



Earthquake Reconstruction  
& Rehabilitation Authority



Rebuild, Revive  
with  
Dignity & Hope



## Challenges and Issues in Design and Implementation: ERRA's Livelihood Support Cash Grant Programme for Vulnerable Communities





# PREFACE

The mammoth task carried out by the Earthquake Reconstruction and Rehabilitation Authority (ERRA) has a human face, too, which is being brought out in the case studies on selected themes from reconstruction programme sectors. The story of the process of the livelihood programme of ERRA is one of the series. Other programme sectors include Rural Housing, Education, Health, Urban Housing, Town Planning, Social Protection, Environment, Road/Transport, Telecommunication, Power and Government Buildings.

ERRA's mandate includes restoration and reconstruction of physical assets and infrastructure as well as revival of livelihoods that were lost in the massive earthquake of October 8, 2005. The coverage extends to 3.5 million affected population in nine districts of AJK and NWFP spread over an area of 30,000 sq. km. that consists of difficult mountainous terrain, remote and dispersed settlements and a population unaware of the hazards of natural disasters of this scale.

The reconstruction programme that took off in April 2006 is now gaining momentum. A large number of private housing units are being built on seismically resistant designs. All Education and Health facilities have been made functional, some in newly constructed buildings and others in interim structures. Water facilities have been provided at the doorstep or in community dwellings while mechanism for testing of water quality and filtering system has been established; in some areas for the first time in the history. Sanitation infrastructure at community level has been restored and attitude towards personal and external hygiene has been built through awareness raising. As livelihoods of people are being revived, measures for protection of environment have also been introduced. Skills' training has been provided to both men and women and as a result a large pool of skilled/semi-skilled workers has been developed. Community participation was ensured in the process to create a sense of ownership.

ERRA takes pride in being able to catalyse the process of social change in communities through programme interventions that are pragmatic and people focussed. Over the last one and a half years, while striving to convert this adversity into an opportunity, ERRA established close affiliations with communities it stands to serve. The period is marked with mutual learning and sharing of success and failures with stakeholders.

While this process will go on for a few more years, it is important to create milestones from time to time to keep the spirit of work and sense of achievement alive. The brief snippets captured in these case studies are a harbinger of a bigger social change in the offing.

It is also an occasion for ERRA to reiterate its commitment to the earthquake-affected people to deliver the reconstruction and rehabilitation programme with full dedication. It is not an end in itself, but a means to achieve a better quality of life across board.

Altaf M. Saleem  
Chairman



## PROBLEM AND CHALLENGES

### Background

On October 8, 2005, an earthquake measuring 7.6 on the Richter scale struck the northern parts of Pakistan, severely jolting an area across nine districts of Azad Jammu and Kashmir (AJK) and the North West Frontier Province (NWFP). The disaster was unprecedented. Never in its history has Pakistan witnessed death and destruction on such a scale. In a short period of time, 73,338 people had lost their lives, and another 128,304 were seriously injured. Nearly 600,000 houses were either totally destroyed or badly damaged, rendering 3.5 million people homeless. Decades-old public infrastructure, including schools, government office buildings and health establishments, over a vast and geographically inaccessible area, came crumbling down. The immediate food, shelter, health care and communication needs were overwhelming and the task of relief and rehabilitation seemed insurmountable. However, with tragedy came hope and an unparalleled display of support from people and organisations from across the country and by the international community, who joined hands to help the earthquake-affected people and succeeded in averting a disaster of continuing misery.

### Challenge

One of the key challenges, after providing immediate relief to people, was to help them recover from the shock and stand on their feet. Recognising that

many families had lost their means to earn a livelihood, the government decided to provide temporary financial support, in the form of a cash grant, to the most vulnerable amongst the earthquake-affected people. In a number of cases, after occurrence of natural disasters, besides catering to food, shelter and health care needs, cash grants have also been used as a means for subsistence support to affected population. Research from several post-disaster situations has shown the effectiveness of this arrangement, including the positive outcomes it can have on the local economy and towards reviving it. The World Bank provided US\$85 million<sup>1</sup> for funding of the Livelihood Support Cash Grants (LSCGs) programme, initiated by the Government of Pakistan (GoP).

The design and implementation of such a large and exceptional programme was a huge challenge. The government had never before employed a programme of this nature and magnitude and, given the urgency of the task, a whole new and untested process had to be instituted very quickly from scratch. This publication aims to describe the process and mechanism involved in the design and implementation of the programme, results, and the main issues and challenges faced, along with lessons learnt. A wider objective of this publication is to document and share experiences for the design and execution of similar programmes in the future. Already, a significant number of

<sup>1</sup> USD 1 = PKR 60.61 (as of September 22, 2007). Conversion rates are from [www.xe.com](http://www.xe.com); all conversions in the text are approximate.



activities and data gathered by the LSCG programme are providing the basis for work by different actors working in earthquake-affected areas.

## PROCESS AND INPUTS

The salient features of the cash grants strategy and execution stages are explained below.

### Strategy

The LSCG programme was designed to provide livelihood cash support to the 250,000 most vulnerable families in the earthquake-affected districts. Preliminary work on the programme began with the technical assistance of the World Bank in January 2006, which helped to develop an operational manual for the programme. After careful assessment of the local economy, average household size and basic household needs, it was decided to provide six monthly instalments of Rs. 3,000 each to every vulnerable family. The final date for completion of the programme was set to be June 2007. It is worth emphasising that in addition to the cash grant, several national and international non-governmental organisations, governments and GoP were providing food, medicine and shelter packages that were serving the immediate needs of the earthquake-affected population. Hence, for many families the cash grant was supplemental to aid relief being provided by multiple sources.

The initial eligibility criteria for this programme, proposed by World Bank experts, was:

Status of house destroyed or damaged; and does not have any current government employee of grade 17 or above;

AND

- (i) A family headed by a female, and currently not married (widow, divorced, separated, never married);
- (ii) OR has at least one disabled person;
- (iii) OR has three or more children.

On this proposal, the Earthquake Reconstruction and Rehabilitation Authority (ERRA) had reservations as in the cultural context of the earthquake-affected areas having three minor children in itself may not be an indication of vulnerability. However, in order to reconcile with the technical advice of World Bank experts, it was decided that in the first phase, targeting and registration will be done in districts Muzaffarabad and Mansehra.

The final eligibility criteria and implementation process was developed after running the above-mentioned pilot programmes and conducting an extensive simulation<sup>2</sup> exercise. The criteria approved was:

Status of house destroyed or damaged; and does not have any current government employee of grade 17 or above;

AND

<sup>2</sup> The simulation exercise (where available data and funds were projected for estimation) at that level had been very helpful. This helped in not only ensuring the judicious and uniform use of funds, but also enabled setting realistic timelines and goals for the LSCG scheme.



- (iv) A family headed by a female, and currently not married (widow, divorced, separated, never married);
- (v) OR has at least one disabled person;
- (vi) OR has five or more children (including other's orphans).

### **Financial Outlay**

The total operational budget of the programme was earmarked to be US\$5 million, whereas another US\$5 million was put aside as reserve, thus leaving US\$75 million for disbursement. Relatively, a large operational budget was put aside due to a huge targeting exercise involved and the need to set up a complete database. Detailed operational budgetary estimates were prepared for all the activities involved in the programme. All the funds were available upfront, so a simple line item budgeting technique was used, where all the activities and items were listed along with their cost estimates. The cost estimation was meticulously completed for each item and quotations were obtained wherever possible. Some of the estimates were revised as the programme progressed and actual services were rendered. For district operational budgets, cost and activity estimates were collected with the help of a district focal person, known as a Component Manager in the LSCG programme.

### **Field Survey**

The field survey was the building block for the programme because the effective targeting of vulnerable families and groups was the key for the programme's success. The district authorities of earthquake-affected areas were tasked

to review the number of Union Councils (UCs) selected for the programme and constitute targeting teams. The population of selected UCs was extrapolated from the 1998 population Census data. This exercise proved beneficial in reaching a realistic estimation of the workload, and, consequently, of the resources required. A typical targeting team comprised three members including a local councillor in the NWFP, or a person of the same stature in AJK as an event organiser, a verification facilitator, who was in most cases a schoolteacher or an area *patwari*<sup>3</sup> and a data collector, who was normally the local government schoolteacher. A total of four weeks was given to the targeting teams to complete their task. The end result of the targeting process was quite satisfactory and close to the original estimates.

### **Training**

Extensive guidelines about targeting forms and processes were developed and disseminated. Master Trainers or Field Coordinators were trained in carrying out the survey and filling out the registration forms. Master Trainers, in turn, trained targeting teams. The whole process was assisted and monitored by ERRA. Technical support from the World Bank was forthcoming wherever required. A large number of families - approximately 750,000 - were enrolled in the targeting process. This accomplishment is laudable keeping in view that the field teams were a mix of people from different departments and organisations, but still managed to work coherently and do a reasonably satisfactory job within a short time frame.

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<sup>3</sup> A *patwari* is similar to a land records/revenue official.



### **Public Information Campaign (PIC)**

A comprehensive public awareness campaign was undertaken by ERRA through electronic and print media. Newspaper advertisements were given in all the prominent national and local newspapers, and radio shows were organised to create awareness and understanding about the programme amongst the public. The conceptual premise of the PIC was to publicise both the rationale, design, targeting process and payment process, as well as the appeal and grievance redressal process of the programme through both print and electronic media. Besides, the PIC took into consideration the context and environment under which this extraordinary programme was being undertaken, where normal communication channels had been badly interrupted, and lives of affected communities' in geographically inaccessible and far-flung areas were in complete disarray.

### **Monitoring and Management and Information Systems (MIS)**

The nerve centre for the programme was the central database and MIS. Modern computing techniques and computer-administered protocols enabled efficient handling of data at a central database. The application of eligibility criteria and selection of beneficiaries was managed through the central database. The process of payments to the beneficiaries was also monitored through this centralised database. The creation of software capable of handling such a large database, scanning and entering the data from the targeting forms, and making lists of the beneficiaries for release of payments were outsourced to

National Database and Registration Authority (NADRA).

This database was the programme's lynchpin, and the final performance of the LSCG programme could only be as good as the database and its management. The module to handle forms and data entry and subsequent application of eligibility criteria was developed painstakingly, and with the active assistance of World Bank's technical team. Different checks were introduced to ensure the transparency and efficiency of the programme. Safeguards to check duplicate applications, and ensuring that only one payment was made into a bank or post office account, were embedded in the system. In addition, an elaborate data entry mechanism was agreed by NADRA, where each form was first scanned and then entered in twice by two separate operators; only after matching and verification of the information by a third person would the data be saved.

### **Implementation Arrangements**

The Programme Manager/Coordinator in ERRA, assisted by two Regional Coordinators (one each for the NWFP and AJK), managed the programme. There was one Provincial Coordinator for the NWFP, and a State Coordinator for AJK. A focal person from each district government was appointed as the Component Manager who was assisted by Field Coordinators/Master Trainers. Union Council Relief Committees (in NWFP) and Revenue Circle Relief Committees (in AJK) and Targeting Teams, which consisted of local councillors, citizens, teachers and

revenue department officials, were formed in affected districts. A Data Resource Centre (DRC) was established in each district, where applicant data could be accessed, and MIS was available for the programme.

The operational manual identified and defined the role of different agencies and departments involved in implementing the LSCG programme (see Table 1 for details).

ERRA released monthly payments to targeted beneficiaries through Member Board of Revenue or Provincial Relief

Commissioner (PRC), Peshawar in case of the NWFP, and Senior Member Board of Revenue (SMBR) or State Relief Commissioner in case of AJK. PRC and SMBR released the monthly payments to the National Bank of Pakistan's (NBP) main branches at the Civil Secretariats of Peshawar and Muzaffarabad for further disbursement to individual accounts through partner banks or post offices.

As per disbursement guidelines, the NBP sent the lists of beneficiaries in triplicate along with the pay-order for the credit of beneficiaries' accounts to the

**TABLE 1: Agencies and Departments and Key Responsibilities**

	<b>Agencies/Departments</b>	<b>Responsibilities</b>
1	Earthquake Reconstruction and Rehabilitation Authority (ERRA)	ERRA was primarily tasked with planning, coordinating, standard setting and monitoring of the programme.
2	World Bank	World Bank supported ERRA in overseeing and monitoring the programme, alongwith technical support.
3	State Bank of Pakistan (SBP), National Bank of Pakistan, and other participating banks, post offices	State Bank of Pakistan, National Bank of Pakistan, and other participating banks and post offices were used in financial disbursement to the beneficiaries.
4	The NWFP and AJK Revenue Departments	The AJK and NWFP Revenue Departments, with the support of district offices, were assigned the executing agencies who implemented the programme in the field.
5	The NWFP and AJK district offices	Coordination and supervision of targeting process as well as appeal and grievance redressal system.
6	Union Council Relief Committees for the NWFP	Receiving of appeal and grievance redressal applications, their analysis and recommendations for the final decision by the district appeal officer.
7	Revenue Circle Relief Committees for AJK	Receiving of appeal and grievance redressal applications, their analysis and recommendations for the final decision by the district appeal officer.
8	NADRA	Outsourced the responsibility of developing and maintaining database and MIS system.

Source: Operational Manual, Livelihood Support Cash Grant.





individual banks and post offices. A first copy was meant for bank or post office record, a second copy was for display at the branch, and a third copy was to be returned to the NBP main branch in Peshawar and Muzaffarabad indicating the number of beneficiaries where payment could not be credited along with the corresponding amount. Approximately, 261,000 beneficiaries were paid through this mechanism.

### **Grievance Redressal**

For the success of the programme, it was important that the exclusion of deserving vulnerable people should be kept to the minimal possible - recognising the problems of access to difficult-to-get to and far-flung areas, and post-disaster circumstances, there would be some who would fail to come under the net of the programme. An appeal and grievance redressal mechanism was established to minimise the chances of exclusion, and to have a system for responding to complaints and queries from claimants. This mechanism was made functional at the UC and district levels. Managers and field staff were trained on how to respond to, and deal with, different types of applications and appeals.

For the appeal and grievance redressal mechanism to work successfully, and to provide fair opportunity to all applicants to appeal against their ineligibility, it was important that people were made aware of procedures and eligibility criteria. The availability of appeal and grievance redressal forums and actions required by potential beneficiaries were widely publicised. Besides newspapers' ads,

local publicity solutions were also devised and low-cost pamphlets and handouts were published and distributed across the affected areas. Community-based publicity approaches, where mosques and local people were used to disseminate information and right of applicants to appeal against ineligibility decisions, worked well.

Appeal and grievance redressal was designed not only to appeal against the eligibility decision, but also to highlight any other grievance people might have had against the staff and any other activity associated with the programme. Appeal and grievance redressal opportunity was provided to all the applicants, and the process was concluded successfully; between 20,000 to 25,000 beneficiaries were included in the list of beneficiaries from a total of 65,000 cases received.

### **PERFORMANCE**

The targeting and registration process was started in the districts of Muzaffarabad and Mansehra in April 2006, and completed in four weeks. After analysis of the data collected and finalisation of eligibility criteria, the first instalment to the beneficiaries of these two districts was released on May 21, 2006. The process was followed in districts Bagh, Poonch, Abbotabad and Battagram in mid-June 2006, and releases were started to the beneficiaries of districts Neelum, Shangla and Kohistan by the end of August 2006. A total of 750,000 targeting forms were collected from the nine districts and entered in the programme database. By the end of June 2007, all





six instalments had been released to 261,172 beneficiaries of the programme, as against the original target of 250,000 families. District-wise break-up of the beneficiaries, as well as the amount disbursed, is given in Table 2.

### Extension of Cash Grants Programme

The original Cash Grants programme had a provision of extending the cash grants to the most vulnerable families subject to the availability of funds. Hence, a criterion was formulated for the most vulnerable amongst the existing beneficiaries, which is as under:

Based on the criteria mentioned in Table 3, approximately, 20,916 families

were selected from among the beneficiaries for the payment of a monthly grant for another six months. By the end of June 2007, six additional instalments had been released to the most vulnerable beneficiaries. The district-wise break-up is given in Table 4.

## LESSONS LEARNT AND POLICY IMPLICATIONS

It is important for the purpose of a fair assessment of the programme, to take into account the context of the area after the devastation and attendant difficulties of operationalising such a programme. It is worth recalling that an unprecedented registration exercise of a large

**TABLE 2: District-wise Disbursement of Cash Grants to Vulnerable Families**

S.No	Districts	Number of Eligible Families	Amount Paid (in Rs millions)
a.	Mansehra	55,306	995.508
b.	Muzaffarabad	53,643	953.154
c.	Abbotabad	12,536	225.648
d.	Battagram	28,645	515.610
e.	Poonch	33,998	611.964
f.	Bagh	38,677	696.180
g.	Shangla	20,821	374.778
h.	Kohistan	12,327	221.886
i.	Neelum	5,219	93.942
<b>Grand Total</b>		<b>2,61,172*</b>	<b>4688.670</b>

\* Original target: 250,000 families.

**TABLE 3: Criteria for Beneficiaries under Programme Extension**

- (a) Families headed by a woman, with disabled members, and five or more children.
- (b) Families headed by a woman, with five or more children.
- (c) Families headed by a woman, and taking care of orphans.
- (d) Families headed by a woman, with disabled members.



**TABLE 4: Extension of Cash Grants to Most Vulnerable People (District-wise Break-up)**

District	Beneficiaries	Amount (in Rs. million)
Muzaffarabad	4,971	89.478
Bagh	4,013	72.234
Poonch	3,677	66.186
Neelum	618	11.124
<b>Sub Total</b>	<b>13,279</b>	<b>239.022</b>
Mansehra	3,259	58.662
Abbotabad	1,317	18.216
Battagram	1,012	23.706
Shangla	541	9.738
Kohistan	1,508	27.144
<b>Sub Total</b>	<b>7,637</b>	<b>137.466</b>
<b>Total</b>	<b>20,916</b>	<b>376.488</b>

population was planned, designed and executed in a very short time. More important, pilferages were minimal which was ensured through transparent selection and disbursement processes. This is not to suggest that everything went according to plan - in a disaster scenario and its aftermath, many things can and do go wrong. Hence, valuable lessons in planning, execution, monitoring were learnt.

One general lesson learnt is the need for ERRA to forge its network with concerned departments in the NWFP and AJK, which would be of immense help in design and implementation of future development activity in the earthquake-affected areas. It is particularly important that all those associated with ERRA's programmes in district administration or revenue department are identified according to their role and contributions, and those who performed well are identified so that they can be called upon to serve in

similar programmes and activities in the future.

Some of the more specific issues and challenges faced and lessons learnt are given below:

#### **Public Information Campaign**

It was observed that in many instances, what seemed like a clear message, could be distorted and unintended messages perceived by the targeted audience. During the awareness campaign, some unintended ambiguity was created about the eligibility criteria. In the advertisements, it was stated that families with three or more children should apply for registration, as they could also be beneficiaries. It was categorically mentioned in those ads that the final eligibility will be determined by ERRA. This apparently clear message ended up in creating confusion, as all applicants with three children presumed themselves eligible for the programme, which they were not. Keeping in view the



populace of earthquake-affected areas, it would have been better if there had been more clarity and simplicity in the messages being conveyed. This would have quelled the resentment that surfaced later, and would have avoided the need for several repeat explanations by ERRA. Not disclosing the eligibility criteria had its own merits, as most people could not misreport in order to qualify for the programme. This was observed at the very end of the targeting process, which revealed that some of the applicants tried to misreport the facts, as by then they had learnt details about the eligibility criteria. For factual reporting, the programme depended on peer verification as the composition of targeting teams involved local councillors and teachers, and the basic premise was that local communities know each other and would be able to verify information provided, leaving little room for misrepresentation.

### **Data Gathering and MIS**

Generally, NADRA's services were satisfactory; however, there were some downsides of the arrangement also. The establishment, updating and maintenance of the database was a big task that generally went well. However, there were some grey areas, like absence of bank account information or inaccuracy of such information. This resulted in delays of release or receipt of the grants. Had these entries been made correctly by the data collector or the data entry operator, a significant number of beneficiaries could have been paid without any delay, and this would have saved resources and efforts. This had caused a lot of strain on the payment mechanism as payments to 27,589

beneficiaries were returned due to wrong or incomplete accounts information.

As ERRA's activity and role expands, it can systematically generate socio-demographic reports with the help of the cash grants and the housing grant database. These reports would be particularly important for ERRA's Donors and Sponsorship Cell, as well as ERRA's Information Clearing House. The LSCG programme database has been acquired by ERRA's MIS wing, which is generating some of the reports on 'need basis'; however, an integrated approach would optimise utility of the database. As the LSCG programme database and MIS were developed with considerable help from several international and local experts, it would be most useful to safely secure all design drawings, tables, and methodologies adopted in MIS development for future reference.

### **Release of Payments**

While most vulnerable families targeted were provided with cash grant, a significant number – 27,589 beneficiaries – did not receive their payment, even though the money was released by ERRA. Operationally, several factors contributed to this relatively high 'return rate'. First, a large majority of the beneficiaries (especially women) had never used a bank account, and some of these first time bank users could not provide correct and complete bank account information. Second, in some instances, incorrect or incomplete bank account information was entered by the targeting teams whilst filling the enrolment forms. Third, erroneous data entry by NADRA also contributed in



sending the payment with wrong banking information. This figure was surprisingly higher than anticipated.

In order to rectify the mistakes of such beneficiaries, an elaborate apparatus was established at the Data Resource Centre (DRC) in Peshawar and Muzaffarabad, where the beneficiaries whose payments were returned had been identified. NADRA first rectified the cases that had data entry errors. Then, the remaining cases were put in a separate category in the MIS of the programme. The appeal and grievance redressal apparatus established at the Union Council or Revenue Circle level was reactivated to trace the beneficiary and obtain correct bank account information. That information was then forwarded to the District Component Manager. The rights of updation of the bank account information were provided to all the district DRCs. After rectification of bank information at the district level, NADRA generated rectified lists. Through such a process, 13,197 cases have already been rectified, and the process of resending payments to these beneficiaries has started. Every effort is being made to rectify maximum bank accounts and complete this process by the end of September 2007.

To ensure transparency and reduce human intervention, payments were sent directly to beneficiaries' accounts. However, the capacity of partner banks and their willingness to comply with

ERRA's disbursement guidelines were overestimated. A significant number of bank and post office branches did not reply even after receiving several reminders from DG Finance, ERRA, NBP management and the livelihood team's personal visits. This severely hampered the process of return payments and made the job of reconciliation more difficult. The capacity of partner banks and post offices was overestimated. Several of the earthquake-affected area branches were of two to three persons and were 'paper-based' branches. In case of post offices, the disbursement-related situation was found to be even grimmer as compliance with the guidelines was low.

For any future programme where direct payments are intended, Pakistan Bait-ul-Maal's (PBM) latest disbursement system, with specialised payment software, should be consulted and utilised, if need be. Moreover, the importance of account information handling and sanctity is very important for the efficient functioning of a payment mechanism, and extra care needs to be given to this factor in design, training and implementation. Lastly, while individual bankers tended to be helpful, especially if requests came from senior officials; actual delivery of service could only be as good as the available capacity. Therefore, a realistic capacity estimation exercise should be done prior to designing such a programme.





## Acronyms and abbreviations

GoP	Government of Pakistan
LSCGs	Livelihood Support Cash Grants
MIS	Management and Information Systems
NADRA	National Database Registration Authority
NWFP	North West Frontier Province
PBM	Pakistan Bait-ul-Maal
PERRA	Provincial Earthquake Reconstruction and Rehabilitation Agency
PIC	Public Information Campaign
PRC	Provincial Relief Commissioner
RCRC	Revenue Circle Relief Committee
SBP	State Bank of Pakistan
SERRA	State Earthquake Reconstruction and Rehabilitation Agency
SMBR	Senior Member Board of Revenue
UCs	Union Councils
UCRC	Union Council Relief Committee





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During April and September 2007, consultation and interaction took place among the organisers, consultants/communication experts and the participants of two workshops. These communication workshops provided a platform for learning communication skills, sharing information, and critically reviewing material to be used in writing this case study.

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