APP
ASIAN PREPAREDNESS PARTNERSHIP

Pakistan Resilience Partnership
NHN

GUIDELINES

DOMESTIC RESOURCE GENERATION IN PAKISTAN

Exploring Avenues for Disaster Risk Reduction

2022

The flagship regional platform of Asian Preparedness Partnership (APP), was founded by six countries of Asia including Pakistan for improving the preparedness and emergency response to disasters by strengthening the capacity of local humanitarian actors. The initiative is being implemented by Asian Disaster Preparedness Center with support from the Bill and Melinda Gates Foundation. In line with the regional initiative, Pakistan Resilience Partnership (PRP) was established in 2018, under the umbrella of NDMA. The objective of the PRP is to improve the interface and partnership between PRP partners namely government, local humanitarian organizations, private sector, media and academia for enhancing their capacities through partnerships, knowledge resources, training, and networking opportunities. The Pakistan Resilience Partnership is contributing towards strengthening the disaster preparedness and emergency response capacity at national and local levels in disaster-prone areas within the country. The PRP strategy aims to develop the local humanitarian networks comprising of National Governments, Local Humanitarian Organizations, Private Sector, Media and Academia, which will result in enhanced coordination and information exchange, during the period of emergencies caused due to disasters.

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Summary

Domestic Resource Generation is all about generating finances from domestic sources taking various measures to fund a government's functioning, delivery of public services, and undertaking development activities. It is an agenda of development and governance.

There are various types of resources required to conduct disaster management activities; these include financial, human, social and physical resources. The first requirement is to understand the resource needs based on programme objectives and the situational context. This forms the primary part of resource analysis. Resource analysis also includes the identification of resource gaps and potential sources of support. In general, it is seen that within the domain of disaster management, resources are more freely available for post- disaster activities such as relief and rehabilitation, since these are more visible and attract public, government, donors' and media attention. On the other hand, mitigation and preparedness activities find it very difficult to attract resources since successful mitigation and preparedness is a non-event, and it results in a no-disaster situation. Such a situation being less noticeable for the media, public and decision makers is less attractive for donors to invest. Governments generally use their plan and non-plan funds to support their disaster management activities. NGOs accumulate their funds from various sources, which include government sources but are largely focused on international donor agencies. This leads to a dependence syndrome, and is not a very sustainable way of working. It is being increasingly realized that there is a need to find new directions for resource generation, with more focus on tapping local sources, such as corporate funding under corporate social responsibility and private funds through direct funding.

This document unpacks the systematic and intricate resource base system that is in place in Pakistan. This document suggests the Corporate Social Responsibility and National Disaster Management Fund as an emerging avenue for domestic resource generation in Pakistan.

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Section One

Introduction and Background

1.1 Understanding Domestic Resource Generation

Domestic Resource Generation (DRG) is commonly defined as the mix of financial resources available to a government to fund its operations. These resources include direct and indirect taxes, other government revenues, and borrowing from local capital markets[1]. DRG also refers to the generation of savings from domestic resources and their allocation to economically and socially productive investments. Such resource allocation can come from both the public and private sectors. The public sector does this through taxation and other forms of public revenue generation[2]. DRG also includes the generation of government revenues from domestic resources, from tax or non-tax sources (royalties, licenses, levies or other income)[3]

It is pertinent to note that DRG includes more than just taxation. Broadly defined it is any source of revenue available to fund government actions, including fees on natural resource extraction, rent, tariffs, and other levies on the trade of goods. It can also include developing deeper local capital markets that would allow for lower lending rates and greater access to local currency denominated bonds[4].

DRG does not necessarily mean new taxes or high tax rates. Governments often see their revenues rise through improved audits or simplifying tax-filing processes. Successful DRG programs are highly cost effective as they return many times to what is invested in them. One analysis shows that every dollar invested in DRM yields 20$ in revenues[5].

1.2 Domestic Resource Generation and Sustainable Development

Domestic Resource Generation is often linked to taxes. However, taxes and other domestic revenues pay for the public services—public schools and hospitals, roads and bridges, police, and sanitation services etc. Especially in developing countries, governments struggle to mobilize sufficient resources, leaving millions of people without access to even the most basic services[6]. It is estimated that countries collecting less than 15 percent of GDP in taxes must increase their revenue collection in order to meet basic needs of citizens and businesses. This level of taxation is an important tipping point to make a state viable and to put it on a path to growth[7]. The generation and effective use of domestic public finance provides by far the largest and most stable source available for financing sustainable development. It is also part of the social contract between a government and its citizens as they pay for government activities in exchange for the services that government is supposed to provide to them. Citizens are more interested in paying taxes when they feel they are sharing in country's overall

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[1] Runde, Daniel F. and Savoy, Conor M.; Domestic Resource Mobilization: Tax System Reform; Center for Strategic and International Studies (CSIS); 2016 (https://www.csis.org/analysis/domestic-resource-mobilization-tax-systemreform)
[2] Organization for Economic Cooperation and Development (OECD) https://www.oecd.org/site/devaeo10/44272298.pdf
[3] Domestic Resource Mobilization, European Commission https://ec.europa.eu/europeaid/policies/financingdevelopment/domestic-resource-mobilisation_en
[4] CSIS https://www.csis.org/programs/project-prosperity-and-development/domestic-resource-mobilization
[5] USAID https://www.usaid.gov/what-we-do/economic-growth-and-trade/domestic-resource-mobilization
[6] Domestic Resource Mobilization: Financing Country-Led Development; USAID https://www.usaid.gov/sites/default/files/documents/1865/120314_E3_Brochure_Trifold_L_singles_JRV3.pdf
[7] IMF Working Paper on Domestic Resource Mobilisation

development, getting good value for their money, and can hold their governments accountable[8]. DRM can dramatically increase public revenues allowing governments to invest in nationally determined priorities. The avenues much cherished by countries aspiring for rapid economic development like Foreign Direct Investment (FDI) and Official Development Assistance (ODA) can only partially finance their development priorities. Over the years, ODA budgets are appearing stagnant or even depleting and FDIs are open to the whims of the market. Hence, developing countries need a more stable source of long-term financing[9]. DRM not only provides government with the funds needed to alleviate poverty and deliver public services; it is also a critical step on the path out of aid dependence[10]. In 2012, for instance, developing countries raised US$ 7.7 trillion through taxes. In 2013, countries in Sub-Saharan Africa, one of the poorest and most under-developed regions of the world, raised US$ 500 billion in taxes—an amount 10 times larger than the ODA for whole of Africa[11] .

DRM is a key development priority and essential to finance investments in human capital and infrastructure. The Addis Ababa Action Agenda (AAAA) 2015 calls on countries to step-up their efforts to mobilize domestic resources, recognizing that much of the increased public financing to achieve the Sustainable Development Goals (SDGs) needs to be generated domestically[12]. The AAAA endorses the central role of DRM for developing countries to implement the SDGs supported by private sources of finance (Foreign Direct Investment or FDI, remittances, and philanthropy). The 2030 Agenda for Sustainable Development acknowledges the vital role of domestic public finance in providing essential public goods and services and in catalyzing other sources of finance. It specifically takes into account the harmful effects of illicit financial flows and the need for countries to increase domestic revenue generation, develop effective, accountable and transparent institutions and ensure sustainable debt management. Implementing the 2030 Agenda for Sustainable Development requires sound domestic public finance systems to foster effective domestic revenue collection and use while pursuing two main objectives:

a) ‘Collect More’: Closing the tax policy gap and tax compliance gap by increasing the efficiency, effectiveness, fairness and transparency of DRM and tackling tax avoidance, tax evasion and illicit financial flows; and
b) ‘Spend Better: Improving the efficiency and effectiveness of public spending by addressing public investment expenditures, public procurement and debt management for sustainable development[13].

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8 EU Working Paper Collect More Spend Better
9 CSIS https://www.csis.org/programs/project-prosperity-and-development/domestic-resource-mobilization
10 USAID https://www.usaid.gov/what-we-do/economic-growth-and-trade/domestic-resource-mobilization
11 CSIS https://www.csis.org/programs/project-prosperity-and-development/domestic-resource-mobilization
12 World Bank http://www.worldbank.org/en/topic/governance/brief/domestic-resource-mobilization
13 EU Working Paper Collect More, Spend Better https://ec.europa.eu/europeaid/sites/devco/files/swd-collectmore-spend-better.pdf

1.3 Background

DRM is an under researched area in context of Pakistan. Resultantly it also does not figure prominently in the development discourse at national, provincial and local levels. This situation necessitates a series of efforts to produce DRM focused locally relevant research. In recent years, there has been substantial work on the analysis of federal, provincial and district budgets from a gender perspective. However, there is a serious dearth of work, which examines the revenue generation side of the budgets and their spending and allocation on essential services. In this backdrop, Pakistan Resilience Partnership (PRP) envisaged to explore avenues to strengthen the systems by investing on essential services such as Disaster Risk Reduction (DRR) /Disaster Risk Management (DRM). This document is titled 'Domestic Resource Generation in Pakistan: Exploring Avenues for Disaster Risk Reduction'. It highlights avenues, which can inform the development process for designing a DRM/DRR regime, which is responsive to current DRR/DRM initiatives in Pakistan from a distributive as well as institutional perspective.

Additionally, it also underscores avenues for citizen action, which can inform the process for designing a DRM regime, which can lead to increase budgetary allocations for public services like Disaster Risk Reduction and Response.

The existing state of public service delivery in Pakistan requires immediate and long-term measures for DRM and judicious expenditure of the same. The challenge of social service delivery in Pakistan is not solely due to inadequacy of resources. It also entails how public finance is planned, managed and monitored. While making efforts for DRM it will be of critical importance to ensure tracking of financial allocations and their utilization. These measures can positively contribute to local income growth and productivity, which can help address the various challenges of Disaster Risk Reduction through progressive, other means.

1.4 This Document

This document unpacks the systematic and intricate resource base system that is in place in Pakistan. It takes into account redistributing resources to improve essential services including disaster risk reduction. This document also mentions the incumbent approaches, players and systems at various levels for generation and distribution of resource mobilization generation and financial resources.

1.5 Objectives

The document has following objectives:

a) To formulate an easy to comprehend and easy to refer DRM guidelines for DRR, noncomplex in nature to improve risk financing capacity of public and private actors working in Pakistan

b) To make a resource generation shift from dependency on international aid to local resources from inside the country.

c) To develop, formulate the resource generation guidelines for public and non-government institutions.

d) To explore DRM in Pakistan with more focus on disaster risk reduction.

e) To propose specific interventions that could help public and non-government and development actors in Pakistan in leveraging the agenda of disaster risk reduction through unpacking: DRM frameworks; and DRR aware revenue streams etc.

f) To recommend how an evidence-based knowledge should be produced that could examine the revenue generation from Disaster Risk Reduction Perspectives.

1.6 Scope and Limitations

All the three tiers of government in Pakistan—federal, provincial and local—generate revenues from different sources. While this document highlights and briefly discusses these with respect to federal, provincial and local budgets, it mainly focusses on direct and indirect sources at these three tiers as means for DRM in Pakistan. It largely makes use of secondary information while substantiating it with information provided by the stakeholders.

Section Two

Resources for Disaster Risk Reduction in Pakistan

2.1. Resources for Disaster Risk Reduction in Pakistan: A Brief Overview

Pakistan is prone to a multitude of natural and human-induced hazards including floods, droughts, cyclones, earthquakes, environmental degradation and climate change. The adverse effects of climate change have been turning to disasters of varying magnitudes in the past, affecting the lives and livelihoods, mainly of the poor. These disasters continue to frustrate the development efforts, and challenge the individual and governments' capacity to respond. Pakistan is facing a number of issues on social, economic, political and environmental fronts and country's development indicators are dwindling; climate change is complicating the already prevailing challenges. These include food insecurity, unsustainable livelihood systems, shortage and abundance of water, disease burden, loss of biodiversity and environmental degradation.

In addition to various disasters, Pakistan is also in the grip of various epidemics and pandemics i.e. Polio and COVID-19. The unprecedented pandemic COID-19 has jolted Pakistan's already stagnating economy and exposed the vulnerability, poverty and underdevelopment of communities.

Every year disasters cause colossal damage to lives and infrastructure in Pakistan, a country where 24.3% of the population lives below the poverty line. Disasters exacerbate the stresses of poverty and can slow down development. Key hardest hit populations are the poor in rural or remote areas, women, children and others that are unable to prevent or prepare for risks. Recent years have been marked by frequent extreme weather variability, such as droughts, heatwaves and floods. This has serious implications for several socio-economic sectors, including health, agriculture, food security, energy and the sustainable management of natural resources. Pakistan is highly susceptible to effects of seismic activity and environmental degradation due to its location and topography. It is also among the ten countries in the world most affected by the impacts of climate change, ranking 7th of 181 countries on the Global Climate Risk Index. The country is positioned at 150 out of 189 countries in the Human Development Index (HDI) placing it in the medium human development category. Pakistan's ranking as per the GDP is higher in comparison to its HDI, which implies that the economic growth has not resulted into the human resource development. Moreover, the Gender Development Index (GDI) is even lower than the HD, which shows that the gains of the economic growth are comparatively in favour of men. According to the World Economic Forum's Global Gender Gap Report 2016, Pakistan ranks 143rd out of 144 countries worldwide. Large gaps continue to exist between men and women in health, education, politics, and economic participation.[14]

Pakistan's geophysical conditions, climatic extremes, and high degrees of exposure and vulnerability have categorized Pakistan as a severely disaster-prone country. According to the Index for Risk

[14] *2020, National Disaster Management Authority (NDMA), Advocacy Toolkit for Parliamentarians/ Legislators in Pakistan.*

Management (INFORM) 2018, Pakistan's risk rating stands at 6.4 out of 10, as the country continues to suffer from a plethora of natural and human-induced hazards that threaten to affect the lives and livelihood of its citizens[15].

Natural disasters are a challenge to Pakistan's development - damage and loss over the past decade has exceeded PKR 2,548.0 billion or US$18 billion and affected an overwhelming majority of the population. The impacts from disasters are increasing with a growing population, increasing investments in buildings and infrastructure, urbanization and climate change. This affects the economic development of Pakistan and threatens the most vulnerable members of society and efforts to alleviate poverty. Disasters can also affect fiscal sustainability of Pakistan by exhausting limited public resources. Financial planning of and preparedness to disasters is, therefore, increasingly important.

Natural disasters are an important challenge for fiscal sustainability and economic development of Pakistan - The country is exposed to many natural disasters, including floods, earthquakes, droughts, cyclones, and tsunamis. Over the past decade, the damage and loss from major disasters in Pakistan has exceeded PKR 2,548.0 billion or US$18 billion3. Disasters impact on average approximately 3 million people each year or 1.6 percent of the total population of over 200 million[16].

Floods affected an overwhelming majority of the population over the past four decades - According to historical disaster data since 1973, approximately 77 percent of the population affected by disasters has been impacted by floods and 13.5 percent – by drought[17]. A study[18] conducted by the World Bank in 2015 reveals that floods in Pakistan cause an estimated annual economic impact of PKR 167 billion to PKR 255 billion (US$1.2 billion to US$1.8 billion) – equal to about 3–4 percent of the federal budget or 0.5–0.8 percent of national gross domestic product (GDP). A major flood event[19] could cause losses in excess of PKR 2,195.0 billion or US$15.5 billion, which equates to around 7 percent of national GDP or almost 40 percent of the federal budget.

The 2005 earthquake caused a devastating economic loss estimated equivalent to 2.6 percent of GDP; official estimates report 73,000 death tolls[20]. The World Bank study of 2015 estimates that if this event were to occur in the present day, given the increased number of buildings, the total economic loss to residential properties would be approximately PKR 397 billion or US$2.8 billion (approximately double the 2005 losses). An event of this magnitude is expected to occur every 26 years. Average annual losses from earthquake risk only to the housing sector are approximately PKR 145 billion or US$1 billion and

[15] National Disaster Risk Management Fund (NDRMF) www.ndrmf.pk
[16] World Bank, 2015. "Fiscal Disaster Risk Assessment-Options for Consideration"
[17] NDMA and UNdata, http://data.un.org/ as cited in World Bank, 2015. "Fiscal Disaster Risk Assessment-Options for Consideration"
[18] Fiscal disaster risk assessment conducted based on large number of simulated earthquake and flood events taking into account hazard, exposure and vulnerability. Source: World Bank, 2015. "Fiscal Disaster Risk Assessment-Options for Consideration" http://hdr.undp.org/en/countries/profiles/PAK
[19] Occurring, on average, once every 100 years
[20] Official estimates as reported through Pakistan Early Recovery Framework, http://www.ndma.gov.pk/Publications/Pakistan%20 2005%20earthquake%20early%20recovery%20framework.pdf

these losses are expected to exceed PKR 2,648.2 billion or US$18.7 billion once every 100 years (according to the World Bank fiscal risk assessment).

The Government of Pakistan (GoP) has been spending approximately 0.9 – 1.9 percent of its total budget expenditure on natural disasters over 2014-2017 years making financial planning for natural disasters essential. During fiscal years 2015-16 and 2016-17 the GoP spent PKR 86.7 billion or about US$585 million for relief and recovery[21]; for fiscal year 2015-16, disaster expenditures accounted for 1.6 percent of all the expenditures[22]. If all disaster expenditures are accounted for (including implicit spending, such as from maintenance budget), the actual amount could be considerably higher. While smaller-scale but more frequent disasters drain carefully planned budgets, when a large-scale disaster strikes, the resulting needs can often overwhelm government resources. Disasters are an important financial challenge for governments, which need to provide emergency relief and social assistance after a disaster event as well as reconstruct public assets and infrastructure. For example, floods in 2010 and 2015 caused estimated PKR 32.6 billion (USD 326 million) losses to farmers in Punjab. To support the affected farmers, the GoP provided PKR 6.7 billion (USD 67 million) – despite such sizeable support, this amounted only to 18.5 percent of the required amount. Beyond such direct financial costs, disasters can have negative impacts on a country’s long-term growth potential. Financial planning for disaster and climate risk helps to mitigate the impacts of disasters on the economy, population, and government budget[23].

The GoP could face a severe funding gap due to insufficient resources. To manage the financial impact of disasters, the GoP relies mainly on supplementary and contingent budgetary allocations during the relief and recovery phases and on the annual Public Sector Development Program during the reconstruction phase. However, the Ministry of Finance works towards curtailing the flexibility of supplementary grants that allow for quick budget reallocations following disasters – this will largely reduce flexibility and available financing. To access quick liquidity, the GoP established federal and provincial reserve funds for disaster risk management under the National Disaster Management Act of 2010. However, challenges remain with respect to the operationalization and capacity to manage them. Standard operating procedures remain to be developed at the provincial level. The total amount with the federal fund as reported by the NDMA is currently at PKR 1.5 billion or US$ 10.6 million. Donors play an important role in post-disaster financing in Pakistan, but their help accounts for only a fraction of total needs. The total costs of the major disasters were four to seven times greater than the donor support contributed to relief, recovery, and reconstruction. Thus, while donor financing plays an important role in financing the relief and recovery phases, it accounts for only 5–16 percent of all financing needs in Pakistan.

[21] Includes relief, rehabilitation and resettlement, flood control, drought emergency relief assistance
[22] The Ministry of Finance, http://www.finance.gov.pk/poverty/Annual_PRSP_Progress_FY_2016_17.pdf
[23] Option to Strengthen Disaster Risk Financing in Pakistan, The World Bank and UK Aid

2.2. Why Domestic Resource Generation for Disaster Risk Reduction in Pakistan

Mobilisation of adequate and quality domestic resources:

- Mobilise adequate and quality local resources in a timely and predictable manner to support preparedness and response to humanitarian and protection needs, particularly of the most vulnerable populations.
- Mobilise predictable and flexible funding from private and public sectors in Pakistan to reduce the gap between humanitarian needs and the resources available to meet them.
- Secure funding to support preparedness for faster, timely and more cost-effective responses.

Linking humanitarian and development resources:

- Enhance the Integration of humanitarian and development resources.
- Support localization of humanitarian and development programming through domestic funding i.e predictable and flexible.

Resource sharing

- Get and allocate resources based on the needs of affected populations.

* Respond to the increasingly protracted nature of humanitarian crises by mobilizing predictable, flexible and longer-term funding that is passed down to the population at risk, to humanitarian and development actors when relevant and feasible.
* Leverage resources and partnerships for communities by influencing domestic planning, financing for preparedness and humanitarian response.
* Ensure a coordinated and collaborative approach towards resource generation to reduce funding gaps for disaster preparedness and response.
* Deepen partnership and collaboration with public and private sector partners, including national financial institutions, and contribute to developing new and more predictable financing solutions for a longer-term preparedness planning and response. Cooperation and collaboration bring together diverse resources in ways that can achieve greater collective impact, sustainability and value.
* Maintain operational independence in the country and seek to avoid dependency upon a single and international funding source.
* Mitigate the risks of donors' conditions and funding associated with objectives that could jeopardize the neutrality, impartiality and independence of humanitarian response.
* Draw on local resource and funding arrangements designed to deliver collective humanitarian results, such as the Country's Emergency Response Fund and the humanitarian country-based pooled funds.
* Explore and pursue new domestic opportunities through public-private partnerships.

2.3 Legal Mandate

The following legal and regulatory frameworks guide the need for domestic resource generation for disaster risk management in Pakistan:

Legal Framework	Description	GAPS
18th Constitutional Amendment in 2010	• Split responsibilities between the federal and provincial governments with the Federal and the Concurrent Lists. • Following an approach for decentralization grants more power to the provincial governments. Responsibility for a number of areas, such as agriculture, health and education handed over to the provinces.	Disaster risk management is not included in the Federal or the Concurrent list (the National Disaster Management Act 2010 prevails on this issue).
National Disaster Management (NDM) Act 2010	i. **Sets up DRM structure in the country at all administrative levels:** <u>Commissions for policy formulation:</u> National Disaster Management Commission (NDMC) and the Provincial Disaster Management Commissions (PDMCs) – to approve and lay down the rules for the formulation of disaster policies, guidelines and plans. *<u>Three tier authorities in disaster risk management for implementing the policy:</u>* National Disaster Management Authority (NDMA) and Provincial Disaster Management Authorities (PDMAs) established to formulate, coordinate and monitor implementation of the respective policies. District Disaster Management Authorities (DDMAs) - to formulate district policies and plans in line with the relevant policies and plans and to coordinate implementation and	The roles and responsibilities of the authorities are identical and overlapping. While this arrangement allows for flexibility, given the disparity in the financial resources and coping capacities of the provinces, regions, and districts, it also creates ambiguity. Close coordination and interaction at all levels is imperative, however, is challenging, especially when the government at the federal and the provincial levels is not formed by the same political party. The number of responsibilities were passed across to provincial and district governments, there is a

	monitoring of the national and provincial policies and national, provincial and district plans. ii. **Federal government might have to assume an executive role with a joint decision of the provincial governments.** Whereas the provincial governments have been made responsible to formulate, coordinate and monitor the implementation of the provincial policies and plans, Article 144 of the Constitution – which is a preamble to the NDM Act - allows the provinces to request for the assistance of the federal government thereby creating legal space for the federal government to assume an executive role. According to this Article, if needed, provinces can seek the assistance of the federal government by passing a resolution to this effect (and repeal this decision later if the support is not required). This provision addresses potential capacity constraints and their subsequent improvement. iii. **Sets up the National and Provincial Disaster Management Funds** to be financed by grants made by the federal and provincial governments; loans, aid and donations from national and international agencies and donations received from any other source. The federal and provincial governments would also make provisions for funds in their annual budgets for the purpose of	disparity of resources and financial capacity to effectively execute these responsibilities. Provinces might likely seek technical and financial support from the federal government. The government allocations are mandated to the National and Provincial Disaster Management Funds, operationalization of the provincial funds is still to be completed. (New amendment to the NDM Act is under consideration - it proposes to make the insurance instruments for disaster risk financing exclusively a federal subject. This is an important change that might prevent adoption of effective risk financing instruments at the local level but may also facilitate better coordination if managed properly at the federal level.)

	carrying out activities as laid out in the DRM plan.	
The National Disaster Risk Management Framework (NDRMF) of 2007	Provides guidelines for national, provincial and district levels on disaster risk management in such areas as disaster assessment, early warning, emergency response, etc. It clarifies roles and responsibilities of disaster risk management stakeholders.	
The National Disaster Management Plan (NDMP) of 2012	i. Plans PKR 147 billion or US$1 billion investments in enhancing capacity of the disaster risk management system. Identifies macro level hazards, risk assessment, development of multi hazard early warning systems, roles and responsibilities at the national, provincial and district levels, and the NGOs etc. ii. Lays out the operation plan of National Institute of Disaster Management (NIDM) for capacity building at all levels.	
The National Disaster Risk Reduction Policy of 2013	i. Mandates development of a sovereign disaster risk financing strategy with a risk layering approach comprising a mix of insurance & non-insurance instruments to finance various layers of risk for enhancing the financial response capacity of the government. ii. Acknowledges the need to develop the private catastrophe insurance market with special focus on the home owners, small-medium enterprises, micro-finance sector, small farmers and the vulnerable communities with the support of the insurance regulator.	

National Disaster Response Plan 2019	The purpose of the National Disaster Response Plan is to enhance the country's ability to manage disasters using a comprehensive national approach. It outlines the processes and mechanisms to facilitate a coordinated response by the national and/or provincial/local-level departments/agencies. To achieve this, the Plan was revised since its inception in 2010 to incorporate all disaster management activities as well as consider global trends disaster response alongside Pakistan's commitments. The interventions mentioned in the plan requires financing during all stages (pre, during and post) of disasters risk reduction.	

2.4 Advantages of Domestic Resource Generation

Following are the main advantages of domestic resource generation: -

a) Focuses resource mobilization efforts in the country.
b) Coordinated and easy approach to potential resource partners.
c) Clear communication to resource partners to avoid confusion.
d) Works to prevent "in-country" competition for resources.
e) Creates joint ownership and accountability.
f) Leads to planned, upfront pipeline resources.
g) Allocates the resources where they are most needed.
h) Ultimately leads to more effective program delivery broader impact.

Section Three

Domestic Resource Generation in Pakistan

3.1 Traditional Approach to Financing Disaster Management in Pakistan

Traditionally, disaster management work has been based on government or donor funds. Currently, such resources are drying up and new avenues have to be explored. These include local resource generation (public spending, philanthropy or charity) and corporate social responsibility (private sector investments and public private partnerships).

3.2 Types of Resources

There are various types of resources required for disaster management. Financial and Human resources are the primary ones. Financial resources, in fact, form the single largest concern of organization's as they in turn enable acquisition of other secondary resources required for operational purposes. In Pakistan, in country financial resources could come from various sources, including, government grants, loans, institutional grants, and private donations, product and service charges and generation on the part of communities. Government grants are based on thematic areas of work, for which different government departments have schemes for grant making. These include funding of NGOs and community-based organizations through the rural support programmes. Loans come in the form of soft loans with low interest rates for purposes such as livelihood support to vulnerable and disaster affected communities.

3.3 New Directions for Resource Generation: Domestic/Local Sources

The success that NGOs and other civil society organizations have been able to lay in recent years does not include long-term financial sustainability. Well-endowed NGOs are few and far between, and many attribute any measure of financial security lacks a clear philosophy on development financing that is shared by the sector.

In Pakistan by law, many corporates have set aside resources under their corporate social responsibility programmes but not many NGOs have taken advantage of this funding opportunity. The NGOs have not largely taken into account the local institutions, individuals or groups for resources.

The quality and extent of local resources are underestimated and undervalued in the country by humanitarian and development actors. The pattern emerging from recent trends of resource generation in Pakistan confirm over dependence on external donor funding from the developed nations.

Given the shrinking donor resources for Pakistan, the humanitarian and development actors in the country has increasingly beginning to accept the need to look to local alternatives as a basis for future financial sustainability. Some of the challenges and opportunities in this regard are mentioned below;

a) **Little empirical information is available on the size and potential of local philanthropy**. Local fund raising in Pakistan is demanding and expensive. Local institutions are reluctant to enter into long-term funding relationships. Local institutions are anxious to avoid funding sensitive initiatives (human rights, democracy and governance etc.). On the other hand, the donor agency funding is cheaper (a single proposal can bring in huge sums of money) and therefore more attractive. There is a dearth of comprehensive research on this and also there is inadequate information about local resource generation and philanthropic practices. There is no consolidated information on who is playing a significant role in local philanthropy in Pakistan. Little is known about databases on local resource generation.

b) There is a general impression among NGOs is that local institutions do not often commit large amounts when they decide to fund NGO programmes and activities. NGOs get less value for their investment of time and other resources. Another impression is that the corporates are reluctant to enter into long-term relationships that would entail long-term commitments even during times when they might not be able or want to continue giving. Local institutions also avoid funding programmes or activities that are considered controversial, particularly when these are seen as soft activities or right based activities. The corporates are much interested in giving or supporting service delivery activities.

c) By comparison, funding from international donors seems an easier option. In part, this is perhaps the best way NGOs know to mobilise resources. Humanitarian and development actors in Pakistan have developed the relevant skills over time and have come to understand the donor community a lot better than they do those who own and manage local institutions. They have developed relationships, which they believe can open more doors and bring in more funds.

d) Yet, the reality is that external funding can never be sustainable and, therefore, the humanitarian and development actors have begun to address the twin issues of local resource generation and long-term financial sustainability. Many actors now recognize this and are prepared to commit and try out new approaches of domestic resource generation in the context of the current funding climate and indications of future trends.

e) Development and Humanitarian actors are embracing new principles for new learning focusing on domestic resources. To be effective, the public sector and state, the private sector and donors, NGOs (and specifically those responsible for generating resources) will all need to be targeted. For this the actors need to gain new insights and a fresh appreciation and acquire the skills relevant to local resource generation.

f) The content of and approach to this rebuilding process should be based on research in resource generation, which must constitute the first step towards a new, and more financially secure future for organisations working in the area of disaster management.

The types and Characteristics of CSR involvement with other actors in disaster management are given below in a tabular form.

Type of Involvement	General	Characteristics
Philanthropic/ Charitable	Donations and grants in cash or in kind (goods, services, facilities) to other organizations and groups, working in disaster reduction, or directly to beneficiaries.	• Altruistic (although business may derive some other benefits; for example. good publicity, this is secondary) • Business controls the agenda: it decides what to do, whom to assist, and how to assist. • Typically, one to one relationship between business giver (non-profit, community) and receiver, other stakeholders not involved. • May be formal (based on grant agreement or informal. • Typically, short term and one-off interventions, but may be long term.
Contractual	Contracting other organizations or groups to carry out work for public benefit.	• Business controls the agenda and manages the resources • Altruistic • Based on formal, legal contract for work • Typically one to one relationships; other stakeholders not involved.
Sponsored	Sponsorship of other organizations or groups	• Business controls agenda and manages resources • Self-interested: business gains through publicity, provision of goods and services that meets its needs (any public benefits arising from the work are secondary). • Based on formal, legal agreement • Typically, one to one relationship
Collaborative	Working partnerships with other organizations and groups for public benefit.	• Greater emphasis on dialogue, shared aims, mutual respect (the extent to which this happens in practice varies,

		• More likely to involve a range of stakeholders • Ideas can originate from any of the stakeholders • Diversity of partnership arrangements (formal and informal). • All stakeholders should benefit from partnership ("win-win" scenario but may not benefit equally). • Control over resources can give some partners greater control over resources. • Better opportunities for longer-term interventions.
Adversarial	Business response to lobbying about human and environmental impact about business activities	• Responsive: driven by other organisations and groups • Public relations more important than public benefits
Unilateral	Business undertakes its own commercial actions, independently of other actors	• More likely to be one off short- term initiatives driven by urgent need and compassion and emergency relief

3.4 Corporate Social Responsibility: An Emerging Avenue

Corporate Social Responsibility (CSR) means a company that complies with the laws of the land in which it operates is also being socially responsible. CSR initiatives have seen corporates being involved in funding and participating in social initiatives that benefit local communities. Some of the local and international enterprises working in Pakistan have realized their roles concerning CSR activities in Pakistan. The sectors leading CSR in Pakistan includes: -

a) Telecom Companies
b) Multi-National Corporations and Companies
c) Petroleum Companies
d) Public and Private Banks
e) Power Generation Companies
f) Media Companies

57 companies honored International CSR Awards[24]

In 2019, some 57 leading national and international companies in Pakistan received awards for their commendable performance in 30 different categories of Corporate Social Responsibility during 2018.

Companies selected for outstanding CSR activities are Archroma Pakistan Limited, Airwaves Media Pvt Ltd, Atlas Honda Limited, BAHRIA FOUNDATION, BERGER PAINTS PAKISTAN LIMITED, Bestway Cement Ltd, Burhan Gas, CHINA SOUTH EAST ASIA INVESTMENT LIMITED, Crown Group, Dewan Cement Limited, DP World Karachi, Dr. Essa Laboratory & Diagnostic Centre, EGO BAGS, EMC Waste Management Company Pvt Ltd, Engro Foods Limited, Engro Foundation, FATIMA FERTILIZER COMPANY LTD, Fauji Cement Company Ltd, FFC Energy Limited, HAMDARD Pakistan, Hashoo Foundation, INDUS MOTOR COMPANY, Javedan Corporation, K-Electric, Kohat Cement Company Limited, Kohinoor Maple Leaf Group, KoldKraft Refrigerator Pvt Ltd, Liberty Mills, Lucky Tex Pakistan (Pvt.) Limited, MADINAH FOUNDATION, MADINAH GROUP OF INDUSTRIES, Mari Petroleum Company Limited, Mariam Ali Mohammad Tabba Foundation, Mehmood Trust – Islamabad, Mughal Iron & Steel Industries Limited, National Bank of Pakistan, NESTLE PAKISTAN, National Institute of Cardio Vascular Diseases, Oil and Gas Development Company, Pak-Arab Refinery Limited, Pakistan Cables Limited, Patel Hospital, Pharm Evo, PHILIP MORRIS PAKISTAN LTD, Premier Cables Pvt Ltd, ROOTS INTERENATIONAL SCHOOL, Roots School System, Sadaqat Limited, Sicpa Inks Pakistan (Pvt.) Limited, Sui Northern Gas Pipelines Limited, Sui Southern Gas Company Limited, TARA GROUP Pakistan, Thar Foundation, THE Hub Power Company Limited, The SEARLE Company Limited, Treet Corporation Limited & Yunus Textile Mills Limited.

Corporate Social Responsibility (CSR) is one of the core values and an integral part of the above stated categories of the companies. The companies under these categories utilizes the scale of operations as a strength to positively impact the underprivileged people nationwide especially in the vicinities where these companies operate.

3.4.1 CSR Focus Areas

Almost all these companies support the following thematic areas;

a) Health
b) Education
c) Low-cost housing
d) Disaster Mitigation and Management
e) Environmental Protection
f) Preservation of Craft, Culture and Heritage

[24] https://dailytimes.com.pk/351204/57-companies-honored-international-csr-awards/

g) Poverty Alleviation
h) Empowerment of Women
i) Rural/Socio Economic Development
j) Entrepreneurial Development
k) Training Development and supporting improvement related programmes for the strengthening of civil society
l) Promotion of Sports

3.4.2 General Guiding Principles to Get CSR funding

Following are some of important guiding principles to get the CST funding: -

a) CSR activities/initiatives must be in line with company's focus areas and the Company's mission/vision/business activities.
b) Should improve the economic, social, health and environmental conditions of the community at large where the company's products and services are available, or the physical environment where the companies' facilities are located.
c) The activities/initiatives should deliver lasting benefits after the companies CSR participation ends.
d) Undertaken amongst business and public stakeholders and regions across Pakistan as per need.
e) Must be accessible for regular monitoring and result evaluation.
f) Provide potential positive exposure for corporate brand and create value for the Company, its stakeholders and the community in which it operates.

3.4.3 Procedure to apply for CSR funds

Following steps will be followed to apply for CSR funds

1. Proposal stating the amount and specific purpose
2. Breakdown of amount of donation solicited
3. Valid Registration Certificate
4. Valid Tax exemption certificate
5. Audit/financial report/Annual Report (latest and of past two years)
6. PCP Certificate (If applicable)
7. List of names of Directors/Trustees along with their CNIC details
8. Organization profile, geographical areas covered, pictures
9. Details of the project (where the donation will be used etc.)
10. Why the company should donate to your organization?
11. List of other projects undertaken by the organization
12. List of other sponsors and donors (funding source)
13. Audited accounts of last three years
14. Duly filled CSR Grant Application form

15. Duly signed and stamped National Counter Terrorism Authority (NACTA) Undertaking by one of the seniors most officers/trustees, founders, as the case may be, on organization's official letterhead along with CNIC copy of individual signing.- (Required if applying to government owned corporation/ organizations e.g. PSO, NHA etc.)

3.4.4 Resource Analysis

Resource analysis forms the logical base for planning, mobilizing and utilizing domestic resources, for development and humanitarian actors in Pakistan.

The following checklist can aid resource analysis efforts in organizations:

a) Who coordinates resources within each organization?
b) Who is responsible for supplying resources beyond the normal capabilities of each organisation? Who records the costs of resources?
c) Have arrangements been made with organisations for assistance in times of emergency?
d) Is there agreed access to emergency funds?
e) Who records the expenditure for future acquittal/repayment?
f) What are the limits of expenditure for personnel?
g) Unskilled volunteers can safely perform what tasks?
h) Who coordinates this work?
i) It is likely that some organisations will begin public appeals for donations for emergency affected persons.
j) How can these appeals be coordinated?
k) How does equitable disbursement of appeal money to be ensured?
l) Who coordinates the requests for assistance for the community?
m) What sort of assistance is likely to be required?
n) Where is this assistance likely to come from?
o) Is there an expected form that the request should take?
p) Lists of organisations working in the country with information on their competence and capability to be involved in emergency response and recovery activities.
q) Lists of essential response and recovery items, with specifications of average costs and availability.
r) Lists of local manufacturers and regional manufacturers and suppliers of response and recovery items, with information on quality, capacity and capability regarding delivery items and reliability.
s) Information on essential response and recovery resources that will allow a rapid response, for example, water supply systems, sanitation systems, health networks, alternative shelter sites and Materials, Tarpaulins, Tents, Ports and Transport Networks

The key steps in resource analysis are: -

1) **Assessment of current resource availability and utilization patterns**: This includes an assessment of the current activities, resources available and how the resources are being used at present. The assessment should cover concerns like whether this is the best resource utilization, and how it can be improved. It should match needs with availability, identify shortfalls, and assess resource management process to find areas of improvement.
2) **Identification of potential new sources**: This activity involves research on traditional as well as innovative sources of tapping resources. It can be done by looking at the various activities being carried out in the country by other organisations and finding out about the interest areas of other resource agencies working in the area.
3) **Assessment of growth trends and projection of resource requirements**: The assessment of current resource patterns needs to be topped up with the growth plans of the organization for the near as well as long term future, so that resource planning actually takes into account future needs.
4) **Criteria matching for purpose of tapping potential sources**: Once potential resource contributors are identified and future activity patterns and resource needs assessed, the process of criteria matching should be carried out to help focus on selected sources that best match the requirements in terms of interest areas.
5) **Operationalization of resource generation process**: Finally, the resource generation process needs to be operationalized, which too is fast becoming a professionalized area of work. It includes writing of proposals, preparation of work plans, logical frameworks and budgets. It also involves identification of parameters that will ensure sustainability of the initiatives, risks that may be present to the investments and efforts and how the risks are being covered. Indicators of success also need to be identified and monitoring and evaluation plans put in place.

3.5 National Disaster Risk Management Fund: Another Domestic Resource Mobilization and Generation Avenue

The NDRMF is a government-owned not-for-profit company, providing grants for subprojects that will contribute to enhancing Pakistan's resilience to climatic and other natural hazards, and to strengthen the government's ability to quickly respond to disasters triggered by natural hazards. The NDRMF is an apex financing institution in managing, and guiding investments that reduce risk and vulnerabilities associated with climatic change and natural hazards. The NDRMF is working 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. This in turn is reducing the socio-economic and fiscal vulnerability of the country and its population to natural hazards. The fund is putting efforts to support organizations for achieving the following two major objectives;

a) Investments to reduce vulnerabilities of the systems and communities to natural disasters.

b) Improved fiscal management of natural disaster risks of the country.

The Fund is responsible for awarding, managing, and guiding investments that shall reduce risk and vulnerabilities that are associated with climatic change and natural hazards. The Fund's objective is to focus on primary or critical level disaster planning, preparedness, pre-disaster mitigation, and early warning systems. It will not carry out any post-disaster activities.

The initial financing of NDRMF is through a loan of $200 million by the Asian Development Bank and grants of $3.4 million by the Government of Australia and $1.5 million by the Swiss Agency for Development and Cooperation (SDC) respectively. It is expected that more international development partners will support NDRMF by pooling in more funds to comprehensively address key issues in Disaster Risk Reduction (DRR) and Disaster Risk Financing (DRF).

3.5.1 Fund Process Flow

Entities seeking financial support from the Fund are effectively termed as Fund Implementing partners (FIPs). FIPs can be government entities, international donors, civil society and academia. FIPs may also include public-private partnership models. Government entities and other organizations already accredited by international and national funds will be provided special exemptions to fast track the accreditation process. Other FIPs should first be accredited in order to be eligible to receive support from the fund. Each FIP will use the resources transferred by NDRMF and carry out activities in accordance with the contract signed between the FIP and NDRMF.

3.5.2 Accreditation

Accredited FIPs will submit an application for financing and an Initial Sub-Project Concept (ISPC) based on criteria approved by the NDRMF Board and scope of activities in line with the NDMP, and NFPP IV. NDRMF will review the ISPC; screen the subproject in terms of safeguards, impacts, and risks. The NDRMF will also recommend appropriate assessments and plans if required.

Upon approval of the ISPC, the Fund Implementing Partner (FIP) will prepare a Detailed Sub-Project Report (DSPR) that includes the detailed design, implementation plan, safeguards assessments and plans, required government approvals and other documents needed for appraisal of the subproject. Once approved, NDRMF will sign a contract with the FIP for the subproject implementation and release the required funds. During the subproject implementation, the FIP will submit periodic reports to be reviewed by NDRMF and the project will be supervised as per the contractual commitments of the FIP.

Accreditation Process: Non-Government Entities shall be accredited to assess their respective capacity to implement grants before inviting proposals, which if accepted, will result in signing of the grant agreement and releasing the grant. The main objective of the capacity assessment is to engage only with organizations that are eligible and meet the minimum capacity requirements at least, in critical implementation areas. Whereas, in cases where though an organization possesses minimum capacity requirements, however, there exists gaps in certain aspects, a "Risk Mitigation Plan" will be developed and agreed to mitigate/address the gaps by the organization. Thereafter, compliance will be reviewed & accepted by the Fund, before releasing the grant. An organization that will stand qualified for award of grant after accreditation and acceptance of proposal, will be called "Fund Implementation Partner". An Organization can apply for accreditation, in the form of association/consortium in following ways:

minimum capacity requirements, however, there exists gaps in certain aspects, a "Risk Mitigation Plan" will be developed and agreed to mitigate/address the gaps by the organization. Thereafter, compliance will be reviewed & accepted by the Fund, before releasing the grant. An organization that will stand qualified for award of grant after accreditation and acceptance of proposal, will be called "Fund Implementation Partner". An Organization can apply for accreditation, in the form of association/consortium in following ways:

a. An Organization may associate with an already accredited organization as Joint Venture Partner. In such case, the non-accredited organization will be required to go through the of process accreditation. If all JV Partners succeed in obtaining accreditation and stand qualified for award of grant, all the JV Partners shall be signatory to the agreement and equally responsible for implementation of the project.
b. Two or more non-accredited Organizations may associate with each other as Joint Venture Partners and shall have to attain accreditation separately. In case, one or more JV Partners do not get accreditation, those partners could not be associated by the accredited organization/partner in any form for the implementation of the project, if awarded.
c. An accredited organization may apply for a grant having association with non-accredited organization. In such case, non-accredited organization can become part of the proposal as sub-contractor.
d. At the time of accreditation and proposal submission, an intended Joint Venture Agreement will be required having therein addresses and the roles and responsibilities of all the partners. Consequent to the acceptance of proposal for award of grant, JV will be required to legally register before award of the grant agreement. An organization already possessing an external accreditation(s) such as GEF, GCF, etc. or accreditation by a Donor Agency, will be considered accredited by NDRMF, upon provision of the documentation to NDRMF that was submitted for securing external accreditation(s) along with the accreditation certificate.

3.5.3 Submission of Project Proposal

The organisations dealing with DRM will submit proposals to the federal, provincial or regional coordination committees that will be supported by the Fund staff. The proposals will be screened by the coordination committee and consolidated proposal will be sent to the Fund for review by each region. Based on the risk assessment and proposals review criteria established for its core areas of support and core institutional functions (procurement, safeguards, financial management), the proposals will be evaluated by the Fund for the award of the grant.

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

3.5.4 Project Selection Criteria

In light of the above guidelines, a comprehensive project selection criterion has been adopted by NDRMF to proceed with the award of grants as follows: -

a) Conformity with the overall mandate of NDRMF as per PAM and Loan Agreements
b) Alignment of proposed interventions/schemes with NDMP, NFPP-IV, and NDRMF Result Framework
c) Firm commitment to provide 30% project cost
d) Balance mix of public (federal and provincial) and non-public entities
e) Geographical spread ensuring allocation of projects in all provinces/regions
f) Covering High-Risk Districts
g) Calculating & confirming Economic Internal Rate of Return (EIRR >12%)
h) Evaluation of proposed methodologies for implementation
i) Ensuring compliances with social, gender, environmental safeguards, and risk reduction
j) The economy of scales and value for money in proposed projects and programmes costs

3.6 Resource Generation at District/Tehsil and Union Council Level

No separate funds have been allocated for the specific purpose of disaster risk reduction, yet disaster risk management has been made part and parcel of the overall development planning of the district/Tehsil and Union Councils. Tehsil Nazim is responsible for mobilization of needed financial and material resource for disaster risk management. District Coordination Officer is responsible to assist the Zila Nazim in accomplishment of administrative and financial discipline of the district. District Nazim is responsible to propose projects and other development plans for the overall development of the district and resource allocation for the implementation of such plans. Disaster risk management activities and strategies are integral part of the district planning. If the district development plans are prepared in line with the principles as laid down in the National Disaster Management Framework, then there is no need to allocate separate funds for Disaster Risk Management[25].

[25] National Disaster Management Framework, December 2006, page57.

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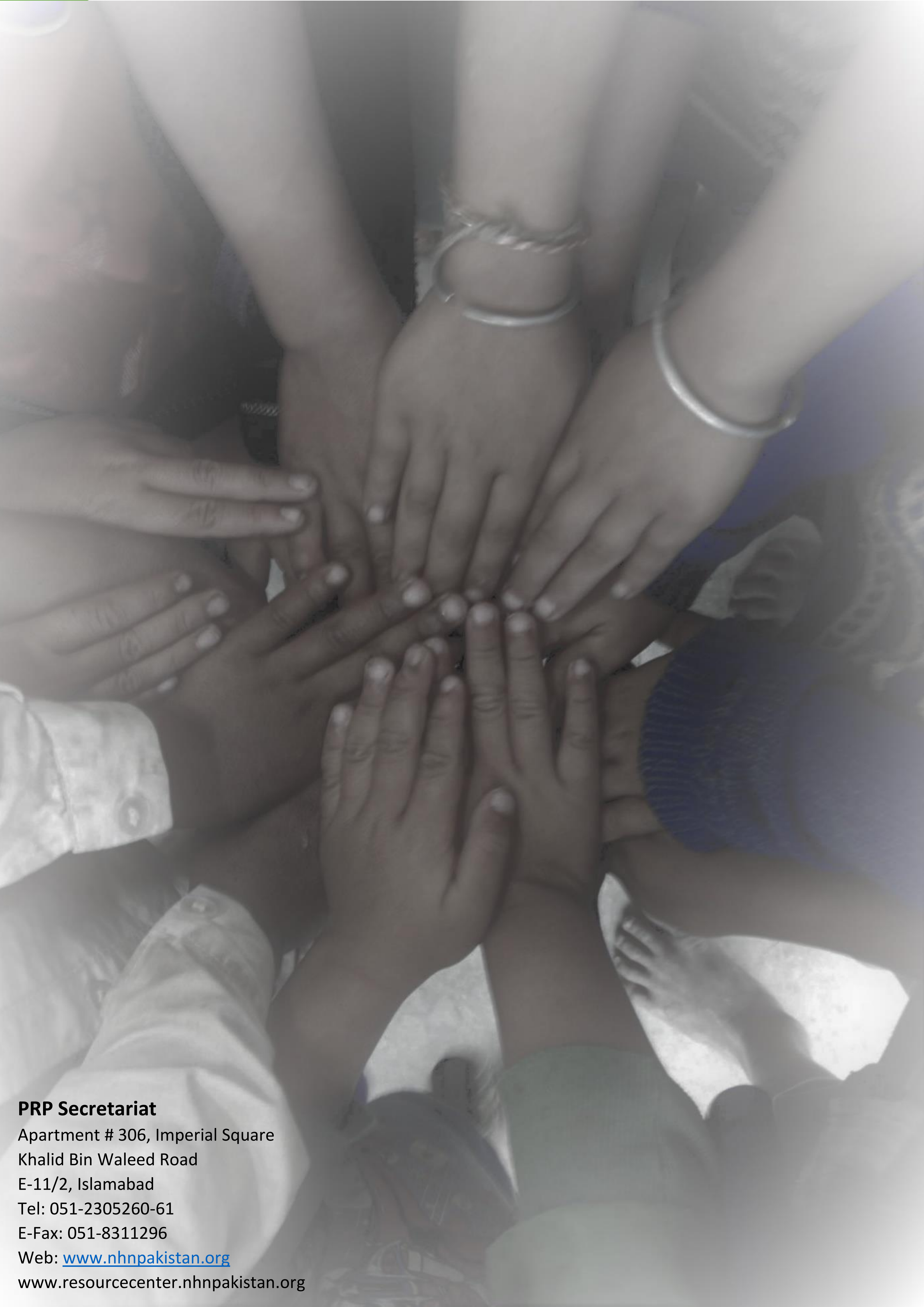
Established in 1986, Asian Disaster Preparedness Centre (ADPC) is an intergovernmental organization and supporting the advancement of safer communities and sustainable development, through implementing Partnerships that reduce the impact of disasters upon countries and communities in Asia and the Pacific. ADPC with support of Bill and Malinda Gates Foundation (BMGF) is implementing the program ''Increased locally led actions to prepare for, respond to, and recover from disasters in selected high risk countries of Asia'' to strengthen the capacity of at risk-communities. This will be achieved through systematic capacity development of individuals, organizations and the systems at national, sub-national and local levels. The program utilizes a unique approach by creating APP, which promote and support the locally-led actions where all partners take a lead role, in a collaborative manner to plan and implement priority actions in disaster preparedness, humanitarian response and recovery through mobilizing internal resources and external humanitarian funding. With the creation of national partnership in the program countries and commencement of planned activities, it would be imperative to highlight the value addition of this collaborative approach in the overall humanitarian architecture of each project country.as part of this strategy, communication and outreach can play a critical role in the dissemination of work undertaken to improve and strengthen coordination mechanisms and emergency response capacity of our key stakeholders.



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