

**ERRA**

**Rural Housing Reconstruction Program**



*Progress Report*  
*Quarter ended 31<sup>ST</sup> December, 2008*

## Table of Contents

<b>Section</b>	<b>Title</b>	
<b>1.</b>	<b>Introduction .....</b>	
<b>2.</b>	<b>Overview of Damage .....</b>	
<b>3.</b>	<b>Reconstruction Guidelines &amp; Design Menu.....</b>	
<b>4.</b>	<b>Training .....</b>	
<b>5.</b>	<b>Construction Material Hubs .....</b>	
<b>6.</b>	<b>Reconstruction Status .....</b>	
<b>7.</b>	<b>Financial Disbursement Progress.....</b>	
<b>8.</b>	<b>Data Management .....</b>	
<b>9.</b>	<b>Grievance Redressal Mechanism .....</b>	
<b>10.</b>	<b>Internal &amp; External Audit .....</b>	
<b>11</b>	<b>Mid Term Review Mission By The World Bank</b>	
<b>12.</b>	<b>Conclusion .....</b>	

## **Rural Housing Reconstruction Program**

### ***Progress Report for the Quarter ended 31ST December, 2008***

#### **1. Introduction**

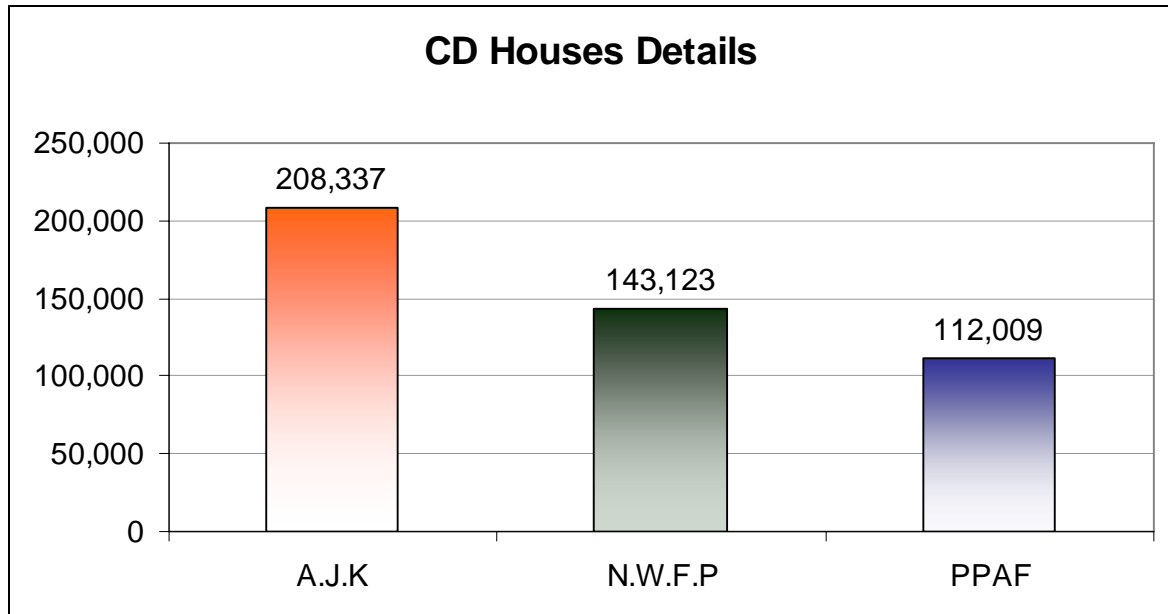
In the aftermath of the 8<sup>th</sup> October 2005 earthquake the ADB and WB upon the request of the Government of Pakistan carried out a preliminary damage and needs assessment. However due to urgency and limited time available a full blown house to house survey was not carried out and the damage was estimated through use of data from a variety of sources followed by ground corroboration. In order for ERRA to disburse compensation to beneficiaries, a detailed house to house damage assessment survey was required which could identify and categorize the degree of destruction to various houses. ERRA initially approached civil society organizations for undertaking this task, however due to difficult terrain, high amount of technical resources required and having to give difficult decisions on compensation for traumatized communities these organizations expressed their inability to undertake the work. ERRA also deliberated with NESPAK for carrying out the assessment. NESPAK accepted that they could undertake the task but gave a very long timeline for carrying out the work and so ultimately the Pakistan Army turned out to be the only institution who agreed to carry out the assignment in the required time and in a reasonable cost.

#### **2. Overview of Damage**

The Damage assessment survey started in the month of April 2006 with the help of over 600 Army led AI (Assistance and Inspection) Teams to determine the degree of destruction of each house thereby establishing eligibility of beneficiaries to receive the required amount of compensation as partially damaged (Rs. 50,000), completely destroyed (Rs. 175,000) or negligible damage (ineligible for any further compensation in addition to the initial payment of Rs. 25,000).

After the overall assessment was carried out a number of grievance cases were also received where beneficiaries were not satisfied with the assessment and applied for change of category or claimed to have been left out in the survey. Such cases were then revisited and assessed. The updated degree of destruction wise numbers of houses is mentioned in the table below.

Category	No of Houses	% of Category	Status
ND:	46,725	7.64%	Task Completed
PD:	101,091	16.53%	Task Completed
*CD:	463,469	75.82%	Under Process
<b>Total:</b>	<b>611,317</b>	<b>100</b>	



**Source: AI Team Data**

### 3. Reconstruction Principles

The Government has adopted an “owner-driven” strategy for housing reconstruction. Affected households will receive housing grants from the Government. These households will then be able to utilize their own labour, hire skilled labour, and receive technical assistance from approved partner organisations to reconstruct or rehabilitate their houses.

The guiding principles for housing reconstruction include:

- Owner-driven approach - owners will manage the rebuilding of their own houses. They will hire labourers or use their own labour or both. Thus, each owner-builder needs to understand earthquake resistant building techniques;
- Rebuild in situ: wherever possible encourage households to rebuild on their original plot of land.
- Rebuild with familiar methods and easily accessible materials - earthquake resistant elements need to be introduced in the traditional and currently used building techniques;

- Incorporate earthquake resistant standards and designs in housing reconstruction;
- Relocate settlements only when necessary to minimize exposure to hazards
- Offer uniform, not compensation-based, assistance packages;
- Coordinate to ensure full spatial coverage and avoid double counting or missing affected households;
- Complement housing reconstruction with livelihoods and social and physical services support.

#### **4. Reconstruction Guidelines, Design Menu and Non Compliance Referral and Response System**

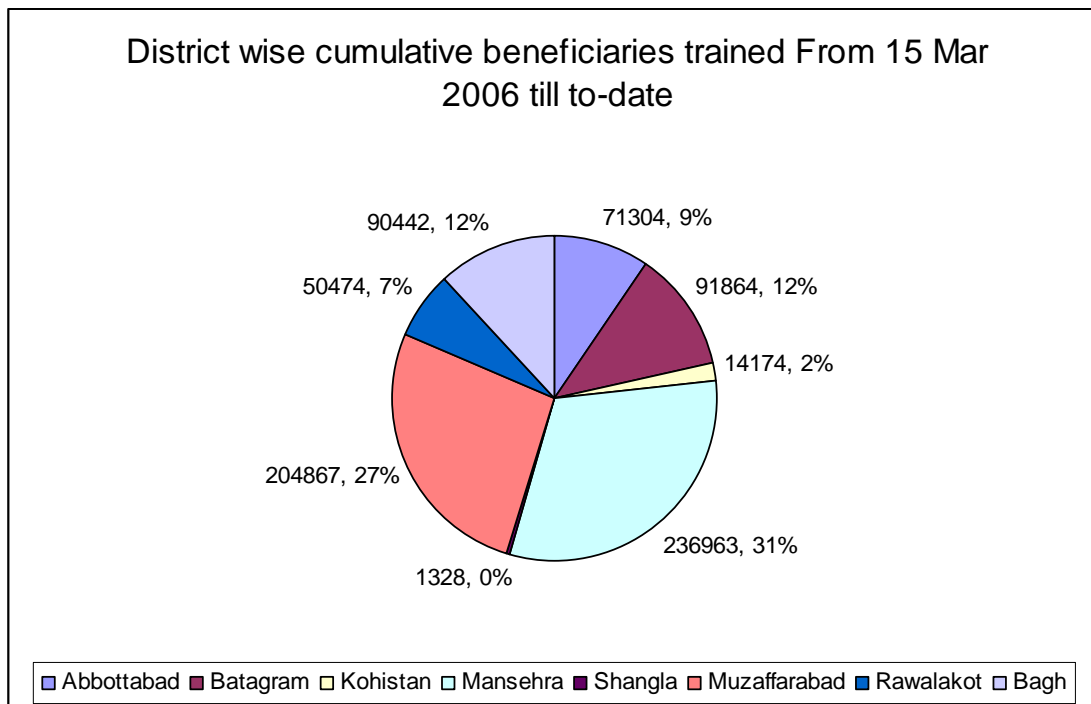
The ERRA design menu has been expanded to include the BHATTAR DESIGN (Timber reinforced masonry). Two of ERRA designs i.e. Reinforced masonry and Confined masonry have been vetted by Pakistan engineering councils and have been approved by Cabinet to be a formal part of National Building Code of Pakistan. In order to bring otherwise seismically resistant but non compliant houses, ERRA has devised a non compliance referral and response system by which ERRA implementing partners such as UN HABITAT and SDC engineers go to the field and assess all such houses to declare them compliant.

#### **5. Training**

ERRA's training program, implemented with the able assistance of its partner organizations, aims to sensitize and train people in seismic resistant construction techniques. Under a cascade of training methodology the HRC's are training Master Trainers of ERRA Partner Organizations while these PO Master Trainers then train artisans and beneficiaries at Union Council level. 26 INGOs/NGOs are currently partnering with ERRA for delivery of the training program. Thus far over 689,725 people have been trained across the affected areas. ERRA has also established a Training Management Information System (TMIS) through which all POs are reporting their progress to the HRCs and ERRA.

ERRA's training program is not only catering to the present reconstruction requirement of over 600,000 houses but is also ensuring a seismic reconstruction for all times to come in the shape of available trained and sensitize artisans and people. The fact that per day wages of mason is constant at Rs.500/= since the EQ, shows that ERRA keeps on churning out trained skilled artisans to meet the construction demand.

Following graph shows the district wise people trained information.



Following table depicts the number of skilled artisans available in each district:

### 6. Construction Material Hubs

ERRA has established 136 construction material hubs to ensure the continuous supply of construction material into the EQ affected areas. This endeavor of ERRA has helped in marinating the prices of essential construction material at almost constant level and no steep hike has been experienced.

### 7. Reconstruction Status

The reconstruction progress in the field has been very encouraging. Approximately 332,531<sup>1</sup> houses are currently at various stages of reconstruction in the affected areas with approximately 125,000 above lintel level and 55,000 houses completed. Detailed district wise reconstruction figures based on AI Team reports as well as rate of compliance is given in the following table:

---

## **PLINTH LEVEL PROGRESS**

REGION	RECONST CATEGORY	COMPLIANT	NON COMP
A.J.K.	208,337	199,277	227
N.W.F.P	143,123	129,677	3,356
Total (ERRA)	351,460	328,954	3,583
PPAF (A.J.K)	47,437	43,789	376
PPAF (N.W.F.P)	64,572	52,435	7,582
Total (PPAF)	112,009	96,224	7,958
G.Total (ERRA,PPAF)	463,469	425,178	11,541
<b>PERCENTAGE OF EACH COMPLIANT/N.C. IP</b>			
ERRA	100%	93.60%	1.02%
PPAF	100%	85.91%	7.10%
ERRA + PPAF	100%	91.74%	2.49%

## **LINTEL LEVEL PROGRESS**

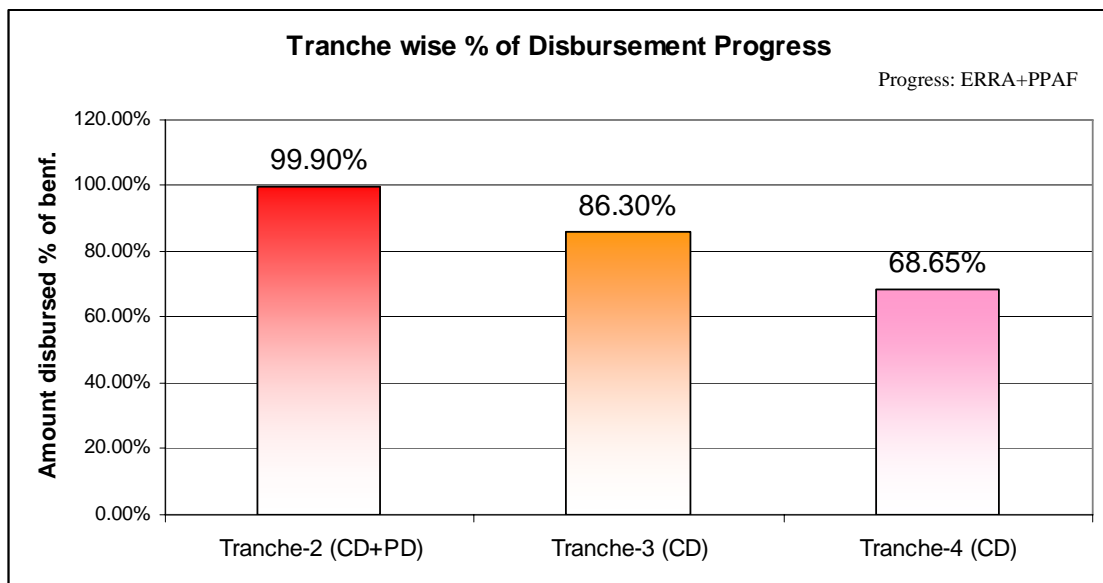
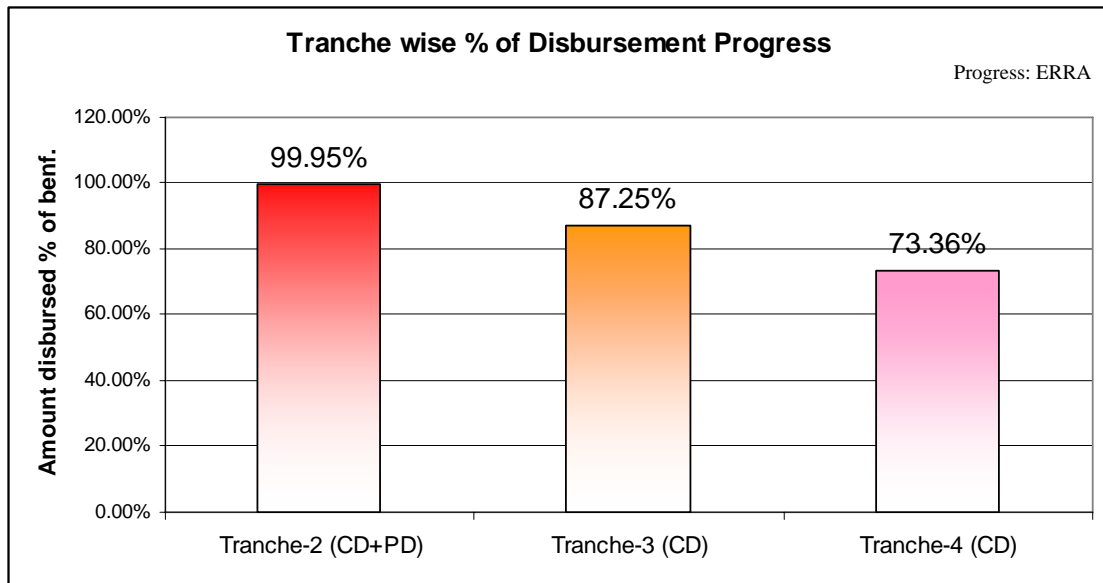
REGION	RECONST CATEGORY	COMPLIANT	NON COMP	IN PROGRESS
A.J.K.	199,277	150,955	18018	30304
N.W.F.P	129,677	123,202	973	3,752
Total (ERRA)	328,954	274,157	18,991	34,056
PPAF (A.J.K)	43,789	36,062	1,916	5811
PPAF (N.W.F.P)	52,435	42,510	6,172	3753
Total (PPAF)	96,224	78,572	8,088	9,564
G.Total (ERRA,PPAF)	425,178	352,729	27,079	43,620
<b>PERCENTAGE OF EACH COMPLIANT/N.C. NWS. IP</b>				
ERRA	100%	83.34%	5.77%	10.35%
PPAF	100%	81.66%	8.41%	9.94%
ERRA + PPAF	100%	82.96%	6.37%	10.26%

**Source: AI Team Data**

### **8. Financial Disbursement Progress**

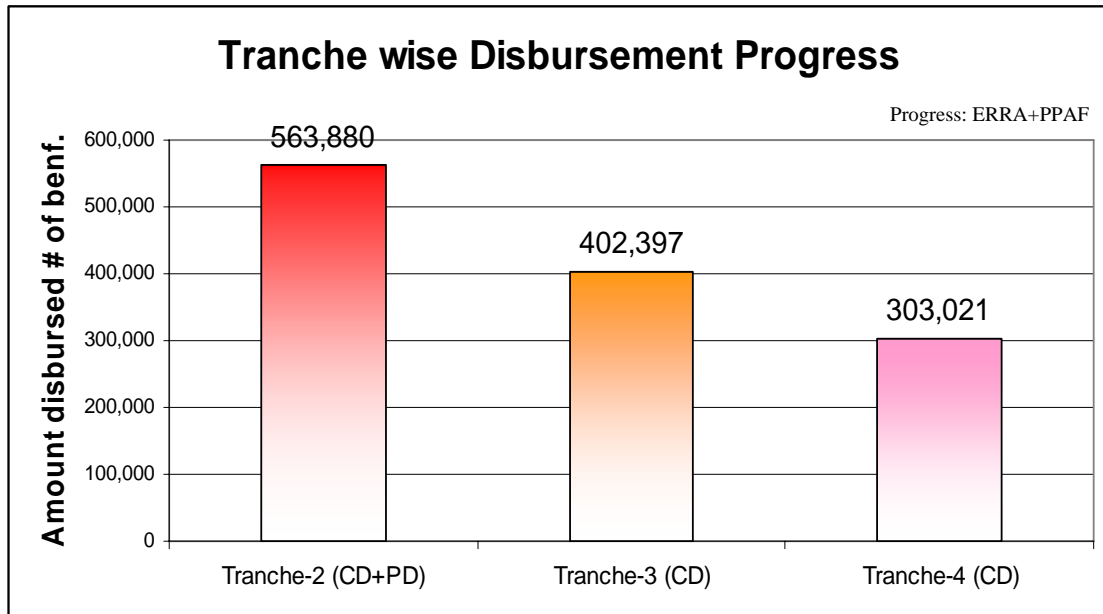
As of 29 January 2008 ERRA has disbursed over Rs. 64.97 Billion to beneficiaries. This includes disbursement of all tranches. The 2<sup>nd</sup> tranche which was a mobilization grant has been disbursed to 99.33 % of the beneficiaries with only certain grievance cases remaining including those where beneficiaries have provided incorrect details. The subsequent tranches are released based on degree of work undertaken by the beneficiary up to the required threshold and passing of inspections. Owing to this reason the

release of these tranches is subject to progress made by the beneficiary and therefore the amount released is comparatively lesser than the initial tranches. A complete picture is apparent through the following tranche wise disbursement graph:



The detailed tranche wise disbursement summary is provided below:





## 9. Data Management

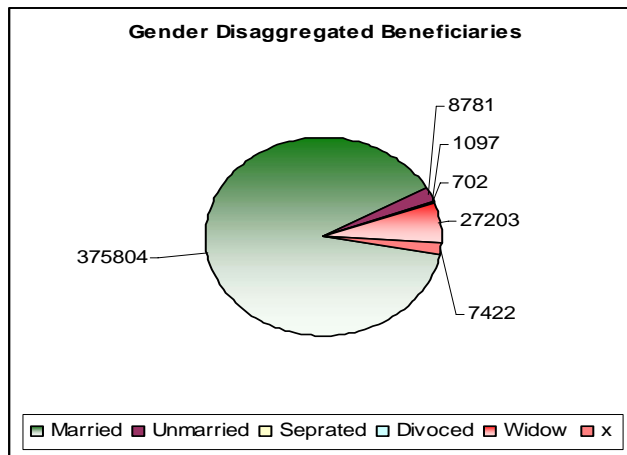
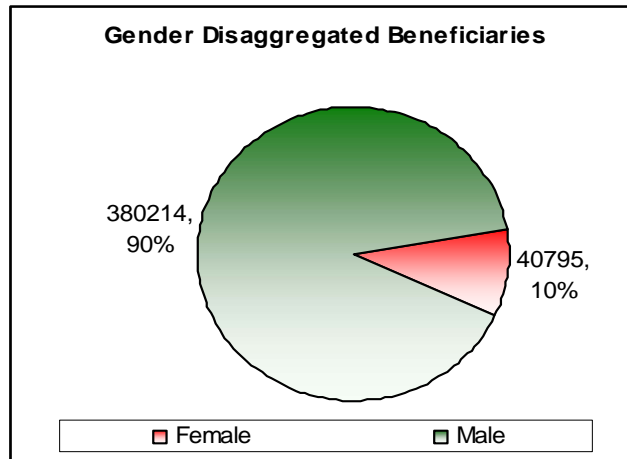
Under the Rural Housing strategy payments to beneficiaries were required to be made into their respective bank accounts for increased transparency. Therefore based on the damage assessment, survey forms were filled and eligible beneficiary lists were to be generated for payment.

This meant dealing with a lot of data which required a complete database and a specialist to manage it. In this regard the services of NADRA were hired. All the filled damage assessment forms as well as inspection forms were handed over to NADRA for scanning and data entry. NADRA is responsible for applying cross-checks to ensure that correct payments are made into the correct bank accounts and fraudulent cases are separated as Bogus Cases for appropriate disposal. After the data entry and scanning of forms is complete, then the lists for payment are generated and provided to ERRA for disbursement. ERRA then releases the payments to Provincial Earthquake & Rehabilitation Agency (PERRA) / State Earthquake & Rehabilitation Agency (SERRA) accounts for onward transmission to beneficiary accounts. Since money is being directly transferred to bank accounts where all transactions are being recorded and cross checks are also happening through NADRA as well as Government Audit departments, the whole process is transparent. Beneficiary lists are also displayed on the ERRA website to make it accessible to the general public.

The AI Teams were also maintaining their own database which included pictures of the beneficiary and the affected house to serve as a future reference. With AI Teams deployed on ground and doing inspections as well as reporting on reconstruction numbers the need for a Reporting Monitoring & Evaluation System (RME) was also needed. The RME System was developed essentially to assist decision makers at ERRA to better utilize the vast flow of information thereby facilitating informed decision making. The Training Monitoring Information System (TMIS) which captures training related data such as number of people trained has also become a feed into the RME. Some benefits of the RME System are given as follows:

- Efficient management of large quantities of disaggregated data
- Central database / focal point
- Standardization of Union Council names
- Capacity building of all stakeholders
- Improved decision making
- Planning for better resource allocation
- Improved data analysis due to correlation of different data sources
- Uniform data collection
- High level analysis and reporting
- Identification of trends
- Electronic copies for quick dissemination
- Improved communication and coordination of information
- Data transferable to maps, reports, charts, graphs, etc
- Facilitates 3rd party validation
- Correlation of TMIS and other program outputs
- Correlation of physical progress and financial data

The launch of this system has enabled ERRA to have accurate information readily available. Now ERRA has the ability to look up any given Union Council and ascertain number of houses reconstructed at what level as well as the disbursement occurred. Through this type of data ERRA has the ability to identify trends and issues and ultimately formulate solutions such as re-allocation of resources to areas which are lagging in reconstruction progress. ERRA has also been able to extract disaggregated beneficiary wise data from existing datasets through this system. Some outputs made possible through this system are given as follows:



ERRA also established 12 Data Resource Centers (DRCs) in the affected areas for dealing with grievances. Details of their functions are covered under the next section.

PERRA and SERRA were also maintaining their separate database to track amount disbursed into beneficiary account and amount returned due to incorrect bank particulars.

**10. Grievance Redressal Mechanism**

ERRA has established 10 Data Resource Centers (DRCs) across the affected areas. These DRCs are handling the following grievances and also acting as information centers for any other problems:

- Incorrect CNIC information / CNIC Duplication
- Missing Bank Account information
- Account Information Duplication
- No Record Found
- Account information updation.

The DRC Managers are the focal points for redressal of above-mentioned grievances through updation of records after due verification leading to payment.

DG PERRA & SERRA have been designated as focal points for grievances related to incorrect bank account information and have been provided updation facility for rectification of the same.

## GRIEVANCE REDRESSAL MIS & DATABASE

**RETURN CASES (NADRA UPDATION APPROVAL)**

CSNOV	R DATE	PMT ID	ACCT/TITLE	BANK	BRANCH	ACC.NO	AMOUNT	Updated By	Update Date
1404	9/6/2006	10014777	SYED AKBAR SHAH	NATIONAL BANK OF PAKISTAN	CHINNARI	98042	75000	WAQAS	16-MAR-07
1163	16-05-2006	10014728	AMEER KHAN	NATIONAL BANK OF PAKISTAN	CHINNARI	8586-8	75000	ZAIHEEN	17-MAR-07
5922	27-05-2006	10029714	BAGOO BEGUM	NATIONAL BANK OF PAKISTAN	CHIKAR	4063-6	75000	RAZA	19-MAR-07
5983	27-05-2006	10048941	MUHAMMAD ARSHAD	NATIONAL BANK OF PAKISTAN	CHIKAR	9702-2	75000	WAQAS	17-MAR-07
4823	27-05-2006	10026278	MUHAMMAD RIAZ KHAN	NATIONAL BANK OF PAKISTAN	MALLOT	8313-9	75000	WAQAS	16-MAR-07
5226	30-05-2006	10076433	AKHITAR BEGAM	HABIB BANK LIMITED	KHAIGALA	5389-7	50000	WAQAS	19-MAR-07
6230	30-05-2006	10075574	MUHAMMAD ASHRAF	NATIONAL BANK OF PAKISTAN	KHAI GALA	2558-1	75000	TAYYBA	19-MAR-07
8519	30-05-2006	10029801	MUHAMMAD ASIF	NATIONAL BANK OF PAKISTAN	CHINNARI	4661-5	75000	ZAIHEEN	17-MAR-07
8375	30-05-2006	10053503	RAJA MUHAMMAD SADI	NATIONAL BANK OF PAKISTAN	HAJIRA	4451-3	75000	ZAIHEEN	17-MAR-07
6773	31-05-2006	10026352	MUHAMMAD HAYAT KHAN	NATIONAL BANK OF PAKISTAN	MALLOT	3990-4	75000	RAZA	15-MAR-07
6774	31-05-2006	10026355	KAMAL AFSAR	NATIONAL BANK OF PAKISTAN	MALLOT	800664-8	75000	RAZA	15-MAR-07
5775	31-05-2006	10026356	MUHAMMAD AZEEM KHAN	NATIONAL BANK OF PAKISTAN	MALLOT	1767-9	75000	ZAIHEEN	17-MAR-07
5782	31-05-2006	10026391	MUHAMMAD YOUSAF KHAN	NATIONAL BANK OF PAKISTAN	MALLOT	1048-0	75000	RAZA	15-MAR-07
6847	31-05-2006	10026227	MUHAMMAD YAQOOB KHAN	HABIB BANK LIMITED	DHIRKOT	6400-0	75000	WAQAS	16-MAR-07
6016	31-05-2006	10072371	NAHID AKHTAR	NATIONAL BANK OF PAKISTAN	JANDALI	1320-7	50000	WAQAS	19-MAR-07

22775000

**HOUSING PROJECT**

Update Account Information

Update Account Information

Print Account Information

Home

Update Account Information

Institution Name	<input type="text" value="national bank of pakistan"/>
Institution Branch	<input type="text" value="muzafterabad"/>
Institution Address	<input type="text" value="bank road"/>
Institution Name	<input type="text" value="National Bank of Pakistan"/>
Institution Branch	<input type="text" value="CHATTER DOMEL"/>
Institution Address	<input type="text" value="CHATTER DOMEL, MUZAFFARABAD, AK"/>
Account Title	<input type="text" value="ch muhammad sadique"/>
Account No	<input type="text" value="746+6"/>

The respective Battalion Commanders of the Army in AJK & NWFP have been designated as the focal points for dealing with all grievances related to survey/inspections as well as requests for "Category Change". So far 47000 grievances have been addressed at the data resource centers and 93,000 cases have been brought into the beneficiaries net through the fresh survey.

### 11. Internal & External Audit

ERRA has an Internal Audit Department with a Director Audit and required support staff. The department carries out routine and special audits of various sectors including housing. The office of the Auditor General of Pakistan also carries out an external audit of ERRA on an annual basis in which external audit of the housing sector also takes place. In addition to these audits ERRA as part of its M&E Regime will also be having a Third Party Validation (TPV) exercise of all sectors including housing carried out.

## **12. Mid Term Review Mission Launched By The World Bank**

The World Bank launched the mid term review mission for the rural housing program in December 2007 and have rated the program as highly satisfactory which is the best rating that the bank accords in such type of projects. The World Bank maintained the rating of the program as highly satisfactory during their recent review mission.

## **13. Major Donors**

ADB is providing us\$ 400 Million for the program as a budgetary support. The World Bank has given US \$ 120 Million for 80,000 completely destroyed houses that they are funding in Muzaffarabad, Rawalakot and parts of Mansehra and Batagram. IDB has given US \$ 207 Million for 73,300 completely destroyed houses that they are funding in Tehsil Dhirkot and Bagh and districts of Abbottabad, Kohistan, Shangla and Parts of Mansehra and Batagram.