

Express News Helpline Trust and NRSP: Low Cost Housing Project in



Charsadda (KPK) and Thatta (Sindh)

Table of Contents

1. Background	3
2. Project Objectives	3
3. NRSP's Approach.....	4
4. Selection of project area.....	4
4.1 Background: Charsadda	4
4.2 Background: Thatta.....	6
1.5 Participant selection criteria	6
5. Community based approach: Charsadda	7
5.2 Community based approach: Thatta	9
5.3 Comparative Analysis of Selection Criterion in Thatta and Charsadda	11
6. Construction Process	12
7. Challenges	13
8. Completed Construction	14
9. Achievements.....	16
10. Success Stories	16
10.1 Success Stories Charsadda	16
Case study of Jan Pervez	17
Case study of Umair Zeb Jahanzeb	19
Case study of Umar Uddin Said Ahmad	20
10.2 Success Stories Thatta.....	22
Case study of Khadim Hussain	22
Case study of Sakina Bibi	23
Case study of Raza Muhammad.....	25
11. Recommendations for future projects	26

1. Background

The flash floods caused by heavy rains that hit Pakistan over July and August 2010 are estimated to have affected over 14 million people. This disaster destroyed or partially damaged 1.9 million housing units country wide. Following initial emergency response activities, the National Rural Support Programme (NRSP) conducted rapid assessment of housing damages through its Community Organizations (COs) and activists. According to this assessment, a total of 526,562 households were affected by the floods within its operational area which covers a total of 59 districts. It was found that 27 districts had been affected with 50% of the housing units within these being damaged/ destroyed.

NRSP collaborated closely with the donor community in all its flood relief and rehabilitation activities, attending cluster meetings and sharing information, resources and contacts. *Express News* approached NRSP to facilitate in its Housing Project due to the organisation's strong community links and previous work in the proposed project areas.

Image 1: NRSP Programme Districts



2. Project Objectives

The primary project objective was to assist 100 flood affected families to rebuild their homes. The *Express News Helpline Trust* provided a total of Rs 10 million for this purpose. This meant that each family would have a budget of approximately Rs. 100,000 to rebuild their homes with four milestones fixed for payment disbursement. Each housing unit was to have one room (16x14), a bathroom (6x4) and a veranda (18x14). 25 participants were to be selected from Charsadda and 75 from Thatta, areas chosen jointly by *Express News* and NRSP.

3. NRSP's Approach

The project was driven from the community level with community organisations in the project area – Akbar Abad, drawing up the initial list of 300 potential project participants. This list was later narrowed down to 25 by a committee of three made up of respected elders chosen by the community. After this list was finalised, the NRSP signed a Terms of Partnership agreement (Annexure B) with each selected participant. These terms outlined the agreed role of both NRSP and the project participants. They stipulated that NRSP would: a) identify the participant communities and b) facilitate dialogue to identify deserving households, procure materials, and organize skilled and unskilled labour consisting as much as possible of people from the project area, c) provide technical assistance (d) train the community and participants in the construction process. In turn, the participant would fully cooperate and participate in project meetings and participate in capacity building in the area of procurement.

While the project provided the basic design for the housing units, participants were permitted to indigenise materials and to build upon the design further according to their circumstances and preferences once plans were verified for feasibility by NRSP engineers. As outlined, each participant was provided with a budget of Rs.100, 000, to be released in four equal instalments against set milestones decided by NRSP engineers. The first instalment was given after the construction of the plinth, the second was provided after the construction of masonry work up to the roof, third was released after the final plaster work. The final instalment was given on completion of the work. Based on this criterion, progress was reported and transparent. Each instalment was approved following an inspection of each of the key stages by NRSP engineers. In Charsadda, these instalments were transferred to the participants' bank accounts, bearer cheques were issued to those in Thatta as many did not have access to a bank account.

4. Selection of project area

The NRSP Damage Assessment Report was used to identify the most affected villages in Thatta and to Charsadda, a participatory rural appraisal also took place.

The following villages were selected for interventions:

1. Akbar Abad, Charsadda in Union Council Sara Yaseenzai (25 houses constructed)
2. Three villages in district Thatta, Sindh covering Union Councils Bijora and Belo (75 houses constructed)
 - a. Rahim Dino Charan
 - b. Rahim Dino Thaheem
 - c. and Muhamamd Achar Charan

4.1 Background: Charsadda

The district of Charsadda has 31 Union Councils and 44,200 households affected by the floods. The community went through 57 hours of continuous rain which amounted to an average of 29cm of rainfall. The total population is approximately 1.4 million in the Charsadda district, and

the floods displaced 1.2 million people. Hisara Model Camp was built as a result of coordination between NRSP and Oxfam. These two organizations built latrines, installed a steady water supply and laundry facility. In this area there are 22 community organizations, 12 of these are women only. After the floods approximately 450-600 families were relocated to this camp. *Express News* and NRSP selected the Village Akbar Abad for the project due to the high number of flood affected households in this village.

NRSP were had also already established community organisations in this area meaning that transparent structures for decision-making discussion were already established in this area. During the floods NRSP moved many people from this village in need of shelter to



Hisara Camp. While this camp held as many as 600 displaced families, approximately 50 families remained without shelter. These people were forced to shelter in tents and have remained in these for the past 5 months. Many families that owned their own land returned to their village with these tents while they waited to accumulate the funds/ started to rebuild their homes. The families that remain on this land are those who do not own their own land.



The image shows a tent that has been used as a kitchen, including a stove, pots and pans, and other ingredients vital for meals.



Minhas (17 years old) lives with her parents and 3 siblings in the tents that were donated by NRSP and Oxfam. They have also constructed a makeshift kitchen beside their tent home out of wood and mud.

4.2 Background: Thatta

Wide scale damages were witnessed in Thatta one of the latter affected districts with the flood waters moving from north to southern Pakistan. According to information derived from UNOCHA in the period of August, 7 Union councils in Thatta with a population in excess of 855,850 were severely affected. The water reached a height of 10-12 feet in some areas and 107,981 were destroyed. Based on the need assessment in the areas, Tehsil Sajawal was identified as the worst hit, with inhabitants seeking refuge in Makli, a hill just south of Thatta.

As a part of another NRSP intervention in the area through the Komak Project, hand pumps and latrines were installed in 3 affected villages in Sajawal: Rahim Dino Charan, Rahim Dino Thaheem and Muhammad Achar Charan. Tents were also supplied to 10 households and food rations provided through the WFP. With a strong NRSP presence through these relief programmes, these villages presented a viable project area to carry out the *Express News* Housing Project quickly and transparently. Community activists were used to gather preliminary damage information; in fact it was they who initially contacted NRSP for post-flood assistance in their areas.

1.5 Participant selection criteria

When drawing up the list of participants, both the community organisations and selection committee were provided with the following criteria:



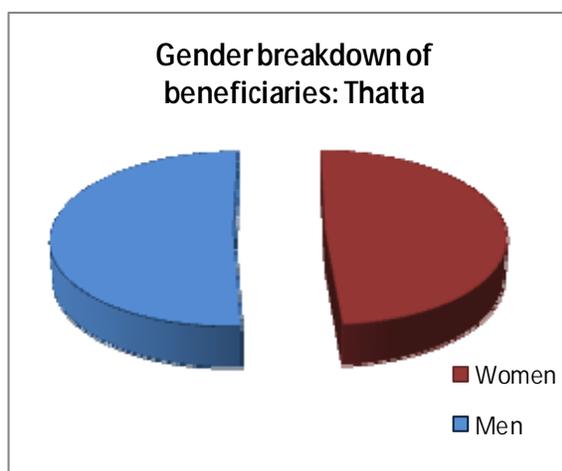
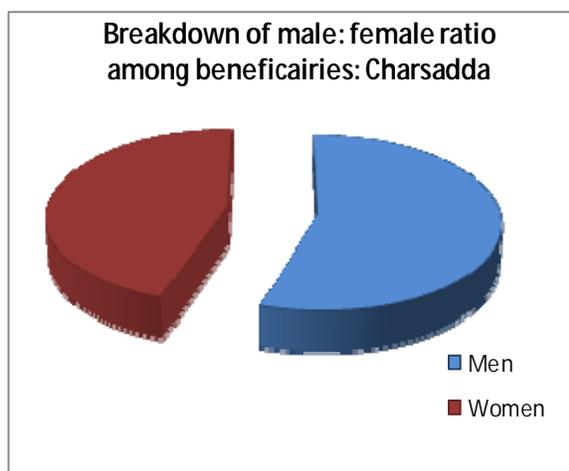
Women using hand pumps in Rahim Dino Charan village installed through Komak Project after the floods.

- The affected household should be poor and have a completely damaged katcha or Pucca house
- The head of the household or tenant should have valid house ownership or rental documents in his/her name.
- The head of the household should have a CNIC.
- The affected should be in the same geographical proximity of the village or settlement.
- The household should have good and honest social recognition and bearing.

- The household should be ready to contribute in cash, available materials and by way of skilled/ unskilled labour.
- The Grantee should be married, a widow or a widower.

All selected participants had the option of contributing to construction costs. This enabled greater flexibility for owners to extend or modify the given design according to their family size/ needs/ capacity. As the project targeted those that had lost their houses during the floods, it was a requirement that all participants owned their own land. *It should be stated that a contribution from participants was not a mandatory requirement by either NRSP or Express News.*

District	No. of houses	Male participants	Female participants	Disbursement (Rs.)	Household share (Rs.)	Total cost (Rs.)
Charsadda	25	97	119	2,500,000	1,380,000	3,880,000
Thatta	75	281	273	7,500,000	2,995,176	10,495,176
Total	100	378	392	10,000,000	4,375,176	14,375,176



The MIS generated progress report of the 100 housing units built in Thatta and Charsadda is enclosed in Annexure E. The table below displays an overall summary of the projects.

5. Community based approach: Charsadda



Mr. Maqsood Alam, (former District Programme Officer of NRSP Charsadda) was the primary supervisor of the *Express Housing Project* in Charsadda. He was also actively involved in emergency relief and rehabilitation efforts in the district. The community trusts him often turning to him for guidance during times of difficulty. As outlined, the community organisations in this area compiled the list of 300 households in need of housing, this was later shortened

NRSP's field staff have conducted routine visits to Hisara Camp. Some of the women now hold meetings with the field staff to discuss their needs

to 25 by the project selection committee, approximately 275 houses remain without homes in this area.

The community of 'Hisara Akbar Abad' mainly comprises three tribes namely 1. Mohmand, 2. Dirojee/Malezai, and 3. local community of Charsadda called Hastnagaryan or Ashnagaryan. On the project selection committee, Jalander represented Mohmand, Hazrat Yusuf the Diroje tribe and Salman Khan represented the local Hastnagar tribe. These leaders assumed these positions on the basis of their involvement in the humanitarian interventions leading all previous activities with NRSP in the Hisara camp. This committee decided that each of the 25 participants selected from the list of 300 eligible households should be willing and able to contribute a share to cover the costs of construction.

Upon the completion of the 25 households in Charsadda, NRSP field staff held CO meetings to obtain further feedback from the community on the selection process. In the selection of participants, the project gave the criteria that participant households should be poor s should be "poor", those that had completely lost their homes due to the flood, but those able to contribute their own shares to building costs. This was defined by the CO members as everyone affected by the floods meaning distinctions in income and status prior to the floods no longer held, everyone had been affected equally.



Male Community Organization Meeting held in Akbar Abad to discuss the Express News Helpline Project and the selection process of participants.

Jalander Juma Gul — "...the flood acted as an equalizing force in the village." Jalander was a farmer that tended the 20 acres of sugar cane crop for a landowner. When the flood damaged all the crop, Jalander and his family not only lost their mud house but their main source of income. A family that was considered one of the better off in the community have also seen hard times, Jalander and his two sons Arshad (18 years old) and Asad (17 years old) now spend their days in search of labour.

The second criteria was one stressed by the community committee, they felt that all participants must be capable of contributing their own share of money towards building their new house. Salman Khan explained that the community agreed that Rs.100,000 was not sufficient to build

the one room unit. In addition, many noted how the proposed one room unit may need to be modified to fit larger families (averaging 8-10 people in Akbar Abad). Therefore, out of the 300 eligible households for a housing project, the community elders requested that only those who had savings that would be used for reconstruction and rehabilitation, “to step forward, as we were sure they would be the ones who could successfully complete this project.”

Salman states that, “we did not want a family to struggle to build a house with the limited Rs. 100,000 and later not be able to finish this or later not be eligible for other financial assistance due to already being involved in the Express project.”

Mohammad Amin Khalid Khan, a construction worker by profession also reinforced this view stating that “we all are poor and we saw that with the money that was offered for this project it was not sufficient to build the house with the specifications of 16x14 feet rooms.” Therefore, “We amongst ourselves selected those who had savings and could contribute from their own pockets to build sustainable houses for their family.

This was the community’s own strategy employed to determine and ensure that the 25 participants selected had the capacity to complete the construction of the housing units.

5.2 Community based approach: Thatta

Once these villages were identified; NRSP Senior staff headed by Ghulam Mustafa, Regional General Manager (RGM) as well as the District program manager for Thatta and field engineers visited and surveyed the site areas to assess the damages. Most of those affected (approximately 250 households within the project area) had sought initial refuge on roads sides, grounds and grave yards close to Makil due to overcrowding in the camps.

The selection of participants was undertaken by NRSP in consultation with community members and activists, so that a transparent and a two-way participatory processes was adopted. 75 houses were identified for reconstruction, amongst them, 52 houses were to be reconstructed in the comparatively larger village of Rahim Dino Charan, 17 in Rahim Dino Thaheem and 6 houses in Muhammad Achar Charan.

Mr. Ali Ghulam, the field engineer for the project, was directly involved in the entire process of participant selection, the disbursement of instalments and monitoring of progress on reconstruction. Based on discussions with him, it was understood that project committees were formed to monitor progress on reconstruction. Each community was represented by community activists that held regular meetings with participants on progress, challenges and possible solutions which were impeding progress. In fact households that had a shortage of construction material were facilitated through the committees that coordinated the provision of material from other houses that were not using this. In this way, many problems were resolved.



Field engineer, Mr. Ali Ghulam monitoring progress on construction of houses in one of the villages in Sajawal

The three selected villages are in close proximity and located at a distance of 5 km from the Indus riverine. Most people there are daily wage labourers, subsistence farmers, shop keepers and government servants. Essentially belonging to the chronically poor, these settlements are located in more remote areas of Tehsil Sajawal hence their preparedness and capacities to withstand disasters is minimal. When the flood came they abandoned all assets they had

to find any safe haven, struggling for the basic amenities in life. According to local information almost 90% of the houses were affected by the floods, some partially damaged and many were completely damaged.

When the project was initiated in the area, community based dialogue was held to define and identify those eligible for the project. Most of the community members agreed that those that had completely lost their homes should be facilitated. Some viewed the socioeconomic standing of people as an important indicator but because the emphasis of the project was upon the reconstruction of houses anyone who had completely lost their house was viewed to be equally eligible. It was decided that the contribution from the participant should not impede selection process, as contribution depends more on the material standing of the participant rather than reflecting those most in need. During the process of reconstruction participants themselves worked on reconstruction in the form of unskilled labour, skilled labour was hired from nearby areas.

Khadim Hussain, a inhabitant of village Rahim Dino Charan and a member of one of the housing committee established there states “Devastation to houses caused by flood is irrepressible, the community understand that shelter is a primarily concern ytherefore any house that is not liveable should be reconstructed.

Gulsad Bibi, a widow living in village Rahim Dino Thaheem stated that in the construction of houses, monetary welfare of a participant should be considered. She states that “some people with very meager source of income will not be able to contribute significantly towards reconstruction so in the selection of participants this concern was accounted for.”

In Charsadda there was lot of emphasis on savings and its correlation with the success of the scheme, in Thatta very few people would have been able to meet this condition, and because of

the greater number of houses to be reconstructed savings was therefore not made a mandatory criterion.

Allah Dino living in Rahim Dino Charan stated that “saving by a household is a unfair criteria in such a situation where most of the people have lost all of their assets, by nature of working as a small scale farmer I had invested everything into my land however due to floods I had lost everything, there was no way I could have been selected if saving was a criteria.”

Mir Muhammad, a daily wage earner with family size of 12 stated “most of the people in our villages have larger family size and considering the average income that is earned, not much is left as savings that could be significantly devoted towards reconstruction on mandatory level. It should be left to the participant to decide how much they are able to contribute instead of having it as a criterion for the initial selection of participants”

5.3 Comparative Analysis of Selection Criterion in Thatta and Charsadda

- As the project was divided and segregated within two separate districts located in two distinct provinces of Pakistan with the number of houses to be constructed in each area also differing, there were differences in how the scheme was implemented which reflected the needs and preferences of the communities in these areas. The major difference was the initial criterions chosen by the communities for selection.
- In Charsadda, Hisara Model camp was set up from which participants were identified whereas in Thatta, three villages that witnessed considerable damages in Sajawal were selected from where participants were identified
- In Charsadda the local community organization- Akbarabad had larger influence the in selection of participants as the full power for selection was vested upon the communities. This raised issues of biases, transparency and fairness. However in Thatta, a centralized approach was practiced and NRSP opted for with the selection of participants being completed in collaboration with community activists. Later on small housing committees were formed, not for the purposes of selection, but toto monitor progress.
- In Charsadda the ability of the participant to contribute was made a specified criterion in the selection of participants because the grant amount of Rs.100,000 was considered to be insufficient to accommodate larger families. However this approach meant the exclusion of the most vulnerable groups unable to contribute to funding. In Thatta the ability to contribute was optional and it was felt more important to provide housing to anyone whose house is not in a ‘livable’ condition. In this regard it was considered more important to lay a stable structure and as participants gain self-sufficiency they could also modify the design as per their own contribution, which many in Thatta have started to conduct. This thus reflects overall success of the initial approach used and criteria for selection of participants in Thatta.

6. Construction Process

Construction of the Express Houses in Charsadda took approximately one month. The NRSP field officers and engineers strongly believe that the community and owner-driven approach expedited the process. The material most used to build the houses were bricks as they were moderately priced. Concrete was classified as the cheapest material while wood is on the expensive spectrum of material prices.



Construction of 75 houses in Thatta (example two below) took approximately 2 ½ months. The NRSP field officers and engineers strongly believe that housing committees formed in the three villages expedited the process. In addition as seen in the pictures the material most used to build the houses were bricks as they were moderately priced. Concrete was classified as the cheapest material while wood is on the expensive spectrum of material prices.



7. Challenges

CO-Akbar Abad Charsadda: Overall the community found the process very satisfying and appreciated NRSP's approach of leaving it to the community to select and confirm the participants. However, the veranda preferred for inclusion by the donor was a point of conflict between the participants and the NRSP staff who would continuously have to convince and urge them to include this structure in their construction plans. This is because this type of structure is not indigenous to this area.

Several participants opted to add to the construction adding rooms, barrier walls, and constructing sanitized toilets, using their own funds.

The prominent challenges faced were in procuring the material and skilled labour. Most men in Akbar Abad work as day labourers, therefore this was an advantage for this housing project, as skilled labour was readily available and sped up the preparation process for construction.

The wanted it to be clear that the Express House's would have the same specifications and size for every housing unit across the board and whatever changes were made were solely from the owner and not in any way from the donors. This was a condition that had been unclear in previous projects resulting in an imbalanced distribution of resources.

Sajawal Villages, Thatta: In Thatta primarily because of the nature of damages, water was cluttered around the houses, it was a difficult task to remove this water. Through efforts of the NRSP field engineer and community members water was drained out.

Secondly due to the shortage of skilled labour in the area in regards to masonry work, progress was initially slow. The villages themselves had very few skilled laborers and those that were hired were also employed in other areas as a result of relief work being conducted by other NGOs in Sajawal, due to this increase in demand they were charging Rs.600-700 per day. As this project was being conducted in the emergency period, there was also shortage of construction materials. Particularly bricks and blocks were in short supply due to increasing demand for them in the area. However the formation of housing committees in the villages and the utilization and exchange of construction material amongst the participants based on need significantly improved this situation.

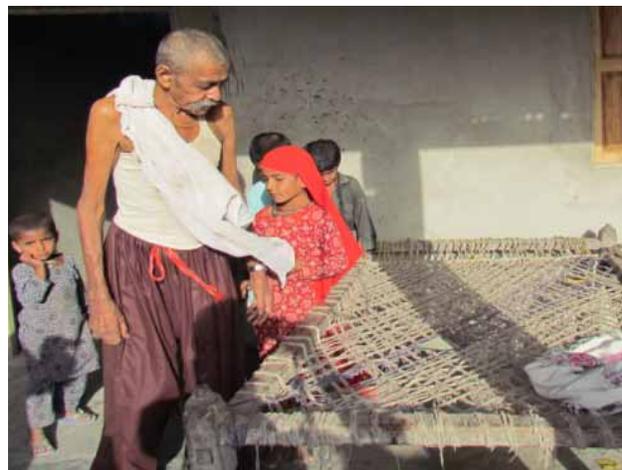
Located in remote areas and being severely affected by flood water, it was difficult to transport construction material due to road blockages. It was also difficult for participants to prioritise construction work as they many had to sow of crops etc. Participants in Thatta did not have find any issues with the veranda and in fact considered it an additional benefit in terms of having more space, however they have requested boundary walls to be constructed to have a sense of privacy in their daily lives.

Apprehension: Case of Muhammad Siddique



Muhammad Siddique, an inhabitant of village Rahim Dino Thaheem was one of the participants of the project. By profession he is a carpenter and has four sons. Some of them practice carpentry work while others work as laborers at local hotels. Even before the advent of the floods Muhammad Siddique suffered from a respiratory disease. When the floods came his sons had to move him on a stretcher to an

army camp located 35 km away from the village in Makil. After staying there for two months, he returned with his family however, since this time he has been hospitalized two or three times



Having provided funds for the construction of his house, the work continuously gets placed on hold due as the funds get spent on his medication. The local committee in the area continuously enforces upon the family to complete the construction work however due to state of his health and now with sickness of his granddaughter who is suffering with kidney problems progress is slow.

At this point, what remains is mud plaster on his roof which will require two to three days work, however due to his condition the family has not prioritized the completion of this construction work. Muhammad Siddique says “I am really thankful to NRSP for selecting me as a participant for this project, however my state of health has really made me redundant and as a result I haven’t been able to complete the construction work. However I am adamant that as my health gets better I will be able to complete the work”

8. Completed Construction



Above is a picture of Basheer Khan Shah Rawan's house. It was constructed of cement blocks and by recommendation of NRSP GM Agha Javad steel rods were inserted in the corners of the room to meet safety standards and to strengthen overall foundation. The plaque above was installed outside each house constructed as a result of the Express Helpline Trust grant.



RCC constructed house of Raza Muhammad. The design along the houses, was the initiative of Raza Muhammad.

Beside the successful construction of the low cost housing units and providing permanent settlement for 100 displaced households, this project enabled participants to shift their priorities and resources to improving access to other essential public goods and to rebuilding their livelihoods.

The households that were not selected for this project have begun to construct houses on their own using the Express News housing unit model. In addition, the participants of the project have

provided their peers with guidance in building safe structures. The money that was saved from the reconstruction of shelters has been contributed to constructing protection walls and installation of sanitary bathroom facilities and water pumps within the village to improve sanitation.

From discussions with participants, some have reaffirmed their faith in a *tanzeem* system, and were considering the creation of an Emergency Team that invests in tractors and boats that can be used by any community member who may need it during construction or to be prepared if such floods hit again.

Another achievement of this project has been additional resource mobilization for further construction. As a result of the demonstrated active participation of affected communities in the construction work in Charsadda and Thatta, many organisations have approached NRSP to utilise their funds in the same manner as for the Express Housing Project. The Rotary International and Behbud Pakistan have committed to contribute over 125 houses, while negotiations with many agencies are underway to mobilise maximum resources for owner-driven construction in other affected areas. Many individual philanthropists are also approaching NRSP for adopting one or more families for the construction of houses following the methodology applied by NRSP in the case of this project.

9. Achievements

The 16x14 room, 16x18 veranda, and 5x6 washroom housing unit were typically constructed within 27 days in Charsadda, in Thatta construction process took approximately 2 ½ months starting from December 2010. This was primarily due to difficulties in procuring materials. The major achievement of the project was to shift the liability and responsibility of the construction process to the community with participants showing high levels of motivation and participation. NRSP encouraged the creation of COs, who worked with NRSP to assist and guide capital formation and the identification of skilled labour in the community. In Thatta particularly, committees that were formed to monitor the construction process served as an effective platform to complete activities on time.

10. Success Stories

10.1 Success Stories Charsadda

The following three profiles include the stories of these families and the hardships they experienced since the floods up until the construction of their new homes.

Case study of Jan Pervez



Farasat and her 17 year old daughter Parhnaza enjoy their lunch meal in their newly constructed house.

Jan Pervez and his wife Farasat, have four sons and one daughter living with them in their newly constructed housing unit. Before the floods, Jan Pervez was a laborer for 10 years and assisted with informal construction projects within the area of Charsadda. He would work 8 hour days earning 250-300 rupees per day with a monthly average of 8,000 rupees.

Their eldest son, Sabatullah (20 years old) studied up to 10th grade and now works in an appliance store, which mainly supplies bathroom equipment and electrical fixtures. He earns an

average of 800 rupees per week.

When the heavy rains began in July, Jan Pervez and Farasat collected a few of their personal belongings and sought shelter along with the 650 other families that were displaced in Akbar Abad, Charsadda. They took refuge in tents in Hisara Camp that were donated by OXFAM and NRSP. They lived in the tent for 5 months. All that remained of his 3 bedroom mud house was a bathroom and one door. “All of our belongings were damaged and found in the neighbor’s yard. Nothing was saved. Not even our clothes. We lost our identification cards also”, said Farasat. In the 5 months following the flood disaster, Jan Pervaiz and Farasat saw donors, reporters and NGOs from across the world dedicated to helping the flood affected victims rebuild their lives. NRSP was one of the most prominent and leading forces in Akbar Abad. The field staff assisted families in the construction of tents and helped them move to Hisara Camp. They also initiated meetings and discussions to form community organizations (COs) in the area.

NRSP’s projects and work around Pakistan rely on COs as a means to communicate with the villages and to hold discussions of various projects aiming to improve the overall quality of life of the community inhabitants. In light of the floods, the COs were used as a means to inform the flood victims of donor sponsored relief projects.

It was at a CO meeting that Jan Pervez first heard about the Express News Helpline Trust Housing Project in the Akbar Abad district. The community elders agreed that the criteria for selection would be that the household be poor and in need of financial assistance in building a house. They made it clear however that each person selected must commit to contributing their own financial share to ensure completion.

“I heard that I was eligible as I owned my own land, was in need of a house, and had my own savings of 65,000 rupees to put towards building a new house for my family.”

Construction began on December 6th and the house was completed by December 31st, the fast completion of this housing project is because each participant like Jan Pervez was solely in charge throughout the construction process. The faster the house was built, the faster Jan Pervez and his family would move a step closer to returning to their normal lives.

Jan Pervez’s house contains one room, a bathroom, and a veranda as designed by the donors which is “sufficient enough space for me and my family”. All that remains are a few electrical fixtures and the installation of electric fans in time for the summer heat.

Jan Pervez is very satisfied with the project process. As a result of the Express News’ financial assistance that shared the overall costs of building his house, Jan Pervez was able to buy another donkey for his *khaargadi* (donkey cart), as his previous donkey died in the floods. This new donkey cost 5,000 rupees and assists him in his construction work, specifically to lift and transport heavy equipment and materials to various sites.

“I am very happy and feel secure in my new home. We have faced no problems as the money was given to us in four installments explained to us when we began construction. While it is a downsize from the three bedroom house we lived in before, we are content with the notion that this is a secure and well constructed house that hopefully will survive should we face heavy rains and flooding again. We feel more prepared.”

Case study of Umair Zeb Jahanzeb

Umair Zeb Jahanzeb, his wife Basirat and their two children were living in a one bedroom mud house until the heavy rains swept away their house, personal belongings, and security. Umair's profession as a labourer often required him to travel as far as Kashmir sometimes offering his manual labour for livestock, farming and construction. Since the floods occurred he has remained in Akbar Abad attempting to find some means of ensuring the safety and health of his



Basirat picks out clothes for her 4 year old daughter to wear. Life has become a little easier for her and her children since they have officially moved into their own house from Hisara Camp.

two adorable young children and wife. Basirat often spent her days taking care of her 2 year old son and 3 year old daughter stitching clothing, bed sheets, and other linens for her family.

Among her personal belongings her treasured sewing machine was damaged by the flood waters.

Umair and Basirat had made a tent their home for the past 5 months. Umair had 40,000 rupees of savings prior to the project.

“It was at one of the CO meetings that I learned about the Express News Housing Project,” Umair had seen his neighbors who had been selected as participants for other similar housing ventures, such as the Diakonie project.

“The community elders said that Express News would provide 100,000 Rupees to construct a one bedroom housing unit. As a community we all agreed that this amount would not be enough to cover the complete costs” said Umair.

The Express News grant was to be a subsidy and encourage the participants like Umair to also contribute their own share of savings to build the house. “When I put my own hard earned money towards buying the materials and paying for construction I felt like this house was my own. Express, NRSP and the CO were flexible with me about how I would build my house.” It was this sense of ownership and the flexibility with the design of the one room, veranda, bathroom housing unit that sped up the construction process for many to less than a month.

For Umair the completion of his house and settling in was one of the happiest days of his life. Unfortunately the family faced a further shock on February 10th when his brother Mohamed aged 18 was killed in a suicide attack in the Charsadda blast. Mohamed had gone to the market to sell his donkey cart which someone had placed a bomb device underneath. Many of the community members identify Umair as one of the most unfortunate individuals living in the village.

“It's one thing to be poor, and then to be further impoverished by circumstances such as the flood. But then to face this form of terrorism is very unfair and not the type of life I would wish for anyone.”

Basirat is hopeful that once she is fully settled into her new house, she will start her own informal tailoring business. She discussed her plans to obtain a second-hand sewing machine or potentially repairing her old one. Basirat realized that her husband does not have to be the sole earner of the family. “I am not embarrassed to work, as I know I am doing it for the wellbeing of my children.”

“As much as we have been through, instead of falling into self-pity I am grateful to Allah, my family, NRSP and Express News. My family has had its fair share of problems, but at least we are out of the tents and I have a house where my daughter and son have a chance to live a better life.” –Umair

Case study of Umar Uddin Said Ahmad



While the new house did not include a kitchen, Zarsanga has made use of the tent that she was living in after the floods to set up a kitchen area in her vard.

Umar Uddin, his wife Zarsanga, six daughters and two sons recently moved into their newly built house. Although they now have very limited belongings with most being destroyed during the flood, Umar Uddin and Zarsanga were able to salvage three beds from the floods. The remaining furniture and items that they have placed in their new house are the result of donations from other community members or NGOs.

The family are relieved to finally be out of the tents that they lived in for five months in Hisara Camp. Umar Uddin learned about this housing opportunity at one of the CO meetings he attended, “they said that only

those who lost their houses completely and owned their own land were eligible.”

The selection of participants was left up to the community. The main criteria was that the household must be poor and deserving, have lost their homes to the flood and showed the capacity to commit to such a project.

While Express News generously budgeted 100,000 Rupees in financial assistance to cover part of the costs of rebuilding the housing units, it was expected that those selected would make their own investment into the construction of their new homes.

I was planning on rebuilding the house from complete scratch but worried about the costs. I made 7,000 rupees per month prior to the floods and after the floods occurred I was out of work for some time as my days were spent finding food and water for my family. I had to stay with

them to make sure they were safe. Now I earn about 4,000 rupees per month. I was able to save and gather 50,000 rupees.

Zarsanga, Umar Uddin's wife expressed her gratitude and satisfaction with her new home.

I am not concerned about the size, I do have a family of 10 people including myself, but we managed in our previous house that was one room, a bathroom and a kitchen.

The burden weighs on Umar Uddin to provide for his family. He is the sole bread winner as his son Abdullah, 17 years old is disabled and his other son Arif is only 14 years old and too young to work. Umar Uddin also has six daughters. Fatima, 13 years old is the eldest and Nosheen, 3 years old is the youngest. None of the girls attend formal school but attend the local *madrassah* to learn Arabic and to read and understand the Holy Quran.

Sadly, once Umar Uddin and Zarsanga successfully completed their house and moved in, Umar's mother suffered a fatal heart attack.

Zarsanga now wants to assist her husband in improving their sewage system and set up water boring, in order to ensure regular access to clean water that is used for sanitation, drinking and cooking.

Thanks to Express News and NRSP we do not have to worry about where to live, and I am able to focus on getting clean water for my family. –Umar Uddin

10.2 Success Stories Thatta

The following three profiles include the stories of these families and the hardships they experienced since the floods up till construction of their new homes.

Case study of Khadim Hussain



Khadim Hussain enjoying a quiet afternoon with his two sons in his veranda.

Khadim Hussain a resident of village Rahim Dino Charan lives in his newly constructed house with his five brothers, wife, mother and four children. Following his family, he practices labour and masonry work in a nearby location and earns Rs.300-350 for 6-7 hours.

Before the floods came he used to live in a one room mud house, vulnerable to any kind of natural hazards. When flood came in early August he along with about 135 other households in the village had to leave the village. All his assets were destroyed as

water reached at a height of 10-12 feet reducing his house to rubble. Khadim Hussain states “the advent of flood proved to be a calamity for us where we felt being deprived by our destiny, at that time chaos was spread all around and we just haphazardly evacuated out of our houses with our loved ones, pain and suffering we faced at that time can’t be erased from our memories”

After evacuating their houses, Khadim and his family sought refuge on roads sides and empty grounds near Makli. They were provided with tents and food by an INGO from Iran; however aid was delivered at irregular intervals, so often they had to seek support from their relatives and caste members. After two to three months, Khadim and his family returned to their village. His wife, Zarina states “when we came back our house was barely recognizable, nothing was left of it, water was cluttered everywhere along our house which was only composed of debris and mud remains. All our documents were lost including ID cards”

Understanding that a lot of different humanitarian organizations were working under different relief activities, He along with other community members identified the reconstruction of houses as one of the most essential priorities for inhabitants after which a contract was sought with NRSP and eventually implemented with the assistance of Express News. Khadim viewed process of selection of participants as fair and transparent. He states “the selection of participants was under taken through mutual dialogue and consensus reached between NRSP staff and community

member, in no way was contribution demanded from participants and ability to contribute so up to socio economic flexibility of participants rather than mandated by the project”

Khadim constructed his house within one month using the grant of 100,000 given through express news and has also contributed some of his own resources through money collected through his other five brothers who are also laborers. He further comments “we now understanding importance of adding value and modification to our house as time would go by. Through some resources on our own part we have added plaster to inside part of the house and as time would go by we will make it RCC fitted, we still are faced with electricity problems in the area so in the future we will try to fit in one electrical fan in the veranda”

In regards to the instalment process, Khadim agreed that the criterion set based upon progress of construction at each level allowed them to understand importance of construction milestones.

My entire family worked really hard for the construction of the houses and our motivation level was such that women in the family were also involved, through help of committees that were formed we received construction material whenever we faced shortages, hence our work wasn't stalled. Today we feel that we are more secure, we also have proper sanitary facilities hence in advent of floods in the future, we are quite confident that our preparation will be able to minimize any damage - Khadim Hussain

Case study of Sakina Bibi

Sakina Bibi a resident of village Rahim Dino Charan lives with her husband, two daughters and son in her newly constructed house. She earns her income through embroidery work from which she earns Rs.6000 monthly. The inhabitants of the village *Mohalla* supply her with clothes and in



Sakina and her daughters busy with the embroidery work in their house

her work she is assisted by her two daughters. Her husband Muhammad Juman is employed as a daily wage labourer and works on farming land in the outskirts of the village. By course of his daily employment he earns Rs.250-300 daily.

Previously they used to live in a one bedroom mud house, when the flood came they sought refuge in the vast graveyard along the Makil town which is 29-30 km away from their village. Sakina quotes the experiences as being extremely traumatic and states “when the flood came about I was on the verge of completing embroidery work on clothing that had to be supplied to my clients for *Eid* festival

however before water could gush into our homes, we had to get out, in pursuit of doing so we didn't have any consideration for our assets and possessions. Only thing which was on our minds which was the safety of our loved ones. I lost all my prepared works and thus suffered huge losses as I am reliant on this income for my business”

A camp was sent up in Makil but they weren't registered within it because there wasn't space. From time to time food rations were given to them which used to barely meet their needs. She quotes “my children were the ones who suffered the most, many days were spent by us in starvation and there were times when we felt that we were on the verge of dying in that dismal state, due to lack of proper shelter we had no privacy and often we spent months without proper water facilities which made my children significantly vulnerable to diseases.

However after several months, Sakina and her family were able to return to their house. At that time they had no income, no assets even all their documents including CNIC cards were lost. With the pursuit of finding some normality they strived harder to gain support from any aid agencies, in that regard some well off members of the village provided them some donations in terms of tents, beds and blankets.

In late November, through the aid of community members, NRSP intervened in the area and implemented the low cost housing project amongst which Sakina Bibi was of them participants. With very meager resources at their disposal Sakina and her family previously had not allowed themselves to consider the possibility of reconstructing their house. The possibility of this was made ever more distant by the increasing cost of building materials and the skilled masonry work that was required. However as a result of the Express News grant of 100,000 the family were able to reconstruct their house. She is extremely happy with the process of selection and through which the grant was given “when we came back to our village, survival was the only thing we were looking for, through the aid of the community we used to get some form of support however we never expected that we will be able to construct our own house in such short span of time. In fact during the construction process we were so motivated that we worked day and night to complete the work on time. The housing committee established in the village facilitated us, and with time, I have managed to add own modifications to the construction in terms of inner housing plaster, in time I will also try to establish a permanent roof for the house to make it more stable against further natural disasters.

Now Sakina Bibi lives happily in her new one room and one bathroom house with a veranda in place. *Our house now has ample space for me and my family to have our own privacy. In fact by nature of this grant I have saved some portion of the money which I have invested in my embroidery business. This has reactivated my business and now we are slowly moving back to our normal lives. My son has also restarted school and we now have hand pumps installed in the village which is an additional support for us. We are really thankful to NRSP and Express News for all the support, their endeavours have really encouraged and motivated us to rise back on our own feet- Sakina Bibi*

Case study of Raza Muhammad



Raza Muhammad with his son on his veranda

Raza Muhammad is an inhabitant of village Rahim Dino Thaheem. He is a government servant by profession. He lives in his newly constructed house with his family of 14 people which includes his brother who works as a casual labourer. Earning Rs.7000 monthly. Prior to the floods Raza Muhammad was formally the sole bread earner for the family, two of his sons go to secondary school while four attend primary school. Raza Muhammad belongs to a farming family and has a land holding of three acres.

The village is very close knit and

compressed encompassing 70 households. When the floods came the entire community moved from the area. Raza Muhammad and his family also gathered whatever they could and sought refuge near a petrol station on the outskirts of Sajawal town after which they migrated to *Ghoro* town and sought sanctuary in a local government school where the local community supported them for some time. Raza states, “the flood that came about had an unpredictable nature to it, we weren’t prepared for it and there was no proper coordination and preparedness, and as a consequence damages were huge. We lost many of our valuable possessions and our houses were reduced to rubble. For months we struggled for any kind of aid which we received inconsistently.”

When Raza Muhammad and his family returned to their house after months of struggle, they found their houses destroyed. The roof was shattered, mud and blocks were cluttered in swamps of water and cracked walls of rooms were reduced to rubble. Through the intervention of the Express News low cost housing project, Raza Muhammad and his family were identified as one of the participants for the project. Through community based dialogue and facilitation provided through NRSP, Raza Muhammad fitted into the criteria as result of which the grant of Rs.100,000 was provided to him.

Raza Muhammad and his family worked as unskilled labourers on the project and were facilitated and supported by NRSP engineers and housing committee in village for aid in terms of construction material or hiring skilled labour. With some savings from prior to the floods and with the help of his family, Raza contributed Rs.60,000 for additional modifications to the construction. As a result he has been able to construct a RCC fitted house which is a construction that stands out as result of household’s own initiative and effort. The house was constructed in

approximately one month. Encouraged by the project, Raza's brother also intends to follow his brother's example stating, "for quite a while we have been supported by my brother single handedly. Now as we have gradually risen on own feet again I am also motivated to work diligently and contribute from my own towards further towards extending space in our house"

"I am thankful to NRSP and Express News for supporting us with construction of our house. By the grace of God I had managed to save some money before the floods which I was able to contribute towards adding value to the construction design. Now I have a RCC fitted house and I want to add further value to the design. In fact I intend to build a boundary wall across my house to have more privacy. In terms of design, the construction is durable and strong, I think it will withstand any future flash floods"- Raza Muhammad

11. Recommendations for future projects

The *Express News Project* by far has been recognized as one of the most successful models for the construction of low cost housing. The design was simple and resources distributed equally. Construction was also completed quickly, in many cases within an average of one month. This is because this project enabled the involvement of the community throughout all phases. A strong sense of ownership was also instilled in this process . Most of the household owners in Charsadda and Thatta contributed as expected to improve and add technical facilities to the housing unit or expanding them when possible to better suit their family size.

About 350 families remain in Hisara Camp. In Thatta 175 houses that were not completely destroyed also still require construction support. Bathrooms, laundry facility and water filters have been made available by various donors; with NRSP taking the lead. Many of the families living in the tents did not own their own land, rather were tenants. Therefore many of them did not qualify for the Express News Housing Project.

While various donor funded housing projects, such as Diakonie and Healing Wound were brought to this district, the hundreds of tents that still stand illustrate how more needs to be done to mobilize and assist these remaining families. Permanent and safe housing was one of the top priorities for the flood affectees. When the male participants were asked to highlight any remaining needs and concerns, they all indicated that the community will not overall develop and rebuild until secure employment can be obtained. Many are day labourers, which is not a reliable source of income. In addition, the CO in Charsadda and community activists in Thatta discussed the need for a proper road to improve access to supplies and materials for further rehabilitation.

There is still more work to be done. Families are still heavily reliant upon NRSP staff for guidance, planning and linkages to other possible initiatives. The assisted building of 100 safe permanent houses is not the end, but the beginning.

Annexes: Pictures of Model Constructions in Sajawal Villages, Thatta

