

NATIONAL DISASTER RISK MANAGEMENT FUND

STRATEGIC BUSINESS PLAN 2018-2020

(Approved in 7th Board Meeting held on 23rd May, 2018)


Chief Executive Officer



Company Secretary

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1. Introduction of National Disaster Risk Management Fund (NDRMF)

National Disaster Risk Management Fund (NDRMF) is a not for profit organization established under section 42 of Companies Ordinance, 1984. The NDRMF is a Government-owned entity that will provide grants for subprojects that will contribute to enhancing Pakistan's resilience to climatic and other natural hazards and strengthen the government's ability to make Pakistan a disaster resilient country. The Fund's objective is to focus on primary or critical level disaster planning, preparedness, pre-disaster mitigation and early warning systems, but will not carry out any post disaster activities. Being a rights-based organization, gender equality and inclusion are placed at the core of all NDRMF operations and programming.

The NDRMF is an apex financing institution that will maintain highest level of integrity and transparency in guiding and managing investments. The NDRMF will strive to strengthen the technical knowledge base in disaster and climate change risks and impacts to develop market for transfer of residual risks of natural hazards that cannot be mitigated. As a result, it will increase physical capacities of DRR institutions and will reduce socio-economic and fiscal vulnerabilities of the country and its population to natural disasters.

The project is intended to be the first phase of a longer-term partnership between the Government and Asian Development Bank (ADB) to comprehensively address key Disaster Risk Management (DRM) and Disaster Risk Financing (DRF) issues. Based on the implementation progress and future satisfactory appraisals, and subject to further Board approval, ADB will consider further financing requests from the government to provide up to \$1 billion through additional financing during 2020–2030, to contribute to the \$3 billion requirement to finance the implementation of the future National Disaster Management Plan (NDMP) and National Flood Protection Plan (NFPP) IV.

2. NDRMF Vision & Mission Statement

Mission:

NDRMF is working for reducing the socio-economic and fiscal vulnerability of the country and its population to natural hazards by prioritizing and financing investments in disaster risk reduction and preparedness, that have high economic benefits, taking into account climate change, as well as disaster risks and their impacts

Vision:

"Our aim is to be make Pakistan a **Natural Disaster Resilient Country**"

3. Strategic Objectives

Followings are some of the strategic objectives of National Disaster Risk Management Fund:


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3.1 Financial Autonomy

- Income from endowment fund to finance NDRMF establishment and operating expenses
 - Balance earning from endowment fund to be utilized for funding projects
 - Release of the next tranche of US\$ 250-300 Million from ADB is being requested (2020-2023)
 - Develop Independent financial management procedures and systems, satisfying all donor requirements/ needs, ultimately leading to a fully autonomous entity to attract funding from other donors.
 - Explore the possibility of obtaining dormant funds from different projects of the Government.
4. Tap Additional funding sources, within and outside the country

4.1 Institutional Development

- FIP accreditation and project selection criteria are fully operationalized.
- All procedures for project approval to be simplified for fast track approvals.
- Institutionalize development and operational processes in line with best international practices.
- Development a central repository of knowledge on DRR & DRF
- Ensuring environment, gender and social safeguard policies are mainstreamed in all the projects
- To develop, fine tune, customize, mature and operationalize own procurement, financial management, audit and business processes, monitoring and evaluation policies and practices to a level which will be acceptable to the development partners.
- Creating a stable and productive organization through suitable mid-course correction

3.3 Corporate Governance & Compliances

- Ensuring Compliance of all the applicable legislations and loan covenants with improved coordination with regulators, donors and other stakeholders.
- Development of Key performance Indicators (KPI's) for all sectoral interventions.

3.4 Operational Milestones

- National and subnational emergency response plans are developed
- A MHVRA (including climate change and gender-related vulnerabilities) is completed in 20 vulnerable cities and/or districts
- CBDRM plans are completed in 50 vulnerable union councils or urban centers.
- At least 300 km of new or retrofitted flood protection infrastructure financed by the NDRMF are constructed.
- An additional 500 public buildings financed by the NDRMF (in the social sector) are made safe and resistant to multiple hazards
- Enhance the geographic coverage area of early warning systems.


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3.5 Startup Strategy

- At least critical mass project cycles under the ongoing Project of NDRMF are completed (i.e. from proposal approval to project implementation and completion) – both geographically and mix of sectors/institutions
- Working with existing implementation partners that are already accredited with international and national agencies.
- Ensuring geographic and institutional mix of project proposals to complete a representative sample.
- High Level on preparedness / design and procurement ready project to get priority

4. Objective of Business Plan

This business plan provides strategic way forward for next three years to achieve sustainability and meet targeted goals related to disaster risk reduction and disaster risk financing. While doing so, NDRMF will aim to collaborate very closely with all the stakeholders including but not limited Governments, Development partners, Fund Implementation Partners (FIP's) and Communities.

5. Obtaining Environment

Since the creation of Pakistan, the approach of respective governments has been response centric rather than proactive resulting in huge economic losses and causing emotional trauma to millions of people. All the efforts of Federal and Provincial governments are focused on how to manage the post disaster activities rather than concentrating on the pre-disaster actions to mitigate the risks. The lack of Coordination among various Government Disaster Management departments at multiple levels has resulted in lack of integrated planning, sensitization, risk modelling and profiling as well as hazard assessments. Concrete and coordinated efforts have not been made to generate resources for risk reduction or mitigation and to ensure the optimal utilization of available resources in a proactive manner.

5.1 Risk Profile of Pakistan

Pakistan lies between 23° 35' to 37° 05' N latitude and 60° 50' to 77° 50' E longitude. It touches the Hindukush Mountains in the north and extends from the Pamirs to the Arabian Sea. The country has a total area of 796 095 km. It consists of such physical regions as: (a) the Himalayas, which cover its northern part, and K-2 in its north western part; (b) the Baluchistan plateau; (c) The Potohar Plateau and salt range; and (d) The Indus plain, the most fertile and densely populated area of the country. It gets its sustenance from the Indus River and its tributaries. Most of Pakistan has a generally dry climate and receives less than 250 mm of rain per year, although northern and southern areas have noticeable climatic differences. The average annual temperature is around 27°C, but temperatures vary with elevation from -30°C to -10°C during the coldest months in mountainous and northern areas of Pakistan. The plains of the Indus valley are extremely hot in summer with cold and dry weather in winter and temperatures soaring upto 50°C.

Pakistan is subject to a range of natural disasters including floods, cyclones, earthquakes, landslides and drought. In this subsection we summarize some basic facts concerning four of the major hazards, which occurs frequently.

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5.1.1 Floods: Pakistan is one of the five South Asian countries that have the highest annual average number of people physically affected by floods (UNDP 2001). The alluvial plains of the Indus river system formed as flood plains and remain vulnerable to recurrent flooding. Riverine floods occur during the summer monsoons. Flash floods and landslide hazards occur frequently in the northern mountains. Districts along the Indus plain are particularly affected by riverine floods, while hill torrents tend to affect the hilly districts located in the northern and western parts of Pakistan. Pakistan is at risk of various types of natural disasters of which cyclones, flooding, landslides, earthquakes and drought are the most common. The floods of 1950, 1988, 1992 and 1998 resulted in a large number of deaths and severe loss of property, while the July 2010 floods have been described as the worst in the last eighty years and led to nearly 20 million people being significantly affected with an estimated 1,800 deaths.

Key lessons learned during 2010 floods were: (a) The exceptional intensity and prolonged period of the rains and consequent flooding clearly overwhelmed national, provincial and local disaster/flood management capacities, particularly at the district level; (b) the partial implementation of already prepared national response and contingency plans, limitations of existing early warning arrangements, emergency response mechanisms and structural mitigation; and (c) the lack of disaster preparedness awareness, sensitization and education regarding localized hazard and flood risk reduction, emergency preparedness and response functions at the community level - particularly for populations located within flood plains.

5.1.2 Climate Change: Climate change is being considered as a critical factor behind changing rainfall patterns and the visible increase in precipitation during monsoon seasons in parts of the country. Research work based on long-term climate change data points towards a scenario of future occurrence of heavy rainfall events during monsoon seasons over north-west Pakistan instead of north-east. As a result, areas along the western rivers of the country (Indus and Kabul) will be more vulnerable to flood episodes similar to the one experienced during the current season. Likewise, the country is experiencing increased temperatures, resulted in sea level rise and heat waves with multiple implications.

5.1.3 Drought: Pakistan is one of the countries that is expected to be hit hardest by the effects of global warming, and drought is one of the possible consequences of global warming resulting in a sharp fall in water table levels and drying up of wetlands (PMD 2002). Districts along the south-western and eastern parts of Pakistan have become severely affected by drought. The droughts of 2000-2002 brought miseries to millions of people.

5.1.4 Earthquakes: Pakistan lies within a seismic belt and therefore suffers from frequent small and medium magnitude earthquakes (GSP 2001). Earthquakes commonly occur along the Himalayas and Karakorum ranges and parts of Hindu Kush in the north of the country, in the Koh-e-Suleiman Range in the west with Chaman fault line along Quetta, Zhob and Mekran fault line affects Gawadar district along the sea of the south-west coast. The country's seismic risk vulnerability was proven in October 2005 when a major earthquake measuring 7.6 on the Richter scale hit nine districts in Khyber Pakhtunkhwa (KP, formerly NWFP) and Azad Jammu and Kashmir (AJK), killing over 73,000 people and damaging/destroying about 625,000 houses.

5.1.5 Cyclones: According to the World Disaster Report 2003, the 960 km long coastal belt of Pakistan is occasionally battered by cyclones causing widespread loss to life and property,







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especially in the coastal districts of Gawadar, Badin and Thatta. Fourteen cyclones recorded in the period of 1971-2001 caused a significant amount of damage.

Figure 1: Natural Hazard – Disaster Type


					
Geophysical	Hydrological	Meteorological	Climatological	Biological	Extra-terrestrial
Earthquake	Flood	Storm	Drought	Animal epidemic	Impact
Mass Movement (dry)	Landslide	Extreme temperature	Glacial lake outburst	Epidemic	Space weather
Volcanic activity	Wave action	Fog	Wildfire	Biotech infection	


5.2 Major Vulnerabilities in Pakistan


Rapid population growth, uncontrolled development and unmanaged expansion of infrastructure are the most common factors that result in more people becoming vulnerable to natural hazards than ever before. A consistent major problem for Pakistan's authorities is that natural hazards occur more or less regularly at all scales. There is a dearth of information and little understanding of the processes involved in hazard identification, risk assessment and management, and the relationship between people's livelihoods and disaster preparedness. Vulnerability is an approach that links hazard distributions with risk research and refers to the susceptibility of individuals, communities or regions to natural or technological hazards. Vulnerability is a condition, but at the same time it is also a process resulting from physical, social and environmental factors that increase the susceptibility of a community or area to the impact of a hazard. Vulnerability also encompasses the concepts of response and coping, since it is dependent on the potential of a community or area to withstand or react to a disaster. Vulnerability has a social character and is not limited to potential physical damage or to demographic determinants. **It is stated that disasters only occur when the losses exceed the capacity of the population to support or resist them.** The vulnerability and exposure of women and men to risks and their experiences of disaster and climate change impacts vary due to gender norms and roles. These differences are further compounded by marginalization on the basis of age, disabilities, ethnicity, socioeconomic status or other factors such as whether girls are taught to swim, or whether women have limited mobility and access to early warning information.

5.3 Recent Large-Scale Disasters & Impact on Infrastructure, people & social capital

Pakistan ranked among the 10 countries with the most people exposed to natural hazards, according to data compiled by **Verisk Maplecroft, a UK-based risk management company** and was published in March 2016. Almost seventy percent (70%) of Pakistan's population is subject to natural hazard and resilience to natural hazards is one of the lowest in the region. The country, its population, and assets are increasingly exposed and vulnerable to various natural hazards. According to the Global Climate Risk Index, it was one of the 10 countries most affected by extreme weather events during 1995–2014.² Since 2000, increasing natural hazards have resulted in significant loss of life, economic damage, and the reversal of development gains.


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Disasters cause large-scale damage to human life, their livelihoods, economic and social infrastructure and environment. Sex disaggregated data on climate change and natural disasters in Pakistan is not available.

Limited global data indicates that due to existing gender norms leading to women's limited access to economic resources, information and technology, increases their vulnerability and adaptive capacity. Socially and culturally imposed home based roles and expectations limits women's mobility and opportunities for political involvement, education, access to market, and, which reinforces the cycle of vulnerability. 2005 earthquake exposed number of female headed households. Over 26% of households eligible for the livelihood cash grant were headed by women. However, few of the key information and data related to damages and impact caused by few of the major disasters is as follows:

5.4 Major Natural Hazards in Pakistan since 2005

Table 1: Statistics related to Major Earthquake 2005

Sr	Description	Unit	Value
1	Human Loss	No	73,338
2	Human Injuries	No	128,309
3	Families Effectd	No	500,000
4	House Damaged	No	600,000
5	Educational Institutions	No	6,298
6	Roads Damaged	KM	6,448
7	Health Institutes	No	796
8	Loss	US\$ Million	5.5

Table 2: Statistics related to Earthquake 2008-2013

Sr	Description	Unit	Value
1	Human Loss	No	844
2	Human Injuries	No	3,023
3	Families Effectd	No	162,035

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Table 3: Statistics related to Super Flood 2010

Sr	Description	Unit	Value
1	Human Loss	No	1985
2	Population affected	Million	20
3	Houses Damaged	No	1,602,765
4	Crops Damaged	Acres	5,171,026
5	Direct Loss	US\$ Million	10,056
6	Educational facilities Damaged	No	10,192

Table 4: Statistics related to Droughts 1998-2014

Sr	Description	Unit	Value
1	Human Loss	No	1,248
2	Population affected	Million	4.5
3	Livestock Perish	Million	5

5.4.1 Impact of Disasters on Economy**Table 5: Statistics related to Impact of Disaster on Economy**

Description	Unit	Avg impact of disaster	Major Flood Impact (Forecast)
Annual Economic Impact	US\$	1.2 - 1.8	5.5
% age of GDP	%	0.5 – 0.8	7.0
% age of Federal Budget	%	3.0 – 4.0	40

5.5 Poverty Level and Vulnerable Groups of Society

In Pakistan, the most vulnerable groups are women and children as women do not have a strong position in Pakistani society and have a meagre income. The rural poor are a vulnerable group because they lack the means to bounce back and there is a lack of access to social service and infrastructure, especially in the more remote areas. This is also experienced by IDPs and refugees.



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Pakistan ranks 147th out of 188 countries in the Human Development Index. Pakistan's Gender Development Index (GDI) ranking is 147 out of 188, whilst Gender Gap Index (GGI) is 143 out of 144 countries, indicating widespread gender disparities are in all sectors right from the care economy to national and global economic markets.

29.5% of Pakistan's population lives below the poverty line and 39 % of Pakistanis live in multidimensional poverty. Poverty gives rise to powerlessness and add to the vulnerability. 48.76% of Pakistan's population consists of women. Globally, women account for about 50% of the world's extreme poor. Due to unavailability of sex disaggregated data regarding poverty makes it hard to have a clear picture of the true gender dimensions of poverty. However, gender discrimination is one of the major reasons behind poverty among women, which is related to the absence of autonomy, economic opportunities, lack of access to education, training and support services, and minimalist participation in key decision making

Table 6: Key Information related to Human Development Index

Sr	Description	Number / Value
1	Human Development Index (out of 187) GDP per capita (USD)	147
2	GDP per capital	2369
3	Living below 1,250 (USD) a day (% pop)	22.6%
4	Life expectancy at birth (years)	65.4
5	Infant mortality rate (per 1000 live births)	87
6	Adult literacy rate (% aged >15)	55.5
7	Global hunger index (>20 alarming)	20.7

6. Existing Resources

The National Disaster Management Ordinance (NDMO) of 2006 forms the legal basis for the implementation of the National Disaster Management Framework (NDMF) which is provided by the National Disaster Management Authority (NDMA). The NDMA is supported by the national Government of Pakistan to take measures for the prevention of disaster, the mitigation, and the preparedness and capacity building for dealing with disaster situations as necessary. There are also Provincial Disaster Management Authorities (PDMA) and the Provincial Disaster Management Commission (PDMC), in line with the decentralization amendment, for different areas Pakistan set up after the earthquake of 2005 to enhance local management. Previously the Provincial Relief Commissionerate had been responsible for the relief, compensation and rehabilitation of people affected by natural disasters. With the establishment of PDMA, the functions have been incorporated. In 2011 NDMO was transformed into an Act and the District Disaster Management Units (DDMUs) were created to facilitate PDMA's work. Under the National Action Plan of 2009 and 2010 Pakistan show incorporation of disaster risk management (DRM) especially regarding capacity building initiative in the field. This concerns content and institutional and technical improvements. In the future they wish to incorporate disaster risk reduction into all development goals. They also aim to continue to strengthen the capacities of the DRM institutions.

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Although Pakistan shows commitment on an institutional level, the achievements are neither comprehensive nor substantial. The focus lies mainly on emergency response rather than DRM, there is still a lack of awareness among institutions to take disaster risk reduction as a basic part of development. There is still a lack of capacities as the field is relatively new and there is a lack of financial means. At a provincial level the institution still needs to work on awareness, capacities and budgetary provision. There is a need for more meaningful participation from the civil society and the humanitarian community to ensure ownership of the national DRM policies by all segments of the society. There are thousands of NGOs and other civil society groups in Pakistan. Because the political space afforded to civil society organizations is limited, they have limited impact on policymaking and implementation. Yet, they are slowly emerging as an important group.

As mentioned above, there are number of departments are operating in Pakistan for Disaster Management, yet due to lack of coordination, capacity shortfalls, funding shortfalls, absence of integrated planning and lack of central repository of initiatives take, the expected outcome is not achieved and thus resulting in non-generation of development. The numerous legislations passed and promulgated from time to time has also not yielded the desired results due to their improper implementation

6.1 Major Organizations & Agencies:

6.1.1 National Disaster Management Authority (NDMA)

Key Functions of NDMA are as follows:

- Implementing, coordinating and monitoring Body for Disaster Management and National Policies
- Preparation of National Plans on Disaster Management
- Lay down guidelines for Disaster Management of Federal Ministries / Depts. and Provincial Authorities
- Provide necessary technical assistance to Provincial Governments / Provincial Authorities for preparing plans
- Coordinate Disaster Response
- Requisition the services of any person / department
- Promote general education and awareness on disasters
- Perform such other function as the National Commission may require to perform

6.1.2 Provincial Disaster Management Authorities (PDMA)

An institution at Provincial level, mandated to effectively set up a system to look after disasters and calamities whether natural, man induced or accidents."

As a sequel to the devastating earthquake of 8 October 2005, the National Disaster Management Ordinance was promulgated with a view to establish and regulate an enhanced and progressive Disaster Management Framework at the National, Provincial and Local level for disaster mitigation, preparedness and response. The NDMA provided the establishment of a Provincial Disaster Management Commission (PDMC) as well as Authority (PDMA) to cope with the challenges of Disaster Management in a professional and efficient manner. Both the Organizations have been mandated to effectively set up a system to look after disasters and calamities whether natural or human induced. The Provincial governments established Provincial

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Disaster Management Authority (PDMA) to promote enhanced disaster preparedness and management within the province. The establishment of PMDC and PDMA is based on the National Disaster Management Ordinance (NDMO) of 23rd December 2006 which forms the legal basis for the implementation of the National Disaster Management Framework (NDMF) provided by the National Disaster Management Authority (NDMA). Previously the Provincial Relief Commissionerate had been responsible for the relief, compensation and rehabilitation of people affected by natural disasters. With the establishment of PDMA, the functions of the Relief Commissionerate have been incorporated into the new Organization.

PDMA is responsible for Disaster Risk Management. It formulates policies of disaster risk management, mitigation and preparedness and hazard risk reduction. It coordinates and communicates with all stakeholders (Federal Government, District Government, INGOs, IPs) before and after a disaster for preparedness and response. It helps in the Recovery and Rehabilitation of affected communities. It handles the crises of IDPs and manages the camps established for displaced population. It also works on Reconstruction and Development projects in the affected areas for the restoration of life in hazard-stricken areas. PDMA acts as Donor's facilitation and coordination desk, while, it coordinates with donors for relief and rehabilitation on behalf of Provincial Government

6.1.3 Federal Flood Commission

Up to the end of 1976, Provincial Governments were responsible for planning and execution of their respective flood protection works. Disastrous floods of 1973 and 1976 resulted in heavy losses indicating that existing flood protection facilities and planning were inadequate to provide effective protective measures for the country. Heavy losses sustained to the economy were discussed at an Inter-Provincial Conference and subsequently through Resolution dated 4th January 1977, Federal Flood Commission (FFC) was established to manage the issues of flood management on country-wide basis.

CHARTER OF DUTIES:

1. Preparation of National Flood Protection Plans;
2. Approval of flood control schemes prepared by Provincial Governments and concerned Federal Agencies;
3. Review of flood damages to flood protection infrastructure and review of plans for restoration and reconstruction works;
4. Measures for improvements in Flood Forecasting and Warning System;
5. Standardization of designs and specifications for flood protection works;
6. Evaluation and monitoring relating to progress of implementation of the National Flood Protection Plans;
7. Preparation of a Research Program for flood control and protection; and
8. Recommendations regarding principles of regulation of reservoirs for flood control

6.1.4 Ministry of Climate Change

Ministry of Climate Change has taken many initiatives and projects with the support of donors in the area of climate change adaptation and mitigation in accordance with the Climate Change Policy 2012 which includes:

- **Legislative and Policy Interventions Introduced and Implemented**
- **Framework for implementation of National Climate Change Policy (2014-2030)**

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Realizing the importance of the climate change issue, Ministry of Climate Change launched Framework for implementation of National Climate Change Policy (2014-2030) in November 2013. The development of this Framework for Implementation of NCCP is a follow-up of the National Climate Change Policy (NCCP), the parent document providing broader framework concerning how to adapt to the changing impacts of climate and how to play a role in its mitigation. This Framework for Implementation of NCCP is developed keeping in view the current and future anticipated climate change threats to Pakistan's various sectors. In view of Pakistan's high vulnerability to the adverse impacts of climate change, in particular extreme events, like the policy document adaptation effort is the focus of this Framework for Implementation of NCCP document too. The vulnerabilities of various sectors to climate change have been highlighted and appropriate adaptation actions spelled out. These cover actions to address issues in various sectors such as water, agriculture, forestry, coastal areas, biodiversity, health and other vulnerable ecosystems. Notwithstanding the fact that Pakistan's contribution to global greenhouse gas (GHG) emissions is very small, its role as a responsible member of the global community in combating climate change has been highlighted by giving due importance to mitigation efforts in sectors such as energy, forestry, transport, industries, urban planning, agriculture and livestock.

- National Report of Pakistan for HABITAT-III
- Climate Change Vulnerability Assessment of Islamabad
- Preparation of Pakistan's Intended Nationally Determined Contributions (INDCs):
- National Climate Change Policy Implementation Committee (NCCPIC)
- National Technology Needs Assessment (TNA) Committee

6.1.5 Rescue 1122

Rescue 1122 is the largest humanitarian service of Pakistan with strong infrastructure in all Districts of Punjab and is also providing assistance & training to the staff of other provinces. Rescue 1122 has been able to gain trust of people by rescuing millions of victims of emergencies through its emergency ambulance, rescue & fire services while maintaining its average response time of 7 minutes and standards in all 36 Districts & Tehsil of Punjab. Key function includes: (1) Provision of the right to timely emergency care by providing quality emergency services as per international standards (2) Undertake research to recommend evidence-based measures to related organizations for prevention of emergencies (3) Contribute towards establishment of socially responsible community emergency response teams through awareness, enrollment, training and organizing volunteers for emergency preparedness, response and prevention

6.1.6 Pakistan Armed Forces

History of Pakistan consists of an unending series of natural calamities. Floods, cyclones, earthquakes and other calamities hit Pakistan with terrible frequency where Pakistan Armed Forces have always been at the forefront of national disaster response and management. Recent Kashmir earthquake 2005, Floods 2010, Attabad Lake disaster and Awaran Earthquake 2013 signify the role played by Pakistan Armed forces in emergency management. Notwithstanding the frequent requisitioning of Armed Forces in disaster management, a comprehensive organizational setup has been developed in the process and its role can be grouped into following: -

- Search, rescue & relief.

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- Medical services.
- Engineering and technical support.
- Maritime disaster management.
- Command and control

6.1.7 Civil Society and DRR

Civil society and Non-Government Organizations (NGO) can play key roles in disaster management. Since these organizations generally work at grass root level, and thus could be instrumental to raise public awareness and preparedness in the field of Disaster management. During disaster such organization can assist in humanitarian work like rescue operation and relief distribution, medical facilities etc and in post-disaster phase they can actively assist in reconstruction and rehabilitation works. In Pakistan several organizations are actively working in the field of DRM and are mainly involved in awareness raising, preparedness and research on disaster management.

6.1.8 SUPARCO:

SUPARCO performs the following key functions:

- (1) Undertake research and conduct pilot studies based on the application of satellite remote sensing data and geographic information system technology of natural resources, surveying, mapping and environmental monitoring. They possess huge data on different disasters that have ravaged Pakistan that can be used optimally in conducting MHVRA studies and risk modelling.
- (2) Undertake research studies in space and atmospheric sciences including satellite meteorology, satellite radiance, troposphere/stratosphere studies, atmospheric pollution, satellite geodesy and astronomy

6.1.9 Red-Crescent:

Red Crescent performs the functions of (i) restoring family links (ii) Climate change and Disaster Risk Reductions (iii) Community based risk reductions (iv) integrated community-based risk reduction (v) disaster response and school safety programs.

6.2 Poverty Scorecard and Benazir Income Support Program (BISP)

The BISP, in its efforts to identify poor households through a multi-dimensional measure, has conducted a country-wide Poverty census using Poverty Score Card (PSC), which collects information on the various characteristics of the household as well as its assets. The Nationwide Poverty Scorecard Survey, the first of its kind in South Asia, enables the BISP to identify eligible households through the application of a Proxy Means Test (PMT) that determines welfare status of the household on a scale between 0-100. BISP is the repository of this PSC data that provides not only poverty profile of each household but also provides data on 12 key indicators that include among others household size, type of housing and toilet facilities, education, child status, household assets, agricultural landholding, and livestock ownership. The poverty survey has the following features:

- It identifies 7.7 million households who are living below cut-off score of 16.17
- It creates a large and reliable national registry of the socio-economic status of around 27 million households across Pakistan

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- It uses GPS to map the data of the entire country for informed decision making (for example, to respond to natural disasters and other emergencies)
- It validates the targeting process through third party evaluation

6.3 Legal Enactments:

Calamities Act, 1956: Promulgated for the maintenance and restoration of order in areas affected by certain calamities (flood, famine, locust, pest, hailstorm, fire epidemic) and for the prevention, control and relief in affected areas.

Civil Defence Act, 1952: Civil Defence includes any measure amounting to actual combat, for affording defence against any form of hostile attack by a foreign power of its effects, weather such measures are taken before, during and after the time of attack, and includes remedial measures during calamity or disaster in peace time

ERRA Act, 2005 & 2011: To constitute an autonomous organization for post disaster damage assessment, recovery, reconstruction and rehabilitation of the areas affected by the earth quake and to provide for the matters connected therewith or incidental thereto

NDM Ordinance 2006 & NDM Act 2010: To provide for an effective national disaster management system and for matters connected therewith or incidental thereto

Role of Key Organizations (NDMA, PDMA, Climate Change Ministry, Met Department, Federal Flood Commission, provincial Irrigation departments, Red Crescents etc, Rescue 1122,) Key Documents (summarized version, total cost and key areas of investment etc NDMP, NFPP IV)

7 National Disaster Risk Management Fund

7.1 Legal Structure

NDRMF is a government owned Public Limited Company registered with Securities and Exchange Commission of Pakistan under section 42 of Companies Ordinance, 1982 (Now Companies Act, 2017).

7.2 Why Fund has been created?

The NDRMF is a Government-owned entity that will provide grants for subprojects that will contribute to enhancing Pakistan's resilience to climatic and other natural hazards and strengthen the government's ability to make Pakistan a disaster resilient country. The Fund's objective is to focus on primary or critical level disaster planning, preparedness, pre-disaster mitigation and early warning systems, but will not carry out any post disaster activities. Being a rights-based organization, gender equality and inclusion are placed at the core of all NDRMF operations and programming.

7.3 Organizational & Governance Structure

NDRMF has three tier governance and management structure, comprising of General Body, Board of Directors (BOD – the Board) and a management team headed by a Chief Executive

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Officer (CEO). Under Article 2 of Articles of Association of NDRMF, the subscribers to the Memorandum are the first members of Company. The minimum number of members shall not be, at any time, less than four (4) or more than 40; provided, that the Directors may, from time to time, whenever the company of the business requires, increase the number of members. Similarly, Article 34 of Articles of Association of NDRMF deals with number of directors of BOD as it will not be less than 7 and more than 15 Directors.

According to the Rule 03 of Public Sector Companies (Corporate Governance) Rules 2013, The Board shall consist of executive and non-executive directors, including independent directors and those representing minority interests with the requisite range of skills, competence, knowledge, experience and approach so that the Board as a group includes core competencies and diversity considered relevant in the context of the Public-Sector Company's operations. The Board shall have at least one-third of its total members as independent directors. NDRMF shall disclose in the annual report non-executive, executive and independent directors. The Board of Directors is also required to have audit, risk & management, human resource, nomination and procurement committee to assist in decision making process.

The Chief Executive Officer will be the head of the management and will be supported by four key departments including the Support Services, Projects & Operation, Quality Assurance & Financial Management & Audit.

NDRMF is committed to see more women in decision-making positions; influencing its policies. 30% quota is imposed for women members and directors. An incremental approach will be taken and this quota will increase gradually. NDRMF will hire gender balance team including management and technical staff and will encourage FIPs to do so.

7.4 Fund Flows & Strategy (Risk reduction and transfer of residual risk)

For the first three years of the NDMRF, the operations will be financed from the ADB funding and partly from the counterpart funds from government. The Project is estimated to cost at \$256.6 million. This includes ADB financing of \$200.0 million, government contribution of \$25.0 million, and another \$28.2 million contribution by the Funds Implementation Partners (FIP). In addition, the Government of Australia will also co-finance the Project through a Grant of \$3.4 million.

Table 7– NDRMF Funding Sources for first three year

Funding Source	Endowment	Operating Cost	DRR /DRF	Contingencies	Interest Charges	Total
ADB	100.00	7.58	74.19	11.43	6.80	200.00
Australian Donors	-	-	02.80	0.39	0.17	3.36
FIP's	-	-	24.78	3.46	-	28.24
Government Share	23.28	0.20	1.28	0.21	-	24.97
Total	123.28	7.78	103.05	15.49	06.97	256.57

NDRMF is currently following the following approach:

- Working with existing implementation partners that are already accredited with international and national agencies.

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- Ensuring geographic and institutional mix of project proposals to complete a representative sample.
- High level on preparedness/design and procurement ready projects to get priority.

7.4.1 Disaster Risk Financing

In Pakistan, the ad hoc post disaster funding model does not work well. It is too slow and remain underfunded resulting in increased human and economic costs of the catastrophes. National Disaster Risk Management Fund will provide Disaster Risk Financing support to Government of Pakistan through a proactive approach towards dealing with Natural Disaster

The approach of NDRMF towards DRF will include;

- Analysis of disaster risks based on identification of hazards and threats
- Quantification of expected disaster costs
- Prepare DRM Strategies based on analysis
- Strategy for Disaster Risk Financing and Transfer of Risk
- Mechanism for implementation of the strategy.

7.5 Sustainability through Endowment

The project also aims at adequate capitalization of NDRMF through an endowment fund, to ensure the long-term financial sustainability of the NDRMF through the investment income earned from the endowment. This is to cover the full amount of NDRMF's operating costs during the project period and beyond. Capacity building support will be provided under the project to assist NDRMF in its early phase to ensure that its operations meet its objectives.

7.6 Who can dip in to this fund? /Accreditation Criteria

The NDRMF shall devise an accreditation mechanism for assessment of a recipient's capacity to implement grants before signing the grant agreement and releasing NDRMF money. The main objective of the recipient's (other than a government departments) capacity assessment is to only engage with entities that meet the minimum capacity requirements at least and to establish the need for development of a risk mitigation plan before releasing the fund money to address the gaps. For public sector entities and statutory authorities that follow standard government rules a tailored risk evaluation will be undertaken in tandem with their proposal evaluation. The accreditation criteria will be applied to all non-government grantees' or Fund implementation partners (FIP) before receiving their proposals

Non-Government Entities, the prospective beneficiaries of grants, will be accredited for assessment of their respective capacity to implement grants before signing the grant agreement and releasing The Fund's money. The main objective of the capacity assessment is to only engage with entities that meet the minimum capacity requirements at least and to establish the need for development of a risk mitigation plan before releasing the fund money to address the gaps. The accreditation criteria will be applied to all nongovernment grantees' or Fund implementation partners (FIP) before receiving their proposals. For public sector entities and statutory authorities that follow standard government rules, a tailored risk evaluation will be undertaken in tandem with their proposal evaluation.

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The broad areas to be assessed during the accreditation includes the following:

- (i) Organizational structure;
- (ii) Regulatory and legal regime under which the organization is established and functions
- (iii) Internal control, books/record keeping, accounting and auditing systems, and review three-year financial record/audit of the entity;
- (iv) Procurement system and processes, including transparency of the procurement process including segregation of procurement responsibilities.
- (v) Quality control mechanism and practices (environment, safeguards, etc.); and
- (vi) Gender

7.6 Project Proposal Guidelines

Project proposal submission guidelines shall be used for the development of proposals by the agencies/organizations (also referred to as Fund Implementation Partners or FIPs) that would like to be considered for award of grants under NDRMF. Purpose of the guidelines is to maintain uniformity in the proposals, which will help in better evaluation and selection of the potential projects.

Results based proposal guidelines have been developed. Potential FIPs are encouraged to promote gender equality and reduce gender disparities in climate action and disasters resilience by spelling out gender elements at results/outcome, outputs and activities levels. FIPs will conduct mandatory gender analysis in all phases of project management cycle, analyse data and report back. The gender action plan (GAP) is NDRMF key gender mainstreaming tool for ensuring gender responsive design and implementation of projects. It is an integral part of results framework

7.7 Proposal & Project Selection Criteria

The project proposals evaluation procedure of the NDRMF is based on principles of quality, transparency, equality of treatment, confidentiality, impartiality and efficiency and speed. Therefore, the NDRMF's evaluation procedure is based on the following principles:

- a. **Expert assessment** – Evaluation panel and review panels made for the purpose should possess relevant knowledge and expertise in order to evaluate project proposals on the level of contributions towards the broader resilience with cost benefit and cost efficient approach, as well as in relation to specific objectives and methodology of a specific project proposal. The panel and reviewers are selected based on clearly defined criteria.
- b. **Transparency** – All decisions must be based on clearly described and publicly available rules, procedures and evaluation criteria. All project proposal applicants must receive adequate feedback on the evaluation of their project proposals.
- c. **Impartiality** – Project/program proposals are evaluated fairly and based on their quality. Conflicts of interest must be registered and processed according to established and public procedures.
- d. **Consistency** – evaluation procedure should be consistent with the call type, adjusted to characteristics of DRM/CCA fields and in proportion with the value of project proposals and work complexity.

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- e. **Confidentiality** – All persons and organizations involved in the evaluation procedure must respect the confidentiality of all information listed in project proposals, including intellectual property, and all other documents.
- f. **Integrity and ethical issues**— Ethics and integrity are the highest principles in the entire process of evaluation and their preservation is the responsibility of all persons involved in the evaluation.

7.8 Environment & Social

An Environment and Social Management System (ESMS) has been developed by the TA Consultants which has been approved by the Board of Directors. ESMS is the framework that shall ensure monitoring of environmental and social safeguards compliance in all subproject designs and execution financed by the Fund. The ESMS defines policies, principles, procedures, institutional arrangements and financing operations for managing adverse environmental and social (E&S) risks and impacts that would be caused by the subprojects financed by the NDRMF. The purpose of ESMS is to meet E&S related national laws and regulations, international conventions and agreements as well as international best practices. Gender equality has been mainstreamed in ESMS that binds FIPs to develop gender responsive grievance redressal mechanism with 40% women representation in grievance redressal committees.

7.9 Gender

The project is classified as 'Effective Gender Mainstreaming. Accordingly, a Gender Action Plan (GAP) was developed with key measures such as establishment of appropriate procedures that outline the gender-based review process of subprojects to be funded; gender sensitive policies and systems and strengthened institutional capacity in gender-responsive mechanisms. The NDRMF's core staff to be hired includes a Social and Gender Specialist who will be responsible for implementing and monitoring the Project's social, poverty, and gender dimensions.

A gender inclusive HR manual has been developed with the assistance of TA Consultants and has been approved by the Board of Directors. Gender equality as a frame of analysis has been mainstreamed in ESMS that includes collection of gender disaggregated data to identify and address gender issues regarding safeguards management; spousal consent to include women in making choices about compensation options; priority will be given to woman headed households regarding disbursement of compensation and development of gender responsive grievance redressal mechanism with 40% women representation in grievance redressal committees (GRCs). Progress on gender related targets as stipulated in GAP.

7.9.1 Gender and Inclusiveness

Gender equality and disabilities are cross cutting themes. NDRMF is committed to achieve gender equality and inclusiveness by mainstreaming gender and PWD perspective in all initiatives. This will decrease women and PWDs vulnerabilities through identifying their specific needs at the planning stage. They will be empowered to participate in decision making regarding disaster reduction and to utilize their skills in planning and implementation of initiatives.

Women are important actors of change and have significant knowledge and skills related to mitigation, adaptation, and the reduction of risks in the face of climate change, making them crucial change drivers.

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NDRMF Gender and Development (GAD) Policy is aimed to support the achievement of equality between women and men within the organization; ensure that all programs, projects and research serve the needs and interests of women and men including PWDs and work for gender and PWDs inclusive climate change and disaster risk reduction and resilience.

The Gender Action Plan was developed with key measures such as establishment of appropriate procedures that outline the gender-based review process of subprojects to be funded; gender sensitive policies and systems and strengthened institutional capacity in gender-responsive mechanisms.

7.10 Monitoring & Evaluation

The Fund's Quality Assurance Group (QAG) is responsible for ensuring that the NDRMF maintains the highest standards in terms of performance and quality, monitoring, evaluation, accountability and learning (MEAL), ESMS, management information systems (MIS), gender equality, media and communication which best support the effective delivery of NDRMF program. The QAG will also be responsible for preparation of developing the overall monitoring and evaluation system of the NDRMF and the MIS system to support the M&E function, apart from the periodic progress reports for internal consumption as well as for the donors / contributors of the Funds according to their needs. An integrated reporting structure (physical, financial, process and safeguards) of different activities of the Fund will be developed in consultation with its donors (considering specific donor requirements) based on the overall operational guidelines of the NDRMF, and targets defined in its business and annual operational plans. As these basic guidelines and plans are still in the approval process, the overall reporting requirements against these plans will be developed by end of April 2018 once these plans and guidelines are approved. For the purpose of this report the outputs and targets identified the DMF has been used as the basis of monitoring and reporting. The work on the overall M&E development and MIS development has not started as the relevant staff of the NDRMF have still not been appointed. The relevant staff of the NDRMF and the TA consultants to support the M&E activities of the NDRMF are expected to be in place by early April and first draft of the M&E framework of the Fund is expected to be in place by end June 2018.

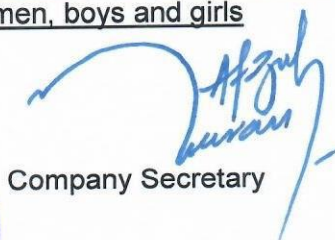
7.10.1 Monitoring by Donors

ADB also regularly monitors the Project by fielding bi-annual review missions during the project implementation and a project completion review mission will be conducted, once the Project is substantially completed. The last review was conducted from 12-14 December 2017 to: (i) review the implementation progress in terms of staffing, office establishment, development of procedures and manuals, and governance structure of the National Disaster Risk Management Fund (NDRMF, the Fund), (ii) analyze the implementation challenges, and the agree with the EA on mitigation measures, (iii) review institutional, administrative, organizational, technical, environmental, social, economic, and financial aspects of the project, (iv) update project implementation schedule to make adjustment for one year's implementation delay; (v) prepare one year work plan of the NDRMF, and (vi) revise the contract awards and disbursement projections in line with the revised implementation schedule.

NDRMF monitoring & evaluation system will collect, analyze and use sex age and other key variables related disaggregated qualitative and quantitative data to show impact of initiatives on conditions and positions of women, men, boys and girls


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7.11 SWOT Analysis:

Strengths: <ul style="list-style-type: none"> • More reliance of General Public, being a Not for Profit Organization • GOP owned Company • Entire funding from GOP as grant (including ADB loan to GOP) • Professional Management • No Taxation burden • Surplus can be either re-invested or can be used for financing of projects 	Weakness: <ul style="list-style-type: none"> • Non-Compliance with applicable laws and covenants • Weak corporate culture of Fund Implementation Partners as not necessarily registered as a company under Companies Act, 2017 • No clear mechanism of re-verifying the FIP reporting from an independent regulator
Opportunities: <ul style="list-style-type: none"> • To expand the scope of DRM activities to areas not already covered • To improve coordination among all the DRM related federal and provincial departments • To develop and facilitate the other government agencies 	Threats: <ul style="list-style-type: none"> • Risk Management in Project Appraisal & Selection • Cost overruns in case delays in Project Implementation • Implication of non-Compliance of ADB Procurement rules by FIP's • Effective Implementation of Disaster Risk Financing Strategy

7.12 Enhancing Accessibility using Simplicity Principles

One of the challenge is to ensure enhance accessibility of the Funds Implementation Partners to NDMRF. This can only be achieved by developing mutually agreeable and fast track procedures for submission, approval and implementation of projects. For this purpose, NDMRF has developed accreditation criteria, Proposal submission guidelines and proposal evaluation criteria so that Funds Implementation Partners can submit their proposals with ease and in uniform pattern.

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7.13 Legal Frame work and Compliances

As NDRMF is registered with SECP as a not for profit organization (NPO's) and public generally pose more confidence on NPO's, therefore, NDRMF has to ensure a better level of compliances with all the applicable laws, rules and regulations. Key legislations related to corporate governance compliances are:

- Compliance with Companies Act, 2017
- Compliance with Public Sector Rules, 2013
- Compliance with Articles laid down in Articles of Association
- Loan Covenants

8. Resource Mobilization Strategy

For the first three years of the NDMRF, the operations will be financed from the **ADB** funding and partly from the counterpart funds from government. The Project is estimated to cost at \$256.6 million. This includes ADB financing of \$200.0 million, government contribution of \$25.0 million, and another \$28.2 million contribution by the Funds Implementation Partners (FIP). In addition, the Government of Australia will also co-finance the Project through a Grant of \$3.4 million.

NDRMF is adopting the following approach for Phase I projects that are to be financed from existing resources:

- Working with existing implementation partners that are already accredited with international and national agencies.
- Ensuring geographic and institutional mix of project proposals to complete a representative sample.
- High level on preparedness/design and procurement ready projects to get priority.

This will help NDRMF to incorporate the lesson learnt, for design of the Phase II

8.1 Phase II Projects

Total Outlay of National Disaster Management Plan will be around US\$ 2.1 Billion and National Flood Protection Plan -IV (NFPP-IV) will be around US\$ 3.0 Billion. Asian Development Bank has made additional commitment of US\$ 1,000 Million in 04 equal tranches from FY 2019-2029). Similarly, other agencies like Swiss, Norway, Belgium government may also contribute additional funding.

8.1.1 Approach:

- At least critical mass project cycles under the ongoing Project of NDRMF are completed (i.e. from proposal approval to project implementation and completion) – both geographically and mix of sectors/institutions
- NDRMF will continue receiving proposals for the subprojects that require investment during phase 1 – even above available funds.
- The proposals that cannot be financed from the ongoing project, shall be treated as pipeline for Phase II of the NDRMF.
- Size of the Phase II will be determined by size or available pipeline/Fund demand available in early 2020

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8.2 Possible Sources:

NDRMF can approach the Multilaterals, Bilateral, GCF, Global Environment Fund, Government of Pakistan, Corporate Sector and Public-Sector Entities to finance NDRMF projects in (i) Development/retrofitting of the Infrastructure against Disaster and Climate Change (ii) Preparedness for Disasters and Climatic Shocks (iii) Disaster and Climate Risk Assessment (iv) Climate Change (v) Disaster Risk Financing

8.3 Strategy:

1. Fund Raising Campaigns for the Corporate Sector
2. Meetings and Sensitization with the bilateral and Multilateral donors
3. Approaching International Funds to explore the possibility of funding NDRMF projects

9. Project Financing

NDRMF will keep financing the projects with the assistance of various Funds Implementation Partners with cost sharing ratio of 70:30.

Following will be the list of projects that are expected to be financed by different Funds Implementation Partners:

Table 8 : NDRMF thematic areas

Potential Projects for Phase 1	NDMP Intervention Area
• Multi Hazard Vulnerability and Risk Assessment (MHVRA)	National Disaster Management Plan 2012-2022, Section 4.5; Intervention-3: "Establishment of National Hazard and Vulnerability Assessment" Strategy-1: Conduct detailed MHVRA at the national level. Strategy-2: Conduct detailed MHVRA at local levels.
• Strengthening readiness of the communities through CBDRM activities.	National Disaster Management Plan 2012-2022; Intervention-6: "Strengthen Awareness Program on Disaster Risk Reduction at Local Level" Strategy-3: Implement and disseminate CBDRM activities. Strategy-4: Disseminate self-help and mutual help efforts in disaster management.
• National and Subnational Emergency Response Plans	Intervention-2: "Prepare disaster management plans at various levels" • Strategy-1: Formulate and update disaster management plans at national, provincial, district and community or TMA levels • Strategy-2: Develop hazard specific contingency plans
• Early Warning Systems	National Disaster Management Plan 2012-2022; Intervention-2: "Prepare Disaster Management Plans at Various Levels" Strategy-1: Formulate/update disaster management plans at national, provincial, district and community or TMA levels. Strategy-2: Develop hazard specific contingency plans.

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<ul style="list-style-type: none"> • Retrofitting of the Infrastructure against Disaster and Climate Change (schools, hospitals and other important public facilities). • Structural measures in flood prone areas (river works: embankment strengthening and protection walls). • Structural interventions for drought and dry land management. 	Intervention-7: “Infrastructure development for disaster risk reduction” <ul style="list-style-type: none"> • Strategy-1: Structural vulnerability evaluation for schools and hospitals against earthquakes, tsunamis and floods in Pakistan. • Strategy-4: Implement appropriate structural measures in flood prone areas taking into account comprehensive and integrated flood management plans “National Flood Protection Plan IV”
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Table 9: Project Financing Plan (2020-2030)

Sr	Description	Amount (US\$ Million)
1	National Disaster Management Plan	330
2	National Flood Protection Plan -IV – Phase I	1,776
a		
2	National Flood Protection Plan -IV – Phase II	1,545
b		
	Sub Total	3,651
3	ADB Commitment for Long Term Plan	1,000
4	NDRMF Sources (including Savings from Interest Earning)	100
5	Funds Implementation Partners	330
	Total Sources	1,430
6	Gross Shortfall (2020-2030)	2,221
7	Expected Contributions from FIP's	(666)
8	Net Shortfall (2020-2030)	1,555
9	Annual Shortfall	155

9.1 Implementing Partners (Prospective)

The prospective Funds Implementation Partners can be government agencies, non-government agencies, corporate sector, public sector entities, international agencies and small non-government agencies.

10 Conclusion

The concept of establishment of National Disaster Risk Management is the need of time as Pakistan has suffered a lot through natural disasters in terms of loss of precious lives, infrastructure damages that caused serious impact on economy.

Despite establishment of number of institutions and organization to manage the disasters, the desired results have not been achieved as the entire focus has been to respond to the disasters and calamities. The establishment of NDRMF has entirely shift the focus on preparedness rather than on the response side. NDRMF will improve the coordination among all the provincial and federal government entities, institutions and agencies so that all the activities with respect to the preparedness can be completed as per plan. The key feature of the establishment of fund that makes it different from the other agencies operating in Pakistan is the financing of the projects at 70:30 ratio. With proactive approach with the help of private sector, a large number of Disaster Risk Management Schemes that are pending for long time can be completed to mitigate the impact of disasters.

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Engaging and empowering women is the key for strengthening resilience to climate change and disasters risks. Gender roles and relationships shape vulnerability to disaster, they also shape their capacity to prepare and withstand impacts of climate change and national disasters and contribute to disaster resilient Pakistan. Women have particular experience and skills to contribute to climate change and disaster risk management. NDRMF believes that women specific perspective can strengthen response and management of climate change and disaster risks.

Gender perspective will be integrated into all NDRMF financed initiative, including those related to risk assessment, early warning, information management, and training. Participatory approach is encouraged to ensure equal participation of women and men in project designing and risk analysis leading to better policy making and programming. Gender responsive early warning system; gender sensitive community-based disaster risk management; gender sensitive multi hazard vulnerability and risk assessment and retrofitting based on build back better principle that ensures accessible for persons living with disabilities and older persons.


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