$125 million, DFID US\$100 million and Government of Italy US\$65 million. The GOP also made a contribution equal to US\$100 million (World Bank, 2011).

In the meanwhile, the bilateral/multilateral donors and aid agencies continued to provide support and assistance to flood affectees through provision of food items, blankets and health services which greatly helped the early recovery efforts. The main window for restoration of livelihoods of flood affectees, however was the CDCP which provided a sum of US\$200 and \$400 to each flood affectee during Phases I and II, respectively.

Our literature review as well as field study amply manifests that the donors made substantial contribution towards the rehabilitation of flood affectees, particularly for CDCP Phase II which was the main instrument to restore the livelihoods of the flood affectees. While the cash assistance provided in Phase I was predominantly used by people to meet their immediate needs, it was the assistance received during Phase II which was utilized for purchase and restoration of basic instruments of income generation. People purchased livestock and fertilizers with the money, restored their agricultural lands, started small businesses and repaired their houses to render them livable. This finding is fully substantiated by our field study of Nowshera District.

#### 4.1 Case study of Misri Banda village in Nowshera district

Nowshera District is situated at south east of provincial capital Peshawar in Khyber Pakhtunkawa (KP) province, where Kabul River joins River Indus. The total area of the district is 1748 sq km with a population of 1.1 million (NADRA, 2012). The main source of income of the people is agriculture. Nowshera was one of the worst affected districts in KP as shown in Figure 5, the floods wrecked the infrastructure, sweeping away houses, roads, bridges, electricity network and agricultural land (UNDP, 2013). Out of the total population, almost ninety percent was displaced from its original place of residence, losing their livestock, cattle, small businesses and cottage industry (PDMA, 2010). The destruction caused by the floods can be well assessed from Table 3.

**Figure 5: Nowshera district submerged in 2010 floods**



*Source: Brief on Nowshera District, (2013) NADRA, Government of Pakistan.*

**Table 3: Summary of losses/ damages**

District	Total population	Dead	Injured	Total population displaced	H.H affected	Educational Facilities	Health Facilities
Nowshera	1.2 Million	167	10	350336	71,403	134	11

*Source: The data has been taken by the PDMA report on Summary of Losses/ Damages in 2010.*

The devastation was caused in all sections of life, livelihoods both agriculture and non-agriculture were directly or indirectly affected as depicted in Table 3 (UNDP, 2013).

On September 7<sup>th</sup>, 2010 the famous Hollywood actress and UNHCR goodwill ambassador Angelina Jolie visited the flood-stricken areas in Nowshera District, as shown in Figure 6, where she was taken aback by the devastation caused by the floods and said that it was a critical time for Pakistan who needed world support (DAWN, 2010).

**Figure 6: Angelina Jolie talking to the flood-affected women**



*Source: DAWN News, published on 8<sup>th</sup> September, 2010.*

#### **4.1.1 Misri Banda**

Misri Banda is a small village in Nowshera District with a population of 12,303 and literacy rate of about 31% (Pakistan Bureau of Statistics, 2013). It has a high poverty rate with people meeting two ends with difficulties and residing in mud houses. Most of the people are engaged in agricultural activities though some earn their livelihood through livestock, cottage industry, small enterprise and masonry work. Being one of the poorest communities which also was amongst the worst hit by the 2010 floods, with a major part of the population displaced and severely affected, Misri Banda was considered to be the most appropriate place for a case study for this research and thus selected.

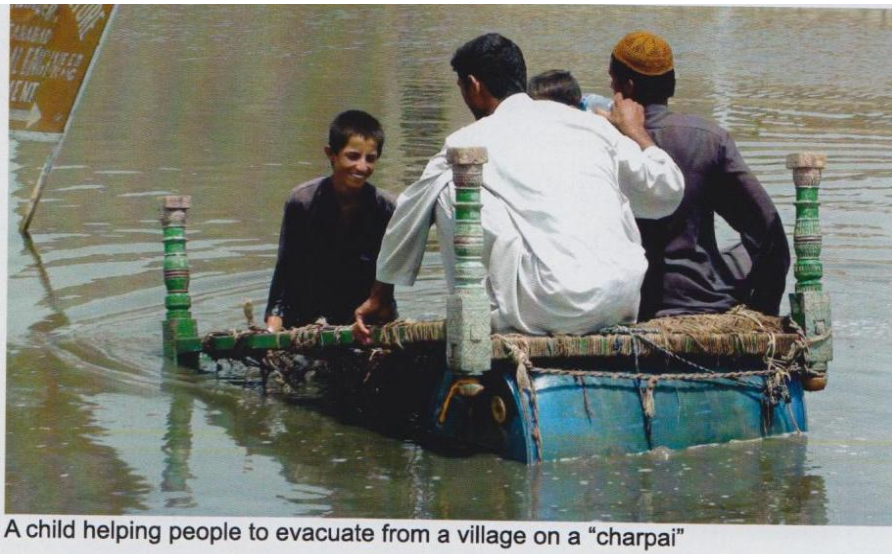
#### **4.2 Impact of floods on Misri Banda**

Interviews conducted at Misri Banda indicate that ninety four percent of the population was affected by 2010 floods and as a result, number of families lost one or two members, thirty five percent had their properties inundated and ninety four percent lost their instruments of income generating activities. The economy of Misri Banda is agriculture based with fifty eight percent engaged in agriculture as their main source of livelihood while eight percent depend on livestock and poultry, thirteen percent run small enterprises and twenty one percent works as daily wagers/laborers



(NADRA, 2013). Eighteen percent<sup>1</sup> of the people owned 1-2 hectares of agricultural land before floods from which they earned £100 to £120 per month, while farm-tenants and other daily workers earned approximately £2-3 a day. The average monthly income of the people engaged in small enterprises and cottage industry stood at around £100, a rather meager amount to fulfill family needs. The residents of Misri Banda were thus surviving at a subsistence level with minimum possible facilities of life even before the floods, which too, were taken away from them by this unexpected catastrophe.

**Figure 7: People evacuating their villages**



A child helping people to evacuate from a village on a "charpai"

*Source: A report produced by UNDP on Early Recovery Needs Assessment.*

**Figure 8: Damages caused to standing crops by floods**



*Source: A report produced by UNDP on Early Recovery Needs Assessment.*

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<sup>1</sup> Tabulated information is with the author.

Figures 7 & 8 show, how the people evacuated from their villages and the destruction caused to the crops. One of the residents of Misri Banda interviewed regarding the impact of floods stated that “the flood was a dreadful incident, it struck the village at night when the electricity was out, people were screaming for help and it seemed that nobody will be able to survive. People were running for their lives leaving behind their entire assets made out of life time earnings and important documents such as identity cards. There was chaos everywhere and with a blink of an eye the flood washed away houses, bridges, infrastructure and people were helpless”.

#### **4.3 Restoration of livelihoods of the flood affected people: Role of donors**

As in other flood-affected areas the government undertook relief and recovery efforts in Misri Banda as well. People were rescued out of heavy flowing water with the help of helicopters and boats and over seventy percent of the population was moved to IDP camps where they were provided with food items, tents, medicines, etc.

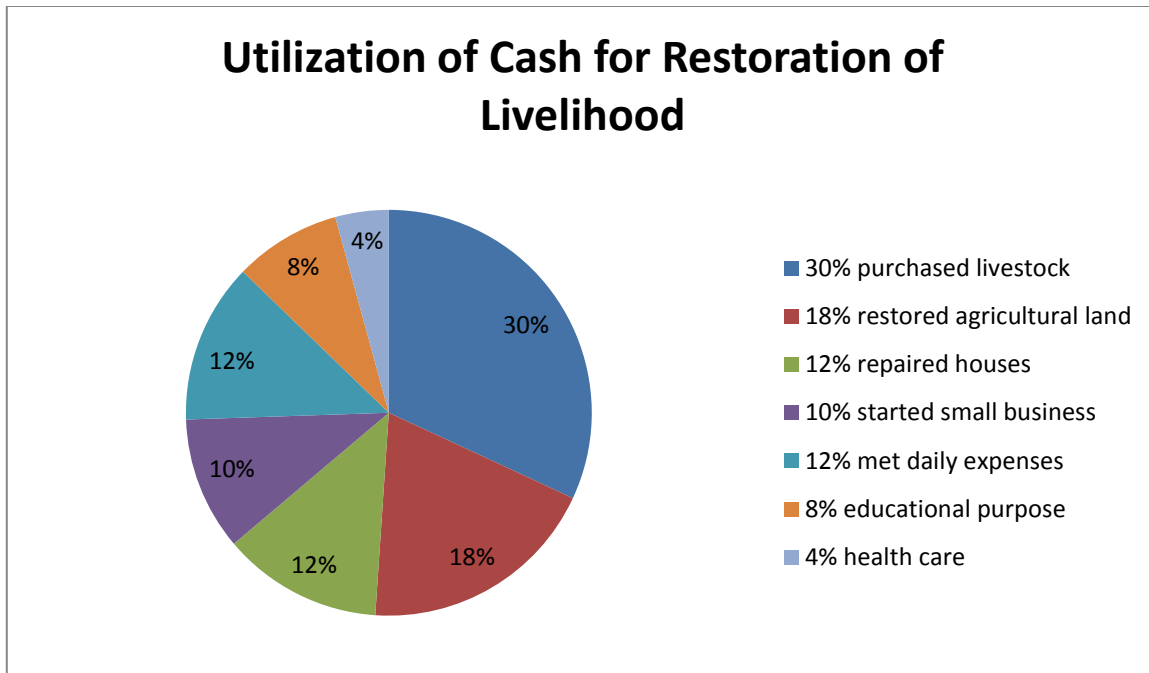
After the floods, to rehabilitate the livelihoods of the people the government initiated the cash transfer program under CDCP Phase II. As has been stated above CDCP Phase I was for early recovery while CDCP Phase II (Watan Card Scheme) was for rehabilitation of the flood affectees, where the development partners joined hands with a contribution of US\$480 million.

During the field visit a large number of people were encountered who had benefitted from the Watan Card Scheme but on the other hand, there were people who were not contented with this compensation.

When asked from the respondents about the utilization of cash; thirty percent reported that the cash received from Watan Card was utilized in purchasing livestock, eighteen percent restored their agricultural land, twelve percent repaired houses, ten percent started small business, twelve percent met their daily expenses, eight percent used it for educational purpose and four percent used it on health care. It should be noted that people had spent part of the money in repairing their houses, part of the money in purchasing instruments of production and part of the money on meeting daily expenses. Critics argue that majority of the beneficiaries of Watan Card had spent the amount on their immediate consumption needs, particularly food, clothing and healthcare rather than on

restoring their livelihoods (Hunt *et al.*, 2011). Well, even if this was true in some cases, most of the families did utilize the amount for re-activation of their income generating activities. Besides the amount spent for immediate consumption too led towards the restoration of their lives and was unavoidable.

**Figure 9: Utilization of cash for restoration of livelihood**



Most interviews indicate that the cash assistance was enough to restore small enterprises such as a shop or cottage industry or to purchase poultry and basic gadgets such as a hand loom as is evident from Figure 9. For instance, eighty two percent respondents agreed that they were able to restore their cottage industry but eighteen percent were unable to do so as they had spent the money elsewhere. On the other hand, seventy four percent respondents said that the amount was inadequate to purchase livestock; reason being that a buffalo costs about £300-350 and the amount that was given was £258 approximately in Phase II which too was given in two tranches. But the twenty six percent who were satisfied were those who bought poultry or a small goat. When asked the respondents about the difficulties they faced in getting the compensation; ten percent replied that the authorities were not accessible, twenty four percent replied that they were not helpful, they were rude, and indifferent, ten percent reported that they needed contacts, as the field functionaries tried to fleece people who had no references, and nine percent reported that officials wanted bribes. On the

other hand, thirty six percent respondents stated that they were not aware of any cash assistance or compensation available but sixty four percent respondents reported that the local mobilizers, national television broadcast and radio disseminated the information among flood-affectedees. Findings suggest that the people who could not receive compensation were those who had either lost necessary documents like national identity card to establish their eligibility or did not have the transportation to reach the facilitation centre.

In addition to the regular multilateral and bilateral donors such as the World Bank, USAID, DFID and Italian Republic which made substantive contribution towards cash assistance (Watan Card Phase II), a number of other countries and international humanitarian organizations also came forward with assistance in cash and kind to assist the flood affectees. For instance, Solidar Switzerland supported the displaced people by building their capacities and restoring livelihoods in Misri Banda village. Two hundred and five women received training in embroidery and dress designing and in addition number of villagers was given tool kits and their links were developed with the market so that they can sell their products and earn their livelihood (Solidar, 2013).

Likewise, IOM initiated Cash for Work Scheme in Misri Banda in which the flood affectees were given training in house building and construction so that they can become productive and earn cash and may also construct their own houses, which was a win-win situation for them.

Another International NGO Action Against Hunger, developed new water supply schemes which provided safe drinking water to the Misri Banda community (ACF International, 2012). Hence, number of international organizations played a vital role in the rehabilitation of the flood-victims.

Results show that eighty six percent people received basic necessities from the donors in relief phase which comprised of bedding, cooking utensils, medicines, food items and tents. The other fourteen percent respondents informed that they did not receive immediate assistance from the donors or government agencies as they lived in far flung areas that were not accessible.

When specifically enquired about the support provided by the international community/donors while some respondents expressed their dissatisfaction about sixty nine percent acknowledged the presence

of international community and appreciated their contribution towards socio-economic rehabilitation of the flood-affectedees.

#### **4.4 Summary and Discussion**

The field study of Misri Banda, and the focus group discussions as well as one to one interviews however bring us to a safe conclusion that almost seventy percent of the population received Watan Card which helped them in resettling and restoring their financial capital. Out of total respondents nine percent claimed that they did not receive the Watan Card due to the non-availability or loss of documents like national identity cards during floods, which was necessary for proving eligibility for Watan Card. They were unable to get the documents made due to inaccessibility to the offices responsible for issuing documents as they were living in far flung areas. Out of the total respondents ten percent of the population tried to become illegal beneficiaries of the cash assistance. It was reported about a boy Raja that he had left his job in the city and came back to his village hoping that he would receive Watan Card, although his house had not been damaged. This incident made the researcher curious to probe further and a few young boys in their twenties were interviewed. It was a shocking revelation that hundreds of boys left their jobs in cities hoping that they will become claimants of Watan Card back in their villages. These jobs were their only source of income and they left them even though there was no surety whether they will get the Watan Card amount or not. This in fact is a negative aspect of cash assistance which creates dependency syndrome among the people. And perhaps this is what Semple (2011) refers to in his study, stating that aid had a negative impact on majority of the people during 2010 floods in Pakistan as they became dependent on aid and didn't want to become self-sufficient.

During the interview with an INGO officer it was found out that “46000 complaints had been registered by February, 2013 in Nowshera for not receiving Watan Card and almost ninety percent of them had been resolved by now (INGO officer<sup>2</sup> (personal comment) 5 June, 2013)”.

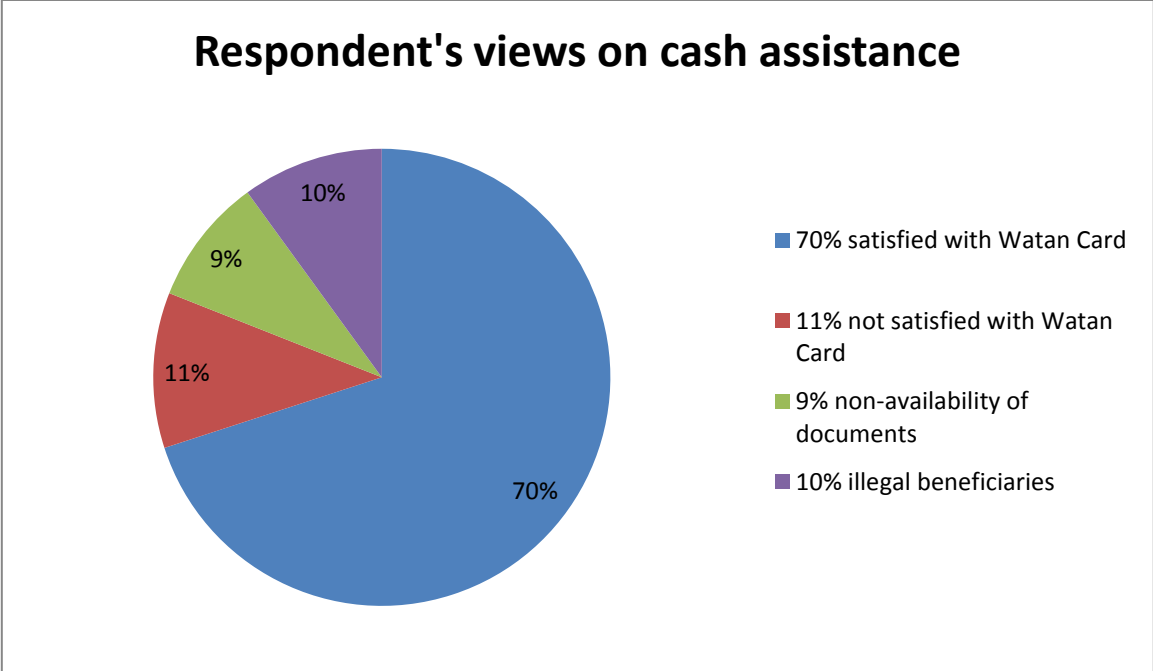
The findings also reveal that in a very few cases the whole amount received through Watan Card was spent on one particular activity. Almost everywhere it was utilized for number of needs though major amounts were spent to repair houses or purchase cattle, hand looms, goods for sale at a shop or reactivation of a commercial activity disrupted by the floods. It may however be noted that before

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<sup>2</sup> Interview transcript is with the author.

the cash assistance, flood affectees were borrowing money to fulfill their immediate needs either from friends, relatives or shopkeepers (IOM, 2012). That was the reason the government came up with the idea of giving unconditional cash grant to the flood-affected population. A report produced by International Office of Migration stated that “international evidence suggests that cash grants allow the recipients the flexibility of choosing where to put their resources based on their specific conditions and priorities” (IOM, 2012: 24).

**Figure 10: Respondent’s views on cash assistance**



The Watan Card helped flood affectees to restore their livelihoods and made them capable to revive their income generating activities, and to rebuild their lost assets. According to some respondents the amount of Watan Card was not sufficient but as a matter of fact, the assistance did help them to revive their incomes to pre-flood level. As has been stated earlier most of the people living in Misri Banda were earning £95-100 per month before floods, the amount of Watan Card which was almost £258 was thus a very substantive support.

Impact assessment conducted by Deloitte (2013) highlighted that one of the factor behind non-satisfaction with the payment was that it was made in two installments. Results of the report indicate that the people derived lesser utility by receiving the cash in two installments as compared to lump

sum payment which would have helped them more in restoring their livelihoods and repairing their houses.

Empirical evidence also shows instances of Elite Capture during the 2010 floods in Pakistan whereby the local politicians and feudal lords managed diversion of funding to their constituencies to strengthen and develop their vote banks. It was informed by a senior officer of Ministry of Finance and Economic Affairs during an interview that “a famous lady politician, the then Minister of State for Economic Affairs, had called a meeting of Pakistan Poverty Alleviation Fund (PPAF) whose mandate is to reduce poverty around the country. PPAF were advised to discontinue other projects and rush teams to her constituency to establish camp offices and provide relief to the flood affectees to strengthen her vote bank (Anon. (personal comment) 28 June, 2013)”. This incident was also confirmed by the senior management of PPAF. It was also endorsed by an NGO functionary<sup>3</sup> who did extensive research in the context of rehabilitation of flood affectees and studied the phenomenon of elite capture in depth. According to him “a good amount of cash assistance was diverted to the lady politician’s constituency / home district while the needy did not get cash in some parts of Muzaffargarh, South Punjab. She had asked most of the ambassadors to give everything to her constituency (NGO functionary (personal comment) 7 June, 2013)”. Another powerful feudal family in Shikarpur district of Sindh, the Bajranis managed to get hold of most of the assistance meant for rehabilitation of flood affectees of that area, on the pretext that they will directly be distributing it to the deserving people.

An interesting incident was quoted in a study by Semple (2011) which is another example of elite control. He states that 100% destruction was reported in Sabzujat Union Council in the district Muzaffargarh, South Punjab and the whole council was submerged in water but as per his research ‘hardly anybody there could qualify for Watan Card as they had voted against the Minister for Economic Affairs, during the last national elections (Semple, 2011: 77). It is the same lady Minister who has been referred above. Likewise there were also reports, confirmed by a number of media and civil society observers that some powerful feudal lords and politicians such as Jamalis which is a very big clan in the border areas of Baluchistan and Sindh, had the rivers and canal embankments fractured at specific points to reduce the flow of water before reaching their lands (Ahmed, 2013). This did save the crops and lands of a few wealthy and mighty but aggravated human miseries, as the

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<sup>3</sup> Interview transcript is with the author.

specific points where the water was allowed to outflow were densely populated areas with small villages, which as a result were exposed to unexpected levels of floods.

But in spite of the misuses of the distribution of Watan cards, in general has been quite fair as claimed by the World Bank and NADRA and confirmed through third party validation in the field. One million beneficiaries received assistance through Watan Card and the World Bank declared it as the flagship program of GOP and a symbol of one of the largest humanitarian cash transfer programs.

Moreover a survey conducted by FAO has emphasized that “Watan card had the broadest coverage of any kind of intervention in the early recovery period and it has been recognized as a model that other disaster stricken-countries might consider emulating” (FAO, 2012: 7).

To the extent of immediate rehabilitation of livelihoods, the foreign aid received for the 2010 flood affectees has thus been fairly effective. However, if assessed from the perspective of Disaster Risk Reduction, it does not seem to have made much difference. The people as well as their socio-economic infrastructure remain as vulnerable to natural calamities as before. Their dwellings and commercial set-ups have not improved to better resist future floods or similar disasters nor have any measures been taken to reduce the destructive impact of floods, by strengthening river banks or managing the flow of torrential waters. For this, as has been discussed above perhaps the political expediencies and the element of Elite Capture is more to blame, whereby the proposed plan of development partners to ‘Build Back Better’ was rejected and instead the cash assistance was opted for.

## **5. Conclusion and Policy Implications**

### **5.1 Conclusion**

Pakistan was hit by a catastrophic flood in 2010, which affected over 20 million people in terms of loss of lives, shelter and livelihoods and inundated an area stretching over 100,000 sq km destroying all kind of infrastructure and facilities. The country was hardly prepared to meet the disaster and its after effects however, rescue and relief efforts were undertaken with the active support of the international community. Yet the more daunting task was to restore the damaged infrastructure and



to rehabilitate the displaced population. For this the Government of Pakistan in collaboration with the development partners undertook CDCP Phase II as has been discussed in detail in this paper.

The GOP and development partners claim that the CDCP Phase II has been a great success and is one of the best cash transfer programs ever undertaken in the world for disaster hit population. The program has come to finality and most of the flood affectees have resumed their regular socio-economic activities, at their places of pre-floods residence.

However, there have been instances of mismanagement and misuse of the funds during the process for instance; some politicians manipulated the situation to divert some funds to their constituencies to strengthen their vote banks, even though those areas were not hit by the floods. Similarly, some field functionaries of the government managed to exploit the illiterate population by demanding share in the cash assistance to which they were entitled. There were also instances of field functionaries refusing to accept even genuine documents such as identity cards and authenticated payment of assistance only at the receipt of bribes. In some cases the badly damaged infrastructure and inadequate data also militated against the funds reaching to the deserving people.

There have been instances of the affected population trying to get more than their entitlement by offering bribes and presenting fake documents. Some people who had not been affected by the floods also tried to make hay while the sun shines.

In spite of all the above issues CDCP has attained its objective to rehabilitate the flood affected population to a good extent as per the claim of the GOP, World Bank and other development partners. The interviews conducted for this research and the field study undertaken in Misri Banda, Nowshera District also supports this claim.

The ground reality that majority of people have moved back to their native towns and original places of residence, have resumed professional/income generating activities, their children have started going to schools/madrasas and their social lives have more or less been brought back to pre-flood mode; bears ample witness to the fact that the efforts by the Government of Pakistan and the donors for the rehabilitation of the 2010 flood affectees have been fairly successful.

For future the GOP needs to put in place necessary mechanism to meet such disasters. Pakistan is a flood-prone country and the monsoon rains in 2013 have again been very heavy, resulting into loss of life and destruction of infrastructure. The Daily News in its editorial on August 6<sup>th</sup>, 2013 reads that “100 people have died due to the latest monsoon which has become an annual lament but unfortunately the country is never prepared to deal with the destruction caused by floods”. The report further highlights that ‘the National Disaster Management Authority (NDMA) has, for some reason, only been allocated Rs. 180 million (£1.1 million) for the coming fiscal year, even though it ended up needing Rs. 5 billion (£33 million approximately) last year’ and that the NDMA needs to be proactive and formulate a strategy rather than wait for the disaster to hit the country (The News, 2013: 7).

The GOP thus must formulate long-term and effective strategy and allocate adequate funds for Disaster Risk Reduction. NDMA and DMAs need to be fully equipped with modern machinery/technology and its functionaries must be provided training perhaps with the help of development partners to meet future eventualities.

On their part, the development partners and international community, to ensure effective and best utilization of their aid, should insist that the governments in the disaster prone countries improve capacities and infrastructure to minimize the destruction and damages by the natural calamities. They should also support such initiatives which enhance self-sufficiency of the populations to meet their economic needs and to cope with their natural disasters rather than be dependent on cash assistance and government support.

## **5.2 Policy implications**

1. The cash assistance policy was good on short-term basis as it facilitated rehabilitation of the flood affectees however it did not contribute enough on long-term basis such as to prepare the population for similar disasters in the future. The best way could have been to provide support for immediate rehabilitation but enjoining it with long term planning and undertaking, what the World Bank called ‘Build Back Better’. The reconstruction, particularly of infrastructure essential for maintaining the income generating activities of the flood-prone areas should have been done at a level that it could resist damage and destruction by future floods.

2. While the 2010 flood affectees have more or less been rehabilitated and have resumed their normal lives, the broader issue of reducing their vulnerability to floods and other natural calamities remains unaddressed. People have moved back to their original places of residence but these exactly are the areas which have maximum exposure to floods and similar disasters. The monsoon rains in 2013 have again been unexpectedly very heavy and have triggered heavy floods resulting into losses of lives, properties and infrastructure. As per the report of The News dated 4<sup>th</sup> August, 2013 “in one day the flash floods have cost over sixty lives, disrupted communication network in most of KP, Azad Jammu Kashmir and Baluchistan and caused heavy damage to infrastructure”. In yet another report the newspaper quoted KP Minister for Information and PDMA Chief saying that “efforts are on to minimize flood damage”. Now this is what has been referred as a reactive approach in this study. The Federal and Provincial governments in Pakistan need to come out of this mode by adopting a pro-active approach which will be a two-pronged strategy.
3. Instead of making efforts with a reactive approach, to minimize the damages after the calamity has occurred, there must be standing operating procedures available to relevant agencies such as NDMA, PDMA and district governments, who should remain prepared to meet an exigency. This in fact is much easier in the context of floods, which is a seasonal phenomenon and whose gravity and extent can be predicted with a good amount of accuracy.
4. According to another report in The News, 8<sup>th</sup> August, 2013 World Bank has issued a policy note titled “Managing Natural Disaster” to Pakistan to improve disaster management by creating city emergency centers in major urban centers. The policy note further recommends ‘establishing linkages between city emergency centers and current disaster management structures at federal, provincial and district levels to ensure timely response in case of any natural disasters such as floods, earthquakes, excess rainfalls, cyclones, tsunamis etc.’ The policy note also states that government should ensure systematic methods for information gathering regarding disaster risk. The paper further highlights that ‘the capacity of municipal governments is quite limited due to lack of **communication systems, equipments and technical capacity**’. It thus advises the government to ensure physical resilience by making new infrastructure flood-prone and abiding by the building codes through improved supervision of new construction taking place (Haider, 2013: 15). The government policy therefore must ensure that the issues highlighted by the World Bank, which have been time and again flashed by other development partners, civil society and the media, are addressed

on war footing. The GOP with the help of development partners also need to institute Rapid Response Force well-equipped with technical skills and necessary tools?

5. The Daily News in its editorial on August 14<sup>th</sup>, 2013 reads that “the disaster management agency not only needs to deal with current flooding, it also needs resources to tackle long-term problems like the inevitable disasters caused by melting of the glaciers and the capacity of our dams. Without forward thinking, the situation will progressively get more dire with every coming monsoon season” (The News, 2013: 7).
6. The GOP and development partners need to make comprehensive impact assessment of the cash assistance program, which is reportedly under process to identify the gaps and weaknesses, if any so that they are properly addressed in such future situations.
7. In the context of long term Aid Effectiveness the donors should support initiatives by the host governments to put in place institutional arrangements to meet natural disasters and help the governments to devise comprehensive Disaster Risk Reduction strategies.
8. While some cash assistance to meet immediate needs may be necessary, donors should as a matter of policy prevail upon governments in the developing countries to institute projects with donor funding, which productively employ disaster hit populations leading towards their income generation on the one hand and skill development for maintaining livelihoods on self-sufficient basis on the other.

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