

MONTHLY

ABC CERTIFIED

Volume 14 - Issue 7-8  
JULY - AUGUST, 2025

# ECONOMIC

## Affairs



### MARKA-E-HAQ

Reimagining Resilience & Revitalization



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# *Resilience by Design*

# The NDRMF Story

With over USD 420 million invested so far, the footprint of the National Disaster Risk Management Fund (NDRMF) is both wide and deep. From flood protection walls and climate-smart agriculture to reforested coasts and earthquake-resilient schools, the Fund has touched lives in ways that can't always be quantified—but can certainly be felt.

## Bilal Anwar - CEO NDRMF

At the wee hours of October 2005, Pakistan shook both literally and profoundly. A devastating earthquake ripped through its northern regions, claiming tens of thousands of lives, many of them children caught under the rubble of collapsed school buildings. Just five years later, the country faced calamity of another kind. Floods of historic proportions in 2010 submerged one-fifth of its land, displaced millions, and washed away critical

infrastructure. Took away livelihood of millions of people to suffer for many years to come! The sorrow from these events ran deep. But alongside grief emerged a collective realization that we need to be better prepared. The era of reacting to disasters after they happen have to end. Because this carries a heavy economic and social cost. Pakistan needed an institution that could anticipate, prevent and respond.



An institution that wouldn't just pick up the pieces after disaster struck but would work tirelessly to ensure fewer pieces ever fell apart. A mechanism which could experiment new modes of reducing risks of disasters and better ways to finance disaster risk reduction. This realization laid the foundation for the National Disaster Risk Management Fund (NDRMF) in 2016.

From the beginning, NDRMF was envisioned not just as a financial body, but as a mission oriented entity. A mission to protect lives, to strengthen communities, to

geographically diverse and climate-vulnerable as Pakistan?

### Going Where the Risk Takes Lives

NDRMF began by identifying the most exposed, the most forgotten corners of the country. Places and communities where a flash flood or a tremor didn't make headlines, but certainly shattered lives. In the mountainous terrains of Gilgit-Baltistan and the barren lands of Balochistan, early warning systems were installed. The places where

longer luxuries but essentials that communities could count on in the times of emergency.

### Planting Seeds of Protection

In Sindh's coastal belts, where tides are rising and storms growing stronger, over 56,700 hectares of mangrove forests were planted. These weren't just trees or green shrubs at the swamp grounds but they were shields, absorbing storm surges, preventing soil erosion, and restoring marine ecosystems.

NDRMF's most transformative contributions was not built with cement or grown in soil but it was sown in communities. The Community-Based Disaster Risk Management (CBDRM) approach empowered locals to map their risks, form volunteer groups, and develop emergency plans.

build resilience where fragility once lived. Its mandate was clear: lead the nation's efforts in disaster risk reduction, climate adaptation, and innovative disaster risk financing. Further to fill the knowledge gaps and experiment new approaches and catalyze funding from multiple sources.

But how do you begin to shield a country as

no such systems had ever existed before. In these same regions, school buildings were retrofitted—transformed from fragile structures into seismic-resilient sanctuaries of learning.

In Khyber Pakhtunkhwa and Gilgit-Baltistan, the response capacity of Rescue 1122 was scaled up, ensuring ambulances, fire trucks, and trained responders were no

Further north in Khyber Pakhtunkhwa, the Fund championed agroforestry, blending native tree species with local farming practices. Here, resilience took on a human face: women-led farming produced fruits in small orchards and successfully yielded the golden crop of Safron. Unproving the gender biases can be eradicated and proving where community takes lead results becomes remarkable.

This powerfully proves that one of NDRMF's most transformative contributions was not built with cement or grown in soil but it was sown in communities. The Community-Based Disaster Risk Management (CBDRM) approach empowered locals to map their risks, form volunteer groups, and develop emergency plans. Villages once left out of



national plans began preparing for disasters on their own terms. Over time, this approach became a model, not just within Pakistan but across the region.

### The Power of Foresight

But NDRMF didn't stop at the ground level. It looked upward—into the future. Recognizing the gaps in national risk data, the Fund partnered with SUPARCO to create the Natural Catastrophe (NATCAT) Model. This isn't just a database. It's a forward-looking, tech-powered platform that uses satellite imagery and advanced algorithms tools to model disaster scenarios before they happen. Effectively enabling decision-makers to plan ahead rather than scramble in panic.

### The Road Ahead

With over USD 420 million invested so far, NDRMF's footprint is both wide and deep. From flood protection walls and climate-smart



School building retrofitted, Gilgit Baltistan

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agriculture to reforested coasts and earthquake-resilient schools, the Fund has touched lives in ways that can't always be quantified—but can certainly be felt.

Yet, the journey is far from over.

In a world where climate shocks are becoming the norm, not the exception, Pakistan needs a long-term vision. And NDRMF is already charting that path. Laying out strategies for 2023 to 2025, and further to 2033 (The NDRMF Business Strategy). The strategy is not about projects or roadmap but its about alignment with global

climate finance mechanisms, with the Sustainable Development Goals, and most importantly, with the evolving realities of Pakistan's people and landscapes.

### The Legacy in Motion

The story of NDRMF is not just one of policies and projects. It's the story of a nation learning from pain and choosing preparation over helplessness. Of a country slowly, steadily, becoming stronger.

And it's a story still being written—with every village protected, every life saved, and every disaster faced with resilience instead of fear.



The writer is CEO National Disaster Risk Management Fund (NDRMF).



**NDRMF**

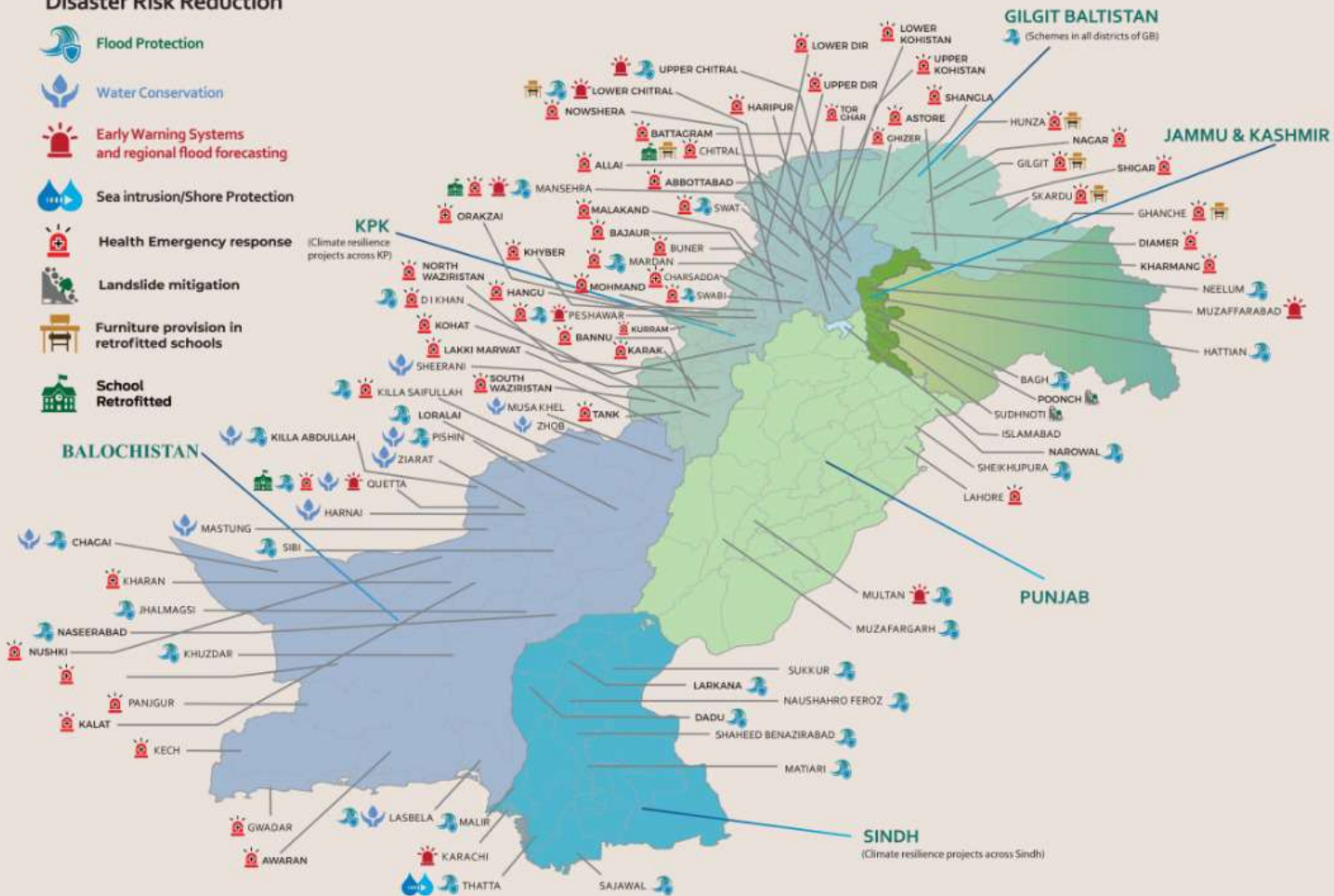
MAKING PAKISTAN RESILIENT

# Geographical Spread 2018-25

With **USD 230 million** disbursed, NDRMF's impact is visible reaching communities in every province and region across Pakistan.

## Disaster Risk Reduction

- Flood Protection
- Water Conservation
- Early Warning Systems and regional flood forecasting
- Sea intrusion/Shore Protection
- Health Emergency response
- Landslide mitigation
- Furniture provision in retrofitted schools
- School Retrofitted



**63.97B** (approx.) Invested by NDRMF  
230 million USD (approx.)

**32** projects

**77** Districts

**39,398,580** beneficiaries

With USD 230 million disbursed 32 resilience projects spanning 77 districts, NDRMF's investments have reached deep into Pakistan's most climate-vulnerable regions, from the mountains of Gilgit-Baltistan to the coasts of Balochistan.

These interventions have strengthened resilience in every province, directly benefiting millions of people through improved infrastructure, early warning systems, and safer community assets.

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