
TPF NOORGHAZI

August 2010 to January 2013

PROJECT BACKGROUND AND OBJECTIVES

The Noorghazi project was started in response to the devastating floods of 2010. The project aimed to rehabilitate 100 families affected by the floods—not only to provide housing for the families but to develop a community where the residents eventually would take full ownership and responsibility of all their affairs. The area chosen for this project was Muzaffargarh.

PHASE I: CONSTRUCTION

The first phase of this project included selection of the land and the families eligible to receive homes. Land selection and acquisition was conducted in September 2010. After land leveling and compaction, the first foundations for the housing community were laid in October 2010. Development continued through January 2011, when the completed homes were allotted to the flood-affected families.

The families chosen to receive a house had to:

- be local, flood-affected and genuinely homeless
- be willing to contribute labor towards the construction of their house
- be willing and able to pay a down payment of Rs. 20,000 for labor costs, as well as Rs. 500 per month for 3 years towards the plot and Rs. 250 per month for maintenance/water.
- be willing to live in a nearby tent village during construction
- be approved by the TPF local committee

The insistence on having residents input two of their most precious resources – time and money – into the construction of their home so that they felt connected to and vested into their future abodes was a key difference in this project compared to similar rehabilitation projects. The true benefits of this were to be realized in phase 2 of the project during community development. Whereas similar projects in the area are either sitting vacant or in dilapidated condition (such as the Al-Khair Model Village, Village Meeran Mullah), the result in Noorghazi has been at least 90% occupancy since inception.

PHASE 2: COMMUNITY DEVELOPMENT

Once development was complete and houses were allotted to eligible families, the task of community development started. This involved building a community in the village and ensuring all social services provided in the community functioned well. The goal of this phase was to ensure each community member had a vested interest in being involved in the affairs of the community—through the restrictions on occupancy and general community organization. This phase was also important since success in this phase would mean the community could continue functioning independently even after TPF exit in phase 3.

There were challenges and opportunities encountered in all aspects of community development, from the provision of social services to community governance.

GOVERNANCE

To seamlessly run the affairs of the community, a governance structure has been established. The six blocks in the community each have a Block Development Committee, led by a president and secretary. All residents of the community are also part of a Village Development Committee, which oversees all aspects of the community as a whole.

When the project started, the president and secretary of the BDCs were selected by TPF rather than being elected by the community. It was decided that this would be changed immediately and elections would be scheduled. While the intention was to schedule elections immediately, to-date no elections have been held in the community—the original elected officials continue to serve in their roles. The reasons for the delay were due to several pending issues that were considered to be prerequisites for elections. First and foremost amongst these issues was the registration of community members – most members of the community did not have proper registration and title documents for their homes. Furthermore, the community members also had to be educated and motivated and mobilized enough to participate in the elections both as nominees and as voters.

Today, all members of the community are properly registered with TPF (with legal agreements in place) and hold allotment letters to their homes. All members have also signed off on collectively drafted by laws that articulate the expectations and responsibilities of all residents in the community. Elections have been scheduled for February 2013 and every 2 years thereafter.

LESSONS LEARNED

Considering this was the first time community development took shape in such a manner in a rural development, a number of key lessons were learnt that are now being implemented in other projects. Firstly, registration and proper documentation (legal agreements) must be the first step in community

development—this finding was successfully implemented in the KML project. Also, while electing members of committees is preferable to selection, finding and ensuring only eligible and rule-abiding members run for elections is critical since these members are later responsible for communicating and enforcing community by laws—and, if mal-intentioned, can easily manipulate the intentions of TPF.

INTERACTIONS WITH THE COMMUNITY

To oversee the affairs of the community and to prepare the community to manage their affairs themselves, TPF has hired a full-time community development officer (CDO) who is a local of the area. The CDO is meant to be the eyes and ears of TPF, and is responsible for mobilizing the community to a stage where TPF can exit—leaving behind a healthy and vibrant development.

Rent recovery and occupancy had been an issue since the community was occupied. While occupancy today is at 100%, rent recovery still lags at 60-70% per month. 100% occupancy was achieved by educating the residents, enforcing community rules, and even physically evicting one resident for non-occupancy. On the rent-recovery front, more aggressive door-to-door recovery efforts have been launched to ensure 100% rent recovery. Although the policy of eviction for residents not paying on time has been a difficult matter to manage throughout, a delayed payment penalty system has been implemented for those not paying on time. Evicting a person who is already economically challenged—for not paying on time—has not come off to be an equitable form of retribution—especially when it is clear that residents are trying to pay, but are just not able to pay on time. Penalties, along with a delayed transfer of the sale deed are the steps being taken at this time

Given the nature of the rural area of our country, some issues of domestic violence and sexual harassment continue to crop up in the community. From early on, these issues are being tackled by mobilizing the community to resolve their internal conflicts via their governance structure. For private matters such as domestic disputes where the parties involved want to keep the conflict quiet, a closed-door meeting is held involving the CDO, the village development committee president and the two conflicting parties—the resolution is recorded and both parties sign to ensure clarity. For public issues that potentially affect the whole community (such as vandalism) or where public disgrace may be an effective deterrent (such as sexual harassment), a public meeting is held which is attended by all community members and a decision is reached there. The community has dealt with many such cases, and while it may be impossible to eradicate these social ills from the society completely, cases of molestation and sexual harassment have gone down significantly and offenders that went unnoticed for years are now either blacklisted or at least on the back foot.

LESSONS LEARNED

OCCUPANCY ISSUES

Some important lessons were learned in the process of attaining 100% occupancy. There are mainly two reasons why occupancy becomes an issue. The first is of reporting and tracking. Initially, occupancy was calculated from rent payments – if a resident paid their rent, it was assumed they had occupied their home. However, it was realized early on that some people were paying rent but still not living in their residence, hence the initial occupancy numbers were inflated. The lesson learned was that it is very critical to maintain a regular attendance roster of residents to be able to correctly track occupancy in the community. This was implemented within a few months, and today we have a true count of day-to-day occupancy in the community. The second reason for low occupancy was that there were a few residents who either had another house, or were in the process of constructing a house other than the one at Noorghazi. Since these people had an option of where to live, some of them kept Noorghazi as their second home. After continuous checks on occupancy several residents have voluntarily returned their homes to TPF admitting their lack of need for the home. The original cause was attributed to be an issue of initial selection, and more rigorous physical background checks were not conducted early on due to limited resources.

MANAGING EXPECTATIONS

The Noorghazi community also ran into a bit of turmoil because of expectations of the provision of gas and electricity. From the beginning, it had been mentioned to the community that Sui gas and WAPDA connections would not be provided to their homes; rather alternative means would be explored. However, after a number of months, when no gas was available, a resident took it upon himself to extend a connection to the community from a nearby village. Since this was not only against the Noorghazi community by laws but was also illegal, he was severely reprimanded. However, by then, the whole community was involved in the issue and while TPF was working to ensure no laws or community rules were broken the community wanted the resident pardoned. Eventually, after much work with the community, all residents agreed to force the perpetrator to leave the development for the gross violation—but the issue still persisted. The lesson learned here was that the right expectations need to be set from the beginning, and the expectations of the community need to be managed well. Misunderstandings in this respect can have long-term negative consequences.

MITIGATING THE EFFECT OF LOCAL POLITICAL POWERS

Local political powers and MNAs have a big say in influencing people and affecting their perspective. This came to light in another incident at Noorghazi. In late 2011, a number of Noorghazi community members went to the local MNA to ask for more facilities for their community. The MNA, in order to gain the favor of the people, promised them water, gas and electricity and made them believe that the mortgage they were paying for their homes was unjust. This agitated a lot of community members against TPF and rent recovery went down significantly. While many steps were taken to mitigate this situation, the lesson

learned was to be proactive in dealing with local political powers and either gain their support or neutralize their impact from the outset.

COMMERCIAL ACTIVITY

The community has a commercial center with 12 shops. Currently 3 shops are being used as a mosque, 2 shops are being used as a dispensary, 4 shops are operational and 3 shops remain unoccupied.

A calf fattening unit (CFU) was also operational in the community in the initial months. The first and only herd of calves the CFU produced was sold for a profit with the support of a subsidy provided by the government. After this, the CFU plan was shelved, and a plastic recycling plant has been established in the same area.

Overall, commercial activity in the community is low. The 4 shops that are occupied are struggling to meet costs. Shopkeepers are unable to pay the Rs. 650 per month rent, and rent recovery for the shops is low. Foot traffic in the community is not high enough to help these shops sustain their business.

LESSONS LEARNED

One of the key lessons here has been in support of the rural growth center concept, and that there is a need to elevate the commercial center from being a part of the community to being the center of the community. Small shops such as in Noorghazi have very little positive impact; rather, an economic hub that generates some employment and attracts local market actors would create reasons for the local population to come to the village, and would cause much higher economic activity. This concept is currently being implemented in Pakpur Sindh Village in the form of an economic center in the village.

Another finding has been that better planning of commercial centers needs to take place before community inception. For example, 12 shops for the community of Noorghazi may have been too many.

COMMUNITY SOCIAL SERVICES

SCHOOL

A school run by the Progressive Education Network (PEN) operates in the community. The school offers classes from prep to 5 for both girls and boys from within and outside the community. Today, the school has 191 children enrolled, which is a significant growth from 21 children enrolled in September 2010.

The PEN school has a mandate on focusing on the quality of education in their schools, and the residents have been very happy with the performance of the school so far. Enrollment has grown 800% since the school started operations. Almost half of the enrolled students are females. The PEN school is not only

helping children in the community, but also outside the community. 2 of the 6 employees of the PEN school are community members.

Studies in the local area show that people with at least a primary education have a per capita income of 15% higher than people with no education¹. The same study also shows that the number of people preferring education for women goes up from 52% to 88%, vaccinations go up from 27% to 50%, and family planning goes up from 51% to 80% when one goes from no education to at least a primary education. Thus, this availability of education to children of Noorghazi will have long term benefits to the local area.

Prior to the PEN school, there were no good alternatives available in and around Noorghazi. Only a few community children went to schools which were in villages several kilometers away. Today, this trend has been reversed, where not only do most Noorghazi children attend the PEN school, but children from nearby villages also come to Noorghazi for education. The success of the PEN school needs to be capitalized upon. Since children today have no option to continue their schooling past class 5, the school needs to be expanded further, possibly up to a high school.

VTI

A Vocational Training Institute operates in the community that offers courses in embroidery, stitching and personal development. 75 women are enrolled in the VTI today. The VTI has been very popular among the women of the area. The VTI roster has doubled since 2010, and around 40% of the women in the VTI are from outside the community.

While the VTI has been a significant instrument in teaching life skills to women of the area, no path exists for graduates to apply their newly-learned skills. This is an issue that needs to be addressed to realize the full benefit of the VTI.

DISPENSARY

A dispensary operates within the community that offers medical care to residents 6 days a week. The dispensary also gives out medicines worth Rs. 10,000 per month provided by a private donor. The dispensary was instrumental in fighting water-borne diseases right after the floods. However, visits to the dispensary have slowed down significantly today. In September 2010, there was an average of 30 visits per day. This number is about 4 patients per day today (there was a much higher disease incidence in the area after the floods). The Noorghazi community is meeting in January 2013 to decide the fate of the dispensary, since, it is their own funds that are paying for the cost of dispensary operations. In light of the community members spending around Rs. 100 per month towards the dispensary, and another local health unit being around 1.5km away, the expected action of the community is that they will reduce its working hours significantly.

¹ [http://pu.edu.pk/images/journal/JEE/PDF-Files/4_Ayaz Muhammad Khan_ Samia Yasmeen_2011 JEE Vol 21 no. 2.pdf](http://pu.edu.pk/images/journal/JEE/PDF-Files/4_Ayaz%20Muhammad%20Khan_Samia%20Yasmeen_2011%20JEE%20Vol%2021%20no.%202.pdf)
http://unesco.org.pk/education/documents/situationanalysis/Education_Policy_Analysis_for_Punjab.pdf

RO-PLANT

The water in the area is not fit for drinking, and an RO plant operates in the community to alleviate this issue. The RO plant operates from 7am to 8am and 5pm to 6pm daily and provides water to the members of the community. For a monthly fee of Rs. 100 per family, the community now has clean reliable drinking water right at their doorstep. The original plan for the RO-Plant was to make its operations self-sustaining by selling water inside and outside the community. A feasibility study on this was conducted and this plan was found unfeasible and was never implemented for two reasons. First, the people inside and outside the community do have limited tap water available for free. While the RO-Plant water is much superior in quality and availability to tap water, shifting the people to pay for all their water usage deemed not easy. Secondly, due to high cost of operation, the price charged to customers to make the RO Plant self-sustaining would be very high making it unaffordable for the people of the area. This made the plan financially infeasible.

This high cost of operation and maintenance is still a significant problem with the RO plant. Today, the RO plant only operates for two hours per day, and only caters to the Noorghazi community. If the high costs could be mitigated by being expanded to people outside of the community, the plant could be made more affordable and self-sustaining.

PHASE 3: EXIT

The community is thriving today with excellent occupancy and effective social services, and community members are mobilized to solve their own problems. In early 2012, the community was informed that TPF had completed what they set out to achieve—and any further improvements to the community would need to come through their own initiatives. The community showed extraordinary initiative and managed to obtain WAPDA connections for those who could afford, get approval for Sui gas in the community, as well as potential arrangement of communal potable water source within the community.

However, some challenges of community development and rent-recovery persist. While the community is mobilized to solve their problems, they are not as active in management of the community. A governance structure is in place, but it is still in its nascent phase with only a handful of people taking charge of most community affairs. The community needs to be mobilized further in this aspect, so that each member of the community is an active in participant in community management.

Basic services are available in the community today. Provisions of options such as solar power and biogas were investigated by TPF, however, after several successful tests, the cost was deemed to be a prohibiting factor. The residents would not have been able to pay for these services themselves, and

donating these services to the community was against the spirit and idea of Noorghazi. In the end the community was told to mobilize and procure these services themselves.

TPF is planning to exit from the community in August 2013. Preliminary research by AMC has shown that Noorghazi home value has appreciated by 35% (from Rs. 185,000 to around Rs. 255,000 per house) in the last 2 years. This has been estimated by using offers that community members have received to buy their homes. An informal survey of the land surrounding the community shows that, because of a thriving community now, the area land value has appreciated by 300% (from Rs. 300,000 per acre to around Rs. 1,200,000 per acre). Our initial estimates suggest that around 20% of homes are expected to be sold after TPF exit. AMC is trying to reduce this number as much as possible by proactively evicting members that have shown no intention of staying.

A good indicator of exit-readiness is community perception. Residents of Noorghazi are generally very happy with the community and facilities provided in the community. They especially appreciate the safety and cleanliness that the community provides. They like the location of the community being close to the main road. They also like the availability of the PEN school.

Some residents – especially the women – are showing a lot of frustration with the pace of progress in the community. Issues of gas and water are extremely important to the women of the community, and they say that these services are taking too long to come (in the case of gas, since WAPDA is now available). Residents also want immediate full possession and transfer of their houses to them as they are concerned about the unpredictability of the future. For this, TPF has offered to transfer all homes over to residents if they can collectively provide the balance owed to TPF in one payment.

Today, TPF is continuing efforts to mobilize the community to solve their issues themselves, and this should get the community to a level of independence by August 2013 that allows a successful exit.

SUMMARY:

KEY LEARNINGS:

- Ensure only truly deserving people get houses.
- Ensure documentation of all residents from day 1.
- Register attendance for community members daily to track occupancy.
- Constant interaction with community is important in order to manage their expectations.
- The influence of local political powers needs to be neutralized from the outset.
- Encourage economic hubs over standalone shops.

OPPORTUNITIES PRIOR TO EXIT:

- Upgrade PEN school to high school.
- Enable VTI graduates to utilize their skills by connecting them with jobs.
- Investigate possibility of selling off or providing long-term leases of the vacant areas (shops, economic unit) to generate funds.
- More optimal utilization of block parks for the long term (considering they are now property of the TMA)

TPF To-Do PRIOR To EXIT:

- Hand over plan to community detailing their responsibilities post-TPF exit
- Figure out final arrangement for Plastic Recycling Center

COMMUNITY RESPONSIBILITIES AFTER EXIT:

- Governance and regular elections.
- RO Plant operations and maintenance.