

Rehabilitation of 2010 Flood Affectees in Pakistan: The Role of Development Partners

Sheeba Farooq¹

Abstract:

Pakistan was hit by catastrophic floods in 2010, which inundated infrastructure spread over 100,000 sq kms and affected over 20 million people with large scale displacement. The study explored the impact of floods on the lives of people; especially their livelihoods and 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 during 2010 floods. The study used qualitative research tools to make an in-depth analysis by gathering facts from the affectees and validating it through the published reports. Semi-structured interviews were held with the government functionaries, affected population and donor officials. The findings indicate that almost seventy percent of the population received the 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.

Keywords: Livelihoods, Rehabilitation, Watan Card

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

¹ Sheeba Farooq <sheebafarooq@s3h.nust.edu.pk> is Lecturer at School of Social Sciences and Humanities (S3H), National University of Sciences and Technology (NUST), Islamabad, Pakistan.

in 1947 the country has remained embroiled in territorial conflict with neighboring India. In addition, Pakistan has also 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.

Pakistan has been enduring troubles throughout which has not allowed its decision-makers to focus upon the issues of socio-economic development. 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 in 2010

Pakistan since its inception has experienced twenty floods²; however the 2010 floods were the worst in its history. The 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)].

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. Not only that it also brought large scale destruction to infrastructure, water

²As reported by the Ministry of Water & Power (2015), the floods from 1950 till 2015 have affected total area of 616,598 sq km, snatched 12,177 human lives and caused direct losses worth US\$38,165 million.

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 32.7% after 2010 floods as against 19.7% before floods and in Khyber Pakhtunkhwa it rose to 33.2% as against 19.4% pre-floods [World Bank (2011)].

1.3. Destruction Caused by 2010 Floods in Pakistan

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)].

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% railways were damaged. The agriculture, livestock and fisheries sectors 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 favour 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.

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. It entailed rescue of the disaster-affected 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 estimates the wider debate of aid effectiveness in the context of rehabilitation of disaster-affected population with particular reference to the role of donors and their contribution during 2010 floods in Pakistan. The study shall 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 due to the effects of climatic changes, 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. 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

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 since 2008-09, the economy on average grew 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.

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 is 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)].

The 2010 floods in Pakistan were according to all assessments, of much greater magnitude than the 1998 floods in Bangladesh. As earlier stated in World Bank (2011:7). 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 ascertain 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.

A lot of aid has flowed to underdeveloped world after the 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' [OECD (2014)]. 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 forums with increasing frequency.

Masud and Yontcheva (2005) 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) highlight the wider debates around aid which are conditionality and dependency; the former has been criticized as the donor agencies; desire 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. While they are not very well versed with local conditions and requirements they ask the recipient governments to undertake projects which are neither very feasible neither 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)].

It has been noted that the poor people in disaster-prone developing countries are the ones 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)].

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 (2010) 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". 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 (2010) also 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.

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.

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, 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 in the country. 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 state that more than 80% 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 labour 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, lifetime 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.

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)].

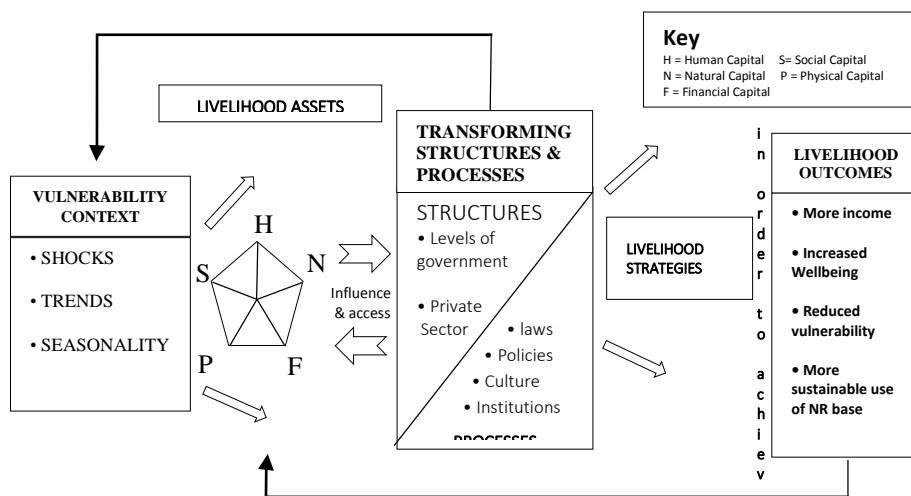
The sustainable livelihood idea was first introduced by the Brundtland Commission on Environment and Development which was further expanded by the UN in a conference in 1992. Chambers and Conway proposed definition of sustainable livelihood stating that “a livelihood comprises the capabilities, assets (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 and Conway (1992: 3)].

Sustainable livelihood framework has three components; livelihood resources, institutional processes, organizational structures

and livelihood strategies [Krantz (2001)] as shown in Figure 1. According to 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 labour), 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 by Scoones (1998) 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.

Regnier (2008) has given an example of Tamil Nadu, India, where NGOs 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 NGOs with the help of donors supplied boats, motors and 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 re-introduced a technique that was being practiced three thousand years ago in that particular district that comprised of modification of the landscape such as planting of elevated seedbeds to cope with such challenges.

Figure 1. Sustainable Livelihoods Framework



Source: Krantz (2001).

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 and 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.

The *Citizen Damage Compensation Program (CDCP)* emerged to be the single major initiative launched by the Government of Pakistan to support the rehabilitation of the 2010 flood affectees. The programme was undertaken in two phases. During Phase I the Federal Government

in collaboration with the Provincial Governments embarked upon the ambitious programme 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 (Computerized 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 Cards on average in Sindh and Balochistan provinces 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, the 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 programme 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 Heads 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.

In summation, 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 are rather at an embryonic stage, without adequate technical expertise and know how. They badly lack necessary equipments, technical facilities and necessary training.

During 2010 floods Pakistan was in dire need of help from the international community to cope with the catastrophe. 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.

In order to carry out the case study a qualitative research approach was used shown in Table 1, 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.

Table 1. Research Methods Used in Study

Method	Number of Exercises	Exercises Conducted With
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 were carried out to find out the views of people on cash assistance.	-The discussions were conducted with female-headed households, males and vulnerable people.

The sampling technique used was Simple Random Sampling, because each element has an equal probability of being chosen as the subject [Sekaran and 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 data were collected over a period of three to six months in 2013. The identification of village and data collection facilitation was provided by the Deputy Commissioner, Nowshera. The researcher undertook the interviews along with the support from local administration. 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 and 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 is administered over it. Accordingly, focus group discussions and semi-structured interviews were held in 2013 with the respondents identified by the focal person to get villagers' opinion 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 and Bougie (2010)]. But in this research the data were 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. RESULTS AND ANALYSIS

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, 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 2.

The devastation was caused in all sections of life, livelihoods both agriculture and non-agriculture were directly or indirectly affected as depicted in Table 2 [UNDP (2013)].

Table 2. 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	350,336	71,403	134	11

Source: The data have been taken by the PDMA report on Summary of Losses/ Damages in 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 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 94% of the population was affected by 2010 floods and as a result, a number of families lost one or two members, 35% had their properties inundated and 94% lost their instruments of income generating activities. The economy of Misri Banda is agriculture based with 58% engaged in agriculture as their main source of livelihood while 80% depend on livestock and poultry, 13% run small enterprises and 21% works as daily wagers/labourers [NADRA (2013)]. Eighteen percent³ 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.

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 70% of the population was moved to IDP camps where they were provided with food items, tents, medicines, etc.

³ Tabulated information is available with the author.

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; 30% reported that the cash received from Watan Card was utilized in purchasing livestock, 18% restored their agricultural land, 12% repaired houses, 10% started small business, 12% met their daily expenses, 8% used it for educational purpose and 4% 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)]. 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.

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 2. For instance, 82% respondents agreed that they were able to restore their cottage industry but 18% were unable to do so as they had spent the money elsewhere. On the other hand, 74% 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, 24% 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, 36% respondents stated that they were not aware of any cash assistance or compensation available but 64% 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 affectedees. 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 a number of villagers were given tool kits and their links were developed with the market so that they can sell their products and earn their livelihood [Solidar (2013)].

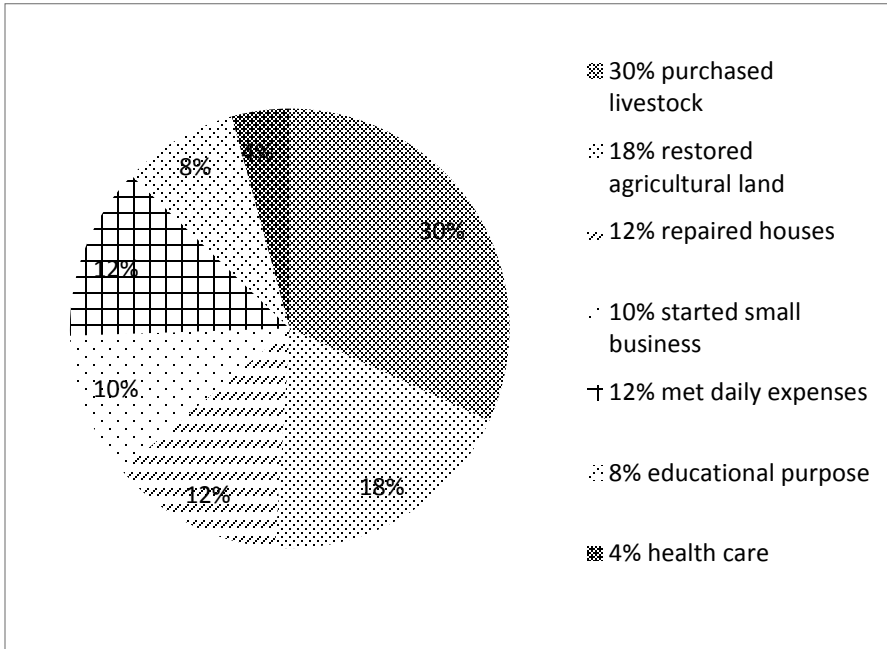
Likewise, IOM's initiation of Cash for Work Scheme in Misri Banda, in which the flood affectedees were given training in house building and construction so that they can become productive and earn cash and may also construct their own houses, was a win-win situation for them.

Another International NGO Action against Hunger, developed new water supply schemes that 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 86% people received basic necessities from the donors in relief phase which comprised of bedding, cooking utensils, medicines, food items and tents. The other 14% 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.

Figure 2. Utilization of Cash for Restoration of Livelihood



Source: Based on the Author's calculation.

When specifically enquired about the support provided by the international community/donors while some respondents expressed their dissatisfaction about 69% acknowledged the presence of international community and appreciated their contribution towards socio-economic rehabilitation of the flood-affectees.

4.4. Discussion of Results

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 70% 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, who 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. Semple (2011) also refers to this 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 did not 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 officer⁴ (personal comment) 5 June, 2013).

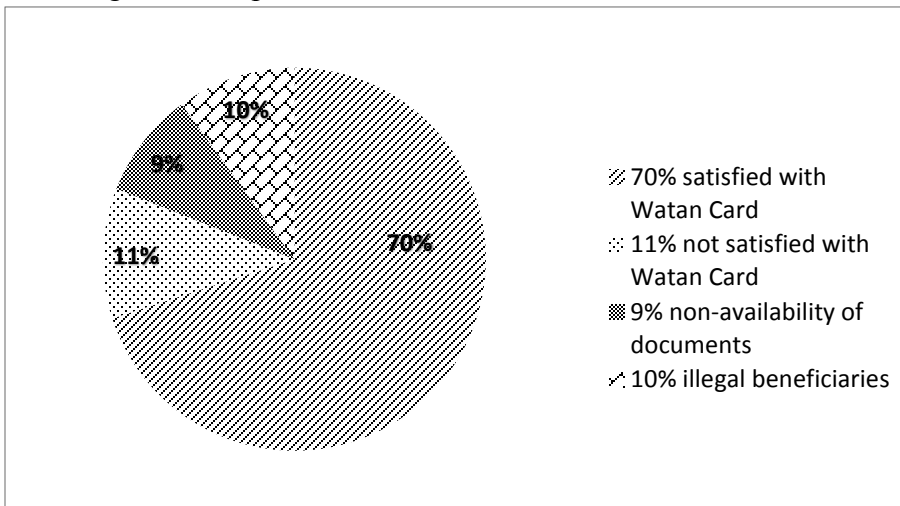
The findings also reveal that in a very few cases the whole amount received through Watan Card was spent on one particular activity. Almost everywhere it was utilized for number of needs though major amounts were spent to repair houses or purchase cattle, hand looms, goods for sale at a shop or reactivation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

⁴ Interview transcript is available with the author.

flexibility of choosing where to put their resources based on their specific conditions and priorities” [IOM (2012: 24)].

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 shown in Figure 3. 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.

Figure 3. Respondent’s Views on Cash Assistance



Source: Based on the Author’s calculation.

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 Affair Division, 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 functionary⁵ 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, a very big clan in the border areas of Boluchistan 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 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.

In spite of the misuses of the distribution of Watan cards, the process 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

⁵ Interview transcript is available with the author.

World Bank declared it as the flagship programme 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

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 programmes ever under taken in the world for disaster effected population. The programme 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.

Some cases of the affected population trying to get more than their entitlement by offering bribes and presenting fake documents were also noted. 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, the World Bank and other development partners. The interviews conducted for this research and the field study undertaken in Misri Banda, Nowshera District, also support 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 GOP 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 6th, 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)].

Thus, the GOP 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. 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.

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.

The scope of the study was towards a specific area i.e. impact of floods on livelihoods but future research can be conducted to find out how to bring in behaviour change in the people who reside in flood-prone areas to build their resilience and ultimately transform the society. This assessment will give an explicit direction to the government to come up with more effective programs in the future. The study’s limitation were the non-availability of extensive data, comparative analysis of various districts. Also, very few organizations had studied the impact assessment of Watan Cards.

6. POLICY IMPLICATIONS

Based on the research, several policy implications are formulated are stated below:

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 had again been unexpectedly very heavy and triggered heavy floods resulting into loses of lives, properties and infrastructure. As per the report of The News dated 4th 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. For instance, risk-assessment should be conducted prior to emergency planning to ensure that organizations possess sufficient supplies to respond to emergencies. Dedicated structures should be in place for imparting technical training to staff for crises preparedness [OECD (2013)].
3. Instead of making efforts with a reactive approach, to minimize the damages after the calamity has occurred, there must be standing operating procedures or SOPs available to relevant agencies such as NDMA, PDMA and district governments, who should remain

prepared to meet an exigency. The Government should formulate a National Flood Management Policy as in Indonesia whereby their government has organized disaster task force to coordinate the emergency management. A national body provides central coordination, with support from technical ministries (Studari, 2004). Secondly, the government should develop relocation plans for flood-prone areas, build rescue stations and invest in human capital to overcome emergencies.

4. According to another report in *The News*, 8th 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, equipment’s 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. The government should conduct damage assessment in collaboration with donors for targeting flood affectees effectively. Secondly, the government can establish an emergency contingency fund in collaboration with donors which will help in restoring their livelihoods and reconstructing homes [World Bank (2010)].

5. The GOP and development partners need to make comprehensive impact assessment of the cash assistance programme, which is reportedly under process to identify the gaps and weaknesses, if any so that they are properly addressed in such future situations.
6. 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 hand.

The government should be focusing on developing proper relocation plans for flood-prone areas, build rescue stations, install earning warning system and invest in reconstruction of the infrastructure. Every constituency should be allocated funds for rehabilitation during emergencies to curb elite capture. The government should conduct risk assessment and ensure that relevant organizations have sufficient mechanism in place to deal with disasters. The government should be working in collaboration with donors to devise disaster risk reduction strategies which will help in minimizing the damages caused by natural disasters.

REFERENCES

- ACF International (2012) *Humanitarian Support to Conflict and Flood-Affected Populations in Pakistan*. Islamabad: Pakistan.
- Ahmad, S. (2013) The Unbridled Invitations to Floods In Pakistan. *Viewpoint*. 12 July. Assessed on 10 May 2013: <http://www.viewpointonline.net/the-unbridled-invitations-to-floods-inpakistan.html>.
- Ahmed, Z. (2013) Disaster Risks and Disaster Management Policies and Practices in Pakistan-A Critical Analysis of Disaster Management Act 2010 of Pakistan. *International Journal of Disaster Risk Reduction*, 4, 15-20.

- Arnall, A., D. S Thomas, C. Twyman and D. Liverman (2013) *Flooding, Resettlement, and Change in Livelihoods: Evidence From Rural Mozambique*. *Disasters*, 37:3, 468-488.
- AusAid (2009) *Investing in a Safer Future: A Disaster Risk Reduction Policy for the Australian Aid Program*. Canberra: Australian Agency for International Development.
- Baubion, C. (2013) OECD Risk Management: Strategic Crisis Management. *OECD Working Papers on Public Governance*, 23, 0-1.
- Brooker, J. (2011) *One Year On 2011: Pakistan Floods*. Islamabad: United Nations.
- Burnside, C. and D. Dollar (1997) Aid Spurs Growth-In a Sound Policy Environment. *Finance and Development*. 34:4, 4-7.
- Carney, D. (1999) *Approaches to Sustainable Livelihoods for the Rural Poor*. Overseas Development Institute.
- Chambers, R. and G. Conway (1992) *Sustainable Rural Livelihoods: Practical concepts for the 21st century*. IDS Discussion Paper 296, Brighton: IDS.
- Chaudhry, A. I. (2013) *Operational Audit Household Survey Report: Citizens' Damage Compensation Program*. Deloitte Islamabad: Pakistan.
- Dasgupta, A. and V. A. Beard (2007) Community Driven Development, Collective Action And Elite Capture in Indonesia. *Development and Change*. 38:2, 229-249.
- DFID, U. K. (1999) *Sustainable Livelihoods Guidance Sheets*. London: DFID.
- Emergency Relief Cell (2011) *Citizen's Damage Compensation Program: Operational Manual*. Cabinet Division, Islamabad, Government of Pakistan.
- Emergency Relief Cell (2012) *Future Disaster Response Action Plan (Early Recovery – Through Cash Transfers)*. Cabinet Division, Islamabad, Government of Pakistan.
- FAO (2012) *An Independent Evaluation of FAO's Response to the July 2010 Floods in Pakistan*. Accessed 10 January 2012: <http://www.fao.org/docrep/meeting/025/mC985E.pdf>.

- Fisher, D. (2010) Legal Implementation of Human Rights Obligations to Prevent Displacement Due to Natural Disasters. *Studies in Transnational Legal Policy*, 41, 551– 590.
- Gilbert, C. L. and D. Vines (2006) *The World Bank: Structure and Policies* (Vol. 3). Cambridge University Press.
- GOP (2012) *Working Paper for Funding for Excess Caseload under CDCP Phase-II*. Cabinet Division, Islamabad, Government of Pakistan.
- GOP (2013) *Economic Survey of Pakistan 2012-2013*. Finance Division, Economic Advisor's Wing, Islamabad, Pakistan.
- GOP (2015) *Annual Flood Report*. Ministry of Water and Power, Government of Pakistan: Islamabad.
- Haider, M. (2013) World Bank Asks Pakistan to Improve Disaster Management. *The NEWS*. 8 August, Page. No15.
- Hanlon, J. (2004) it is Possible to Just Give Money to the Poor. *Development and Change*, 35; 2, pp. 375-383.
- House, S. (2012) *Evaluation of Pakistan Flood Response 2011/2012: Using Oxfam GB's Global Humanitarian Indicator Tool*. Oxfam.
- Hunt, S. O'Leary, S. Newton-Lewis, T. and Z. Ali (2011) *Evaluating Implementation of Pakistan's Citizen's Damage Compensation Programme (Phase I)*. Oxford Policy Management Limited, Oxford: U.K.
- IFAD (2013) *The Sustainable Livelihoods Approach*. Accessed 4 March 2013. <http://www.ifad.org/sla/>
- IOM (2012) *Do you hear me? Understanding Information Needs for Disaster, Preparedness and Compensation*. Islamabad: Pakistan.
- Johansson, R. (2003) Case Study Methodology. In *Proceedings of the International Conference Methodologies in Housing Research*, Stockholm, 22-24 September.
- Khan, A. N. (2013) *Mountain Ranges in Pakistan*. Pakistan Geographic. Accessed 3 February 2013. <http://www.pakistangeographic.com/mountains.html>.
- Krantz, L. (2001) *The Sustainable Livelihood Approach to Poverty Reduction*. An Introduction. SIDA.
- Kundzewicz, Z. W., S. Budhakoontharoen, A. Bronstert, H. Hoff, D. Lettenmaier, L. Menzel and R. Schulze (2002) Coping with

- variability and change: floods and droughts. In *Natural Resources Forum*. 26:4, 263-274.
- Masud, N. and B. Yontcheva (2005) *Does Foreign Aid Reduce Poverty? Empirical Evidence from Nongovernmental and Bilateral Aid*. International Monetary Fund, 5-100.
- GOP (2013) *Pakistan Economic Survey 2012 2013*. Accessed 21 March 2013. [http://www.finance.gov.pk/survey/chapters_13/12- Population.pdf](http://www.finance.gov.pk/survey/chapters_13/12-Population.pdf)
- Mirza, M. M. Q. (2003) Climate Change and Extreme Weather Events: Can Developing Countries Adapt? In *Climate Policy*. 3:3, 233-248.
- Mosley, Paul, J. and Hudson and S. Horrell (1992) "Aid, The Public Sector and the Market in Less Developed Countries: A Return to the Scene to Crime." *Journal of International Development*, 4:2, 139-150.
- Mwape, P. Y. (2009) *An Impact of Floods on the Socio-Economic Livelihoods of the People: A Case Study of Sikaunzwe Community in Kazungula District of Zambia*. Study (M.A). University of the Free State, Africa.
- NADRA (2013) *Profile on Nowshera District*. National Disaster Management Authority, Prime Minister's Secretariat, Islamabad: Pakistan.
- NADRA (2012) *Mid-term review of CDCP*. National Disaster Management Authority, Prime Minister's Secretariat, Islamabad: Pakistan.
- NADRA (2012) *Brief on Nowshera District*. National Disaster Management Authority, Prime Minister's Secretariat, Islamabad: Pakistan.
- NDMA (2012) *Disaster Risk Management Needs Report 2012*. National Disaster Management Authority, Prime Minister's Secretariat, Islamabad: Pakistan.
- OECD (2014) *Engaging with the Public. 12 Lessons from DAC Peer Reviews and the Network of DAC Development Communicators*. OECD.

- Oxfam (2012) *Restoring Livelihoods after Floods. Gender-Sensitive Response and Community-Owned Recovery in Pakistan*. Islamabad: Pakistan.
- Oxfam (2013) *Disaster Risk Reduction in Livelihoods and Food Security Programming: A Learning Companion*. Oxford: United Kingdom.
- Oxford Policy Management (2012) *CDCP Mid-term review: Preliminary Findings from Baseline Evaluation Survey*. Oxford Policy Management limited. Oxford: United Kingdom.
- Oxley, M. C. (2013) A “People-Centred Principles-Based” post-Hyogo Framework to Strengthen the Resilience of Nations and Communities. *International Journal of Disaster Risk Reduction*, 4, 1-9.
- Pakistan Budget (2012) *Pakistan Economic Survey, 2011-2012*, Accessed 10 March 2012:
<http://cdn.onepakistan.com/content/2012/budget/12=PopulationLabourForceAndEmployment.pdf>.
- Patton, M. Q. (2002) *Qualitative Research and Evaluation Methods* (3rd ed.). Thousand Oaks.
- Platteau, J. P. (2004) Monitoring elite capture in Community-Driven development. *Development and Change*, 35:2, 223-246.
- Polastro, R., A. Nagrah, N. Steen and F. Zafar (2011) *Inter-agency Real Time Evaluation of the Humanitarian Response to Pakistan’s 2010 flood crisis*. Madrid: DARA.
- Régnier, P., B. Neri, S. Scuteri and S. Miniati (2008) From Emergency Relief To Livelihood Recovery: Lessons Learned from Post-Tsunami Experiences in Indonesia and India. *Disaster Prevention and Management*, 17:3, 410-430.
- Scoones, I. (1998) *Sustainable rural livelihoods: a framework for analysis*, 22. Brighton: Institute of development studies.
- Seck, P. (2007) *Links between Natural Disasters, Humanitarian Assistance and Disaster Risk Reduction: A Critical Perspective*. Occasional paper, Human Development Report, 2008.
- Sekaran, U. and R. Bougie (2010) *Research Methods for Business: A Skill-Building Approach*. John Wiley and Sons.

- Semple, M. (2011) *People's experiences of the Pakistan floods and their aftermath, July 2010 – July 2011*. Friedrich Ebert Stiftung and PATTAN. Islamabad: Pakistan.
- Solidar. (2013) *Pakistan Floods 2010*. Islamabad: Pakistan. Studari. (2004) *Action Report toward Flood Disasters Reduction Indonesian Case*. International Flood Network.
- Tahir, A. S., A.M. Malik and Z.A. Bhatti (2011) *Post Flood Water Quality Assessment Report (Sindh and Balochistan 2010)*. Pakistan Council of Research in Water Resources, Islamabad. (148-2011).
- The NEWS (2013) Over 60 killed in heavy rains, flashfloods across country. *The NEWS*. Editorial page. 4 August, p.1.
- The NEWS (2013) The floods. *The News, Editorial*. 6 August, p.7. Editor: Shaheen Sehbai. Islamabad, Pakistan.
- UNDP (2010) *Mainstreaming Disaster Risk Reduction into Development at the National Level, A Practical Framework*, UNDP, New York.
- UNDP (2013) *Early Recovery Needs Assessment*. Islamabad: Pakistan.
- UNOCHA (2010) *Pakistan Floods Relief and Early Recovery Response Plan*. New York: United Nations.
- WDR (2013) *World Development Indicators (WDI) 2013*. Washington D.C.: The World Bank.
- Wong, S. (2010) *Elite Capture or Capture Elites? Lessons from the 'counter-elite' and 'co-opt-elite' approaches in Bangladesh and Ghana* (No. 2010, 82). Working paper/World Institute for Development Economics Research.
- World Bank (2010) *Responding to Floods in West Africa: Lessons from Evaluation*. World Bank: Washington D.C.
- World Bank (2010) *Pakistan Floods 2010: Preliminary Damage and Needs Assessment*. Asian Development Bank, World Bank and Government of Pakistan. Islamabad: Pakistan, (58290).
- World Bank (2011) *Emergency Project Paper on a Proposed Credit in the Amount of SDR 79.5 Million to the Islamic Republic of Pakistan for a Flood Emergency Cash Transfer Project*. Islamabad: World Bank (59311-PK).

World Bank (2012) *Pakistan Citizen's Damage Compensation Program (CDCP): Joint Supervision and Evaluation Mission (JSEM)*. Aide-Memoire, July 9-13, 2012.

World Bank, Asian Development Bank and Italian Development Cooperation. (2013) *Citizen Damage Compensation Program*. Documentary. MCOM Pvt. Ltd, Islamabad: Pakistan.