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# HOUSING UNIFORM ASSISTANCE SUBSIDY PROJECT (HUASP): MALAKAND DIVISION AND FATA ASSESSMENT REPORT

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# HOUSING UNIFORM ASSISTANCE SUBSIDY PROJECT (HUASP): MALAKAND DIVISION AND FATA ASSESSMENT REPORT



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## PROJECT SUMMARY

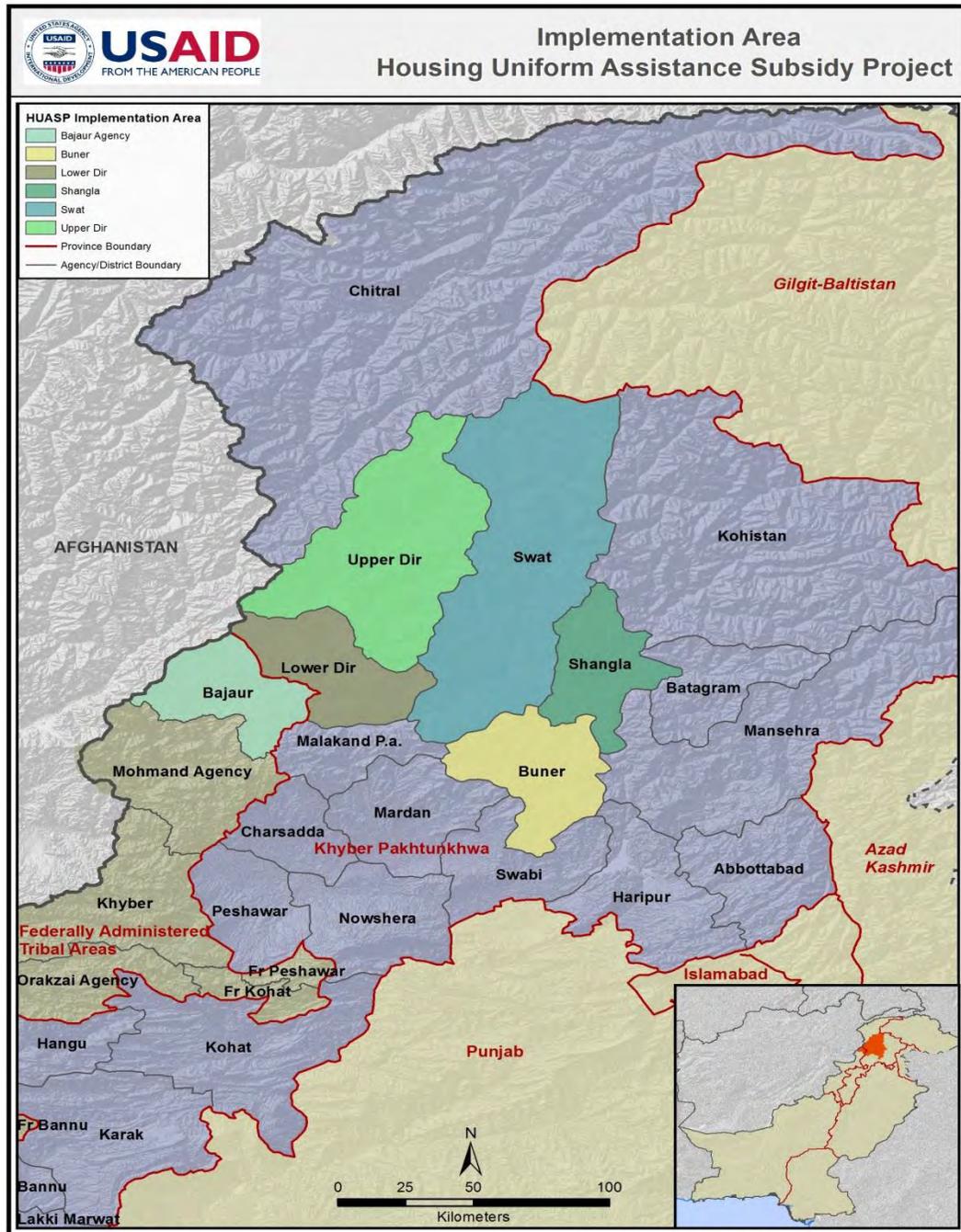
The Housing Uniform Assistance Subsidy Project (HUASP) provided cash subsidies to homeowners whose houses were destroyed as a direct consequence of military action carried out against armed extremists and insurgents in the Malakand Division of Khyber Pakhtunkhwa (KP) Province and Bajaur Agency in the Federally Administered Tribal Areas (FATA). HUASP disbursed a uniform cash subsidy of Rs. 160,000 and Rs. 400,000 for partially and completely destroyed houses, respectively.

Table 1 provides a summary of the project, while Figure 1 shows the target districts and the agency where the project is being implemented.

**TABLE 1: HUASP, FATA, AND MALAKAND DIVISION PROJECT SUMMARY**

USAID Objectives Addressed	<p>The project contributes to USAID’s Assistance Objective (AO), the resettlement of Pakistani citizens in areas damaged by combat with insurgents, with the following intermediate results (IRs) stated in the Performance Management Plan (PMP):</p> <ul style="list-style-type: none"> <li>• Completely damaged houses reconstructed in conflict area (PMP, IR 1)</li> <li>• Partially damaged houses rehabilitated in conflict-affected areas (PMP, IR 2)</li> <li>• Cash transfer mechanism for reconstruction/rehabilitation of damaged houses developed and implemented (PMP, sub-IR 1.1)</li> </ul>
Implementing Partner	<p>Primary recipient: Economic Affairs Division (EAD), Ministry of Economic Affairs and Statistics (MOEAS), Government of Pakistan (GOP)</p> <p>Implementing Partner: Provincial Reconstruction, Rehabilitation and Settlement Authority (PaRRSA) through the Provincial Disaster Management Authority (PDMA) in Malakand Division, KP, and the FATA Disaster Management Authority (FDMA) in FATA</p>
Cooperative Agreement (or other term as applicable)	Assistance Agreement for the Implementation of Emergency Supplement Funding (No. 391-011) between USAID and GOP
Project Dates	Disbursements for the program were originally scheduled to take place in Malakand from October 2010 through June 2011, and in FATA from April 2011 through December 2011
Project Budget	Rs. 5.2 billion
Project Location	Districts of Swat, Shangla, Buner, Upper Dir, and Lower Dir in Malakand Division, KP Province, and the Bajaur Agency in FATA, Pakistan

**FIGURE I: MAP OF HUASP TARGETED DISTRICTS AND AGENCIES IN KP AND FATA**



## GLOSSARY

<i>Jirga</i>	A tribal assembly, prevalent in KP Province and FATA in Pakistan, which plays a significant role in resolving issues and disputes according to tradition. A jirga is a round table conference in which there are no leaders, and participants are selected at the time of convening based on age, reliability, and shrewdness. Decisions must be unanimous and the jirga can impose fines for wrongful behavior.
<i>Katcha</i>	A house made of mud and dry stone masonry. The roofs of most katcha houses have timber frames (columns and beams), and the mud roofs are supported and covered with wooden panels or beams or corrugated galvanized iron sheets.
<i>Muharrir</i>	A junior land record officer at the tehsil level in the agency administration system prevalent in FATA.
<i>Nazim</i>	A political representative elected by the people at the union council or district level to administer the district.
<i>Patwari</i>	A land record officer at the sub-division or tehsil level. A Patwari is the lowest state functionary in the revenue collection system. His job encompasses visiting agricultural lands and maintaining record of ownership and tilling.
<i>Pucca</i>	A house consisting of a reinforced concrete frame and substructure (foundation), vertical and horizontal reinforcements and walls made of block, brick, or stone with cement and/or sand mortar. A pucca wall is made of burned bricks, stone, and cement. The roof is made of tiles, slate, corrugated iron, zinc or other metal sheets, asbestos cement sheets, bricks, lime and stone, stone, and reinforced concrete.
<i>Tehsildar</i>	A district administration officer, above the rank of Patwari and below the rank of an assistant commissioner, in charge of administration and revenue at the tehsil (sub-district) level

## ACRONYMS

ADB	Asian Development Bank
AO	Assistance Objective
APA	Additional Political Agent
CGI	Corrugated Galvanized Iron
CNIC	Computerized National Identity Card
CSIS	Center for Strategic and International Studies
DCO	District Coordination Officer
DG	Director General
DNA	Damage Needs Assessment
DRO	District Revenue Officer
EAD	Economic Affairs Division
FATA	Federally Administered Tribal Areas
FC	Frontier Constabulary
FDMA	FATA Disaster Management Authority
GOKP	Government of Khyber Pakhtunkhwa
GOP	Government of Pakistan
GRM	Grievance Redressal Mechanism
G2A	Getting to Answers
HDEVS	Housing Damage and Eligibility Verification Survey
HUASP	Housing Uniform Assistance Subsidy Project
IDP	Internally Displaced Person
IR	Intermediate Result
KII	Key Informant Interview
KP	Khyber Pakhtunkhwa
MEP	Monitoring and Evaluation Program
MOEAS	Ministry of Economic Affairs and Statistics
MSI	Management Systems International
NADRA	National Database and Registration Authority
PA	Political Agent
PaRRSA	Provincial Reconstruction, Rehabilitation and Settlement Authority
PDMA	Provincial Disaster Management Authority
PMP	Performance Management Plan
RCC	Reinforced Cement Concrete
SDM	Special District Magistrate
SOW	Statement of Work
TPM	Team Planning Meeting
USAID	United States Agency for International Development

## EXECUTIVE SUMMARY

The Federally Administered Tribal Areas (FATA) in northwest Pakistan is a narrow belt stretching along 373 miles of the Pakistan-Afghanistan border, known as the Durand Line. It accounts for 27,220 square kilometers or 3.4 percent of Pakistan's total land area. FATA consists of seven agencies, sub-divided into 43 tehsils and approximately 3,000 villages. Malakand Division is one of seven administrative divisions of Khyber Pakhtunkhwa (KP) Province and is comprised of seven districts.

KP Province and the tribal belt of FATA have been the focal point of the post-9/11 conflict. Due to the rise in militancy and counter military operations, the lives and livelihoods of millions of local people have been disrupted. The precarious law and order situation has destroyed the social, economic, and physical infrastructure, resulting in negligible investment in the private sector and a strained regional economy.

The conflict has affected the districts of Swat, Shangla, Buner, Upper Dir, and Lower Dir in Malakand, KP and the agencies of Mohmand<sup>1</sup> and Bajaur in FATA, constituting 15 percent of the total area of KP and FATA and 18 percent of the total population in the two regions. With the exception of the Swat and Buner districts, most of the affected areas are economically underdeveloped.

### The Development Problem

In early 2009, the Government of Pakistan (GOP) launched a military operation against militants who had taken refuge in the KP and FATA areas and asserted themselves as a local power. The conflict displaced an estimated two million people and caused many deaths and injuries as well as immense damage to private and public property, including the houses of local people.

After reestablishing control in the region, the GOP allowed internally displaced persons (IDPs) to return and initiated an early recovery process for their rehabilitation and resettlement. On November 20, 2009,<sup>2</sup> the Government of KP (GOKP), through the Provincial Reconstruction, Rehabilitation and Settlement Authority (PaRRSA), initiated a detailed Housing Damage and Eligibility Verification Survey (HDEVS) and identified 6,233 completely damaged<sup>3</sup> and 13,597 partially damaged<sup>4</sup> houses.

The GOP required Rs. 4,668.7 million (US\$58.4 million)<sup>5</sup> to cover the cost of housing subsidies under HUASP (Rs. 2,342.3 million for Malakand and Rs. 2,326.4 million for FATA).

### USAID's Response to the Problem

Contributing to its Assistance Objective (AO) of resettling Pakistani citizens affected by conflict, USAID responded to the problem by agreeing to provide funds for the repair and reconstruction of houses damaged during military operations against insurgents in parts of KP and FATA. On September 30, 2009, USAID and

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<sup>1</sup> Mohmand Agency in FATA was initially included in the HUASP assessment; however due to the security situation, housing damage and beneficiary verification process could not be carried out in the agency and therefore it was not included in the assessment.

<sup>2</sup> PDMA/PaRRSA letter, PDMA, Relief/I-3/, dated June 22, 2010 (Annex 12).

<sup>3</sup> According to the key informant interviews with implementing partner, a house was classified as completely damaged if the damage to the house was more than 40 percent.

<sup>4</sup> According to the key informant interviews with implementing partner, a house was classified as partially damaged if the damage to the house was less than 40 percent.

<sup>5</sup> The conversion rates in this report are based on the currency exchange rate of US\$1 = Rs. 80 in year 2009. As of January 2013, the currency exchange rate was about US\$1 = Rs. 98.

the GOP signed the Assistance Agreement for Emergency Supplemental Funding (USAID Assistance Agreement No. 391-011), which was amended twice. The second amendment was made on June 28, 2010 (USAID Assistance Agreement No. 391-011-02)<sup>6</sup>, which increased the funding to provide funds for HUASP.

The housing compensation approach, or methodology, under HUASP is based on the provision of a uniform cash subsidy of Rs. 400,000 (US\$5,000)<sup>7</sup> to the owners of completely damaged houses and Rs. 160,000 (US\$2,000) to the owners of partially damaged houses. As of January 28, 2013, HUASP had disbursed Rs. 3,996 million (US\$50 million) or 86 percent of the total funds to beneficiaries in Malakand and FATA. Of this amount, Rs. 2,119.4 million has been disbursed in the five affected districts of Malakand, KP and Rs. 1,876.6 million in Bajaur Agency, FATA.

## Purpose and Methodology of Assessment

The purpose of this assessment is two-fold: (a) to verify that housing cash grant payments were provided to affected individuals irrespective of the extent of the damage incurred individually; and (b) to assess the effectiveness of the institutional framework and cash disbursement mechanism used for the implementation of HUASP. The details of how data were analyzed and what type of evidence was furnished for each of the seven assessment questions is presented in the Getting to Answers (G2A) matrix, attached as Annex 2 of this report. A review of secondary information, a household survey of beneficiaries, key informant interviews and a review of beneficiary records were conducted to address the assessment questions.

## Findings and Conclusions

### Assessment Question I: Were the beneficiaries selected according to the process described in Section 4 of the HUASP Concept Paper?

#### Findings

Section 4 of the HUASP Concept Paper contains eight sub-sections. Table 23 of this report summarizes the findings on these sub-sections, which show that the project was in complete compliance with five of the eight sub-sections (surveys conducted by survey team; survey conducted by district/political administrations; required number of survey teams assembled; computerized files sent to PaRRSA; GRM put in place, extendable time limit) in both Malakand and FATA; partial compliance with three sub-sections (beneficiary registration requirements, verified supervision by district steering committees and computerized data provided to PaRRSA) in Malakand and one sub-section (beneficiary registration requirements) in FATA; and was not in compliance with two sub-sections (verification of forms by the tehsil steering committees in Malakand and agency steering committee) in FATA.

Of the six elements of sub-section 4.2 (beneficiary registration requirements) summarized in Table 24, in both Malakand and FATA, compliance varied across the selection criteria from 0-100 percent. As legal title of ownership is not available in Malakand, the project adopted the alternative of verifying ownership through the Patwari/Muharrir, an army representative and two witnesses.

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<sup>6</sup> Malakand Reconstruction and Recovery Program Assistance Agreement (Amendment No. 2) for the Implementation of Emergency Supplemental Funding (Grant No. 391-011-02), dated June 28, 2010, between Pakistan and the USA acting through USAID.

<sup>7</sup> The conversion rates in this report are based on the currency exchange rate of USD 1 = PKR 80 in year 2009. As of January 2013, the currency exchange rate is about USD 1 = PKR 98, which would considerably lower the total cost of HUASP in USD.

## Conclusions

In both Malakand and FATA, the implementing partner largely complied with the selection process outlined in Section 4 of the HUASP Concept Paper in identifying, verifying, and selecting HUASP beneficiaries.

In both Malakand and FATA, when the implementing partner deviated<sup>8</sup> from the required beneficiary selection process, it was due to limitations such as the non-availability of legal ownership titles for the damaged houses, limited resources available to the district /political administrations, security concerns, and the absence of a dedicated budget for covering the operational costs of the project.

## Assessment Question 2: Were the beneficiaries the owners of damaged houses located in the designated conflict zone?

### Findings

Standard operating procedures spelled out in Section 4.2 (d) of the HUASP Concept Paper included verification of the legal title of the buildings. Key informant interviews with the district and political administrations of Malakand and Bajaur Agency revealed that in Malakand and FATA, land settlement has not been carried out and land records or titles of ownership are not available. To counter this limitation, the concerned survey teams comprising of the local Patwari/Muharrir, an army representative and two witnesses attested to the veracity of the survey forms used to verify and confirm beneficiary ownership.

Section 4.2 (e) of the HUASP Concept Paper required that GPS coordinates for the damaged houses be recorded at the time of HDEVS. The GPS coordinates were listed in 59 percent of the sampled forms in Malakand and 74 percent in FATA, while 59 of the 142 forms in Malakand and 17 of the 129 forms in FATA did not have a section to record GPS coordinates. Moreover, the assessment team's verification of the accuracy of the recorded coordinates revealed that only 15 percent of these coordinates in Malakand and 11 percent in FATA fell within the location of the target districts in Malakand and Bajaur Agency in FATA. However, this does not suggest that the damaged houses were not situated in the conflict or target zones, but rather indicates errors in collecting and recording the GPS coordinates.

Section 4.2 (f) of the HUASP Concept Paper required that a digital photograph depicting the owner standing in front of the damaged house be obtained at the time of HDEVS. During the review of beneficiary files, PDMA/PaRRSA was able to furnish only 10 percent of the digital photographs corresponding to 150 randomly selected forms in Malakand, while the FATA Disaster Management Authority (FDMA) provided 82 percent of the digital photographs corresponding to 129 randomly selected forms.

Results of the household survey indicated that all the 374 sampled households in Malakand and all 324 in FATA confirmed ownership of the damaged houses. This is consistent with the beneficiary records, in which ownership was confirmed by the Patwari, army officials and local notables.

## Conclusions

In both Malakand and FATA, PDMA/PaRRSA and the district/political administrations did not strictly follow all of the required procedures for verifying the ownership and location of damaged houses. However, the evidence from the household survey and review of beneficiary records suggests that HUASP beneficiaries were in fact the owners of the damaged houses located in the designated conflict zone.

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<sup>8</sup> Please see Tables 24 and 25 for instances of deviations from the required beneficiary selection procedure outlined in Section 4 and Sub-section 4.2 of the HUASP Concept Paper.

### **Assessment Question 3: Did the beneficiaries receive the payments due to them?**

#### **Findings**

According to the household survey, out of the total sample of 375 households in Malakand, 86 percent of respondents said that they had received HUASP payments while 14 percent said they had not. In FATA, out of 324 households, 77 percent of respondents said that they had received HUASP payments while 23 percent said they had not. These findings substantiate the PDMA/PaRRSA records on the total number of beneficiaries that were reimbursed or in the process of reimbursement, wherein 85 percent of total beneficiaries in Malakand and 79 percent of total beneficiaries in Bajaur have been paid the HUASP subsidy, and the remainder are under Grievance Redressal Mechanism (GRM) review. However, independent evidence to confirm whether eligible beneficiaries who have not received payments are, in fact, undergoing the GRM review process is not available.

#### **Conclusions**

The assessment findings substantiate PDMA/PaRRSA records that report that 86 percent of eligible beneficiaries in Malakand and 79 percent of the eligible beneficiaries in FATA have received housing cash grant payments under HUASP.

### **Assessment Question 4: How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?**

#### **Findings**

The PDMA/PaRRSA internal memos with district administrations and FDMA indicate that the process of housing damage assessment and beneficiary registration process was initiated in Malakand in November 2009 and in FATA in November 2010.

The HUASP quarterly progress reports show that the disbursements in Malakand began in October 2010 and in FATA in October 2011, which indicate that it took about 11 months from the start date of the project in both areas to the date when the first tranche of disbursements were made to the beneficiaries.

Key informant interviews with the tehsil steering committee members and bank officials revealed that it took about 10-12 months for the grant money to be transferred to the beneficiary accounts from the date of opening the accounts; and that the delay in this transfer was mainly due to: (a) funds being delayed by PDMA/PaRRSA; and (b) funds not being transferred directly to the branches but instead coming through the regional headquarters of the banks in Mardan.

#### **Conclusions**

According to the information available for this assessment, it took 10-12 months from the start date of the project for the first batch of beneficiaries to receive the grant. However, according to HUASP quarterly progress reports submitted by PDMA/PaRRSA, a majority of potential beneficiaries in FATA have waited longer than a year and their cases are still not resolved.

## **Assessment Question 5: Is the Grievance Redressal Mechanism (GRM) functioning, both in Malakand and in FATA, according to the operating guidelines established by PDMA/PaRRSA and in a transparent and fair manner?**

### **Findings**

Contrary to Section 4.8 of the HUASP Concept Paper, which states, “Detailed GRM operating guidelines were developed,” PDMA/PaRRSA could not produce a document to this effect. In the case of FATA, however, an internal memo from PDMA/PaRRSA to the director general of the FDMA issued instructions on resolving grievance claims related to: (1) duplicate houses; (2) rented houses; and (3) deceased/moved abroad cases in an internal memo addressed to the Director General, FDMA.

Key informant interviews with the GRM applicants in all five districts in Malakand and Bajaur Agency in FATA indicate that the respective district/political administrations are carrying out the GRM process in a fair and transparent manner.

Key informant interviews, the review of beneficiary files and PDMA/PaRRSA internal correspondence indicate that in the case of Malakand, the GRM included public information campaigns, the announcement of GRM timelines for each district, the provision of pre-printed GRM application forms at the district level, assistance to GRM applicants for filing GRM applications, and review by the tehsil steering committees and district steering committees. While in the case of FATA, the GRM included public awareness campaigns and resolution of grievances through review by the tehsil steering committees and agency steering committee.

The district administrations in Malakand and the political administration in FATA could not carry out comprehensive GRM public information campaigns, and PDMA/PaRRSA did not establish GRM centers at the district/agency level, which forced beneficiaries to travel long distances at their own cost to file and follow up on their grievances. However, district/political administration and PDMA/PaRRSA made announcements about the GRM through the local FM radio, print and electronic media and word of mouth.

### **Conclusions**

Findings from the key informant interviews, household survey, beneficiary files and PDMA/PaRRSA internal correspondence with the district administration indicate that the GRM is functioning in a transparent and fair manner in Malakand and FATA even though elaborate GRM operating guidelines are not available in writing.

In the absence of a dedicated budget, the district/agency administrations and PDMA/PaRRSA in Malakand and FATA could not carry out comprehensive GRM public information campaigns and establish dedicated GRM centers. Consequently, the beneficiaries incurred costs by traveling long distances from remote areas to file their complaints and follow up. The local Patwaris/Muharrirs, Nazims, army, and ordinary people played a major role in informing beneficiaries about the GRM facility. Beneficiaries filed a very large number of grievances (over 6,000 in FATA alone), which were addressed and resolved.

## **Assessment Question 6: What was the profile of the damaged houses selected by the project?**

### **Findings**

The household survey indicates that before the HUASP subsidy disbursement, of the houses, 49 percent in Malakand and 12 percent in FATA were pucca homes; 38 percent in Malakand and 72 percent in FATA were katcha homes; and 13 percent and 17 percent in Malakand and FATA, respectively, were semi-pucca homes. After the beneficiaries received the HUASP subsidy, there was a:

- 10 percent increase in the number of pucca houses in Malakand and 5 percent in FATA;

- 6 percent increase in the number of houses with a separate room for the kitchen in Malakand;
- 4 percent increase in the use of concrete in the walls of rooms in Malakand; and
- 10 percent increase in the use of reinforced cement concrete (RCC) for roofs in Malakand and 3 percent in FATA.

## Conclusions

The HUASP housing subsidy improved the overall profile of the damaged houses in Malakand and FATA.

## Assessment Question 7: Were the beneficiaries aware of the source of funding behind the HUASP subsidy?

### Findings

The results of the household survey in Malakand indicated that about 12 percent of survey respondents knew that HUASP was funded by USAID, and about 88 percent thought that the source of HUASP funding was an entity other than USAID. In the case of FATA, 9 percent of the respondents believed USAID funded the program, while 71 percent thought that the source of HUASP funding was the GOP.

### Conclusions

Since USAID had instructed PDMA/PaRRSA at the start of the project not to reveal the source of funding, very few HUASP beneficiaries (11 percent in Malakand and 9 percent in FATA) are aware that the U.S. provided the funding for HUASP.

A large majority (89 percent in Malakand and 91 percent in FATA) of the sampled beneficiaries was not aware of the source of funding behind HUASP.

## Recommendations

HUASP has been effective in reaching out to thousands of people affected by conflict in a large area and helping them to rebuild their homes. The outreach of the program and its pace and effectiveness suggests that its design is potentially replicable in similar situations and challenges. However, there is room for improvement as outlined in the following recommendations.

- The performance of HUASP and similar programs could be improved if parties responsible for the project design and implementation tailored activities to local conditions. In the case of HUASP, these conditions included:
  - a) Documentation requirements for registration, which need to reflect conditions in the local area (for example, the availability of legal ownership titles and CNICs);
  - b) The cost of travel for beneficiaries, which can be reduced through outreach (for example, GRM centers) at the tehsil or union council level; and
  - c) The means of communication available for effective public awareness campaigns.
- The district and political administrations played a significant role at various stages of the program, but lacked operational resources and an adequate understanding of the program. Programs designed to be similar to HUASP should include:
  - a) Provision of operational funds for the district and political administrations, including funds for per diem and travel costs of officials, and database management;

- b) Adequate consultation with the district and political administrations on implementation modalities, including requirements for beneficiary registration and the GRM; and
  - c) Effective training of survey teams.
- The HUASP experience also suggests that the capacity of an implementing partner to develop and maintain robust databases needs attention, particularly in terms of staffing, the use of appropriate hardware and software, and for stronger coordination with the National Database and Registration Authority (NADRA). The databases are needed to store and manage scanned versions of beneficiary files, digital photographs, supporting documents, and cash disbursement records for monitoring, evaluation, and auditing purposes. NADRA's support, if readily forthcoming, can be useful in obtaining timely information on computerized national identity cards (CNICs) when such information is not available from the field.
  - For a program such as HUASP that has to deal in large amounts of money in sensitive situations, it is also important that requirements included in the project design are consistently enforced. If the requirements are considered important and realistic, they should be enforced without exception (unless satisfactory alternatives are established) to avoid any impression of bias, inefficiency, or worse. This refers, for example, to beneficiary eligibility requirements such as having copies of CNICs, recording the number of household members, recording of GPS coordinates, verification of an application by agency/district steering committees, and the taking of digital photographs. The lack of compliance should trigger internal controls for rectification or the suspension of case processing.

## INTRODUCTION

Historically, the northwest frontier region of Pakistan has served as a strategically important passage between Central Asia, the Middle East, and the Indian subcontinent. The region covers vast, inaccessible, and inhospitable mountainous terrains, deep gorges, and valleys. The people of this region belong to several historically rooted tribes and strictly follow tribal customs and traditions in the running of their affairs. Many view the post-9/11 conflict as justified because it is against a fundamentalist and violent group of people.<sup>9</sup>

The northwest frontier region consists of the Khyber Pakhtunkhwa (KP) Province and the tribal belt known as the Federally Administered Tribal Areas (FATA), which together has become the focal point of ongoing conflict between coalition forces and the Taliban. Malakand Division is one of seven administrative divisions of KP Province and is comprised of seven districts. KP is the third largest province in Pakistan in terms of population and revenue generation. It constitutes 10 percent of Pakistan's landmass and 13 percent of the national population. Although KP's share in Pakistan's GDP is only 10 percent,<sup>10</sup> the true economic potential of KP remains unseen for many reasons. A weak private sector, expensive transportation costs for goods and services due to the considerable distance from a port, a steady influx of smuggled goods from Afghanistan, and the ongoing conflict in FATA and neighboring Afghanistan all contribute to economic strain in the region.

FATA is a narrow belt of border land between Pakistan and Afghanistan, and accounts for 27,220 square kilometers or about 3.4 percent of Pakistan's land area. FATA consists of seven agencies (sub divided into 43 tehsils and about 3,000 villages) and shares about 373 miles long border with Afghanistan, known as the Durand Line. According to the 1998 census, FATA's population was 3.18 million with an annual population growth rate of about 2.19 percent and a population density of 117 persons per square kilometer. The population density in Bajaur Agency is 461 persons per square kilometer.<sup>11</sup>

The agencies that comprise FATA are also amongst the most underdeveloped areas of Pakistan. Industry and commerce play an insignificant role in the provision of employment and growth and as a result, FATA has one of the highest rates of rural poverty in Pakistan. Like KP, the ongoing conflict in neighboring Afghanistan has also severely affected the economy, politics and social norms of the FATA region.<sup>12</sup>

Agriculture is the dominant sector in KP and FATA and generates about 42 percent of the two regions' employment, encompassing the farming activities of small landowners who own less than five acres of land on average. In other major sectors of employment, services contribute 22 percent of jobs, construction 14 percent, and trade and commerce nine percent.<sup>13</sup>

The political instability and precarious security situation both in FATA and across the border in neighboring Afghanistan, has severely affected economic activity in the province over the past three decades, resulting in a large population in KP and FATA who live around the poverty line.<sup>14</sup> The cost of curtailing militancy and its destructive effects has strained the limited resources of the provincial government. Due to the precarious law

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<sup>9</sup> FATA - A Most Dangerous Place: Meeting the Challenge of Militancy and Terror in the Federally Administered Tribal Areas of Pakistan; Center for Strategic & International Studies (CSIS); Nawaz, S. (January 2009).

<sup>10</sup> Development statistics for KP and FATA, Pakistan Federal Bureau of Statistics; CSIS FATA Report

<sup>11</sup> FATA Disaster Management Plan, 2012, GOKP; [www.fdma.gov.pk](http://www.fdma.gov.pk)

<sup>12</sup> Ibid.

<sup>13</sup> Development statistics for KP and FATA, Pakistan Federal Bureau of Statistics; CSIS FATA Report

<sup>14</sup> The NWFP Economic Report, 2005

and order situation and the destruction of economic, physical, and social infrastructure, private investment has shied away from the province, resulting in a stagnant regional economy.<sup>15</sup>

Table 2 provides selected development indicators, which show that KP and FATA lag far behind in development compared to rest of the country.

**TABLE 2: SELECTED DEVELOPMENT INDICATORS FOR PAKISTAN, KP AND FATA<sup>16</sup>**

Indicator	Pakistan	KP	FATA
Literacy	56.2%	49.8%	17.4%
Literacy Rate (Female)	43.6%	31.7%	3.0%
Population to Doctor Ratio	1,226	4,916	7,650
Population per Health Facility Bed	1,341	1,594	2,179
Access to Clean Drinking Water	86%	58%	43%
Roads (Per Square km)	0.26	0.13	0.17

Sources: Pakistan Federal Bureau of Statistics; CSIS FATA Report

The districts of Swat, Shangla, Buner, Upper Dir, and Lower Dir in Malakand, KP and Bajaur Agency in FATA, which are targeted under HUASP, constitute about 15 percent of the total area of KP and FATA and about 18 percent of the total population in the two regions. With the exception of the districts of Swat and Buner, most of the HUASP targeted areas are economically underdeveloped. The districts of Swat and Buner are a source of irrigation for 50 percent of the cultivated land in the affected areas, constituting 20 percent of the cultivated areas of the province.<sup>17</sup>

Agriculture is the main source of income in the HUASP-targeted areas, providing about one-fourth of the wheat, one-third of the maize, and one-half of the barley produced in the province. About one-fifth of all industrial units in KP are located in the targeted areas, providing employment for 15 percent of the industrial labor force in KP. Moreover, 17 percent of the province's road network is located in HUASP-targeted areas. In terms of social infrastructure, out of the 27,000 primary schools in the province, about 4,700 are located in the targeted areas, accommodating 20 percent of the province's primary school children.<sup>18</sup>

The HUASP-targeted areas generate about 17 percent of the total income in KP and FATA and contribute about 17 percent of value added in agriculture, 16 percent in manufacturing, 15 percent in electricity and gas distribution, and 20 percent in the transportation and communication sectors of the provincial economy.<sup>19</sup>

## Sector Context

In the recent past, the political instability and deteriorating law and order situation in parts of KP and FATA have severely affected human settlements. Armed extremists and insurgents took de facto control of populated urban areas as well as scattered, rural parts of KP and FATA, forcibly occupying many private houses. Since the insurgents used these houses as safe havens to carry out their activities and launch terrorist attacks, the structures became targets of the security forces. The large-scale military operations against extremists in early 2009 caused further damage to private houses and forced an estimated two million people

<sup>15</sup> Ibid.

<sup>16</sup> Preliminary Damage and Needs Assessment Report prepared by the ADB and World Bank (Nov. 2009)

<sup>17</sup> The NWFP Economic Report, 2005

<sup>18</sup> Preliminary Damage and Needs Assessment Report prepared by the ADB and World Bank (Nov. 2009)

<sup>19</sup> Ibid.

to migrate from the affected districts and agencies of KP and FATA to take refuge in distant areas or IDP camps established by the government and aid agencies.

According to the preliminary Damage Needs Assessment (DNA), carried out jointly by the Asian Development Bank (ADB) and the World Bank in the affected areas<sup>20</sup> of KP and FATA, 11,755 housing units were destroyed and 11,738 suffered various degrees of damage short of total destruction. These destroyed or damaged structures account for about 4 percent of the total housing stock in KP and FATA prior to the crisis. The damage to the housing sector by district and agency ranges from 1-12 percent of the total housing stock. Within FATA, Bajaur Agency incurred the highest percentage of housing damage while in KP, Swat District suffered the highest percentage of damage to the pre-crisis housing stock. Total housing reconstruction costs (in the form of cash grants) are an estimated Rs. 4,668 million, which includes around Rs. 2,342 million for the five affected districts of Malakand in KP and around Rs. 2,326 million for Bajaur Agency in FATA.

According to the DNA report, an average house in the affected areas was comprised of two rooms with a covered area of about 500 square feet. According to the 1998 census, the average household size in KP and FATA is about eight persons. In KP, 87 percent of the total housing stock is located in rural areas and the remaining 13 percent in urban areas, while in FATA there is no such urban and rural divide. The pre-crisis housing situation in the affected districts indicates that more than 75 percent of houses were pucca in urban areas and katcha in rural areas. In the case of FATA, the majority of the houses were katcha.

Table 3 provides selected housing sector related statistics for the two affected regions based on the 1998 census.

**TABLE 3: SELECTED HOUSING SECTOR STATISTICS (1998 CENSUS)**

Housing Sector Statistics	KP	FATA
Total Housing Units	2,210,455	341,114
Average Covered Area of a House (two rooms)	500 sq. ft.	500 sq. ft.
Housing Stock Located in Rural Areas	87%	100%
Katcha Houses in Rural Areas	75%	N/A
Pucca Houses in Urban Areas	75%	N/A

<sup>20</sup> The DNA was carried out for five districts of Swat, Buner, Shangla, Upper Dir and Lower Dir in Malakand Division and two agencies of Bajaur and Mohmand in FATA. Hence, the housing damage figures of 11,755 completely damaged houses and 11,738 partially damaged houses include figures for Mohmand agency, which USAID excluded from the HUASP assessment due to the security situation in this agency.

# THE DEVELOPMENT PROBLEM AND USAID'S RESPONSE

## The Problem Statement

The remote mountains and valleys of the northwest frontier region of Pakistan became the focal point of the conflict when militants fighting with the coalition forces in Afghanistan took refuge in these areas and asserted themselves as a local power. In order to bring peace and security to the region, the GOP initially tried to involve tribal leaders through jirgas to negotiate with the militants. When these attempts failed, however, the GOP decided to launch military operations against the militants.

In early 2009, the Pakistan Army launched a targeted military operation against the armed militants and insurgents who had been challenging the writ of government in parts of Pakistan's KP Province and the tribal belt of FATA. Due to this military operation, an estimated two million people were internally displaced, many deaths and injuries were incurred, and immense damage was caused to private and public property, including the houses of the local population.

In July 2009, after reestablishing government control in the region, the GOP allowed IDPs to return and initiated an early recovery process for their rehabilitation and resettlement, particularly in the five districts (Swat, Shangla, Buner, Upper Dir, and Lower Dir) of Malakand Division, KP Province, and two agencies (Bajaur and Mohmand) of FATA. In November 2009, at the request of the GOP, the ADB and the World Bank jointly carried out a preliminary DNA in these areas, which now comprise the HUASP target area. The GOP also established PaRRSA<sup>21</sup> to manage reconstruction, rehabilitation, and settlement efforts in Malakand, KP and FATA and coordinate donor activities.

The preliminary DNA identified 11,755 completely damaged houses and 11,738 partially damaged houses.<sup>22</sup> On November 20, 2009,<sup>23</sup> after the DNA was completed, PaRRSA initiated a detailed HDEVS<sup>24</sup> in the affected areas in order to verify the damage and identify the beneficiaries eligible for housing compensation. The HDEVS placed the total number of affected houses lower than the estimates of the DNA, identifying 6,233 completely damaged houses and 13,597 partially damaged houses.<sup>25</sup> Table 4 shows type of housing damage by districts/agency.

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<sup>21</sup> PaRRSA is implementing HUASP under PDMA in KP and FDMA in FATA.

<sup>22</sup> The DNA was carried out for five districts of Swat, Buner, Shangla, Upper Dir and Lower Dir in Malakand Division and two agencies of Bajaur and Mohmand in FATA. Hence, the housing damage figures of 11,755 completely damaged houses and 11,738 partially damaged houses include figures for Mohmand agency, which was excluded from the HUASP assessment due to the security situation in this agency.

<sup>23</sup> PDMA/PaRRSA letter No. PDMA, Relief/1-3/, dated June 22, 2010 (Annex 12).

<sup>24</sup> PDMA/PaRRSA, in collaboration with UN-HABITAT, developed detailed housing damage assessment guidelines and followed them during the HDEVS.

<sup>25</sup> These figures do not include the housing damage figures in Mohmand Agency (1,092 completely damaged and 02 partially damaged), which was excluded from the HUASP assessment due to the security situation in this agency.

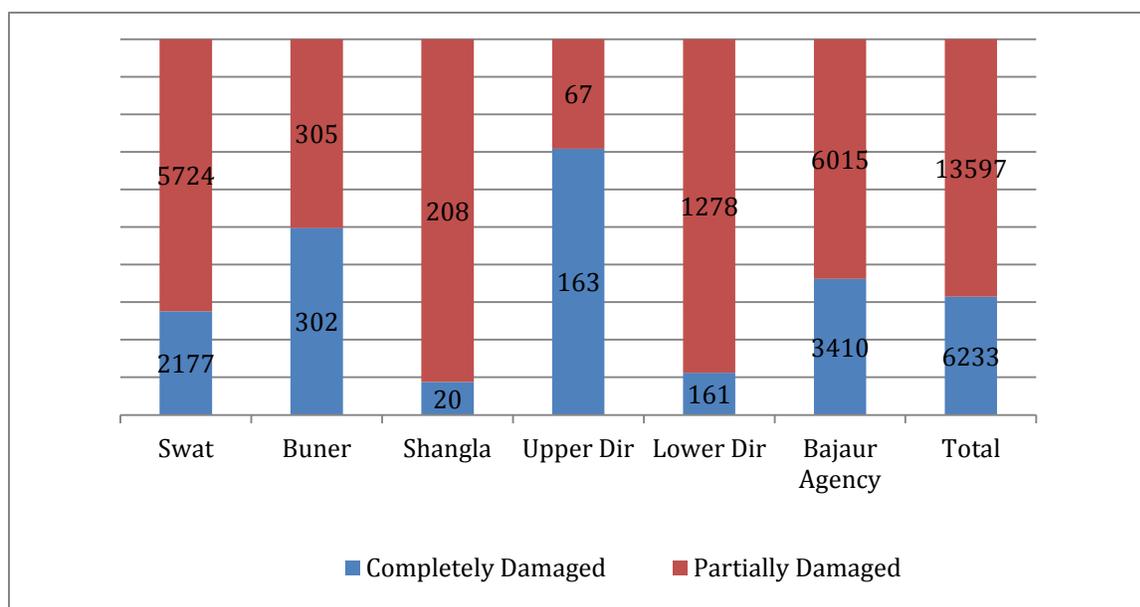
**TABLE 4: HOUSING DAMAGES BY AREA**

Area	Number of Houses Damaged		
	Completely Damaged	Partially Damaged	Total
Swat	2,177	5,724	7,901
Buner	302	305	607
Shangla	20	208	228
Upper Dir	163	67	230
Lower Dir	161	1,278	1,439
<b>Sub-Total (KP)</b>	<b>2,823</b>	<b>7,582</b>	<b>10,405</b>
Bajaur Agency (FATA)	3,410	6,015	9,425
<b>Grand Total</b>	<b>6,233</b>	<b>13,597</b>	<b>19,830</b>

Source: PDMA/PaRRSA records as of January 2013

Figure 2 provides a comparative view of the total number of completely and partially damaged houses by district and agency.

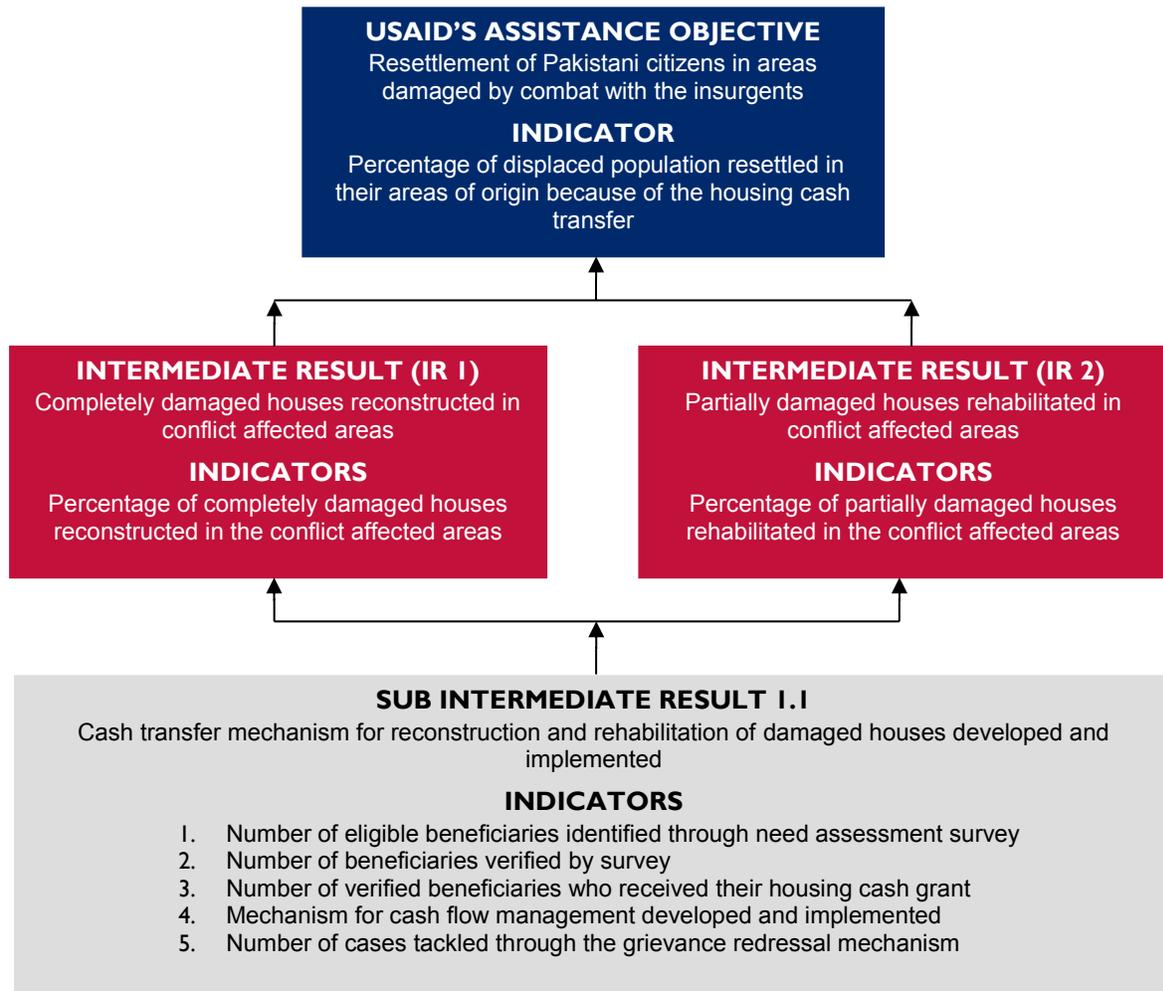
**FIGURE 2: COMPLETELY DAMAGED AND PARTIALLY DAMAGED HOUSING STOCK BY AFFECTED DISTRICTS/AGENCY**



## The Design of the Project

Figure 3 shows the HUASP Results Framework incorporated in the design of the project in response to the development problem.

**FIGURE 3: HUASP RESULTS FRAMEWORK**



## The Program Implementation

Contributing towards its AO of resettling Pakistani citizens affected by the conflict, USAID responded to the problem by agreeing to provide funding for the repair and reconstruction of houses damaged during military operations against insurgents in parts of KP and FATA. In this regard, the Assistance Agreement for the Emergency Supplemental Funding (USAID Assistance Agreement No. 391-011), dated September 30, 2009, was signed between the GOP and USAID. It was amended on June 28, 2010 (USAID Assistance Agreement No. 391-011-02)<sup>26</sup> to fund HUASP. The amendments to the Assistance Agreement included the “provision

<sup>26</sup> Malakand Reconstruction and Recovery Program Assistance Agreement (Amendment No. 2) for the Implementation of Emergency Supplemental Funding (Grant No. 391-011-02), dated June 28, 2010, between the Islamic Republic of Pakistan and the U.S. acting through USAID.

of assistance through budgetary support to facilitate implementation of assistance programs for the population of conflict-affected and other vulnerable areas, primarily in the KP Province and FATA.”

The private housing reconstruction strategy, adopted by USAID under HUASP, focuses on assisting the reestablishment of displaced households in their areas of origin. The strategy is primarily based on principles of: (a) equity, through the provision of a uniform assistance package for the reconstruction or repair of a house; and (b) self-help, through a cash grant-based, homeowner-driven reconstruction or repair of a damaged house.

The housing compensation approach or methodology agreed upon between the GOP, the GOKP, and the FATA Secretariat, under the Housing Damage Assistance Program (HDAP)<sup>27</sup> was based on the provision of a uniform cash subsidy of Rs. 400,000 (US\$5,000)<sup>28</sup> to the owners of completely damaged houses and Rs. 160,000 (US\$2,000) to the owners of partially damaged houses. USAID adopted this approach under HUASP to support the reconstruction of homes damaged or destroyed by military operations in the five districts of KP and Bajaur Agency of FATA.<sup>29</sup>

The subsidy amounts were based on the prevailing construction costs (which include the costs of construction materials and labor) of a house consisting of two rooms, a bathroom, and a kitchen, with a covered area of 575 square feet and calculated at the rate of approximately Rs. 700 per square foot. The covered area represents the average size of a house in the affected areas as reported in the 1998 census reports. The calculation of the reconstruction cost per square foot was based on average rates of brick, block, stone masonry, construction inputs and labor in the region.

## The Institutional Mechanism

PaRRSA, the implementing agency for HUASP, works under the overall direction and authority of the PDMA in KP Province and the FDMA in FATA. PaRRSA implemented HUASP through the district administrations and political administrations of the affected districts and agency respectively. Subsequent to the preliminary DNA conducted by the ADB and the World Bank, PaRRSA conducted the HDEVS to identify and register potential beneficiaries and verify the type of damage caused to their houses.

The following eligibility criteria were applied during the identification and verification of potential beneficiaries:

- a) Damaged house must be located within the boundaries of the affected areas;<sup>30</sup>
- b) Damaged house must fall under the definition of a completely damaged or partially damaged house;
- c) Beneficiary must prove indisputable ownership of the damaged house; and
- d) Beneficiary must not be directly or indirectly involved in terrorist activities through support to individuals or entities associated with terrorism.

According to the HUASP Concept Paper, the institutional mechanism developed at the tehsil, district, agency, and provincial levels to execute and oversee implementation of the HDEVS included the following main elements:

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<sup>27</sup> HDAP was a GOP initiative proposed by PDMA/PaRRSA, as a concept paper under the name of HUASP, to USAID for funding. This proposal materialized under the Housing Cash Transfer Grant Agreement (Grant No. 391-011) between USAID and the GOP (Annex 8).

<sup>28</sup> The conversion rates in this report are based on the currency exchange rate of US\$1 = Rs. 80 in year 2009. As of January 2013, the currency exchange rate was about US\$1 = Rs. 98, which would considerably lower the total cost of HUASP in USD.

<sup>29</sup> Letter from Denise Herbol, Acting Director, USAID/Pakistan to Shakeel Qadir Khan, DG, PDMA/PaRRSA, dated March 16, 2011 (Annex 8).

<sup>30</sup> The affected areas comprise the five districts of Swat, Shangla, Buner, Upper Dir, and Lower Dir in KP and the Bajaur agency in FATA.

### 1. Tehsil Steering Committees

The tehsil steering committees, formed at the tehsil (sub-district or sub-agency) level, were comprised of one of each of the following: (1) District Revenue Officer (DRO), Special District Magistrate (SDM) or Additional Political Agent; (2) the Tehsildar or Political Muharrir; (3) the Battalion Major of the concerned army unit; and (4) a local notable of the area. The tehsil steering committees worked under the supervision of their respective district/agency steering committees and were responsible for supervision of the survey teams, collection of survey results for verification and on-the-spot random checking, resolution of issues identified during the survey, and submission of verified results to the district/agency steering committees.

### 2. District/Agency Steering Committees

The district and agency steering committees, formed in the respective districts and agencies, were comprised of: (1) the concerned District Coordination Officer (DCO) or Political Agent; (2) the District Revenue Officer or Additional Political Agent; (3) the Commanding Officer of the concerned army unit; and (4) a notable of the district/agency. The district steering committee was responsible for the overall supervision of the survey process including the receipt of results, final verification, dispute resolution, disbursement of finances and daily allowances, resolution of grievances under the GRM, and submission of verified/attested survey results to PaRRSA.

### 3. District/Agency Database Cells

The database cells, formed at the district/agency level, worked under the supervision of respective district/agency steering committees and were comprised of a team leader, a quality control supervisor, and data entry operators. The database cell was responsible for data entry after receiving the verified survey forms from their respective district steering committee, and transferring the data in prescribed electronic format back to the Housing Survey Cell at PaRRSA.

### 4. Housing Survey Cell at PDMA/PaRRSA

Working under the supervision of the director general of PDMA/PaRRSA at the provincial level, the Housing Survey Cell maintained a consolidated database for HUASP, coordinated the entire survey operation, and oversaw its financial management. The cell also shared its database with a consortium of partner banks for the verification and disbursement of cash grants to beneficiaries.

### 5. Grievance Redressal Mechanism (GRM)

The GRM, designed to address grievance cases, involved a series of public information campaigns to inform the public about this forum for filing complaints.

According to the HUASP Concept Paper, the identification and verification process of beneficiaries began with public information campaigns in the affected areas which informed people about the survey dates and required procedures. The survey teams comprised of a Patwari or Muharrir from the respective revenue department, a Nazim from the local political administration, a schoolteacher, a local notable, and a representative from the army.

The survey teams, formed at the union council level in Malakand and the tehsil level in Bajaur Agency, were provided training on data collection, the recording of GPS coordinates, and the use of digital cameras. The survey teams collected data on pre-printed survey forms and registered the potential beneficiaries on the spot. The data collected included the beneficiary name; a copy of the national identification card; a complete address; the type of construction (katcha/pucca/mixed) and the condition (completely damaged or partially damaged) of the house; the ownership certificate of the house; the recording of GPS coordinates; and a digital photograph of the owner(s) in front of the damaged house.

## The Housing Damages and Reconstruction Costs

Based on the results of the HDEVS, the total number of households identified and eligible to receive housing subsidies under HUASP in the five districts of KP (10,405) and one agency of FATA (9,425) is 19,830; out of the total number of affected houses, 6,233 homes were categorized as completely damaged and the remaining 13,597 as partially damaged (please refer to Table 4 above). The total cost of the housing subsidy (damage) under HUASP is Rs. 4,668,720,000 (US\$58,359,000)<sup>31</sup>: with Rs. 2,342,320,000 going to KP and Rs. 2,326,400,000 going to FATA. Table 5 provides the reconstruction costs by the type of damage and district/agency.

**TABLE 5: HUASP HOUSING RECONSTRUCTION COSTS BY AREA**

Area	HUASP Costs (Rs.)		
	Completely Damaged (CD)	Partially Damaged (PD)	Total
Swat	870,800,000	915,840,000	1,786,640,000
Buner	120,800,000	48,800,000	169,600,000
Shangla	8,000,000	33,280,000	41,280,000
Upper Dir	65,200,000	10,720,000	75,920,000
Lower Dir	64,400,000	204,480,000	268,880,000
<b>Sub-Total (KP)</b>	<b>1,129,200,000</b>	<b>1,213,120,000</b>	<b>2,342,320,000</b>
Bajaur Agency	1,364,000,000	962,400,000	2,326,400,000
<b>Grand Total</b>	<b>2,493,200,000</b>	<b>2,175,520,000</b>	<b>4,668,720,000</b>

Source: PDMA/PaRRSA records as of January 2013

Table 6 shows that as of January 28, 2013, HUASP has disbursed Rs. 3,996,000,000 (US\$49,950,000) to the beneficiaries, with Rs. 2,119,440,000 disbursed in KP and Rs. 1,876,560,000 disbursed in FATA.

<sup>31</sup> The conversion rates in this report are based on the currency exchange rate of US\$1 = Rs. 80 in year 2009. As of January 2013, the currency exchange rate is about US\$1 = Rs. 98, which would considerably lower the total cost of HUASP in USD.

**TABLE 6: HUASP HOUSING RECONSTRUCTION PROGRESS BY AREA AND TYPE OF DAMAGE (KEY: CD = COMPLETELY DAMAGED; PD = PARTIALLY DAMAGED)**

Area	Number of Structures/ Beneficiaries Identified		Percentage of Beneficiaries Reimbursed		Funding (Rs.)	
	CD	PD	CD	PD	Estimated	Disbursed
Swat	2,177	5,724	94%	90%	1,786,640,000	1,638,000,000 (92%)
Buner	302	305	96%	96%	169,600,000	162,880,000 (96%)
Shangla	20	208	100%	96%	41,280,000	39,840,000 (97%)
Upper Dir	163	67	60%	87%	75,920,000	48,480,000 (64%)
Lower Dir	161	1,278	93%	83%	268,880,000	230,240,000 (86%)
<b>Sub-Total (KP)</b>	<b>2,823</b>	<b>7,582</b>	<b>92%</b>	<b>89%</b>	<b>2,342,320,000</b>	<b>2,119,440,000 (90%)</b>
Bajaur Agency	3,410	6,015	84%	76%	2,326,400,000	1,876,560,000 (81%)
<b>Grand Total</b>	<b>6,233</b>	<b>13,597</b>	<b>88%</b>	<b>83%</b>	<b>4,668,720,000</b>	<b>3,996,000,000 (86%)</b>

Source: PDMA/PaRRSA records as of January 2013

Of the total beneficiary households, 86 percent have received their housing subsidies - 90 percent of beneficiaries in KP, and 81 percent of beneficiaries in FATA.<sup>32</sup> All pending disbursements in the five districts and one agency are related to grievances, and are awaiting the outcome of the GRM. According to PDMA/PaRRSA, the low percentage of disbursement in Upper Dir (64 percent) is due to the law and order situation and difficulties<sup>33</sup> in verification of applications currently under GRM review. Overall the table indicates that the percentages of disbursements are higher in the districts where the law and order situation is better compared to Bajaur Agency, FATA, where, due to the precarious law and order situation, the survey and disbursements were delayed.

### The Funds Flow Mechanism

Initially, the GOP arranged for project funding through bridge-financing<sup>34</sup> of Rs. 2 billion. This amount was loaned by the GOP to the GOKP to be repaid after the USAID-pledged grant for HUASP materialized. During this arrangement, the GOP transferred the bridge-financed funds into a special assignment account for the Director General of PDMA/PaRRSA. PDMA/PaRRSA then transferred the funds as required to the consortium of participating banks for onward transfer to beneficiary bank accounts. HUASP transferred the cash disbursements to beneficiaries through bank accounts rather than direct cash payments to ensure their transparency and accountability.

<sup>32</sup> PDMA/PaRRSA updates as of January 28, 2013

<sup>33</sup> In case of Upper Dir, the army unit in command rejected a large number (69 applicants from Doag Dara, Upper Dir) on account of their association with the insurgents; however, the local Jirga later reversed their judgment and cleared these applicants. These cases are presently awaiting verification from the new army unit.

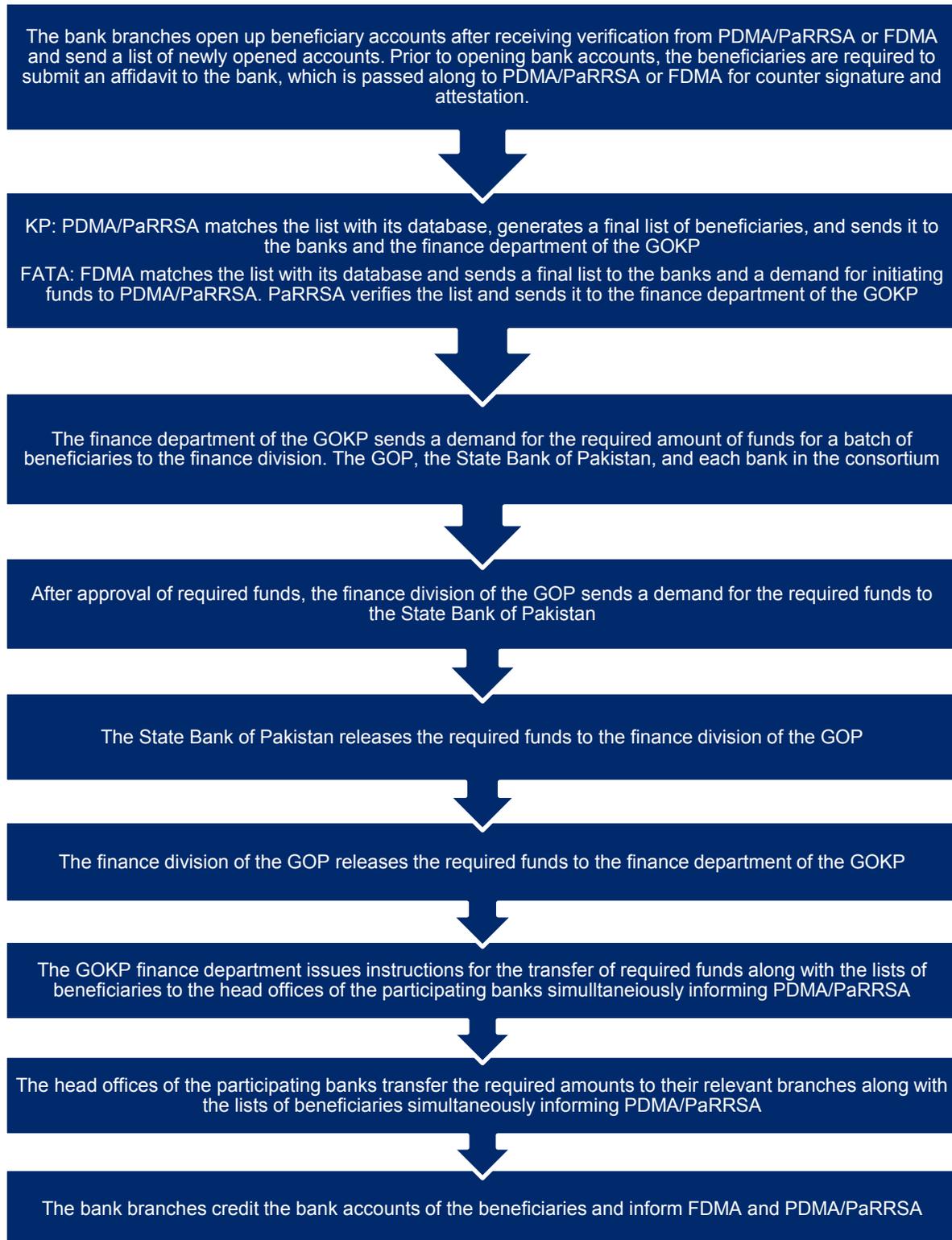
<sup>34</sup> Bridge-financing is a method of financing, used to maintain liquidity while waiting for an anticipated and reasonably expected inflow of funds. In the case of HUASP, the GOP loaned Rs. 2 billion as an interim arrangement of funds to the GOKP to be repaid after the USAID-pledged grant for HUASP materialized.

The implementing partner changed this funds-flow mechanism just after the USAID-pledged funds for HUASP materialized. At present, the funds are transferred from the GOP's finance division to the GOKP's finance department through the State Bank of Pakistan for onward transfer to the consortium of participating banks. These banks make the final transfer to the beneficiary accounts, while never involving the PDMA/PaRRSA Director General's assignment account. In this present arrangement, the role of PDMA/PaRRSA is limited to the verification and final approval of eligibility for beneficiaries to receive the housing cash grant.

The verification and approval of beneficiaries by PDMA/PaRRSA and FDMA before the disbursement of funds involves the following process. The consortium of participating banks receives lists of approved beneficiaries from PDMA/PaRRSA. At the time of the opening of accounts, the beneficiaries are required to submit their registration slips and sign a duly attested affidavit stating that they agree to the terms and conditions for receiving the subsidy under HUASP. The participating banks can also access the HUASP database at PDMA/PaRRSA through an online web-based interface for the verification of beneficiaries and the updating of their account information. Once the participating banks open beneficiary accounts, PDMA/PaRRSA sends lists of verified and approved beneficiaries along with the corresponding approved grant amount for each beneficiary so the banks can credit the accounts. It is only after PDMA/PaRRSA provides final approval to the banks and updates the database that the banks can release the money into beneficiary accounts.

In the case of FATA, there is one additional step in this process. Once the bank accounts are opened, FDMA matches the list with its database and sends a final list to the banks and a demand for initiating the transfer of required funds to PDMA/PaRRSA. Figure 4 shows the HUASP funds flow mechanism.

**FIGURE 4: HUASP FUNDS FLOW MECHANISM**



## PURPOSE OF THE ASSESSMENT

As indicated in the HUASP assessment SOW (Annex 1), the purpose behind this assessment is two-fold:

- To verify that the housing cash grant payments were provided to affected individuals irrespective of the extent of their individual damage; and
- To assess the effectiveness of the institutional framework and cash disbursement mechanism used for the implementation of HUASP.

The intended uses of this assessment include: (a) sharing the assessment results with USAID, HUASP, and implementing partner; (b) streamlining the cash disbursement process, starting from the identification of beneficiaries, to the verification of damages, the disbursement of cash, and finally, addressing grievances; and (c) applying lessons learned to present and future cash disbursement programs.

### Assessment Questions

As indicated in the HUASP assessment G2A (Annex 2), the assessment focused on the following seven specific questions:

1. Were the beneficiaries selected according to the process described in Section 4 of the HUASP Concept Paper?

**Explanation:** This question should address whether HUASP beneficiaries were selected according to the beneficiary identification and verification procedure described in Section 4 of the HUASP Concept Paper. Section 4 describes a rigorous procedure for collection of data; identification and verification of potential beneficiaries and damages; constitution of steering committees to monitor and oversee the process; and the roles, responsibilities, and mechanisms for the transfer of information from the field.

2. Were the beneficiaries owners of damaged houses located in the designated conflict zone?

**Explanation:** This question should determine whether HUASP beneficiaries were owners of damaged houses located in the conflict areas covered under HUASP, comprising of five districts in KP and two agencies in FATA.

3. Did the beneficiaries receive the payments due to them?

**Explanation:** This question monitors actual receipt of disbursed cash to the beneficiaries. The disbursement of cash is determined by the classification of damage to the house. Thus, beneficiaries were divided into the owners of either a completely damaged or partially damaged house. The assessment team will follow the classification of damage defined in the project concept paper to monitor whether payments made to beneficiaries matched the identified damage.

4. How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?

**Explanation:** This question pertains to determining the efficiency of the funds flow mechanism employed under HUASP for disbursement of cash to beneficiaries. At the conclusion of the survey, verified lists of beneficiaries were furnished to the consortium of assigned banks for final disbursement. The funds flowed from the GOP to the GOKP and onwards to the banks to be deposited into beneficiary bank accounts.

5. Is the GRM functioning, both in Malakand and in FATA, according to the operating guidelines established by PDMA/PaRRSA and in a transparent and fair manner?

**Explanation:** This question will address the general effectiveness of the GRM in Malakand and FATA, and examine cases within the “Prolonged Grievance Phase” mentioned in the activity report.

6. What was the profile of the damaged houses selected by the project?

**Explanation:** This question will provide an approximate measure for the houses selected by the project. Variables would include: covered area, number of rooms, and construction materials. The analysis will detail averages of the district as well as the overall division level.

7. Were the beneficiaries aware of the source of funding behind HUASP?

**Explanation:** This question will assess which proportion of the beneficiaries can attribute the funding for their damaged houses to USAID.

# ASSESSMENT METHODOLOGY

## Assessment Design

This section provides an overview of the research design and data collection methods along with a description of the data collection instruments and sampling strategy. The details of how the data were analyzed and what type of evidence was furnished for each assessment question is presented in the Getting to Answers (G2A) matrix, attached as Annex 2 of this report. USAID evaluation policy requirements highlight the use of social science research methods and emphasize the need to base evaluation findings on facts, evidence, and data. In this regard, the assessment team adhered to USAID evaluation guidelines using standard social science research methods to collate evidence and reduce/eliminate the evaluator’s value judgment.

The assessment team chose an integrated research design combining quantitative and qualitative approaches. In addition, the design enhanced the reliability and validity of the study by triangulating both research methods and data sources, including information from primary and secondary sources. In addition to secondary information provided by the implementing partner and USAID, evidence was collected through surveys with HUASP beneficiaries and interviews with the district and political administration staff involved in project implementation. The team also collected information and gained insight on the project through meetings with relevant PDMA/PaRRSA, FDMA and USAID personnel. These discussions informed both the assessment methodology and facilitated refining the data collection instruments.

Secondary data was analyzed before the development of primary data collection instruments. Primary data sources included a beneficiary household survey and key informant interviews with local government officials, GRM applicants, and participating banks personnel. Table 7 lists the data collection methods used in the assessment.

**TABLE 7: PRIMARY AND SECONDARY DATA COLLECTION**

	Method	Unit of Analysis	Sample Size
1	Structured Survey	Individuals	Malakand 390; FATA 384
2	Key informant interviews with DCO/DRO/APA, tehsil/district/agency steering committee members, Patwari/Muharrir, local notables, GRM applicants, bank officials	Individuals	Malakand 25; FATA 20
3	Review of Project Documents	N/A	N/A
4	Extraction of Relevant Variables from PDMA/PaRRSA and FDMA Databases	Beneficiary Files	All cases in the Database
5	Scrutiny of Sample Beneficiary Files from PDMA/PaRRSA and FDMA Databases	Beneficiary Files	150

The questionnaire for the beneficiary household survey (Annex 4) was divided into five sections to collect information on the process of cash disbursement. It included questions on ownership, type of construction material used before and after reconstruction, and the date ranges from the signing of the application to the final disbursement of the subsidy. The questionnaire was translated into the local language (Pashtu), pre-tested in Swat District, and designed to take 15-20 minutes of the respondent’s time. A two-day enumerator training was conducted prior to the fieldwork. The training covered interviewing techniques and included

discussions on the purpose and response categories of each question. The interviewers were selected based on their experience and ability to communicate in Pashtu.

The sample was stratified with the number of respondents proportionate to the number of beneficiaries in each village. Sampling took place in two stages. In the first stage, all villages where beneficiaries resided were listed by tehsil. Each village had a probability of selection based on the number of beneficiaries living there. This approach meant that villages with more beneficiaries were more likely to be selected than those with fewer beneficiaries. Thirty-three villages were selected to be part of the sample. In the second stage, 10 beneficiaries from each village were systematically selected for every 268 beneficiaries in the total population. Thus, only 10 survey participants were selected from villages of 268 beneficiaries. However, more participants were selected from villages with a higher number of beneficiaries (10 participants for 268 beneficiaries; 20 participants for 536 beneficiaries, etc.). Villages containing beneficiary populations of at least 268 were definitely selected as part of the sample. A sample size of 390 was determined to represent the total population of beneficiaries.

Key informant interviews were the second method used in collecting primary data. The purpose of the key informant interviews was to elicit qualitative information and explanations of issues that emerged during implementation of the project. The process analyst designed the key informant interview instruments to explore the entire cash transfer process with an emphasis on the handling of grievances. The assessment team shared the key informant interview instruments with the implementing partner during the Team Planning Meeting (TPM) and pre-tested them with implementing partner officials.

In the selection of key informants, the team distributed the key informants into four groups that covered all stakeholders and processes involved in the cash disbursement. The groups included: (1) government officials who served as members of the district, agency and tehsil steering committees, (2) public representatives and local notables who served in the tehsil steering committees, (3) bank officials who disbursed the cash, and (4) the beneficiaries, especially those who lodged a complaint regarding cash disbursements.

The selected groups represented every major step in the process of cash disbursement, ranging from the identification of beneficiaries, to the verification of damage, the beneficiaries' signing of memorandums of understanding, the opening of accounts with partner banks, and the disbursement of cash grants.

Individuals from each of the five affected tehsils of Bajaur Agency were selected for the key informant interviews including the assistant political agent, two FDMA officials, nine GRM applicants, and two bank managers.

In addition to primary data collection, the assessment team reviewed all available project documents and analyzed other related secondary data. PDMA/PaRRSA and USAID provided the following documents to the assessment team:

- Preliminary DNA, Asian Development Bank and World Bank, November 2009, Islamabad;
- PDMA/PaRRSA, Sampled Beneficiary Survey (HUASP) Findings – District Swat, March 2011, Peshawar;
- PaRRSA, Housing Uniform Assistance Subsidy Program, Activity Report, from October 2010 to June 2011, Peshawar;
- PDMA/ PaRRSA, Concept Paper: Housing Uniform Assistance Subsidy Program, August 2011, Peshawar;
- PaRRSA, Housing Uniform Assistance Subsidy Program, Performance Management Plan;

- VTT, USAID Budget Support Monitoring Program, Final Survey Report Housing and Other Resettlement Needs, July 2011, Islamabad;
- Database of beneficiaries;
- Database of beneficiaries who had launched complaints; and
- Official memoranda and communication records between PDMA/PaRRSA, USAID, the GOP, and district administrations.

The PDMA/PaRRSA office had transferred data from the beneficiary survey and grievance forms into a database. The team accessed the secondary data from this database and used statistical software to run basic frequency tables on selected (extracted) variables. The database also had a full list of beneficiaries which served as a sampling frame to draw probability-based samples. As it would have been very difficult and expensive to interview all beneficiaries (10,719), the assessment team relied on use of a random/probability sampling which formed a microcosm of the beneficiary population, with slight sampling errors. The unique identification number allotted to each beneficiary in the secondary data was used to match information with the primary data.

After the sample was drawn from beneficiary records for all five districts and one agency, the team randomly selected two sub-samples of 150 beneficiary files each for both Malakand and FATA and scrutinized them based on a checklist (Annex 5). The purpose of scrutinizing beneficiary files (original survey forms) was to verify the application of required beneficiary selection procedures outlined under Section 4 of the project concept paper. The verification of data also provided an opportunity to match secondary data from beneficiary files with primary data collected during the household survey, and facilitated the triangulation of information sources.

## **Data Analysis Methods**

The team used STATA and SPSS software to analyze quantitative data collected from the household survey and the physical verification of beneficiary files. A univariate analysis was carried out using simple frequency distributions for all categorical data. Graphs were included to visualize and explain the main points where necessary. The key informant interviews were tape-recorded and the process analyst took notes, where required, while interviewing. The key informant interviews were analyzed by summarizing findings from the notes and recordings and conducting content analysis. Each team member reviewed all project documents and sought guidance from the implementing partner for clarification.

## **Methodological Strengths and Limitations**

The assessment team employed standard social science methods for data collection as required under USAID policy. At each stage of data collection, quality checks were put in place during both the fieldwork and subsequent data entry phases. The survey teams were monitored by the assessment team and supervisors in the field during the household survey, and their performance was checked on a routine basis. Supervisors called approximately 10 percent of the respondent households to verify that enumerators had actually conducted the interviews. Furthermore, double entry was employed to identify and eliminate any data entry errors.

## Assessment Team Composition<sup>35</sup>

### *Team Leader*

The Team Leader is an evaluation specialist with expertise in project management, strategic planning, report writing, and process analysis. His past work has included assignments with the National Disaster Management Authority, the United Nations Development Program/Ministry of Environment, and the Earthquake Reconstruction and Rehabilitation Authority. He holds a Master's in Business Administration.

### *Statistical Analyst*

The Statistical Analyst is one of the leading pollsters in Pakistan. He is an expert in developing quantitative research designs for impact evaluations and in implementing survey research studies related to public opinion polling on governance, elections, demography, education, and health. He also has experience in survey research and has worked on various quantitative research projects. He holds a Master of Science in Sociology and Social Research Methods.

### *Survey Coordinator*

The Survey Coordinator's expertise includes survey design, questionnaire development, sampling, survey implementation, data processing, and initial data analysis. He has conducted various thematic and sector surveys, including surveys for a mapping study on the prospects of UK-based school level qualifications in Pakistan.

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<sup>35</sup> Names and identifying information have been removed for security reasons.

## FINDINGS AND CONCLUSIONS – MALAKAND, KP

### Assessment Question 1: Were the beneficiaries selected according to the process described in Section 4 of the HUASP Concept Paper?

#### Findings

Section 4 of the HUASP Concept Paper encompasses eight sub-sections (Table 9), of which sub-section 4.2 is further divided into six elements (Table 8). Of the eight sub-sections, 4.1 required the surveys to be conducted by survey teams; 4.2 outlined beneficiary registration requirements; 4.3 required the concerned district/political administrations to conduct the surveys; 4.4 outlined the constitution of survey teams; 4.5 and 4.6 required supervision of survey teams by the tehsils/district/agency steering committees; 4.7 required computerization of beneficiary records; and 4.8 required provision of the GRM and trainings. Of the six elements of sub-section 4.2, 4.2a required a copy of beneficiary CNIC attached to the survey form; 4.2b required recording the number of household family members; 4.2c required reporting on the condition of and type of damage to the house; 4.2d required that the legal title of the house and share of owners verified; 4.2e required recording the GPS coordinates for the damaged house; and 4.2f required taking digital photos of the owner(s) standing in front of the damaged house.

The following are the findings from the key informant interviews and review of the beneficiary files. The findings are listed under each of the corresponding sub-sections of Section 4 of the HUASP Concept Paper.

#### Beneficiary Identification Survey

According to key informant interviews (District Revenue Officer, Tehsildar, Patwari, notable, and GRM applicants from all five affected districts), the surveys were conducted by survey teams of 5-6 members formed at the union council level, and were comprised of respective Patwari, Nazim, notable, army representatives and teachers. The key informants also confirmed that four members of the survey team signed the survey forms after beneficiary verification. The assessment team substantiated this finding during the review of beneficiary forms where out of the 150 sampled beneficiary forms, 141 forms had signatures of all four members of the survey teams, one form had the signatures of only three members, and eight forms were missing.

#### Collection and Verification of Beneficiary Data

All of the key informants<sup>36</sup> in all five affected districts maintained that the survey teams carried out the identification and verification of the affected population by physically visiting the affected houses and filling in the pre-printed survey forms for potential beneficiaries on the spot.

To assess whether the survey forms were filled according to a standard operating procedure outlined at Sub-section 4.2, the assessment team reviewed the 142 beneficiary forms and Table 8 summarizes the findings (Question 6 deals with the compliance of requirements in this section in more detail).

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<sup>36</sup> Key informants comprised the DROs, Tehsildars, Patwaris, and GRM applicants of the five affected districts.

**TABLE 8: COMPLIANCE WITH BENEFICIARY SELECTION REQUIREMENTS, SUB-SECTION 4.2 OF THE HUASP CONCEPT PAPER (N=142)**

Beneficiary Selection Requirements Under Sub-section 4.2		Compliance (%)	Frequency
4.2a	Copy of Beneficiary's CNIC No. Attached to the Survey Form	47%	67
4.2b	Total No. of Family Members Listed in the Survey Form	0%	0
4.2c	Condition and Damage of the House Assessed	100%	142
4.2d	Legal Title of the Building and Share of Owners Verified	99%	140
4.2e	GPS Coordinates for Damaged Houses Recorded	59%	83
4.2f	Digital Photos of Owners Standing in Front of Damaged Houses Obtained	10%	14

Source: Review of HUASP Beneficiary Files at PaRRSA

### Role of the Tehsil and District Steering Committees

Key informant interviews with survey team members, tehsil and district steering committee members, and GRM applicants in all five districts revealed that tehsil steering committee members included the concerned SDM/Tehsildar, Patwari, Nazim, notable, and a representative of the army. All of the key informants maintained that the tehsil steering committee supervised the survey teams at the tehsil level through random spot-checking and transferred survey forms to the respective district steering committees after due verification. However, during review of the beneficiary forms, the assessment team found that out of the 142 beneficiary forms reviewed, 104 forms had verification signatures of the tehsil/district steering committee members and 38 forms had signatures from tehsil steering committee members only. Furthermore, 96 forms had the comments section filled by the tehsil/district steering committees while 46 forms did not.

The key informant interviews revealed that the district administration of all five districts, with some variation across districts, abided by the following process for the collection and verification of data: (1) The concerned Patwari, army representative, and two other members of the survey team signed and verified survey forms; (2) two members of the tehsil steering committee, the Tehsildar/SDM and army representative, verified and transferred the forms to the district steering committee; (3) two members of the district steering committee, the concerned DRO/DCO and army representative, verified and signed the form; and (4) the district steering committee transferred the survey forms to the PDMA/PaRRSA office in Peshawar.

The assessment team's review of beneficiary files indicated that beneficiary application forms had a comments section for the tehsil steering committee and the district steering committee, and that all 142 sampled forms had comments from the tehsil steering committee while only 73 percent of the 142 forms had comments from the district steering committee.

Key informant interviews with the District Revenue Officers and revenue staff revealed that the district steering committees of Buner, Shangla, and Lower Dir verified and converted survey results into electronic form before submitting it to PDMA/PaRRSA as required under sub-section 4.7 of the HUASP Concept Paper. The data were not converted into computerized form in the districts of Swat and Upper Dir.

### Grievance Redressal System

Key informant interviews and the review of secondary data indicated that a GRM mechanism was put in place by PDMA/PaRRSA in all five affected districts, and that a 15-day time limit for filing grievances was the initial fixed timeline. This time limit was eventually extended three times due to the caseload amount.

Interviews with key informants from PDMA/PaRRSA and a review of secondary data (HUASP Concept Paper) indicated that detailed guidelines were developed for the categorization of damage in collaboration with UN-HABITAT. However, the implementing partner could not provide any document outlining detailed guidelines. In the survey forms, PDMA/PaRRSA categorized housing damage as either complete or partial. During the key informant interviews, survey team members and DA officials in all five districts explained that a 40 percent or less damaged house was considered partially damaged and a more than 40 percent damaged house was considered completely damaged.

## Trainings

Key informant interviews with survey team members, tehsil steering committees and district steering committees indicated that, as required under Section 4 of the HUASP Concept Paper, trainings were provided to the survey teams on conducting surveys and the use of digital cameras; however, no trainings were provided on recording GPS coordinates as the army carried out this activity. During key informant interviews, the District Revenue Officers in all five districts maintained that in the absence of a dedicated budget for trainings, the district administration could not provide quality training to the survey teams.

## Summary of Findings regarding Compliance with Section 4 of the Concept Paper

Section 4 of the HUASP Concept Paper contains eight sub-sections, the findings on which have been provided above. Table 9 summarizes these findings, which show that of the eight sub-sections, the project was in complete compliance with five sub-sections (surveys conducted by survey team; survey conducted by district administrations; required number of survey teams assembled; GRM put in place; extendable time limit), and partial compliance with three sub-sections (beneficiary registration requirements, verified supervision by district steering committees, and computerized data provided to PDMA/PaRRSA).

Of the six elements of sub-section 4.2 (beneficiary registration), compliance varied across the selection criteria from 0-100 percent, and as legal title of ownership is not available in Malakand, the project adopted the alternative verification of ownership by the Patwari, army representative and two witnesses.

**TABLE 9: COMPLIANCE WITH BENEFICIARY SELECTION REQUIREMENTS, SECTION 4 OF THE HUASP CONCEPT PAPER (N=142)**

Description of Requirements		Source	Compliance
4.1	Surveys Conducted by Survey Team	Key informant interviews	Yes
4.2	Beneficiary Registration Requirements	Beneficiary files	0-100% (refer to Table 8)
4.3	Survey Conducted by DA	Beneficiary files	Yes
4.4	Required Number of Survey Teams Assembled	Key informant interviews	Yes
4.5	Supervision of Survey Teams by Tehsil Steering Committee	Beneficiary files	100% Verified
4.6	Supervision by District Steering Committee	Beneficiary files	73% Verified
4.7	Computerized Files Sent to PaRRSA	Key informant interviews	3 out of 5 Districts
4.8	GRM Put in Place, Extendable Time Limit	Key informant interviews	Yes

## Conclusions

- The implementing partner(s) largely complied with the selection process outlined in Section 4 of the HUASP Concept Paper in identifying, verifying, and selecting, HUASP beneficiaries. When the implementing partner(s) deviated<sup>37</sup> from the required beneficiary selection process, it was due to limitations such as non-availability of legal ownership titles for the damaged houses, limited resources available with the district administration, security concerns, and the absence of a dedicated budget for covering the operational costs of the project.

## Assessment Question 2: Were the beneficiaries the owners of damaged houses located in the designated conflict zone?

### Findings

The conflict zone included five affected districts (Swat, Buner, Shangla, Upper Dir and Lower Dir) in Malakand Division, KP Province and one agency (Bajaur) in FATA. Section 4.2 of the HUASP Concept Paper has six elements (Table 8), the last three elements required ascertaining the ownership and location of the damaged houses in the conflict zone through verification of legal title of ownership, digital photographs, and GPS coordinates.

### Title of Ownership

Standard operating procedures spelled out in Section 4.2 (d) required verification of the legal title of the houses. Key informant interviews with the District Revenue Officers in all five districts revealed that revenue departments in Malakand Division had not carried out land settlement in the conflict affected areas and therefore legal titles of ownership did not exist.

According to PaRRSA officials, the system of legal title deeds is not well established in Malakand Division. To counter this limitation, the concerned survey team, including the local Patwari, along with two witnesses, verified and confirmed beneficiary ownership. During the review of 142 randomly selected forms, the assessment team observed that all three signatures were present on all selected forms.

### GPS Coordinates

Section 4.2 (e) of the HUASP Concept Paper required that GPS coordinates for the damaged houses be recorded at the time of HDEVS. As mentioned in the findings section of Question 1, GPS coordinates were found listed in 83 out of the 142 (59 percent) sampled forms; 59 out of the 142 forms did not provide the option to record GPS coordinates.<sup>38</sup>

Moreover, the assessment team conducted verification of the accuracy of the recorded coordinates, and it was revealed that only 15 percent of these coordinates fell within the location of the target districts, while 85 percent indicated locations outside the target areas, and in some cases even outside of Pakistan. However, this does not suggest that the damaged houses were not situated in the conflict or target zones, but rather indicates errors in collecting and recording of GPS coordinates. Annex 6 contains a map generated using the GPS data recorded in the sample forms.

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<sup>37</sup> Please see Tables 7 and 8 for instances of deviations from the required beneficiary selection procedure outlined in sub-section 4.2 of the HUASP Concept Paper.

<sup>38</sup> According to key informant interviews with PDMA/PaRRSA officials, since the beneficiary registration forms were printed over a long period of time in batches, the missing section for recording GPS coordinates in some batches of forms could be attributed to printing mistakes and lack of funds to ensure quality printing.

## Digital Photographs

Section 4.2 (f) of the HUASP Concept Paper required that a digital photograph depicting the owner standing in front of the damaged house be obtained at the time of HDEVS. During the review of beneficiary files, PDMA/PaRRSA was able to provide 14 (10 percent of the 142 forms reviewed) digital photographs corresponding to the 142 sample forms. PDMA/PaRRSA staff maintained that the photographs were stored in digital (JPG) format and were lost due to data corruption.

Results of the household survey indicate that out of the 374 sample households, all respondents confirmed ownership of the damaged houses; out of the sample of 374 households, 285 respondents (76 percent) claimed sole ownership of the damaged houses while 89 respondents (24 percent) claimed shared ownership of the damaged house. Although evidence itself is weak, it can be presumed that since the respondents were aware of the ownership verification requirements, such as, verifications by Patwari, army and notables, GPS, and digital photographs, they were more likely to confirm ownership of the damaged houses.

## Conclusions

- Although the implementing partner did not strictly follow the required procedures for the verification of ownership and the location of damaged houses outlined in the HUASP Concept Paper, the evidence (from key informant interviews, the household survey, and the review of beneficiary documents) supports that HUASP beneficiaries were the owners of the damaged houses located in the designated conflict zone.

## Assessment Question 3: Did the beneficiaries receive the payments due to them?

### Findings

According to the household survey, out of the total sample of 375 households, 323 respondents (86 percent) said that they had received HUASP payments while 52 respondents (14 percent) said they had not. This finding substantiates the PDMA/PaRRSA records on the total number of beneficiaries that received grants or were in the process of receiving grants, wherein 85 percent of total beneficiaries in Malakand have been paid the HUASP subsidy while 15 percent are under GRM review. However, the assessment team was unable to ascertain independently whether eligible beneficiaries who have not received payments are undergoing the GRM review process. Table 10 compares household survey findings on disbursements with beneficiary payment status reports by district, provided by PDMA/PaRRSA.

**TABLE 10: BENEFICIARY REIMBURSEMENT STATUS BY DISTRICT**

District		PaRRSA Status			Household Survey Finding		
		Subsidy Not Paid	Subsidy Paid	Total	Payment Not Received	Payment Received	Total
Buner	Number	193	543	736	23	59	82
	Percentage	26%	74%	100%	28%	72%	100%
Lower Dir	Number	225	1214	1439	12	61	73
	Percentage	16%	84%	100%	16%	84%	100%
Upper Dir	Number	83	153	236	10	25	35
	Percentage	35%	65%	100%	29%	71%	100%
Shangla	Number	13	211	224	1	77	78
	Percentage	6%	94%	100%	1%	99%	100%
Swat	Number	1135	6892	8027	6	101	107
	Percentage	14%	86%	100%	6%	94%	100%
<b>Total</b>	<b>Number</b>	<b>1,649</b>	<b>9,013</b>	<b>10,662</b>	<b>52</b>	<b>323</b>	<b>375</b>
	<b>Percentage</b>	<b>15%</b>	<b>85%</b>	<b>100%</b>	<b>14%</b>	<b>86%</b>	<b>100%</b>

Source: Household Survey of HUASP Beneficiaries

The data indicate that the districts of Upper Dir and Buner have the highest percentages of beneficiaries who have not received the housing subsidy (35 percent and 26 percent respectively), while Shangla has the highest percentage of beneficiaries (94 percent) who have received the subsidy. The slight differences between the household survey results and those reported by PDMA/PaRRSA can be attributed to sampling variation and updating of beneficiary records by the implementing partner.

## Conclusions

- The assessment findings substantiate PDMA/PaRRSA records that report that 86 percent of eligible beneficiaries have received housing cash grant payments under HUASP.

## Assessment Question 4: How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?

### Findings

According to PDMA/PaRRSA letter No.: PDMA/Relief/DCO-1-3, dated June 22, 2010, the implementing partner initiated the housing damage assessment and beneficiary registration process in Malakand in November 2009.

According to the HUASP quarterly progress reports, the disbursements in Malakand began in October 2010, which indicates that it took about 11 months from the start date of the project (November 2009) to the date when the first tranche of disbursements was made to the beneficiaries (October 2010).

The assessment team did not receive bank records for review because of the confidentiality practiced by the banks. Table 11 summarizes the quarterly disbursements in Malakand and shows that:

- 69 percent of the owners of completely damaged houses and 60 percent of the owners of partially damaged houses had received the subsidy by the end of 2010.

- Thereafter, progress was slow (as measured by increases in cumulative percent), except in the second quarter of 2011.
- Close to 90 percent of the intended beneficiaries had received the subsidy by June 2012. According to PaRRSA, those who have not yet received the subsidy are awaiting the outcomes of the GRM.

**TABLE II: PAYMENT OF SUBSIDY OVER TIME, MALAKAND DIVISION**

Year and Quarter		No. of Owners of Completely Damaged Houses			No. of Owners of Partially Damaged Houses		
		No. Who Received Subsidy	As Percent of All Owners	Cumulative Percent	No. Who Received Subsidy	As Percent of All Owners	Cumulative Percent
2010	4	1,926	69%	69%	4,517	60%	60%
2011	1	103	4%	72%	323	4%	64%
2011	2	357	13%	85%	1,359	18%	82%
2011	3	0	0%	85%	0	0%	82%
2011	4	59	2%	87%	185	2%	84%
2012	1	36	1%	88%	163	2%	87%
2012	2	0	0%	88%	0	0%	87%

Source: HUASP Progress Report, January-June 2012

## Conclusions

- According to the information available for this assessment, it took about 10-12 months from the start date of the project to the date the first batch of beneficiaries received the grant.

## **Assessment Question 5: Is the Grievance Redressal Mechanism (GRM) functioning, both in Malakand and in FATA, according to the operating guidelines established by PDMA/PaRRSA and in a transparent and fair manner?**

### Findings

#### Operating Guidelines for the GRM

The HUASP Concept Paper did not elaborate on operating guidelines for the GRM, nor did PDMA/PaRRSA provide any document to this effect. However, the HUASP Concept Paper in Section 3.5 mentions, “A well-designed GRM was put in place so that grievance cases that may arise during the survey are properly dealt with. In this regard, a public awareness campaign was also initiated to raise awareness among the general public regarding the forum available for lodging complaints, if any. District, tehsil and union council offices were responsible for submitting complaints to respective tehsil steering committees for onward submission to district/agency steering committees, along with recommendations for final resolution. Various techniques were employed to resolve the complaints. In case of no surveys by survey teams, surveys were carried out after the approvals. In case of incorrect classification of damage, a team of engineers visited the site and assessed the house in light of the damage assessment guidelines. Based on the recommendations made by the engineers’ team, appropriate adjustments were made in records, if required.”

## GRM Timelines and Extensions

According to PDMA/PaRRSA internal memos,<sup>39</sup> it implemented the GRM in all five affected districts within one week after the conclusion of the HUASP HDEVS in each district. The GRM implementation timelines were different for each district and coincided with the timelines of the HDEVS in each district. Table 12 indicates the survey dates, GRM dates, and extensions in the GRM timelines for each of the five affected districts.

**TABLE 12: HUASP – GRM TIMELINES AND EXTENSION**

District	HDEVS Timeline	GRM Timeline	Extension
Swat	Nov 20 – Dec 10, 2009	Dec 15 – Dec 31, 2009	July 31, 2010
Buner	Jan 25 – Feb 20, 2010	Feb 21 – Mar 02, 2010	July 31, 2010
Upper Dir	Feb 10 – Feb 25, 2010	Feb 27 – Mar 07, 2010	July 31, 2010
Lower Dir	Feb 10 – Feb 25, 2010	Feb 27 – Mar 07, 2010	July 31, 2010
Shangla	Aug 15, 2010 –Jan 22, 2011	Feb 05 – Feb 28, 2011	No Extension

Source: PDMA/PaRRSA Records

PDMA/PaRRSA initially planned the GRM for a period of about two weeks; however, this period was extended several times. The latest extension was announced through a newspaper advertisement on July 6, 2012, which granted a seven-day period for HUASP applicants who had not yet received their housing cash grants to contact PaRRSA telephone help-lines or visit the concerned District Coordinator’s office to resolve their cases.

PDMA/PaRRSA made the first extension in the GRM timeline on June 22, 2010, through letter No.: PDMA/Relief/DCO-1-3, extending the deadline until July 31, 2010 for all districts except Shangla.<sup>40</sup> This extension was given because PDMA/PaRRSA kept receiving beneficiary forms from affected district administrations after the scheduled GRM deadlines. The extension allowed the affected district administrations to establish help desks at the union council, tehsil, or district levels; cater to all types of complaints, including fresh surveys, where required; and submit verified cases to PDMA/PaRRSA by July 31, 2010.

PDMA/PaRRSA granted the second extension on April 26, 2011 through letter No.: PDMA/Relief/DCO/1-3/930-37. The letter informed concerned District Coordination Officers that despite the July 31, 2010 deadline, the district administrations had continued sending GRM complaints to PDMA/PaRRSA and that henceforth; the district administrations shall not receive any more complaints under the categories of “Fresh Survey Requests” and “Damage Category Change.”

On May 3, 2011, PDMA/PaRRSA made a third extension in the GRM timeline through letter No. PDMA/HUASP/DCO/03/950, by informing concerned District Coordination Officers, that 361 HUASP applicants have directly approached PDMA/PaRRSA with complaints that their forms have been lost. The letter advises concerned District Coordination Officers to verify the subject cases and in the event that the HDEVS forms cannot be found, a re-survey of damaged houses may be conducted.

<sup>39</sup> PDMA/PaRRSA letters: (a) No. PDMA/Relief/DCO-1-3, dated June 22, 2010; (b) No. PDMA/Relief/DCO/1-3/930-37, dated April 26, 2011; (c) No. PDMA/HUASP/DCO/03/950, dated May 03, 2011; (d) No. PDMA/HUASP/Vol-IV, dated October 11, 2011; and (e) No. PDMA/HUASP-03/Vol-IV/3091-3109, dated December 20, 2011.

<sup>40</sup> The first extension in the GRM timelines did not apply to Shangla because the survey process in Shangla lasted for over five months compared with the other districts where the survey was concluded in about two weeks.

The fourth extension was given on October 11, 2011 through letter No. PDMA/HUASP/Vol-IV/, informing all concerned District Coordination Officers that the competent authority had authorized it to close HUASP in the five affected districts of Malakand Division, and requested that the District Coordination Officers address grievances and close the HUASP program. The letter requested that District Coordination Officers facilitate the grievances of all beneficiaries who had not been able to open bank accounts and whose forms were missing by establishing help desks at the DCO/DRO offices. This letter also granted the deadlines of November 10, 2011 for the opening of bank accounts, October 30, 2011 for the submission of all grievance cases related to missing forms, and November 30, 2011 for the official closing of the HUASP in Malakand Division.

The fifth extension was announced on December 20, 2011 through letter No.: PDMA/HUASP-03/Vol-IV/3091-3109. The letter informed all concerned District Coordination Officers that the HUASP closure timeline would be announced by the end of December 2011. The letter also provides District Coordination Officers with guidelines for guiding complainants and disposing of grievances related to: (1) duplicate houses surveyed by the survey teams, (2) deceased and moved abroad cases, (3) missing forms and records, (4) bank accounts not opened or updated, and (5) complaints seeking compensation for structures other than houses.

Practically, the implementing partner has not completely closed the GRM, as is evident from a recent newspaper advertisement by PDMA/PaRRSA dated July 6, 2012, granting a seven-day period to HUASP applicants who have not received their housing cash grants to contact PDMA/PaRRSA telephone help-lines or visit the concerned District Coordination Officer office to resolve their cases. The advertisement addresses three specific types of HUASP applicants: (1) applicants who have had their houses surveyed, but have not opened their bank accounts or whose bank account information has not been received by PDMA/PaRRSA; (2) applicants who have more than one house in their name and as a result, have not submitted required documents to PaRRSA; and (3) applicants who have not completed their survey application process due to any other reason.

### **GRM Implementation Process**

Key informant interviews conducted with PDMA/PaRRSA officials<sup>41</sup> found that PaRRSA initiated the GRM by launching a public information campaigns through local newspapers, radio/TV programs, announcements from mosques, and the establishment of help-lines for complaints and directions.

According to PDMA/PaRRSA officials,<sup>42</sup> a rigorous public information campaign could not be carried out in the absence of a dedicated public information campaign budget. The reasons for extending GRM timelines include delays due to project implementation issues, such as, missing forms and forms excluded by the army without informing PDMA/PaRRSA;<sup>43</sup> eligible beneficiaries not opening their bank accounts, and beneficiary bank accounts that were opened, but remained unknown to PDMA/PaRRSA.

According to key informant interviews with PDMA/PaRRSA officials, PaRRSA distributed pre-printed GRM forms at the district level through help desks established at the respective union council and tehsil levels. Review of the beneficiary files indicates that the GRM forms provided applicants with three options to register a complaint under the “Type of Complaint” section of the form: (1) the house was excluded from the survey; (2) the house was completely damaged but placed in the partially damaged category; and (3) other. Beneficiaries were required to submit the GRM form with a copy of the HDEVS form receipt (in cases where the house was not excluded from the survey), a copy of the owner’s CNIC, and supporting evidence (if any).

Key informant interviews with the GRM applicants in all five districts indicate that the respective district administrations carried out the GRM process in a fair and transparent manner.

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<sup>41</sup> The Coordinator Housing and Deputy Coordinator Housing of PDMA/PaRRSA

<sup>42</sup> Ibid.

<sup>43</sup> PDMA/PaRRSA letter (No. PDMA/HUASP-03/Vol-IV/3091-3109, dated December 20, 2011) to all concerned DCOs

Key informant interviews with DA officials in all five districts and the review of sample beneficiary forms revealed that under the GRM, the tehsil steering committees made a decision on GRM applications first before sending them to the district steering committee for final acceptance or rejection. The tehsil steering committees were comprised of three officials: (1) the battalion major of the concerned army unit; (2) the manager/director in charge of the engineering cell; and (3) the SDM/assistant commissioner of the respective tehsil. At the district steering committee level, three officials reviewed the GRM applications: (1) the commanding officer of the concerned army unit; (2) the District Coordination Officer; and (3) a local elected public representative. Original GRM forms maintained at the PDMA/PaRRSA office indicate the signatures and seals of these officials.

Key informant interviews with PDMA/PaRRSA officials revealed that data from GRM applications were not computerized, and therefore not linked to the database of verified HUASP beneficiaries. However, the GRM files maintained at PDMA/PaRRSA included hard copies of original GRM application forms attached to the corresponding survey forms of the beneficiaries.

Key informant interviews with district administration officials in all five districts indicated that due to the lack of a dedicated budget, the public information campaign for the GRM was not conducted comprehensively and that it included informing people through word of mouth by concerned Patwari and the local people.

The PDMA/PaRRSA did not have an office or representative at the district level nor did it have a dedicated telephone line to discuss and resolve beneficiary issues and grievances. This caused the concerned beneficiaries to travel long distances at their own cost to file and follow up on their complaints.

## **Types of Grievances**

Key informant interviews with district administration officials revealed that the majority of grievances in all five districts were related to issues with the CNICs of beneficiaries. These issues included: (a) name and address mismatches; (b) no CNIC; (c) death of the head of household; and (d) CNIC verification/approval delays by the National Database and Registration Authority (NADRA).

The district administration officials in Swat revealed that besides issues with CNICs, the second most common type of grievances were related to: (a) cases where an army unit dismissed an application at the time of the survey while the new unit approved it; and (b) owners who had started rebuilding their houses before the survey had their houses categorized as partially or not damaged at the time of the survey.

Key informant interviews with district administration officials indicated that in Buner District, besides issues with CNICs, the second most common type of grievances were related to people having more than one damaged house. In Shangla District, grievances were minimal and most were related to issues with CNICs. In Upper and Lower Dir, besides issues with beneficiary CNICs, other recurrent grievances were related to the categorization of the damaged house and applicants' security clearance from the army.

Table 13 indicates the results of the household survey, which substantiate findings from key informant interviews with the GRM applicants. According to the household survey, 92 percent of respondents claimed that they did not hear any messages about where to get GRM forms; 61 percent claimed that they were informed about the GRM through friends or relatives; and 79 percent of respondents indicated that they had complaints about the housing subsidy process, while 80 percent of respondents did not file a complaint.

## **Summary of Findings**

- GRM operating guidelines were not available in writing;
- In practice, the GRM included: public awareness campaigns, announcement of GRM timelines for each district, provision of pre-printed GRM application forms at the district level, assistance to GRM

applicants for filing GRM applications, and review by the tehsil steering committees and district steering committees; and

- The district administrations could not carry out comprehensive GRM public information campaigns; instead, Patwaris, Nazims, army, and local people spread the word around and beneficiaries had to travel long distances.

## Conclusions

- Findings from the key informant interviews, household survey, beneficiary files and PDMA/PaRRSA internal correspondence with the district administrations indicate that the GRM is functioning in a transparent and fair manner in all five affected districts of Malakand even though elaborate GRM operating guidelines are not available in writing.
- In the absence of a dedicated budget, the district administrations and PDMA/PaRRSA could not carry out a comprehensive GRM public information campaigns and establish dedicated GRM centers. Consequently, the beneficiaries incurred costs by traveling long distances from remote areas to file their complaints and follow up. The local Patwaris, Nazims, army, and local people played a major role in informing beneficiaries about the GRM facility.

**TABLE 13: HOUSEHOLD SURVEY RESPONSES ON THE GRM**

<b>Did you hear any message about where to get forms for complaints?</b>	<b>N</b>	<b>Percent</b>
Yes	31	8%
No	343	92%
Total	374	100%
<b>What was the primary source?</b>		
Local FM radio	1	3%
Newspaper	4	13%
Friend/relative	19	61%
Officials/staff of project	3	10%
Staff of bank	2	7%
Other	2	7%
Total	31	100%
<b>Do you have/had any complaints about the subsidy process?</b>		
Yes	80	21%
No	293	79%
Total	373	100%
<b>Did you formally launch any complaint with PaRRSA (FDMA/ PDMA)</b>		
Yes	12	15%
No	68	85%
Total	80	100%

Source: Household Survey of HUASP Beneficiaries

## **Assessment Question 6: What was the profile of the damaged houses selected by the project?**

### **Findings**

The household survey indicates that of the houses damaged before the disbursement of the HUASP subsidy, 49 percent were pucca, 38 percent were katcha, and 13 percent were semi-pucca. After the beneficiaries received the HUASP subsidy, there was a:

- 10 percent increase in the number of pucca houses;
- 6 percent increase in the number of houses with a separate room for the kitchen;
- 4 percent increase in the use of concrete in the walls of rooms; and
- 10 percent increase in the use of reinforced cement concrete for roofs.

Table 14 provides a comparison of the before and after project housing profiles in terms of the use of various construction materials, and of the damaged houses before and after the subsidy.

**TABLE 14: PROFILE OF DAMAGED HOUSES BEFORE AND AFTER SUBSIDY**

	Before Subsidy		After Subsidy	
	N	Percent	N	Percent
<b>Overall classification of house</b>				
Pucca	183	49%	193	60%
Katcha	143	38%	86	26%
Semi-pucca	48	13%	47	14%
Total	374	100%	326	100%
<b>Separate room for kitchen</b>				
Yes	282	76%	261	81%
No	90	24%	63	19%
Total	372	100%	324	100%
<b>Material used in walls of main/sleeping rooms</b>				
Burned bricks	171	46%	165	51%
Stone and cement	36	10%	29	9%
Concrete	34	9%	45	14%
Stone and mud	127	34%	82	25%
Other	6	1%	5	1%
Total	374	100%	326	100%
<b>Material used in roofs of main/sleeping rooms</b>				
Galvanized/corrugated iron sheet	40	11%	45	14%
T-iron girder with baked brick tiles	3	1%	3	1%
Wooden beam with thatched and mud	145	39%	89	27%
Lime and stones	2	0%	1	0%
reinforced cement concrete	180	48%	187	57%
Other	4	1%	1	1%
Total	374	100%	326	100%
<b>Number of rooms in the house</b>				
Number of rooms	374	4	326	5
Standard deviation	374	2.480	326	2.442

Source: Household Survey of HUASP Beneficiaries

## Conclusions

- The HUASP housing subsidy improved the overall profile of the damaged houses in Malakand.

## Assessment Question 7: Were the beneficiaries aware of the source of funding behind the HUASP?

### Findings

According to key informant interviews, district administration officials, notables, and GRM applicants in all five districts were not aware of the source of HUASP funding. During the key informant interviews, the District Coordination Officer of Shangla and the District Revenue Officers of the five affected districts responded that they were also not aware of the source of HUASP funding. According to PDMA/PaRRSA officials, USAID had instructed them not to disclose the HUASP funding source due to the security situation in KP and FATA.

The results of the household survey indicated that about 11 percent of survey respondents knew that HUASP was funded by USAID/U.S., and about 88 percent thought that the source of HUASP funding was an entity other than USAID/U.S. About 59 percent of respondents thought that HUASP was funded by the GOP and 15 percent thought that it was funded by PaRRSA/PDMA/FDMA. Table 15 summarizes survey findings on Question 7.

**TABLE 15: BENEFICIARY KNOWLEDGE ABOUT THE SOURCE OF FUNDING**

Perceived Source of Funding for the Reconstruction of Houses in Malakand	N	Percent
Government of Pakistan	221	59%
PDMA/FDMA	35	9%
U.S.	25	7%
PaRRSA	24	6%
USAID	17	5%
Government of KP	16	5%
Do not know the source of funding	15	4%
Political Party	1	0%
Other	20	5%
<b>Total</b>	<b>374</b>	<b>100%</b>

Source: Household Survey of HUASP Beneficiaries

### Conclusions

- Since USAID had instructed PDMA/PaRRSA at the start of the project not to reveal the source of funding, only about 11 percent of HAUSP beneficiaries associated the project with the U.S. and/or USAID. Almost 80 percent of sampled beneficiaries thought that HUASP was funded by a Pakistani government entity.

## FINDINGS AND CONCLUSIONS – BAJAUR, FATA

### Assessment Question I: Were the beneficiaries selected according to the process described in Section 4 of the HUASP Concept Paper?

#### Findings

Section 4 of the HUASP Concept Paper encompasses eight sub-sections (Table 17), while sub-section 4.2 is further divided into six elements (Table 16). Of the eight sub-sections, 4.1 required the surveys to be conducted by survey teams; 4.2 dealt with beneficiary registration requirements; 4.3 required DA/PA to conduct the surveys; 4.4 dealt with the constitution of survey teams; 4.5 and 4.6 required supervision of survey teams by tehsil/district/agency steering committees, respectively; 4.7 required computerization of beneficiary records; and 4.8 required provision of GRM trainings.

Of the six elements of sub-section 4.2, 4.2a required copy of beneficiary CNIC attached to the survey form; 4.2b required recording the number of household family members; 4.2c required assessing the condition and damage of the house assessed; 4.2d required the legal title of house and share of owners verified; 4.2e required recording the GPS coordinates for damaged houses; and 4.2f required digital photos of owners to be taken standing in front of damaged houses.

The assessment team used data from key informant interviews with political administration, FDMA and PDMA/PaRRSA officials, and a review of sample beneficiary files to answer this question. The findings are organized under each of the corresponding sub-sections of Section 4 of the HUASP Concept Paper.

#### Beneficiary Identification/Damage Assessment Survey

Key informant interview with the additional political agent (APA) in Bajaur Agency revealed that the five affected tehsils there were divided into four zones, and each zone was assigned a tehsil steering committee which conducted the survey.

The key informant interviews showed that the political administration of Bajaur Agency adhered to the following process for collecting and verifying beneficiary data: (1) the tehsil steering committees, led by the concerned political Muharrir, served as the survey teams; (2) the concerned political Muharrir, army representative, and two other members of the survey teams signed and verified survey forms at the time of beneficiary registration; (3) the tehsil steering committees submitted the beneficiary registration forms to the agency steering committee for onwards submission to PDMA/PaRRSA office in Peshawar.

The tehsil steering committee members and GRM applicants from all five affected tehsils of Bajaur Agency maintained during the key informant interviews that the surveys were conducted by survey teams, led by the concerned political Muharrir, comprising of 5-6 members, which included the concerned political Muharrir, the schoolteacher, a notable/elder and representatives from the army, the frontier constabulary, and Bajaur Scouts.

The key informants also confirmed that four members of the survey teams signed the survey forms at the time of beneficiary verification. To substantiate this finding, the assessment team reviewed beneficiary registration forms using a simple random sample consisting of 150 forms. Out of the 150 sampled beneficiary forms, 21 forms were omitted because these were filled in for beneficiaries with damaged shops,<sup>44</sup> 123 forms had signatures of four members of the survey teams, and six forms had two signatures.

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<sup>44</sup> The database of HUASP (FATA) beneficiaries shared by PDMA/PaRRSA included beneficiaries whose shops were destroyed. These beneficiaries were also drawn in the random sample and had to be omitted at the time of beneficiary files review.

## Collection and Verification of Beneficiary Data

The key informants<sup>45</sup> from all five affected tehsils maintained that the survey teams carried out the identification and verification of the affected population by physically visiting the affected houses and filling in the pre-printed survey forms for potential beneficiaries on the spot.

To assess whether the survey forms were filled according to the required procedure, the assessment team reviewed a sample of 150 completed forms. Table 16 summarizes the results of the review with regard to compliance with beneficiary selection requirements under sub-section 4.2 of the HUASP Concept Paper (Question 6 deals with the compliance of requirements in this section in more detail).

**TABLE 16: COMPLIANCE WITH BENEFICIARY SELECTION REQUIREMENTS, SUB-SECTION 4.2 OF THE HUASP CONCEPT PAPER (N=129)<sup>46</sup>**

Beneficiary Selection Requirements under Sub-section 4.2		Compliance (%)	Frequency
4.2a	Copy of beneficiary's CNIC attached to the survey form	88%	114
4.2b	Total No. of family members listed in the survey form	0%	0
4.2c	Condition and damage of the house assessed	100%	129
4.2d	Legal title of the building and share of owners verified	99%	128
4.2e	GPS coordinates for damaged houses recorded	73%	95
4.2f	Digital photos of owners standing in front of damaged houses obtained	82%	106

Source: Review of HUASP Beneficiary Files at FDMA

## Role of the Tehsil and Agency Steering Committees

Key informant interviews with the APA revealed that due to the security situation, the tehsil steering committees acted as the survey teams at the tehsil level, carried out the beneficiary registration process, and submitted the survey forms to the agency steering committee after due verification and attestation.

The assessment team's review of beneficiary files found that although the survey team member section was completed in 95 percent of the forms, none of the 129 valid beneficiary registration forms contained signatures or comments in the sections designated for comments and verification by the district and agency steering committees.

Key informant interviews with the members of the survey teams and tehsil steering committees revealed that the agency steering committee converted survey data into electronic form before submitting it to PDMA/PaRRSA.

## Grievance Redressal System

According to PDMA/PaRRSA internal memo<sup>47</sup> to the APA Bajaur Agency, PDMA/PaRRSA implemented the GRM in Bajaur Agency after the conclusion of the HUASP HDEVS in the agency.

<sup>45</sup> The key informants comprised the Bajaur Agency APA, political Muharrirs, schoolteachers and GRM applicants from the five affected tehsils of Bajaur Agency.

<sup>46</sup> The HUASP (FATA) beneficiary database shared by FDMA included records of affected population whose shops were destroyed; consequently, the random sample of 150 files drawn from the database included 21 such files, which had to be omitted, leaving only 129 beneficiary files for the review.

<sup>47</sup> PDMA/PaRRSA letter No.: PDMA/HUASP/FATA-40/3442-45, dated January 11, 2012.

Key informant interviews and the review of beneficiary records indicated that PDMA/PaRRSA established a GRM in Bajaur Agency.

The assessment team verified that FDMA maintains a database of GRM applicants.

### **Guidelines**

Interviews with key informants and the HUASP Concept Paper indicate that detailed guidelines were developed to categorize damage, but the implementing partner could not provide any document outlining detailed GRM guidelines. During review of the beneficiary survey forms, it was revealed that PDMA/PaRRSA categorized housing damage as either complete or partial. During the key informant interviews, survey team members and the APA maintained that a 40 percent or less damaged house was categorized as partially damaged and a more than 40 percent damaged house was categorized completely damaged.

### **Trainings of Survey Teams**

Key informant interviews with members of survey teams, tehsil steering committees and the APA indicated that trainings, as required under Section 4 of the HUASP Concept Paper, were provided to the survey teams on conducting surveys, use of digital cameras and recording GPS coordinates. The political administration and FDMA officials maintained that in the absence of a dedicated budget for trainings, the political administration could not provide quality training to the survey teams.

### **Summary of Findings Regarding Compliance with Section 4 of the Concept Paper**

Section 4 of the HUASP Concept Paper contains eight sub-sections, the findings on which have been provided above. Table 17 summarizes these findings, which show that of the eight sub-sections, the project was in:

Complete compliance with five sub-sections (survey conducted by survey team; survey conducted by political administration; required number of survey teams constituted; computerized files sent to PaRRSA; and GRM put in place); partial compliance with one sub-section (beneficiary registration requirements); and no compliance with two sub-sections (verification of forms by the tehsil and agency steering committees).

Of the six elements of sub-section 4.2 (beneficiary registration), compliance varied across the selection criteria from 0-100 percent, and as legal title of ownership is not available in FATA, the project adopted the alternative verification of ownership by the political Muharrir, army representative and two witnesses.

**TABLE 17: COMPLIANCE WITH BENEFICIARY SELECTION REQUIREMENTS, SECTION 4 OF THE HUASP CONCEPT PAPER (N=129)**

Short Description of Requirements Given Under Section 4 of Concept Paper		Source	Compliance
4.1	Surveys conducted by survey team	Key informant interviews; Beneficiary Files	Yes
4.2	Beneficiary registration requirements	Beneficiary Files	0-100% (refer to Table 16)
4.3	Survey conducted by political administration	Beneficiary Files	Yes
4.4	Required number of survey teams constituted	Key informant interviews	Yes
4.5	Supervision/verification of survey teams by tehsil steering committee	Beneficiary Files	No
4.6	Supervision/verification by agency steering committee	Beneficiary Files	No
4.7	Computerized files sent to PaRRSA	Key informant interviews	100% Verified
4.8	GRM put in place	Key informant interviews	Yes

## Conclusions

- The implementing partner(s) largely complied with the selection process outlined in Section 4 of the HUASP Concept Paper in identifying, verifying, and selecting HUASP beneficiaries.
- When the implementing partner(s) deviated<sup>48</sup> from the required beneficiary selection process, it was due to limitations such as non-availability of legal ownership titles for the damaged houses, limited resources available with the political administration of Bajaur Agency, security concerns, a large number (9,425) of beneficiaries and the absence of a dedicated budget for covering the operational costs of the project.

## Assessment Question 2: Were the beneficiaries the owners of damaged houses located in the designated conflict zone?

### Findings

Section 4.2 of the HUASP Concept Paper required ascertaining the ownership and location of the damaged houses through various means, including verification of the legal title of ownership, taking digital photographs, and recording GPS coordinates.

### Title of Ownership

Standard operating procedures spelled out in Section 4.2 (d) included verification of the legal title of the buildings. Key informant interviews with the APA and tehsil steering committee members from all five affected tehsils revealed that FATA is not a settled area and land records or titles of ownership in FATA are not available.

According to PDMA/PaRRSA and FDMA officials, the system of legal title deeds is not established in FATA. To counter this limitation, four members of the concerned survey team comprised of the Muharrir, a

<sup>48</sup> Please see Tables 17 and 18 for instances of deviations from the required beneficiary selection procedure outlined in sub-section 4.2 of the HUASP Concept Paper.

representative from the army, and two witnesses (local elders/notables) verified the survey forms to confirm beneficiary ownership. During the review of 129 randomly selected beneficiary forms, the assessment team confirmed that all four signatures were present on 99 percent of the sampled forms.

### **GPS Coordinates**

Section 4.2 (e) of HUASP Concept Paper required that GPS coordinates for the damaged houses be recorded at the time of beneficiary registration and verification. As mentioned in the findings section of Question 1, GPS coordinates were found listed in 95 out of the 129 (74 percent) sampled forms; 17 out of the 129 forms did not provide the option to record GPS coordinates.<sup>49</sup>

Moreover, the assessment team conducted verification of the accuracy of the recorded coordinates and it was revealed that only 11 percent of these coordinates fell within the location of the target agency, while 89 percent indicated locations outside the target agency of Bajaur. Annex 7 contains a map generated using the GPS data recorded in the sample forms. However, this does not suggest that the damaged houses were not situated in the conflict or target zones, but rather indicates errors in collecting and recording the GPS coordinates.

### **Digital Photographs**

Section 4.2 (f) of the HUASP Concept Paper required that a digital photograph depicting the owner standing in front of the damaged house be obtained at the time of HDEVS. The assessment team's review of 129 selected beneficiary files provided by PDMA found that 106 (82 percent) contained the required digital photographs.

Results of the household survey indicate that out of the 324 sample households, all respondents confirmed ownership of the damaged houses, with 286 respondents (88 percent) claiming sole ownership of the damaged houses and 38 respondents (12 percent) claiming shared ownership of the damaged house. Although the evidence itself is weak, presumably since the respondents were aware of the ownership verification requirements, such as, verifications by Patwari, army and notables, GPS, and digital photographs, they were more likely to confirm ownership of the damaged houses.

### **Conclusions**

- Although PDMA/PaRRSA and the political administration did not strictly follow all of the required procedures for verifying the ownership and location of damaged houses, the evidence from key informant interviews, the household survey, and the review of beneficiary records suggests that HUASP beneficiaries were the owners of the damaged houses and that these houses were located in the designated conflict zone.

## **Assessment Question 3: Did the beneficiaries receive the payments due to them?**

### **Findings**

According to the household survey, out of the total sample of 324 households, 248 respondents (77 percent) said they had received HUASP payments while 76 respondents (23 percent) said they had not. This finding substantiates the PDMA/PaRRSA records on the total number of beneficiaries that were reimbursed or in

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<sup>49</sup> According to key informant interviews with PDMA/PaRRSA officials, since the beneficiary registration forms were printed over a long period of time in batches, the missing section for recording GPS coordinates in some batches of forms could be attributed to printing mistakes and lack of funds to ensure quality printing.

process, wherein 79 percent of total beneficiaries in Bajaur have been paid the HUASP subsidy while 21 percent are under GRM review. However, the assessment team was not able to ascertain independently whether eligible beneficiaries who have not received payments are undergoing the GRM review process.

Table 18 compares the household survey findings with the beneficiary payment status reported by PDMA/PaRRSA.

**TABLE 18: BENEFICIARY REIMBURSEMENT STATUS BAJAUR, FATA**

Agency		PaRRSA Status			Household Survey Finding		
		Subsidy Not Paid	Subsidy Paid	Total	Payment Not Received	Payment Received	Total
Bajaur	Number	1,976	7,449	9,425	76	248	324
	Percentage	21%	79%	100%	23%	77%	100%

Source: Household Survey of HUASP Beneficiaries and PaRRSA Records as of January 2013

The household survey also indicates that out of the total sample of 324 households, 286 respondents (88 percent) claimed sole ownership of their damaged houses and 38 respondents (12 percent) claimed joint ownership. Out of the 286 respondents who claimed sole ownership of their houses, 76 percent claimed they have received the HUASP subsidy while 24 percent claimed they have not. Out of the 38 respondents who claimed joint ownership of damaged houses, 82 percent said they have received the HUASP subsidy while 18 percent said they have not.

## Conclusions

- The assessment results for beneficiaries receiving payment are consistent with PDMA/PaRRSA records. The beneficiary household survey findings substantiate PDMA/PaRRSA records that show 79 percent of eligible beneficiaries have received housing cash grant payments under HUASP.

## Assessment Question 4: How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?

### Findings

According to PDMA/PaRRSA letter No.: PDMA/21/101-04 dated November 26, 2010 to the director general of FDMA, the process of housing damage assessment and the beneficiary registration process was initiated in FATA in November 2010.

According to the HUASP quarterly progress reports, the disbursements in FATA began in October 2011, which indicates that it took about 11 months from the start date of the project (November 2010), to the date when the first tranche of disbursements was made to the beneficiaries.

Key informant interviews with the tehsil steering committee members and bank officials revealed that it took about 10-12 months for the grant money to be transferred to the beneficiary accounts from the date of opening the accounts; and that the delay in this transfer was mainly due to: (a) funds being delayed by PDMA/PaRRSA; and (b) funds not being transferred directly to the branches but instead coming through the regional headquarters of the banks in Mardan.

The assessment team did not receive bank records for review because of the confidentiality practiced by the banks. According to the quarterly progress reports, disbursements to beneficiaries in FATA began in the fourth quarter of 2011. Table 19 summarizes the payment of subsidy in FATA and shows that:

- 21 percent of the owners of completely damaged houses and 0 percent of the owners of partially damaged houses had received the subsidy by the end of 2011.
- Thereafter, progress was slow (as indicated by very little change in cumulative percentages), except in the first and third quarters of 2012.
- 29 percent and 46 percent of the intended beneficiaries with completely damaged and partially damaged houses respectively had received the subsidy by June 2012.

**TABLE 19: PAYMENT OF SUBSIDY OVER TIME, BAJAUR, FATA**

Year and Quarter		No. of Owners of Completely Damaged Houses			No. of Owners of Partially Damaged Houses		
		No. Who Received Subsidy	As Percent of All Owners	Cumulative Percent	No. Who Received Subsidy	As Percent of All Owners	Cumulative Percent
2011	4	1,955	21	21	0	0	0
2012	1	482	5	26	2,952	31	31
2012	2	60	1	27	334	4	35
2012	3	158	2	29	1,027	11	46
2012	4	Data not available					

Source: HUASP Progress Report, July-September 2012

## Conclusions

- According to the information available for this assessment, it took between 10-12 months from the start date of the project to the date the first batch of beneficiaries received the grant; however, according to the last HUASP quarterly progress report submitted by PDMA/PaRRSA a majority of potential beneficiaries have waited longer than a year and their cases are still not resolved.

## **Assessment Question 5: Is the Grievance Redressal Mechanism (GRM) functioning, both in Malakand and in FATA, according to the operating guidelines established by PDMA/PaRRSA and in a transparent and fair manner?**

### Findings

#### **Operating Guidelines for GRM**

The revised Concept Paper for HUASP does not elaborate on operating guidelines for the GRM, nor did PDMA/PaRRSA provide any document to this effect. The Concept Paper in Section 3.5 does indicate, however, that “A well-designed GRM was put in place so that grievance cases that may arise during the survey are properly dealt [with] . . .”

According to a PDMA/PaRRSA internal memo<sup>50</sup> to the APA in Bajaur Agency, PDMA/PaRRSA implemented the GRM in Bajaur Agency after the conclusion of the HUASP HDEVS in the agency. The memo provides guidelines on how to address the grievances and complaints related to the following three issues: (1) duplicate houses: where beneficiaries have more than one claim; (2) rented houses: where beneficiaries are living as tenants in rented houses; and (3) deceased/moved abroad cases: where the primary beneficiary has died or moved abroad for employment and the next of kin is requesting to receive the grant.

### **GRM Timelines and Extensions**

According to the key informant interviews with the APA and FDMA officials, PDMA/PaRRSA initially planned the GRM for a period of about two weeks. This period was extended several times, however, and according to the FDMA officials, the GRM will remain open until the project is closed.

### **GRM Implementation Process**

Key informant interviews conducted with the APA and tehsil steering committee members found that PDMA/PaRRSA initiated the GRM by launching a public information campaign through local FM radio, print media and word-of-mouth. The assessment team found that FDMA maintained a database of applicants (506 pending cases) under GRM review.

According to FDMA officials, the absence of a dedicated budget prevented a thorough public information campaign.

According to the key informant interviews with the APA and tehsil steering committee members, PDMA/PaRRSA did not provide pre-printed GRM forms in FATA as required in Section 4 of the Concept Paper, and as a result, the beneficiaries registered grievances and complaints on plain paper.

Key informant interviews with the GRM applicants from all five tehsils in Bajaur Agency, FATA indicate that the political administration is carrying out the GRM process in a fair and transparent manner.

Key informant interviews with tehsil steering committee members and the APA, and review of beneficiary forms revealed that under the GRM, the tehsil steering committees made a decision on GRM applications first before sending them to the agency steering committee for final acceptance or rejection.

According to the key informant interviews with FDMA officials, the political administration is implementing the GRM and the FDMA does not resolve the grievances directly but seeks the political administration's cooperation in resolving the grievances.

### **Types of Grievances**

Key informant interviews with the tehsil steering committee members and APA revealed that due to poor public information campaigns, the beneficiaries lacked information about the scope and purpose of the project and as result, filed over 6,000 grievances, out of which only about 500 were found to be genuine and were accepted. The rest were found to be ineligible for subsidy and rejected.

Table 20 indicates results of the household survey. According to the household survey, 90 percent of respondents claimed that they did not hear any message about where to get GRM forms; 31 percent of respondents heard about the GRM through the local FM radio; 77 percent of respondents did not have any complaints about the housing subsidy process; and 75 percent of respondents did not file a complaint.

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<sup>50</sup> PDMA/PaRRSA letter No. PDMA/HUASP/FATA-40/3442-45, dated January 11, 2012.

**TABLE 20: HOUSEHOLD SURVEY RESPONSES ON THE GRM**

<b>Did you hear any message about where to get forms for complaints?</b>	<b>N</b>	<b>Percent</b>
Yes	32	10%
No	289	90%
Total	321	100%
<b>What was the primary source?</b>		
Local FM radio	10	31%
Newspaper	2	6%
Friend/relative	9	28%
Officials/staff of project	8	25%
TV/Cable	1	3%
Other	2	6%
Total	32	100%
<b>Do you have any complaints about the subsidy process?</b>		
Yes	73	23%
No	250	77%
Total	323	100%
<b>Did you formally lodge any complaint with PaRRSA (FDMA/ PDMA)</b>		
Yes	18	25%
No	55	75%
Total	73	100%

Source: Household Survey of HUASP Beneficiaries

Key informant interviews with tehsil steering committee members and the review of the GRM database showed that the majority of grievances in all five tehsils were related to issues with the CNICs of beneficiaries, such as: (a) name and address mismatches; (b) no CNIC; (c) owner died/moved away and the heir did not have a CNIC; and (d) CNIC verification/approval delays by NADRA.

Key informant interviews with tehsil steering committee members revealed that other major types of grievances included: (a) applicants having more than one damaged house; (b) categorization of the damaged house; and (c) applicants' security clearance from the army.

According to FDMA officials, as of February 2013, about 90 percent of the grievance cases have been resolved and the remaining 10 percent (506 GRM cases) have been resolved but are waiting for funds from PDMA/PaRRSA to be disbursed.

## Conclusions

Findings from the key informant interviews, household survey, beneficiary files and PDMA/PaRRSA internal correspondence with the political administration indicate that the GRM is functioning in a transparent and fair manner in Bajaur even though elaborate GRM operating guidelines are not available in writing. Moreover, in the absence of a dedicated budget, the political administration could not carry out a comprehensive GRM public information campaign, resulting in the filing of over 6,000 grievances, out of which only 500 complaints were determined to be valid.

## **Assessment Question 6: What was the profile of the damaged houses selected by the project?**

### **Findings**

The household survey indicates that of the houses damaged before the disbursement of the HUASP subsidy, 12 percent were pucca, 72 percent were katcha, and 17 percent were semi-pucca. After the beneficiaries received the HUASP subsidy, there was a:

- 5 percent increase in the number of pucca houses;
- 11 percent increase in the use of concrete in the walls of rooms; and
- 3 percent increase in the use of reinforced cement concrete for roofs.

Table 21 provides a comparison of the before and after project housing profiles in terms of the use of various construction materials and type of houses before and after the subsidy.

### **Conclusions**

The HUASP housing subsidy improved the overall profile of the damaged houses in FATA.

**TABLE 21: PROFILE OF DAMAGED HOUSES BEFORE AND AFTER SUBSIDY**

	Before Subsidy		After Subsidy	
	N	Percent	N	Percent
Overall classification of house				
Pucca	38	12%	38	17%
Katcha	232	72%	144	65%
Semi-pucca	54	17%	40	18%
Total	324	100%	222	100%
Separate room for the kitchen				
Yes	268	83%	152	69%
No	54	17%	68	31%
Total	322	100%	220	100%
Material used in walls of main/sleeping rooms				
Burnt bricks	22	7%	8	4%
Stone and cement	31	10%	16	7%
Concrete	17	5%	35	16%
Stone and mud	220	68%	142	65%
Other	34	11%	19	9%
Total	324	100%	220	100%
Material used in roofs of main/sleeping rooms				
Galvanized/corrugated iron sheet	1	0%	2	1%
T-iron girder with baked brick tiles	65	20%	48	22%
Wooden beam with thatched and mud	242	75%	155	71%
Asbestos sheet	1	0%		
reinforced cement concrete	13	4%	15	7%
Other	2	1%		
Total	324	100%	220	100%
Number of rooms in the house				
Number of rooms	324	5	220	4
Standard deviation	324	3.013	220	2.381

Source: Household Survey of HUASP Beneficiaries

## Assessment Question 7: Were the beneficiaries aware of the source of funding behind HUASP?

### Findings

Key informant interviews with the APA, tehsil steering committee members, notables, and GRM applicants revealed that none were aware of the source of HUASP funding.

Key informant interviews with the PDMA/PaRRSA staff revealed that before the implementation of project, USAID gave instructions not to reveal the source of funding due to security concerns.

Few respondents (9 percent) to the household survey identified the U.S. or USAID as the source of HUASP funding. About 71 percent thought that the GOP provided the funding, and 13 percent identified PaRRSA/PDMA/FDMA as the funding source. Table 22 summarizes the survey findings.

**TABLE 22: BENEFICIARY KNOWLEDGE ABOUT THE SOURCE OF FUNDING**

Source of Funding for the Reconstruction of Houses in FATA	N	Percent
Government of Pakistan	215	71%
PDMA/FDMA	34	11%
USAID	23	8%
Government of KP	7	2%
PaRRSA	5	2%
U.S.	3	1%
Other	15	5%
Total	302	100%

Source: Household Survey of HUASP Beneficiaries

## Conclusions

Since USAID had instructed PDMA/PaRRSA at the start of the project not to reveal the source of HUASP funding, few (9 percent) of HUASP beneficiaries are aware that the USAID/U.S. provided the funding for HUASP.

## SYNTHESIZED COMPARATIVE FINDINGS

### Comparative Findings on Assessment Question 1: Were the beneficiaries selected according to the process described in Section 4 of the HUASP Concept Paper?

#### Comparative Findings

Section 4 of the Concept Paper contains eight sub-sections and sub-section 4.2 contains six elements. Table 23 summarizes the findings on these sections, which show that of the eight sub-sections, the project was in:

Complete compliance with five sub-sections in both Malakand and FATA; partial compliance with three sub-sections (beneficiary registration requirements, verified supervision by district steering committees, and computerized data provided to PaRRSA) in Malakand and only one sub-section (beneficiary registration requirements) in FATA; and no compliance with two sub-sections (verification of forms by the tehsil steering committees and agency steering committee) in FATA.

**TABLE 23: COMPLIANCE WITH BENEFICIARY SELECTION REQUIREMENTS, SECTION 4 OF THE HUASP CONCEPT PAPER**

Short Description of Requirements Given Under Section 4 of Concept Paper		Source	Compliance	
			Malakand	FATA
4.1	Surveys conducted by survey team	Key informant interviews	Yes	Yes
4.2	Beneficiary registration requirements	Beneficiary files	0-100% (refer to Table 24)	0-100% (refer to Table 24)
4.3	Survey conducted by DA	Beneficiary files	Yes	Yes
4.4	Required number of survey teams constituted	Key informant interviews	Yes	Yes
4.5	Supervision/verification of survey teams by tehsil steering committee	Beneficiary files	100% Verified	No
4.6	Supervision/verification by district/agency steering committees	Beneficiary Files	73% Verified	No
4.7	Computerized files sent to PaRRSA	Key informant interviews	3 out of 5 Districts	100% Verified
4.8	GRM put in place, extendable time limit	Key informant interviews	Yes	Yes

Of the six elements of sub-section 4.2 (beneficiary registration), in both Malakand and FATA, compliance varied across the selection criteria from 0-100 percent. As legal title of ownership is not available in Malakand or FATA, the project adopted the alternative verification of ownership by the Patwari/Muharrir, the army representative and two witnesses.

Table 24 summarizes indicators of compliance with beneficiary selection requirements under sub-section 4.2 of the HUASP Concept Paper.

**TABLE 24: COMPLIANCE WITH BENEFICIARY SELECTION REQUIREMENTS, SUB-SECTION 4.2 OF THE HUASP CONCEPT PAPER**

Beneficiary Selection Requirements under Sub-section 4.2		Malakand (N=142)		FATA (N=129)	
		Frequency	Compliance (%)	Frequency	Compliance (%)
4.2a	Copy of beneficiary's CNIC No. attached to the survey form	67	47%	114	88%
4.2b	Total No. of family members listed in the survey form	0	0%	0	0%
4.2c	Condition and damage of the house assessed	142	100%	129	100%
4.2d	Legal title of the building and share of owners verified	140	99%	128	99%
4.2e	GPS coordinates for damaged houses recorded	83	59%	95	73%
4.2f	Digital photos of owners standing in front of damaged houses obtained	14	10%	106	82%

Source: Review of HUASP Beneficiary Files at PDMA/PaRRSA and FDMA

## Comparative Findings on Assessment Question 2: Were the beneficiaries the owners of damaged houses located in the designated conflict zone?

### Comparative Findings

Section 4.2 of the HUASP Concept Paper required ascertaining the ownership and location of the damaged houses through various means, including verification of legal title of ownership, GPS coordinates and digital photographs.

#### Title of Ownership

Standard operating procedures spelled out in Section 4.2 (d) included verification of the legal title of the buildings. Key informant interviews with the District Revenue Officers in all five districts of Malakand and the political administration of Bajaur Agency revealed that in Malakand and FATA, land settlement has not been carried out and land records or titles of ownership are not available.

According to PaRRSA and FDMA officials, the system of legal title deeds is not well established in Malakand and Bajaur. To counter this limitation, the concerned survey teams including the local Patwari/Muharrir, an army representative and two witnesses attested to the survey forms to confirm beneficiary ownership.

#### GPS Coordinates

Section 4.2 (e) of the HUASP Concept Paper required that GPS coordinates for the damaged houses be recorded at the time of HDEVS. As mentioned in the findings sections of Question 1, only 83 of 142 forms

(59 percent) the assessment team reviewed in Malakand and 95 of 129 (74 percent) forms in FATA contained GPS coordinates. Many forms (42 percent in Malakand and 13 percent in FATA) did not provide a section to record GPS coordinates.<sup>51</sup>

Moreover, the assessment team's verification of the accuracy of the recorded coordinates revealed that only 15 percent of these coordinates in Malakand and 11 percent in FATA fell within the location of the target districts in Malakand and Bajaur Agency in FATA respectively. However, this does not suggest that the damaged houses were not situated in the conflict or target zones, but rather indicates errors during the collection and recording of GPS coordinates.

### **Digital Photographs**

Section 4.2 (f) of the HUASP Concept Paper required that a digital photograph depicting the owner standing in front of the damaged house be obtained at the time of HDEVS. During the review of beneficiary files, PDMA/PaRRSA was able to provide digital photographs for only 14 (10 percent) of the 142 forms for Malakand, while FDMA provided digital photographs for 106 (82 percent) of the 129 selected forms.

The PDMA/PaRRSA staff maintained that the photographs were stored in digital (JPG) format and were lost due to data corruption.

Results of the household survey indicated that out of the 374 sample households in Malakand and 324 sample households in FATA, all respondents confirmed ownership of the damaged houses. Although evidence itself is weak, it can be presumed that since the respondents were aware of the ownership verification requirements, such as verifications by Patwari, army and notables; recording of GPS coordinates; and taking digital photographs, they were more likely to confirm ownership of the damaged houses.

## **Comparative Findings on Assessment Question 3: Did the beneficiaries receive the payments due to them?**

### **Comparative Findings**

According to the household survey, out of the total sample of 375 households in Malakand, 323 (86 percent) respondents said that they had received HUASP payments while 52 (14 percent) respondents said they had not. In FATA out of 324 households, 248 (77 percent) respondents said that they had received HUASP payments while 76 (23 percent) respondents said they had not. These findings substantiate the PDMA and FDMA records on the total number of beneficiaries that received grants or are in the process of receiving grants. Eighty-five percent of total beneficiaries in Malakand and 79 percent of total beneficiaries in Bajaur have been paid the HUASP subsidy, and the remaining beneficiaries are currently under GRM review. However, independent evidence to ascertain whether eligible beneficiaries who have not received payments are undergoing the GRM review process is not available.

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<sup>51</sup> According to key informant interviews with PDMA/PaRRSA officials, since the beneficiary registration forms were printed over a long period of time in batches, the missing section for recording GPS coordinates in some batches of forms could be attributed to printing mistakes and lack of funds to ensure quality printing.

## **Comparative Findings on Assessment Question 4: How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?**

### **Comparative Findings**

In the case of Malakand, according to PDMA/PaRRSA letter, the implementing partner initiated the housing damage assessment and beneficiary registration process in November 2009.

In the case of FATA, according to PDMA/PaRRSA letter, the implementing partner initiated the housing damage assessment and beneficiary registration process in November 2010.

According to the HUASP quarterly progress reports, the disbursements in Malakand began in October 2010 and in FATA in October 2011. This indicates that it took about 11 months from the start date of the project (November 2009 in Malakand and November 2010 in FATA), to the date when the first tranche of disbursements were made to the beneficiaries in both the regions.

In the case of FATA, key informant interviews with the tehsil steering committee members and bank officials revealed that it took about 10-12 months for the grant money to be transferred to the beneficiary accounts from the date of opening of accounts. The key informants indicated that the delay in transfer of funds to the beneficiary accounts was mainly due to: (a) funds were delayed by PDMA/PaRRSA; and (b) funds were not directly transferred to the branches but were routed through their regional headquarters in Mardan.

In both Malakand and FATA, the assessment team did not receive bank records because of the confidentiality practiced by the banks.

According to the quarterly progress reports, in the case of Malakand:

- 69 percent of the owners of completely damaged houses and 60 percent of the owners of partially damaged houses had received the subsidy by the end of 2010.
- Thereafter, progress was slow, except in the second quarter of 2011.
- Close to 90 percent of the intended beneficiaries had received the subsidy by June 2012. According to PaRRSA, those who have not yet received the subsidy are awaiting the outcomes of the GRM.

According to the quarterly progress reports, in the case of FATA:

- 21 percent of the owners of completely damaged houses and 0 percent of the owners of partially damaged houses had received the subsidy by the end of 2011.
- Thereafter, progress was slow, except in the first quarter of 2012.
- 29 percent and 46 percent of the intended beneficiaries with completely damaged and partially damaged houses respectively had received the subsidy by June 2012.

The slow pace of disbursements in FATA compared to Malakand was due to the law and order situation and conflict during 2012 (disbursements were initiated in FATA almost one year after Malakand); moreover as explained above the delay was also caused by: (a) funds were delayed by PDMA/PaRRSA; and (b) funds were not directly transferred to the branches, but instead were routed through their regional headquarters in Mardan.

## **Comparative Findings on Assessment Question 5: Is the Grievance Redressal Mechanism (GRM) functioning, both in Malakand and in FATA, according to the operating guidelines established by PDMA/PaRRSA and in a transparent and fair manner?**

### **Comparative Findings**

- Contrary to Section 4.8 of the HUASP Concept Paper, which states that “detailed GRM operating guidelines were developed,” PDMA/PaRRSA could not produce a document to this effect for either Malakand or FATA. However, in the case of FATA, PDMA/PaRRSA, in an internal memo to the Director General of FDMA, issued instructions on resolving grievances related to: (1) duplicate houses; (2) rented houses; and (3) deceased/moved abroad cases in an internal memo addressed to the Director General FDMA.
- In the case of Malakand, the GRM included public information campaigns, announcement of GRM timelines for each district, provision of pre-printed GRM application forms at the district level, assistance to GRM applicants for filing GRM applications, and review by the tehsil steering committees and district steering committees. In the case of FATA, the GRM included public awareness campaigns and the resolution of grievances through review by the tehsil steering committees and agency steering committee.
- Key informant interviews with the GRM applicants in all five districts of Malakand and Bajaur Agency FATA indicate that the respective district administrations and political administration are carrying out the GRM process in a fair and transparent manner.
- The district and political administrations in both Malakand and FATA could not carry out comprehensive GRM public information campaigns; however, announcements were made through the local FM radio, print and electronic media and word-of-mouth.

## **Comparative Findings on Assessment Question 6: What was the profile of the damaged houses selected by the project?**

### **Comparative Findings**

The household survey indicates that of the houses damaged before the disbursement of the HUASP subsidy, 49 percent in Malakand and 12 percent in FATA were pucca; 38 percent in Malakand and 72 percent in FATA were katcha; and 13 percent and 17 percent in Malakand and FATA, respectively, were semi-pucca. After the beneficiaries received the HUASP subsidy, there was a:

- 10 percent increase in the number of pucca houses in Malakand and 5 percent in FATA;
- 6 percent increase in the number of houses with a separate room for the kitchen in Malakand;
- 4 percent increase in the use of concrete in the walls of rooms in Malakand; and
- 10 percent increase in the use of reinforced cement concrete for roofs in Malakand and 3 percent in FATA.

## **Comparative Findings on Assessment Question 7: Were the beneficiaries aware of the source of funding behind HUASP?**

### **Comparative Findings**

PDMA/PaRRSA officials during key informant interviews revealed that USAID instructed them not to reveal the source of funding behind HUASP due to security concerns. The results of the household survey in Malakand indicated that about 12 percent of survey respondents knew that HUASP was funded by USAID/U.S., and about 88 percent thought that the source of HUASP funding was an entity other than USAID/U.S. In the case of FATA, 9 percent of the respondents believed USAID/U.S. funded the program, while 71 percent thought that the source of HUASP funding was GOP.

## CONCLUSIONS

### **Assessment Question 1: Were the beneficiaries selected according to the process described in Section 4 of the Concept Paper of HUASP?**

#### **Main Conclusions**

- In both Malakand and FATA, the implementing partner(s) largely complied with the selection process outlined in Section 4 of the HUASP Concept Paper in identifying, verifying, and selecting, HUASP beneficiaries.
- In both Malakand and FATA, when the implementing partner(s) deviated<sup>52</sup> from the required beneficiary selection process, it was due to limitations such as non-availability of legal ownership titles for the damaged houses, limited resources available with the district/political administrations, security concerns, and the absence of a dedicated budget for covering the operational costs of the project.

### **Assessment Question 2: Were the beneficiaries the owners of damaged houses located in the designated conflict zone?**

#### **Main Conclusions**

- In both Malakand and FATA, although PDMA/PaRRSA and the district/political administrations did not strictly follow all of the required procedures for verifying the ownership and location of damaged houses, the evidence from key informant interviews, the household survey, and the review of beneficiary records suggests that HUASP beneficiaries were the owners of the damaged houses located in the designated conflict zone.

### **Assessment Question 3: Did the beneficiaries receive the payments due to them?**

#### **Main Conclusions**

- The assessment findings substantiate PDMA/PaRRSA records that report that 86 percent of eligible beneficiaries in Malakand and 79 percent of the eligible beneficiaries in FATA have received housing cash grant payments under HUASP.

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<sup>52</sup> Please see Tables 7 and 8 for instances of deviations from the required beneficiary selection procedure outlined in sub-section 4.2 of the HUASP Concept Paper.

## **Assessment Question 4: How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?**

### **Main Conclusions**

- According to the information available for this assessment, in FATA, it took between 10-12 months from the start date of the project to the date the first batch of beneficiaries received the grant in both Malakand and FATA. However, in the case of FATA, according to the HUASP quarterly progress reports submitted by PDMA/PaRRSA, a majority of potential beneficiaries has waited longer than a year and their cases are still not resolved.

## **Assessment Question 5: Is the Grievance Redressal Mechanism (GRM) functioning, both in Malakand and in FATA, according to the operating guidelines established by PDMA/PaRRSA and in a transparent and fair manner?**

### **Main Conclusions**

- Findings from the key informant interviews, household survey, beneficiary files and PDMA/PaRRSA internal correspondence with the district administrations/FDMA indicate that the GRM is functioning in a transparent and fair manner in both Malakand and FATA even though elaborate GRM operating guidelines are not available in writing.
- In the absence of a dedicated budget, the district/agency administrations and PDMA/PaRRSA in Malakand and FATA could not carry out a comprehensive GRM public information campaign and establish dedicated GRM centers in the affected areas. Consequently, the beneficiaries incurred costs by traveling long distances from remote areas to file their complaints and follow up. The local Patwaris/Muharrirs, Nazims, army, and local people played a major role in informing beneficiaries about the GRM facility. Nonetheless, beneficiaries filed a very large number of grievances (over 6,000 in FATA alone), which were addressed and resolved.

## **Assessment Question 6: What was the profile of the damaged houses selected by the project?**

### **Main Conclusions**

- The HUASP housing subsidy improved the overall profile of the damaged houses in Malakand and FATA.
- The HUASP housing subsidy improved the overall profile of the damaged houses in Malakand and FATA. With a 10 percent and five percent increase in the number of pucca houses after the subsidies were received in Malakand and FATA respectively.

## **Assessment Question 7: Were the beneficiaries aware of the source of funding behind HUASP?**

### **Main Conclusions**

- Since USAID had instructed PDMA/PaRRSA at the start of the project not to reveal the source of funding, very few (9 percent) of HUASP beneficiaries in FATA and 11 percent in Malakand are aware that the U.S. provided the funding for HUASP.
- A large majority (89 percent in Malakand and 91 percent in FATA) of the sampled beneficiaries were not aware of the source of funding behind HUASP.

## RECOMMENDATIONS

HUASP has been effective in reaching out to thousands of people affected by conflict in a large area and helping them to rebuild their homes. The outreach of the program and its pace and effectiveness suggests that its design is potentially replicable in similar situations and challenges. However, there is room for improvement, as outlined in the following recommendations.

- The performance of HUASP and similar programs could be improved if parties responsible for the project design and implementation tailored activities to local conditions. In the case of HUASP, these conditions included:
  - a) Documentation requirements for registration, which need to reflect conditions in the local area (for example, the availability of legal ownership titles and CNICs);
  - b) The cost of travel for beneficiaries, which can be reduced through outreach (for example, GRM centers) at the tehsil or union council level; and
  - c) The availability of a dedicated budget for effective public awareness campaigns.
- The district and political administrations played a significant role at various stages of the program but lacked operational resources and adequate understanding of the program. Programs such as HUASP should include:
  - a) Adequate operational funds for the district and political administrations, including funds for per diem and travel costs of officials and database management;
  - b) Adequate consultation with the district and political administrations on implementation modalities, including requirements for beneficiary registration and the GRM; and
  - c) Effective training of survey teams.
- The HUASP experience also suggests that the capacity of an implementing partner to develop and maintain robust databases needs attention, particularly in terms of staffing and the use of appropriate hardware and software, and also for stronger coordination with NADRA. The databases are needed to store and manage scanned versions of beneficiary files, digital photographs, supporting documents, and cash disbursement records for monitoring, evaluation, and auditing purposes. NADRA's support, if readily forthcoming, can be useful in obtaining timely information on CNICs when such information is not available from the field.
- For a program such as HUASP that has to deal in large amounts of money in sensitive situations, it is important that requirements included in the project design are also consistently enforced. If the requirements are considered important and realistic, they should be enforced without exception (unless satisfactory alternatives are established) to avoid any impression of bias, inefficiency, or worse. This refers, for example, to beneficiary eligibility requirements such as having CNICs, recording the number of household members, recording GPS coordinates, verification of an application by agency/district steering committees, and the taking of digital photographs. The lack of compliance should trigger internal controls for rectification or the suspension of case processing.

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## **ANNEXES**

### **Annex I: HUASP Statement of Work (SOW)**

# ASSESSMENT OF HOUSING UNIFORM ASSISTANCE SUBSIDY PROJECT (HUASP)

## ASSESSMENT STATEMENT OF WORK



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### **DISCLAIMER**

The author's views expressed in this publication do not necessarily reflect the views of the United States Agency for International Development or the United States Government.

# I. BACKGROUND INFORMATION

## A. Identifying Information about the Project

The United States Agency for International Development's mission in Pakistan (USAID/Pakistan) has commissioned this evaluation of the Housing Uniform Assistance Subsidy Project (HUASP). Management Systems International (MSI) will conduct the evaluation through the Independent Monitoring and Evaluation Contract (IMEC) in compliance with the USAID Evaluation Policy. This section of the Statement of Work (SOW) provides information on the salient features of the project, the development context, and the project's institutional arrangements.

HUASP provides cash subsidies to households who have had their homes partially or completely destroyed as a result of military action in the Malakand Division of the Khyber Pakhtunkhwa (KP) Province and two agencies of the Federally Administered Tribal Areas (FATA). USAID/Pakistan signed an agreement with the Government of Pakistan (GOP) to fund the project through the Economic Affairs Division of the Ministry of Economic Affairs and Statistics. The project is implemented in KP by the Provincial Reconstruction, Rehabilitation and Settlement Authority (PaRRSA) through the Provincial Disaster Management Authority (PDMA), and in FATA by the FATA Disaster Management Authority (FDMA). PDMA works in collaboration with the provincial government and local administration, and FDMA through the FATA Secretariat.

The total cost of HUASP is estimated to be PKR 5.2 billion. The project was scheduled to take place between October 2010 and December 2011. Disbursements for the program were originally scheduled to take place in Malakand from October 2010 through June 2011, and in FATA from April 2011 through December 2011.

## B. Development Context

### I. Problem or Opportunity Addressed

In order to establish the writ of government, the GOP carried out military operations against militants in the Malakand and FATA areas in recent years. These operations resulted in an unprecedented mass exodus of the local population, large numbers of whom became internally displaced. In the post conflict scenario, the GOP is endeavoring to restore housing and address related resettlement needs in the conflict-affected areas. To this end, the GOP established the Provincial Reconstruction, Rehabilitation, and Settlement Authority (PaRRSA) to manage the overall reconstruction, rehabilitation and settlement effort in KP. PaRRSA coordinates donor activities, including those of USAID. USAID funds the HUASP to support reconstruction of homes partially or completely damaged by military operations.

### 2. Target Areas and Groups

The project area for reconstruction of houses affected by conflict is five districts of Malakand Division (Swat, Buner, Shangla, Lower Dir and Upper Dir) and two agencies of FATA (Bajaur and Mohmand). The target population is bifurcated into two groups according to the type of damage (completely damaged or partially damaged) to the houses.

Eligibility criteria<sup>1</sup> for identifying beneficiaries are as follows:

1. Location of house should be within the conflict-affected areas.

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<sup>1</sup> Please refer to Section 2.5, Revised Concept Paper (PDMA/ PaRRSA/03-Vol-V/1927), dated, 30 August 2011.

2. Ownership of the house must be in the name of the potential beneficiary and must be free of any legal dispute.
3. House should be classified as either completely or partially damaged as per the guidelines set for the project.
4. The potential beneficiary should neither be directly involved in terrorist activities nor indirectly through support to individuals or entities associated with terrorism.

So far, 90 percent of the planned disbursements in Malakand have been completed and the remaining 10 percent relate to grievances, which are being processed and will be completed soon. In FATA, disbursements started in April 2012 and are expected to be completed by November 2012. The operational procedures for the two agencies working in Malakand and FATA – PDMA and FDMA, respectively – differ from each other.

**TABLE I: DISBURSEMENTS FOR THE PROGRAM BY TYPE OF DAMAGE**

Division / District	Completely Damaged	Partially Damaged	All	Disbursement Amount (PKR million)
<b>Malakand Division</b>				
Swat	2,068	5,459	7,527	1,701
Buner	391	399	790	220
Shangla	402	458	860	234
Lower Dir	342	1,221	1,563	332
Upper Dir	200	158	358	105
<b>TOTAL Malakand</b>	<b>3,403</b>	<b>7,695</b>	<b>11,098</b>	<b>2,592</b>
<b>FATA</b>				
Mohmand Agency	1,092	2	1,094	109
Bajaur Agency	3,265	5,403	8,668	543
<b>TOTAL FATA</b>	<b>4,357</b>	<b>5,405</b>	<b>9,762</b>	<b>652</b>

### C. Intended Results

The project contributes to USAID’s Assistance Objective (AO): Resettlement of Pakistani citizens in area damaged by combat with the insurgents, with the following Interim Results stated in the Performance Management Plan (PMP):

- Completely damaged houses reconstructed in conflict area (PMP, IR1).
- Partially damaged houses rehabilitated in conflict affected areas (PMP, IR2).
- Cash transfer mechanism for reconstruction/ rehabilitation of damaged houses developed and implemented (PMP, Sub IR 1.1).

### D. Approach and Implementation

HUASP provides a subsidy of PKR 160,000 (USD 2,000) for partially damaged and PKR 400,000 (USD 5,000) for completely damaged houses to eligible beneficiaries. The subsidy amounts are based on the costs of constructing/reconstructing a 575 square foot covered area or core unit which consists of two rooms, a bathroom and a kitchen, using a cost of construction rate of approximately PKR 700 per square foot. HUASP provides the subsidy to all affected households irrespective of the extent of the individual damage. Initial cost estimates for the project were based on the findings of the Damage and Needs Assessment (DNA) Report conducted by the Asian Development Bank and the World Bank. However,

PaRRSA conducted surveys in all seven crisis-affected districts/ administrative units in order to identify those eligible for compensation through HUASP.

## **E. Existing Data**

To date, the IMEC team has received copies of:

- Asian Development Bank and World Bank, Preliminary Damage and Needs Assessment, November 2009, Islamabad.
- PDMA/ PaRRSA Sampled Beneficiary Survey (HUASP) Findings – District Swat, March 2011, Peshawar.
- PaRRSA, Housing Uniform Assistance Subsidy Program, Activity Report, from October 2010 to June 2011, Peshawar.
- PDMA/ PaRRSA, Concept Paper: Housing Uniform Assistance Subsidy Program, August 2011, Peshawar.
- PaRRSA, Housing Uniform Assistance Subsidy Program, Performance Management Plan, Peshawar.
- VTT, USAID Budget Support Monitoring Program, Final Survey Report Housing and Other Resettlement Needs, July 2011.

A database of project beneficiaries is prepared by PaRRSA, with name, addresses and type of damage.

The assessment team expects to request any additional relevant project information, which is available.

As noted in their activity report for the period October 2010 through June 2011, PaRRSA ran into delays with the disbursement of funds and has taken measures to address the issues. Delays were caused by:

- Delays in opening bank accounts (beneficiaries).
- Time required for the transfer of funds from the Finance Division to the Government of Khyber Pakhtunkhwa (GOKP) Finance Department.
- Updating of records by the banks in the central database.
- Current security situation in FATA.
- Mechanism for transfer of funds and information with FDMA.
- Missing forms.
- Prolong grievance phase.

## **II. RATIONALE FOR ASSESSMENT**

### **A. Purpose of Assessment**

The purposes of the assessment are to:

1. verify the payments provided to affected individuals irrespective of the extent of the individual damage; and,
2. Assess the effectiveness of the institutional framework and cash disbursement mechanism.

## B. Audience and Intended Use

The results of this evaluation will be shared with USAID, and the implementing partner. The evaluation report will be utilized to streamline the process of cash disbursement, starting from the listing of beneficiaries to the final stage of cash disbursement. The results will also be used to document the grievance redressal mechanism for further improvement of the process of disbursement for present and future projects of a similar nature.

## C. Assessment Questions

The assessment will address the following specific questions.

1. Were the beneficiaries selected according to the process described in Section 4 of the Concept Paper of HUASP (reproduced in Annex- A)?

Explanation: This question will assess the process used to identify and select beneficiaries. The identification of potential beneficiaries is done by physical verification of the damage, during a survey conducted by the officials. The process adopted comprises of adherence to a selection criteria and has a list other procedures that include but not limited to the Tehsil and District level Committees for scrutiny. The details of process are provided in Annex

2. Were the beneficiaries the owners of damaged houses located in the designated conflict zone?

Explanation: The question addresses application of selection criteria. In order to receive a cash grant it is mandatory that the applicant (potential beneficiary) is the owner of the damaged house, and that the house is located in the conflict zone.

3. Did the beneficiaries receive the payments due to them?

Explanation: This question monitors actual receipt of disbursed cash to the beneficiaries. The disbursement of cash is determined by the classification of damage to the house. Thus, the beneficiaries were divided into the owners of (a) completely and (b) partially damaged houses. The assessment team will follow the classification of damage defined in the project concept paper to monitor whether the payments made to beneficiaries matched the identified damage.

4. How much time did it take from the project start date to when the banks disbursed the cash to the beneficiaries?

Explanation: This question pertains to the efficiency of the process of cash disbursement to beneficiaries. After the assessment survey, lists of beneficiaries are furnished to the consortium of banks assigned for the final disbursement. The funds flow from the GOP to the GOKP for the assignment account of Director General PaRRSA. Finally, the various banks transfer funds to the beneficiaries. The question will also examine the difference between Malakand and FATA. In case of FATA, the verification process of PaRRSA is done after the verification done by PDMA.

5. Is the Grievance Redressal Mechanism (GRM) functioning, both in Malakand and FATA, according to the operating guidelines established by PDMA/ PaRRSA and in a transparent and fair manner?

Explanation: This question will address the effectiveness of the GRM, both in Malakand and FATA, in general and will examine the cases of “Prolonged Grievance Phase” mentioned in the activity report.

6. What was the profile of the damaged houses selected by the project?

Explanation: This question will provide an approximate measure for the houses selected by the project. Variables would include, covered area, number of rooms, and construction material. The analysis will detail the averages on the district as well as the overall division level.

7. Were the beneficiaries aware of the source of funding behind the HUASP?

Explanation: This question will assess what proportion of the beneficiaries can accredit the USAID as being the source of their funding.

### **III. ASSESSMENT DESIGN AND METHODOLOGY**

#### **A. Assessment Design**

A household-based survey of beneficiary and a key informant survey are needed to address the assessment questions. This section provides an overview the methodology and how the assessment team will address the questions presented in the previous section. The Getting to Answers table in Annex B summarizes the approach to collecting and analyzing data for each assessment question. This section also presents the sampling strategy for primary data collection.

The first stage (five days) of the assessment will start with review of background documents and survey reports already available to the assessment team. During this stage, the assessment team will identify stakeholders. This stage will also provide an opportunity to collect more documents on the project, such as activity reports from FATA, where the work is delayed. This stage will furnish a draft report outline for the Team Planning Meeting (TPM).

The second stage (six days), to be held in the office of IMEC/Islamabad, will start with a mandatory TPM where all aspects listed in the assessment SOW will be discussed. In the TPM, the assessment team will design instruments for beneficiary surveys and guidelines for key informant interviews. Lastly, meetings with relevant staff from USAID and GOP will be held and work plans for primary data collection will be finalized. At this stage, the team will identify the vendor for the beneficiary survey.

The third stage has two parallel parts. In the first part (15 days), the assessment team will conduct field visits to meet stakeholders and the process analyst will conduct key informant interviews. While the assessment team is conducting field visits, the survey vendor will conduct the survey of beneficiaries (25 days).

The fourth stage (12 days) will follow completion of the beneficiary survey and key informant interviews. During this stage, the assessment team will analyze qualitative and quantitative data gathered from primary and secondary sources and review of project documents. The team present findings, conclusions, and recommendations to USAID and incorporate comments into a draft assessment report.

After USAID has reviewed the draft assessment report, the assessment team will incorporate comments and prepare a final report (three days).

#### **B. Data Collection Methods**

Based on the household data provided by PDMA (Table 1), a sample of 375 households will yield project-area estimates with a margin of error of plus or minus 5 percent at a 95 percent level of confidence. The results will be representative of the entire project area and not the individual districts. As

for FATA, about half of the households in Bajaur and none of the households in Mohmand have received funds yet. Assuming that around the same number or even a slightly larger number receive funds, the team will sample 400 households to produce estimates with a margin of error of plus or minus 5 percent at a level of confidence of 95 percent- As with KP, the results will not yield precise estimates at the agency level. The key informant survey will interview ten respondents from each grievance list from Malakand and FATA.

### **C. Data Analysis Methods**

The secondary data (project documents, PMP, primary data collected by project staff and monitoring reports) will be analyzed to highlight information gaps. To achieve this review of documents will be done and matched with the primary data collected under this SOW. Statistical analysis will be done on primary data using Stata v12 (statistical software). Mainly, three types of tables will be produced.

- 1) Frequency table to show overall results for all area and type of damage
- 2) Cross tabulation showing distribution and proportions of respondents from completely vs. partially damaged houses and by district.
- 3) The KII will be tape recorded, where possible, and transcribed. A summarized version including key issues will be prepared from the transcribed version of KII. Qualitative data will be analyzed and quotes from KII will be used to explain and elaborate data tables when applicable. Details of analysis by each assessment question are presented in Annex B.

### **D. Methodological Strength and Limitations**

The primary data collection is dependent on details of beneficiary data to be provided by PaRRSA/ PDMA/ FDMA. These include:

- location of households (province name, district name, village name, and geo-referenced coordinates, if possible);
- name of contact person in the household;
- amount and status of disbursement; and,
- all records relating to the GRM, including the information indicated in the preceding bullet points.

In order to assess processes of payments to beneficiaries, the assessment team will have to obtain access the two bank consortiums' staff involved in the transfer of funds in the Malakand Division and in FATA, and records of payments to beneficiaries. The assessment team will need to meet key informants based in FATA, such as government officials, tribal elders and bank officials, in Peshawar. The feasibility of the meetings depends on the security situation and other logistic considerations. The sample from the GRM database will not may not be sufficient for district level analysis.

Due to the delayed disbursement of funds to beneficiaries with homes in FATA, it is not yet possible to obtain a fully representative sample of beneficiary households within this region. The security situation may hinder fieldwork.

## **IV. ASSESSMENT PRODUCTS**

### **A. Deliverables**

IMEC will produce three reports including:

- 1) An area report on Malakand,
- 2) Area report on FATA, and
- 3) An overall synthesis report.

In each case, IMEC will deliver draft reports to USAID for review and finalize the reports based on USAID comments. The assessment reports will present assessment findings and clearly link them to conclusions. Coinciding with the drafting of the main report, IMEC will also conduct two briefings with USAID, highlighting conclusions in a PowerPoint presentation for review of findings.

IMEC will produce final versions of the reports two weeks after receipt of comments from USAID. The reports will follow the standard USAID report outline and include the following sections.

Title Page, (Including disclaimer and author name)

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### **B. Reporting Guidelines**

The final report will be delivered by the team leader to USAID in printed and electronic forms along with the annexes presented in this SOW. The report will follow standard guidelines laid out in USAID’s Evaluation Policy.<sup>2</sup>

## V. TEAM COMPOSITION

The assessment team will require the following areas of expertise:

1. a (short-term) team leader with experience working in complex institutional settings and conflict-affected and post-conflict areas, particularly KP and/or FATA. He/she will guide all tasks listed under section VII above and will also be responsible for guiding the assessment team members listed below. The team leader will be responsible for all deliverables and most importantly, will author and present the draft and final reports.
2. a (full-time IMEC staff) statistical analyst with experience in assessment and social research. He/ She will provide quantitative data analysis to the assessment team;
3. a (short-term) process analyst with experience of working with donors and government in KP and/or FATA. He/ She will assess and verify the process of disbursement mechanism of cash transfer from initial identification of beneficiaries to the final disbursement of cash; and
4. an Evaluation Manager (full-time IMEC staff) will also participate actively in the evaluation. Together with the team leader, the Evaluation Manager is responsible for preparing the detailed SOW, the draft report for the Evaluation Orientation Workshop, and the draft and final assessment reports. As part of the internal peer review process, MSI’s Technical Director for IMEC will review the detailed SOW and the draft and final assessment reports prior to submission to USAID.

The following table highlights level of effort of each assessment team member:

**TABLE 2: LEVEL OF EFFORT OF ASSESSMENT TEAM MEMBERS**

Tasks	Malakand			FATA		
	STTA Team Leader	LTTA Stat. Analyst	STTA Process Analyst	STTA Team Leader	LTTA Stat. Analyst	STTA Process Analyst
<b>Stage I</b>	5	3	3	2	2	2
<ul style="list-style-type: none"> <li>Review relevant background documents and prepare draft report outline prior to TPM</li> </ul>						
<b>Stage II (Islamabad)</b>	6	6	6	4	4	4
<ul style="list-style-type: none"> <li>Design of survey</li> <li>Team planning meeting</li> <li>Develop interview tools</li> <li>Meetings with relevant staff from USAID, GOP and key donor agencies</li> </ul>	1 2	1 2	1 2	1 1	1 1	1 1

<sup>2</sup> [www.usaid.gov/policy/ads/200/220mab.pdf](http://www.usaid.gov/policy/ads/200/220mab.pdf) Accessed; 9 April 2012

	2	2	2	1	1	1
	1	1	1	1	1	1
<b>Stage III (Field Visits)<sup>3</sup></b>	<b>15</b>	<b>6</b>	<b>15</b>	<b>6</b>	<b>2</b>	<b>6</b>
• Peshawar	3	3	3	6	2	6
• Project Area	12	3	12			
<b>Stage IV</b>	<b>12</b>	<b>7</b>	<b>12</b>	<b>12</b>	<b>14</b>	<b>12</b>
• Data analysis	5	2	5	5	7	5
• Presentation to USAID	2	1	2	2	2	2
• Prepare zero draft report	5	4	5	5	5	5
<b>Stage V:</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>	<b>3</b>
• Finalize the report, incorporate feedback from USAID and the MSI/M&E Project team						
<b>Total Level of Effort</b>	<b>41</b>	<b>25</b>	<b>39</b>	<b>27</b>	<b>25</b>	<b>27</b>

## VI. ASSESSMENT MANAGEMENT

### A. Logistics

This section elaborates on the key tasks and the assessment will follow IMEC assessment procedures for a medium-intensity evaluation. These include the following tasks:

1. Develop a detailed SOW
2. Recruit assessment team – Once the Evaluation Unit has sufficient information about assessment team requirements, it will begin to recruit assessment team members to meet the requirements.
3. Collection of project documents
4. Team planning meeting – Very soon after the entire assessment team is assembled, IMEC will conduct a team planning meeting (TPM) to orient the team to the assessment requirements and plan the assessment. During the TPM, the assessment team will review and discuss the SOW, review the logistics of the assessment assignment, and review roles and responsibilities of assessment team members. Assessment planning will consume most of the time devoted to the TPM. IMEC staff and the assessment team will review the assessment questions, data sources, and data collection methods and develop an assessment plan based on the Getting to Answers approach (please refer to Annex B). Getting to Answers is a structured approach to organizing assessment data collection that translates the broad assessment questions in the SOW into operational questions; identifies data source(s) and data collection and analysis methods for each question; and develops detailed data collection instruments. The TPM will also provide an opportunity to introduce the team to USAID and MSI evaluation standards and practices.
5. Implementing partner orientation workshop

<sup>3</sup> It is assumed that key informants based in FATA, such as government officials, tribal elders and bank officials, will be able to meet the assessment team in Peshawar.

6. Field work – The IMEC assessment team, with the coordination of the IMEC Evaluation Unit, will conduct the fieldwork. The assessment team will determine the final fieldwork schedule during the TPM.
7. Debriefing – IMEC staff and the assessment team will prepare and deliver a debriefing presentation to USAID and other relevant stakeholders as appropriate and approved by USAID.
8. Develop and deliver assessment report – Following the fieldwork, the assessment team will analyze the quantitative data from the survey and write a draft assessment report. At USAID’s request, the assessment team will prepare and deliver a debriefing on the assessment.

## B. Scheduling

The assessment work will be phased separately for Malakand and FATA (due to implementation delays in FATA). It would take IMEC about two weeks after the approval of the SOW to recruit the team. The complete survey processes, including team planning meeting, developing survey and key informant interview instruments, pre-testing, data collection and interviews. The entire process in Malakand is estimated to take 10 weeks. Thus, assuming that IMEC is provided timely and up-to-date information as flagged in the assumptions and limitations section of the TOP, it is estimates that the draft report for Malakand would be available in the week of July 16.

Activity Malakand		Apr	May				June				July
		w4	w1	w2	w3	w4	w1	w2	w3	w4	w1
1	Review of Project Background Documents	■									
2	Team Planning Meeting, Survey Design		■								
3	a. Assessment team filed for KII			■	■						
	b. Fieldwork/ Primary Data Collection/ Data Entry by Vendor			■	■	■	■				
4	Data Analysis, Draft Report, USAID Review							■	■		
5	Malakand Report, incorporating USAID review									■	

The start-up date for FATA will be determined in consultation with USAID. It is important to note that the assessment team’s work for FATA will be based in Peshawar and will start after Malakand. Consequently, the work in FATA will run into the July 2012, coinciding with *Ramadan* (a lunar month in Islamic colander). The schedule is as follows:

Activity FATA		Week							
		w1	w2	w3	w4	w5	w6	w7	w8
1	a. Assessment team filed for KII in Peshawar	■	■						
	b. Fieldwork/ Primary Data Collection/ Data Entry	■	■	■	■				
2	Data Analysis, Draft Report, USAID Review						■		
3	FATA Report, Incorporating USAID Review							■	
4	Final Synthesis Report								■

## C. Budget

## **SOW ANNEX A: PROCEDURES ADOPTED FOR IDENTIFICATION AND VERIFICATION OF POTENTIAL BENEFICIARIES**

1. Surveys were conducted by the survey teams.
2. Survey teams gathered data and made on the spot enumeration and registration of the affected population (i.e. beneficiaries) on pre-printed survey forms by following standard operating procedures, which were:
  - a. Note NIC no of the owner, complete address and obtain a copy of NIC;
  - b. Inquire number of family members;
  - c. Assess condition of building as *Pucca*, *Katcha*, partially damaged or completely damaged;
  - d. Verify legal title of building, and in case of joint ownership, verify share of each owner;
  - e. Record GPS coordinates; and,
  - f. Obtain digital photographs depicting owner(s) standing in front of the damaged house.
3. The survey was conducted by revenue staff/ district administration/ political administration, notable from the area concerned and a representative from army unit.
4. The number of survey teams was decided by the respective district administration/ political administration accordingly.
5. Respective Tehsil Steering Committee (TSC) supervised functioning of the survey teams and collected results for verification, random checking and resolution of the technical issues.
6. The TSC forwarded the survey results to the District Steering Committee (DSC). Concerned Army Unit also collected data from TSC for further scrutiny. The specific army unit forwarded the verified data to the DSC. The DSC supervised the entire survey operation including but not limited to the data receipt, final verification, disbursement of administrative finances and daily allowances and submission of data to the Housing Survey Cell at PDMA/ PaRRSA.
7. The complete survey result duly verified by the District/Agency steering Committee was submitted to the PDMA/PaRRSA in form of computerized files.
8. A Grievance Redressal system was put in place.

In order to assess the extent of damage and record the infrastructure in correct category of damage, detailed guidelines were developed in collaboration with UN HABITAT. Survey teams were imparted training to ensure that surveys are conducted in a systematic and consistent manner. Survey teams had also been trained to correctly record the GPS coordinates and use digital cameras. The data punchers had been trained in the data entry method.

## SOW ANNEX B: GETTING TO ANSWERS

### Assessment of Housing Uniform Assistance Subsidy Project (HUASP)

Process Evaluation Questions	Type of Answer/ Evidence Needed	Methods for Data Collection		Sampling or Selection Approach	Data Analysis Methods
		Data Source	Method		
1. Were the beneficiaries selected according to the process described in Section 4 of the Concept Paper of HUASP?	Yes/No	1. Primary data: survey of beneficiaries and staff. 2. Secondary data: beneficiary database, household survey 3. Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff.	1. Structured interviews with beneficiaries 2. Extract variables/ fields and tables from survey report 3. Key informants interview (KII) with staff	1. Probability-based sample, representative at provincial level. 2. Select purposively at least one person from each stage of process, GRM staff to be included.	1. Frequency tables 2. Cross tabulation by Malakand and FATA. 3. Content analysis by each stage of disbursement
Were the beneficiaries the owners of damaged houses located in the designated conflict zone?	Yes/No	1. Primary data: survey of beneficiaries. 2. Secondary data: beneficiary data base, household survey	1. Structured interviews with beneficiaries	Probability-based sample, representative at KP and FATA provincial level.	1. Frequency tables 2. Cross tabulation by Malakand and FATA.
3. Did the beneficiaries receive payments due to them?	Yes/No	1. Primary data: survey of beneficiaries. 2. Secondary data: beneficiary data base, household survey	1. Structured interviews with beneficiaries	Probability-based sample, representative at district level.	1. Frequency tables 2. Cross tabulation by Malakand and FATA.
4. How much time did it take from project start date to when the banks exactly disbursed the cash to the beneficiaries?	Description of the process at each stage	1. Primary data: survey of beneficiaries and project staff. 2. Secondary data: beneficiary database, household survey 3. Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff. 4. GRM database	1. Structured interviews with beneficiaries. 2. Extract variables/ fields and tables from survey report 3. Key informant interview (KII) 4. Review	1. Probability-based sample, representative at provincial level. 2. Select purposively at least one person from each stage of process, GRM staff must be included.	1. Frequency tables 2. Cross tabulation by Malakand and FATA. 3. Content analysis by each stage of disbursement 4. Document review
5. Is the Grievance Redressal Mechanism (GRM) functioning according to the operating guideline established by PDMA/ PaRRSA and in a transparent and fair manner?	Yes/No Description	1. Primary data: survey of beneficiaries and Staff 2. Secondary data: beneficiary database, household survey 3. Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff. 4. GRM complaint list (data base) database	1. Structured interviews with beneficiaries. 2. Key informant interview (KII) with staff 3. Extract variables/ fields and tables from survey report	1. ALL complainants, if more than 30, draw random sample 2. Select purposively at least one person from each stage of process, GRM staff must be included.	1. Frequency tables 2 Cross tabulation by Malakand and FATA. 3. Content analysis by each stage of disbursement 4. Document review of complaints

## SOW ANNEX C: ACTIVITY REPORT

HUASP TARGETS, FROM SECTION 2 OF THE ACTIVITY REPORT FOR OCT. 2010 - JUN. 2011

AND TO BE OBTAINED FROM PaRRSA FOR 2012 (DISBURSEMENT IN MILLION RUPEES)

	Malakand Division						FATA			Grand Total
	Swat	Buner	Shangla	Lower Dir	Upper Dir	Total	Mohmand Agency	Bajaur Agency	Total	
<b>Survey Results</b>										
Completed Damaged										
Partially Damaged										
All Houses										
Disbursement										
<b>Targets Oct-Dec 2010</b>										
Completed Damaged	1,717	209	-	-	-	1,926	-	-	-	1,926
Partially Damaged	4,300	217	-	-	-	4,517	-	-	-	4,517
Total Coverage	6,017	426	-	-	-	6,443	-	-	-	6,443
Disbursement	1,374.8	118.3	-	-	-	1,493.1	-	-	-	1,493.1
<b>Targets Jan-Mar 2011</b>										
Completed Damaged	293	152	335	285	167	1,232	-	-	-	1,232
Partially Damaged	966	152	382	1,018	132	2,650	-	-	-	2,650
Total Coverage	1,259	304	717	1,303	299	3,882	-	-	-	3,882
Disbursement	271.8	85.1	195.1	276.9	87.9	916.8	-	-	-	916.8
<b>Targets Apr-Jun 2011</b>										
Completed Damaged	58	30	67	57	33	245	273	816	1,089	1,334

	Malakand Division						FATA			Grand Total
	Swat	Buner	Shangla	Lower Dir	Upper Dir	Total	Mohmand Agency	Bajaur Agency	Total	
Partially Damaged	193	30	76	203	26	528	2	1,350	1,352	1,880
Total Coverage	251	60	143	260	59	773	275	2,166	2,441	3,214
Disbursement	54.1	16.8	39.0	55.3	17.4	182.5	109.5	542.4	651.9	834.4
<b>Targets Jul-Sep 2011</b>										
Completed Damaged						-	546	-	546	546
Partially Damaged						-	1,633	2,703	4,336	4,336
Total Coverage	-	-	-	-	-	-	2,179	2,703	4,882	4,882
Disbursement	-	-	-	-	-	-	218.4	1,085.7	1,304.1	1,304.1
<b>Targets Oct-Dec 2011</b>										
Completed Damaged						-	273	816	1,089	1,089
Partially Damaged						-	-	1,350	1,350	1,350
Total Coverage	-	-	-	-	-	-	273	2,166	2,439	2,439
Disbursement	-	-	-	-	-	-	109.2	542.4	651.6	651.6
<b>Targets Jan-Mar 2012</b>										
Completed Damaged						-			-	-
Partially Damaged						-			-	-
Total Coverage	-	-	-	-	-	-	-	-	-	-
Disbursement	-	-	-	-	-	-	-	-	-	-
<b>Targets Apr-Jun 2012</b>										
Completed Damaged						-			-	-
Partially Damaged						-			-	-
Total Coverage	-	-	-	-	-	-	-	-	-	-

	Malakand Division						FATA			Grand Total
	Swat	Buner	Shangla	Lower Dir	Upper Dir	Total	Mohmand Agency	Bajaur Agency	Total	
Disbursement	-	-	-	-	-	-	-	-	-	-
<b>Targets Jul-Sep 2012</b>										
Completed Damaged						-			-	-
Partially Damaged						-			-	-
Total Coverage	-	-	-	-	-	-	-	-	-	-
Disbursement	-	-	-	-	-	-	-	-	-	-
<b>Targets Oct-Dec 2012</b>										
Completed Damaged						-			-	-
Partially Damaged						-			-	-
Total Coverage	-	-	-	-	-	-	-	-	-	-
Disbursement	-	-	-	-	-	-	-	-	-	-
<b>TOTAL OF TARGETS</b>										
Completed Damaged	2,068	391	402	342	200	3,403	1,092	3,265	4,357	7,760
Partially Damaged	5,459	399	458	1,221	158	7,695	2	5,403	5,405	13,100
Total Coverage	7,527	790	860	1,563	358	11,098	1,094	8,668	9,762	20,860
Disbursement	1,700.6	220.2	234.1	332.2	105.3	2,592.4	437.1	2,170.5	2,607.6	5,200.0

## Annex 2: HUASP Expanded Getting to Answers (G2A) Matrix

### Evaluation Question 1

Were the beneficiaries selected according to the process described in Section 4 of the Concept Paper of HUASP?

### Type of Answer/Evidence Required

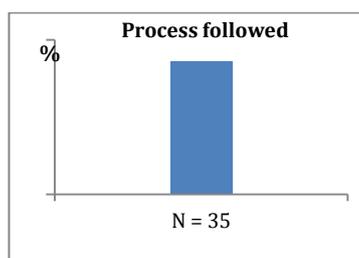
Yes/No

### Methods for Data Collection

Data Source	Method
Secondary data: Physical paper-based records of beneficiary.	Review and extract information from 35 documented beneficiary records. Use beneficiary application files as a domain to draw five cases, per district/ region, using simple random sample. Prepare list of documents that are attached with each application. Record on data verification checklist prepared by assessment team.
Primary data: Members of <i>Tehsil</i> Steering Committee (TSC), District Steering Committee (DSC) and bank officials. (exclude military).  Secondary data: Use grievance list provided by PaRRSA. Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff.	Perform 35 Key Informant Interviews. Take the one member from public sector (e.g. District Officer Revenue, Special District Magistrate/ <i>Tehsildar</i> ), one from Local Notables, one bank official and two persons from grievance list per district/ agency.  Administer key informant interview using guidelines.

### Data Analysis Methods

The DSC supervised entire survey process to identify and verify potential beneficiaries. Find proof of steps listed under Section 4 of concept paper from paper-based records. If ALL steps are documented then declare that case as “yes”. In case even one-step is missing, declare the case as “no”. Show results in graph. Show results at total level i.e. not bifurcated by Division/ Region.



Source: Beneficiary records

Key Informant Interview will be built from issues highlighted from review of paper-based records of beneficiary and enhance explanation of assessment question one. In case some records show “no” in adherence to process highlighted in the concept Paper, then the information from this questions will also furnish the reasons for not following the procedures. The findings from this question will help in determining recommendations on streamlining process in future, especially for FATA where the process of disbursement is ongoing.

### **Evaluation Question 2**

Were the beneficiaries the owners of damaged houses located in the designated conflict zone?

### **Type of Answer/Evidence Required**

Yes/No

### **Methods for Data Collection**

<b>Data Source</b>	<b>Method</b>
Primary data: Conduct household-based survey of beneficiary.	Conduct 400 face-to-face interviews. Visit sampled households in project district/ region. The beneficiary database/ list for Malakand and FATA are already provided by PaRRSA to the assessment team. Draw probability-based household sample of from the database. In order to be representative of division/ region, draw sample of equal size in each district.  Ask respondent about who is the owner of the household. Ask during field visit about the conflict zone.
Secondary data: Database of beneficiary.	Use full domain of beneficiary database/list of Malakand and FATA to draw sample
Secondary data: Physical paper-based records of beneficiary.	Review and extract information from 35 documented beneficiary records. Use beneficiary application files as a domain to draw five cases, per district/ region, using simple random sample. Prepare list of documents that are attached with each application. Record on data verification checklist prepared by assessment team.

### **Data Analysis Methods**

This question is a follow-up question to Question-1, mentioned above. Looking exclusively at the ownership status and important criteria used to select beneficiaries. Match names of ownership from household survey data with the database of beneficiaries. Produce cross-tabulation, by Malakand and FATA, showing distribution of ownership status of household respondents.

Table 1: Percent distribution ownership of house by division and region

<b>Tenure of current respondent</b>	<b>Malakand</b>		<b>FATA</b>		<b>Total</b>	
	<b>N</b>	<b>%</b>	<b>n</b>	<b>%</b>	<b>n</b>	<b>%</b>
Sole ownership						
Shared ownership						
Other						
Total	400	100.0	400	100.0	800	100.0

### Evaluation Question 3

Did the beneficiaries receive payments due to them?

#### Type of Answer/Evidence Required

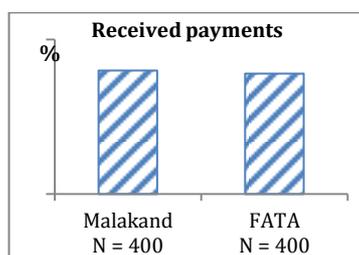
Yes/No

#### Methods for Data Collection

Data Source	Method
Primary data: Conduct household-based survey of beneficiary.	Conduct 400 face-to-face interviews. Visit sampled households in project district/ region. The beneficiary database/ list for Malakand and FATA are already provided by PaRRSA to the assessment team. Draw probability-based household sample of from the database. In order to be representative of division/ region, draw sample of equal size in each district.  Ask questions about receipt of subsidy. If they have not received the subsidy then ask about current status of their cases.
Secondary data: Database of beneficiary.	Use full domain of beneficiary database/list of Malakand and FATA to draw sample

#### Data Analysis Methods

Analyze this question using two methods. Firstly, produce percentage of those who received payments and show in a graph.



Source: Household Survey

Secondly, present status variable in detail. Produce cross-tabulation showing percent distribution of status variable by Malakand and FATA region. The project work in FATA is ongoing; therefore, it is appropriate to show exhaustive categories of status variable.

Table 2: Percent distribution of status of payment by division and region.

Status of payment	Malakand		FATA		Total	
	n	%	n	%	n	%
Clear for account opening						
Bank account has been opened						
In process						
Cleared for payment						
Compensation/ subsidy paid						
Total	400	100%	400	100%	800	100%

Source: Household Survey

#### Evaluation Question 4

How much time did it take from project start date to when the banks exactly disbursed the cash to the beneficiaries?

#### Type of Answer/Evidence Required

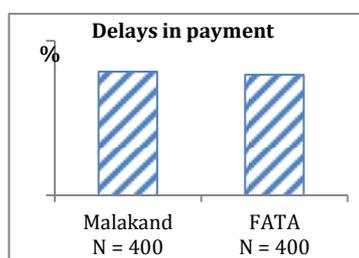
Description of the process at each stage

#### Methods for Data Collection

Data Source	Method
Primary data: Conduct household-based survey of beneficiary.	Conduct 400 face-to-face interviews. Visit sampled households in project district/ region.  Ask respondents a series of questions about the dates; when the house was destroyed; when application was submitted; and when they got the money. NOTE: this question partially depends on respondents recall and it is anticipated that some respondents may not know the exact dates. The Database of beneficiary also has a date of submission of application that can also be used as a reference.
Secondary data: Database of beneficiary.	Use full domain of beneficiary database/list of Malakand and FATA to draw sample
Primary data: Members of Tehsil Steering Committee (TSC), District Steering Committee (DSC) and bank officials. (exclude army).  Secondary data: Use grievance list provided by PaRRSA.  Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff.	Perform 35 Key Informant Interviews. Take the one member from public sector (e.g. District Officer Revenue, Special District Magistrate/ <i>Tehsildar</i> ), one from Local Notables, one bank official and two persons from grievance list per district/ agency.  From key informant interview, ask problems faced in each step. Ask also about how to improve the process to generate discussion on problems.

#### Data Analysis Methods

Once the beneficiary is identified and verified, an application is submitted to the partner banks for opening of a bank account. Provide details of dates in a frequency tables. Subtract disbursement date from the date of application to find out duration and match with the project start dates. Show as percent that got delayed payments. In order to give explanation, also ask a question in key informant interview about reason for delayed payments.



Source: Household Survey

### **Evaluation Question 5**

Is the Grievance Redressal Mechanism (GRM) functioning according to the operating guideline established by PDMA/ PaRRSA and in a transparent and fair manner?

### **Type of Answer/Evidence Required**

Description.

### **Methods for Data Collection**

<b>Data Source</b>	<b>Method</b>
Primary data: Members of Tehsil Steering Committee (TSC), District Steering Committee (DSC) and bank officials. (exclude army).	Perform 35 Key Informant Interviews. Take the one member from public sector (e.g. District Officer Revenue, Special District Magistrate/ <i>Tehsildar</i> ), one from Local Notables, one bank official and two persons from grievance list per district/ agency.
Secondary data: Use grievance list provided by PaRRSA.	Administer key informant interview using guidelines. Ask for records of grievance redressal forms. Choose, at least two respondents among those who lodged complaints, for key informant interviews. List problems and solutions. Note: respondents may or may not be listed in the beneficiary database/ list and living in a distant place.
Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff.	

### **Data Analysis Methods**

Highlight issues raised during key informant interview with beneficiaries and discuss with TSC/DSC member select for interviews to describe how GRM worked. Produce descriptive analysis and explain where GRM did not work and why. Use notes and suggestions from the meeting to produce recommendation for future projects of cash transfer in conflict environment.

### **Evaluation Question 6**

What was the profile of the damaged houses selected by the project?

### **Type of Answer/Evidence Required**

Description.

### **Methods for Data Collection**

<b>Data Source</b>	<b>Method</b>
Primary data: Conduct household-based survey of beneficiary.	Conduct 400 face-to-face interviews. Visit sampled households in project district/ region. The beneficiary database/ list for Malakand and FATA are already provided by PaRRSA to the assessment team. Draw probability-based household sample of from the database. In order to be representative of division/ region, draw sample of equal size in each district.  Ask questions about material used in infrastructure before and after subsidy. Ask about material used to construct sleeping rooms (walls, roof and floor).
Secondary data: Database of beneficiary.	Use full domain of beneficiary database/list of Malakand and FATA to draw sample

### **Data Analysis Methods**

Produce cross-tabulation by Malakand and FATA comparing before and after profile of infrastructure of the house. Analyze separately material used in construct of roof, floor and walls.

Table 3: Percent distribution of material used in construction by division and region.

<b>Status of payment</b>	<b>Malakand</b>		<b>FATA</b>		<b>Total</b>	
	Before	After	Before	After	Before	After
Roof						
Concrete						
T-iron						
Thatched						
Total	100%	100%	100%	100%	100%	100%
N	400	400	400	400	800	800
Floor						
Mud						
Bricks						
Mosaic/tiles	100%	100%	100%	100%	100%	100%
N	400	400	400	400	800	800
Walls						
Bricks						
Stone with cement						
Stone with mud						
Total	100%	100%	100%	100%	100%	100%
N	400	400	400	400	800	800

Source: Household Survey

### Evaluation Question 7

Were the beneficiaries aware of the source of funding behind the HUASP?

#### Type of Answer/Evidence Required

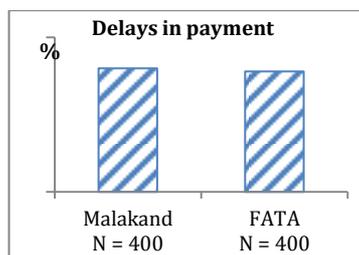
Yes/No

#### Methods for Data Collection

Data Source	Method
Primary data: Conduct household-based survey of beneficiary.	Conduct 400 face-to-face interviews. Visit sampled households in project district/ region. The beneficiary database/ list for Malakand and FATA are already provided by PaRRSA to the assessment team. Draw probability-based household sample of from the database. In order to be representative of division/ region, draw sample of equal size in each district.  Ask question about who provided the subsidy. Respondent's knowledge about the primary source of funding for this project.
Secondary data: Database of beneficiary.	Use full domain of beneficiary database/list of Malakand and FATA to draw sample

#### Data Analysis Methods

Show as a percentage of beneficiaries who know that USAID (people of USA) provided the funding for the reconstruction their houses and show in a graph. In order to give details of their knowledge, also produce cross-tabulation to list all responses to this question.



Source: Household Survey

Table 4: Percent distribution of status of payment by division and region.

Primary Source of funding	Malakand		FATA		Total	
	n	%	n	%	n	%
USAID, People of USA						
USA						
Govt. of Pakistan						
Govt. of KP						
PaRRSA/PDMA/FDMA						
Others						
Total	400	100%	400	100%	800	100%

Source: Household Survey

### **Annex 3: List of Documents and Data Reviewed for the Assessment**

- Preliminary Damage and Needs Assessment (DNA) Report by the Asian Development Bank and World Bank, November 2009, Islamabad.
- PDMA/PaRRSA, Sampled Beneficiary Survey, Housing Uniform Assistance Subsidy Project (HUASP) Findings – District Swat, March 2011, Peshawar.
- PDMA/PaRRSA, Housing Uniform Assistance Subsidy Project (HUASP), Activity Report, October 2010 to June 2011, Peshawar.
- PDMA/ PaRRSA, Concept Paper: Housing Uniform Assistance Subsidy Project (HUASP), August 2011, Peshawar.
- PDMA/PaRRSA, Housing Uniform Assistance Subsidy Project (HUASP), Performance Management Plan (PMP), Peshawar.
- VTT, USAID Budget Support Monitoring Program, Final Survey Report, Housing and Other Resettlement Needs, July 2011, Islamabad.
- Database of HUASP beneficiaries
- Database of beneficiaries who had launched complaints
- Official memoranda and communication records between PDMA/PaRRSA, USAID, GOP and the District Administrations.

## Annex 4: Household Survey Questionnaire

SRNO:  
Number:

Form



# Questionnaire-1

## Assessment of Housing Uniform Assistance Subsidy Project Household-based Interview of Beneficiary

### Mandatory Informed Consent:

This survey is part of an assessment of the Housing Uniform Assistance Project. Your responses to this survey will help the project managers to improve the training programs related to housing. Your response is very important. You are selected randomly from the information provided by PaRRSA. Answering the questions will take about 20 minutes. Please be assured that your answers will be kept strictly confidential. We will not share the survey data with anyone and will not identify individual responses in reports. Thank you in advance for your assistance with this important survey.

Do you have any question?

May I start the interview?

### A. Identification

No.	Description	Codes and Instruction	Field Name	Type or Code Response
1	Name of Beneficiary:	Type [Before interview, trace from sample list]	A1	
2	Beneficiary's Fathers Name:	Type [Before interview, trace from sample list]	A2	
3	Gender of beneficiary	1 = Male 2 = Female	A3	
4	Are you the Beneficiary	1 = Yes [go to a6] 2 = No	A4	
5	What is your [respondent's] relationship with the owner of this house?  <i>[select one code or if 'other' specify using blank space]</i>	01 = Self 02 = Father/-in-law 03 = Mother/-in-law 04 = Son/-in-law 05 = Daughter/-in-law 06 = Brother/-in-law 07 = Sister/-in-law 08 = Tenant  77 = Others [Specify]	A5	
			A5o	
6	Address:	<i>[Ask about full Address]</i>		
	a. Mohalla		A6a	
	b. Village		A6b	
	c. Union Council		A6c	
	d. Tehsil		A6d	

No.	Description	Codes and Instruction	Field Name	Type or Code Response
	e. District/ Agency		A6e	
7	Result of interview	1 = Fully interviewed 2 = Partially interviewed 3 = Not interviewed	A7	
8	Reason(s) for partial or incomplete interviews	01 = Refused to be interviewed	A8	
		02 = Absent (temporarily) 03 = Absent (permanently) moved/ migrated 04 = Listed respondent /dwelling not found 05 = Not intended beneficiary  77 = Others [Specify]	A8o	
9	Name and code of interviewer	Type Name	A9	
		Type Code		
10	Date of interview	<i>[Date]</i>  Type day, month and year	A10a A10b A10c	d. ____ ____  m. ____ ____  y. ____ ____
11	Name and code of first DE person	Type Name	A11	
		Type Code		
12	Name and code of second DE person	Type Name	A12	
		Type Code		

## B. Classification of damage and survey

No.	Description	Codes and Instruction	Field Name	Type or Code Response
1	For how long you have been living in this house	<p><i>[period]</i></p> <p>a. Number of Months</p> <p>b. Number of Years</p> <p>88 = Since Birth</p> <p>[If the answer is living since birth use code 88]</p>	<p>B1a</p> <p>B1b</p>	<p>a. ____ ____ Month(s)</p> <p>b. ____ ____ Year(s)</p>
2	When was your house damaged?	<p><i>[Date]</i></p> <p>Type day, month and year</p>	<p>B2a</p> <p>B2b</p> <p>B2c</p>	<p>d. ____ ____</p> <p>m. ____ ____</p> <p>y. ____ ____</p>
3	When was an official assessment made for damage/	<p><i>[Date]</i></p> <p>Type day, month and year</p>	<p>B3a</p> <p>B3b</p> <p>B3c</p>	<p>d. ____ ____</p> <p>m. ____ ____</p> <p>y. ____ ____</p>
4	Was your house classified as: <i>[Official Assessment]</i>	<p><i>[Read]</i></p> <p>1 = Completely destroyed</p> <p>2 = Partially destroyed</p>	B4	
5	Did you agree with the official classification?	<p>1 = Yes</p> <p>2 = No</p>	B5	



## D. Grievance

Now I am going to ask few questions related to grievance regarding subsidy process.

No.	Description	Codes and Instruction	Field Name	Type or Code Response
1	Did you hear any message about where to get forms for launching complaints?	1 = Yes 2 = No [go to D3]	D1	
2	If Yes, what was the primary source?	01 = TV/ Cable 02 = Local FM radio 03 = Newspaper 04 = Friend/ relative 05 = Officials/ staff of project/ bank 77 = Other [Specify]	D2	
			D2o	
3	Do you have/ had any complaints about the subsidy process?	1 = Yes 2 = No [go to D9]	D3	
4	[If yes] Did you launch any complaint	1 = Yes 2 = No [go to D9]	D4	
5	[If yes] When did you launch the complaint	[Date]  Type day, month and year	D5a D5b D5c	d. ____ ____  m. ____ ____  y. ____ ____
6	What was/is the subject of complaint  [multiple response allowed]	01 = Reclassification of damage	D6a	
		02 = Related to opening of account	D6b	
		03 = Related to supporting documents	D6c	
		04 = Bank delayed payments  77 = Others [Specify]	D6o	

No.	Description	Codes and Instruction	Field Name	Type or Code Response
7	Has your complaint listened to?	1 = Yes 2 = No	D7	
8	Are you satisfied with the complaint process?	1 = Yes 2 = No	D8	
9	<p>In your opinion, who provided the main funding for the reconstruction of houses in [Malakand]/[FATA]</p> <p><i>[Ask for <u>primary</u> funder, but multiple response allowed]</i></p>	<p>01 = Government of Pakistan</p> <p>02 = Government of KP</p> <p>03 = USAID</p> <p>04 = USA</p> <p>05 = PaRRSA</p> <p>06 = PDMA</p> <p>07 = FDMA</p> <p>08 = Named political leader/ representative</p> <p>09 = Named political party</p> <p>77 = Other [Specify]</p>	<p>D9</p> <p>D9o</p>	

## E. Type of construction before and after conflict

Now I am going to ask a few questions about the type of construction of your house.

No.	Description and Response	Codes and Instruction	Field Name	Type or Code Response	
				A. Before	B. After
1	Over classification of house [Time] subsidy	1 = Pucca 2 = Katcha 3 = Semi Pucca	E1		
2	Covered areas (in Sq-ft) [Time] subsidy	Convert into Sq. Ft	E2		
3	Number of rooms [Time] subsidy		E3	_____	_____
4	Separate room for Kitchen [Time] subsidy	1 = Yes 2 = No	E4		
5	Type of construction material used WALLS of main/ sleeping rooms?	01 = burnt bricks 02 = stone and cement 03 = concrete  77 = Other	E5		
			E5o		
6	Type of construction material used FLOOR of main/ sleeping rooms	01 = Mosaic floors 02 = Marble Tiles 03 = Cement 04 = Mud floor / Bricks  77 = Others	E6		
			E6o		
7	Type of construction material used ROOF of main/ sleeping rooms	01 = Tiles 02 = Slate 03 = Corrugated Iron 04 = Zinc 05 = Asbestos sheets 06 = Bricks	E7		
			E7o		

No.	Description and Response	Codes and Instruction	Field Name	Type or Code Response	
		07 = Lime and stone 08 = reinforced cement concrete 09 = Concrete  77 = Others			

THANK YOU FOR YOUR TIME and GUIDANCE

Note: *[Please check the entire questionnaire for completeness]*

[PUCCA

- Houses with structure in RC Frame with RC sub structure (which means foundation), vertical and horizontal reinforcement, and walls made of block/brick/stone used with cement sand mortar.
- If both walls and roof are made of Pucca materials, the house is classified as Pucca.
- Pucca wall is made of burnt bricks, stone and cement concrete.
- Pucca roof is made of Tiles, Slate, Corrugated Iron, Zinc or other metal sheets, asbestos cement sheets, bricks, lime and stone, stone and RCC and concrete.

KATCHA

- Houses made of mud used for walls/roof and/or dry stone masonry, 80% of the Katcha houses have timber frame (columns and beams). Mud roof can be done with wooden panels or wooden beams or CGI Sheets.
- If both walls and roof are made of katcha materials, the house is classified as Katcha.

SEMI PUCCA

- Houses without RC frame (columns and beams) but with good masonry work with cement mortar and RCC/CGI Roof.
- There is no universal agreement of what is the percentage of the material that could define semi pucca.
- Example: A house with good brick masonry and RC foundation is considered as semi pucca.]

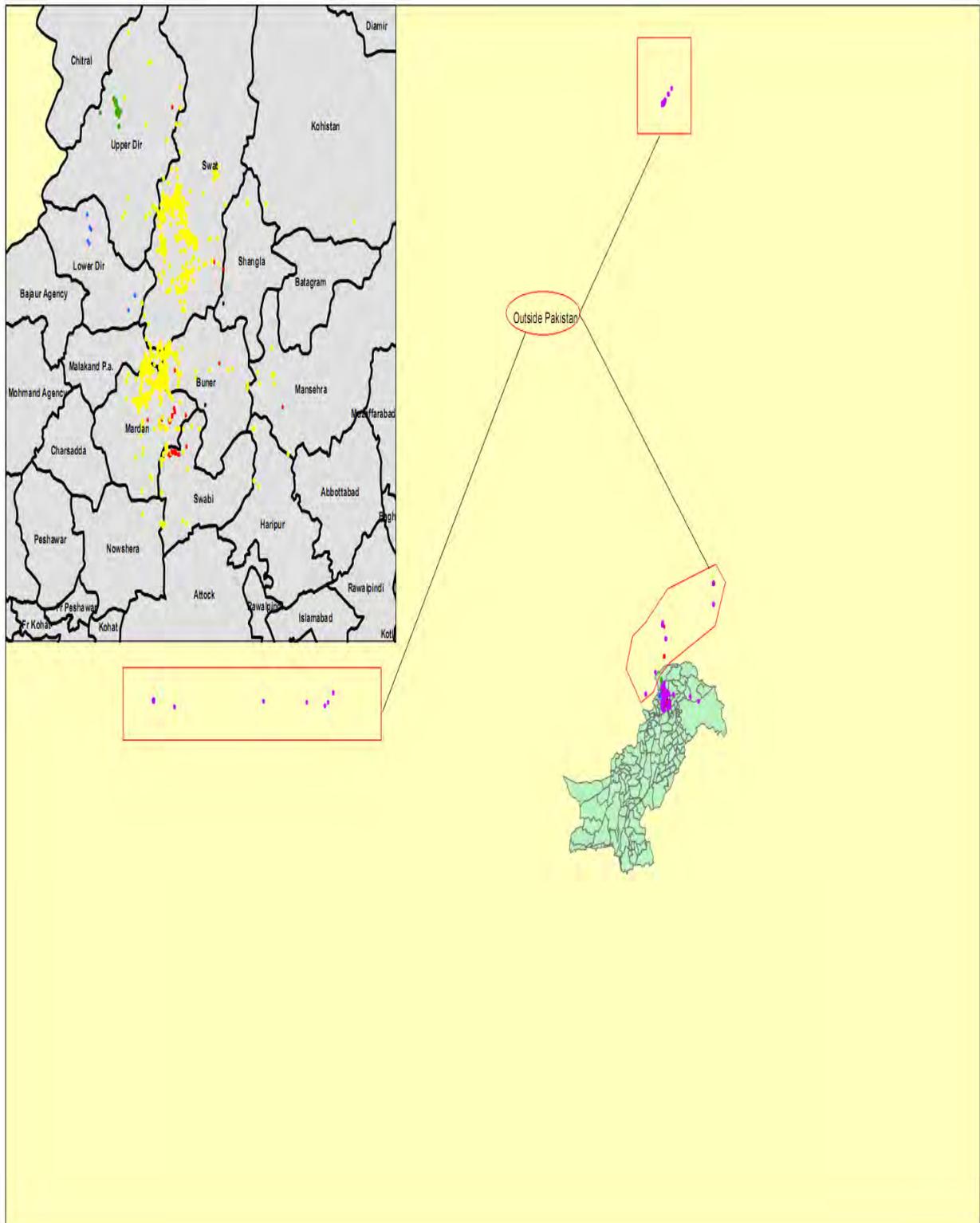
## Annex 5: Checklist

### HUASP Data Verification Checklist

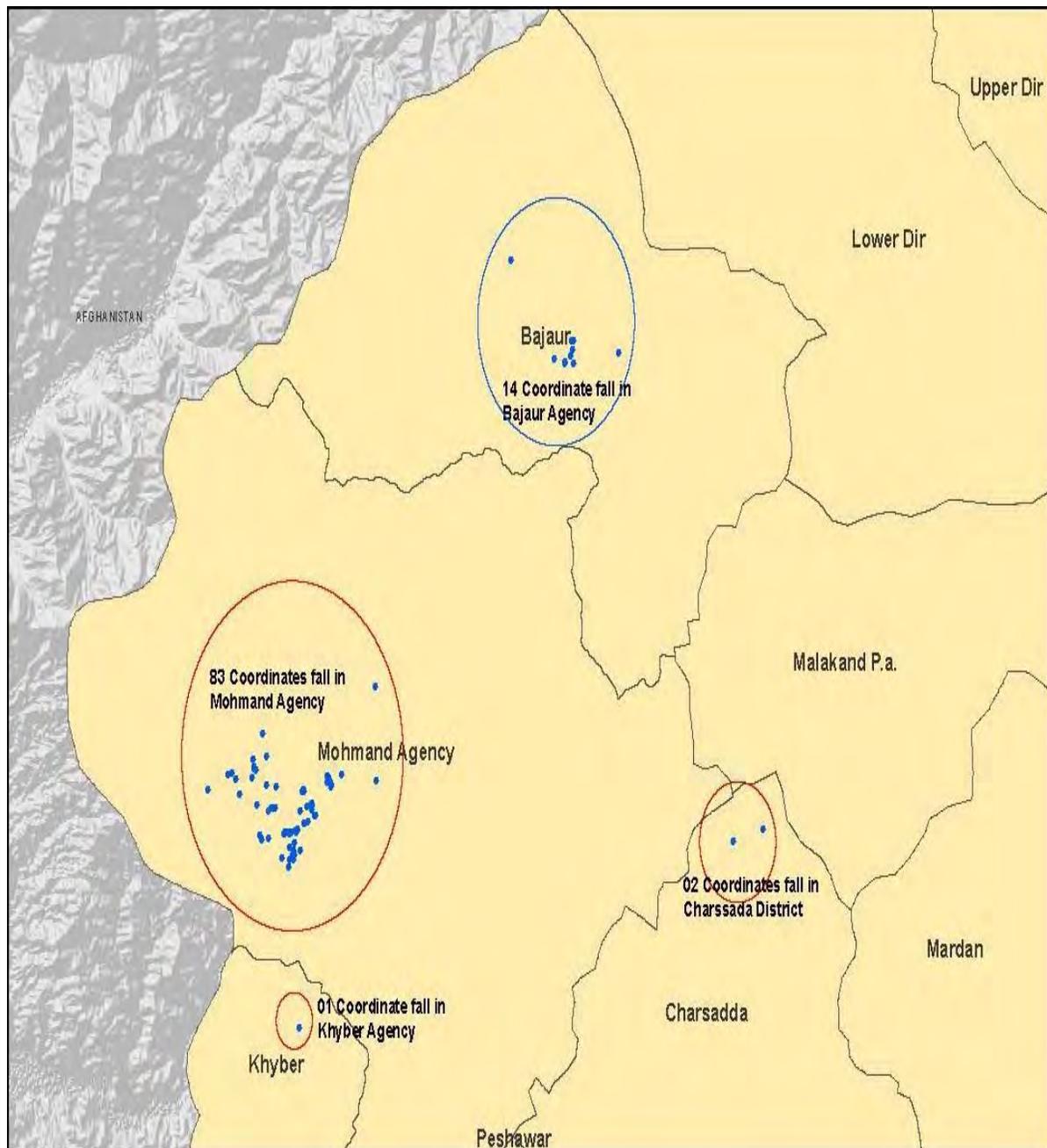
1. District Name:	2. Name of Visitor:	3. Date of Visit (DD/MM/YY):
-------------------	---------------------	------------------------------

4	5	6	7	8	9	10	11	12	13	14	15	16
Beneficiary Name	Father's Name	ID	Form No.	Owner NIC Copy	Number of Family Members	Type of house	Type of damage	Ownership affidavit	GPS record	Digital photograph depicting owner and damaged building	Sub-Date	Disbursement-date
				1. Yes 2. No	1. Yes 2. No	1. Pakka 2. Kachha	1. Partially damaged 2. Fully damaged	1. Yes 2. No	1. Yes 2. No	1. Yes 2. No	DD/MM/Y Y	DD/MM/Y Y

## Annex 6: Map Generated from the Recorded GPS Coordinates (Malakand)



## Annex 7: Map Generated from the Recorded GPS Coordinates (Bajaur Agency, FATA)



## Annex 8: HUASP Implementation Letters (HSG 02 and 03)

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 **USAID | PAKISTAN**  
FROM THE AMERICAN PEOPLE

March 30, 2011

Mr. Suleed Qadir Khan  
Director General  
Provincial Disaster Management Authority (PDMA) / Provincial Relief, Rehabilitation and  
Stabilization Authority (PRRSA)  
Government of Khyber Pakhtunkhwa  
Peshawar, Pakistan

**Subject:** Implementation Letter No. HSG-02  
Housing Cash Transfer Grant Agreement USAID Grant No. 391-011

**Reference:** Malakand Reconstruction and Recovery Program Assistance Agreement for the  
implementation of Emergency Supplemental Funding (ESF 2011-2014), dated  
September 30, 2009, between the Islamic Republic of Pakistan and the United  
States of America acting through the United States Agency for International  
Development (USAID) as amended (the "Assistance Agreement")

Dear Mr. Khan:

The purposes of this Implementation Letter No. HSG-02 are to approve the Grantee's  
withdrawal from the Separate Account for Local Currency of 2,000,000,000 Pakistan rupees  
(PKR) and to permit use of the funds withdrawn as budget support for the Grantee's program of  
housing damage assistance as proposed in Attachment I, the Grantee's "Concept Note:  
Housing Uniform Assistance Subsidy Project" dated January 2011 (the "Concept Note").

A. The Grantee and USAID mutually agree that, in accordance with Section 6.4(c) of the  
Assistance Agreement, the requirements to make withdrawals from the Special Local Currency  
Account have been met, in particular:

1. Agreement on the Program Receiving Budget Support: The Grantee and USAID  
agree to use of budget support funds for the Project proposed in the Concept Note.
2. Budget Support Requested and Approved: The Grantee proposes and USAID agrees  
to withdrawal of budget support funds to finance assistance for the number of houses shown as  
in the Concept Note, page 18, as "verified" to be completely destroyed (2,532 at PKR 400,000  
each) and partially destroyed (6,676 at PKR 160,000 each), totaling PKR 2,000,000,000.

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3. Grantor's Technical and Financial Approval of the Project

a. Technical: The Grantor's technical approval of the Project is indicated in Attachment 2, the letter of the Chief Secretary, Khyber Pakhtunkhwa province (to PCMA/Ps/DRSA/W/P/1-31/2009 dated February 8, 2010 and Attachment 3, the letter of the Joint Secretary, Cabinet Division no. F.2/1/2010-Com. dated February 17, 2010.

b. Disposal: The budget line item "Relief, Rehabilitation and Reconstruction & Security of IDPs," as shown in Attachment 4, page 102 of the Grantor's budget document "Demands for Grants" for the Pakistan fiscal year 2010/11, along with Attachment 5, the letter of the Provincial Disaster Management Authority (PDMA) of Khyber Pakhtunkhwa province (KP), no: PCMA/Ps/RRS/W/P/1-3/2010/2986-3060 dated February 9, 2010, demonstrate the Grantor's budgetary approval for the Project.

c. Planned Financing from Other Sources: The Grantor and USAID agree that the funds released for withdrawal hereby will finance the entirety of the benefits for the nucleus of completely and partially damaged houses verified in the Concept Paper; no financing from other sources will be employed for this purpose.

d. Monitoring, Audit, and Evaluation: The Grantor and USAID approve the Project's plan for monitoring, audit, and evaluation.

e. Notice of Withdrawal: The Grantor will provide USAID a report of withdrawal within five business days of the date of withdrawal.

f. In addition, the Grantor and USAID agree that the withdrawable may be used for past disbursements to beneficiaries, in particular:

1. Disbursements

a. Bridge Financing Previously Disbursed: The Grantor and USAID agree that the Grantor will provide 4,592,640,000 PKR representing the portion of this budget support that corresponds to bridge financing previously disbursed as housing damage assistance, directly to the account for the budget line item from which bridge financing was drawn, "Relief, Rehabilitation and Reconstruction & Security of IDPs," as shown on page 102 of the Grantor's budget document "Demands for Grants" for the Pakistan fiscal year 2010/11.

b. Additional Disbursements: The Grantor and USAID agree that the Grantor will disburse 408,320,000 PKR, representing the portion of this budget support used to finance additional disbursements of housing damage assistance, as stated in Section 6.4(d) of the subject Assistance Agreement.

2. Receipts

a. Bridge Financing Previously Disbursed: The Grantor and USAID agree that the Grantor will provide USAID a report of budget support corresponding to bridge financing

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within three business days of the transfer of funds from the Separate Account for Local Currency to the account specified.

b. Additional Disbursements: The Grantee and USAID agree that the Grantee will provide USAID reports of the use of budget support for additional housing damage assistance within thirty days after the end of each quarter, starting with the quarter ending March 31, 2011, until all the funds withdrawn from the Separate Account for Local Currency have been disbursed.

*Handwritten notes:*  
N. 2011  
2011  
1/19

Nothing in this Implementation Letter should be construed as modifying or altering the Assistance Agreement or any of its provisions herein referred to and explained. This Implementation Letter may be supplemented or modified by subsequent implementation letters, as necessary. All defined terms used herein shall have the same meanings as in the Assistance Agreement unless otherwise defined in this Implementation Letter.

Sincerely yours,

*Handwritten signature: Denise Herold*

Denise Herold  
Acting Director  
USAID/Pakistan

*Handwritten signature: Sajid*

Agreed to and accepted by:

Sajid Qadir Khan  
Director General  
PDMA / PaRRSA

Date: 24/03/2011

Attachments:

1. Concept Note: Housing Uniform Assistance Subsidy Project
2. Letter no. PDMA/PARRSA/NWFP/1-31/2010 dated February 8, 2010
3. Letter no. F.31/2010-Com. dated February 17, 2010.
4. Page 102 of the Grantee's budget document "Demands for Grants" for the Pakistan fiscal year 2010/11.
5. Letter no. PDMA/PARRSA/PO/1-3/2010/2995-3000 dated February 9, 2010.

## Annex 9: HUASP Key Informant Interview (KII) - Instruments

### **Evaluation Question 1**

Were the beneficiaries selected according to the process described in Section 4 of the Concept Paper of HUASP?

**Primary data source:** Members of Tehsil Steering Committee (TSC), District Steering Committee (DSC) and bank officials.

**Secondary data source:** Grievance list provided by PaRRSA. Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff.

**Key Informants:** 1. DRO; 2. SDM/*Tehsildar/Patwari*; 3. Local Notable; 4. GRM Applicant; and 5. PaRRSA/PDMA/FDMA official (5 interviews per district/agency X 7 districts/agencies = 35 KIIs)

### **KII Instruments:**

1. Were you part of the identification and verification process/team for HUASP? If not who was and are you familiar with the HUASP? (KIs: *All except GRM Applicant*)
2. How many persons comprised a survey team; what were their designations; how many survey teams were formed and who decided the number of survey teams to be formed in the district/agency? (KIs: *All*)
3. Were you part of the TSC; and if so, describe the process through which the TSC supervised functioning of the survey teams and collected results for verification, random checking and resolution of technical issues? (KIs: *All*)
4. Describe the process through which the TSC forwarded the survey results to the DSC? (KIs: *All except GRM Applicant*)
5. Describe the process through which the DSC received the survey results from the TSC? (KIs: *All except GRM Applicant*)
6. Did the concerned Army unit collect survey results from TSC for further scrutiny and what was the process? (KIs: *All except GRM Applicant*)
7. Did the DSC receive verified data from the concerned Army unit and what was the process? (KIs: *All except GRM Applicant*)
8. Did the DSC supervise the entire survey operation? And if so please explain the process involved in: a) receipt of data; b) final verification; c) disbursement of administrative finances/daily allowances; and d) submission of data to the Housing Survey Cell PDMA/PaRRSA? (KIs: *All except GRM Applicant*)
9. What was the process employed by the DSC for the verification of complete survey result and its submission to PDMA/PaRRSA in computerized form? (KIs: *All except GRM Applicant*)
10. What/How were the guidelines developed to assess the extent of damage and record the damaged houses in correct category of damage? (KIs: *All except GRM Applicant*)
11. What was the process employed in imparting trainings to the survey teams to ensure that the surveys are conducted in a systematic and consistent manner? (KIs: *All except GRM Applicant*)
12. What was the process employed in training the survey teams to ensure correct recording of GPS coordinates and use of digital cameras? (KIs: *All except GRM Applicant*)
13. What was the process employed for provision of the trainings to the data punchers and what did it comprise of? (KIs: *All except GRM Applicant*)
14. Describe the process through which the beneficiaries were informed/made aware of the environmental guidelines/regulations/concerns? (KIs: *All*)
15. What were the shortcomings of the HUASP process/methodology; and what suggestions would you propose to improve it? (KIs: *All*)

#### **Evaluation Question 4**

How much time did it take from project start date to when the banks exactly disbursed the cash to the beneficiaries?

**Primary data source:** Members of Tehsil Steering Committee (TSC), District Steering Committee (DSC) and bank officials.

**Secondary data Source:** Grievance list provided by PaRRSA. Project documents and meeting with key PaRRSA, PDMA, FDMA, Bank staff.

**Key Informants:** 1. DRO; 2. SDM/*Tehsildar/Patwari*; 3. Local Notable; 4. Bank official; and 5. GRM Applicant; (5 interviews per district/agency X 7 districts/agencies = 35 KIIs)

#### **KII Instruments:**

1. What was the process through which GOP/EAD provided finances to PaRRSA for HUASP? Were the funds transferred in one go or in tranches? How long did it take for the allocated/approved funds to be transferred from: a) the relevant division of GOP to GOKP and b) the GOKP to the Assignment Account of DG PaRRSA?
2. What was the process employed in opening the Assignment Account for DG PaRRSA; and how long did it take to complete this process? What measures would you suggest to streamline this process in order to make it more effective/efficient?
3. What was the process through which: a) funds were transferred from the Assignment Account to the consortium of banks and b) from the banks to the beneficiary accounts? How long did it take to complete this process?
4. How much time was required to operationalize the process through which banks could access the HUASP database online for verification of beneficiaries and updating of the beneficiary account information?
5. What was the process through which a beneficiary could open his/her account and how long did it take? What types of problems/difficulties were faced by the beneficiaries to open their bank accounts and what would you suggest in improving this process?
6. How long did it take from the date the bank sent the beneficiary affidavit to PDMA/PaRRSA for attestation/countersigning to the date the bank received it back?
7. How long did it take after the bank received the attested beneficiary affidavits from PDMA/PaRRSA to receive the final advice/data from PDMA/PaRRSA for disbursement to individual beneficiaries?
8. How long did it take PDMA/PaRRSA to transfer funds to the consortium of banks after the banks made a formal request for the required funds?
9. What were the short comings in the implementation of the funds flow mechanism adopted for HUASP? And what measures do you suggest to improve/streamline this process?

### ***Evaluation Question 5***

Is the Grievance Redressal Mechanism (GRM) functioning according to the operating guideline established by PDMA/ PaRRSA and in a transparent and fair manner?

**Primary data source:** Members of Tehsil Steering Committee (TSC), District Steering Committee (DSC) and bank officials.

**Secondary data Source:** Use grievance list provided by PaRRSA. Project documents and meeting with key PaRRSA, PDMA, FDMA.

**Key Informants:** 1. DRO; 2. SDM/*Tehsildar/Patwari*; 3. Local Notable; 4. Bank official; and 5. GRM Applicant; (5 interviews per district/agency X 7 districts/agencies = 35 KIIs)

### **KII Instruments:**

1. What did the GRM process comprise of; when and for how long was it instituted?
2. What did the public awareness campaign for GRM comprise of; what types of tools were used in the PAC; and when was it initiated and terminated?
3. What type of assistance was provided to the complainants for filling out the GRM forms?
4. What did most and least of grievances relate to? And what is the cause and effect relationship for most of the grievance cases?
5. What is the percentage of grievance cases resolved and pending?
6. What is the comparative percentage of grievance cases in each of the districts/agencies?
7. What were the shortcomings observed by you in the GRM process; and what measures would you suggest to make the GRM process more effective and efficient?
8. Please explain when and how did you hear about the housing survey?
9. Please explain the process through which your house was surveyed and you were registered for the HUASP?
10. When and how was the PIC for the survey announced; how many persons comprised a survey team; what were their designations; how many survey teams were formed in your tehsil and who do you think decided the number of survey teams to be formed in the district/agency/tehsil?
11. Do you know about the TSC and the DSC and their functions during the survey? if so, did you interact with them at any time during the survey and how?
12. Do you know if the TSC supervised functioning of the survey teams, collected results for verification, carried out random checking and resolved technical issues?
13. Do you know if the concerned Army unit collected survey results from TSC for further scrutiny?
14. Do you know if the DSC supervised the entire survey operation?
15. Are you familiar with the guidelines developed to assess the extent of damage and record the damaged houses in correct category of damage?
16. Were the surveys conducted in a systematic and consistent manner?
17. Did you observe the survey teams' recording the GPS coordinates and use of digital cameras?
18. Were you informed/made aware of the environmental guidelines/regulations/concerns?
19. What were the shortcomings of the HUASP process/methodology; and what suggestions would you propose to improve it?
20. Please explain the process you went through to open up your bank account and how long did it take you to do that? What types of problems/difficulties did you face to open your bank account and what would you suggest in improving this process?
21. How long did it take from the date you submitted your affidavit to the bank to the date the bank opened your account?
22. How long did it take after the bank opened your account to the date you could withdraw your money?
23. How difficult/easy was it for you to access the bank? Were you allowed to withdraw your money from the bank in one going?
24. What was your grievance and how long did it take you to resolve it?

25. When and how did you come to know that you could lodge a complaint under the GRM? Were you provided an application form to lodge your grievance? When, where and how did you fill in the GRM application?
26. Do you have any suggestions to improve the process of identification of beneficiaries, payment of cash and the GRM?



## Annex I I: HUASP Grievance Redressal (GRM) Form

**فارم برائے ازالہ شکایات**

تاریخ \_\_\_\_\_ سروے فارم نمبر \_\_\_\_\_ درخواست نمبر 5921

نام \_\_\_\_\_ ولدیت \_\_\_\_\_  
 شناختی کارڈ نمبر 15101-0370672-5 یونین کونسل \_\_\_\_\_  
 مکمل پتہ \_\_\_\_\_

شکایت: \_\_\_\_\_

(i) سروے نہیں ہوا  
 (ii) مکان مکمل تباہ تھا مگر جزوی تباہ درج ہوا  
 (iii) کوئی اور \_\_\_\_\_

**انجینئرنگ سیل اسب ڈویژنل سٹیئرنگ کمیٹی**

(i) منظور  
 (ii) نام منظور

(Please attached any supporting evidences/document)

(1) \_\_\_\_\_  
 (2) \_\_\_\_\_  
 (3) \_\_\_\_\_  
 (4) \_\_\_\_\_

\_\_\_\_\_ آری نمائندہ  
 SAABONG 107 B...

\_\_\_\_\_ تصدیق و سرٹیفیکیشن  
 ڈسٹرکٹ سٹیئرنگ کمیٹی

(i) منظور  
 (ii) نام منظور

نوٹ: \_\_\_\_\_

\_\_\_\_\_ Col  
 GSO (Ops)  
 37 Div.

\_\_\_\_\_ ڈسٹرکٹ سٹیئرنگ کمیٹی  
 ڈسٹرکٹ سٹیئرنگ کمیٹی

\_\_\_\_\_ ڈسٹرکٹ سٹیئرنگ کمیٹی

**ہدایات**

یہ فارم ہاؤسنگ سروے سے متعلقہ شکایات کے لیے استعمال کیا جائے گا۔

## Annex 12: PDMA/PaRRSA Housing Damage and Eligibility Verification Survey (HDEVS) Guidelines

### سروے کا طریقہ کار

- 1- ہر سروے ٹیم میں ایک پٹواری فوج کا نمائندہ اور دو یا تین معززین علاقہ شامل ہوں گے۔
- 2- ہر یونٹ کو سول کیلئے ایک سروے ٹیم ہوگی۔
- 3- ہر سروے ٹیم موقع پر پہنچ کر کھاتے، دکانات، اور ہوٹل وغیرہ کا جائزہ لے گی اور فارم میں اندراج کرے گی۔
- 4- ہر فارم میں مالک کا نام، شناختی کارڈ نمبر، مکمل پتہ، عمارت کی نوعیت اور آیا کہہ جزوہ یا کچی طور پر تیار شدہ ہے۔ درج کیا جائے۔
- 5- اس کے علاوہ یہ بھی درج کیا جائیگا کہ جائیداد کی ملکیت ایک نام سے ہے یا ایک سے زیادہ۔ دوسری صورت میں شرکت دار اور حصہ دار درج کیا جائے گا۔
- 6- ان معلومات کے علاوہ اگر کوئی اضافی معلومات ملکیت کے بارے میں ہو درج کی جائے گی۔ یہ تمام معلومات فارم کے دوسرے اور تیسرے حصے میں بھی درج کی جائیں گی۔
- 7- فارم میں اندراج کے بعد متعلقہ پٹواری اور فوج کا نمائندہ دستخط کریں گے اور معززین علاقہ تصدیق کے لئے دستخط کریں گے۔
- 8- فارم کا تیسرا حصہ رسید کے طور پر متعلقہ مالک کو دیا جائے گا۔
- 9- باقی فارم تفصیل مشیر تک کمیٹی (جس کے ممبران اعلیٰ متعلقہ اسٹنٹ کمشنر ہوں گے) کے حوالے کیا جائے گا۔
- 10- تفصیل مشیر تک کمیٹی روزانہ کی بنیاد پر فارم کا دوسرا حصہ یعنی DCO، E-Copy آفس میں قائم ڈیٹا بیس میں اپ لوڈ کیا جائے گا۔
- 11- ہر فارم میں ایک خانہ نگار وقوع کا ہے جس میں طول بلد (Longitude) اور عرض بلد (Latitude) کا اندراج کیا جائے گا۔
- 12- ہر سروے ٹیم مالک مکان کی تصویر بھی لے گی جس میں مالک مکان معاً ایک سفید بورڈ جس پر اس کا شناختی کارڈ نمبر درج ہوگا اور تیار شدہ مکان کا نقشہ بھی ہو گا۔
- 13- ایک مکان کی مختلف زاویوں میں 2 سے 4 تک تصاویر لی جائیں گی۔

### معلومات برائے اندراج تیار شدگی املاک

ہر عمارت مندرجہ ذیل میں سے کسی ایک قسم کی ہو سکتی ہے۔

1- ٹیکا

2- کچا

3- نیم ٹیکا

تفصیلات کی دو اقسام درج کی جائیں گی۔

- مکمل طور پر تیار شدہ (Totally Damaged)

- جزوی طور پر تیار شدہ (Partially Damaged)

### مکمل طور پر تباہ شدہ:

- 1- ایسی املاک جو ناقابل مرمت ہیں۔
- 2- اگر کچی عمارت 40% یا اس سے زیادہ تباہ ہوگی تو ناقابل مرمت یا کئی طور پر تباہ شدہ تصور کی جائے گی۔
- 3- کچی عمارت مندرجہ ذیل طور صورتوں میں مکمل یا کئی تباہ تصور ہوگی۔
  - i- چھت گری ہے۔
  - ii- عمارت کا ڈھانچہ تعمیر نہیں ہو سکتا۔
  - iii- دیواروں میں بڑی دراڑیں ہیں جس کی وجہ سے تعمیر نہیں ہو سکتی۔
  - iv- کناروں میں کسی بھی نوعیت کی دراڑ۔ (ایسی صورت میں ناقابل مرمت ہے۔)
  - v- دیواریں گھڑی کے چوکھٹے سے چوکھٹے ہیں۔

### جزوی طور پر تباہ شدہ:

- 1- ایسی املاک جو قابل مرمت ہیں۔

### کچی عمارت:

2. RC فریم اچھی حالت میں ہے۔ اینٹوں کی دیوار دو بارہ تعمیر ہو سکتی ہے یا مجموعی نقصان 40% سے کم ہے۔

### کچی عمارت

- 3- چھت میں سوراخ یا معمولی نقصان جو قابل مرمت ہے۔
- 4- معمولی نقصان جو عمارت کے بنیادی ڈھانچے پر اثر انداز نہ ہو۔

### جزوی پکا یا Semi Pakka

- 5- جب نقصان 40% فیصد سے کم ہو۔

واضح رہے کہ اگر ابہام ہو تو تمام املاک کی دو یا تین زاویوں سے تصویر کھینچیں اور اگر نتیجہ نکالنا مشکل ہو تو اس امر کا اندراج کریں تاکہ انجینئر صاحبان کی تکنیکی رائے لی جاسکے۔