

Impact of Reconstruction on the earthquake
affected Business Community
(A Case Study of Balakot)



By
Muhammad Ishaq



DEPARTMENT OF ANTHROPOLOGY
QUAID-E-AZAM UNIVERSITY
ISLAMABAD,
PAKISTAN
2012

Quaid-i-Azam University, Islamabad
(Department of Anthropology)

Final Approval of Thesis

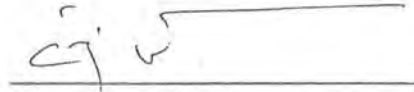
This is to certify that we have read the thesis submitted by Mr. Muhammad Ishaq. It is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of "Master of Philosophy in Anthropology".

Committee:

1. Dr. Waheed Chaudhry
Supervisor



2. Dr. Tariq Hassan
External Examiner



3. Prof. Dr. Hafeez-ur-Rehman
Chairman



Disclaimer

The identities and names appearing in this research work have been published after obtaining the permissions of the persons referenced. Some of the names used are fictional or have been modified in order to protect the identities of those persons who wished to remain anonymous. In order to maintain data integrity, original place names were used for providing readers with true nature of the area and its geography. Everything written in this thesis is based purely on the research findings.

Acknowledgement

All praise to Allah, the Almighty, the most merciful and compassionate, who granted me perseverance to accomplish this research work.

I express my profound gratitude to my kind supervisor Dr. Waheed Chaudhry. His motivation guided me to this achievement and kept my morale high with his valuable suggestions and personal encouragement. He was readily available for consultations, without which, I would have never been able to complete this work.

The Swiss National Science Foundation funded my research work. I would like to thank them for their financial support that has enabled me to complete my research work with complete concentration.

I would like to thank all the people in Anthropology Department Quaid-e-Azam University Islamabad who are facilitating me in this research project. My special admiration goes to the chairman of the Anthropology Dr. Hafeez-ur- Rehman Chaudhry, Dr. Azam Chaudhry, and Dr. Martin Sokefield for their help, support, and guidance in this research.

I would also like to thank Miss Naheed Akhter, project coordinator of SRSP, for her help in providing me data and relevant information. I would especially like to thank president and General Secretary of All Traders Union for their help and support throughout my stay in the bazaar. I would also like to thank the manager of Khushali Bank for his time and providing me with relevant information. I am also thankful to my seniors Sajjad Haider and Tabassum Reahmani who assisted me in field, as they had already been to this area during their research projects. Special thanks to my loving senior and friend, Sumera Iqbal who supported me and helped me constantly throughout this research project. Thanks to Hamid Iqbal, a close friend and Shawna Sheridan-Bouillet for their help. Finally yet importantly, I would like to thank Stefen as he had been working on this topic already in Muzzafarabad and his work inspired me to start my research project here. He gave me invaluable insights into this topic. I would especially like to thank all the respondents, without their support and consideration; this research would not have been possible.

Table of Contents

DISCLAIMER.....	II
ACKNOWLEDGEMENT	III
INTRODUCTION.....	1
1.1 STATEMENT OF THE PROBLEM.....	3
1.2 OBJECTIVES	3
1.3 SIGNIFICANCE OF THE STUDY	4
1.4 CONCEPTS	5
1.4.1 Reconstruction	5
1.4.2 Business community	5
1.5 LOCALE OF THE STUDY.....	6
1.6 JUSTIFICATION FOR THE SELECTION OF LOCALE.....	6
1.7 RESEARCH METHODOLOGY	7
1.7.1 Rapport Building.....	8
1.7.2 Key Informants	8
1.7.3 Sampling Method.....	9
1.7.4 Participant Observation.....	10
1.7.5 Socio-Economic Survey.....	11
1.7.6 Interviews.....	11
1.7.7 Group Discussions	12
1.7.8 Case Study Method	13
1.7.9 Technical Equipment Used in the Field Work	14
1.7.9.1 Photography.....	14
1.7.9.2 Voice recording.....	14
1.7.9.3 Mobile phone	14
2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK	15
2.1 REVIEW OF RELEVANT LITERATURE	15
2.1.1 History of disaster in South Asia	17
2.1.2 Disasters in Pakistan	17
2.1.3 Business and disaster	18
2.1.4 Anthropology and Humanitarianism.....	21
2.2 THEORETICAL FRAMEWORK	23
3. LOCALE PROFILE.....	36
3.1 INTRODUCTION OF THE AREA	36

3.1.1	Mansehra District.....	36
3.1.2	The Locale of Balakot.....	37
3.1.3	Geographical Location of Balakot	38
3.1.4	History of the Balakot area	39
3.1.5	History of Balakot bazaar	41
3.1.6	Balakot bazaar profile	43
3.1.7	Economy of Balakot	44
3.1.8	Caste Composition	48
3.1.8.1	Syed	48
3.1.8.2	Swati	49
3.1.8.3	Gujjar	50
3.1.8.4	Awan	51
3.1.8.5	Rajput	51
3.1.8.6	Mughal	53
3.1.8.7	Other Castes in the Area	55
3.1.9	Power and Politics in Balakot	55
3.1.10	Flora and Fauna	56
3.1.11	Religion.....	58
3.1.12	Dress	58
3.2	STATISTICAL ANALYSIS OF THE BUSINESS COMMUNITY	59
3.1.13	Age Group.....	59
3.1.14	Caste Composition	60
3.1.3	Marital Status.....	61
3.1.4	Family Size	62
3.1.5	Person died.....	62
3.1.6	Pre earthquake Business Status.....	63
3.1.7	Business Partners after Earthquake.....	64
3.1.8	Types of trade	65
3.1.9	Business status	65
3.1.10	Business Land Status	66
3.1.11	Other Sources of Income.....	66
3.1.12	Types of houses	67
3.1.13	Type of Shops (construction wise).....	68
3.1.14	Shops Damaged During Earthquake	68
3.1.15	House Damages in Earthquake	69
3.1.16	Total Cost of Damages.....	69
3.1.17	Amount of the Compensation	70
3.1.18	Compensation status	70
3.1.19	Compensations Received for Damages.....	70
3.1.20	Expenditures on Business Reconstruction	71
3.1.21	Expenditures on Reconstruction of Houses	71

3.1.22	Shopkeepers Having Property Outside Balakot	72
3.1.23	Status of the Advances.....	72
4.	EARTHQUAKE AND CHALLENGES FOR BUSINESS COMMUNITY	74
4.1	OCTOBER 2005 EARTHQUAKE AND DESTRUCTION IN BALAKOT	74
4.2	LOCAL VIEWS ABOUT BUSINESS BEFORE 2005 EARTHQUAKE.....	74
4.3	POST EARTHQUAKE CHALLENGES FACED BY THE BUSINESS COMMUNITY	76
4.3.1	Destruction of homes, shops and hotels.....	79
4.3.2	Looting and theft.....	80
4.3.3	Sufferings of human loss	82
4.3.4	Destruction of business	83
4.3.5	Staying and surviving	84
4.3.6	The problems in getting the financial and material aid.....	86
4.3.7	The Issue of Rebuilding and Reconstruction	88
4.3.8	Issue of Red Zone	91
4.3.9	Challenges for the tourism industry	93
5.	ROLE OF HUMANITARIAN ORGANIZATIONS IN RECONSTRUCTION	95
5.1	PERCEPTION AND PRACTICES REGARDING HUMANITARIAN WORK	95
5.2	NGOS: THE CIVIL SOCIETY ORGANIZATIONS.....	97
5.3	NGOS ROLE IN RECONSTRUCTION OF BALAKOT.....	98
5.3.1	Sarhad Rural Support Programme (SRSP) and International Catholic Migration Commission (ICMC)	99
5.3.2	Citizen Network for Foreign Affairs (CNFA).....	102
5.3.3	Oxfam	105
5.3.4	Khushali Bank.....	106
6.	STRATEGIES OF BUSINESS COMMUNITY FOR RECONSTRUCTION	110
6.1	BUSINESS STRATEGY	110
6.2	STRATEGIES OF THE BUSINESSMEN	110
6.2.1	Construction of homes and shops	110
6.2.2	New businesses as a result of earthquake	113
6.2.3	Shifting to prosperous businesses after earthquake for earning profits.....	116
6.2.4	Change of Business as a surviving mechanism.....	123
6.2.5	Grants and aid	127
6.2.6	Reconstruction and remittances	133
6.2.7	Bazaar politics and Traders Union role in reconstruction	144
7.	CONCLUSION	150
7.1	CONCLUSION	150
	PHOTOGRAPHS.....	153

REFERENCES..... 157

APPENDICES..... 163

APPENDIX 1..... 163

APPENDIX 2..... 163

APPENDIX 3..... 164

APPENDIX 4..... 165

APPENDIX 5..... 165

APPENDIX 6..... 166

APPENDIX 7..... 168

APPENDIX 8..... 169

APPENDIX 9..... 169

APPENDIX 10..... 170

List of Figures

FIGURE 1: MAP OF DISTRICT MANSEHRA 36

FIGURE 2: MAP OF BALAKOT BAZAAR 44

FIGURE 3: MODEL SHOWING THE MAIN RESOURCES OF ECONOMY IN BALAKOT 47

FIGURE 4: PATERNAL LINE OF RANA RAJPUT OF BALAKOT 53

FIGURE 5: PATERNAL LINE OF MUGHLAS OF BALAKOT 55

FIGURE 6: DAMAGES OF SHOPS 79

FIGURE 7: LOOTING AND THEFT 80

FIGURE 8: STAYING AND SURVIVING 85

FIGURE 9: CHART SHOWING THE ISSUES OF RECONSTRUCTION AND REBUILDING 89

FIGURE 10: CHART SHOWING OPINIONS OF BUSINESS COMMUNITY IF THEY WANT TO MOVE TO NEW PALCE
OR NOT 92

FIGURE 11: CHALLENGES FACED BY TOURISM INDUSTRY 94

List of Tables

TABLE 1: AGE GROUP	59
TABLE 2: CASTE COMPOSITION	60
TABLE 3: MARITAL STATUS.....	62
TABLE 4: FAMILY SIZE	62
TABLE 5: PERSONS DIED	63
TABLE 6: PRE EARTHQUAKE BUSINESS STATUS.....	64
TABLE 7: BUSINESS PARTNERS AFTER EARTHQUAKE	64
TABLE 8: TYPES OF TRADE	65
TABLE 9: BUSINESS STATUS	66
TABLE 10: BUSINESS LAND STATUS	66
TABLE 11: OTHER SOURCES OF INCOME.....	67
TABLE 12: TYPES OF HOUSES	67
TABLE 13: TYPES OF SHOPS	68
TABLE 14: DAMAGED SHOPS.....	68
TABLE 15: DAMAGES OF THE HOUSES.....	69
TABLE 16: TOTAL DAMAGES	69
TABLE 17: AMOUNT RECEIVED IN MONEY	70
TABLE 18: COMPENSATION FOR DAMAGES	70
TABLE 19: COMPENSATION RECEIVED	71
TABLE 20: MONEY SPENT ON BUSINESS	71
TABLE 21: AMOUNT OF MONEY SPENT OF BUSINESS FOR RECONSTRUCTION	72
TABLE 22 SHOPKEEPERS HAVING PROPERTY OUTSIDE BALAKOT.....	72
TABLE 23: STATUS OF THE ADVANCES.....	73
TABLE 24: DESTRUCTION OF BUSINESS.....	83
TABLE 25: PROBLMES IN RECEIVING AID	88
TABLE 26: LOCAL PEOPLE'S VIEW ON THE PERFORMANCE OF NGOS (NATIONAL AND INTERNATIONAL NGOs)	96

Introduction

The topic of this research study is "Impact of Reconstruction on the Earthquake Affected Business Community". This research took place in Balakot bazaar. The focus of this research is on assessing the short and long-term impacts of natural disasters and other phases included in the disaster cycle and on how the business community survived and faced the challenges brought on by the earthquake. This research comprised of different stages. The objectives of this research were clarified and the aims of this study were presented initially.

This research is based on the effects of an earthquake that occurred in Pakistan in 2005. On 8 October 2005 at 8:50 a.m., a 7.6 magnitude earthquake struck northern Pakistan causing serious damage in the North West Frontier Province (NWFP) now called Khyber Pukhtunkhawa Province and Azad Jammu and Kashmir (AJK). This earthquake also struck the province of Punjab and capital city of Islamabad. Over 4000 villages were affected, 73,000 people killed, 79,000 injured and 3.3 million people rendered homeless. Over 470,000 houses were completely destroyed (Larsen and Bliss, 2006:2). This earthquake threatened not only the physical landscape but also the socio-economic scene of the area. Consequently, this disaster was not only natural but social and cultural as well because it took place within a particular social context. It is essential to observe the ways in which human activity and social structures add vulnerabilities to a disaster and the diversity of opportunities that various social factors bring to both the disaster response and reconstruction. Moreover, profound social change is possible as the result of a natural disaster: Thus, the "same" disaster may have quite different meanings and effects in different social and economic contexts. Certainly, the basic idea of the disaster research is that the disasters are naturally social phenomena and that disasters have their foundation in social system or social structure (Quarantelli 1994).

"Natural hazards can occur anywhere in the world. Earthquakes, floods, volcanoes and all other natural extreme events can generate adversity when they interact with the susceptible conditions" (Awotona, 1997). After every disaster, a phase of reconstruction takes place. Post reconstruction phase plays a crucial role in the future of affected areas and affects different groups of people differently. However, it is not as simple as it is stated. Post-disaster reconstruction provides a chance to deal with the vulnerabilities and increase the elasticity of the region as a whole with different agencies and government institutions take part in this process.

The effect of disaster and reconstruction largely depends on the infrastructure already in place. Some people were more affected than others because of their socio-economic and geographical situations. The focus of this study is on the business community who were affected by the earthquake. My focus on the business community is because of the fact that business often keeps a high profile in a community. The human life style is largely affected by the economic base and that base is more or less given by the business enterprise in an area and community. As a result of the earthquake old partners died and new partners replaced them. New business agreements and situations emerged with the reconstruction process. The situations changed for the businessmen in particular. Here it is important to note that after the earthquake nothing remained the same for anyone, the same is predominantly true for the business community. John Stuart Mill argued in his "Principles of Political Economy" about how the economy and business community takes a turn after the disaster. He is of the view;

"This perpetual consumption and reproduction of capital affords the explanation of what has so often excited wonder, the great rapidity with which countries recover from a state of devastation; the disappearance, in a short time, of all traces of the mischief done by earthquakes, floods, hurricanes, and the ravages of war. An enemy lays waste a country by fire and sword, and destroys or carries away nearly all the moveable wealth existing in it; all the inhabitants are ruined, and yet, in a few years after, everything is much as it was before. (John Stuart Mill 1848. 74-5).

Economists claim rebuilding efforts after earthquakes provide a short-term economic boost by attracting resources to the region. By destroying old buildings and roads and bridges, the disasters allow new and more efficient infrastructure to be built, forcing the transition to a sleeker, more productive economy in the long term. "When something is destroyed you don't necessarily rebuild the same thing that you had," said Mark Skidmore, an economics professor at Michigan State University. "You might use updated technology; you might do things more efficiently" (The New York Times: 2008). Thus, this study keenly looks into the fact that the business community in Balakot survived through the disaster of the earthquake and found that this segment of society adopted different ways to cope with the emerging situation after encountering the different phases of disaster.

1.1 Statement of the Problem

The aim of this research is to reveal and analyze the problems and challenges faced by the business community of Balakot due to the devastating earthquake of 2005. This natural disaster proved to be a great social, economical, and psychological trauma for the people of Balakot. This research aims at exploring the way the people of Balakot, especially its business community handled the whole situation of the earthquake followed by the relief, rehabilitation, and reconstruction phases. Of course, the disaster of the earthquake and the different phases that followed it has brought about a huge impact upon the lives of the people. As requirement of the research question, more interest was placed on the business community of Balakot and the way they dealt with this situation. The inquiry was to discover the way they managed their economic and social life after the devastation of this earthquake. It was of specific interest to know how the business community suffered from this disaster and how their economic and social lives were altered.

Because of the earthquake, the fabric of their routine life was destroyed. The things that were once the expected activities surrounding daily life drastically and rapidly changed into an unexpected state of affairs. Of special interest was how this completely new scenario made them change the way they think and plan about their future. How their perspectives changed afterwards in regards to their economic and social domains of life.

1.2 Objectives

- To assess the challenges faced by the local business community as a result of an earthquake.
- Evaluation of the way the entrepreneurs cope up with the changed situation socially and economically.
- Assessment of the manners in which the process of reconstruction has changed the perspective of the local business community towards business orientation.
- To assess the role of humanitarian organizations in the reconstruction process for the business community.
- To know impacts of these changing perspectives on the social and cultural spheres of their lives

1.3 Significance of the study

At a time of increasing worldwide vulnerability, the study of disasters has become an important focus for anthropological research and my study falls within the lines on Anthropology of disaster. The present study is significant in the way that it brings about the anthropological perspective regarding the business class affected by the disaster. It proves to be fruitful in the way that it discovers how the people, especially the business community approached this disaster and what strategies they developed to cope with such a situation. It helps us to know how the decision making process gets affected by the rehabilitation and reconstruction process. This study tries to illuminate the way the social and economic relationships change because of a natural disaster and the reconstruction process. Finally yet importantly, this study aims at finding the impact of disaster and reconstruction on a specific group and is novel in its own way as it provides the particular perception of the local business community of Balakot about the earthquake and reconstruction process. This study is significant in the way that it shows the courage and endurance of the people of Balakot in overcoming this challenge. This study shows that the disaster coping management is very much dependent on the participation of the community, and their strengths and efforts can determine the outcome of the disaster. This study also highlights the coping mechanisms of the business community towards the destruction of this disaster. Studying disasters from a procedural perspective has given insights into post earthquake processes of change.

Anthony Oliver-Smith and Susanna Hoffman (2002) argue that anthropology is ideally suited to understand the processes of disasters, vulnerability and recovery holistically and that a disaster situation gives important insight into classical anthropological fields of interests such as adaptation to the environment, structures of power and inequalities, constructions and conceptions of morality, values and cosmologies (Hoffman & Oliver-Smith 2002:6-12). This thesis has also argued that disasters form interesting subjects of anthropological attention in exploring how people make sense of the unexpected from already existing cultural categories and act upon these understandings in negotiations of social change.

On the other hand, this study provides the knowledge about the economic system of the area of Balakot and about the business community of that specific area. This research shows that the business community of a mountaineering area is highly dependent on tourism as the base of their economy and it is affected by the devastation of earthquake. This study also illustrates how the business community found ways to return to normalcy.

1.4 Concepts

1.4.1 Reconstruction

The use of the term reconstruction in my research is manifold. The term reconstruction in this study is used for the overall process that took place after the earthquake. It includes four phases of the disaster cycle: relief, rehabilitation, reconstruction, and development. After meeting the NGOs working in the area of Balakot, they asked me about my research topic. Upon explaining my topic, they asked if the topic was limited to the specific phase of reconstruction only. During further discussion, it was elaborated that this study was not only about the specific phase of reconstruction, but about the whole process that takes place after a disaster, ranging from the relief phase and including the rehabilitation, reconstruction and development phases.

1.4.2 Business community

The term business community, in this study is defined as a person who operated a shop or shops in Balakot bazaar or sold goods or services. However, there is a difference between the entrepreneur and businessman and entrepreneurship and business. As it is defined, “a businessman is similar to an entrepreneur because an entrepreneur is a businessman. However, he is a businessman who is not traditional but is an innovative and creative type of businessman. An entrepreneur differs a lot from a usual businessman. Entrepreneurship is created from a person’s own innovative ideas or creations, which can be realized in business. Entrepreneurs are also more concerned about the quality of their products and on the satisfaction of their customers rather than being too much concerned about their profits only” (businessaccent, 2009¹).

Nevertheless, in this research the concept of businessman and entrepreneurship was used interchangeably to avoid the confusion. When visiting the bazaar and talking to the shopkeepers about their businesses, they often replied to me that there is no business left as the disaster of the earthquake has annihilated and destroyed everything. However, a few shopkeepers alleged that there were no changes or minor changes in the set-up of business in Balakot.

¹ The full source of this study can be cited in the following link <http://businessaccent.com/2009/06/09/difference-between-business-and-entrepreneurship-businessman-versus-entrepreneur/>

The people of Balakot named a few dealers and said that in business terms they are the real businessmen. Some of them asked me “that if you are interested in studying about the business community why don’t you go to the big cities where the real big business and business community exist?” It was explained to them that my interest is in understanding about the effect of the disaster on the business community of Balakot because earthquakes crop up in this area often.

For me it was a bit confusing to get the idea and specific definition of a business community from the people of Balakot during my fieldwork. The understanding of the terms and phenomenon differ widely based upon the individual experience of the person. So to get a very specific understanding of the business community from the people of Balakot proved to be a hard task.

1.5 Locale of the Study

My fieldwork was done for this topic in Balakot bazaar. This is situated about thirty-eight kilometers in the northeast of Mansehra city of Hazara division in Khyber pakhtoonkhwa province of Pakistan. It is a historical town and a gateway to the famous valley of Kaghan, a tourist paradise. This is one of the main towns of the Mansehra district. It is also Tehsil headquarter of the Balakot Tehsil that is the largest Tehsil of Mansehra district and is home of the union council. It is the commercial center of the more than a hundred kilometer long mountainous terrain. It was destroyed in the October 2005 earthquake.

Balakot bazaar is situated on both sides of the main road that leads to Kaghan valley and is situated near Balakot village. This bazaar has a relatively thick population as compared to other areas of Balakot Tehsil in the shape of different villages that surrounds this bazaar. This is situated near river Kunhar that is originating from Lulusar Lake. This bazaar was destroyed and the shops razed to ground in the earthquake and now the bazaar has been built again with the exception of few markets that remained intact after the earthquake. The total number of the shops varied before and after earthquake. The Vice President of the trade union Malik Yasir said, “The number of shops was not more than eight hundred before the earthquake and now there are almost fifteen hundred shops.” This demonstrates that the bazaar actually expanded after earthquake.

1.6 Justification for the selection of locale

The reason Balakot bazaar was primarily chosen, as the field for this research is that my interest is in learning about disasters and the reconstruction. In the year 2005, the northern areas of Pakistan and some areas of Azad Kashmir were struck by earthquake. Balakot town is one of the

areas that have been affected severely in this earthquake. Secondly, after earthquake, the relief and reconstruction work took place on a large scale in the area of Balakot. Thus, the Balakot city as a locale served the interests for this research. Balakot bazaar was the obvious choice because it was easy to wander freely in the bazaar and meet the people without any hesitation. In the culture of this area, it is not easy to meet in person independently with the female population in their houses or anywhere else. The logic of selecting this bazaar was to meet the businessmen easily and cover this area conveniently, as this is a small place and easy to meet most of the people. Another reason to select this place is that Balakot bazaar is the center of the activities in the business community. As a result, it was feasible for me to get an access to the business community of Balakot and observe their activities closely.

1.7 Research Methodology

In accordance with methodological framework of M.Phil research this study represents a part of, and in accordance with the fulfillment of the degree of M.Phil Anthropology, the investigating method is multi-dimensional and flexible rather than rigid and predetermined. As it has been described in the words of Pelto and Pelto, "It is often useful to employ more than one measure or mode of observation in the study of particular cultural institutions....The Anthropological field worker, therefore, must have a number of different research tools in his or her field kit." (Pelto & Pelto 1978: 67)

In order to make it possible to pursue a certain specially selected method in this study, it is inevitable, in the first place, to identify and determine with regard to the subject matter and the objectives of the study which kind of methodology can be directed or proceeded in order to carry on the research process. My research began with reading articles and research reports on disasters especially written by Oliver Smith, Hoffman, Quarantelli, Torry, Simpsons etc. For knowledge on the history of this field, the Gazetteer proved invaluable. This journey to Balakot started at the end of December 2010, my seniors Sajjad Haider and Tabbasum had already been there and they told me what could be expected and gave me fore-warnings and knowledge about the situation and conditions in Balakot. After entering in my field and settling down, the work of gathering data commenced. Different research methods were used to acquire data. Keeping in view the topic and the objectives of the study and the area of the study, different methods of data collection were required in the field and brief details are given below.

1.7.1 Rapport Building

The logic behind rapport building is to gain the trust and confidence of the inhabitants, so that they may share their knowledge with me as a researcher in an easy and friendly manner. By employing this technique, a natural easygoing rapport was built. Building a rapport is a continuous process that is always changing. The people you are doing the research with, are very much interested in the personality of the researcher in the field. They carefully observe what kind of person you are. For this reason, the researcher should be careful in the field to maintain a good relationship with everyone. Getting friendly with the people in the field is important for good rapport. It was crucial to avoid issues like religious, national, and ethnic issues that are controversial in the eyes of the people of Balakot. The Balakot culture was new for me. Educating myself about them, and how they interact with each other and how my place could be made in them, so that they could trust and rely on me was vital. Building a rapport with them so they could feel free to tell me without any hesitation their stories and concerns was imperative. Being new to Balakot and its customs and anxious to acquire knowledge about my topic, it was fundamental to keep myself available and open to everyone. By showing keen and intense interest in knowing them and listening to their problems and difficulties, they learned to trust and value me as a genuine and helpful person. My ability of being a good listener helped me to earn a special place amongst them. Sometimes people just want someone to share their stories and woes with and my wish was to provide them an open ear and heart. My appearance in the bazaar and my daily interactions with the shopkeepers helped me build up an environment of confidence between us. It was my intention to be present in almost all the important situations such as public meetings and processions whether they were of political or religious in nature. It was the intent to amalgamate in them; to dress like them, to learn their language, and to fit into their routines. These key informants helped in the initial days of this research and helped to introduce me into the field. More will be discussed about them in the following section. These were the ways that the hearts and trust of the people of Balakot was earned.

1.7.2 Key Informants

The help and guidance of key informants is very significant in anthropological research. A field worker's most important informers are frequently persons who occupy specialized positions in the local society. These informants are called Key Cultural Informants they provide the researcher with valuable knowledge about the community culture. Key Informants play a vital

role in documenting certain things (Russell Bernard, 2006). However, my application of this technique was different. The key informant technique was used differently. Key informants were not used to introduce me other shopkeepers. My intention at the time was not use one or more persons to introduce me to other shopkeepers. This happened naturally and quite easily. An enormous amount of time was spent with some of the respondent shopkeepers in the initial days. This included shopkeepers from almost every trade in the bazaar. During the normal social networking between shopkeepers, it was natural to use the initial shopkeepers as a nexus to other shopkeepers. Successful rapport was gained, and social access to others was granted. In this manner, working in channels was more successful than using one or more key informants during my fieldwork. These channels were in the form of different shopkeepers who were closer to each other or dealing in the same trade. It was also useful in doing cross checking. It is very true that when people saw me wandering and socializing with some people in the bazaar, it helped me to build a good rapport.

1.7.3 Sampling Method

Sample is the representative of any set of group. Sampling is used to get the reasonable amount of representatives of any community. As the area of this study and objectives suggested, using the purposive sampling² to get more reliable data from the population under study was indicated. This research question was about acquiring a relevant account about the business community in mind. The sample was chosen according to that criteria and inquiries were made to all who came under the specific category of the business community. For interviews and choosing cases in this study, cases were selected based on the types represented by,

- **Extreme or Deviant Case** – I tried to learn from highly unusual manifestations of the phenomenon of interest, such as outstanding success/notable failures.
- **Intensity** - Information-rich cases that manifest the phenomenon intensely, but not extremely.

² Purposive sampling represents a group of different *non-probability sampling* techniques. Also known as *judgmental, selective or subjective* sampling, purposive sampling relies on the *judgement* of the researcher when it comes to selecting the *units* (e.g. people, cases/organisations, events, pieces of data) that are to be studied. Usually, the sample being investigated is quite small, especially when compared with *probability sampling* techniques. Further reading (Galloway A. Accessed on 2010-11-25. hospiweb.qmuc.ac.uk/imrestxt/sampling/puposive.htm)

- **Maximum Variation** – Purposefully chosen was a wide range of variation on dimensions of interest...documented unique or diverse variations that have emerged in adapting to different conditions. Identified important common patterns that cut across variations. (Galloway 2010.)

The Socio-economic Survey (SES) forms were used for getting relevant data from my field. Data was received from 105 people through SES forms. The selection for the sample was again based on purposive sampling. As the power of purposive sampling lies in selecting information rich cases for in-depth analysis related to the central issues being studied, the cases based on the criteria that was discussed above.

In short, for me purposive sampling was best, because working with small numbers of individuals or a group of people was sufficient for understanding their perceptions, problems, needs, behaviors and contexts, which were the main justification for the choice of sampling in the research.

1.7.4 Participant Observation

It is the distinction of Anthropologists to acquire qualitative data while completely absorbed into the native's life style (Pelto and Pelto, 1978). This technique/life style helped as a researcher to observe the daily routine, psyche, customs, norms, values, and interaction of the community with each other and the nature. By immersing myself in their culture, participating, and sharing in the different processes of their lives, this put me in better position to understand their philosophy of articulating certain things. Moreover, it was an interesting experience for me to participate in different kinds of activities and gatherings. Witnessing more than a dozen processions that were held in this area on different issues was illuminating and enlightening and helped to comprehend the differences and similarities of the people of Balakot. Sometimes the processions were about the Raymond Davis release and sometimes they were about Namoos-i-Risaalat. These processions also were held on the call of Traders' Association of Balakot against the government decision of shifting government offices to a nearby village. Occasionally the processions were against the government's negative response towards people's demands and in some instances, the procession was held against Earthquake Reconstruction and Rehabilitation Agency (ERRA) and WAPDA superintendent who participated in the over-billing of electricity from people of Garlat (Union Council of Balakot). Gatherings such as watching a cricket match together are other examples.

Moreover, sometimes participating in card playing groups in the bazaar that usually happened at nighttime was fun and helpful. Sitting by the fire and chatting with hotel men on cold evenings was another experience of participant observation. By being included in the most sacred wedding and death rituals made me feel honored and touched to share in the joys and sorrows of the people of Balakot. Moreover, the month of Ramazan provided me an opportunity to go with my respondents to their houses for Aftari³ where we discussed things of mutual interest. Inviting people to the hotel and preparing Aftari for them was informative and delightful. All such kind of meetings helped me figure out how many groups were there, who supported whom and who opposes whom and on which grounds the opposition takes place. It also gave me in-depth information on the opinions of people about each other.

1.7.5 Socio-Economic Survey

During this research, baseline information was collected by administering the Socio-Economic Census Forms. It included the data that was very helpful for me to use in the second phase of my research e.g. in-depth research phase. The total number of SES forms used was 105. It provided the information and based on this information, the preferences in the field were adjusted. It also gave an idea of the general trends after an earthquake, when it comes to the statistics. Different categories were constructed based on the information that was collected through socio-economic census forms. Time was distributed accordingly among the categories. Though all the methods, which were used in the field, support each other this method especially gave a wide spectrum to select persons for intensive case studies that were the main source of the data collection. Data about the economy, family and education level, family structure, business type before and after earthquake, caste, and questions about the business before and after the earthquake etc. are included and the information about these things are collected by using this technique.

1.7.6 Interviews

Interview is a form of direct communication in which the data is gathered through face-to-face contact. It is the most reliable method of gathering data as it is versatile and flexible. The qualitative research interview seeks to describe the meanings of central themes in the life world of the subjects. The main task in interviewing is to understand the meaning of what the

³ Breaking of fast at the time of sunset

interviewees say (Kvale, 1996). Interviews are particularly useful for getting the story behind a participant's experiences. The interviewer can pursue in-depth information around the topic. Interviews may be useful as a follow-up to certain respondents to questionnaires, e.g., to further investigate their responses (McNamara, 1999). Different interviewing skills were used i.e. formal, informal, and unstructured and semi-structured to collect data during the research. In all these kinds, most of this data came from semi-structured interviews. Keeping in mind the objectives and research question, limiting the scope of the topic was of great importance. In the process of formulating interview questions, many questions were modified and even some irrelevant questions that fell outside the strict requirement of the study were eliminated. The process of modification and elimination of the questions was carried out even during the time of the interview. Because some people gave responses very quickly and others had different levels of comprehension of the topic and the questions, it made it more flexible towards the questions during the interview. The questions for the interview were mainly divided into the pre-earthquake and post-earthquake categories.

These techniques were used in order to get a comparative analysis of the pre and post earthquake situation of the business community of Balakot. Unstructured interviews were on the spot and were informal talking while wandering in the bazaar or on my way to different places. During unstructured interviews, letting the respondent talk freely and openly was vital. During the interviews, it helped having an educated and avid interest in the views on the issues and things that the respondents talked of most frequently. Also conducting formal and structured interviews with the people of NGOs, government people and nazims of this area were enlightening as to the methods and practices that existed on earthquake reconstruction. Different interviewing questionnaires were used for different people such as for shopkeepers, one set of questions was used, and for people in all traders associations, a different set of questions were used. With different people, different circumstances and situations presented themselves. The duration of the interviews varied a lot as with some respondents the interviews took not more than an hour, while there were other interviews that took more than two days. However, the main method was based on unstructured interviews as they provided the basic information about the impacts of the earthquake and reconstruction on economic and social life of the people.

1.7.7 Group Discussions

During the fieldwork, group discussions were used as a technique to acquire knowledge about the views of different people and their arguments about the earthquake, and its impact on the social-cultural and economic life of the people and more importantly about reconstruction after

earthquake. These discussions were always informal and without any deliberate settings, so as not to restrict the participants in describing their true feelings on their views. In the field, sitting near the fire at night at the hotel and discussing diverse issues in which at least three people were present became a beloved ritual for me. Over time, this group increased. We discussed topics concerning the specific business community issues of reconstruction and aid among different groups. At these informal impromptu gatherings with the traders associations, shopkeepers, hotel owners, or those who were employed in NGOs much information was passed along. This helped a lot to catch a collective view of the different groups in natural settings. Managing to visit different places together with groups of respondents where such discussions took place helped me form an overview of the situation and structures within the community. Such discussions also helped me to observe closely and learn the level of interaction between different groups. It helped me to know the collective point of view of these people about a particular issue and cross-reference the information gathered during individual informal interviews.

1.7.8 Case Study Method

During my fieldwork, extensive case studies were used to find out the experiences of the local entrepreneurs about the earthquake. It was a process to find out how their business and social life was affected by the disaster and the reconstruction process. My primary focus was on gathering life histories of different people belonging to the business community of Balakot in order to know how their experiences and their social, cultural, and economic background helped them face the difficulties brought about by the earthquake. My case studies were chosen based on their individuality and uniqueness from the general business community. It was very interesting to see how different people experienced and reacted to the disaster and other phases of disaster such as relief, rehabilitation, and reconstruction. Thus in the case study method this study was limited to the individuality of the case. For example, the life history of a Pakhtoon who migrated to Balakot after the earthquake mainly for business purposes was illustrated in great detail. In addition, a case study of a person who moved his profession as the worker of an NGO, to the owner of a hotel was closely observed as he started running his own hotel in Balakot.

The case studies that have been gathered were exhaustive and exclusive in nature. Sometimes while taking a single case study hours, days, or even months were spent, listening to the individual tell his story. A long time was taken doing case studies and being in constant contact with my respondents helped me to take extensive and in-depth information. Sometimes one or more case studies a day were recorded daily depending on the availability of the person and the length of time a person took. Being patient and friendly towards the person chosen for my case

study helped me to get deep in-depth information about the situation and my concerned topic.

The case studies that were gathered each presented unique experiences and each gave the meaning of disaster and reconstruction in their own ways. In short, my case studies were:

- Individual in nature
- Explain complex links in real life interventions
- Describe the context in which the interventions such as earthquake and reconstruction occurred
- Describe the outcome in the way of the planning of the future life

1.7.9 Technical Equipment Used in the Field Work

1.7.9.1 Photography:

The use of a camera was crucial in collecting information to get a general orientation on research sites like the bazaar, in surveying and mapping, interviews and in documenting events such as public address or protests. Using a camera helped in documenting the devastation of the earthquake. The photography was done with prior permission and after building a rapport within the locale. Capturing impromptu pictures of their daily activities, the objects in their shops, the style of construction of the hotels and shops helped me to recall events and document situations.

Through the benefits of photography, an outlook of the area and the ability to support the data regarding the locale profile was achievable.

1.7.9.2 Voice recording

Voice recording is also used in the note taking because it is superior to the use of paper and pencil. Apart from using paper and pencil, a voice recorder was also used in interviews because it proved invaluable in comparing data. In some interviews, only the voice recorder was used.

1.7.9.3 Mobile phone

Having a mobile phone proved to be of great use to me during my research. It was used to contact my respondents. The mobile phone was especially useful for arranging interviews with government officials or political figures in the area. It was used to call them and arrange meetings. In some cases when the people were not available for interview, a call from my mobile in such a situation saved my time and resources so that they could be used in a more efficient way. In some instances, my respondents, who also became my friends called me if there were any special events occurring or if they felt that something could be of worth to my research, they just called me straight forwardly to witness such events.

2. Literature Review and Theoretical Framework

2.1 Review of Relevant Literature

In this chapter, some relevant studies have been viewed. Some studies, which are partially related to the study, have also been included. "Disasters, natural or manmade, are horrific events that destroy lives, disrupt the social, economic, and political fabric of communities, and can erase decades of development gains, sometimes in a matter of minutes. The daunting aspect of disasters is their potential magnitude and their indiscrimination to affect everything and everyone in its path. However, it is essentially this indiscriminating attribute that provides a small silver lining or a short window of opportunity. A disaster has the ability to affect surviving communities to their very core, leaving an opportunity for self-examination and reevaluations of their makeup and structure" (Byramji 2006: 1).

Before going into further discussion, it is very important for us to understand the term disaster. The term disaster itself has undergone a number of efforts at reformulation, with some more successful than others. At least four major references for the term have been noted: the physical agent, the physical consequences of the agent, the way in which the impact of the physical agent is evaluated, and the social disruption and social changes brought about by the physical agent and its impact (Dynes 1974). Almost all recent definitions use some version of this last conception, following the first socially oriented definition innovatively advanced by Fritz (1961). In this respect, definitions of a social nature have clearly and fortunately replaced the very early referents in almost solely physical terms. Nevertheless, even the newer conceptions tend to assume concentrated space-time events, leaving unclear the categorical status of very diffuse events, such as famines and epidemics that would otherwise be classified as disasters. In fact, some writers have stated that the emphasis on a specific event as an identifying feature is a pro-Western, pro-technology, pro-capitalism bias, unsuitable for distinguishing disasters in underdeveloped societies (Westgate & O'Keefe 1976). Other critics have argued that disasters are inherently political phenomena and should be so conceptualized (Brown & Goldin 1973); the implication of this for research, if it is a valid position, has so far been unrecognized. The most extreme critical attack is that the word is an outmoded concept, a residue from the sweep of history that captures relatively insignificant phenomena instead of the newer terrors that have emerged in the modern world (Barkun 1974). All of these critics of the concept seem to be making some valid points, but none offers a satisfactory reconceptualization or new terms useful for analytical and research purposes. A few writers have tended to use the term natural hazard in

place of disaster, but this seems a regression to earlier physical rather than social referents and totally ignores catastrophes generated by technological rather than natural agents. Therefore, in this research we selectively summarize and highlight basic substantive and structural trends only from the literature that either implicitly or explicitly assumes that a disaster is primarily a social phenomenon and is thus identifiable in social term.

When disaster hits whether it approaches fast or slowly like draught, exposure to hidden toxic waste, or the abrupt impact of the earthquake, it is inclined to be a totalizing event or process affecting almost all the aspects of the community life (Smith, 1996). Disasters can be taken as an expression of weaknesses or vulnerabilities of a social system. In the process of reconstruction followed by a disaster the stress and efforts should be put more on the social rather than physical solutions. Disasters are always the result of human actions and their decisions. It is the attitudes and behaviors of people that have to be changed to make a positive transformation (Quarantelli 1992). The disaster affects the community in a number of ways. The physical effects of disasters comprise of causalities such as deaths and injuries and property destruction, both differ considerably through risk mediators.... Social effects, on the other hand contain socio-demographic, socioeconomic and socio-political influences that may progress over a long period of time and can be hard to measure the timing of their exact occurrence. In spite of the trouble in calculating the social impacts, it is nevertheless significant to assess them since they can originate substantial harms for the long-term functioning of particular categories of families and businesses in an affected community. A better understanding of disasters' social impacts can provide a basis for pre disaster effects estimation and the advancement of possible plans to avoid hostile consequences from taking place at the time of possible disaster situation (Lindell and Prater, 2003).

Social processes are more observable during the time of disaster as seen by the sociologists as they are compacted in a very melodramatic and short time span and disaster break the fabric of traditional customs of the pre-disaster arrangement of life (Fritz, 1961). Despite the fact that the disasters do not represent the routine daily life qualities and as a result, they tend to become important research situations, disaster researchers do not contend that the disaster is somewhat distinct from the everyday social structures. Certainly, the important philosophies of the recent disaster models are that the disasters are fundamentally social occurrences and that the disasters have their basis in the social system and social structure (Quarantelli, 1994).

The social relations and social roles modify during the period of disaster. Some groups of the society can take it as an advantage to better their previous conditions for example; in some cases like the one in Balakot, the people who came from outside the area found a chance, and started

their own business and better their situation in the society. They see it as a chance to change the society's perception of their potentials and confront their established roles in the social setting. For instance, Nicaragua after the destruction brought by hurricane, the women there took it as an opportunity and organized a campaign against gender-based violence. They conveyed a message through media that violence against women is a form of disaster that can be prevented by people like all other disasters (Jones 2005).

2.1.1 History of disaster in South Asia

The region of South Asia has experienced much kind of disasters in different parts of it. South Asia experienced 128 natural disasters in the years 2006 to 2008. In addition, 93% of these were of hydro-meteorological based. There were stated 86 occurrences of flooding, with the loss of almost 8000 lives. So far, India faced the highest number of disastrous events. However, flooding in Bangladesh claimed many lives (South Asia Disaster Report, 2008).

In recent years there have been many disastrous events occurred in South Asian regions. "In 2001, in Gujarat, western India, an earthquake killed around 14,000 people, causing considerable damage to property and normal social life" (Simpson 2009: 21). Following this disaster followed another disaster in the shape of tsunami. The earth quake that initiated the tsunami on December, 24th 2004, in the morning that hit the Sri Lankan east coast, killed 36,000 people (this figure of 36,000 includes the missing people as well) and many people were displaced within a very brief moment of time (Weerakoon et al, 2007).

The South Asian region has experienced many deadly earthquakes since the last century. These earthquakes claimed thousands of lives and damages of property and infrastructure of billions of dollars. In 1905, an earthquake hit Kangra; Himachal Pradesh India claimed 28,000 lives. The earthquake of 1934 shock Nepal and Behar in India. Almost 10, 653 people died in this deadliest event. Then in 2001, in Bhuj India 13, 805 people had been killed in because of earthquake. In 2005, in Kashmir and the areas of North Western frontier Province, called Khyber Pukhtunkhwa in Pakistan a strong and the deadliest earthquake hit claiming almost 80,000 lives (South Asian Disaster Report 2007).

2.1.2 Disasters in Pakistan

Pakistan is a developing country with an agrarian based economy. The country is in stage of transition from agrarian based to industrial one. It is a multi-cultural country with some similar cultural traits in all the co-cultures. The entire sub cultures predominates by the Islamic values i.e. Punjabi, Balochi, Pakhtoon and Sindhi, Hindko, Siraiiki, Brahvi and Potowari cultures with disparities

in rural and urban areas. From its creation on 14th August 1947 until now, it has faced many challenges from wars with neighboring country India, occurrence of natural disasters time to time and last but not the least the extremism and terrorism that has hit it in recent years has changed many things for the state of Pakistan socially, culturally and economically. The more frequent is the occurrence of natural disasters in the country.

Pakistan faced 14 major floods since 1947. The drought of 1998-2001 established that this event could have serious political, economic, and social consequences. Sustainable development in agriculture, livestock, water resources, food security, and environment sectors is seriously threatened by droughts, particularly in Baluchistan, Southern Punjab, Tharparkar, and Dera Ismail Khan in Khyber Pukhtunkhawa Province.

Pakistan is susceptible to disaster risks from a variety of hazards including avalanches, storms, famines, earthquakes, epidemics, floods, glacial lake outbursts, landslides. High priority hazards in terms of their frequency and scale of impact are:- earthquakes, droughts, flooding, Wind Storms and Landslides that have caused widespread damages and losses in the past (NDMA, 2007).

The earthquake of October 2005, proved to be one of the most disastrous events in the history of Pakistan. It appeared that the earthquake that hit Pakistan with magnitude of 7.6 was similar to the size of 1906 San Francisco earthquake, the 1935 Quetta earthquake, the 2001 Gujarat earthquake, and the 2009 Sumatra earthquake. The earthquake of October 8, 2005 caused severe damages in the area of Azad Kashmir, Khyber Pakhtunkhawa province. The country faced a huge drawback economically as infrastructure of the affected areas was demolished and needed to be rebuilt. "The earthquake disaster proved to be a huge catastrophe for the effected people. Earthquake brings about a chance to "build back better" and to put into practice the rules and practices of viable growth and risk decrease to societies and regions that are prospective to persist at high risk of upcoming catastrophe" (Yonder and Gopalan, 2005).

2.1.3 Business and disaster

A disaster in its result tends to be more social, economic, and cultural than physical. The social relations and social roles modify during the period of disaster. Some groups of the society can take it as an advantage to better their previous conditions. Thus, the reconstruction should be treated more as socially and culturally rather than only physically.

Culture influences that some people within the social system are more vulnerable to disasters than others. Ethnic minorities, disempowered castes or classes, religious groups, or occupations may

live or work in physical areas that are relatively disaster-prone (Torry 1979, Zaman 1989, Haque and Zaman 1993, Bankoff 2003). Anthropologists have always been interested in the material and economic exchange of peoples, especially in terms of production, distribution, consumption, the allocation of scarce resources, and the cultural rules for the distribution of commodities.

The financial impact of natural disasters on the society has substantially in recent years.

While early views of recovery almost saw it as reconstruction of physical damage, researchers have recently begun to view recovery as a process and opportunity to address long-term material problems... (Bechtel and Ts'erts'man 2002: 250).

On the other hand, post-disaster reconstruction provides an opportunity to address the vulnerabilities and increase the resilience of the region.

[Disasters] are manifestations of weaknesses or vulnerabilities of social systems... [In reconstruction] the stress should be put on social rather than physical solutions... [Disasters] are always the consequences of human actions and social decisions...It is attitudes and behaviors which in the main have to be changed" (Quarantelli 1992: 3).

However, apart from that it is also important to note that how the disaster and reconstruction affect the different sectors of the community.

Disaster can disrupt or destroy many different sorts of functions and institutions all at once. It may bring society-wide or systemic crisis (Hewitt, 1997: 36)

Like the way the business community gets affected by the wave of natural disaster such as earthquake as described by Elmerraji in his article "The Economics of natural disaster"

One of the biggest problems for areas affected by natural disasters is business disruption. With road, communication infrastructure, and building damage common after sizable disasters, it is not uncommon for local businesses to be shut down for some time after the aftershocks settle (2010).

As disaster, the subsequent reconstruction phase as well creates a great friction among different spheres of social setting of the community. It shapes the economic and social relationships quite differently. It is because during the process of reconstruction, different groups of society experience the pre and post situation of disaster quite differently. The literature shows that disaster affects the whole community in general and business class in particular. This study focused on the way the local business community experienced the earthquake and how subsequently this community adhered itself to the reconstruction phase.

Douglas and Wildavsky (1982) note, for instance, that scientific ratios that assess levels of risk are incomplete measures of the human approach to danger, since they explicitly try to exclude culturally constructed ideas about living "the good life." Risky habits or dangerous behaviors are conformations to lifestyles, and thus become evaluated within other socially and culturally

evaluated phenomenon. Food, money, or lifestyle may outweigh perceived vulnerability. People live in Los Angeles, for example, not because they like breathing smog, but to take advantage of job opportunities, or because they value natural beauty, a warm climate, etc. Altering risk selection and risk perception, then, depends on changing the social order.

Since the beginning of the discipline, anthropologists have been interested in how people draw upon and alter their belief systems in efforts to come to terms with events of catastrophic change, violence, loss, resettlement, and even humanitarian relief (Lindstrom 1993, Maida 1996). These events can involve changes in social institutions like religious beliefs or customs (Stewart and Harding 1999), social organization (Colson 1973, Oliver-Smith 1977), attitudes and values (Bode 1977, Oliver-Smith 1992), even marriage institutions (Loizos 1977).

Archaeology, for instance, has used the material record to provide long-term depth for understanding the human-environment relationship in both historical and pre-historical time. This has involved using flora, fauna, and material remains to examine the relationship between contextual variables like the magnitude or speed of a disaster with social variables such as population density, wealth distribution, and political complexity, in order to assess how disasters have impacted human response and social adaptation over time (McGuire et al. 2000, Bawden and Reycraft 2001). Some of the work here notes how disasters can instigate Cultural Revolution (Minnis 1985, Mosely and Richardson 1992); others note the disastrous consequences of unsustainable environmental practices that human behavior can cause (Fagan 1999, Redman 1999, Dods 2002).

Anthropologists have always been interested in the material and economic exchange of peoples, especially in terms of production, distribution, consumption, the allocation of scarce resources, and the cultural rules for the distribution of commodities. Because disasters and disaster relief can so dramatically impact material subsistence and exchange, anthropologists have looked at the changes that disasters can bring to economic systems and related mechanisms like employment, sharing, egalitarianism, and morality (Dirks 1980). Torry, for example, studying Hindu responses to famine, notes that social inequality situated within caste or other sanctioned structures can produce marked inequalities in access to resources, and the unequal distribution of relief items (Torry 1986). Oliver-Smith, writing about immediate responses to avalanche and earthquake in Peru, notes that previously existing stratifications like class and ethnicity can temporarily disappear in a short-lived wave of altruism. Once national and international aid appears, however, old divisions can reemerge, and conflicts over access to resources begin again (1979, 1992).

Thus, a completely new range of issues takes place with the change in the system of economy and economic system. The business community takes steps accordingly to the changing situation and strives towards their business goals accordingly.

2.1.4 Anthropology and Humanitarianism

Going into a detailed description of the NGOs role in the reconstruction of the business community in Balakot in 5th chapter, a description of the way Anthropology works with the humanitarian organizations and how they assist them in their work was necessary. As a result, it will be helpful to understand my approach in this the preceding chapter.

The discipline of applied anthropology has a long history of studying and describing the world of international relief development. Researchers are trained in ethnographic methods, a way of carefully observing, questioning, and assessing the social world around them. Barbara Harrell-Bond, founder of the Refugee Studies Center at Oxford University, explains that in situations of displacement, “people [who] have been forcibly uprooted have to adapt to their new social, economic, and physical environments. This process challenges the utility of beliefs, values, technology, statuses, exchange systems, and all other aspects of society in which anthropology has a vested interest” (Harrell-Bond and Voutira 1992:9).

Describing and understanding these scenarios can then lead anthropologists to deconstruct humanitarianism as they seek to assist vulnerable populations. Anthropological knowledge can offer support to those who choose to work in the field of relief and development, or those who serve as consultants or trainers. Constructive applied anthropology seeks to not only understand local cultures, but also recognize the reasons why aid does not always work as well as it should as well as offer in depth descriptions of positive relief/development programs. Applied anthropology is not merely an academic exercise in knowledge creation; it also has implications for shedding light on the ways in which donor funds are spent and the quality of assistance, as well as offering suggestions for modification based on the expressed needs of beneficiaries.

In the crises affecting the globe in the past several years, millions of dollars have been spent in relief efforts that had little value for affected populations or no longevity to allow for reconstruction. Iran only received a quarter of the promised aid after a 6.6-magnitude earthquake hit Bam. Relief shipments sat idle while government bureaucrats discussed how to distribute the supplies following Hurricane Katrina. Stretches of beach were filled with inappropriate clothing soaked in the tide in Indonesia before being burned to make room for more donations (Girardet 2005: 25).

Dealing with such scenarios is a massive undertaking for anthropology, but one which some might say, is a moral imperative. As more and more disasters and conflicts strike, the more relief will be needed. Both applied anthropologists and humanitarian practitioners should no longer sit back and allow inert policies that lack cultural context to reign. It is easy to criticize the system externally, but many are making the choice to create change from the inside. A relief worker assisting children in Uganda says that, “sometimes all you can do is help to change one life at a time” (in Giradet 2005:45). The same could be said of advancing positive results through humanitarianism.

My work may better inform humanitarian groups of the powerful impact that their presence is having on the social and economic structures of societies and individuals. Indeed, their ability to accomplish their mission effectively could be advanced by employing a social science perspective. As relief and development organizations gain further insight and understanding into the realities of their beneficiaries, strides may be made towards encouraging people’s equality and wellbeing.

2.2 Theoretical framework

Anthropology attempts to engage its subjects holistically and comparatively, placing its focus on the broader context of human interactions in contemporary, historical, and prehistorical time, as well as the interrelationships between cultural, social, political, economic, and environmental domains. In its approach to studying disasters, this has meant calling attention to how risks and disasters both influence and are products of human systems, rather than representing simply isolated, spontaneous, or unpredictable events. There is especial concern with how cultural systems (the beliefs, behaviors, and institutions characteristic of a particular society or group) figure at the center of that society's disaster vulnerability, preparedness, mobilization, and prevention. A complete and thorough understanding of these cultural systems, then, figures at the center of understanding both the contributing causes to disasters as well as the collective responses to them. A holistic approach examines the complex interrelationships between humans, culture, and their environment, from the human actions that may cause or influence the severity of disaster, to the position of social vulnerability that defines disaster impact, to the range of socio-cultural adaptations and responses, including the impact of aid and the infusion of donor money.

For my study, it was imperative that a thorough and exhaustive search for a profound theory in understanding the notion of disaster was completely adhered to and investigated through all avenues available to me. By following, the anthropological perspective on disaster to help explain my research objectives was an important step in this journey. Furthermore, my main concerns are anthropological writings that are focused on disaster and the way the people adapt themselves to the changing situation. Historically anthropology has generally neglected disasters as objects of study *sui generis*. Since the 1980s, however, a small group of disaster researchers has been emerging. Currently their work is mainly represented in two books edited by Anthony Oliver-Smith and Susan M Hoffman "*The Angry Earth and Catastrophe and Culture: the Anthropology of Disaster*" (1999; 2001).

According to anthropologists Anthony Oliver-Smith and Susanna Hoffman, who have been among the most influential anthropologists in the field of disaster research, early anthropological studies of natural disasters in the middle and first half of the previous century appear to have come into existence as anthropologists found themselves on the scene of disasters more by coincidence than by explicit interest in studying disasters in their own right.

The functionalist emphasis of anthropology of the 1950s and 60s on "the construction of cultural profiles based on the ethnography of 'normal daily' life precluded addressing the issues of

disruption and change that disasters represented" (Hoffman & Oliver-Smith 2002:5). Social scientists generally approached disasters as extreme and unpredictable events, which fell upon communities causing disruption from the existing order and social equilibrium (ibid: 3-6, Oliver-Smith 1999:23-24).

William Torry (1979) and Oliver-Smith and Hoffman (2001) argue that anthropology did contribute to the new research field both before and during the 1950s, however, they disagree on the issue of to which extent anthropologists participated and which approach anthropology took on disaster research especially during the 1950s (Torry 1979:518; Hoffman and Oliver-Smith 1999:1; Oliver-Smith and Hoffman 2001:5). Oliver-Smith and Hoffman (2001) argue that natural disasters logical relationship to the natural environment and disasters perceived ability to create some form of socio-cultural change or at least put existing cultural institutions under severe stress resulted in a realization on behalf of anthropology that it had important contributions to make in the study of disaster. In turn, disaster research could provide anthropology with new, expository insights (Oliver-Smith and Hoffman 2001:5). The new theoretical developments that influenced disaster research in the 1980s had its roots further back in theoretical history, namely to the 1970s new theoretical frameworks of structural Marxism and political economy (Ortner 1984:138:144). In relation to disaster research, however, the most important element that those frameworks reintroduced to anthropological inquiry was the concept of history (Ortner 1984:142). The concept of history was evoked to explain how societies changed and evolved with the arrival of capitalism and/or modern state structures. Oliver-Smith (2001) argues that these new theoretical ideas were introduced to disaster research already during the 1970s from various sources, but especially advocates of political economy.

Blaikie et al. (1994) follow Hewitt's (1983) notion that disasters are not accidents, and that the cause of disasters are to be found in the social realm and not in the natural environment per se:

The crucial point about understanding why disasters occur is that it is not only natural events that cause them. They are also the product of the social, political, and economic environment (as distinct from the natural environment) because of the structure of the lives of different groups of people. There is a danger in treating disasters as something peculiar, as events, which deserve their own special focus. By being separated from the social frameworks that influence how hazards affect people. Too much emphasis in doing something about disasters is put on the natural hazards themselves, and not nearly enough on the social environment and its processes... In "natural" disasters, a geophysical or biological event is clearly implicated in some way in causing it. Yet, even where such natural hazards appear to be directly linked to the loss of life and damage to property, the social, economic, and political origins of the disaster remain as the root

causes. People's vulnerability is generated by social, economic, and political processes that influence how hazards affect people in varying ways and different intensities (Blaikie et al. 1994:3:4:5).

Though Blaikie et al. (1994) in line with Hewitt (1983) place the cause of disasters more within the social realm than within the natural realm, they take a comparative stance as they propose that it is possible to talk about a spectrum of causation. Some disasters are placed in the natural end and some in the social end of the spectrum depending on the context of each specific disaster process. Because though the anthropological approach lacks a set definition there is a consensus within the field of anthropological disaster research that a disaster consists of a physical or manmade hazard combined with a historically produced vulnerable population:

The Anthropological study of disaster has to date been conducted by a small group of researchers. Despite various approaches to the study of disasters, all are more or less united in their outlook on the problem. Disaster is seen as a process leading to an event that involves a combination of a potentially destructive agent from the natural or technological sphere and a population in a socially produced condition of vulnerability (Hoffman and Oliver-Smith 1999:4).

When the two factors collide, an event occurs that somehow results in the disruption of the "customary relative satisfaction of individual or social needs..." (Oliver-Smith and Hoffman 2001:4). When hazards threaten and disasters occur, they both reveal and become an expression of the complex interactions of physical, biological, and socio-cultural systems. Hazards not only manifest the interconnections of these three factors but also expose their operations in the material and cultural worlds... Few contexts provide the social science with more opportunity for theoretical synthesis of its various concerns than does the study of disaster provide anthropology. Within disaster research, anthropology finds an opportunity to amalgamate past and current cultural, ecological, and political-economic investigations, along with archaeological, historical, demographic, and certain biological and medical concerns (Oliver-Smith and Hoffman 2001: 5-6).

In the 1970s and 80s, a new theoretical approach to the anthropology of disaster began to take form with studies demonstrating the significance of social and cultural conditions on the impact and damage of disasters (Hoffman & Oliver-Smith 1999:7-9, Hewitt 1998:77).

According to Oliver-Smith, anthropologists in the field of political economy focusing on power, history and structures of inequality were increasingly making disaster an explicit topic of interest causing:

"A rethinking of disasters from a political-economic perspective, based on the correlation between disaster proneness, chronic malnutrition, low income, and famine potential, which lead

to the conclusion that root causes of disasters lay more in the social than in nature" (Oliver-Smith 2002:27).

The political ecology of today extends to the global level, analysing the risks of global warming and increasing patterns of disasters worldwide as a global mal-adaptation to environmental conditions which is increasing vulnerability along the lines of global structures of inequality (ibid:43-45).

One of the first to conceptualize these thinking was cultural geographer Kenneth Hewitt, whose critique of the then dominant functionalist view of disasters has greatly influenced the approach to disasters in anthropology (Hewitt 1983, Oliver-Smith 2002:27). Hewitt argues that disaster studies were generally approaching disasters as phenomenon attributed to hazardous agents from the natural or technological realm and cut off from everyday human experience and activity (Hewitt 1998:78). Arguing that disasters are not located in a natural hazard per se, but resulting from vulnerabilities and inequalities produced in the social realm,

Hewitt criticized what he termed "the hazard paradigm", which locates the cause of a disaster in a physical agent and thus placed outside society:

"The most contentious result of the hazards paradigm generally (...) is the tacit assumption of an unexamined normality; supposedly predictable, managed, stable and the basis of productive society. That goes along with the sense that disasters involve events having little or nothing to do with the rest of life and environment" (ibid: 80).

Hewitt thus conceptualizes disasters as arising in the conjuncture of individual, community, or societal vulnerabilities of a human population and a potentially destructive agent, thereby placing disasters in the nexus of environment, society, and technology, arising from interplay of these elements (Oliver-Smith 2002:24, Hewitt 1998).

The rejection of disasters as determined by natural or technological agents has lead to a strong focus on vulnerability in academia as well as amongst practitioners (Hewitt 1998, Oliver-Smith 2002:27-29, Olwig 2009). In North American anthropology, hurricane Katrina that struck the city of New Orleans in 2005 appears to have caused an increased interest in disaster studies and vulnerability as the number of conferences and articles on the subject demonstrate (see for example Dickinson 2007, Ethridge 2006, Henry 2011, and Ullberg 2010). Illustrating how vulnerability in affected areas and populations is unequally distributed along lines of gender, class, and ethnicity is an important focus of these recent disaster studies, which also discuss how disasters can expose the stratified structure of a society or local community, affecting the poor, marginalized, disempowered, and thus manifesting inequality and uneven distribution of

vulnerability. As noted, the vulnerability focus was very evident during my time with business community in 2010.

The concept of disaster as a conjuncture between physical agent and social vulnerability has also been decisive in forming a procedural approach to the study of disasters (Hewitt 1998:80, Oliver-Smith 2002:23-24). An analytical approach to "communities" or "societies" as fundamentally stable, self-contained units of social equilibrium has long been criticised in anthropology. As noted by anthropologist Frida Hastrup: "To be sure, the assumption of an underlying condition of stability, to which social-ecological systems impacted by disaster can return by way of adaptation and reorganization, can rightly be labeled as out of date" (F. Hastrup 2009:115). Recent anthropology of disasters is instead approaching the topic from a procedural perspective and not as an extraordinary event that disturbs existing social equilibrium (F. Hastrup 2009:115, Oliver-Smith & Hoffman 1999:5, Anderskov 2004:17-25,

Hoffman and Oliver-Smith argue that disasters in their disruptive elements and exposure of structures of vulnerability and inequalities bring potential for significant social change (Hoffman & Oliver-Smith 2002:9, Hoffman 1999b). Others warn against neglecting processes of continuity by overemphasizing the potentials for change in disasters. Citing recent research on the subject of disaster and social change as well as ethnographic material on the aftermath of hurricane Katrina, anthropologist Jacques Henry argues that considerable continuity persists in risk exposure, inequality, residential patterns and ideological frames making the likelihood of significant social change appear limited. Henry qualifies this statement somewhat by underlining that an analytical focus on continuity does not mean return to neo-functionalists' assertions that all things will eventually be restored to some desirable and stable condition temporarily disrupted by disaster. Henry's aim is thus not so much a rejection of the possibility of social change, but a reminder not to take change for granted in post disaster situations and thus overlook underlining continuity (Henry 2011).

Whether actual and significant change takes place after disasters is, of course, largely determined by how the concept of change is defined in the relevant context and. To the question whether or not disasters bring significant social change, Susanna Hoffman proposes the ambiguous answer "no, but also decidedly yes" (Hoffman 1999 :319), arguing that though radical alteration of social organisation is rare, more delicate shifts of new relationships, perspectives and values frequently occur. The question of post earthquake change and continuity will be explored in more depth throughout this thesis.

The theoretical approach in this thesis is to study disasters as a part and product of everyday social, economic, and cultural life. An earthquake is, quite obviously, a physical and potentially

very destructive agent hitting a local population, but it will be argued, that the earthquake impact, experience, and response as well as post earthquake change is closely connected to other and prior developments, conditions, and concerns. Taking a procedural view of disasters and aiming to explore the disaster within a larger context of the affected population's everyday life had unusual answers and consequences.

Disaster involves physical destruction that engages the routines of everyday life (micro-level) and therefore simultaneously the social structures produced and reproduced by those routines (macro level). According to this very fact, my intent was to engage with the people to see the effects of the disaster on the everyday routine, to get to know how it has affected the routine life of the people especially the routine of the business community that concurrently affected and reproduced the new social structures. Rather than asking what disaster is, it seems important to me to ask how particular event affects the people or community. Disaster takes place at the interface of society, technology, and environment and is fundamentally the outcomes of the interactions of these features. In graphic ways, Smith describes that disasters signal the failure of a society to adapt successfully to certain features of its natural and socially constricted environment in sustainable fashion (Smith; 1996).

The disaster in any society represents the existing attitude of a social setting towards the impacts of the disaster. Pre-disaster inequalities within social relationships have also been shown to exacerbate tensions and discrimination during times of crisis or relief (Jackson 2003). Torry (1986), for instance, showed how pre-disaster religiously sanctioned inequality existing in India structured the provision of relief during famine in such ways that reinforced the cultural model of customary discrimination. He notes that social adjustments during crisis "are not radical, abnormal breaks with customary behavior; rather they extend ordinary conventions" (1986: 126). Working with Bangladeshi communities resettled from erosion prone river areas, Haque and Zaman (1993) suggest that relief efforts that ignore broader cultural institutions like religious and sociopolitical organization, may do so at their own peril, in that they ignore factors that influence or limit how communities are able to organize and respond to their own situation.

The Anthropological perspective on disaster has sought ways to call attention to (and alleviate) structural conditions of pre-disaster vulnerability that predispose some communities to experience disaster or that increase the severity of disaster impact. Such conditions include gender inequality, global inequities, endemic poverty, racism, a history of colonial exploitation, imbalances of trade, and underdevelopment. Poor or ethnic minority groups may have little choice but to live in sub-standard housing on or near unstable land prone to flooding, drought, disease, or environmental pollution (Bodley 1982, Johnston 2001). The developing world

experiences three times the disaster-induced death rates of the developed world (UNDRO 1984). Paul Farmer, a medical anthropologist, takes stock of the profound and spreading social disaster within the poorest countries of the world that HIV/ AIDS and tuberculosis infection represent (1999, 2004). With millions dead and tens of millions of children left orphaned in Africa alone, Farmer places the blame for the epidemic squarely on structural forces: the poverty and racism that heighten vulnerability by preventing the poor from receiving education and health care access, the multinational greed that prevents life-prolonging treatment drugs from reaching the poor, and neo-liberal economic policies that force governments to slash safety nets and reduce spending on crucial social services (Schoepf et al. 2000).

The African Sahel has shown that economic pressures associated with colonialism and global trade induced unsustainable practices that increased the local vulnerability to desertification, famine, and starvation (Turton 1977, Fagan 1999). Oliver-Smith notes the “socially created pattern of vulnerability” that Spanish-induced changes in building materials, design, and settlement patterns induced in Andean cultures that contributed to higher mortality during a 1970 earthquake in Peru (1994). The pressure for economic development, modernization, and growth through means such as mining, deforestation, urbanization, and hydroelectric dams, can lead to dramatic environmental degradation, loss of food security, and increasing disease vectors, thus elevating vulnerability to natural and infectious hazards (Scudder and Colson 1982, Simonelli 1987, Cernea 1990, Shipton 1990, Hunter 1992, Lerer and Scudder 1999). Thus even in the case of Balakot business community, the hard hit businessmen were those who belonged to lower socio economic class and who faced dire tragedies such as death and injuries that made them hard to survive. Such businessmen suffered ten times higher than those who were economically sound and did not experience the tragedies of death and loss.

In Anthropological perspective, it is compulsory to define and redefine the disaster, the risk, and vulnerability in order to get a feasible data at ground levels. In disaster perspective of Anthropology it has been emphasized that it is far better to take local models of risk construction, and stressed the importance of understanding the socio-cultural context of judgments and indigenous linguistic categories and behaviors about what is dangerous and what is not. They note that public perceptions about risk and acceptability are shared constructs; therefore, understanding how people think about and choose between risks must be based on the study of culturally informed values as well as their social context of poverty or power (Wolfe 1988, Cernea 2000). Douglas and Wildavsky (1982) note, for instance, that scientific ratios that assess levels of risk are incomplete measures of the human approach to danger, since they explicitly try to exclude culturally constructed ideas about living “the good life.” Risky habits or dangerous

behaviors are conformations to lifestyles, and thus become evaluated within other socially and culturally evaluated phenomenon. Food, money, or lifestyle may outweigh perceived vulnerability. People live in Los Angeles, for example, not because they like breathing smog, but to take advantage of job opportunities, or because they value natural beauty, a warm climate, etc. Altering risk selection and risk perception, then, depends on changing the social order. From the point of view of sociology, Mileti (1999) similarly argues that any shift in vulnerability-preparedness must include a shift in cultural premises that privilege technological solutions, consumerism, and short-term, non-sustainable development. He notes that in the U.S., centralized attempts to guard against natural disasters, especially those that employ technological means to control nature, may ultimately create a false sense of security that can exacerbate the risk of even more damage occurring. For instance, dams and levees meant to protect communities from flooding along the Mississippi River basin actually encouraged denser settlement patterns and industrial development in flood-prone areas, which inflicted much greater losses during a large flood that caused the levees to fail. Finally, Stephens (2002) writes how political culture can shape risk assessment. In Europe in the years following the Chernobyl disaster, risk assessment has been effectively delegated away from individual or personal level to the realm of scientific "authoritative experts." Stephens' work shows the pressure among these experts to both inform an anxious public about the levels of risk surrounding nuclear energy, nuclear accidents, and radiation danger, and simultaneously assuage the public that everything is "normal" and "under control." Although, there has been many ways, the disaster been termed that make the use of this term ambiguous sometimes. However, as it is stated above, taking the local public of Balakot's perception of disaster for my study was to me my ultimate goal. For them, disaster was something that changed their life in a matter of seconds. The shaking of earth brought loss and difficulties for them and as a result, they lost what they had. Nothing remained same for them.

Almost fifteen years ago a new perspective emerged that views hazards as basic elements of environments and as constructed features of human system rather than as extreme as unpredictable events as they were traditionally perceived. According to this it was my goal to see the disaster and its impact as an integral part of human society as it is said when disaster are integral part of environment and human systems they become a formidable test of adaptation and sustainability. As my concern in the this study is on the way a particular community face and experience disaster and the way they perceive it and plan their strategies according to it. When disaster approaches whether it is slow like drought, hidden toxic waste or sudden like an earthquake, it tends to be a totalizing event or process affecting the community life (Smith and

Hoffman; 1999). Like the earthquake, disaster of October 8 affected the life of people at every level and its impact was so sudden. This sudden tragedy changed the lives of people and taught them the new ways of life. This ability to adapt and overcome was of intense interest in a humanistic way for me to study in this research. The holistic and developmental approach of anthropological research places restrictions again the larger wholes and is more concerned with the issues of social change and evolution with totalizing nature of disaster (Torrey; 1979).

As Oliver-Smith notes, hazards, and disasters challenge the structure and organization of society. Much anthropology, therefore, examines the behaviors of individual actors and groups within the events surrounding a disaster. The anthropology of disaster response has focused on changes occurring within cultural institutions like religion, ritual, economic organization, and politics, especially concerning the relative degrees of local cooperation or conflict, the ability of local institutions to mitigate the impact of a disaster, and the differential capabilities of response due to ethnicity, gender, age, and socioeconomic status (Das 1997). Pannell (1999), for instance, notes that inland resettlement of a coastal community because of volcanic activity involved dramatic and destabilizing changes in subsistence, organization, and identity. Research has also focused on how vulnerable populations variously respond to both the crisis and the provision of aid, in particular the aged (Guillette 1993), women (Vaughan 1987, Shaw 1992, Alexander 1995, Bari 1998), and children (Gordon et al. 1996, Tobin and Whiteford 2001, Shepler 2003). Each of these populations may have different coping mechanisms, different vulnerabilities, and different capabilities (Anderson 1994, Nordstrom 1998, Skelton 1999). Research has also focused on the interactions and interrelationships between donors, providers, and recipients of aid (Oliver-Smith 1979).

Fundamentally in Anthropology, the focus on disaster in which it considers the hazards fundamentally systematic dimensions of the total environment to which traditional people establish reasonably affective adaptations which allow them to maintain long term stability and viable life ways in difficult condition. My key point of research is also to seeing the business community of Balakot how they adapted themselves to the sudden change and how they found out ways to relive their lives.

In the research towards disaster, it is clearly seen that disasters have not all the time received antisocial behavior. Individuals and groups become more unified and co operative. As said by Quarantellie "pro-social behavior is a dominant character of people in emergency time of disaster" (1986:5). I also tried to figure out how the business community in particular respond to disaster even if they had rivalries among them did they tend to co operate with the fellow business community or showed any anti social behavior towards others. In developing the theory

of disaster it is stated that disaster victims are more immune to the disaster situation and are more innovative in resolving their problems and more resilient in the wake of the challenges than they have ever given credit for. For instance affected persons, organizations and communities are first to help themselves after disaster impact (Stephens; 1997).

Disasters are multifaceted event, affecting the lives from all sides. Thus, it has noted how disasters can alter political organizations and power relations between individuals, the state, and international actors. Disasters may provide a kind of structuring idiom that allows people to more clearly apprehend their own political situation and their own position of power (or marginality) relative to that of the state (Chairetakis 1991, Button 1992). Chairetakis notes that where states or political parties are able to exploit the situation by being seen as a major player in relief, relief efforts can bolster the dominant political interests of those already in power (see also Blaikie et al. 1994). Davis, writing about the consequences of earthquake and tsunami in Alaska, notes that disaster assistance functioned to increase the integration of native groups into the state (Davis 1986). Alternately, disaster and relief can stimulate the development of subaltern means, identities, or interests. Robinson et al. (1986), for instance, writing about local responses following the 1985 Mexico City Earthquake, note how neighborhood and student organizations recovering from the quake felt empowered to mobilize and demand more accountability from the political party in power. Same goes with the situation of Balakot in which the local politics and politicians seems to take advantage of the disaster cycle process. Though this area has been declared as Red Zone, but the business community is not ready to vacate this area. In their support, the Business Trade unions at every level condemn this step. On the other hand, the Swatis, the dominant businesspersons accuse Syeds, who are dominant in politics has power in the national assembly, for declaration of Balakot area as Red Zone. They are of the view that Syeds wanted to take over this property, they are now taking advantage of the situation of disaster, and now they have used their power to do it. For them moving away from this land will prove to be economic death to them.

Smith argues that disasters are frequently measured as material events. That is disaster is foundation of annihilation to physical environment and to material resources of a society concerning people that occupy the resources of that environment (Smith; 1996). As my study involves the economic based group of Balakot, so it is righteously feasible to see how the material needs of the business community changed with the sudden destruction brought about by the earthquake especially how it affected the people who owned the resources. As disaster occurs certain assumptions take place especially towards the material resources about human behavior such as altruism, reasonable option models (self interest), private property, antagonism,

reciprocity, division, agreement, conviction and the strain between social norms and economic self interest are often highlighted (Gerlach; 1993). My concern is mainly with the business community of Balakot, so my concentration was on all the above stated assumptions that enabled me to see how the traders found their way out of the disaster.

As mentioned above, anthropological perspective on disaster has sought ways to alleviate the structural conditions of pre-disaster vulnerability that predispose individuals, groups, or societies to experience disaster, or that increase the severity of disaster's impact. Targeting these structural conditions, then, has often involved a search for ways to incorporate the goals and mechanisms of "sustainable development" into the approach of "relief" (Cuny 1983, Kibreab 1987, Slim and Mitchell 1992, Zetter 2003, Anderson and Woodrow 1998). The relief paradigm is criticized for being externally managed and non-participatory, or for failing to recognize and affirm local institutions or skills with which communities might be involved in the management of their own disasters. Critics note the singular tendency of the relief model to implement top-down strategies. These strategies preclude situational flexibility or genuine local participation, or include biases, which pathologize the victims or survivors and encourage aggressive, external interventions, or for the "restricting logic" that relief bureaucracies impose on the recipients of aid. These conditions create dependent, helpless, powerless populations (Harrell-Bond 1993, Adams and Bradbury 1995, De Waal 1997, Platt 2000). They posit that a developmental approach is ultimately more beneficial in helping prevent future disasters, in that development is more likely to target the structural forces attributed to be at the root causes of vulnerability. Developmentalists assert that emergency relief should be temporary, and that any aid should be quickly followed by rehabilitation, focusing on "capacity building" and "supporting local structures" (Boutros-Ghali 1992).

The international system of relief can dramatically impact previously remote or marginal areas, and create new and previously inconceivable kinds of employment, education, opportunity, even aspirations, for people. As noted, however, new opportunities tend to fall along preexisting restrictions of gender roles and expectations, class, nationality, or religion (Ferguson and Byrne 1994, Anderson and Woodrow 1998, Sommers 2001, Shepler 2002), and can even result in heightened tension or conflict (Jackson 2003). As mentioned above, the comparative and relativistic stance of the discipline has given it an often-critical stance towards dominant Western models of relief, often giving voice instead to local knowledge and local ways of management (Harrell-Bond 1993, De Waal 1997). Others have analyzed the media, and how those affected by disaster are portrayed in popular print. This includes a critique of the media for appropriating images and stories of others' experiences of pain and suffering as a commodity to be bought,

sold, manipulated, or marketed in order to attract more donations (Feldman 1995, Kleinman and Kleinman 1997, Gourevitch 1998).

Some have directly confronted the structural imbalances embedded in the relationships between refugees and the humanitarian community. This calls attention to the fact that the very field of “emergency management” often involves an *a priori* assumption that local people are in need of external managers, and are unable to provide for themselves (Torry 1978b, see also Mileti 1999). Though not an anthropologist, Platt (2000) argues that U.S. disaster policy since 1950 has supplanted moral and community concern with government subsidies and financially expressed compassion that fosters co-dependency, effectively providing disincentives to local governments in their own attempts to create disaster-resistant communities. Ino Rossi, in studying the long-term reconstruction following an earthquake in Italy, notes that local priorities can be overlooked when they differ from those of donors, and relief agents, and governments (Rossi 1993). The control of information by donors may be linked to anxiety, frustration, and feelings of powerlessness among recipients (Button 1995, Henry 2000a). Malkki, in her work with Rwandan refugees in the Congo, notes that humanitarian knowledge is discursively powerful, and may operate to silence local agendas that run contrary to its own (1996). The recipients of aid are not completely powerless, however; Henry (2002) notes how refugees living in remote, marginal, border areas learned to adapt to the system providing relief aid by interchanging identities between “citizens” and “displaced” in order to maximize benefits and empower themselves on an international stage dominated by foreign relief efforts.

Because one of the most common social reactions to a crisis is flight, problems associated with the management of post disaster population upheaval and resettlements have been examined in considerable detail. One avenue of productive exploration has been with populations fleeing complex emergencies, obtaining shelter in camps set up for refugees and internally displaced people (IDPs) (Colson 2003); this includes the effects of camp policies on the displaced themselves. A growing body of research questions the international community’s motivations in persistently encouraging the placement of refugees in separate, demarcated camps (Harrell-Bond 1986, 1994, Van Damme 1995), as opposed to self-settlement. Infectious disease rates may be higher in camps, despite aggressive, centralized public health interventions; nutritional problems may be higher, especially where there is no individual access to means of subsistence, and environmental damage is greater. Morbidity and mortality may be underreported, as camp dwellers have an interest in concealing any drop in their numbers in order to maintain relief-supply entitlements. There may be further “invisible” damages from introducing a foreign aid system, which undermines local values of sharing, cooperation, or hospitality that hold society

together. Yet despite this research, local and international agencies, usually under UN auspices, use relief supplies to encourage the settlement of displaced people into camps, with the rationale that centralized groups of displaced people are easier to distinguish from the general population and manage. The people in Balakot in general and business community in particular showed a very different attitude towards the relief efforts by NGOs. They even accused the NGOs as non-sensitive towards the local culture. They often accuse them of the fulfilling the hidden agendas by trying to change the existing values of their culture.

Last but not the least, the major reason of taking disaster theory was its point of concern with reconstruction. My research also involves the reconstruction after the disaster so I am quite concerned with it. It is described that relocation and resettlement of disaster stricken population is a common concern persuaded by planners in reconstruction efforts for the safety of the population. Recent perspective in disaster emphasizes importance of place in the rebuilding of individual and community self, in the programming and contextualization of the time and history, and in the politics of interpersonal, community and intercultural relations (Altman and Low; 1992). Such place affection means that the loss or exclusion of a community from its land by disaster may be extremely distressing (Smith: 1982). In my research, it will be necessary to learn how the business community identifies themselves with their place and how interpersonal relations and community politics come to play its part in the given time of reconstruction.

3. Locale Profile

3.1 Introduction of the Area

This study is concerned with one of the areas of Pakistan that were hit severely by the earthquake. My fieldwork was completed in the bazaar of Balakot. To get a better knowledge regarding the locale, it was important to study the geographical location of Balakot and to become informed about the history of the area so the further description of the locale could become easier and worthwhile.

3.1.1 Mansehra District

District of Mansehra is situated in the province of Khyber Pakhtoonkhwa. Mansehra is named after Maan Singh, a general of the army of Emperor Akbar who ruled this area. Geographically, this area is located on the Eastern border of the Khyber Pukhtunkhwa province



Figure 1: Map of District Mansehra

It is almost 65 km away from the capital city of Islamabad. Mansehra district is a mountainous region also encompassing the beauty of numerous valleys, lakes and plains presenting their worth in seeing the scenery nature. Mansehra district shares its borders with other districts such as; on the north of Mansehra are the districts of Kohistan and Diamir districts lie. On its south the district of Abbottabad is situated, the Neelum district of Azad Kashmir is on the west and the Swat district lies on the east. There are three lakes in the Mansehra district that are well known

for their beauty Lulusar Lake, Dudipatsar Lake and Saiful Muluk Lake. All three are located in the beautiful Kaghan Valley (wikipedia.org)

There are three Tehsil in the district of Mansehra which is divided into 59 union councils. The Mansehra district is administratively divided into Balakot, Mansehra, Oghi, Kala Dhaka and Upper Tanawal. This district had the population of 1,152,839 according to the 1998 census. Mansehra is home to a diverse group of people: Swatis, Abbasi Gujjars, Syeds, Awans, Rajputs, Kashmiris, Maliars, Yousafzai, Tanoli, Hassanzai, Qureshi, Karlugh Turks, Afghan refugees and many other ethnic groups. The languages that are spoken in this area are mainly Hindko, Pushtoo and Gojree. Urdu, the national language is largely spoken and understood by the people of this area. (ibid)

Mansehra is a main trade center of the district. All goods are supplied to the nearby areas and especially to the tehsils of the Mansehra district through this center. All the trade routes are linked to other areas through Mansehra.

3.1.2 The Locale of Balakot

Balakot is derived from the combination of two words *Bala* means upper and *kot* means circle. This name is given to this place because the old village has been situated on a mountain that is also called Gran or Dheri. Gran means village and Dheri means an upper part of land like a Small Mountain (Hazāra District Imperial Gazetteer of India, 1883). This was the place where the initial village was situated. This is situated on the northwestern side of Balakot bazaar and can be seen from the road that is leading to Kaghan valley. Initially the population was limited to that place and there was no Bazar, no road, or no bridge on the river Kunhar. It is not known who gave this name to this area but it is certain that the reason of the name is the one mentioned earlier. Swati caste people predominately owned this village, as they were one of the initial dwellers of this place. Six sub castes were living there in this village before the earthquake of 2005 and the village was shared in these sub castes as Muhallah. Therefore, there were six Muhallah in this village. There were also people from other castes living in this village. In the 2005 earthquake, this village destroyed completely.

This village or town has many reasons to be famous and that why it is the center of Tehsil headquarters. It is the administrative center of the Tehsil. Balakot tehsil is the largest of the whole Hazara division. It is also center of Balakot union council. There are twelve union councils in Balakot Tehsil. Other famous towns of Balakot Tehsil are Gari Habibulla and Naran. This is a long Tehsil and many of its high mountains are famous tourist destinations. This is one of the main sources for the Tehsil revenues. Hill stations of Shogran, Siree Paye, Makhra, Lalazar, Jheel

Saiful Malook and other lakes remain full of tourists in the summer season for their greenery and moderate weather.

3.1.3 Geographical Location of Balakot

In the east of Balakot, there flows the River Kunhar and Garlat Union Council is lying on the other side of the River Kunhar. In the west lies village of Manglee, Dheri and Matte Kot and Sat Bani Union Council, in the north of Balakot lies the River Kunhar, Hangrai Union Council, road to Kaghan and Peak called *Musa ka Mussalla*⁴ and in the south Bamphora, Hassa, Shuhal and the river Kunhar is situated.

The area of Balakot is 557,803 acres. The total population of Balakot according to 1998 census is 214,630. Total cultivatable land is 35,115 acres. There are 12 Union councils in this area. Balakot got the position of Tehsil on 15 September 2001. Tehsil Municipal Administration (TMA) Balakot provided these figures and information about the locale of Balakot to me.

The distance between Mansehra city and Balakot bazaar is about thirty-eight kilometers. It needs to cross a mountain to reach this area. The road has been built nicely from Mansehra to Balakot. On the way from Mansehra to Balakot both sides of the road have nice tall pine trees. For half way the vehicle goes up and from half way onward the vehicle goes down from the mountain. It is a zigzag road in the mountain. Upon approach when the vehicle starts down the mountain, the view of the river Kunhar becomes visible. In the summer season, it is a very nice view, when it reaches to the leveled ground, the road starts running very close to the river Kunhar. On the both sides of the road from there, onward beautiful spots are made for the stay of tourists, that become very busy in summer season especially places near Kunhar. The water of river Kunhar creates nice cold breezes that attract the tourists to stay.

The castes that are living in Balakot are Swatis, Gujjars, Awan, Mughals, Rana Rajputes, Quraysh, Turks, Syeds, Gakhar, and some other castes. There are also some Pakhtoons from other parts of Khyber pakhtoonkhwa and Afghanistan. Pakhtoons of Afghanistan are known as Afghans here. Some of them migrated after the earthquake, while some were there even before earthquake. The compositions of these castes are not clearly known but in Balakot union council, the Swatis are in majority. Second is Gujjar then Awan and so on. In the whole Tehsil, the

⁴ Name of a peak in Balakot means Mosa's prayer matt. It looks like a grave.

population of Gujjars is more than other castes (District Census Report Mansehra, 1998). After the earthquake most of the Swati castes people has been migrated away from Balakot.

Most of the people speak Hindko and the dialect is same. Other languages are Gujree and Pashto. Gujree is the language of Gujjars but they rarely speak it in this area as most of the Gujjars speak Hindko. Turk caste people are the only Pashtu speaking residents who have lived here for many decades. They are locally known as *Alai Waal* that means residents of Alai. Actually, they have migrated from Alai that is a mountainous place in Oogi Tehsil of Mansehra. The dialect that they use is different from the people who are Afghanis or Pakhtoon from other parts of Khyber pakhtoonkhwa. Turks can also fluently speak Hindko, but the other Pakhtoons and Afghans can fluently speak Hindko. All of them can speak Urdu as being in the bazaar they interact with the customers who come here from every part of the country. Mostly Urdu was spoken to communicate with them, though at the later stage of my stay in the field, they spoke Hindko, which was a challenge to me, although it became more understandable to me over time. Pakhtoons, Afghanis, and Turks used to speak Pashto with me. Some Swati also used to speak Pashto, and they considered it their root language.

The economy of Balakot is based on the tourism and hotel industry, potato and pea crops, timber and foreign remittances. The earthquake proved very disastrous for the economy of this area, as the bazaar in Balakot was completely ruined. The tourism went to zero as the area was declared as a red zone for visit and stay. All of this has had a profound impact on the social and economic life on the area and the people of Balakot.

3.1.4 History of the Balakot area

Balakot lies in the division of Hazara. The history of the Hazara division has a strong impact on the Balakot area. Therefore, an explanation of the history of Hazara division is crucial to make it clear for a general understanding about the area.

The origin of the name of Hazara has come from name Abisara, Urasa or Karlugh that were from the times of Alexander the Great. This area has been through many different eras of governorships and invaders but the most marked one was in 1399, the great Muslim warrior Taimur, on his return to Kabul, stationed his Turk soldiers in Hazara to protect the important route between Kabul and Kashmir. It is said that the number of these soldiers was one thousand and in Persian Hazar means one thousand that is why it is called Hazara. By 1472, Prince Shahab-ud-Din came from Kabul and established his rule over the region.

In 17th and 18th centuries, Mughal ruled the area. At that time, Sultan Mehmood Turk was the ruler of this area. He gave his daughter in marriage to Jalal Baba who was grandson of Pir Baba

of Bunir. He was Syed by caste. However, after some time he realized that his son-in-law was emerging in power. He tried to assassinate him. However, his son-in-law received forewarning about this conspiracy. Therefore, he decided to invade Sultan Mahmood with the help of other Syeds and Swatis who were thrown out by Yousafzai from the area of Swat. Therefore, they also helped Jalal Baba in this attack. These episodes of attacks happened in the first quarter of 18th century. As a result, Syeds and Swatis came to this area that is now their home since that time. At that time Gujjar were also living in this area. According to my respondent Karim Khan, a practicing advocate in balakot Tehsil courts, "Gujjars were peace loving and when Syeds and Swatis attacked this area, they did not take part in this war instead they moved up to the mountains. In Balakot and Kaghan valley, the same thing happened and from there onward the Syeds and Swatis remained in power in this area even after that Sikhs and British accepted their power here though they were under their influence".

It was until 1818 that Sikhs could not establish their government here and after that, they fought with local Pakhtoon tribes and some *jihadi*⁵ movements like that of Ahmed Shah Brelvi and Shah Ismail of Delhi (Watson, 1907).

In 1849, British established their rule in this area. The Pakhtoon of this area started to fight with British in this area. The British accepted the position of Syeds and Swatis. The land of Balakot and its surrounding areas were the property of Swatis. Kaghan valley was the property of Syeds. They brought land reforms that proved to be a landmark of change in lives of the people living here. Essentially, Gujjars who were living here worked on the lands of Swatis and earned their livelihood. However, when there was draught, there was nothing left for them to live on. Therefore, they decided to move from here. At that time, Swatis by decision of the *Jirga*⁶ of that time that was based on six (6) elderly members of the tribe offered them a place to live and work. After this pact between Swatis and Gujjars, they became occupancy tenants, otherwise they were tenants at will. However, their occupancy tenancy was first recognized in 1870 at the time of British, when they introduced the land reform for this area. There is a famous tale that is related to how Swatis got the ownership of this land. There are three different versions of this tale and the most frequent version was given by Doctor Farid, a homeopathic physician, narrated as "The British got help from the people who inhabited this area for the distribution of land. Kallau Muqaddam was the chief of Gujjar tribe at that time. Swatis met him and gave him honor and

⁵ Struggle by people in the name of Islam

⁶ Committee of elders that used to take decision on all matters

respect by making him sit at a prominent place and asked him to accept whatever they would say in front of British. Therefore, when they came Kallau Muqaddam kept on nodding his head in posture of yes whatever Swatis said. In this way, Swatis got the ownership of this land.” Gujjars still blame him for their bad fate as the Swatis and Syeds used him at that time for their personal benefit. Some of the Gujjar respondents and many of the Swatis respondents told me that this tale is just a mere false story and has no basis.

After 1947, this area came under the governance of Pakistan Government. This area formed part of Punjab province. However, after some time it came under NWFP. In 1950, Khan Abdul Qayyum Khan Governor of NWFP visited this area, but he did not get any respect from Swati families. At that time, he looked into the position of Gujjars who were deprived and exploited. Therefore, an act was made in which it was declared that the occupancy tenants would get the ownership of the property if they could pay ten per cent of annual land fee. It is called “1950 NWFP tenancy act” This act was then challenged by a Syed of Pakkali, but no other person became a party in this case. After some time *Sheriat*⁷ court dismissed this act on the ground that this act is un-Islamic and that the land cannot be given to tenants without the consent of the owner. However, the appellate court let the act remain in the same shape on the grounds that for more than 40 years no one took a step to remove this law from the real owners. That is why it is considered that owners were willing on the act. Karim Khan, a lawyer in Balakot courts and resident of Balakot said, “Why did they not take any step towards it?” They also replied, “That we were not affected by the changing position of that land so we did not bother about it.” In 1955, Hazara district became a part of Peshawar Division. The division was initially composed of three districts (Abbottabad, Kohistan, and Mansehra) but within a few years, Haripur district was spun off from Abbottabad district and Batagram district was spun off from Mansehra district. On 8 October 2005 at 8:50 am the whole area jolted by a severe earthquake⁸.

3.1.5 History of Balakot bazaar

In the start, there was not a proper bazaar in Balakot. The trade was the profession of Hindus. They had control over the supply system and they are still remembered as *Bunnaya*⁹ because of their traditions of dealing in interest. They had their shops in Dheri that constituted the old bazaar

⁷ Court that decide the matters purely based on Islamic law

⁸ http://en.wikipedia.org/wiki/Hazara_Pakistan#Independence accessed on 15th October 2011

⁹ Person who gives debt on interest

of Balakot. The main shops consisted of *Shakr*¹⁰, Rice and salt. Mostly people used to deal in these substances. Barter system was in operation at that time as the people from the Gujjar caste who were shepherds by profession used to exchange goats and homemade ghee to get *shakr*, salt, and rice. However, as the time changed, the location of bazaar also changed. At the times of British, when they built the hanging bridge over the river Kunhar in 1895, the people started to shift their business close to the hanging bridge. The hanging bridge became a source of trade between Balakot and Naran around 1910. Trade became easier through this route. It was easier for the traders to transport goods to other areas. Thus, the hanging bridge became a reason for the traders to move to this new place. Mules were used as a source of transporting goods, and mainly the trade and commerce were done between the areas of Balakot and Rawalpindi and then it spread to other Northern Areas. The transport that was used at that time was *khachr*¹¹. These *khachr* belonged to Swatis and the people who used to transport things on that were Khybery who are living in nearby village Narra. Salt, rice, dry fruits, vegetables and handmade carpets and blankets were transported through these in excess. From 1935 to onwards, came the era of jeeps and people started to transport goods through these jeeps. Before the earthquake, the main business done in this bazaar that is called Old bazaar or Bralive bazaar; it is named after Syed Ahmed Shaheed Brelvi whose tomb is close to this area. In 1958, Ayub Bridge was constructed and new road was built that is called Main Kaghan Road. It was became a main route for trade because even heavy vehicles started passing across it. The road became not only a trade route but also it helped people the tourism to excel in this area. As tourism started to flourish, people started to build hotels and restaurants for the tourists along with this road. Before the earthquake and even after the earthquake, people started building their shops along this bridge and road except some big wholesale distributors who are still working in the old bazaar. There were shops on the other side of the hanging bridge in Garlat union council. After earthquake, most of these shopkeepers are moved to Main Kaghan Road and there are not more than ten shops on the Garlat side of the bridge. This shift caused a change in the value of land of Garlat as well as that of Main Kaghan Road.

¹⁰ Brown sugar

¹¹ Mules

3.1.6 Balakot bazaar profile

Balakot bazaar is situated on Main Kaghan Road that is near Balakot village that is also called Dheri. This road leads to the Kaghan valley. Before earthquake, this bazaar was different from present day bazaar as most of the shops and other structure was destroyed in that disaster. Before the earthquake, many of the shops were present in Bralvi bazaar, near river Kunhar that flows on the eastern side of bazaar. There were also big markets on the other side of river that is situated in Garlat union council. Today almost all of the shops are present in Balakot union council.

Being the headquarters of Balakot Tehsil, it has the office of government machinery. All the government offices also destroyed in earthquake. The district head quarter hospital is made with the help of Paktel Pakistan. It is situated on the right side of Kaghan road. It was destroyed by the 2010 flood as the water level razed and flooded the building of hospital. Now it is situated in a bungalow type house. There were two high schools in the bazaar each for male and female. Now these buildings are rebuilt but not cemented. It is made of earthquake proof material. The Police Station and National Database and Registration Authority (NADRA) office are situated opposite to each other of roadside while entering from the Mansehra side to bazaar. Both of these structures are made of prefabricated shelters. The entire building of the courts and offices for judiciary are made of same material. These are on the western side of bazaar.

The names of the markets are usually named after those who are running them like Saleem Khan has two sons Mohsin and Waleed. He has constructed two markets named for each of his sons. Additionally he named one for his brother named Razaa. These are situated on Main Kaghan Road. This tradition holds true for the rest of the markets as well. All of these markets are the name of the owners who belong to Swati tribe, figure number 2. Bralvi bazaar is given this name because that is situated near the tomb of Syed Ahmed shaheed Brelvi. Main markets are situated on both sides of Kaghan road. There are three big mosques. One is Jamia Masjid situated adjacent to river Kunhar. Until now sixty hundred thousand rupees have been spent on the construction of this mosque and is almost completed. Other two mosques are relatively smaller from this one. Madni plaza, that remains intact in earthquake, is situated in the center of bazaar. Total number of shops before earthquake was around seven hundred that in is now fourteen hundred and fifty four.

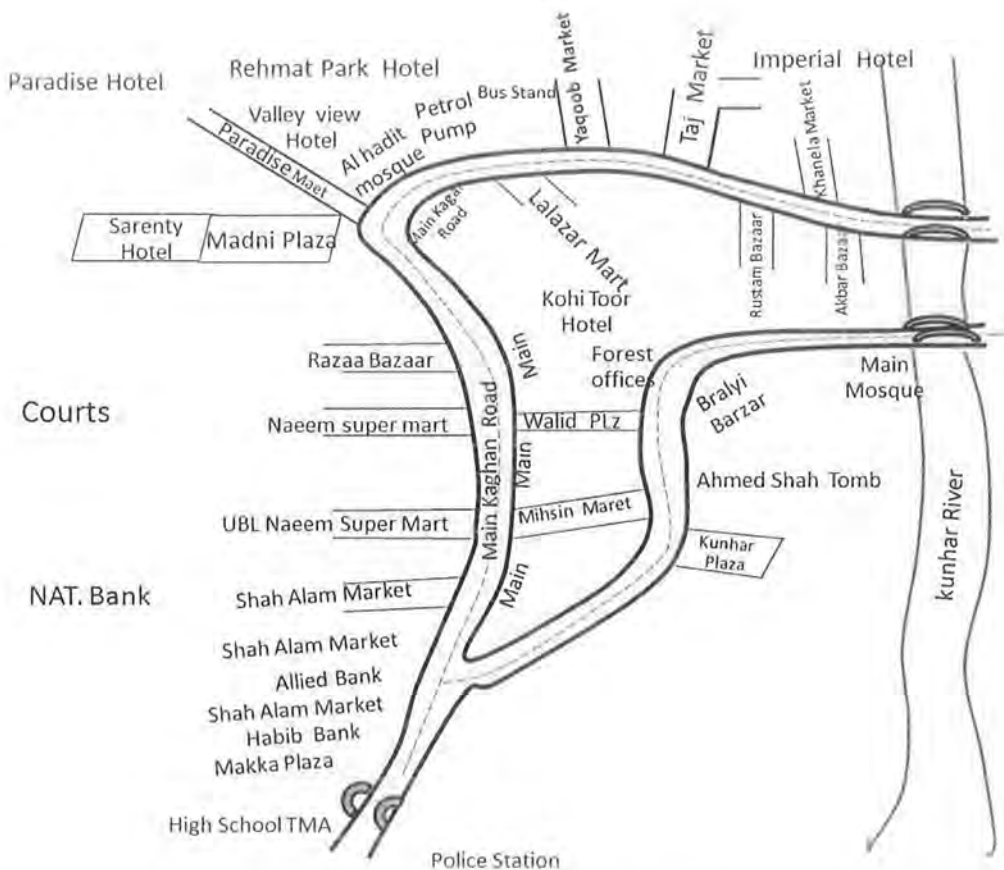


Figure 2: Map of Balakot bazaar

3.1.7 Economy of Balakot

The economy of this area is mainly dependent on these given resources, land, forests, tourism, potato crops, and foreign remittances. Swatis own mainly most of the land and Syeds are into the business of timber. Syeds used to cut the timber and sell it into the markets. Syeds made large profits out of this business so that they became the politicians, because of success in timber business. Now there has been prohibition by government on cutting timber. Tourism has become a main business after the end of the timber business in a pre-earthquake scenario. Potatoes are one of the crops that play a great role in the Balakot economy. Potato crops are a cash crop not only that of Kaghhan, but also for the remaining part of the country but there is a difference between the potatoes that are cultivated in other area and that of hills like Kaghhan valley or Swat valley. The basic difference is that the potatoes in this valley are being harvested in the month of September or in late August. In these months, fresh crops of potatoes are not to be seen in other

parts of the country it has been harvested in January or December. This fact about harvesting of potatoes increases the demand of this variety of potato and the price is also higher than the older stock. Sometimes the price of this variety of potato that has been cultivated in valley is razed thrice or even more comparative to other varieties that are harvested in December or January.

Foreign remittances also constitute big portion in the economy of Balakot. In Balakot, the people's earnings are mainly related to mountains. Trees in the mountains earn for those who have forests, the tourism industry is also thriving because of these mountains, as they provide the beautiful scenery and weather for the tourists. The livestock is another asset of income that is added to the economic resources of this area and this profession is mostly related to Gujjar caste in Balakot. However, the exceptional case is about foreign remittances that are not directly related to mountains but indirectly the people who are working and living abroad in one way or another exhibit in their skills and profession that they belong to a mountainous region and it is affecting their livelihood. Further elaboration on this point is provided in this section. People from almost every caste who live here have people abroad or living outside Balakot as in Karachi or other big cities of Pakistan, who earn and send money back to the dependants living here in Balakot. In Balakot, the joint family structure is a key way of life and that is why one or more family members work and live abroad, and send money back to other members of the family. The main skill that these people have and utilize in working abroad is shitring. This work is related with building construction. One of my respondents, Mukhtiar, who lives in Shuhal Mazullah that is situated eight kilometer away from Balakot on its south. Mukhtiar, who works in SRSP, told me, "The reason of why most of the people who are abroad adopt shitring work as their profession was shitring work is related to wood and working on heights with little space to walk on. The people of this area are used to work with wood as wood is the cheapest thing and in abundance available here. The people use to cut the trees for their use, make different thing out of it, they also use wood in building their houses." Last but not the least, they level the wood that they obtain from trees on the mountains and use to sell them. In this way, the people of this area have become use to the woodwork. He further told me that work of a carpenter and shitring is almost the same as both jobs are related to working with wood. Secondly, the people of this area walk on heights with undersized routes that are again related to mountains. Therefore, two qualities that have been adopted by the dwellers of this area from nature made them expert in shitring making and carpentering through these skills they use to earn money from abroad like from Saudi Arabia and other Middle Eastern countries. Mukhtiar told me, "That the carpenter and shitring makers of Hazara divisions are famous throughout this region for their skills." He told me, "People go to Karachi first, from where they usually become expert in this work and then go

to middle eastern countries as the reward of this kind of work is more in Middle Eastern countries.”

Amir Shehzad who has shop near the Habib Bank Limited in Balakot told me, “There was a man from Gujjar caste who was living near Shuhai, he was not happy here with Swatis so he left this area and migrated to Karachi. He said this is almost fifty years old story as it is told to them by their elders. That man whose name was not known to him started working with someone as a laborer. As he knew, the work of carpenter, so he started that work there and he also started the work of shitring in Karachi. After some time, he progressed in his work and he got his own tools, got his own team comprised of other shitring makers and carpenters and laborers and started taking big contracts of buildings. In few years, he became so rich that he started to attract other people of Gujjar caste from Balakot who used to work with him there in Karachi in his team. He became a Saith, means wealthy man. Amir Shehzad told me that he became so famous among the people of Gujjar caste and when they used to go to Karachi, they used to walk in same style as that man used to walk.” In other words, he became a standard or inspiration for other Gujjars. Amir Shehzad told me that after him many Gujjars and people from other castes went abroad in order to do same thing. Amir himself worked in Saudi Arabia and remained there for five years. He and his two brothers were working doing same work of shitring and carpentering while living in Saudi Arabia though he is a Swati by caste.

In the earthquake of 2005, everything was destroyed. Shops in bazaar and homes of the people turned into rubble. The business community here was devastated because the role of government did not provide them with any kind of help. There is a famous quote in this area about such role of government; it is stated as “*apne maray baghair jannat nhe milti*”¹². Khushali bank gave money as loan, but to very few businessmen, based on their social and political influence. There were three hotels in this area two were built after earthquake. An American NGO, CNFA gave them furniture for rehabilitation. This NGO also built two butcher shops and the interior. This American based CNFA also provided funds and helped to build hotels in area of Kaghan and Naran. Tourism was badly affected, as people used to stay here before leaving for Naran but now they do not stay here anymore, but first three years of the post-earthquake proved quite crucial in this sense, as people were afraid of the devastation of this area. However, as the time passed people have again started to come here but unfortunately in a reduced number and frequency.

¹² If a person will not do anything himself, no one is going to help him

People here are concerned about the restoration of tourism and according to them if there were no tourism there would be no business any more.

As Swatis owned the property in this area, they were badly affected by the earthquake their homes and shops turned into rubble. Some of them left this area and started living nearby areas and some went to Mansehra but they still do work here and go back homes by evening. For common people the first few years of earthquake proved to be well financially. They received funds from different sources like government and national and international NGOs. However, because of that business also boomed as people started to spend lavishly. In the same span of 4 years of post-earthquake, the number of shops increased to 1400 due to increased demand of people and also due to the fact that new shops that has been constructed are smaller in size. Consequently, more shops were needed to fulfill the increasing demand.

To summarize the business resources in Balakot below is a model that shows the hierarchy of resources in the area.

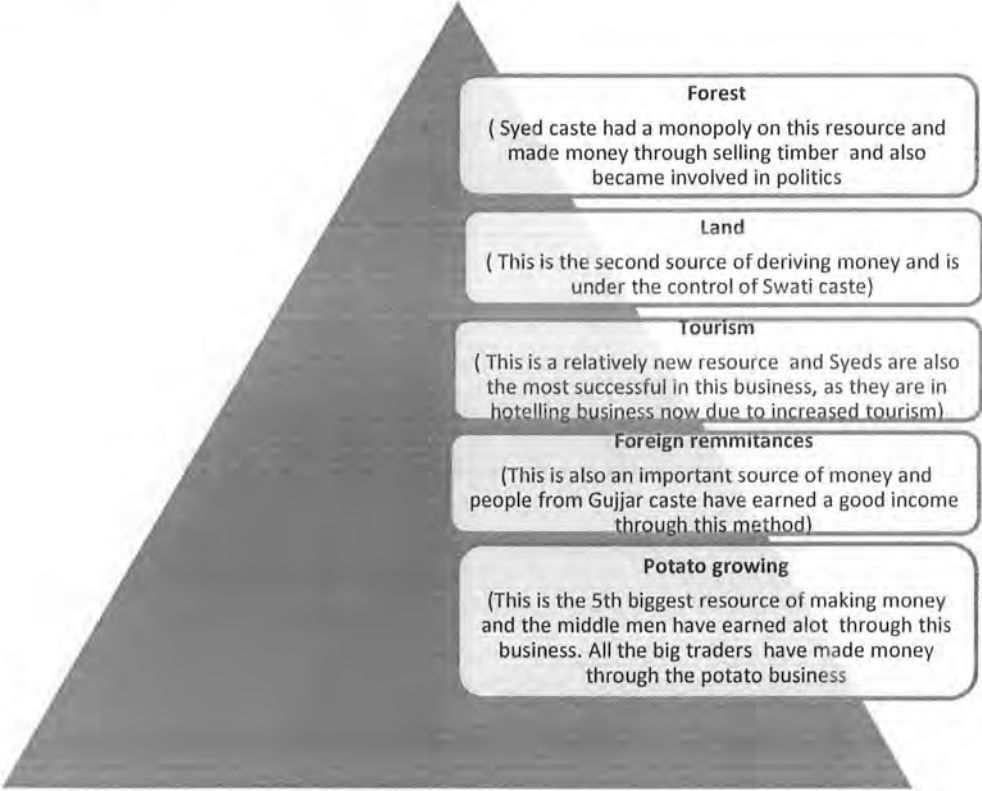


Figure 3: Model showing the economy in Balakot

3.1.8 Caste Composition

3.1.8.1 Syed

The Syeds came to Balakot, along with Swatis with Jalal Baba as narrated by my respondents at the time of Mughals when Sultan Mehmood Turk was the ruler of this area. Nevertheless, specifically in Kaghan valley Ghazi Baba grandson of Jalal Baba came. He was initially given the area of Pakkal Dewal. He attacked some robbers in Kaghan valley with the help of Swatis. These robbers were called Patta by the locals so the people in Kaghan valley they are Syed and the Syeds of Balakot are their predecessor (Watson, 1907). The prominent figures of this area are Muzammil Shah of Kaghan. Politically he is very strong and is considered as one of the timber mafia chiefs. He was associated with Bhutto politically. His two sons, Ahmad Shah and Akhtar Shah also remained MPAs of this area. Ahmed Shah is still an elected MPA on Pakistan People's Party seat. Muzamil Shah because of his strong influence also called Chief of Kaghan. In Kawai area that is relatively closer to Balakot, another Syed family resides that is also influential socially and politically. Qasim Shah is one of the prominent figures. His brother Abbas Shah also took part in politics. Junaid Shah, son of Qasim Shah is *nazim*¹³ of Tehsil Balakot. His other son Mazhar Shah also remained MPA. Nevertheless, in the last election he lost his seat to Ahmed Shah.

There is also an interesting fact that surfaced during the time of gathering history and details of these tribes that some of Swati sub caste is maternal relatives of Qasim Shah. However, Swati people say that Qasim Shah is a cunning man and use different techniques to get their support. Therefore, this is also a trick of his to gain their empathy and support. Muzamil Shah owns more land than Qasim Shah but Qasim Shah is politically quite influential. Shah family learned the business of timber from Jadoons of Abbottabad. They used to deal in timber and Syeds of Balakot started making huge profits in this business. Qasim Shah deals in the timber business in the Kaghan valley while Muzamil Shah is doing the same business in Kohistan area. After regarding their business intentions. As they are in government, people are of the view that they want to evacuate the area of Balakot and then they will use this area to enhance their businesses. Swati strongly oppose Syeds for their stance of red zone area. They say that it is kind of a drama that is being played by Syeds. They just want us to leave this land. In addition, as they have money and power, they want to get this land on lease and want to use it as an attraction for tourists. In this

¹³ Mayor

way, they want to make money, as the timber business is almost finished here. Therefore, they are looking for the ways to make money. Syeds are almost less than 5% of this area. However, they are quite influential as far as the decisions regarding economy and power are concerned.

3.1.8.2 Swati

Swatis control the forests and the land. There was a time when Swatis did not indulge trade and commerce, as they considered this beneath them and they looked down upon these occupations. In their viewpoint, business or shop keeping is the domain of Hindus. Therefore, they were not much interested in doing business. Now the case is different and many of good businessmen in Balakot bazaar are from Swati caste. There are three sub tribes of Swatis live in Mansehra, Sarkheli, Jhangiri and Drohal. When they conquered this area with Jalal Baba, they divided this area of Balakot and Baffa equally among these three big castes after every 15 to 20 years. Nevertheless, in 1870, some families of sub tribe Sarkheli settled in Buffa and some in Balakot. In Balakot, they are residing in *Muhallah*¹⁴. Each *Muhallah* is denoted by the name of the sub tribe that is residing in that *mohallah*. Following are the main tribes and sub tribes of Swati:

- **Khwaja khele:** Ismail khel, Kamal khel, Choore khel, Kalwete, Masoom khel, Gul khani, Mohabbat Khani
- **Laghmanee:** Khairu khel, Janas khel, Punjmohri khail, Baman khel
- **Bajouri:** Khankhel, Ahmed khel, Anayat khel, Dawali, Dandakhuli
- **Dhodyari:** Payenda khel, khel, Chabal khel, Khwancha khel Malak
- **Teetwal:** Omakhel, Joga khel, Peela khel, Sadooch
- **Lehari:** Mula khel, Langhriyal, Surkoi, San batti, Babu khel¹⁵

Bajouri and Dhodyari are the two castes from Swatis that are thought have maternal relations with Syed. Swati trace their geographical background from Afghanistan. They say that primarily they came from Afghanistan and then from Swat. Swati caste and sub castes are not related by blood but as they were the people, who were united on some issues and had an egalitarian structure. They always lived together and for mutual interest invaded this area under leadership of Jalal Baba. They call themselves Swati as they came here from Swat and announce themselves as

¹⁴ Colony

¹⁵ [http://en.wikipedia.org/wiki/Swati_\(tribe\)](http://en.wikipedia.org/wiki/Swati_(tribe)) accessed on 28th November 2011

one *quom*¹⁶. Four out of these Khel families own the property of Balakot bazaar. Each of them own 25% equal land. There were shops on these lands, but as result of the earthquake, the shops were turned into ruins. After the earthquake, some of the shopkeepers who used to have shops on this land, went to the property owners and asked them to rebuild the shops because they wanted to start their business here again. Some of these shopkeepers also paid advances in this regard even before the earthquake. However, after earthquake the property owners were again demanding *pagri*¹⁷ for building new shops on their property.

3.1.8.3 Gujjar

The arrival of Gujjars in this area is unmarked and they are here for very long unknown time. They were thought to be nomads who used to rear goats and lived in Gujarat and Rajhistan. As they were shepherds by profession so they were always looking for green grassy lands from those areas they came here in Balakot in search of grassy lands. At the time, when Syed and Swati invaded this area, they instead of resisting them moved in the mountains. Historically they had seen to be as exploited and undermined caste. They used to be *Mazara*¹⁸ of Swatis. *Mazara* means these people were not having their own land and were growing crops on the land of Swatis in which some of the crop portion used to be consumed by Gujjars themselves and some used to be given to the owners of the land means to Swatis. They were not allowed to buy land of their own, as the customs and law of the area did not allow it. Then because of 1950 NWFP Tenancy Act, they became able to gain the land. Swatis and Syeds tell me that it has been an exploited class for years. They used to be afraid from these castes and used to work for them as slaves. One of my respondents, Nisar Muhammad, told me, "Once the dog of a Swati died. He ordered the women of the Gujjars to mourn on the death of his dog." In another gathering, it was told, "A man of Swati caste used to sit in front of his house and a route passed by in front of his house. When the Gujjar caste used to cross that route and they were having some beautiful goat or cow, he used to take it by force." There are many such stories that have been narrated about the relations between Gujjars and Swatis in which the Gujjars are told as exploited and the Swatis as exploiter. They have elected people from Gujjar caste in the national assembly elections and local

¹⁶ Tribe or caste

¹⁷ An amount given to the shopkeeper when he starts his business. it is a kind of guarantee that ensures that a shopkeeper will not leave the shop and if there is any damage in the shop this amount is used to cover that damage

¹⁸ Tenants

body elections. Sardar Muhammad Yusuf fight for the rights of Gujjars in 1980s when the trial of Tenancy act was in the court. After that, he remains the member of National Assembly every time and now his son Sardar Shahjeha Yusuf is member of National Assembly as he has won MNA seat in last elections. Some Swati people still maintain that Gujjar still support this family because they think this family gave them their freedom from other castes like Swatis and if they will not elect them in elections, Gujjars will go back to their previous position in which they were in previous times by Swatis told me.

Mainly they are dependent on foreign remittances for their living. They work outside Balakot. Primarily, they deal in construction, as they are expert in it. They work in Karachi and Middle Eastern countries like Saudi Arabia. Shitring and carpenter work is the field of expertise of Gujjars though other people also do it now. The main sub castes of Gujjars are Khataana, Chaichee, Thakur, Chohan, Bajran, Poswal, Aidar, Noon, Doi, Ghorsey, Banya, Bharwal, Gaigee, and Kolhee.

3.1.8.4 Awan

Awan is also a big caste of this area. They trace themselves with the cousin of Hazrat Ali (R. A). they are Hindko speaking caste and are included in Hindki community or Hindki Biradri. Two sub castes are more in number in the bazaar that is Maliks and khybri. In Balakot bazaar, they are the high reputed businessmen. They are good in almost every trade. Abdul Rauf and Wali dad are two big wholesale dealers of Balakot. They are considered the well-established businessmen of the bazaar. They have a joint family system and still live together with their children and grand children. Amir Zaman who is Gujjar by caste and is also a wholesale dealer, told me that “in karyana (grocery) business top six businessmen of Balakot are Awan by caste.” During my stay in Balakot, it was my observation that they held many main positions in all kind of businesses.

3.1.8.5 Rajput

Rana Rajput is another caste who excelled in business in Balakot before the earthquake. The number of Rana Rajputes is not big, but they mainly deal in business. Some of them are still here in Balakot while some big businessmen of this cast have migrated to other place to avoid the red zone consequences. Muhammad Ajmal who has a grocery shop in Balakot told me about his family. He told me that they have migrated from Lolab that is situated in Indian held Kashmir and they settled here. He told me, “My family wanted to buy land from Swatis here but they said the Swatis would sell them land only if they can produce real genealogy, as land cannot be sold without real genealogical document.” His grandfather went to Kashmir and from there he took

this genealogy. They bought land in 1950s and it was his father who brought this genealogy document from Kashmir. Now he has made a genealogy document that is written on a big page in a wooden frame with glass on its front and he hangs it on the wall. He took me to his shop where after studying it, he briefed me on this list of paternal line of his genealogical order. On this document, it is written that they have migrated from Kashmir and are originally farmers. Some members of his family reside in Kashmir and some migrated to Balakot. He told me about, "My grandfather, Abdul Rehman, was a postman in the colonial times. He had completed fifth grade of education. He was the first man who performed Huj (pilgrimage to Makah and medina). He performed Huj in 1939-40 and he travelled in ship. After retirement from the post of a postman, he started the supply business to northern areas and upper parts of Kaghan valley. He used to deal in sugar and cloth. He was had his own mules on which he used to carry these things, as there was not route for automobiles. Khybri and Gujjars used to work with him. These were from Balakot and Kaghan. He died in 1958." Ajmal told me that "He continued this business even after the jeeps started to travel on this route. One of his uncles Haji Muhammad Saeed started the potatoes business and grocery shop in 60s in Balakot." After the earthquake, he moved from Balakot to Abbottabad and now he has a super store in Abbottabad, and his son is running that shop. He is still alive. Khanan, brother of Muhammad Saeed also moved to Abbottabad and constructed his house there, but his son Asad is still here in Balakot and running his shop. He travels daily to his shop from home. Sadiq also moved his residence to Abbottabad and ceased his business here. He told me that "My father Abdul Aziz started karyana in 1965 and died in 1992. My father's shop was in Gran Dheri as there were very few shops in present Balakot bazaar place. Later on, he started doing farming." Muhammad Ajmal told me that "I am living here with my family and doing this shop, all other left this area after earthquake."

Paternal line of Rajput of Balakot

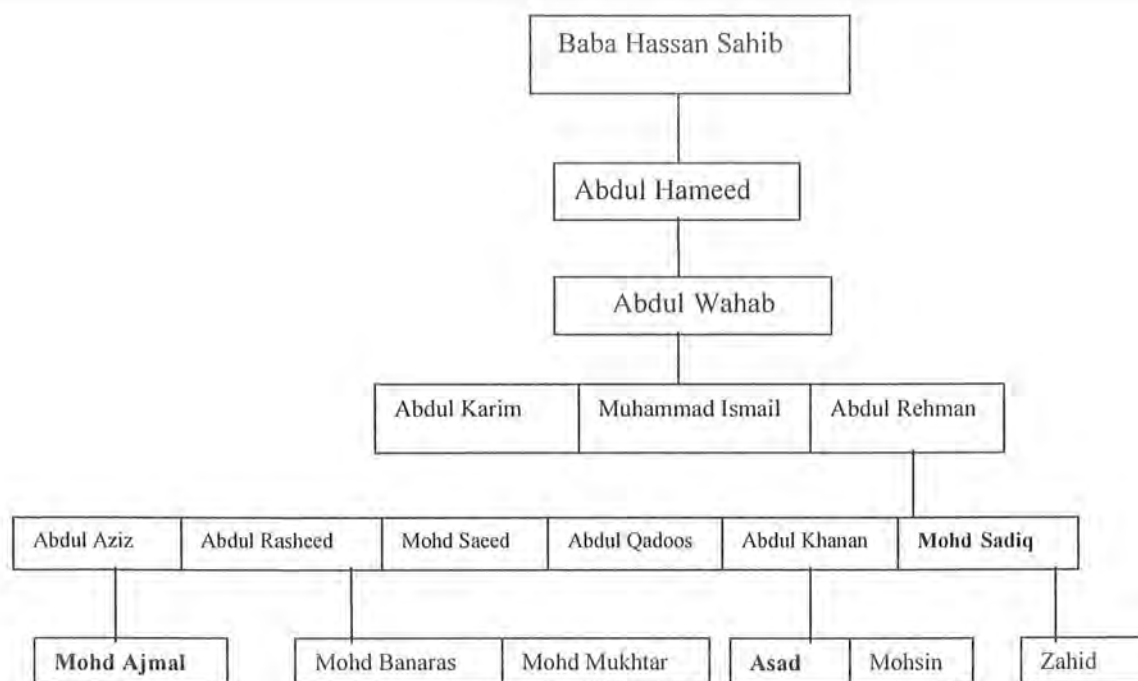


Figure 4: Paternal line of Rana Rajput of Balakot

3.1.8.6 Mughal

Mughal caste people settled in Garlat union councils that are situated on eastern side of the river Kunhar near Balakot bazaar. They are one of the biggest families, who are called Hindki Biradri. They are not very active in business and very few do business in Balakot bazaar or have shops here. Mushtaq told me about the genealogical order of his family. One of his father's sisters is still alive and is living near my hotel. He consulted her when he was telling me all these details. He said, "My great grandfather Abdul Sattar was living in Peshawar. His son Abdul Jabbar was the security guard around 1886 in a *Daak bungalow* (a place for the residence for British army officers during their visits to remote areas). They played a vital role in the politics of this area." Mushtaq told me, "My great grandfather used to wear tie and coat when he was a guard with English officers. When the army officer came here, he also came here with him and liked this place. Then he started living in this area. At that time the nature of relations between Swatis and Gujjar were different from today. Swatis considered themselves the masters of the area and other caste people were looked at in disdain. My great grandfather Abdul Sattar was of different psyche and he never accepted the supremacy of Swatis in this area." Mushtaq said, "My great grandfather lived with English officers and developed a different outlook. This approach changed

the environment here. Later my grandfather, Mushtaq Hussain, also remained the chairman of Garlat union council, and he brought Sardar Muhammad Yusuf from Mansehra and gathered Gujjars against Syeds who were playing the game of politics alone in this area before that. This was considered a big political move in this area.” Mushtaq proudly said, “Our family is responsible for this.” Abdul Jabbar has three sons, Ghulam Hussain, Abdul Aziz, and Sikander. The grand children of Sikander and Ghulam Hussain lived here in Balakot before earthquake. Ghulam Hussain has two sons Mushtaq Hussain and Ilyas Hussain. Ghulam Hussain was a good contractor and an intelligent businessperson. He had a firm with the name Ghulam Hussain and Co. in this firm he had petrol pumps carriages, construction company etc. This business was in Balakot, Rawalpindi and Karachi. Later on, his two sons continued it. Muhammad Ilyas went to live in Rawalpindi while Mushtaq Hussain remained in Balakot. In 1986, he sold all his property including his petrol pumps and some carriage vehicles and went with Tableeghe Jumaat. In 1987, they moved to Balakot. They had property in Muzzafarabad as well. They constructed a market in Muzzafarabad in 1993. The same year they moved to Rawalpindi again and came back to Balakot back in 1997. In 2003, his son started a medical store in Balakot bazaar that was destroyed in the 2005 earthquake and they moved again to Rawalpindi after that. On the other hand, Mushtaq remained here. After earthquake, they moved as well. Mushtaq Hussain died in earthquake. He was also known as chairman. Kashif and Ibtisaam have built this hotel now after earthquake on same place of their house, where they come in summer to run the hotel, as it remains close in winter. The great grandson of Sikander Musarrat was doing his business here in Balakot before earthquake. He had a Pepsi Cola distribution center and another wholesale business before the earthquake. He and his wife died in earthquake and his two sons restarted the distribution of Pepsi Cola again, but last year they could not continue it and the contract ended.

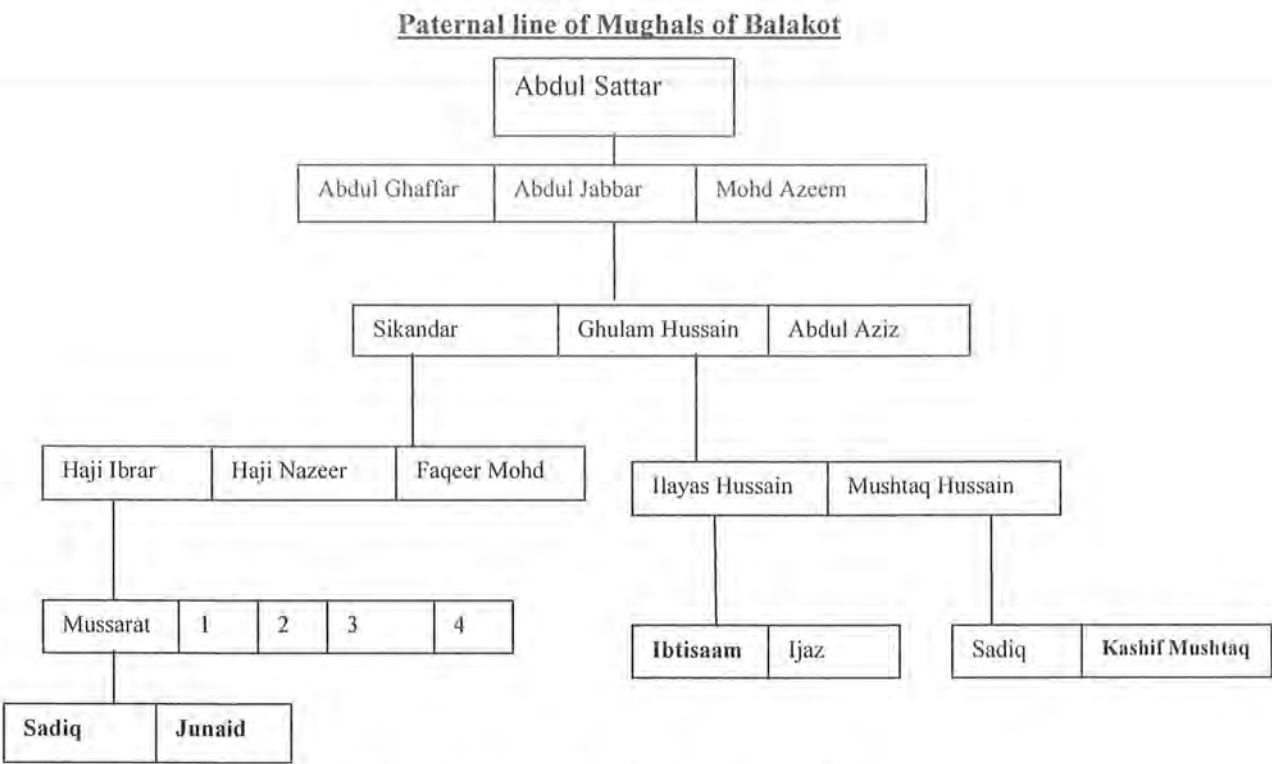


Figure 5: Paternal line of Mughlas of Balakot

3.1.8.7 Other Castes in the Area

There are also other castes are living in this area apart from these three main castes i.e. Pathan, Turks, Afghani and Abbasi.

3.1.9 Power and Politics in Balakot

Economy, power, and politics are interconnected concepts. In Balakot, as mentioned in the previous section, the economy revolves around the natural resources that are the product of these green mountains. The timber trade was mostly own and run by the Syeds and they earned a lot from it. It was explained by many that it was the Jadoons of Abbotabad, who let this business known to the Syeds of this valley. Initially they were the contractors of timber of this area but now the Syeds families own this though the timber business and it has been ceased. The government has banned the selling of pinewoods. The big families, who own large parts of forests and lands are Qasim Shah and Muzammil Shah. Muzammil Shah lives in Kaghan and is known as the ‘prince of Kaghan.’ Both of these figures are key players of politics in this area and they keep the power with them. Qasim Shah has been the member of national assembly many times and still he is advisor to the prime minister in his recent setup. Same is the case with Muzammil Shah. His son is member of provincial assembly and having a ministry, being the member of

governing party. Next is the land in Balakot. Land is predominantly under the ownership of Swati tribe people. It gave them the ability for centuries to create a power vacuum in this area and govern other castes. In last local elections, in both union councils the nazims were from Swati caste. Nobody has been elected for national or provincial assembly in these two union council though it is the biggest of all for its population. The democratic power of Gujjar has been created with the help of Hindki Biradri recently and it changed their life a lot in a positive way. They do not think of themselves as deprived anymore, as they consider the figures of Shah Jahan Yusuf and Sardar Muhammad Yusuf to be gaining influence and power for them. In Balakot, the power is again more with Swatis as they are the owners of the land of Balakot. One thing should be kept in mind that it is not all the Swatis equally share these powers but having an egalitarian structure between sub castes of Swatis, they consider themselves the royal caste of this area. In all traders association again those are the leaders, who have more shops and property in bazaar. In the pre - earthquake trade association was under the president Saleem Khan, who has the most number of shops and markets in bazaar. After that, he gave it to Muhammad Asif who is again Swati. The recent election for the president was won by Tahir Raja who is had a good family background in Balakot from business point of view. He is from Gakhar caste.

3.1.10 Flora and Fauna

Flora

The flora of Balakot Tehsil is a very interesting study. Due to the diversity of local topography and climate, particularly of rainfall, the flora varies from place to place. Tree species are well represented by the deciduous and evergreen types. The commonest broad leaved trees are walnut, asanthus, traikun, eucalyptus, acacia, chestnut, birth-cherry, yew, barmi, peshor, wild olive, ash, plan tree, alder, Persian lilac, elm, mulberry, and many species of willow and poplar Birch and occasionally juniper are found in the higher parts. Among the conifers there are pine, deodar, blue pine spruce and silver fir. Deodar and blue pine grow in stony slopes like fir and spruce.¹⁹

The general vegetation is of the shrub type, which includes the shrubs or medium size trees. The common shrubs and herbs of the area are sanatha, grund, phulah, wild indigo, valerian, peony, sorrel, timar, phitni, hawthorn, oleaster, wayfaring, barberry, bamble, kamila, and others. In the upper area as the snow melts by the approach of the spring followed by summer, the whole area

¹⁹ <http://www.smeda.org/main.php?id=365> accessed on 25th November 2011

gives the appearance of a vast flowerbed, dominated by the number of annual and perennial herbs. Apple, apricot, plum, fig, pear, wild pear, mango, orange, damson, litchi, and persimmon are worth mentioning fruit trees of the area. Sunflower, rose, jasmine, jasmine-zambak, narcissus, tulip, lily, dog violet, brush flax, iris and must-rose are included in the flora of Balakot tehsil.

Fauna

Mansehra district sprawling over an area of 4579 sq. km. had been traditionally the home of variety and plenty of fauna. The expansion in agricultural activities has affected the natural habitats of the area. The fresh water fauna is directly or indirectly dependent on the local rainfall, natural springs, and mostly the Kunhar and Siran rivers. The Kunhar River abounds in trout fish, a hot favourite for amateur fishing zeal. A trout fish hatchery has been established at Shinu (Kaghan) to supplement the fish numbers. China corp. gold fish, mullah, chukar, and eel are found in the Siran. For the former two a hatchery has been established in Ichrian while the later are commonly found in the rivers and nallahs. Reptiles like the lizards and snakes are the master creepers and runners among the terrestrial fauna. In avian fauna are included several species of herons, teals, doves, cuckoos, bee eaters, wood peckers, larks, shrikes, bulbuls, finches and wagtails are widely dispersed in gardens, cultivated fields, streams and hill slopes. Swallows, parrots, mainas, pigeon, sparrows, hoopoe, kingfishers, and crows are also found, while western horned tragopan, imperial monal pheasant, and kokla pheasant are found only in hilly areas, whereas black and grey partridges as well as quails are also common. The birds of prey are shikra, sparrow hawk, owl, and several species of vulture. Mansehra district on the whole and Balakot tehsil in particular still has varied mammalian fauna despite the fact that the mammals had the hardest time directly or indirectly through man's persecution. The rhesus monkeys and the common lungur are dwelling in large numbers. Among the carnivores, lion and cheetah became extinct while the snow leopard and leopard are endangered species. The snow leopard moves up and down the mountains with its favourite prey like markhor. The other animals found in Balakot tehsil are wolf, red fox, black and brown bears, jackal, leopard, leopard cat, Himalayan lynx, mongoose, musk deer, grey goral, and ibex. The pet animals are camel, buffalo, cow, horse, donkey, sheep, and goat.²⁰

²⁰ <http://www.hssrd.org/journal/spring2003/mansehra.htm> accessed on 25th November 2011

3.1.11 Religion

In Balakot almost all, the people are Sunni Muslims. There are different sects and all have their own mosques. Jaamia Masjid (central mosque) is that of Dewbandis. Ehl-e- Hadees have also a mosque in bazaar. There is also a mosque of Al Dawa. Mosques of Brelvi sect people also present in Garlat village near a shrine know as *Zinda peer* shrine.

3.1.12 Dress

People wear simple *shalwar qameez*²¹ in this area. They use *peshawri chappal*²² as shoes. There is a unique style of Gujjar moustaches as they shave it from the center and keep it long from sides. Their big turbans give them a unique look.

²¹ Trouser and shirt

²² It is a kind of shoe that is open and tied with buckles

3.2Statistical Analysis of the Business Community

It is considered desirable to combine both qualitative and quantitative approaches in the research of anthropology. Russell Bernard in his book "Research Methods in Anthropology" enables us to understand the use of qualitative and quantitative data in the following words; it is fair to say that there are qualitative and quantitative data and that these different types of data need to be analyzed with different methods. However, in my view, forcing people in the social sciences to choose between qualitative and quantitative approaches results trained incapacity.... Most quantities analysis in the social sciences involves reducing people (as observed directly or through text) to numbers most qualitative analysis involves reducing people to words.... it's pretty obvious, I think that each kind of data- qualitative and quantitative- and each kind of data reduction- qualitative and quantitative- is useful for answering certain kinds of questions. Skilled researchers can do it all" (2011:337-338)

Quantitative findings give us numbers and charts that have meanings and produces information about the tendencies and general things that are related to the issue or question of research. Keeping in mind the importance of qualitative research technique in anthropological research, it was a main technique used. Having collected quantitative data through my socio-economic census survey from shopkeepers that were conducted during my stay in Balakot it was possible to determine many factors. This table represents the quantitative data that was collected. Every table is properly examined and discussed for its tendencies so that trends become more apparent. This data is about the shopkeepers of Balakot bazaar.

3.1.13 Age Group

The table given below is of the respondents that were interviewed. The fifty-three percent figure shows that most of the shopkeepers in the bazaar are between the age of 20 and 30 and there are very few elderly persons.

Table 1: Age group

S.No	Age Group	Number of Shopkeepers	Percentage
1	20- 30	55	53.4%
2	31- 40	24	22.8%
3	41- 50	22	20.9%
4	51- 60	03	2.85%
5	61 and more	01	0.95%
Total		105	100%

In the bazaar, a person needs to be very active while he is in the shop and doing any kind of activity. A shopkeeper needs to do many things such as being in the shop. He will have to be in good health with good senses. He needs to get supplies from bigger markets like Mansehra, Rawalpindi, for that he has to travel almost every fortnight. He also manages the merchandise in the shop and does manual labor. The shopkeeper weighs the merchandise that he sells. Upon observation in some cases, the father comes late to the shop and sits outside the shop, not interfering much in the affairs, but he keeps his eyes on all the issues that happen related to the running of the shop. The elder sons remain active in shop while the youngsters do the manual labor at shop.

3.1.14 Caste Composition

The caste system is evidenced as many castes live in Balakot. This is the situation with the Balakot bazaar. In the previous section, a lot about the Syeds were illustrated, while in the above table they are absent. Actually, there is no member of Syed caste working in Balakot bazaar. They live mostly in the Kaghan valley of Balakot Tehsil. They are related to the forest, agriculture, and politics of the area. Their role in the business of Balakot bazaar is almost absent. There was a big hotel of Qasim Shah before earthquake, but now they do not have any hotel or business interests in Balakot. In Balakot, they have close links with the people and know almost all the people of Balakot bazaar, as it is being their constituency. Here they remain active all the time. They can often be seen in all facets of the social sphere such as in processions, small group meetings, rituals of marriage and deaths.

Table 2: Caste composition

S.No	Caste	Number of Shopkeepers	Percentage
1	Awan	25	23.8%
2	Swati	17	16.2%
3	Gujjar	15	14.3%
4	Pakhtoon and Afghans	13	12.4%
5	Mughals	11	10.5%
6	Quresh	05	4.8%
7	Rajput	05	4.8%
8	Turks	05	4.8%
9	Gakhar	03	2.8%
10	Others	06	5.71%
Total		105	100%

In the above table, it is clear that Awan caste people have the largest representation for business people in Balakot. They have good businesses here. They are not close relatives and even some of them do not even know about each other's family traces. A saying famous here about Awan caste is "every person who doesn't have any caste identity show himself as Awan".

There was a time when the Swati tribe people considered the trade and the merchant class as the domain of Hindus and commerce was looked at with disdain. Now the situation is different as Swatis are active in Balakot bazaar in almost every kind of business here. There is a difference in life style of Swatis as well. Some of the Swatis own more property in Balakot bazaar so they do not deal in any business, but just take care of the shops they have on their property. Others have land away from bazaar. Some have sold their property as well. Therefore, some Swati families are not good financially, as they do not have adequate source of income. A few of them started businesses long ago and now they are sound financially. Some went in government jobs, as this tribe people are good in education as well. The socio-economic position of the Swatis has changed significantly over time, and for the most part, they have experienced a loss of prestige.

Gujjars are not present in this category because they for the most part are uninvolved in the business community, but still they are third big caste in the Bazar area. The Gujjars that do have businesses come from the surrounding hilly areas to set up shops here. Pakhtoons and Afghan are also represented to a small degree. Before the earthquake, there were less Pakhtoons and Afghanis. The earthquake provided them a chance to come here and start businesses here. They came from different places. One group is from the Kunarh area of Afghanistan. Some of the peoples of the Kunarh region came fifteen years back and they have been steadily increasing over time. Before the earthquake, they used to do security work at nighttime of the bazaar. After the earthquake, they were removed due to the bad name that they earned during earthquake. After earthquake, they came to do business and now they have their own shops and sell things as venders. They sell fruit and vegetables, Chinese made things like torches, clocks etc. The second group is the dwellers of Haripur and Ichra refugee camps. They were also represented here before the earthquake, but their numbers increased tremendously after the earthquake. The third group is from Bajour area of FATA. The people from Bajour mostly repair shoes and sell peshawri chappal. Rajputes and Turks are also present because they have no alternative but to do business in Balakot.

3.1.3 Marital Status

Javed Khan, my respondent, said that there is saying in Balakot "Those who were left out and did not get married after the earthquake can never get married." The reason for this is that

immediately after the earthquake, many marriages took place and there are many reasons for that. The table given below shows the marital status of the respondents.

Table 3: Marital Status

S.No	Marital Status	Number of Respondents	Percentage
1	Married	73	69.5%
2	Unmarried	32	30.4%
Total		105	100%

In the Balakot bazaar, the married shopkeepers are more common than the unmarried shopkeepers are. Zubair said that Balakot, “Usually the men do the business or start taking part in the business who get married.” The married men are considered more responsible in their nature about the business and earning the money and not spoiling the resources.

3.1.4 Family Size

In Balakot, the most popular structure of family is the joint and extended family system. However, the earthquake affected the structure of the family unit a lot, but still the numbers show the extended family system is the leading family system that prevails in this area.

Table 4: Family Size

S.No	Family Members	Respondents	Percentage
1	0-2	00	0.0%
2	3-5	25	23.8%
3	6-8	38	36.1%
4	9 and more	42	40%
Total		105	100%

In the relief activities after the earthquake, married couples made the base of distributing the relief goods. This phenomenon made the families split into more nuclear families to receive the benefits of the relief activities and get the relief goods like shelters etc.

3.1.5 Person died

Those having no casualties or fewer casualties and having no major injuries because of the earthquake disaster were more prosperous in their businesses and have good businesses after the earthquake

Table 5: Persons died

S.No	Persons who died	Respondents	Percentage
1	0	56	53.30%
2	1	32	30.50%
3	2	09	08.60%
4	3	03	02.90%
5	4	02	01.90%
6	5	02	01.90%
7	6	01	0.95%
Total		105	100%

These are mostly those businessmen who earned more after earthquake. It is evident from the table above that the number of those businessmen who had no deaths in their families prospered. Those whose families survived completely and had fewer injuries because of this disaster, prospered greatly. Therefore, it leads to the conclusion that today in Balakot bazaar those businessmen who struggled less and who had no deaths in their families and less injuries as well succeeded to a greater extent.

3.1.6 Pre-earthquake Business Status

In the earthquake of 2005, the business of most of the shopkeepers was badly damaged. It was a huge challenge for them to restart their business. In such a situation, the businessmen of Balakot applied different business tactics. The environment of the business after earthquake changed a lot and the situation was altogether different from the post earthquake scenario. Formulating strategies and carrying out difficult decisions in which risk was involved was the determining factor in whether a business succeeded or not. The ability to adapt and overcome was crucial. In some cases, this risk was inevitable if they wished restart the business again after the disaster. For some businessmen their business was altogether ended as the calamity hit them so badly, while others were affected differently. Some left the area and started their business again outside of the Balakot area. Some collected the scraps and restarted the business from zero. Some of them observed the situation, their financial position, and the need of the new environment that had been created after earthquake. They started new businesses, and it was a risk for them to do so as they had no expertise in these new businesses, new channels to be found, and new customers to make in a short time, everything was new. However, all this was to be expected for them. The statistics in table number 6 show that many businessmen took this risk and started new businesses. For some businessmen starting this new business was much more profitable. For others there was not any attraction in the old business for them. Some had no choice but to try to restart as it was the only option open for them.

Table 6: Pre Earthquake Business Status

S.No	Business status	Number of Respondents	Percentages
1	shopkeepers doing same work before and after earthquake	50	47.61%
2	Shopkeepers who changed their businesses after earth quake	36	34.29%
3	New shopkeepers	26	24%
Total		105	100%

In the Balakot bazaar, it is common now to hear that “the old businessmen are no more here.” Many new people came to the bazaar and started businesses here. These new shopkeepers replaced the old shopkeepers and some of them came here due to the new trends in the market. Like the business of scraps was one such a kind of new business, in which the Afghanis were dominant and they developed this business, as this business was the product of new environment. Similarly, the shops of cellular mobiles were also a new business here. This increased the number of shops in Balakot bazaar as well though the number of old shopkeepers is yet more than both these new shopkeepers and those who changed their business.

3.1.7 Business Partners after Earthquake

As told in the previous section, the family structure in Balakot bazaar is mostly joint, extended, or joint-extended. In below table the business sharing with family means the said two type of family system are involved in business. The nuclear family is represented by the one in which the sharing is with none.

Table 7: Business Partners after Earthquake

S.No	Partner Status	Number of Respondents	Percentages
1	Family	65	61.9%
2	Relatives	02	1.90%
3	Others	04	3.80%
4	None	34	32.38%
Total		105	100%

3.1.8 Types of Trade

In the Balakot bazaar, the grocery business is on the top. Most of the shops are related to grocery. It includes the shops that have the things of daily use: like cereals, ghee and oil, flour, soaps, rice etc. Balakot bazaar provides basic food items and daily use things to the people of far-flung hilly areas of Balakot Tehsil. People from different remote areas of Balakot come to bazaar and get these items from here. This business is the biggest of all as it remains open the whole year and the scope of business remains high throughout the year, though in months of summer this increased as a result of the tourist that come here, otherwise it has little link with the tourism in the area.

Table 8: Types of Trade

S.No	Shop Type	Number of Shops	Percentages
1	Grocery	24	22.86%
2	Hotel and food hut	09	8.6%
3	Fruit and vegetable	06	5.71%
4	Bakery	02	1.90%
5	Garments and cosmetics	17	16.2%
6	Hardware	09	8.6%
7	Cloth	05	4.76%
8	Mobile	06	5.71%
9	others	28	26.66%
Total		105	100%

The second largest commerce is the hotel and food restaurants. Food restaurants remain open throughout the year but their sales increase mainly in summer. In the winter season, only the local people eat in these hotels but in summer, the tourists also eat in these hotels. Rustam khan, who has a kabab shop on Main Kaghan Road, told me “I sell up to forty kg. of chopped meat in the form of kabab in a normal or routine day, this amount of chopped meat increases up to hundred kg in the season of summer when tourists come and eat at my kabab restaurant.”

3.1.9 Business Status

In table given, the term own business means the businesses that have been set up by the shopkeeper themselves and they himself run it by themselves. The only rented business is that of motels that has been built by the Swatis mostly and they give the whole structure of the hotel with furniture to someone who runs it and pay annual rent for it. This contract is sometimes for one year and sometimes for more than a year.

Table 9: Business Status

S.No	Business Status	Number of Shopkeepers	Percentages
1	Own	104	99.0%
2	Shared	01	0.9%9
Total		105	100%

3.1.10 Business Land Status

The Balakot bazaar the land was said to be a barren land before the development of the cemented road and Ayub Bridge. Building this infrastructure was of key importance to the area. Most of the land was the property of a few Swati families. The land was not productive in the sense it was not suitable for agriculture and it had big rocks in it. After the road was constructed, the value of this area increased as well. Now it is a big market. Some of the places have been sold to other caste people, but still most of the land is the property of Swati families. They have constructed the shops and other buildings on this land and they rent these shops to the people who do business in the bazaar.

Table 10: Business Land Status

S.No	Shop property Status	Number of Shops	Percentages
1	Rented	101	96.1%
2	Owned	2	1.9%
3	Shared	2	1.9%
Total		105	100%

As the above table illustrates only a few shopkeepers, who own shops actually work in them. Upon observation, it was also noted that the Swatis who own businesses in the bazaar have rented these shops. Those having land in the bazaar scarcely do business here. They collect the rent from these shopkeepers and this is their business. This is also known as “Khangī system” which means to get money from the rent of the land. Khangī is from the root word Khan. Swatis use khan as surname like Saleem Khan, Shafqat Khan, Suhrab Khan Etc. They are the ones who have big pieces of land in the bazaar and they constructed shops on it to rent it out.

3.1.11 Other Sources of Income

As discussed in the economy of Balakot, there are not many options for the people of Balakot for their earnings. Their earning options are limited. Few people are employed in government jobs. The land belongs to Swatis in Balakot.

Table 11: Other Sources of Income

S.No	Other Sources of Income	Number of Shopkeepers	Percentages
1	None	45	42.9%
2	Farming	27	25.7%
3	Govt jobs	10	9.52%
4	Private jobs	09	8.6%
5	Others	14	13.33%
Total		105	100%

The above table in which the farming is the second source of income is that of Swatis. In private jobs, the foreign remittances are included along with jobs and it is mostly the private school teaching or related to transportation having jeeps and wagons to carry people.

There are the other sources of income for those shopkeepers who have established their businesses with the money sent by their family members who are working outside country mostly in Saudi Arabia. In all cases other than the none category in the table, members of the family are working in the given four categories.

3.1.12 Types of houses

The earthquake destroyed most of the houses in Balakot bazaar and surrounding villages. These are the places from where the shopkeepers of Balakot come. The construction type in this area has been affected after earthquake especially at the time when the Pakistan geological survey consider this area dangerous and government of Pakistan declared this place as red zone. After that, government banned the cemented construction in this area.

Table 12: Types of Houses

S.No	Type of House	Number of Houses	Percentages
1	Shelter type	59	56.2%
2	Pakka(cemented)	37	35.2%
3	Kacha(non cemented)	09	8.9%
Total		105	100%

After some months, the Saudi government provided prefabricated shelters to the people of this area. Before that, government of Pakistan and different humanitarian organizations and some others provided GI sheets that were for the use to build the houses. The first category in which the house type is given as shelter type are meant to be built from either these GI sheets or the prefabricated shelters provided by Saudi government. Some houses remained intact, while after some years of declaring this area as red zone, people restarted constructing cemented houses. They say that they are not given the plots in new Balakot and on other hand; they cannot live in

these prefabricated houses. Kacha houses means a house made of mud. These are mostly the houses of the shopkeepers who are Pakhtoons, who came here just for business, and live in rented prefabricated shelters. Their houses are made of mud bricks.

3.1.13 Type of Shops (construction wise)

The table shows the construction type in the bazaar. After the earthquake, most of the shops were built temporarily and they are similar to shelters made of CGI sheets and wood. Cemented construction has started back up recently again.

Table 13: Types of Shops

S.No	Type of Shop	Number of Shops	Percentages
1	Shelter type	62	59.0%
2	Pakka	43	40.9%
Total		105	100%

3.1.14 Shops Damaged During Earthquake

In the Balakot bazaar, most of the shops are built of all GI sheets that were provided by the government and humanitarian organizations for construction. Many shopkeepers built these shops with their own hands, as at that time the owners of the shops were not in the position to build the shops for each shopkeeper. They got the material that they had in relief for their houses and built small structures to start their shops.

Table 14: Damaged Shops

S.No	Building Damage	Number	Percentages
1	Completely	69	65.7%
2	Partially	06	5.7%
3	Not damaged	10	9.5%
4	Missing data	20	19.0%
Total		105	100%

Shopkeepers often voiced their feelings of discontent that in initial days there was complete ban on any kind of construction, when this area was considered as red zone. After some months government issued codes of construction for shops in which some feet of concrete walls were permitted. Now many concrete markets are to be seen. When it was asked about these buildings from Tehsil municipal administration officer, he said, “They issued notices for the ban on construction but could not force people not to construct these buildings.” Shopkeepers say that they have many issues with these shelter type shops and they catch fire very easily as wood is used in the building of them and there is additionally the threat of theft. Therefore, they want their shops to be built of concrete to get rid of these issues.

3.1.15 House Damages in Earthquake

These two tables show how the earthquake affected the houses and shops of Balakot. In the table below the houses that are not affected at all represent the shopkeepers who came to Balakot Bazaar after earthquake. They were not living in Balakot and their houses went unaffected being out from the earthquake-affected region.

Table 15: Damages of the Houses

S.No	Building of House Damaged	Number	Percentage
1	Completely	69	65.7%
2	Partially	15	14.2%
3	Not at all	15	14.2%
4	Missing data	06	5.7%
Total		105	100%

3.1.16 Total Cost of Damages

Below is the amount that has been told by the shopkeepers that the incurred to them due to earthquake disaster. Some of the shopkeepers were not sure about how much they lost. These losses are included both their business and house damages.

Table 16: Total Damages

S.No	Amount in Thousands(RS)	Number of Respondents	Percentages
1	0	07	6.7%
2	1-100	04	3.8%
3	101-200	02	1.9%
4	201-300	05	4.76%
5	301-400	06	5.7%
6	401-500	07	6.7%
7	501-600	12	9.5%
8	601-700	15	14.3%
9	701-800	13	12.4%
10	801-900	08	7.6%
11	901-above	13	12.4%
12	Don't know	17	16.2%
Total		105	100%

Seven percent at the top that incurred no damages are those who were not here at the time of earthquake and came here after earthquake for starting business here.

3.1.17 Amount of the Compensation

After the earthquake the government of Pakistan formulated a policy according to which the compensation for the houses, compensation for deaths, and compensation for injured was announced.

Table 17: Amount Received in Rupees

S.No	Amount Received in Thousands(RS)	Number of Respondents	Percentages
1	100-200	71	67.6%
2	201-300	09	8.57%
3	301-400	08	7.6%
4	401-500	07	6.7%
5	501-above	03	2.9%
6	Missing	07	6.7%
Total		105	100%

After the earthquake, the government of Pakistan gave relief to the people of earthquake-hit area of Balakot. Victims were also given a cash amount for their house as compensation. This amount was one hundred seventy five thousand rupees for the damages of each house. The above figures show this amount. One hundred thousand rupees were paid for each death, and fifty thousand for injuries. There were people who were paid in other ways as well. The citizens of Pakistan and those who came from outside the country gave many thousands off the record.

3.1.18 Compensation status

The table is about the compensation that has been received. This table represents that some shopkeepers did not receive anything as compensation. In preceding tables, it is clear that why some of the shopkeepers could not get relief money. Most of them were outsiders who were doing business here.

Table 18: Compensation for Damages

S.No	Compensation	Number of Respondents	Percentages
1	Received	84	80.00%
2	Not received	20	19.04%
3	Missing data	1	00.90%
Total		105	100%

3.1.19 Compensations Received for Damages

The table shows on what basis the shopkeepers were paid the compensation money. All those who belong to area of Balakot were paid for their house damages with extremely rare exceptions

in which the victims are not paid for some reasons but such cases, as told, are very rare. Khushali bank, ICMC and Oxfam gave grants for businesses in the bazaar.

Table 19: Compensation Received

S.No	Compensation Received for	Number of Respondents	Percentages
1	House damages	74	70.5%
2	Business + house damages	10	9.52
3	Not at all	21	20%
Total		105	100%

Ten percent shows that those who came from outside plus those afghan families that are living here but are not considered the indigenous people of this area as they don't have their own houses here, are not paid for any of these two cases.

3.1.20 Expenditures on Business Reconstruction

Table 20: Money Spent on Business

S.No	Amount spent of Business Reconstruction in Thousands(RS)	Number of Respondents	Percentages
1	1-100	29	27.6%
2	101-200	09	8.57%
3	201-300	08	7.6%
4	301-400	05	4.8%
5	401-500	07	6.7%
6	501-600	8	7.6%
7	601-700	10	9.5%
8	701-above	20	19.0%
9	Missing	09	8.6%
Total			100%

3.1.21 Expenditures on Reconstruction of Houses

The two tables 20 and 21 show the amount that has been spent by these shopkeepers on the reconstruction of their houses and businesses.

Table 21: Amount of Money Spent of Business for Reconstruction

S.No	Amount spent on Reconstruction in Thousands (RS)	Respondents	Percentages
1	0	2	1.9%
2	1-100	21	20%
3	101-200	25	23.8%
4	201-300	14	13.3%
5	301-400	12	11.4%
6	401-500	11	10.5%
7	501-more	20	19.0%
Total		105	100%

3.1.22 Shopkeepers Having Property Outside Balakot

This table is about the property of the shopkeepers outside Balakot. Property of these shopkeepers is mostly in the form of land and some shopkeepers who live outside Balakot so they have their houses outside the Balakot.

Table 22 Shopkeepers having Property outside Balakot

S.No	Property outside Balakot	Number of Respondents	Percentage
1	Yes	49	46.7%
2	No	50	47.6%
3	Missing data	6	5.7%
Total		105	100%

The land outside Balakot is also not very far and is mainly that of Swati tribe people. Any land outside this red zone is written as outside Balakot in this specific table.

3.1.23 Status of the Advances

Advances or security of the shop is the amount of money that the shopkeeper gives to the owner of the shop when he hires it. This is different from the amount that the shopkeeper pays as monthly rent and is a lot more than the actual rent. After the earthquake, the shopkeepers were demanding from the owners the advances that they paid to hire shops.

Table 23: Status of the Advances

S.No	Status of Advances	Number of Respondents	Percentage
1	Didn't get back	34	32.3%
2	Paid back	15	14.4%
3	Doing in same shop	10	9.5%
4	Some part is paid	20	17%
6	New shopkeepers	26	24.3%
Total		105	100%

On the other hand, most of the owners did not accept these claims saying that as the shops are destroyed so it is the status of the advances of these amounts. It razed the differences and arguments between the shop owners and shopkeepers. In some cases, these amounts were partially paid, while in some cases the entire amount was paid by the owners of the shops. There were some shops in the bazaar that remained intact during earthquake so the shopkeepers continued their business in those shops as they were doing before earthquake. Many new shopkeepers arrived after earthquake and did not face these issues. In some cases, the shopkeepers built temporary shelter type shops with their own money and resources. In such cases, they were not charged for advances.

4. Earthquake and Challenges for the Business Community

4.1 October 2005 Earthquake and Destruction in Balakot

As told in the previous chapters, October 8 was the day of destruction. It destroyed almost everything that was on the ground, “The city of Balakot was destroyed by intensity of X (EMS 98 scale). The maximum intensity was estimated to be around Balakot and along Muzzafarabad fault, with a whip of 10-15 km around fault. The greatest damage was observed in Balakot representing complete destruction (i.e. more than one-meter dislocation of the concrete bridge on Balakot River). All buildings in this valley city were destroyed totally. Many landslides on the north and south sides of valley took place and they were more concentrated in the eastern hillsides. And all buildings facility and roads around Balakot were seriously damaged.”(Zare and Paridari, 2008:4)

A respondent said that, “I was back from mosque and the sun was not yet rise. I was talking to one of my neighbors who was telling me that he was going to bazaar.” I told him that, “I will go to bed for some time as I was to go to teach children.” He was teacher in a private school that time. “I was in my room sleeping when it happened.” He told me that “I was buried for hours there.” He heard peoples voices and helicopter sounds. He said that the intensity of that earthquake could not be measured here. The situation was quite astonishing. Actually one piece of land went up more than five feet while other part remain at same place. He told me that, “I felt as if someone took my bed up that it touched the ceiling and it came back again to the ground.” He told me that “It was this jolt of earthquake that brought huge destruction and every building went down to earth in seconds.”

4.2 Local Views About Business Before 2005 Earthquake

As told in chapter 3, the people of Balakot derived their income from five main sources e.g. 1) land, 2) forest, 3) agriculture (potato and green pea), 4) tourism and 5) foreign remittances. The Balakot bazaar is the gateway of famous Naran valley that has been tourist paradise for decades. Before the earthquake there were number of well furnished and well decorated hotels. The roads were also newly constructed in the last government of Muslim League (N). My respondent, Yasir Ahmed, “Balakot was a complete and perfectly constructed city from every aspect”, explained it. Hotels and shops were built nicely. Roads were constructed. The tourism was in full bloom.

Before the quake, Balakot was a city of roughly 70,000 people straddling the jade-white waters of the Kunhar River. Because of its strategic location on the road to the scenic Kaghan Valley and many of the world's tallest mountains, Balakot was a flourishing tourism center. (Stern, 2005)

The first hotel was constructed by Qasim Shah who is a political figure and is considered to be the pioneer of the hotel industry in this valley. Before the earthquake, he had a three-storied hotel on the riverbank in Balakot. After earthquake, he did not construct any hotels in Balakot again but he has built many hotels in Shogran and Naran. Mateeullah, who is known as Saith, the president of the hotels of Naran valley, is the one who has rented out most of the Qasim Shah's hotels. He is Gujjar by caste and was servant in the PTDC motel that is located in Balakot. Hotels in Balakot used to be very spacious and cemented.

Majid Khan of Ali Traders a wholesale dealer told me that this bazaar was very different before earthquake. This is a remote area from other main cities of Pakistan but still it developed due to tourism. Majid Khan said, "It was like a big family in which everyone know other and used to have all the information about each other, helped each other in need and ask about each other." He said, "This place was just like a blend in which there was taste of both city and village life." The shopkeepers were connected to each other but the market was developing very fast. There was unity and cohesion between people. The concept of reciprocity was there as these people are living here for long. Tourism played a vital role to speed up the development of this bazaar. There were huge shops of everything.

Nawaz Khan from Turk caste, having a Naswar shop on Main Kaghan Road said, "Before the earthquake we used to sit in the market until late at night. There used to be groups of youth that used to sit on the hotels until very late in night. They used to discuss matters about different issues and taking tea."

Shawkat who was owner of Koh I Toor hotel and restaurant situated in Balakot told me, "That the hotel was having two-storied building before earthquake. The rooms were well furnished and having all facilities. Wall to wall carpeted, hot and cold water was available in hotel. It used to remain open for the whole year for the tourists. It was the case with other hotels."

The size of bazaar was smaller than from than what it is today. The total number of shops were not more than seven hundred. The shops on both sides of the Main Kaghan Road were multi storied. There were big shops of color labs. They used to provide the still and moving cameras on rent as well as for sell. Now there are very few such shops because of the digital age and technology replacing them with computer and cellular phone shops.

The roads and the streets were very much decorated before earthquake especially on both sides of Balakot. There were plants and flowers grown on the place between two roads that run through the bazaar. These roads were not affected much and still they are used for transportation.

The structure of shops was also different from that of today. Brelvi bazaar is also known as Purana bazaar (old bazaar). Before earthquake, this place was as busy as many shops were here and business was in full swing. Many old and big traders and wholesale dealers were there before earthquake and even one of the main wholesale dealers Haji Walidad is still there in Brelvi bazaar. Some of the shops were multi storied.

The all trade association of Balakot had a different setup before the earthquake. Saleem khan was the person who presided over this association before earthquake. He is the owner of more than three hundred shops in Balakot bazaar. He was the president for many years and other big shopkeepers in the bazaar were members as well. There were no elections of the association held before earthquake.

4.3 Post Earthquake Challenges Faced by the Business

Community

Earthquake brought a huge trauma, pain and destruction for the people who faced it. For the population in the affected areas, the earthquake had a profound impact on every aspect of life. However, of course some people are affected more than the others based on their socio economic situations and other related elements such as age, gender, profession, caste and class etc. Socioeconomic status influences the ability of individuals and communities to absorb the losses from hazards (Peacock et al. 2000; Masozera et al. 2007). In the regime of disaster, earthquakes have small but consistently negative effects on economy somehow. This is because earthquakes do not just shut production down for a while. They also destroy factories, roads, electricity lines and offices. This destruction does not directly reduce an area GDP, which measures the value of the flow of goods and services that an economy produces. However, it does affect an economy's underlying productive capacity (Muninet Guide, 2011).

The devastating earthquake shocked the whole area of Balakot. All the buildings, shops, and roads in short the whole infrastructure turned into rubble. People who were enjoying the happiness of life abruptly faced the most shocking and tragic sorrow of their lives. The public as whole and business community in particular suffered a great trauma and loss due to this earthquake. Apart from suffering from human loss, they also lost many things that they had at that time. Their homes and shops were completely destroyed. The goods that were within these

shops were also proved to be a loss for them as it was either rotten or was stolen by someone. Hazards become disasters when people's homes and livelihoods are destroyed. Therefore, it was quite hard to start the things from scratch. The disaster of earthquake at first proved to be highly harmful for the economy of the area particularly thus the disasters are most often perceived as material incidents. That is why, disaster cause destruction to a physical environment and to material resources of a society, including the people, occupying that environment. Furthermore, in inflicting damage, disaster creates urgent material needs, eliciting flows of material goods and services. Often when people denote the disaster as one of "the best of times and the worst of times," they are often referring to the actions of human beings in the direction of substantial resources during crisis. In disaster, many primary economic postulations or questions about human behavior such as self-sacrifice, sensible choice model, private property, opposition, reciprocity, sharing, agreement, trust and the tensions between social norms and economic self interest are often highlighted (Smith, 1996).

Continuing with discussion about the damages done by the disaster of earthquake, the business community of Balakot faced multifaceted effects of earthquake as they not only encountered the destruction of the life or injury in the family but they also faced the damages of their business center, the destruction of their shops and economic assets. The businesses that they established after a long hard work of years came to zero in a matter of seconds for them. As described in chapter 3 that the economy of Balakot is limited as it depends on the tourism, forests and agriculture for generation of the income. Such an economy with a very narrow base is always supposed to be highly vulnerable to disaster as it faces the direct damages as a result of the disaster. As described by the Pelling et al (2002: 285) in the words "Disaster impacts are shaped by the size and structure of the receiving socio-economy, as well as the nature of the triggering event. Small and poorly diversified economies with spatially concentrated productive assets are highly vulnerable to exogenous economic and disaster shocks alike." The business community of Balakot suffered tremendous loss as result of earthquake. Nothing remained usual for them. The process of disaster made it hard for the business community to cope up with the emerging situation at the start when disaster occurred. The earthquake itself and the preceding events pose different types of challenges (challenges of Balakot business community will be discussed in the coming section of this chapter) for the business community to face. Disaster is seen as the process foremost to an occurrence that engages the mixture of the potentially caustic agent from the natural or technological field and the population in socially build condition of susceptibility. The development of the process and following event create harm to physical amenities and to major

social organizational mechanism of a community to the degree that the important functions of an organization dislocate (Smith and Hoffman, 1999).

The lives of the businessmen disrupted by the continuous occurrence of the events of the disaster such as death, pain, loss material and non-material, hardships in survival efforts. The people of Balakot in general and the business community in particular faced many issues after the disaster of earthquake. The business community faced problems related not only to the human suffering such as loss of the lives of family members and friends, physical injuries and the loss of home and shops.

The business community also had to look after their families and had to start their businesses as soon as possible to provide their families with bread and butter. The government and other aid agencies did not provide them with any financial aid. Therefore, they had to do everything by themselves. Infrastructure was damaged. Roads that were used to bring supply of fruits and other goods from areas of Naran, Abbottabad and Mansehra were affected by earthquake and land sliding. Therefore, they also suffered the loss of getting supplies. In addition, not only the goods that were in shops but also the things that were stored in warehouses could not have proved to be of any use for them.

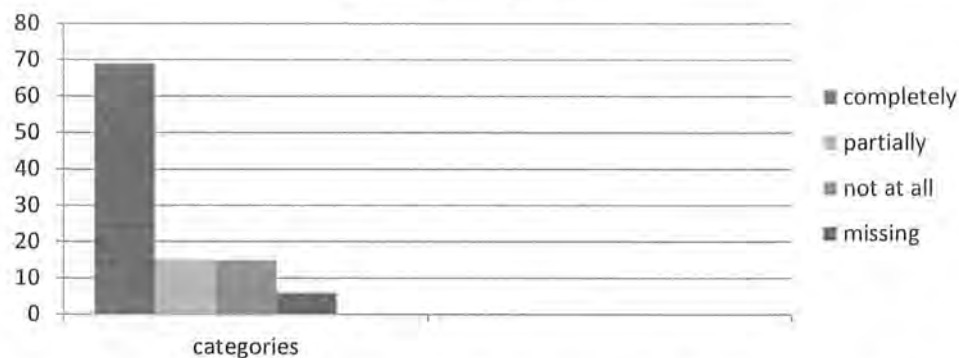
This area once had been a tourist place and tourism was once the main source of income for the people living here, now after the earthquake, the tourists are afraid to come here and stay. Business has also been badly affected by this situation of tourism as well. This place has been declared as a red zone and the government is intending to shift the government offices and other population in New Balakot city that has been established close to Mansehra. The business community is also facing this challenge of the shift of population. Most of the shopkeepers do not want to shift from here as their business is established. If the government shifts the offices then there will be no consumers. There has also been a problem of getting the pre earthquake debts back. Some people have lent money from shopkeepers and they are waiting to get their money back.

The above-mentioned problems were a few facts that the business community of Balakot faced right after the earthquake. Thus, mostly the economic strain occurred over food, housing and land. Therefore, the main panic that arose right after the quake was the problem of survival of not only the person himself but his family and business as well. This situation put them under lots of pressure. Now, the situation and challenges that arose after the disaster of earthquake will be described in detail.

4.3.1 Destruction of Homes, Shops and Hotels

The earthquake was so severe that it razed everything to ground. This includes the houses, shops and hotels in Balakot and surrounding areas. The sample illustrates that 65.7% of the houses were completely damaged while 65.7% shops were completely damaged (for more details see chapter 13 and 14 in chapter number 3). The figure below showing the damages that has been done due to earthquake.

Figure 6: Damages of Shops



The figure is evident that the damages were high and 65% of the shops and houses were annihilated completely. The shopkeepers of Balakot mainly reside in nearby villages. Mainly these are from Balakot village, Garlat village, Narah, Manglee, Bamphora, Shah Ismail Abad, Shuhal etc. these villages are positioned around the Balakot bazaar. Some shopkeepers lived relatively big distances. As told earlier epicenter of the earthquake was near Balakot that is why most of the houses of the shopkeepers had been affected badly or all of a sudden, they vanished. It is the case with the shops and hotels in Balakot bazaar. Only a few shops remained intact. On the other hand, all the hotels except serenity hotel were grounded. Serenity hotel is actually situated in Madni plaza. This plaza is recently been constructed. The bus stand used by GTS once after the removal of these bus services by government a person of a Swati tribe bought that bus stand. He constructed a building on that land that is situated in the center of bazaar. This plaza was saved in the earthquake. There are different views about why this plaza was affected by earthquake though the nearby markets were destroyed. One person, Tariq Sohail, who is having shop in this plaza, told me “The owners belong to *Tableeghe*²³ group and are very pious. He does not charge undue if someone rent his shop out. The rent is also very fair and less than other shops in bazaar though it is the center of bazaar.” Another respondent told me, “There is no barber, no

²³ School of thought in Islam

music shop in this market that is why it has been saved.” Khalid Bangash who is advocate and practices in Balakot courts told me, “This building was built according to the advanced building techniques and a lot of money was used to make it durable that is why it was saved.” There are also some other shops in bazaar beside this plaza that remained intact but the number of destroyed shops is three times more than the saved shops. Everything that was present in these shops was also destroyed. It is also the case with the houses and hotels. This destruction of businesses and houses was equal to end of life for these shopkeepers. I heard a common sentence during my interviews and interaction with these people that they thought it was the end of their business life as everything was destroyed. Therefore, this was a big challenge for the business community and they were having both physical and psychological consequences. A pervasive sense of depression and hopelessness was noted with many people of Balakot.

4.3.2 Looting and Theft

Immediate after earthquake there was no system of safety and security in this region as the earthquake destroyed everything. The shops walls were destroyed and the stuff inside was lying open. This gave people a chance to steal stuff from these shops. People were being looted because of this disaster. The figure given below shows how many people reported being looted and people who remained safe in that situation.



Figure 7: looting and theft

The graph above shows the data of the businessmen who reported themselves as being looted and stolen from because of earthquake. The people who had been looted or theft were 44 and who said that they remained safe from looting or theft were 35 while 26 said that they are new into business so they do not have any idea about it.

On the first day, the local people did it. From second day of earthquake, onward people from outside Balakot like from Mansehra, Abbotabad, other parts of Khyber Pakhtoonkhwa and Punjab arrived. It brought thieves from outside as well. They started looting things not only from shops but also from inside houses. There were cases in which fingers and hands of dead female were cut off for gold jewelry. Most of these people were Afghans as told to me by respondents. Fifty-three percent respondents claimed that the Afghans were responsible for the looting and theft. Pakhtoons earned bad name due to these cases from the Balakot earthquake.

There was no water in this area and all the people took these things from the shops that were lying open. Saadat, whose father was the supplier of Pepsi cola, told me about his father had filled his store from the bottles of water and drinks. There were more than two trucks of this stuff. All the locals carried it, as there was no water available at that time. He told me, "It is ok if they took these things from my father store as they were in need of it and there was no other option with them but to take these." Ahmed Gul of Gul Traders, who are big traders of Balakot bazaar, told me, "All my shops were open after earthquake and all the stuff inside it was stolen by people from Balakot and by the people who came from outside Balakot." He said that for local people, "I think it was their right *"un pe hamara maal hallal hay"*²⁴ because at that time they were destroyed and was having no alternative but to take these things for their survival. I complain about those who came here from outside and stole things from our shops though they were well informed that we are badly affected by this disastrous earthquake."

Senior vice president of all trade association Balakot and proprietor of a hardware shop on Main Kaghan Road told me his story about this. He said, "I was having two big stores on the backside of bazaar. In earthquake, the walls were cracked and all the stuff got open. On the second day of earthquake, I went to that side of bazaar to check the condition of my stores. When I reached there I saw a dozen people inside my shop and some were also busy doing something in my friend store that was having automobile spare parts. They were looking something and throwing it on the ground as if they are searching for something. My friend and me went near him and asked them what are they doing? First, they replied that they are helping the shopkeeper in recovering

²⁴ They have right on our stuff to use as they were in need of that at that time.

the stuff from the debris of shop. When I asked them to stop doing it and said that this is my shop, they all of a sudden came to both of us and asked us to leave that place as soon as possible otherwise we will be responsible for the consequences. They were strong and from language, we know that they were Pakhtoons. We scared from them, as they were strong enough and could do anything with us. We just stepped back as we were not in position to resist them. There was no police, no law enforcement agency, even we were not able to recognize people as most of the local people were died, injured or evacuated with their affected families leaving their destroyed shops and houses open behind and all the people that were present there were from outside. Later on, my friend said that those people were searching for the pistons of engines that worth more than thousand and they knew their price that is why they were searching them.”

4.3.3 Sufferings of Human loss

Many human lives were lost in this earthquake. This is true for the shopkeepers and their families. Human loss affects a family more profoundly than any other thing. A sample of my study shows that 46.7% of people lost one member or more in their immediate or extended families (in table five in chapter 3 shows the details). The death of an earning hand is equal to the death of family as in this culture the family system is joint and most of the time the earning hands are few or single member of the family earn for the rest of the family. It takes a lot of time to adjust with the old business for the other members. Tariq had a clothes shop in Madni plaza. His father's business was in cement in Balakot before the earthquake and at that time, he himself was in Karachi and having cloth shop there. Tariq said, “I came back to Balakot after the earthquake as my father died in earthquake. His shop was full with the cement bags but the next day rain after earthquake spoiled all of them. He said that all his ledgers were also lost in earthquake. This made a big confusion for us. All the transaction that he had made all the credit and debit were in those diaries. On one hand, we lost our father, our business and that was the extra misery. Actually, my father used to run the business alone. I am the elder son but I was in Karachi. Other brothers were too young to know about this business so he was alone in it. We were having no information that how much money he had to pay to the dealers and how much had to be paid to him by those who had taken the cement on credit. After some months of earthquake, the dealers start coming and demanding the money. Very few people came to pay the debts.”

Mian abbas who was having stationary shop in bralvi bazaar told me, “My shop burnt in earthquake as it was above the sweet baking shop. My wife was injured seriously and one of her legs paralyzed.” He told me, “I spent four years in with her for her treatment in different hospitals

and that was the reason that I could not even think to restart the business again.” He said “this injury made me psychologically so weak that it took lots of time to recover it.”

Zia is another such case. He said, “My two sisters got injured in this earthquake and most of my family members remain with them for years in the hospitals. That affected our business badly.” He was telling me that “all those businessmen whose family members were injured seriously, affected their businesses very badly.”

Khalid of Bamphora, who supplies gas cylinder to the hotels of Naran, narrated me his own story about his sons injury that happened in earthquake. He said, “my sons leg was injured in earthquake as he was in school that time and the building of school collapsed completely. I reached to him and recovered him from the debris of school building. After some days, he was in Ayub Medical Complex hospital Abbotabad. That time Pakistan army was supervising medical facilities as it was declared emergency in the whole area and there were thousands of injured people there. There I reached and when saw my son leg, I saw a circle above the injured place. Actually, such mark of circle means they have referred him to cut his leg so that to get him saved.” Khalid said, “it happen to too many others and many people were handicapped, as there was no time for proper treatment and not enough resources as well. I picked him from there though the colonel of army who was in command there was not letting me do that. I said to him I do not want to cut the leg of my son. I picked him from there and went to another place where a humanitarian organization was treating people. There a French doctor treat my son and worked hard with that. He can run now and his leg is normal as it was before earthquake.” He said that “due to unavailability of proper treatment to the injured of earthquake, a lot of time has been spoiled by the relatives of the injured to take them to different places and hospitals to get them fit.”

4.3.4 Destruction of Business

Some businessmen were affected by earthquake so badly that they could not recover their businesses again and left their business after earthquake. There were many reasons that played their role in destruction of the business in Balakot (table number 25 shows the damages).

Table 24: Destruction of Business

	Numbers	Percentages
Damages by earthquake	69	65.7%
Theft or looting	44	42%
Bad weather	05	4.76%
No damages	40	38.7%

The above table shows the response of the sample of how their businesses had been destroyed. These categories are mutually exclusive and at the same time, they are exhaustive. It means some of the people are affected by all of the categories as their shops had been destroyed in the earthquake; they also had been looted by thieves and bad weather also played its role in the destruction. Some were affected only by one of each factor only and others are affected by two of them. Some shopkeepers who were not affected at all it was primarily these shopkeepers who restarted business here after earthquake

Ibtisaam is one such case. He opened his shop in Balakot bazaar in 2003. In the earthquake, his shop was destroyed very badly. He told me, "The destruction of my business affected me so badly that I even not able to come to see my shop again. He said that the medicines that were left safe in earthquake and were recovered by my friends, I asked them to give it to the people who were providing medical relief to the people of Balakot."

Atif is another person who left his shop after earthquake and now he is working in a hotel as waiter and cleaning the rooms. He said, "I was having a samoosa and pakoora cooking work near Shaheen School and used to give this stuff to the schools. My business destroyed in earthquake and after that, I was not able to restart it again."

4.3.5 Staying and Surviving

As told in previous section of this chapter, most of the houses were destroyed in Balakot and the surrounding areas. It created a peculiar situation for the people of this area. The Balakot weather starts to get harsh from November onward because it is surrounded by big mountains. The earthquakes happened on 8 October so the severe weather was approaching. In such a situation, there was need of a quick action to get them safe from the severity of weather. On one hand, their houses were damaged by the earthquake and on the other hand, the necessary tools like blankets, beds and cooking utensils were captured under the roofs of houses. All these miseries were so harsh for the business communities that were requiring an immediate response to survive in such a situation. In such a situation when the families had nothing to live in and were having no utility left for life, standing on big heaps of destroyed buildings. As an example, 6.5% of the respondents had to stay in camps in other cities for their survival with families. Forty-five percent of the respondents said that they had to live with their relatives or other places on rent in other cities and 20.8% were those who did not leave this area but established a temporary abode to live in, close to their houses.

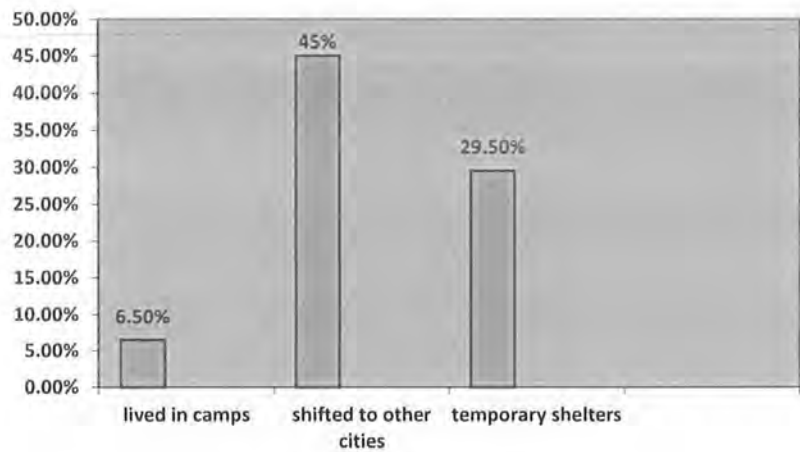


Figure 8: Staying and Surviving

Kashif of Malik hardware, a hardware shop on Main Kaghan Road, told me, “It was a hard time for us, as we were not having any wall to protect our women and children. Here women do not wonder openly and it is desired that they remain inside the walls of the house but if there is no wall of the house, in such case we couldn’t think about the business but our first and foremost effort was to get them to a safe place in which they could feel safe.”

Shakeel, a cassette shopkeeper in Balakot bazaar, whose village was on mountain slope said, “Our whole village was destroyed not just our house. There was no sign remained as the whole land went down. In such a situation, it was hard to think about our shops and business but was thinking about family to get them safe.”

Camps were established for the affected people of Balakot. The camps, established by the government and many NGOs for the survival of the victims, were there for them but many people refused to go to the camps and live there. A stigma was attached to these camps as the people who utilized these facilities are stigmatized even now for their stay in camps. Therefore, the problem of accommodation was twofold as the houses of the people were destroyed on one hand but on the other hand; the place or camps that could be helpful for their initial survival were labeled so harshly that staying could have ruined their name and social status and respect in society. The people considered that in camps the life so open. Women wandered about freely and that could have caused them the loss of their reputation in the society. Therefore, handling such a pressure and saving the reputation and name also became a challenge for them.

There was also a shortage of foodstuff in the initial days. Some families were considering it below their reputation to stand in lines to get food that was being distributed in the initial days. My respondent told me, “I ate the rotten bread for many days, as there was nothing to eat. It was

too hard to eat.” He narrated, “ My cousin’s son came to me and asked me to give him whatever I was eating. I replied no you could not eat it. In the meanwhile, his mother came there and asked me why I am not giving him that. I replied to him that it is rotten and too hard to eat. Then I dipped the hard bread in water and gave it to him.”

4.3.6 The Problems in Getting the Financial and Material Aid

The government of Pakistan declared the situation of emergency in the most affected areas from the earthquake. It announced a donor conference to attract the people of the world and to make realize them the dire situation in Balakot so that the humanitarian organizations could start their efforts for these areas. Many countries participated in this conference that was held in Islamabad. In this meeting, the countries of the world who were in position to give response to this natural calamity, announced their share in these relief efforts. In this meeting, almost all the humanitarian organizations of the world participated to know the extent of the grim situation and to respond accordingly, though, some were already there in the affected areas and were engaged in the relief activities.

Because of this the government of Pakistan received large amounts to help the victims of the earthquake. It made payments to the victims. Every injured person was given twenty five to fifty thousand rupees each. For those who were not seriously injured they were given twenty five thousand rupees and for those who were seriously injured were given fifty thousand. On other hand for every death in earthquake, one hundred thousand rupees was given to the family. They were also paid for their destroyed houses one hundred seventy five thousand rupees to each household. This money was given in installments. These installments were to ensure that the grantee was using it on house building and not anything else. Second installments were given after checking that they have made it some portion of the house. In Balakot and Garlat union council the criteria was different. As this area was considered as red zone, if they did not build the house they were actually given the second installment. In the initial days the construction of cemented houses were banned because this area was considered dangerous for living. The Saudi government gave prefabricated shelters to these most affected areas where the cemented construction was banned. Balakot and Garlat union council also got these shelters. These shelters are comprised of two small rooms, a kitchen, and a bathroom. These prefabricated shelters could be transferred from one place to another.

In Balakot, the death checks and house compensation checks were distributed by government structure and humanitarian organizations helped the government structure to distribute this money. The local government structure was also involved in the distribution of these checks. It

has been noted that the distribution of relief money to the victims were not evenly distributed. In some places the last installments were still to be given, while in some areas all the installments were given long before.

This was an issue for the business community to collect these relief goods and money. This is not just about money and prefabricated shelters. It is about all the relief goods, even about blankets, food items and other daily use items. They stood in line for hours to get these things. In some cases, it took lot more time than that.

This process of the distribution of money also involved lots of corruption in it. Naheed who worked in UN in Balakot as office boy, told me, "For each check there must a person to put forward your case to get the check. It was done by bribery. For each case, ten thousand rupees were charged. Not all the people there were doing it and not even all the people were ready to give this amount to get his turn early but there were many of such cases. I was told by many friends to take money for these cases but I did not. Many people were doing it in my office and I was also able to put the cases forward and could change the turn but I did not."

This means the process was not systematic and transparent, that is why this affected the affectees and the business community. Mian abbas told me, "I was busy to wonder for his wife health as her leg was seriously injured. I was having time neither for business nor to enlist myself for the house compensation. After when I get free for this, I wondered every possible place to get the compensation but in vain." Shakeel, having CD shop in Balakot Bazaar, said that "When he went to the nazim of his union council to help him to get the checks, nazim asked for his share that was ten thousand rupees and promised to do it. He said I refused to give it and that is why I could not get that check."

This was the case with prefabricated shelters as well. One prefabricated shelter was to be given as compensation to each household. Initially the criteria for one household were the people who were living together in one house before, but afterwards this policy was changed. Then it changed to each married couple. Children were not necessary. Due to these criteria, many families separated in order to get included on this list and to get the prefabricated shelter. In one such case a family, who was living together in one house, got more than five prefabricated shelters because there were five married brothers. These criteria even triggered marriages after the earthquake.

Getting prefabricated shelters also required time and human resources. This was another challenge for business community. The behavior of the people who distributed these shelters and other relief goods were very condescending and were disdainful in treating the victims as slaves or something below humans, as told by the respondents.

Table 25: Problems in Receiving Aid

	Numbers	Percentage
Corruption	46	43.8%
Nepotism and favoritism	26	24.76%
No one to receive aid	15	14.28%
No information	12	11.48%
Did not want to get it	05	4.76%

Above shows, the opinion of the sample about what kind of problems they faced in receiving the aid that was given from the government and humanitarian organizations. The corruption category represents those in powers who distributed aid, were corrupt, and demanded a share in the relief money. The nazims of the union council, the councilors, and the chairmen of union councils were all the figures who demanded bribes. Nepotism also prevailed during the distribution of aid. The people belonging to different groups favored their own people or relatives.

The third category is comprised of those victims who were not present at the time of distribution as they left the area due to injuries, lack of shelter etc. They temporarily relocated and no one was left behind to apply for or receive the aid. Twelve out of one hundred and five respondents said that they were not properly informed of what aid was available and when this aid would be distributed. Also included was a category of respondents who replied they never got any relief goods because they felt they were not real victims or affected by the earthquake so they did not apply for relief.

4.3.7 The Issue of Rebuilding and Reconstruction

The earthquake destroyed the infrastructure of Balakot and likewise the shops in the bazaar of Balakot. It was a big challenge to rebuild these shops and markets. It is told that the destruction was so big that people were not even able to recognize the location of their shops. Some markets were so completely damaged that they were moved from their location. At the time of earthquake, the land moved from one place to another in most of the places in Balakot bazaar as it is lying above the fault line. Moreover, the structure of Balakot bazaar is also responsible for this huge destruction. Most of the shops are built on steep land. That steepness added to the destruction.

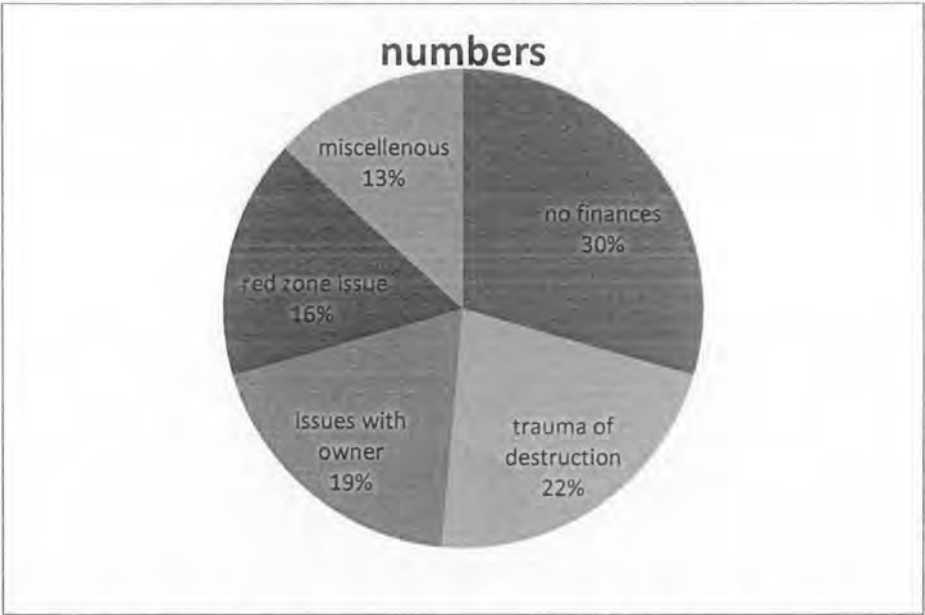
The destruction of building structures by the earthquake happened due to these main causes.

- 1. Type of building construction (Brick, stone masonry, mud mortar, RCC frame, wooden frame etc).

- 2. Non-engineered construction.
 - 3. Low Quality of construction.
 - 4. No use of existing design codes.
 - 5. Absence of art codes and building codes.
 - 6. Use of sand taken from river-side or streams etc.
 - 7. Use of mud taken from mountain slopes and farms.
 - 8. No well trained masons.
 - 9. Some building constructed on mountain slope without proper balance.
- (Haseeb et al, 2011).

As a researcher, I came across number of different views regarding the issues of rebuilding and reconstruction. Mainly the issues that were faced by the businessmen in reconstruction were given in the form of table as under:

Figure 9: Issues of reconstruction and rebuilding



This chart shows what made it difficult for the shopkeepers to restart their business after the earthquake. Thirty percent said that money was the main problem as they had lost everything so it was difficult for them to manage their finances to start over. Twenty-three respondents said that it was a big trauma for them as they lost their families and close relatives and because of that trauma they could not easily restart their business. The issue of shopkeepers with the owners was quite crucial here. Mainly it was about the advances that were paid to the owners of the shops and were not repaid. The red zone issue also spread like a wave of uncertainty and lack of confidence

in whether to rebuild. For the businessmen the question of what would be the destiny of this bazaar if the government considers it red zone? In the initial phase it was said by the authorities that all of this area of Balakot and Garlat union council would be evacuated in days to come.

Bralvi bazaar was one of those markets that were destroyed. This was situated on the edge of land and the river Kunhar. This land structure affected this market a lot and after earthquake it was looking like a bit heap of destroyed building material like rocks, steel etc. The relief workers were finding it hard to get the dead bodies outside and the family members were finding it hard to recognize their shops so that they could recover their family member's dead bodies. It is true for other things like recovery of the affected goods in the shops and claiming that etc., it was destroyed from top to bottom.

A medical technician, who also had a medical store in Balakot Brelvi bazaar, told me, "The bazaar was completely destroyed. I was not able even to recognize the place where my shop was, as the whole bazaar of Brelvi was moved toward the riverside and that is why I could not recover anything. He has installed a structure made of GI sheets four years after the earthquake. He said that this place remained like that, as it turned by earthquake. After one year this place was a bit leveled, the old road that leads to old bridge was recovered, and after that, some shops start building here. In such a situation we could not ever rebuild a shop again as there were not even the remains of old shop."

The owners of the shops that belong to Swati tribe people were also helpless as their shops were destroyed. They were not in position to rebuild the shops for these shopkeepers after earthquake. This created an issue of the advances that had been paid by the shopkeepers to the owners of the shops. In local language, it is called *pagri* (turban). The shopkeepers were demanding *pagri* from the owners, as they were not using the shops of the owner. The shopkeepers thought it should be returned to them as these advances are other than normal rent of the shops and is used as the security fee of the shops. 32.3% of them did not get their advances back. On the other hand, the owners of the shops said that because the shops are destroyed we are not supposed to give back the security or advances paid by shopkeepers. This was not the stance of all the owners but that of some owners. Some owners gave at once all the advances, some gave half of them, some gave *Pagri* after time, and there were a lot of them who did not return it at all.

Khalid of Bamphora said, "This earthquake proved to be disastrous for the shopkeepers and businessmen, while it provided opportunity to the owners. He said, "they charged the advances usually more than what the building of the shop is worth, meaning if the total cost of the construction of a shop is supposedly eighty thousand rupees, the owner charges hundred thousand as the advances, *pagri* or security fee." In the earthquake, these shops collapsed and the owners

were not affected as they had gotten the money of the building already. Most of them did not return them to the shopkeepers. Sometime after the earthquake, they started building these shops again by taking the advances from new shopkeepers. Most of these new shopkeepers were from outside and were in a better position to pay more money than the earthquake affected shopkeepers of Balakot. There began a competition between these shopkeepers to get the shops. The new shopkeepers wanted to get the shops at prime locations of the market and old shopkeepers were considering it their right to get these shops as they are established business partners and this would be against their honor to leave that shop to the outsider. These owners again got big sums of money from them that were again more than the cost of the construction of the houses. Therefore, they got more money because of the earthquake. That is why it is often said this was an opportunity for the owners of the shops to earn more. Therefore, these are the issues of rebuilding and reconstructing the shops the shopkeepers of Balakot Bazaar faced.

4.3.8 Issue of the Red Zone

As told in the first section of this chapter, three fault lines are passing beneath Balakot area. These fault lines make this area dangerous for any kind of construction. Red zone means dangerous zone or part of land. The government declared this area a red zone a few months after the earthquake and there was a complete ban on the cemented construction of houses and shops.

There were different views about the red zone and exactly what changes and motives were entailed. One view that I heard from the people of Balakot was that “it has been a plan by political leaders of this area like Syed families and Gujjar families. They want to clean this area for many reasons and this is time to do so.” The Syeds face resistance by the people of Balakot. These factions also include some Swati families as well as Hindki community people. If this place is cleaned, it means no one will resist them. For the Gujjar leaders of Balakot, this place is a threat as the number of Gujjars is very low in the area of Garlat and Balakot union council. That is why they want to remove this population from this area. Another view of the local is this, “The Syeds have exhausted the timber business and now they want through gentrification to rebuild and prosper through tourism and hoteling. If this area is declared a red zone and the government is successful in vacating these people, they will lease this area, and it will make good spots for tourists and they will earn through it”

The third view about this area is that this area is considered a red zone so that these people cannot be vacated and this area will be used as trade center between China, Pakistan, and the rest of the world. Recent construction of the safety wall for the Ayub Bridge has confirmed the view of local people of why it has been declared as red zone. One shopkeeper told me many times “why is the

government spending billions of rupees on the construction of a wall for bridge in area that is already declared a red zone?” Here are people’s views are given if they want to leave old Balakot or not.

Figure 10: Opinions, want to move or not

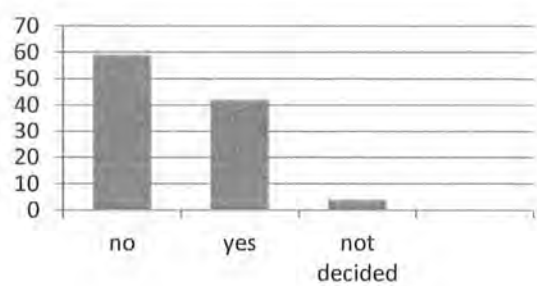


Figure 10 is about moving from the Balakot bazaar to the new balakot city. Fifty-nine respondents said that they do not want to leave this bazaar while 42 said that they want to go to new Balakot city. Mainly those shopkeepers were willing to leave for the new Balakot city whose houses were in the red zone and whose names were documented to be moved. The other 59 respondents were not living in the red zone area and leaving this place meant leaving everything and getting nothing out from Balakot. They were not included in the list of who would be given the benefits in the new Balakot city

The boundaries of the red zone are also controversial and keep on changing since it was declared as the red zone. Initially the whole of Garlat and Balakot union council was considered as red zone. Later on, it decreased. In addition, it is also the case with the way it has been treated. In the initial days it was declared red zone, there was complete ban on the cemented construction. With the passage of time, it decreased the intensity of the ban and now people can construct cemented shops and houses and no one is preventing it. In initial days, the help of police and army prevented it.

The marks are labeled on each shop. The initial plan was to move all the shopkeepers from the Balakot bazaar to the new Balakot city and to provide shops to them. Later on the plan changed and it was said that the bazaar will remain here but only the residents will be moved to new Balakot city. They will come in the daytime for specified hours, will do business and then they will go to Bakhriyal again.

This red zone created problems for the business community from many perspectives. According to the businessmen, it is not feasible for the businessmen of this area to leave business and quit

this place. 56.2% respondents said that they do not want to leave this place while 40% of them have agreed to move to New Balakot. Raja Tahir, the president of Trade Union of Balakot bazaar is of the view, "Here we have customers; we have links, the structure everything. If someone knows us, it is just because of Balakot otherwise we are nothing."

For the business community of Balakot, leaving Balakot because it is a red zone is not an option. They consider it equal to killing their business if they leave this area.

The other category who wants to go to New Balakot city does not mean that they will leave this area. In that case, they will gain that land as that is their right to get but they will do business here. Swati tribe people do not leave this area at all and they consider it, a conspiracy against them, as leaving this place is equal to killing them financially.

It affected the reconstruction in this area as well. Many humanitarian organizations find it tough to work in this bazaar because the government was not issuing the NOC to work in this area. That affected the relief activities and these businessmen were deprived of their rights. On the other hand, what was promised them, that they would be given the plats in new Balakot city is still pending and God knows when it will be possible for the authorities to complete that place and the people of red zone to be able to have their rights reinstated.

I am told that the red zone and new Balakot city was actually a drama that is near to end. This drama was staged by the government to attract the finances from humanitarian organizations and other countries. This money was used by the government and Pakistan army for its own benefit and everyone who was in power got their share. Now they feel that this issue is exhausted and no one will bother this drama any more so it is near to an end.

4.3.9 Challenges for the Tourism Industry

The earthquake spread a wave of fear in the whole country. It was the top story for more than a year in the country and the international media, also highlighted the situation in this area. This increased the fear of people. They became used to see the disaster of Balakot on their TV sets in their houses, they saw the deaths, the destroyed buildings and the sense of hopelessness in the eyes of the people of Balakot. The media coverage, while bringing humanitarian help to the area almost stopped the tourism industry altogether. Balakot city is now almost certainly tied with the disaster in the minds of the country. As told earlier, Balakot is the gateway to the Kaghan valley that was a tourist paradise. Though the Naran is not affected by earthquakes, the Balakot tourism industry has been affected a lot. For first two years, there was almost no one who visited the valley as much as they used to come before earthquake. Hotels in Shogran were partially affected by the earthquake but in Balakot almost all, the hotels were destroyed. In Balakot bazaar not only

motels that are related to tourism, but the whole machinery is related to tourism like the transportation business, food restaurants, other shops like fruit shops, drinks shops, meat shops etc. all these are directly related to tourism and their business increased in peak summer season. When the tourism became affected by the earthquake, all these areas automatically got affected by it.

After earthquake, as described earlier, tourism industry suffered a lot. The tourism industry was facing many issues some of them are described as under:

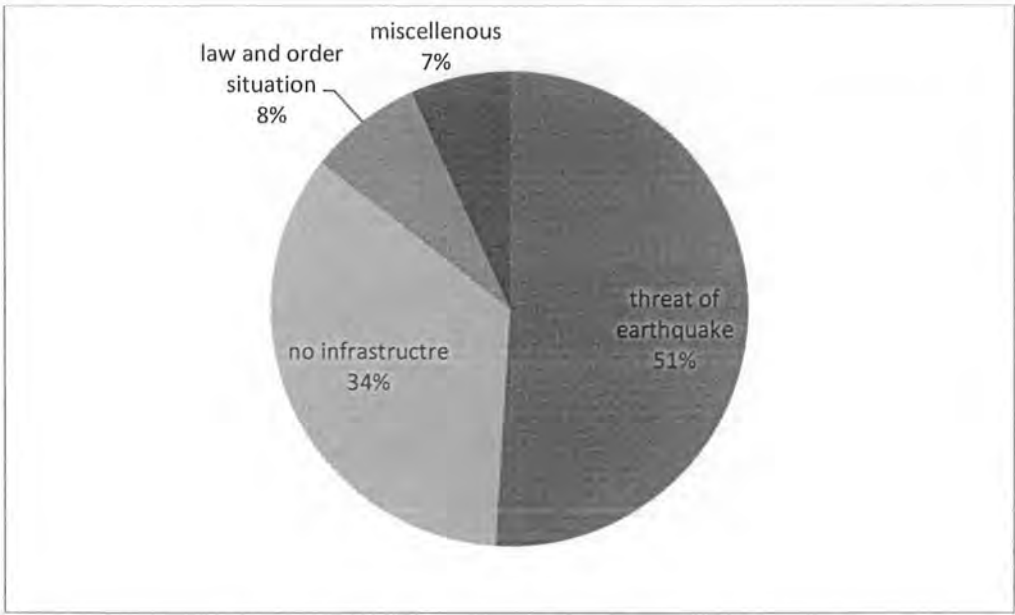


Figure 11: Challenges faced by tourism industry

The above chart illustrates the reasons that are given as to why the tourism industry declined after the earthquake. These causes affected the tourism industry in this area and heavily influenced the decline of tourism as a whole.

5. Role of Humanitarian Organizations in reconstruction

5.1 Perception and Practices Regarding Humanitarian Work

Immediately after the earthquake, people from different parts of the country started coming here to help the victims. The government, non-governmental and international humanitarian organizations reached in to play their role. The local, regional, and international aid communities mobilized instantly, and they started to supply things in the region. As in previous disasters of this scale, the relief effort was uneven, with many different players providing a numerous of services. The Government of Pakistan established the Federal Relief Commission (FRC) and the Earthquake Rehabilitation and Reconstruction Authority (ERRA) to serve as a cooperative force between the government, international and national organizations involved in relief and rehabilitation work. Relief and recovery committees were formulated as central points at the district level (Fritz Institute, 2006).

The civilians in this tragic event were the first to respond. They reacted instantly to the earthquake through donating money, medicines, and clothing. Many individuals tried to reach the area to help their countrymen during this devastation, along with many professional such as doctors and nurses who registered themselves with local and national NGOs. These civilians provided a much-needed help to the people at a very early stage of relief when the Pakistan army was not fully operational in the area and the international NGOs did not yet arrive (Strand and Borchgrevink, 2006).

Although there was, fear among masses about the agendas of NGOs not only the international NGOs but also national NGOs. People used to doubt their efforts and work and perceived them as working to promote western interests. The humanitarian agencies efforts presented no hidden agendas as they were working with suffering humanity. The criticism on the humanitarian agencies of promoting western agenda has been relegated in this instance. As discussed above, the people who responded at early stage were the civilians and national NGOs, additionally establishing the idea that the philanthropic reaction to the devastation of earthquake did not present the western or northern controlled initiative. The Islamists organizations including militant groups, local and national NGOs, Pakistan army, US and NATO military forces and international NGOs were working side by side to save the lives of the people and provide them relief. The common perception that was found among people in focus group discussions about

NGO that there was no hidden agenda and they were here to help and provided people with relief. This is a sign that humanitarian response was perceived by people based on universal principles rather than northern principles and agendas (Wilder, 2008).

The given table presents the views of local business community of Balakot about the performance of NGOs in the area.

Table 26: Local people’s view on the performance of NGOs (national and international NGOs)

	Number	Percentage
Good	59	56.2%
Bad	33	31%
Normal	8	7.6%
No view	5	4.8%

The table above shows the sample opinion about the work of humanitarian organizations that arrived here after the earthquake. As evident from the table, the opinion is varied and different and people have different approaches. Fifty-nine respondents are positive about the work of these organizations. Farooq Awan, a tea stall owner said, “It was not possible to live after earthquake if these humanitarian organizations would not reach to rescue us.” On the other hand, 33 respondents were against the role of these organizations. The views are diverse for opposing the role of NGOs. Mainly it is related to the change in their social structure and social fabric. Javed Mughal, who is running a shop of electric generators repair told me, “These NGOs spoil our society. Before earthquake children used to respect elders, women were happy inside the walls of house, there was love amongst the people of this area. The money was not as much as it is now but the love was more. Everything is changed to worst and all these changes are because of the arrival of NGOs in this area.” He was of the view, “The money that people received from NGOs did not bring prosperity for them.” Thus, the people in Balakot had mixed views about the performance and existence of NGOs in their area. People were benefited with the presence of NGOs in this area. They got aid in the form of money and groceries. They got tents and food. They also received medical aid with the help of different NGOs. However, for them main problem arose when they observed that the NGOs whether national or international were not sensitive towards their cultural demands. .

5.2 NGOs: The Civil Society Organizations

Disaster has always affected mankind and will probably continue as long as life exists on this planet. Whenever disasters strike, they do not discriminate or differentiate amongst men and nations, poor or rich, young or old; they simply come, kill, and destroy causing irreparable losses. When these hazards strike, the communities are the first to react, irrespective of their profession, status, cast or culture. This exists all over the world and Pakistan is one of the most vulnerable regions. The northern region of Pakistan has always been susceptible to different natural and man-made disasters due to its fragile eco-system. The geological changes occurring inside the living mountains has been compounded by unplanned and haphazard urbanization leading to various kinds of disasters such as earthquakes, landslides, avalanches, soil erosion, cloud bursts, flash floods, forest fire, drought etc. natural disasters have caused tremendous loss in the habitat of this area.

NGOs are entities meant to serve distinct communities. There is a big debate on the definition of NGOs in the literature. NGOs have multiple challenges in providing long-term solutions to eradicate poverty and improve conditions for communities in developing and the under developed world. It is increasingly a focus of NGOs, which are important players in the global economy since the 1970s (Coate and Handmer, 2006), but this study has not explored the term in detail to avoid confusion we will go with the agreed definition by United Nations as "A non-governmental organization (NGO) is a not-for-profit, voluntary citizens' group, which is organized on a local, national or international level to address issues in support of the public good. Task-oriented and made up of people with a common interest, NGOs perform a variety of services and humanitarian functions, bring citizens' concerns to Governments, monitor policy and program implementation, and encourage participation of civil society stakeholders at the community level. They provide analysis and expertise, serve as early warning mechanisms and help monitor, and implement international agreements. Some are organized around specific issues, such as human rights, the environment or health" (United Nations, 2005, cited by Gray et al., 2006).

Pakistan is the most dominant area in NGO activities and they play an important role in different stages of Disaster Cycle, and different elements are attributed for its successful operation. Technical skills of NGOs are important for rescue, coordination and for relief activities. Commitment is the key word for reconstruction and rehabilitation and cooperation of different stakeholders is important for preparedness. Sustainability, flexibility, and motivation are the key words for the successful NGO operation in the field of disaster management and role of NGOs is well appreciated. NGOs provide linkage between the people and help the people during, before,

and after the disasters. The critical role of the NGOs in disaster reduction and response has been widely acknowledged. More and more NGOs are involved in disaster-related activities in Asia; however, networking and collaboration among them has been weak due to the lack of resources and organizational constraints. Yet, networking and enhancing the capability of the NGOs is considered to be an important strategy for increasing the efficiency and effectiveness of disaster risk reduction and response activities, especially at the local level in various aspects such as training and public education, sharing of information, experience, and expertise on best practices, and transfer of relevant technology in disaster reduction and response. The role of NGOs in rehabilitation and reconstruction in the recent earthquake affected areas of Pakistan was crucial. They played a major role in educating the people in the disaster areas. The strengths that were witnessed in the aftermath of the killer quake was the quick response of all the stakeholders especially the Govt. Agencies and the Non-Governmental Organizations and other social service organizations.

5.3 NGOs Role in Reconstruction of Balakot

After earthquake disaster, number of local, national, and international NGOs reached Balakot to help the affected people. They worked for the effected people in different fields as if some worked on health and education other worked on livelihood, enterprise development, in agriculture, construction of shelters etc.

For this study, some were chosen and analyzed on how effectively they worked with the people generally and with businessmen particularly and how that has affected the people of this area. There are still some NGOs working in this area like SRSP that is doing projects of International Catholic Migration Commission (ICMC) on enterprise development, Sangee foundation, Rural Development Project RDF etc. I will discuss three organizations e.g. Oxfam, SRSP-ICMC, Citizen Network for Foreign Affairs (CNFA) and Khushali Bank (KB), which is a national bank mainly dealing in small loans that have been given against social collateral.

Before going into detail about these four organizations, a brief description on how they work will be provided. At the time of the earthquake in Balakot, this shows how they carried out their activities and how Balakot bazaar has been affected by the criteria that have been set forth by NGOs during different phases of disaster cycle. In the initial phase right after the earthquake that is the relief phase, the share of Balakot was more than other parts of the area as this place was more accessible to the people; NGOs and other government agencies came here quickly than other parts of Balakot Tehsil. After the initial phase when this area was labeled a red zone, the NGOs stopped the reconstruction in this area. All the NGOs personnel have told this to me,

“Because government considers the bazaar area as red zone and they were not given the NOCs by any authority so they refrained from working there.” Secondly, the structure and the level of interaction of NGOs with the people is almost all the time specific to the residents of the area. A considerable amount of time was spent with the NGOs, participating in their activities and trainings of those that were still working here. Interviewing the people who worked here with NGOs became a very important endeavor. Consulting their head offices to know how they were instructed to interact with the population in the field and how they are assigned to the given projects became of the utmost importance considering the stigma that became attached to some NGOs from specific segments of the population. It became clear to me that they accessed the population where they were living and work with them on that level. One thing that quickly became evident was the approach of NGOs in so far as they work on the rural level and reach out to the residence of the people for whom they work. It is their at their residence they can observe the real situation of the people; evaluate their economic position, family structure, level of hygiene, the culture, survival strategy, impact of a disaster etc. to help formulate and implement programs or services that would be of help to the victims. As far as the Balakot bazaar is concerned, the shopkeepers not living there and their residences are not situated within bazaar. They live in Garlat, Balakot village or nearby villages. The cases mentioned in my case studies already provide proof that they got these grants and other relief goods because they were engaged in community networks at village or Muhallah (street) level. I am told by most of the shopkeepers, “The GI sheets they used to build their shops were given to them for their houses and they used those GI steel sheets in the reconstruction of shops.” CNFA and Khushali Bank dealt directly with shopkeepers. Oxfam also worked with shopkeepers directly but the level of work was again related to the nearby union councils of the area. A detailed description of these NGOs illustrate how the above-mentioned organizations worked here.

5.3.1 Sarhad Rural Support Programme (SRSP) and International Catholic Migration Commission (ICMC)

Sarhad Rural Support Program was working here before the earthquake and it is a national NGO formed in 1992. Before the earthquake, it worked for the community development and microcredit disbursement like other rural support programs included in Rural Support Network (RSN) like National Rural Support Program (NRSP), Baluchistan Rural Support Program (BRSP) etc. It has been said that SRSP did not collect the disbursed money after earthquake.

SRSP was setup before the earthquake to interact with the people and that setup was a vital life-line to the people of Balakot after the earthquake for different purposes. It distributed the relief

checks from government side as well in some union councils like Garlat. Before the earthquake, they worked with Community Organizations (COs) formed by SRSP at the village level. There could be more than one CO in one village. Those COs were responsible for pointing out the work that needed to be done. Regular meetings were held and there were treasuries in place for the saving of funds by the participants. Micro credits were used at the discretion of the members; especially the president and secretary, of the COs. COs were responsible for identifying the issues that needed to be addressed. For the last three years the SRSP has changed its CO structure. Now there are COs at Muhallah level, Village Organization VO and Local Support Organization LSO. VO is on village level while LSO is on union council level. Every organization has its structure having president, secretary, finance secretary etc. The entire COs and VOs are connected to LSO. SRSP seek the recommendation of the LSO to approve the project for their area though VOs can also directly consul SRSP but the consent of LSO is necessary. There is one LSO in Garlat union council but the case of Balakot is unique in the sense that it has two LSOs. In an interview with Naheed Akhtar khan who is project coordinator of SRSP and head of Balakot region, I asked about the reason of two LSOs in one union council. She said, "There was one LSO initially in Balakot with the name of *Shaoor I Naswan* (awareness of women) and it was run by women." Later, the name was changed because it was highly criticized by local community that it is only for women especially the women of the Swati tribe people of Balakot. Now the name of this LSO is Rising Balakot. Still seventy percent of the members are female and it is running the LSO smoothly. Saeed ul Zaman was very active in this LSO and he carried out most of the activities. His sister is the president of this LSO. There was no Swati person in this LSO. Another group that is under the leadership of Suhrab khan Swati came to SRSP and said that, "Rising Balakot is not their representative and they will make their own LSO." I asked madam Naheed khan as if they were pressured about making of this new LSO she replied negatively. Later on, when I asked one of the members of Rising Balakot LSO and a social worker, Doctor Mazhar, who is also practicing a Homeopathic clinic in Balakot too, told me, "We suffered a lot in the making of Rising Balakot LSO." Doctor Mazhar is secretary of communication in Rising Balakot and president of VO Manglee. He said that women made this LSO and they support them and also the first name of LSO. As they are living in male dominated and especially Swati dominated society, this name and LSO was highly criticized by Swatis and also on the basis that women cannot represent them well. Mazhar told me, "In our LSO other castes people are dominant and a plus point is that the women representation is in excess. Swatis made this issue as a matter of their ego. They pressured SRSP and in response, SRSP pressured them. They told SRSP that this LSO and its members could not represent them. They also raised questions about the social data

that was provided by the LSO to SRSP.” He additionally said, “Social data is detailed information about the people of an area. It is responsibility of LSOs to provide data about the vulnerable persons that are present in their jurisdiction and other bodies like COs and VO help them to provide it. It includes complete profiles of the members and also of extremely vulnerable persons. What he or she has, what is his or her income source, where he or she is living, his or her house condition if have one, cattle, vehicles, electrical appliances etc. based on these information SRSP formulate its grants and other things to help the people increase their earnings or make their life better with the consent of LSO.” So social data is actually base line data, that has been used by SRSP in development work and SRSP do funding according to this data. Mazhar said, “Eventually the matter solved through mediation and another LSO has been registered with the name of Karwan-Balakot. Now SRSP is doing funding to them (Rising Balakot LSO) only and they invite the Karwan-I-Balakot members in training and other capacity building events.” Karwan Balakot is a local NGO that has came into being after earthquake. It has been registered and helped with the people of swat and Buner when they were displaced in military operations against terrorists and also in flood affected areas by sending things of daily use and food. It is considered a Swati tribe based NGO of Balakot though some teachers of other castes are also members and active participants in it. It had been formed by Suhrab khan who is Swati and is the owner of many shops in the market. He is the main person who takes part in financing and supervises this NGO.

Taimur khan who is member of Karwan-I-Balakot NGO and LSO said, “We made second LSO because the first one was not representative of the caste of Swatis. It was just a drawing room LSO and was not public. Saeed ul Zaman made this NGO with the help of his sister, as he knows it that such NGOs and relief activities can best be exploited if you have women so Saeed ul Zaman is using women to get more funds and activities for him. This has made Karwan I Balakot LSO by public and for public.”

After the initial relief activities, SRSP has done four projects until now. The first project was that of ICMC and it was the disbursement of grants. ICMC gave the first grant to seventy-three persons in Balakot Tehsil. In the second phase, ICMC gave its project to SRSP and still this project is going on. In the second phase, it gave forty two thousand rupees each to one hundred and fifty individuals. It is still in operation, recently a shop burned in the market of Banaras. He was given a grant of rupees forty two thousand as he was member of VO Manglee. I met him in his shop one month earlier when it happened. He had nothing but some second hand electronic things like a tape recorder, radio etc. He told me that he was doing the license work, and doing necessary documentation for weapons licenses and charge for that. He is the maternal uncle of

Saeed ul Zaman. Only two grants were given by LSO Rising Balakot in the Balakot bazaar. One is to Banaras whose shop burned down and second is to Farooq Zaman who has a food restaurant and already discussed in previous section. He is the paternal uncle of Doctor Mazhar who is the secretary of communication in Rising Balakot LSO. The policy for these grants is known as EVIs that is the abbreviation of Extremely Vulnerable Individuals.

Plantation was the second project of SRSP that was to provide plants to the members of COs, VO's and LSO who grew them. The third project, which is ongoing, is the honeybee project. While participating in training sessions for those who were given the honeybees with boxes for rearing them, a great deal was learned about apiaries. The training was how to find the market for honey and how to make the maximum profit from honey. It was a project, which was to give honeybees to the people in Balakot Tehsil, to provide assistance rearing the honeybees and to find good markets for the honey.

Recently SRSP has opened three community based training centers. One Training center is used for two union councils. I visited all three of these training centers. The trainings that take place there are about to train in sewing and electrical work and computer learning etc.

5.3.2 Citizen Network for Foreign Affairs (CNFA)

Founded in 1985, CNFA is a Washington, DC- based, non- partisan, not- for- profit organization dedicated to stimulating economic growth around the world by nurturing entrepreneurship, private enterprise, and market linkages. Since inception, CNFA has actively promoted public-private sector partnership as a way to jumpstart economic growth. USAID designed a recovery strategy to deal with short-term humanitarian needs, long term economic, and livelihoods recovery that would be necessary. The Improving Livelihoods and Enterprise Development Program (I-LED) is a \$28 million initiative implemented by CNFA to assist communities in North West frontier Province (NWFP) and Azad Jamu Kashmir (AJK). The region most affected by disaster. While I- LED was originally intended to last only three years, the program was extended for an additional 14 months, wrapping up in September 2010. In addition to the high death toll and untold human suffering, the earthquake devastated agricultural economy of these regions and damaged more than 80 percent of their infrastructure. In response to the economic destruction resulting from the quake, I-LED has directly generated increased incomes and employment and improved economic linkages for the earthquake-affected populations by developing sectors with potential for economic competitiveness (CNFA official website).

CNFA worked in Balakot Tehsil mainly in tourism and hotel industry to help it recover. It also helped in other areas in the relief phase immediately after the earthquake. The information about

CNFA is from the participants that worked with CNFA and one of my very good respondents and friend Mazhar Ali who worked with CNFA from the start until the projects end. These days he is working with Relief International in Daira Ismail Khan as field officer. He is dweller of village Garlat. Meeting all the victims who have been helped by CNFA with their projects was certainly enlightening.

CNFA came to Balakot in December 2005. Initially it worked in partnership and was the donor of Relief International. It was not directly involved initially. Later in 2008, it started working independently. The United State Agency for International Development (USAID) is the main donor of CNFA. Mazhar explained, "There were seven areas where CNFA focused. These areas are agriculture, livestock, dairy, potato, tourism, vegetable and fruit, and nursery for plantation. One project that it completed with some other INGOs was Improving Livelihood and Enterprise Development (ILED). The target group was all who were being affected by earthquake." Mazhar additionally said, "They started working with people to find the most affected by conducting focus group discussions, door-to-door surveys, meetings with local government people like nazims and councilors etc and other socially active people. They made those people their representatives in community who were having more information about community like teachers. In the initial phase of relief, CNFA helped for free and without any cost. All the projects in initial phase that was relief phase were fully funded. He said that CNFA gave buffaloes, cows, sheep, and hens freely. It also helped developing free dairies where the milk of these could be stored and sold to other people. That was in the relief phase and was fully funded." He said, "They made associations in this first phase. They used these associations in the second phase and worked on all those seven areas that have already been mentioned. They introduced new seeds and new technology in the potato growing in Batakunde that is famous for the potatoes growth in the whole valley of Kaghan. They also conducted training to educate local potato growers to the new ways of growing." About Balakot bazaar, he said, "Immediately after the first phase, CNFA conducted meetings with the administration of bazaar. Muhammad Asif, who was, afterwards made the president and Abdul Rauf who is the biggest wholesale dealer of this area and having shops in Balakot, were representing the Balakot bazaar. They reached the agreement that the selected shopkeepers will be given hundred thousand rupees each by CNFA." These four hundred shops were identified by CNFA and all traders association. Later on due to different reasons, CNFA left for Naran and Shogran where it renovated and rebuilt the affected hotels. The first reason was that the new administration of all traders association was having extra demands from CNFA that was not possible for CNFA. Secondly CNFA structure was to work on 25% and &75% basis. The 25 % of the expenditure was bore by the affectees and 75% was bore by CNFA.

This formula was ill fitting for Balakot bazaar's needs so they quit this area for other parts of the valley. The third reason of why they vacated this area was the red zone issue, but in the year 2010 they came back.

Muhammad Jaffer, who is a shopkeeper and also participated in meetings with Muhammad Asif and Abdul Rauf in CNFA explained, "Muhammad Asif was saying that only the shopkeepers of Balakot would be given the money while Sardar Muhammad Yusuf, ex nazim of district Mansehra, said that shopkeepers of Sat Bani and Hangrai should also be included. After that, Muhammad Jaffer added that they did not see CNFA here."

Mazhar told me, "CNFA was leaving this area, as it was not suitable for work in this area but Junaid Shah, son of Qasim Shah, who was Tehsil nazim at that time and is in hotel industry in this area asked them not to leave and work in other parts of valley like Shogran and Naran." About this issue Kashif of Malik, hardware who was also a member from the bazaar administration said, "They held meetings with CNFA and they were ready to start work here. They made an appointment to meet in a hotel in Balakot and waited on them. However, they received a phone call and were told that Junaid Shah took that project with him for hotel industry as he himself was dealing in that." Kashif Siddique said, "Political involvement made the reconstruction worsen because of such issues."

CNFA constructed fifteen hotels in Naran while six in Shogran. Out of fifteen, some were fully constructed while some were renovated in Naran while in Shogran, all six were fully rebuilt and two were renovated. The Qasim Shah's hotel in Shogran was the biggest of all that was constructed. In my first meeting with Mazhar, he explained, "CNFA shift from Balakot to Naran and Shogran was because of political interference."

CNFA constructed hydro power plants in Kaghan valley and helped to promote tourism after the earthquake because it was badly affected. Mazhar said, "Saith Matee, who is now the president of T-PAK, helped them a lot, guided them, and facilitated their understanding about tourism here." CNFA developed Tourist Promotion Association of Kaghan valley (T-PAK) to promote tourism in this area. CNFA gave five hundred thousand rupees to T-PAK that would be used to promote tourism in this valley. It also gave access to media for same purpose.

CNFA came to Balakot in 2010 in its third phase. Three hotels were renovated and two butcher's shops were constructed. They also held trainings regarding the hoteling for managers, waiters and the owners and demonstrated how they can improve the hotel industry, to attract more tourists and to meet the international standards of hotels. In construction in Balakot, the share of CNFA was 2/3 in each case. Muhammad Fayeze, son of Saith Matee, who runs hotels in Balakot and Naran, said, "They came here just to show the media and the world that they work in the most

affected areas of earthquake. They have spent almost all of their funds in big hotels of Naran and Kaghan and spent nothing in Balakot as compared to that.”

Shoaib khan of Rehmat Park that has been renovated by CNFA in Balakot told me “They went to CNFA for assistance too. They asked them to get registered first in T-PAK. They paid five thousand rupees registration fee and got registered with T-PAK. CNFA did not work here first because this place was considered as red zone. Later they came back when the red zone issue got calm. The items of renovation that are provided by CNFA included; mattresses, furniture, electric generator, crockery, barb Q stands, panafax boards.”

5.3.3 Oxfam

Starting with the brief history of Oxfam, it was created by the combination of different non-governmental groups in 1995. The main motivating force of this alliance was to reduce the poverty and injustice on the world map (Oxfam official website). Oxfam launches different others program to minimize the sufferings of people and adopt various steps to empower the suffering people like involve the resident people of area in management of the area and establish their communities.

Oxfam’s emphasis in Pakistan is on guaranteeing poor people entrance to land and economic chance; ending violence against women; confirming all children have the right to a quality education; increasing resilience to disasters and climate change; and improving access to operational humanitarian support during crises (Oxfam policy and practice website).

At the time of the 2005 earthquake in Pakistan, Oxfam primarily provided people with aid and medical assistance and also built camps for the displaced earthquake affected people. It also runs projects for affected people such as Land rights and economic opportunities (LEO), micro finance program, education for girls etc. Oxfam is works with the national NGOs of Pakistan such as Sungi, Pattan, Aurat Foundation etc (Oxfam, 2006).

Oxfam did work here but those who were employed in Oxfam were not here during the time of this study, so included are the interactions with those who had dealings with the Oxfam. As discussed in early sections, Oxfam tried to rebuild the relationship between the customers and the shopkeepers. For this purpose, they selected shops in Balakot bazaar and assisted them with registration. In front of all registered shops, there was an Oxfam monogram of blue ribbon poster to make it easy for the customers to identify the shops. Oxfam issued tokens of five hundred rupees each in four union councils of Sat Bani, Hangrai, Shuhal and Kaiwai. Each household was given three tokens. It is noteworthy here that such tokens were not issued in the union councils of Balakot and Garlat.

Muhammad Jaffer who has a karyana store in Brelvi bazaar said, “My business got started just because of Oxfam policy of tokens. I am one of the registered shopkeepers of Oxfam. Oxfam made us stand on our feet and it reintroduced the customers to shopkeepers.”

5.3.4 Khushali Bank

Khushali Bank Limited—one microfinance institution- with initial funding from the Asian Development Bank, and the paid-up capital subscribed by 16 commercial banks, Khushali Bank Limited was established in August 2000 as the country’s first licensed microfinance institution. After the earthquake of 2005, Khushali Bank took a part in restoring the livelihood of the people in the area of the earthquake-affected areas.

Khushali Bank Limited (KBL), the largest microfinance bank in the country, in an effort to provide some respite to the affected, capitalized on its longstanding relations with various NGOs and service provider agencies to help mobilize poor households into community groups and provide group members with financial and social services. These business principals of community based service delivery fostered active participation and ownership of the KBL program at grassroots level. Hence, KBL leveraged upon its established experience and developed the Earthquake Livelihood Rehabilitation Program (ELRP). The objective of ELRP was to provide substantial and immediate response to the poor in the nine districts declared as disaster affected areas with an objective to restore income flows, reduce dependence on relief, revive local economies, and provide shelter whilst undertaking livelihoods. To achieve these objectives Khushali Bank with its extensive network of branches was the designated implementing agency. KBL used its own organizational structures and personnel and coordinated with service providers for immediate outreach to affected households. For immediate response, State Bank of Pakistan (SBP) issued licenses and KBL in addition to its existing branches in Abbottabad & Muzaffarabad established six new branches in the affected districts of Neelum Bagh and Poonch in AJK province and Batagram, Kohistan and Shangla in NWFP. Overall the project was a success as the total funds including the US\$ 38 million fund established in SBP to finance the ELRP was efficiently managed by the Earthquake Livelihood Rehabilitation Fund (ELRF) Committee which was set up to ensure the proper utilization of funds. Furthermore, the graduate clients of the rehabilitation phase were provided access to KBL’s mainstream financial and social services and over 9,500 community groups were formed for the provision of equity support and working capital loans, reaching over 70,000 households and restoring their livelihoods (Khushali Bank Limited Official website).

As stated above Khushali bank is micro credit bank, it was in Balakot before the earthquake, and even now, it is giving away small loans of fifteen thousand to each shopkeeper. After the earthquake it distributed grants of fifteen thousand to each shopkeeper in Balakot Tehsil, three thousand has to be refunded to Khushali bank after a year. The criteria to distribute loans were to make a group of ten to fifteen shopkeepers who used to give guarantee of each other from same place. They used to go to Khushali bank in Mansehra and then the people from bank used to visit their shops and used to do all the verifications and see the proof that they are not from outside. After this process, all of them were given the grants of fifteen thousand rupees and after one year, they needed to pay back three thousand rupees to Khushali bank. The manager of operations of Khushali bank in Mansehra said, "We were given the task to distribute twenty five thousand grants, fifteen thousand to each shopkeeper in Balakot Tehsil until the end of 2013. This project was funded by USAID. Our bank distributed twenty four hundred grants in Talhata and Garhe Habibulla union councils of Balakot Tehsil. There was a small bazaar in Garhe Habibulla before earthquake, but now the bazaar is expanded because the Balakot bazaar was destroyed in earthquake and this bazaar was the second biggest bazaar in the valley, so people used to buy things from there as well after the earthquake. Hundred of grants in Shuhail were distributed while one hundred twenty two grants were distributed in Balakot." He told me, "We started to distribute the loans from one corner of the bazaar but when they covered some shops, they received orders from central authorities to stop doing it. We do not know the actual causes behind but there may be many reasons. First reason could be that this area is a red zone and that is why we started to work within Balakot at the end. Second reason could be swat military operation and the diversion of funds to that area. Before that, government authorities warned us that this area is not desired for distributing such grants, as it is red zone." He said, "The bank started distributing loans to shopkeepers in Balakot as three thousand rupees was to be refunded after one year. In the case of Balakot that is declared red zone, it was a risk because it would be hard to claim the money in red zone."

Shakeel Ahmed told that "Khushali bank left because the person who was responsible to distribute loans was not treated well by some shopkeepers in bazaar." Others said, "Muhammad Asif, ex president of traders association, made them not to work, as he demanded more money from them."

Thus, the NGOs can play a key role in the immediate aftermath of disasters by extending assistance in rescue and first aid, sanitation and hygiene, damage assessment and assistance to external agencies bringing relief materials. During the post disaster phase, the NGOs can take a lead by providing technical and material support for safe construction, revival of educational

institutions and restoration of means of livelihood and assist the government in monitoring the pace of implementation for various reconstruction and recovery programs.

We need to encourage NGOs already active at grass root level at each district or sub-district level. The larger NGOs can provide technical and material support to these NGOs since they are already working closely with the community and have better appreciation of their vulnerabilities, needs, and the capacity for revival to bring them back to the pre-disaster stage at the earliest. In the background of the Pakistan earthquake 2005, it makes us learn some lessons for the future as well. It has been claimed that the earthquake response was the most successful relief operation in recent history. It holds several important lessons for us in terms of best practice for the future:

- There must be a full-time disaster management agency, with contingency plans for a quick and effective response. Ad hoc arrangements will not work in all circumstances.
- All stakeholders, including NGOs, international organizations and donors, must be taken into the government's confidence.
- We must cut through red tape wherever it adds delay.
- Speedy decision-making needs no emphasis. Provincial and district leaders should play stronger coordinating and executing roles.
- Adequate funding for the UN is necessary to enable a swift international response.
- Take the media on board by providing access, continuous interaction, and sharing of data with them.
- Appropriate mechanisms should be established to track aid flows from source to end-user; the publication of this information is crucial for transparency.
- Given the inaccessibility of earthquake-affected areas and that fact that road links will always be difficult, helipads and landing strips are needed in quake-prone areas, along with enhanced radar communication for aircraft.
- The development of new strategies for disaster preparedness needs to be considered.
- Knowledge of disaster response needs to be increased within society and among the public.
- All local and international NGOs and UN organizations must be registered, and this information must be kept up to date.
- People-centered solutions must be found. We must all constantly remind ourselves that the path of recovery is not for us to determine, but for the people who suffered (Humanitarian Practice Network, 2006).

Above are some suggestions that we from text or other written materials, though personally I am not going to oppose the role of NGOs in helping the general community and business community

in particular for their survival. They did work a lot at the time of disaster and helped the people with the support of government and other local and international agencies. On the other hand, it was also true that the people of Balakot did not look supportive of the NGOs in this area at first. They did oppose them on different grounds such as being not neutral or sometimes being culturally insensitive. One example is that of a schoolteacher whom I happened to meet during my second stay in the field. He was quite opposed to the role of NGOs. One day, in front of my hotel my female co-researcher was interviewing master Maroof, a schoolteacher, who is active in relief activities and was in education department as education officer, a political appointee. One respondent and friend Javed, who is a local reporter and newspaper distributor, was also there. He introduced me to Maroof though I met him in the bazaar for many times but was not properly introduced to him. Maroof said, "All the resources and statistics that have been taken are by provincial government where Pakhtoons are dominant." He called the Pakhtoons of Khyber pakhtoonkhwa as the people of *Attock Paar waly* means people living on the western side of Attock means the part of Indus River that runs through the part of District Attock. He said, "No one has been taken into the NGOs from this area as the officers in these NGOs were Pakhtoons mostly and they selected Pakhtoons from Peshawar, Mardan and other parts of the province." His point was that that they did not employ the educated people from this area in these NGOs that could have made their miseries less as far as presentation of data is concerned.

Although the people's perception about NGOs is not all the same but mixed with positive and negative concerns about them, based the way they were treated by the NGOs and affected by their work. On the contrary, many people benefited from the NGOs grants and on the other hand, it is quite safe to say that in today's world where disasters are quite continuous, the role of NGOs cannot be neglected.

6. Strategies of Business Community for reconstruction

6.1 Business Strategy

Natural disasters can take a variety of forms. However, in their wake, they can leave neighborhoods, businesses, and sometimes-entire communities in shambles. Obviously, when disaster strikes, recovery precedes anything else. However, after recovery efforts are complete, communities have some pivotal decisions to make about their future.

The economic development strategies that are used to rebuild a community are complementary to those used under more "normal" circumstances, according to Denny Coleman, Chair of the International Economic Development Council and President and Chief Executive Officer of the St. Louis County Economic Council. Land development, housing rehabilitation, business attraction, and entrepreneurial support are all aspects of economic development that can be utilized to aid in the "rebirth" of a community. Before any rebuilding strategies can be considered, the full emphasis is on recovery. The next phase is to determine the needs and wants of the community, which will influence the types of strategies that the community might use to move forward. In some cases, businesses - or even entire communities - may choose to rebuild and in others, they may choose to relocate (Muninet Guide, 2011). However, in case of Balakot, the business community decided to recover and survive and they adopted different ways to survive in the business.

Here strategies meant to be the ways and means that the businessmen adopted to survive in the business and get back to their previous positions in the business.

6.2 Strategies of the Businessmen

Following are presented the ways the business community coped with the issues that they faced after the earthquake:

6.2.1 Construction of Homes and Shops

In the earthquake of 2005, the heavily affected areas were Muzaffarabad, Neelum, Bagh, Poonch, Shangla, Abbottabad, Manshehra, Batagram, Balakot, Allai, Beshram, and Kohistan. The total estimated cost of damage was around 5.2 billion US dollars including immediate relief, death and injury compensation, emergency medical care, reconstruction and restoration of livelihoods

(Beveridge.S. 1975; Ilyas, M, 2005). The earthquake destroyed the majority of tourist spots, hotels and other tourist infrastructure. In Balakot, damage was directly related to fault rupture. In Balakot, the business community suffered from the loss of the collision of their hotels and shops. To restart the business, it was important for the businessmen to rebuild what was destroyed because of the earthquake. However, the rebuilding and construction of the shops and hotels was not the same as the government for the earthquake-affected areas restricted it. Therefore, the new method of building houses, shops and hotels to make them earthquake shock resistant. It was seismic design and earthquake resistant construction of the buildings. The basis of seismic design is on the application of construction techniques, methods and criteria used for the design and construction of building structures exposed to earthquakes (Lindeburg, Michael R. Baradar, Majid, 2001). The engineers and experts advised that the building should be made of prefabricated shelters as they are earthquake proof material and can face the shock of the earthquakes more efficiently than the concrete material. The earthquake has changed the structure of the bazaar a lot as told me by my respondents. The most affected thing is the tourism and hotel industry. Before earthquake, there used to be gigantic hotels in the bazaar and these hotels had remained full in the summer season and used to be a big contributing factor of the bazaar economy. Only one shopping plaza and one hotel remained safe that is Madni Plaza and Sarenty hotel. There are also scattered shops that were damaged partially and remained intact or not even affected by earthquake but overall the whole bazaar has been razed to ground. The old bazaar that is also called Brelvi bazaar has been destroyed completely. This is the area close to Syed Ahmad *Shaheed*²⁵ tomb and that is why it is called Brelvi bazaar. The main mosque is also situated here and the name of the main mosque is Syed Ahmad *Shaheed* mosque. For one year, there had been no visible sign of road that used to be once in the middle of bazaar. After one year, the Swatis started constructing it and they built the road to the old bazaar. There are two big plazas now and few scattered shops. These plazas are three storied and are built cemented. Now most of the shops are in Main Kaghan Road and there are small markets on the western side of the road. The shops vary in shape, space, and structure. It also depends what is the item the shopkeeper is dealing in. There are almost thirty small shop-like structures where kabab is baked and sold. A big open round structure made of thick iron sheet and having edges of almost five to six inches. It has a black liquid all the time and mixture of chopped meat, onion, tomato, red and green chilies and other spices is used for baking it. This is the most selling food item in the bazaar and is called

²⁵ Martyer

Chaplee kabab. In every such shop, a tea stall is considered necessary. They provide tea to the other shopkeepers and to those who come to eat kabab. In some of these kinds of shops, there are other dishes as well but most of the time a meat is used in making dishes. These shops vary in size. Some have ten chairs and three small tables while some have thirty chairs and eight tables. There is a specific variety of shops called Afghani hotels. They are a bit different. There are three Afghani hotels. They are run by Afghani, and are more spacious. The only extra item in these shops is its specific kind of rice called *pullaw*²⁶.

The structure of the hotels that are being reconstructed is different now because in most of the hotels they used pre-fabricated material to rebuild the rooms. These rooms are earthquake proof, which means if someone is inside the room of these hotels and earthquake occurs the person will not be injured because of the material that has been used. It has been advertised in the bazaar through wall chalking and banners to let the tourists know about this efficacy and provide them reassurance of being safe. Three hotels are made of concrete. Three new hotels have been constructed after the earthquake the first is Rehmat Park of Shoaib who is Swati by caste. The second hotel is Silver Glim by Nawazish Ali who is also from Swati caste and Relax Inn by Kashif, Naheed, and Ibtisaam. They are from Mughal caste. The common thing about these three hotels is that they have made the rooms of prefabricated material. Relax Inn, the hotel owned by Kashif, Naheed and Ibtisaam, is also made of prefabricated shelters. They purchased prefabricated shelters from the local community and installed them after small alterations. They purchased them at different prices ranging from fifty to eighty thousand rupees for each shelter. Then they spent extra money on the alteration. They also prepared cemented rooms of concrete. They have twelve rooms now having double and triple beds, a kitchen, an office, and two rooms for servants. Everything is made of prefabricated shelters. Kashif Mushtaq told me, "There are different prefabricated material shelters that have been used to provide temporary living places for affected people of Balakot. However, the one they installed to make rooms, are the best ones." The other hotel that is made of prefabricated material is Rehmat Park owned by Shoaib and Asad khan. There are twelve rooms in this hotel. It is situated on the northern side of the Balakot bazaar and on the backside of automobile workshops. It has a central hall, a kitchen, and a reception area. The hall is constructed with the concrete material while all the rooms are built by using prefabricated material.

²⁶ Rice cooked mixed with some vegetables or lentils like chick peas or meat

Another hotel is the Koh- i-Toor. This hotel is situated on Main Kaghan Road. A man named Shawkat built this. He is Gujjar by caste and he is the only Gujjar who has his own hotel in Balakot. He told me, "My father purchased the land before the earthquake and it was a well-furnished two-storied hotel before the disaster of earthquake. After earthquake, we built the hotel with a kitchen and a small hall having three small rooms. Everything is made with the prefabricated material." Shawkat said proudly, "I bought prefabricated shelters to build the structure of this hotel."

Shawkat told me, "I will start the construction of the hotel again in the upcoming months but the design of the hotel building will be very different this time. I will construct a single story building for hotel and above that I will install prefabricated shelters to make it an earthquake proof building." There are grocery shops, cloth shops and scrap shops. There are also goldsmith shops. The goldsmith shops are made secured and one of my respondents tells me "After the earthquake they purchased iron made containers in Punjab and installed them here so these gold smith shops are safe and secure." Most of the shops have iron sheet ceilings though now there are cemented ceiling shops can be seen as well.

6.2.2 New Businesses as a Result of the Earthquake

After the earthquake many new businesses have been generated and the businessmen previously here and those who arrived after earthquake earn a lot from these businesses. Upon initial observation, there are many new businesses two will be described in detail here. Both are related to the construction of buildings. A number of people moved from other businesses to the job of contractors. This study will closely examine three such cases. One is the owner of Koh-I-Tor hotel that was destroyed in earthquake and now there is a small food restaurant instead of that hotel. He told me, "I was running this hotel before earthquake. My hotel vanished totally, so I started to run the new business to bear the family expenses." It was his strategy to change his business according to the new changed circumstances. Secondly, the man who started the construction work and is now a contractor is Fazl Rabbani who is the secretary of All Traders Association Balakot. He was having a cloth shop prior to the earthquake, still his son is running that shop, and even he got two more shops. He told me that before earthquake, he was in Saudi Arabia but five year before earthquake, he came back and started this cloth business. He said that he had a market in the bazaar as well but that has also been leveled to the ground in earthquake. Then he started this construction work and now he is a contractor and he build government schools and hospitals in the remote areas of adjacent union council of Balakot. These two, Fazl

Rabbani and Shawkat are good friends and I see them most of the time together. They told me that many of the construction work they do together.

Next is Muhammad Asif who is a Swati by caste and is an ex president of All Traders Association of Balakot. He has a shoe shop that he was dealing in before earthquake. Now his son who is taking care of that shop and he himself remains busy in political activities. I often saw him in front of my hotel, addressing to elders of the area and talking to them about the issues like transferring of plots in Bakhriyal. He also used to discuss the WAPDA related issues and the issues related to the installation of new prefabricated shelters. He also used to talk about the MPA Ahmad Shah's position and stance about all the above mentioned issues as MPA Ahmed Shah is from Pakistan People's Party and Muhammad Asif is also the head of Pakistan people's party of Balakot region. He is also doing construction work and is government contractor. He takes the contract from government for building schools, health care centers, etc.

One thing is common about these three persons that was observed that they are in one way or the other related to the politics and have close links with the big political figures of the area. Rabbani and Shawkat have close links with MNA Shah Jahan Yusuf, as all these three are Gujjars. Rabbani and Shawkat introduced me to Shah Jahan Yusuf in Shawkat hotel Koh-I-Tor when he was there to participate in the procession. All the events and preparations were made by these two with the help of their other friends for the procession. Moreover, as Tehreek-I-Sooba Hazara is included in the manifesto of PML (Q) and this group and Shah Jahan belongs to same party, they used to be very active in all such strikes and processions that have been held for this movement during my stay in Balakot. About Muhammad Asif, his political affiliations and closeness to the MPA of this constituency already, was already mentioned.

The second prevalent business is that of prefabricated shelters. After the earthquake, Saudi Arabia's government provided prefabricated shelters to the earthquake affected areas of Khyber Pakhtoonkhwa and Azad Kashmir. These shelters can be moved from one place to another and can be installed very easily and the houses that are made of these prefabricated shelters are always to be ready for use. They contained two rooms, one washroom, and a kitchen. When these prefabricated shelters were installed in Balakot, some of the people started selling them as they could be transferred to other places. My respondents tell me, "In initial days these prefabricated shelters were sold twenty thousand rupees per shelter. Later on the price of these shelters increased and now the price is above hundred thousand per shelter but still there is great fluctuation between the prices as some people sell them at a high price and consider themselves successful in bargaining for their shelters and get better prices. Some whose bargaining skills were less advanced could not get more. This business is still going on and people are dealing in it.

They take these prefabricated shelters to different areas of the country like Mansehra, Abbotabad, Rawalpindi, Murree, Mardan and even one of my friends told me that he sold and installed these shelters in Upper Dir as well. Many people are in this business but only two will be discussed.

The first case is the brother of Rustam, the cement dealer in Balakot, Akram. He has a shop in bazaar that provides raw materials for construction. He also deals in property, in this region. He has been doing this business for more than four years and has earned a lot as he told me. He completed his bachelor degree and was doing shelter work in Karachi before the earthquake. At the time of the earthquake, he was in Tableegh for four months. He told me, "There is difference between my business and other people's business as other people import things from outside and then sell them here in the market while I export things because I sell these shelters to outside people in other cities and bring money to this area." He proudly exclaimed, "I have brought more than thirty million rupees to Balakot. This is what makes me different from other businesspersons." He quit this business now as the secret of the business has been disclosed "*Karobar kaa raaz khul gaya he*".

"*Karobar kaa raaz khul gaya he*", was also the exact wording used by Sadiq lala when asked why he left the cement business here. He told, "In initial days nobody was aware about this business. This was who created this business. It was not known to anyone from where he got a shelter where he used to install it and from whom he used to purchase. No one knew from where he carries these shelters. The sellers did not know how much he used to charge when he sell it and the purchasers were not able to know how much he paid to buy it. He said that this was the reason that he earned a lot in the initial days. He earned more than fifty thousand per shelter. Now many people have started this business that is why he left this business as his monopoly has ended now."

Next is Safdar who has rented out Koh-I-Tor hotel from Shawkat. This was my favorite place for breakfast. He told me that he for three years had worked with different NGOs. Then he started his own business and got a shop of cosmetics in Balakot bazaar. He explained, "That I started that shop with the money I earned in NGO job. After one year of doing shop, I rent out this hotel building made of prefabricated shelters and GI sheets from Shawkat. The agreement is for two years and will end this year as after that Shawkat will start building the hotel permanently with bricks and cement. I did this shelter business for three years and have installed shelters in Murree, Mardan, and Abbotabad etc." He told me, "I know many people in Mardan as I installed these prefabricated shelters for them. I installed these shelters in many new township sites for offices." Whenever he used to go for installing these shelters, he used to tell me because I used to visit him daily in his food restaurant for breakfast.

6.2.3 Shifting to Prosperous Businesses after the Earthquake for Earning Profits

New types of businesses have already started in the post-earthquake scenario. Now there are mobile shops, computer hardware shops and cold drinks shops to be seen more frequently. That was not the case before earthquake.

There are specific businesses that developed more than others did after the earthquake and these businesses were mainly related to the things of daily use and construction material used in building houses and shops. Other than the previous mentioned businesses, there are hardware shops, crockery shops, furniture shops and electric appliances shops that are saw a marked increase in business in Balakot bazaar.

The mobile shop business has been a new entry in bazaar after the earthquake. A mobile shop means a shop having accessories of cell phone, new mobiles, having easy load facility, and in some shops, you find repairing services. These mobile shops also increased the share of Chinese products in the bazaar as most of the products that are related to mobile phones are made in China. These products are cheap; subsequently they are more in demand. Mobile phone shops are usually started by those people who had little finances to start the business, as this business does not need big money to invest.

Due to significant communication infrastructure changes after the earthquake there are now twenty-eight shops of mobile and mobile related accessories in Balakot Bazar. There were no shops of mobile or mobile related accessories before the earthquake in Balakot. It is only after the earthquake that the mobile network started working in Balakot and mobile phones and their accessories related shops were being opened by people. Chaudhry Latif of Hamza mobiles told me, "Jazz mobile network tower started working after one month of earthquake. People were in need of communicating with their relatives and using mobile service was the only way to do it." People started buying mobiles and it became a new business having a good profit margin versus low start up expenses. As a result, shops began to open here in Balakot related to mobiles and its accessories. These shopkeepers who are in mobile or mobile related accessories business are mostly new in business altogether, but there are also some shopkeepers who started their mobile business after the earthquake but before earthquake, they were doing other businesses. The shopkeepers' and consumer interest in mobile business has increased and this is the one of the reasons that the number of shops in Balakot bazaar have increased after earthquake.

My respondent Chaudhry Abdul Latif is Gujjar by caste and living in Taranna village that is lying on the Southern side of Balakot bazaar. He has a shop of mobile phones and mobile accessories

in Razaa bazaar near the courts of Balakot. He narrated his story in the given words, "I reached here in Balakot on the second day when earthquake happened. I came to know that my house had been destroyed after I reached Balakot but no one in my family was seriously injured. Only there were minor injuries and with the grace of God, there was no causality in the family. He said that we spent early days after the earthquake disaster under open sky but after that, we were given tents. Since having no causality in my family I was mentally stable so I started to think what should be done for the future. My employers from the construction company came here and asked me if they could help me. They gave me some money for business, as I was not in the position to go back to my previous job. Initially I started the business as electrician as the need was more and there were much better chances for me to earn more with little investment. I worked as electrician for two years. When the mobile network started, working here and I observed the situation that the mobile business is also having much profit so I came into this business and started a mobile shop. After two years, I ceased the electrician shop and I kept on my mobile shop only. Now we have two mobile phones shops one is run by my younger brother and I run one. I invested the money in this business that I got from government as compensation for my house and the money that is given to me by my friends of Lahore and my employers. I invested this money wisely and with proper planning as a result, I earned a lot. Whatever I have now is just because of earthquake disaster. If earthquake would not have happened I would not have come here and started my business."

All these shops are small in structure. They remain very clean and you will find a glass showcase in the middle. As mentioned earlier there are businesses that earn a lot, as demand for some items raised after the earthquake. In Balakot, furniture and electric appliances are sold in the same shops. Mostly, these things are purchased on the occasions of marriages for Dahaij (dowry). These shopkeepers have everything in their shops that is needed for new married couple like chairs, double and single beds, show cases, dressing tables, tables, sofa sets, refrigerators, washing machines, oven, pressing iron, fans, room coolers, curtains, foams, carpets, mats, trunks or big boxes to store these things etc. Zia-ur-Rehman, whose father was in the furniture business before the earthquake on Main Kaghan Road said, "I used to sell the trunk box before the earthquake on rupees eighteen hundred and after six months I bought it here on fifty six hundred rupees." His shop was destroyed, including the material inside it and he needed that box as he has nothing left in house to keep necessary things in it. He told me, "This is true for almost all the furniture items as the demand increased tremendously" There are twenty shops of crockery in Balakot bazaar. Ten out of these twenty shops were built after the earthquake. This increase in the demand for crockery, precipitated by the destruction of crockery items which were particularly

vulnerable to breakage, inclined people to start crockery shops in Balakot. The owners of three of these ten new shops came from Rawalpindi. Three brothers came here after the earthquake and started crockery shops here. Therefore, they are new here in Balakot and they are new to the crockery business. One person was dealing in karyana store before the earthquake he also converted his business to a crockery business afterwards; one of them had a cosmetics shop and the one was trunk item maker. Now all of these shopkeepers have altered their business to meet the demands for crockery.

Hardware shops are in abundance as well. The approximate number of shops is around twenty-five. They remain well stocked all of the time. These shops are so overstocked the shopkeepers themselves and the boys who usually work find it hard to move inside the shops. They have everything that is required to build a new house or shop or hotel. In the summer season from April to the end of May, the hotel owners build new rooms and wash rooms or repair them so the hardware stores always see a boom in business during this time. Moreover, the people of the valley also purchase items for making houses. They stock pipes, nails, taps, iron sheets, paints etc. Some hardware shops also deal in cements and iron rods. They have usually big shops and have large warehouses. Ali hardware is one such dealer who came into the hardware business after the earthquake. He has a shop on Main Kaghan Road. They deal in hardware and steel. Haq Nawaz who is Gujjar by caste is living in Paras was doing job in Saadatullah Khan and Brothers (SKB). This is a construction company in Rawalpindi. He said that he was there working at his company when the earthquake happened. He said that he and his brothers were in Islamabad. He was in Islamabad steel mill at that time. He reached Balakot in the evening. He further described that thanks to Almighty God all, his family members were saved and there were no injuries as well. The house was partially damaged. He then went to the bazaar, as it became a center of many relief activities and lots of international aid organizations. They were also busy in helping their relatives as many were dead, many of them were injured, and their houses were destroyed. After a few months, he said that he and his brother decided to start a hardware business because his brother and he were already connected to this field. He said that when he saw the demand of the hardware was high they decided to start the hardware business. He further described the condition of his business by saying when they started their business all the material they bought initially sold out in one day. At that time, he called his brother in a panic to send him more material and this situation continued to increase for quite some time. The nails and GI sheets were in high demand, as these were necessary for the basic structure of a building. After some time he said, "I felt that I could not control the demand and supply here, so I asked my brother, who was working in an Islamabad steel mill to leave his job and join me here at my shop. Now my brother, my

nephews, and me are working here and I employ three workers as well.” He said, “This was an opportunity for us as I myself was an employee before earthquake, but now I have three employees working for me. I earn a lot of money due to this business. The earthquake turned me from an employee to an employer.”

Subsequently there is the furniture business in Balakot that needs to be discussed. As I discussed earlier the businesses that became prominent after the earthquake included electric appliances, furniture shops, and crockery shops as well. There are fifteen shops furniture shops. Eight out of these fifteen shops are new and have been introduced in the market after the earthquake. Some shopkeepers ended their furniture shops after the earthquake. Zia ur Rehman’s father is one such case who left the furniture business at once. Two of the furniture shopkeepers were drivers before the earthquake but they saw the wisdom of opening a furniture business. Two were carpenters and other two were doing shitring before the disaster. One had a cloth shop in Balakot bazaar.

One of them is Muhammad Sadiq who owns Abdullah furniture shop. He is living in Ree village of Sat Banee union council that is twenty minutes drive from Balakot bazaar. He is Abbasi by caste. He is a young man of twenty-three. After completing his high school education before the earthquake, he was working with Pakistan furniture makers and used to polish the furniture. Two years after the disastrous earthquake, he started his shop just opposite to the Pakistan furniture shop. He said that his brother, who has been working in Saudi Arabia for fifteen years as shitring expert helped him financially. That is how he started the shop near the courts in Raza bazaar. He said that his brother gave him six hundred thousand rupees for investing into this business as they live in a joint family system. He said that he also invested the money that he received from government as compensation. One of his sisters died in earthquake and his house was damaged completely. Government gave him two hundred and seventy five thousand rupees (one seventy five hundred thousand for house and one hundred thousand for his dead sister). He told me that after earthquake, the business of furniture especially that of trunk was in boom. He said that he started this business even after one year of earthquake but still the demand was so high that he could not provide the supply that could satisfy the need of the customers. He got two big shops in this market and has almost the same range of furniture that was listed in the previous pages. He said now the business is slow as many people started the business of furniture and customers are less.

The second, one is Zia ur Rehman who has shop in Akbar bazaar. His house is in Garlat. Akbar bazaar is situated near river Kunhar. Zia was dealing in the cloth business before and even after earthquake. Two years after the earthquake, he decided to go into furniture business and now he has furniture shop. He belongs to the Turk caste and has completed his intermediate. He said,

“We migrated from Kala Dhaka, now known as Toor Garh, to this place. We migrated here almost twenty years back. All the Turks are migrated from that area but some families migrated earlier than others did and this migration started almost fifty years back and is still going on.” He said, “My father was told by his cousins, who were here in Balakot already to come here as the market is big and there are better chances of earning money and expanding the business. When his father came here, I got the shop on Main Kaghan Road from a man who was from Swati caste.” It was a big shop and before this there was a hotel in that building named Mashriq hotel that was situated in present Madni plaza. He said, “My father gave me five hundred thousand rupees as advance as it was a big place on main road. Then his father started the business of furniture in this place and soon it became one of the top centers for furniture in Balakot.” He said, “I also started his cloth shop here in Akbar bazaar.” While talking about his family he said, “I had two sisters and three brothers living jointly with parents and were having good life. Earthquake changed their lives completely. He said that his house was damaged completely and both of his sisters were injured seriously. One was hit on backbone and one got injury on head. His shop of cloth was partially damaged.” At the time of earthquake, he said, “I was in the shop. At that time, he closed the shop and rushed towards his house. I knew it at later stage that the back wall of my shop was damaged and most of the cloth was stolen by someone as after earthquake it happened to most of the shops and shop owners.” He said, “I took my sister to Abbotabad and then to Peshawar Hayatabad complex hospital for treatment. Almost all Turk caste people of Balakot were given the shelter in refugee camp made for Afghan refugees in Hayatabad Peshawar.” He said, “We went there and all their families started adjusting themselves there. In the refugee camp, all Turks of Balakot lived like one family. When we got tired of going back to Balakot to save our things from being stolen, they used to go to the camps for rest. That was a heaven for us that time.” Then he moved to Mansehra and lived there for four years because both sisters were injured and it was not possible for him to travel from here, so he got a house on rent there. He said, “I used to visit my damaged shop and home to do anything that could be done to save my damaged property. In the initial days, it was so hard to work and dig here in shop.” He was alone and came back as most of his family members were with his injured sisters. He said, “I used to come here for some days and for some days, I used to stay with my family in Peshawar at that time. When I returned for the first time on fifth day of earthquake from Peshawar I saw my father’s shop was destroyed. It was even hard to find where the shop actually was. The buildings near my father’s shop were multi storied and they were collapsed irregularly that it was even hard to find the place of the shop.”

He narrated the event of his struggle for recovery of his damaged property in the following words,

“I was searching the shop of my father under the huge pile of rubble and in the meanwhile I saw a cover of a pillow. I recognized it immediately as my father had bought this from Rawalpindi a few days back earthquake. I came to that place and started digging it. I recovered more than a hundred pillows from it. While I was doing it a man came to me considering it the relief goods and asked me to give it to him then I let him know that this is my own goods of shop not any relief goods. I got all this to my cloth shop and then came back to the shop on next day. I was not having energy to do much. I used to dig one place for some time then used to get tired. I even used to sleep there for some time while doing work. Labor was so high priced that I could not afford it. While I was doing it I was called by a man. He seemed a Punjabi. He asked me what I am doing then I told him the whole story. He asked me why I am not doing it with the help of some labor then I said I cannot afford. He gave me something in an envelope and when I checked it, I came to know that it was money. He said take it and get some labor to finish your work. There were Afghanis and Kohistanis who were doing the labor in those days. I spent all that fifteen thousand rupees given by that man for digging and clearing my shop as much as I possibly could. After that army came with bulldozer and excavators and started helping shopkeepers to dig things. While digging the place of my shop there were Afghanis that were dragging broken trunk boxes. It was hard for me to tolerate it. I asked the driver of the bulldozer to level the shops so that I could not see these people dragging my goods. The driver did as I asked him and he leveled the whole area of my shop. I sold all the material of furniture and other things that were recovered to a local furniture shop as there were some furniture shops that were not damaged at all.”

He said, “those people benefit from the earthquake that were in the market and were not having injuries or casualties. Even those having deaths in their families recovered as they just buried the dead bodies and were ready to work again but those who were having people with serious injuries in their families and their houses were collapsed could not recover.” He said, “That it is very much clear to and he is totally convinced that those having no injuries and casualties were actually selected by God that they were be rewarded. Those who had nothing of that sort happened to them were mentally, physically sound, and earned a lot of money.” He told me, “Six of my family members were busy with the two sisters who were seriously injured and I was alone to recover and restart business that was not possible as having no house, no family etc make it hard for him to get back to his previous position.”

He said, "I was not mentally sound myself as I was looking around in the market people were gathering money with both hands in the business of hardware, furniture and crockery but he was not even able to watch the time." He told me, "My neighbors used to be so much busy that they could not help him and he was not able to manage all the things alone so got four workers with him to cover the customers." Same is the situation with furniture. The demand of Charpai (bed) was so high that people used to stand in lines for buying it.

He said, "The people and shopkeepers of Mansehra earned a lot due to earthquake. I spent four years in Mansehra. The rent of my house was nine thousand but same house used to be less than three thousand before earthquake." The prices of property went up various times. He said, "My friend was having a piece of land and he bought it with three hundred thousand before earthquake. After earthquake, he sold it for twenty five hundred thousand. This was just because people moved from this area to Mansehra as that was safe to live and people started living there by renting houses and families also start buying land to build houses." The shopkeepers also benefitted as the stuff for all these said things were not enough in the shops of Balakot and people used to buy all these things from Mansehra. Even shopkeepers used to buy things from Mansehra city market on wholesale that created for them an opportunity to raise the rates. The customers for them were so abundant that they forgot about doing bargaining and used to say one rate for the products or asked customers to move forward to next shop to buy it otherwise. The behavior of the shopkeepers in Mansehra city changed a lot due to all this. Not only Mansehra city but also Abbotabad, Rawalpindi, Lahore and even Karachi got its share due to the situation that was created due to the earthquake.

He told me about how he got the prefabricated shelter from the Al Dawa NGO. He said, "It took three days to get the shelter from them and it was hard to spend three precious days on getting shelter for as I was resettling my business and house and I was alone so in such a situation, three days was a big time for me." He said, "When I went to the camp where they were distributing their shelters I was looked at as if I was nothing to them. Their behavior was not friendly and it was clear from their treatment. They asked us to start fixing those prefabricated shelters that were lying there in parts." He further described, "We were ordered to do it without letting us know why they were fixing it. Later on they were told by a man who was friendlier that this is just to get know how to do it when they would take it to their places." He said, "At prayers time we were asked to enter into a big hall for prayers. As Maslak (sect) was different from ours likewise the ways of performing prayers. We were asked to do as they were doing." He added emphatically, "We objected it and also my friend did the same and started making noise. One of them asked him not to make noise, took them by hands, got them out of the hall, and ordered the one who

was on the duty to give shelters to them.” This was also the case with others who went to get the shelters. Al Khidmat that is Jumaat-I-Islami wing helped their workers and the friends of their workers or those who were well known in the area. He said, “Even the Tableeghe people distributed things in those who spent time in Tableegh or promised to spend time in it after this.” He told me, “I used to hear from people that different NGOs spread their religions through relief activities but here I observed this case that they were even promoting their groups and sects.”

He further said, “I worked with Oxfam as their registered shopkeeper and at that time, I was having cloth shop. I started working with them when one of my relatives, who has crockery shop here in Balakot Bakhtiar introduced them to me after six months of their work.” He said, “It was nice but not very good in my case as I was dealing in cloth and very few people used to come to my shop.” He said, “That in the open market the same cloth was earning more than I did sell to the Oxfam token holders. It was successful in the case of crockery and karyana shops. At the end there were some corrupt employees in Oxfam that used to sell token directly to the shopkeepers and not used to give it to the people in the declared four union councils.” He added, “This used to be less than their original price e.g. the amount of money for three tokens were fifteen hundred but they used to sell it to registered shopkeepers on thirteen hundred and in this, way both the parties earned benefits from the transaction.”

Then there are the cosmetics and garments shops. These shops vary in size too but usually these are decorated with different color baby frocks and sweaters. One of these shopkeepers tells me “Immediately after the earthquake, there were many marriages being arranged. Therefore, they needed garments and cosmetics. During that period the cosmetics shopkeepers earn a lot because whatever they asked as the price of the cosmetic item, the customer used to pay without asking.”

6.2.4 Change of Business as a Surviving Mechanism

There are many shopkeepers in the bazaar that changed their businesses as their businesses collapsed during the time of the earthquake, so they were not in a position to restart again. Some case studies of this category of the kind of shopkeepers will be helpful to clarify the situation as to why they changed their businesses and what were the circumstances that forced them. The instance of Jameel has already been discussed who changed his business from hardware to mobile shop. Next is discussed the case of Mian Abbas.

Born in 1975, Mian Abbas belongs to Khatana sub caste of the Gujjar caste. This caste is considered very influential and pious in Gujjars of this area. They have been members of provincial assembly from the Khatana family of nearby village. He told me, “My father was a bank employee as a guard and was president of All Punjab Guard Association. My grandfather

was running his own madrassa in early 19th century and more than fifty students used to live with him and he was responsible to feed them.” He said, “We are four brothers and all are well educated except me as I was weak in education so I could not complete my education. I did his matriculation.” It was in 2000 that his brother who is in bank as cashier developed stationery shop for him in Bralvi bazaar. He said, “I am the second of the brothers. My elder brothers were employed while my younger brothers were still in school. In five years I got my business very settled and invested everything in that business.” His shop was considered one of the best stationery shops in Balakot. Earthquake destroyed it completely. Above his shop there was sweet making factory. At the time of the earthquake, the laborers were busy in making sweets for selling. All the people who were working in that factory died. His shop was full of papers and books that caught on got fire and burned to ground. His house was also destroyed in Sat Bani union council. It was a two story big house. His sister in law died and his wife was also injured seriously. His parents received minor injuries and recovered soon. The total amount money that he said he lost in earthquake was more than sixty hundred thousand. He told me, “All those who were not at home at that time were safe.”

Mian Abbas narrated his earthquake experience in the following words;

“After earthquake when my wife was injured, I got my wife to hospital. I married few months prior to earthquake. She was living in Karachi and gold medalist in Islamic studies masters. Her one foot was seriously injured. I spent everything in her treatment that took more than four years. This long treatment made me psychologically and physically very weak. I did not have a house to live after earthquake, my all family members were injured, and one died. I had no finances in hand, no food to eat. If this tragedy would have happen to us only then we would not be able to survive but it happened to everyone here hence it became bearable as all were equally shared the pain and the grief.

After three years of earthquake, I started this shop. It only became possible with the help of my brothers and friends. One of my friends gave me this shop that I build with the GI sheets and my brother who is in bank gave me some money to invest it here in mobile shop. I sold the gold jewelry of my wife and invested the money in my business. Initially I was having a partnership with a person who was brother of my friend but later on he realized that this shop is not big enough for both of us so he left me alone and I am doing it alone now.

In the shop before earthquake I gave hundred thousand as advance as a part of partnership. After earthquake when I asked for the money to give it back to me, my partner asked me to wait for a while. It is only after three years after earthquake that he gave me half of the money back. I was so much busy with my wife in hospital as she was very much serious that I could not get the

house reconstruction payment. Later on I tried hard to get it but it was in vain. Khushali Bank is the only organization that gave us fifteen thousand rupees. We repaid three thousand back as it was agreed upon as a condition.

He told me that I have learnt one thing from this earthquake and that is businessman should not invest all of his money in one place or in one business. An expert businessman will be the one who invests the money in many businesses. I invested all the money in stationery and earthquake destroyed all of them at once.

I am secure in this area as this is my only place to live and I do not have any option to leave this place. I am bound to live here. God wanted to do it me so He did it. We are told by the ERRA and the government that they will shift us from here to new Balakot. But till that time we satisfied ourselves that we are safe here.”

He used to tell me when I went to his shop that the original shopkeepers of this area have died either in earthquake or they moved to Mansehra, Abbotabad or other cities of Pakistan. People from outside Balakot came here and captured the business. He used to talk about the Afghans that they increased in number after earthquake here in Balakot. They got the shops from the owners as they were in better position to give big advances to the owners to get the shops.

In the same way, I would like to discuss the case study of Jameel. Jameel used to deal in hardware before earthquake but now he has a mobile phone shop in Razaa bazaar. He is president of mobile shopkeepers in Balakot. He is from Awan caste and is living in Bamphora that is on the Southern side of Balakot. His family is famous for hardware business in Balakot bazaar. He has four brothers who are dealing in hardware. Awami hardware that is owned by Aziz and Qadoos hardware now owned by his young son Yasir as Qadoos died in earthquake disaster. These two hardware shops are among main hardware shops. Qadoos and Aziz are brothers of Jamil. Two other brothers have also hardware shops in the bazaar. Jamil was born in 1968 and he started his professional life when he was only twelve years old. His father was having a karyana shop in Naran. In summers, he used to be in Naran while in winters he used to live in Balakot doing same work. He was also dealing in potatoes and sweet peas, as it is one of the big businesses of this area. After that, he started to deal in steel sheets and then he started the business of hardware. He told me that he also spent some time in Karachi with his elder brother, as he was there to do shtring work. Shtring work is to make arrangement of wood for the building to be filled with concrete, cement, and steel to make buildings. This work is very famous here and the people of this area are considered expert in this work. This will be discussed later on in this report. Then he came back from Karachi and started work with his father in the hardware shop. He got married in 1988. When all the brothers got married, we separated into seven nuclear families and from then

onwards they are living in nuclear family and living an independent life. Before earthquake, he told me that his business of hardware was not good, as it was not earning much for him and his family. When they separated, they were having five hardware shops in Balakot bazaar. His family is famous for hardware business as still four of his brothers are dealing in hardware and this business earned for them a good name in Balakot.

Jamil further went on describing the earthquake event in the following words;

“After earthquake I went to my shop after fifteen days. My house was partially damaged but was suitable for living and we did not leave it. My one son was in Shaheen Public School where most of the children died but he was unharmed. My daughter was in high school where most of the girls died but my daughter was safe. These two were the miracles for me and now I am sure and believe that if Allah wants to keep us safe, nobody and no disaster can harm us.”

My shop was not damaged in earthquake. It was near river in Suhrab market. Only few items were spoiled and the material inside shop was lying scattered. I went to shop and started collecting things and arranging them in an order. I was mentally and physically sound as my children were safe, my house was intact only boundary wall was damaged, and not many things were disturbed in my shop and nothing was stolen from my shop thus in those days it was common. Total losses were not more than two hundred thousand. I gave my shop to my brother and also sold him the material of hardware inside it to him. I was just looking around into the market that what should be done as business. Then I got the idea that the business of mobile would be more beneficial as people are in need of it and there is no shop of mobile phones in Balakot bazaar. I was first to build the mobile phone shop in this bazaar.

In starting the mobile shop, no one helped me except my wife's brother who helped me financially and morally. Other family members were not in a position to help me as almost everything was destroyed here. My wife's brother gave me two hundred thousand rupees and I started with that money. Later on, I invested some more money in the business that I got from government that has been given to me as a compensation of the house though it was not damaged. When Saudi government gave us prefabricated shelter, I sold them and invested the money in the shop. Therefore, my business got a good investment by all these resources. I returned the money back to my wife's brother after two years as I earned enough to return him. In initial days, I was facing some problems as it was a new business for me and I was not having enough experience to deal in mobile phones on shop efficiently. This business was new to this whole region and these were very few people who could deal in it. I was not having good income in hardware business before earthquake and was not ready to start hardware business after earthquake though the entire hardware dealers earn a lot after earthquake. I started mobile phone shop though it was a risk that

I was taking but I was not having much to lose. Secondly, I thought that after this disastrous earthquake no one would build the houses anymore in this area.

In first two years, the business was so good that I used to sell more than twenty mobiles a day. People were having money of relief aid and they were buying things that they needed. Mobile phones were purchased due to two reasons. People here use mobile as an indispensable item as this is being used for communication and secondly it is also held as a sign of prestige in initial days. He told me that customers rarely bargain in those days in purchasing the mobile phones or any other items. I used to tell them the price and they put the money in my hand to get the mobile phone. He told me that there were people in this area who were not having a thousand rupees note in their hand before earthquake and the event of earthquake made it possible for them to have hundreds and thousands of currency notes in their hands. In such a situation, it was possible that they use it in non-productive ways. People who were doing business and having shops in bazaar benefited themselves from it and earn a lot by selling things on high prices.”

About his children, he said that one of his children is studying in Abbotabad in a college. He spends ten thousand rupees monthly on his tuition fees, hostel fees and other expenses. He said that it is possible only due to this shop. Otherwise, he would not have been capable of investing such amount on his children if he would have been in to the hardware business as he was before earthquake disaster. Therefore, earthquake and this new mobile business have changed his plans for his children. When I asked him about the issue of red zone and talked about the safety of his family there, he simply said that death is everywhere and one cannot escape from death. If Allah could save him and his children in that disastrous earthquake, he can do everything. Earthquake changed his outlook and belief system a lot. Before earthquake, he said that he was not having beard but now he is the follower of Tableeghi Jamat and spend forty days with the Jamat.

Earthquake changed many things as far as the business in Balakot is concerned and he said that he has changed his strategies accordingly. He started his mobile phones business, as it was more attractive at that time. He left his family business of hardware and responded to the situation accordingly and took step according to the new circumstances.

6.2.5 Grants and Aid

After the 2005 Pakistan earthquake many countries, international organizations and non-governmental organizations offered relief aid to the affected regions. The aid given was in the form of monetary donations and pledges, as well as relief supplies including food, medical supplies, tents, and blankets. Rescue and relief workers were sent from different parts of the world to the region and they brought along rescue equipment. The government of Pakistan

established Federal Relief Commission (FRC) and the ERRA (Earthquake Relief and Rehabilitation Authority) to coordinate activities with other international agencies and NGOs. The government of Pakistan provided people with the relief money and aid in order to help the people survive as soon as possible. The business community as well got aid and money from the government and other NGOs in order to get back to their previous positions. Tables in chapter 3 (3.18 and 3.19) show that how the business community of Balakot benefitted themselves from the compensations that they got from the government or Pakistan or NGOs.

Babu's brother Farooq has a hotel in the old Brelvi bazaar. Brelvi bazaar used to be a very busy bazaar before the disaster of earthquake. There were many shops small and big and it remained busy until late night. Big suppliers and traders were having shops in this bazaar. This place has been damaged completely at the time of earthquake. I have been told that the fragments of the shops were so huge that nobody could even recognize where his shop was exactly situated. The whole land of the bazaar was dislocated and that is why was hard to find the dead bodies in shops. Farooq has told me that this place remained devastated long after the earthquake and there was no reconstruction done in this bazaar again. That is why, the shops moved to the Main Kaghan Road from this part of the bazaar. He was working with his brother before earthquake and his shop was on Main Kaghan Road near Government High school for boys.

Farooq narrated his life history and experience of disaster as under;

"I got into the hotel business when I was only fifteen years old. My date of birth on my National Identity Card (NIC) is mentioned as 1960. But I am not much sure about it but I was born round about same year but at that time there was no concept of writing the date of birth so I could be wrong about it. I completed my primary education but could not continue it as we were experiencing some financial problems at that time. My father and elder brother were already into this business so I got into this job without much difficulty as it was a family business kind of thing for us. In 1985, I got married and had four sons and two daughters before earthquake. But the disaster of earthquake has taken my two sons away from me as they were in school at that time and could not survive. Now I have two sons and two daughters. After earthquake I worked with different hotels for three years as my brother shop was destroyed and he was not in a position to help me at that time even though after some time he helped me in establishing this restaurant. I faced lots of challenges due to earthquake. The place where we were working before earthquake was very nice and having nice arrangements for customers- having more than fifty chairs and ten tables, nice washroom etc but earthquake destroyed everything in no time. It was a bit challenging to make that kind of structure again as not only the building was destroyed but it also shattered the furniture and other things of kitchen. So, there was nothing left for us on which

we could have rebuilt. The advance money that we were paid for the hotel building before earthquake also had gone with the collapse of the building. When I was renting this new place, I gave one hundred thousand rupees as advance. My daughter got injured in earthquake and her fiancé wanted to get married to her. But we could not say no to him. That was a real hard time for me. I spent the relief money that I got for my two dead children and as compensation for my damaged house for business so the demand of marriage and financial issues created an extra burden and everything that was happening to me was just because of the earthquake. If there would have been no earthquake she would not got injured and his fiancé would not have demanded marriage and we would have been able to arrange her marriage in a better way. My two children died and that created a huge vacuum in my life that is hard to fill. That made me feel so heartless that I was thinking life is ended and there is no life any more. My house was partially damaged but we could not go back as my wife and children were afraid of going back into that after that disastrous earthquake. We lived under the open sky and then in tents and now we are living in prefabricated shelters provided to us by the Saudi government. In the initial days, when me and my family was living under the open sky I could not have thought of anything but my family and how to save them from this condition as I had already lost two of my children. It is true that earthquake took best lives in Balakot as those two sons of mine were very active and best in everything such as they were good in their studies, physically they were strong, fast in doing work with me as well, good in performing prayers and other religious duties, more respectful to us and other relatives. I have two sons now but they are relatively weak in studies and are also not so quick in doing work in shop after their schooling. My son who is helps me in hotel now got severely injured and he was kept by the doctors in hospital for ten days. I was with him as there was no one else just me or my nephews who was taking care of him in the hospital. Financially I got so weak that I was not able enough to buy new kitchen material for my hotel. On the other hand my family was demanding everything as they also had to survive so I shunned the hope of working on my own hotel and started working in another hotel here in Balakot and worked with them for three years for earning money. In that very period I saved some money for my own business. At that time the Brelvi bazaar was newly started to rebuild and there were few people who were attracted toward this side of the bazaar. I came to know that these shops are ready to rent so I rented the two shops and removed half of the center wall to make the place open and now am working here for almost three years and the shop is getting better each year as the people are getting back to Balakot and also my customers are increasing.”

Farooq has a boy with him who works as a waiter. Farooq cooks all the food himself. Dishes and the taste of all the dishes are almost same that is cooked in Babu Hotel and Farooq hotel. The

Farooq's customers are local shopkeepers and those who come to Balakot. It is easy to get a taste for this food, as he does not use much of the spices and oil. I used to drink Lassies' at his shop as it was having very nice taste in hot summer weather.

Farooq said that his brother and his nephews helped him a lot financially, morally and physically. His nephews worked with him on his shop as waiters without taking any money for initial days when he started work in this shop. His brother and his brother in law helped him financially and gave him loan to start this hotel. Sarhad Rural Support Program (SRSP) helped him in making this hotel as well. He told me that he has a community organization (CO) in his village Manglee. Through that CO he has been given the grant of rupees forty two thousand to buy essentials for his newly built hotel. His nephew Mazhar who is a homeopathic doctor in Balakot is president of that CO. They gave him this money for buying refrigerator, electricity, water supply, wash basin and electric fan. They provided him money and he bought these things for his hotel. They gave him training in PTDC motel Balakot for five times. He said that in training there were ten people from different UCs and all the people were having different businesses. After training he was given the money and after two weeks they came to his hotel to check what he bought of the money that has been given to him. They gave him training about how he could expand the business. They trained him about making and packing of food so that tourists can buy and carry the food with them safely. He said that once he was so much ashamed of himself during training. The trainee of SRSP and International Catholic Migration Commission (ICMC) asked all of the participants to make something with hands at home. He said that he can make the trouser belts that we commonly used in shalwar (local trouser). Every one made something with their hands and showed it to the trainee. He asked us to sell it in the Balakot bazaar and also advertise it in front of the customer in bazaar that how it is different from other such items. He further said that he went in the market but could not do it as he was living in this bazaar for many years and doing such thing was out of question for him. At the end, he said that he got bored of all such trainings. They were teaching him how to make daily accounts and how to maximize the savings etc that was not easy for him to be patient as he was an old man and was not used to it. He said that he was born here in this valley on both sides of which he has seen these enormously tall mountains. These mountains restrict him thinking beyond these walls and he could only think within the boundary of these mountains.

He further described about trainings and said that SRSP and ICMC also gave them training in very expensive hotel, PTDC that charged them very high. Here he suggested that they could have arranged these trainings at other cheap hotels and the money that they paid to the hotel could have helped ten more people like them in their businesses.

After that is the case study of Shakeel. He has a cassette shop in New Shah Alam market on Main Kaghan Road in Balakot. Before earthquake he, his father and his elder brother were having cloth sewing shops in Brelvi bazaar.

His story goes like that;

"I started learning sewing clothes after completing my primary education. I used to sit with my father and learnt it from my brother Jameel. We were having joint family system and still we are living jointly. We were three brothers and two sisters living in same house of nine rooms with our parents in Kotgalee that is situated in Hangrai union council near Balakot.

I started sewing clothes when I was fourteen. Then I got my own independent shop and also started dealing in cloth. Thus before earthquake we were having three shops. In my father shop he was dealing in cloth. In my shop, I was having men who used to sew clothes and they were working under my supervision and my brother's shop where he used to sew clothes as well. I got married few months before to earthquake and now I have a daughter. In earthquake disaster, everything was destroyed. My one sister one brother and my mother died in earthquake.

Our village where our house was situated destroyed completely and that place was no more capable of living because of land sliding. All the people from that place moved to different places.

There were lots of troubles after earthquake. We were not having finances to start new business. There was no shop. The house was destroyed and there was no house so we moved from that place. Our family members were died and one of my sisters was seriously injured. She was hospitalized for eight months and I was with her for all these eight months. In the initial days, relief goods were distributed by NGOs and army but after sometime condition got worse for us. Our land that was near our house also destroyed as before earthquake we used to grow crops on that land but after earthquake that place was not even able to grow any crop.

We moved to Shuhal Mazullah after earthquake disaster. My father purchased a piece of land there in his good times for a house. We built a house on that land with the money given to us in relief. After nine months of earthquake, we came back to the market and started sewing in a shop in Mohsin market here. I and my brother Jameel used to sew clothes with one sewing machine at that time. After three months, we were moved by the owner of the shop Saleem khan to another shop as another person came to the shop as he had given more money as advance to the owner of the shop. That man told us that he wanted to owe this shop as his father died in this shop. Then we moved to another market of the same owner. There I started the cassette and CD selling and my brother Jameel was doing same sewing work. The reason to start cassette and CD selling was the load shedding of electricity. Jameel added that before earthquake our customers who used to

come to us for sewing clothes were from our own village. After earthquake, the whole village was destroyed and they moved to different places away from here. Now it was not possible for them to come here for sewing their clothes. This decreased our customers and Shakeel forced to leave this sewing work. We worked in second shop for one year but again the owner dislocated us from that shop. They moved us to this place. Here we managed to give enough money as advance to make our place permanent. For first shop, we gave five thousand rupees as advance.

When we were in second shop after earthquake, ICMC gave us money for two sewing machines. This amount was about twenty thousand rupees. We developed a community organization in our village and demanded the grant to run our business. We said that we need sewing machines as we know the business and we have the skill and shop but not having sewing machines to start with. There were almost twenty other people who were given such loans. Others were also shopkeepers in different places but belonging to same village. Some were having grocery shops and some were running food restaurants. The ICMC checked our work whether we really invest these things in our business or not. If they found the case genuine, they gave another grant to same grantee. Same was happened to us. They checked our work and gave us money for two more sewing machines. Almost 2/3 of the cases got second grant. I was also supported by my friend financially and I also returned his money. The nazim of our area asked us for his share in the relief check that we did not give to him. As revenge, he cancelled our checks. Our nazims and Patwari gained lots of money in the relief after earthquake by exploiting the people.

Before earthquake, my business was quite good and it was expanding with good speed. I was thinking to build a good house on the land that has been purchased by my father as this place was close to bazaar, I was planning to buy a car for my children to carry them to school. I was very positive about the future of my business but now I am not expecting much from this business. Now I am thinking if possible I will go abroad may be to Middle Eastern country as I am trying to get the visa. If I could not arrange for visa I will leave this business of CD and cassettes and will go to shoe business with the money that I saved in shape of committee (local money saving system). Before earthquake, we were not indulging in this committee kind of saving system. The shopkeepers used to do this saving for saving purpose only and not for investing this money into business but now shopkeepers save the money by this system to invest the savings in business at once."

Shakeel told me that people, who were having nothing, earned a lot after earthquake but those who were settled in their businesses are the real losers. There are tailoring shops that were not affected in earthquake earned a lot as immediate after earthquake there happen to be a lot of marriages and that was the opportunity for them to earn more.

About their relatives, he said that before earthquake they were living in same village and used to visit each other daily without any reason just to ask about each other. Now the village has been destroyed and all the relatives are scattered. He said that now they do not go to each other's places as they cannot afford to travel long distances because of financial constraints he said that now they visit their relatives only on the occasions of marriages or deaths

6.2.6 Reconstruction and Remittances

In Balakot, the people's earnings are mainly related to mountains. Trees in the mountains earn for those who have forests, the tourism industry is also large because of the mountains as they provide the beautiful scenery and weather for the tourists. The livestock is another asset of income that is added to the economic resources of this area and this profession is mostly related to Gujjar caste in Balakot. However, the exceptional case is about foreign remittances that are not directly related to mountains but indirectly the people who are working and living abroad in one way or another exhibit in their skills and profession that they belong to a mountainous region and it is affecting their livelihood. I will explain my point further in this section. People from almost every caste who are living here are having people abroad or living outside Balakot like in Karachi or other big cities of Pakistan they earn and send money back to the dependants living here in Balakot. In Balakot, the joint family structure has its existence that is why, one or sometimes more than one member of the family work and lives abroad, and sends money back to other members of the family. People from Gujjar caste are considered are considered the forerunners of this practice and are living and working outside the area. The main skill that these people have utilized in working abroad is shitring. As I described in the previous section that this work is related with construction of buildings. One of my friends, Mukhtiar, who is living in Shuhail Mazullah that is situated eight kilometer away from Balakot on its South and is working in SRSP, told me the reason of why most of the people who are abroad adopt shitring work as their profession. He told me that this shitring work is related to wood and working on heights with little space to walk on. The people of this area are used to working with wood because wood is the cheapest thing and in abundance here. The people used to cut the trees for their use, make different things out of it, they also use wood in building their houses. Last but not the least, they level the wood that they obtain from trees on the mountains and sell them. In this way, the people of this area have become used to woodworking. He further told me, "The work of a carpenter and shitring is almost the same as both jobs are related to working with wood." Secondly, the people of this area walk on heights with undersized routes that are again related to mountains. Therefore, these two qualities that have been adopted by the dwellers of this area from nature made them

expert in shitring making and carpentering through these skills. They use this skill to earn money from abroad like from Saudi Arabia and other Middle Eastern countries. Mukhtiar told me, "The carpenter and shitring maker of Hazara divisions are famous throughout this region for their skills. People go to Karachi first from where they usually become experts in this work and then go to middle eastern countries as the reward of this kind of work is more in middle eastern countries."

Amir Shehzad who has shop near Habib Bank Limited, in Balakot, told me, "There was a man from Gujjar caste who was living near Shuhal, he was not happy here with Swatis so he left this area and migrated to Karachi. He said this is almost fifty years old story as it is told to them by their elders. That man whose name was not known to him started working with someone as a laborer. As he knew the work of carpenter, so he started that work there and he also started the work of shitring in Karachi. After some time, he progressed in his work and he got his own tools, got his own team comprised of other shitring makers and carpenters and laborers and started taking big contracts of buildings. In few years, he became so rich that he started to attract other people of Gujjar caste from Balakot who used to work with him there in Karachi in his team. He became a Saith, means wealthy man. Amir Shehzad told me that he became so famous among the people of Gujjar caste and when they used to go to Karachi they used to walk in same style as that man used to walk. In other words, he became a standard or inspiration for other Gujjars. Amir Shehzad told me that after him many Gujjars and people from other castes went abroad in order to do same thing. Amir himself worked in Saudi Arabia and remained there for five years. He and his two brothers were working doing same work of shitring and carpentering while living in Saudi Arabia though he is a Swati by caste.

The people of Rana Rajput caste who are living in Balakot, has been in the business for long. Asad one of my best friends that I made during my stay in Balakot, has a karyana shop and I used to sit in his shop almost every day. He and his family moved to Abbotabad after the earthquake but his shop is still here in Balakot. His whole family was living together in Balakot before earthquake. However, at the time of the earthquake one of his uncles died and one of his uncles lived. His uncle Sadiq was a good businessman of Balakot and he used to run the business of the family before earthquake. Sadiq had a monopoly in the cement business before the earthquake but after earthquake, he quit his business. His business is now replaced by Rustam, who was in Saudi Arabia for many years doing shitring and carpenter work. The case studies of both of the businessmen illustrate the point about foreign remittances.

Sadiq came twice a week to Balakot and usually stays here with his nephew Asad, who has a shop in Balakot. He often comes to ask about the debts he has given to people before earthquake.

He also owns the agricultural land that he himself cultivates with the help of some labor. So, another reason of his coming to Balakot from Abbottabad is his crops. I used to meet him almost every time when he comes to Balakot. He narrated different stories about his past especially related to his business with the people of my area, Mardan and Peshawar as he had done transactions with them.

Sadiq was born in 1948 in Balakot. His father was dealing in cloth and karyana in Kaghan village. His two elder brothers were in business with his father while he and his other siblings were in school. In 1965 he completed his tenth grade from school. Then he started job as telephone operator and then in 1968 he started working in government depot for rashaan. From that place he started the wholesale business as he developed contacts with the people who used to come to the depot and carry things. He then started wholesale dealing in potatoes, rice, fertilizers, cement, dada etc. He said that he was the youngest of all his brothers but he was good in dealing with people in business so everything was in his control and he used to deal almost all the matters related to his joint family. In 1987 he got married and before earthquake he was having a son and three daughters. He told me that he married to a school teacher who is headmistress now in seventeenth grade. About potatoes business he told me that all the big dealers in Balakot used to deal in potato business and still there are many people who are doing it. He said that there are two ways to deal in potato business. He said that he used to deal with grower of potatoes in both the cases. In first case, he said that they used to provide all the necessary items like flour, ghee, sugar, pulses, fertilizers and potato seeds. They provided these things to the grower as they get potatoes from them when they harvest it. Second method is of commission. He said that they used to charge fixed amount per bag of potatoes and ensure to carry the potatoes to the market of Lahore, Gujranwala, Gujarat, Rawalpindi, and Peshawar etc. He told me that these two methods are still prevailing but due to mobile phone use the access of farmers is more than before so they bypass the middle man and directly do the transactions with the big markets and there are only few farmers left who are still using the same traditional way of transaction. He said that he has quit this business as the magnitude of business has squeezed a lot.

He said that before earthquake he was having a very good business as he was dealing in potatoes, rice, cement, and karyana as wholesale distributor. He was among top businessmen of the Balakot bazaar and was having good contacts with the well known people of this area just because of his business. He said that his cement business was so good that he used to sell five to six trucks daily. There was no one in the market who could have challenged him in cement business. He said that this was he who used to set the price of cement in this bazaar before earthquake. He then told me that he quit the business because the secret of the business leaked (*karobaar se parda uth gaya*).

I asked him what he was meant by leaking of the secrets of business. He said that this is about the techniques of business about something that only one person knows about such as the rates about the supply. He said that before earthquake, he was having joint family system and everything was mutual such as living, business, kitchen etc. However, after earthquake, every brother started his own business and everything is divided now. He said that they have lost their house that was worth fifty hundred thousand rupees and his business of cement collapsed. He said that one of his children was seriously injured due to the disaster of the earthquake. He went to his brother in law in Islamabad and lived with him for a month. After that, he got a house on rent in Abbotabad and now living there.

He said that he is doing no business here now and he wants to settle his business in Abbotabad now. He told me that he started the cement business again after earthquake but at that time Rustam was earning nothing but just had monopoly in the business he was selling cement on the price at what he was buying from the factory. He told me that Rustam earns money in the labor of the workers that work with him. Rustam get workers for months usually around ten thousand per month per worker while he takes a lot more due to his workers' labor as he is the top dealer in this area. He adds this labor in his billing against those where he supplies the cement. However, his rates are less but he earns only from the workers' labor. His main motive is to establish monopoly in the cement market and it does not matter for him if he earns little.

About challenges that he is facing in this area of Balakot, he said that basically he does not want to live in this area any more as this has been declared as a dangerous area to live in so it not safe for him, his children and his business as well. He said that he lost a lot in earthquake and does not want to lose more in another earthquake so he left this place. He said that his whole family structure got disturbed due to earthquake and they are dispersed now. He said that he could not start suitable business again neither here nor in Abbotabad because Abbotabad is different place and to start business there needs a lot of finances that he does not have.

About the relief efforts he said that he got one hundred and seventy five thousand rupees, prefabricated shelters, and a plot in Bakhriyal. He said that Balakot Earthquake Rehabilitation and Reconstruction Association (BERRA) paid six months fees of his three children that are more than hundred thousand rupees. He told me that it was an organization that has been found after earthquake and the members of this organization were local people. He said that he was a member of this organization and the purpose of this organization was to pay the fees of the affected families' children and to help them in the academic institutions situated in different cities of Pakistan. Sadiq told me that it paid a lot of money for the students of this area who were in the universities and colleges outside Balakot. He said that big effect of earthquake on business

community is that all the original inhabitant and businessmen left the business and area of Balakot and people from outside came here. He said that many Afghanis came here after earthquake and started business.

Now I would like to talk about Rustam who is the big dealer of cement. He remains busy on his cell phone all the time in front of his shop that remains full of cement bags all the time. His shop is situated in new Shah Alam Market. He is living in Manglee that is near Balakot. He is Gakhar by caste and has been living in Saudi Arabia before earthquake.

Born in 1970, Rustam father was doing supply of goods to the upper parts of valley and also to the northern areas. All this supply of food goods used to be done on mules. It was before the construction of cemented road as before that is used to be a narrow route and only mules could carry weight and walk on that route. After the construction of the road he stopped doing this business. He said that when he was in eighth class in school he started working. At that time his elder brother was in Karachi and was doing shitring and carpenter work. He used to sell vegetables on a cart for few years. After that, he also joined his brother in his work and they started working together. After that, his younger brother also came to them and they all started doing it again. He said that they bought their own shitring material and started work at a vast level. He said that his younger brother also continued his studies side by side of business. He further said that they did this shitring and carpenter work there in Karachi together till 2002. In 2002, he went to Saudi Arabia while his other brothers remained in Karachi. He said that he did same shitring and carpenter work in Saudi Arabia as it was his field of expertise. He said that came back from Saudi Arabia after earthquake. He said that due to the blessings of God all his family members were safe about his house was damaged completely. He told me that his brother was with Tableeghe Jumaat for four months. He narrated a dream that was seen by his brother. He said that his brother dreamt of earthquake a day before earthquake in which he dreamt that there happened to be a devastating earthquake in which all the houses would have been destroyed and all his family members were under the arms of his brother and he saved them. Next morning this earthquake happened and it destroyed everything even their house but all the family members survived. He said that they all survived just because of his brothers as he was in the way of Allah. Additionally he said that the next reason that his family survived is that they were not on main fault line. Our village is about one km away from main fault line. He told me that he was forced by his parents not to leave his brothers and stay here for the rest of his life as he remained outside for almost all his life. He got married after earthquake. He said that they lived together till now but it just happened in the last year that all his brothers got separated and they are independent now.

In the initial days, we faced many challenges. We spent six months in tents, as there was no other alternative. The biggest problem was the absence of roof. We then built a temporary roof of wood and GI sheets. Before that, we level the debris of our destroyed house. We were given the GI sheets by Al Khidmat and Shelter Now of Australia. Some friends from Lahore also got us some sheets while the wood was our own. Government and NGOs gave us food for eating and all the facilities to all the people of Balakot that was necessary for living. We did not buy anything of food from bazaar as they were giving it freely. Government gave us two checks of one hundred seventy five thousand rupees. Saudi government gave us two prefabricated shelters that we are still living in. He said that government is not making hospital and school building here it means they have the plan to shift us to New Balakot. He told me that national Institute of Science and Technology Pakistan (NISPAK) is responsible for shifting and constructing new city in Bakhriyal for the people of this area. He said that NESPAK conducted the survey to transfer both the houses and shops of Balakot but now the policy is changed and only houses will be moved while the shops will remain here. He said that we would be given a plot in the new Balakot.

Rustam told me that when he was told by his parents not to go abroad again then he came to the bazaar and discussed with his brothers and friends that what business should be started. He then started cement businesses as it was more relevant to his work of shirting and carpenter and it was in his mind that after earthquake and disaster on a large scale there would be construction on large scale as well so he started the cement business. In the initial days he said that he faced tough competition from the old cement dealers in Balakot as they were trying to get rid of newcomers as they wanted them to leave the cement business. They even sold the cement at very low prices and at minimum profit to give them tough time. That was a hard time for them in the market he said, but they survived and then they won the competition as well.

He said that in the initial days of his business he had a partner. He got money from him as he was having problem with finances. After some time he returned all the money back and became the sole owner of this business. He was of the view that the earthquake changed his life dramatically that is quite different from the life he was living in Saudi Arabia. Before earthquake he said he had very limited contacts in the bazaar and he rarely knew about the people and the environment especially business environment of the area. He said that he used to visit his village and Balakot bazaar once in couple of years. His work was altogether different from the work he was doing now. He further said that the disaster has changed his plans too. He said that he was not thinking to start business here before earthquake and his plans were to start business in Karachi instead as his all brothers were living there for many years.

He continued his story in the following words;

“Before earthquake I was not with family and was not able to share any good or bad time with them but now I can do this as I am living here. I get a good social life now and many people know us as we participate in all social events of this area. We help others financially and socially as our financial position is good now. We are in a social network of relations now and in response to our help with others, other also helps us and our family name is now known in this area. We developed good relations with the government officers of the area and well known personalities and we feel ourselves safe. All the things that I just described, our life standards and our relations are the outcome of earthquake.

At the present I consider myself, my family, my business and my children’s future safe and secure here. Government says that this is red zone and it is not safe to live here anymore but I think if the people start to be pious, earthquake will not happen again. All the activities that happen on the surface of earth or inside earth is just because of the right and wrong practices of human beings. All the destructions of earthquake and floods are due to bad behavior of the people of Balakot in Naran hotels and the activities of the people in Balakot hotels as well otherwise it would never have happened to Balakot if they would have remained pious and not indulge in any kind of prohibited activities by our religion Islam.”

He said that earthquake brought many unwanted things with it. It made the people lazy as it brought a lot of money in this area and people have stopped working. Before earthquake, people did not have so much money and they could not afford to do many bad things that they are doing now. He said that the money of reconstruction and relief aid made them lazy. They are now weak in their religious practices. He described the effects of earthquake and said that people are more intolerant now. Some of the families are affected very badly and their businesses got destroyed and left with nothing. It led to psychological problems. People became more open in their dealings with people especially with females. This is just because of the relief activities by army and NGOs. People went to tent camps where the interaction between males and females was frequent. This made the people open-minded and made their females to talk to outsider men and women. Army and NGOs spread this environment as they were having resources and through those resources, they exploited the people of this area from every perspective. He further goes on saying that they used to ask females of this area to come for relief goods in the evening and used to exploit them.

So the above mentioned was one case study that show how earthquake made the established businessman to quit the area and now the same business is controlled by another person who had been outside the country. Now I would like to talk about two other cases of the same nature but

the difference in these cases is that the outsider who establishes business is not from outside country but from another city of this country.

Saadi and Junaid are two brothers who's father Musarrat was in business of Pepsi cola distribution before earthquake. After earthquake, Saadi and Junaid continued this business as their father was died in earthquake. They continued to do this business till last year but could not continue it for long and in this year it was a new person from Nowshehra who was once in Pakistan tobacco company and was working there as a supervisor. He now got the contract of the distribution of Pepsi cola in this area.

Musarrat belongs to the Mughal caste and is uncle of Kashif Mushtaq. He was having good family background, as his grandfather was the first contractor of this area. Musarrat was living in Garlat and he started his professional career from his family business naming as Ghulam Hussain and company firms. There were some petrol pumps and petroleum carriages having trucks etc included in this firm. Later on, Musarrat started his business alone. I am told by his friend Javed who has his newspaper shop in Balakot bazaar that he started his business from nothing, as he did not get anything from his family business due to his clash with the family though he used to be united with his family in other issues. He was doing the distribution of Pepsi cola and some other multinational companies' products. In earthquake both his parents died and Junaid, Saadi and his sister are left alive. I am told by Saadi that those were very hard days for them. He told me that before earthquake he used to get up very late and used to eat only fry hot paratha while after earthquake they remained empty stomach without eating anything for three days. He said that in those horrible days they used to dip hard and old bread in water to make it eatable. He also talked about his younger brother. He used to tell him that he eats with his friend and after three days when he asked his friend about his younger brother is eating food with him, he told him that Junaid did not eat anything with him and used to tell him all the time that he ate with his brother already. He told me that everything destroyed was for them. Their parents died, their business collapsed and they were no more in the position to do anything. Their Pepsi gadon has been collapsed as well, all the bottles were broken, the people stole the remaining, and there were not even water left to drink.

He said that they took some money after eight months of earthquake that was about one hundred thousand rupees and got supply from Pepsi. He told me that Pepsi does not do business on credit. They gave supply on cash. As their father was having the contract and the security with the company thus they had an opportunity to use that contract. They were having nothing in hand just those one hundred thousand rupees that is given to them by their relative. He said that they made a promise to the shopkeepers in all the Tehsil that they would provide freezers to them if they

would take supply from them. He said that they started their business by bringing one truck of Pepsi to Garhe Habibulla, as the Balakot was not in a position to distribute the supply. He said that they hired a small Suzuki van to give supply. They finished the first truck within two days. Then he said that they realized that they could do this business. After that the business got expanded a lot. He told me that he bought three vehicles for the supply that he has with him till now. He said that he used money so lavishly that nobody could do in this area as his business was good and he was making a lot of money. There was no one who could have an eye on him. He said that he used to go to Islamabad just for dinner and then came back to Balakot. He said that he spent more than twenty hundred thousand on his sister's marriage and more than ten hundred thousand on his own betrothal. Because of all this, he lost all his money and could not pay for the renewal of the contract and Pepsi ended the contract with him. Junaid used to tell me that he is not unhappy if he has lost this business because both brothers started from zero and now he has three vehicles. He said that it happened to him just because they were not mature enough to control the business and this was because of their inexperience that they reached to this stage. Now Junaid used to take care of the vehicles and do the work of transportation. This summer he gave one of his vehicles to coca cola distributor. He said that he spent a lot of time with the two boys Saadi and Junaid as they often come to hotel and talk to him. Saadi used to be more frustrated by the condition he is going through and often complain that this world is friendly only if you have money otherwise no one bothers about you. He even talked about his own family that their reaction changed quite dramatically after he lost this Pepsi distribution work. Even his maternal uncle's behavior changed whose daughter has been engaged to Saadi. They cancelled the engagement even. Kashif Mushtaq who considers himself the elder of Saadi and Junaid and both the brothers also treat him as uncle. He is second cousin of his father Musarrat, told me that Saadi himself and they are responsible for the collapse of the business. They could not stop him from what he was doing and lavishly spoiling the money that he earned in Pepsi distribution.

The person who came here from Nowshehra and having the Pepsi cola distribution contract from this year was working as a supervisor in Pakistan Tobacco Company (PTC) and has been retired since last year. He was here to start some business of fish hut since I met him first time in winter and he was not having the plans to start the Pepsi distribution business. One of his nephews Hamayun Durrani is here in Balakot for thirty years with his family so he is a Balakoti now means permanent resident of Balakot. He was planning to start fish hut here in Balakot with the help of his nephew. Hamayun Durrani is close friend of my landlord Kashif Mushtaq and this is the reason that I know this man from the early days of my field work. He discussed his business plan with Kashif Mushtaq and his nephew and they said it could be beneficial for him. Hamayun

Durrani was also in distribution business of candies and biscuits. It was late in April that he came to know that he has been successful in securing the license for the distribution of Pepsi cola. He is not alone now in this distribution but Hamayun Durrani also closed his own candies and biscuit distribution and started this Pepsi distribution as he has shares in business with his maternal uncle.

These are two instances that demonstrate how the settled businesses of the two families have been vanished, two new businesspersons arrived and captured the market, and it is because of the earthquake.

I got another case study that is also related to this topic as it is about the remittances, development of new business and quitting of the old business. The business that I am going to discuss now has mixture of many names it is Amanullah Mohmand China variety house. So this name itself has a variety. Amanullah is the name of person who is running this shop. This is actually garments and cosmetics shop. Amanullah is from Mohmand agency so he added the name of his native area in his shop name. He said that most of the products in his shop are china made. He told me that he was having the shop with same name when he was running shop in Oogi since it was on the way from China to Mansehra.

His shop is on Main Kaghan Road near Ayub Khan Bridge. He came here after earthquake and was doing same business before earthquake in Oogi that is situated in Abasin Division. This division has recently being formed by the government of Awami National Party (ANP). All the Pakhtoon speaking areas of Hazara division has been isolated from Hindko language population now.

He said that he was born in 1983 in Mohmand agency. He is Shinwari that is a sub caste in Pakhtoons. He said that his father was doing farming and having business of transportation. He was the driver of a big truck. After completing his tenth grade he moved to Oogi and started working there with a man having shop of the cosmetics. He came to Balakot as he was neither interested in farming nor in transportation. He came with a person as he was from his village. He said that his friend told him to come with him and start his own business. He took a chance and came with him and in initial days he worked with him as he was new in this business so he needed to learn something about this business on his shop. Later on he said that he established a small shop in 2000. It was not just his shop but he was having a partner in this business. Later on he paid his partner the money and became the sole owner of the shop. The shop was not good so he asked his father to save some money and send one of his four brothers to abroad. Thus in 2003 one of his brothers went to Saudi Arabia and started earning money there. He also got married in 2004 and has a daughter now. In October 2005 he was in Oogi and incurred small loses as the

intensity of the earthquake was less than that in Balakot. His shop remained intact and nothing was lost except his shop remained close for twelve days as he went to his village in Mohmand agency. After three months of earthquake he was asked by one of his village men that he wanted to hand over his shop with the possessions inside it in Balakot if someone was ready to take that. He was having shop of cosmetics and garments but was not willing to run the shop any more. His shop also remained intact though the stuff inside the shop were dispersed a little as he told Amanullah. On this offer, he said that he said to that person that he would go with him to Balakot to see the condition of the shop and if he would like it then he would take it. He said that when he reached Balakot and spend some days in the shop he observed that the business is going very well. He came with that person to Balakot after three months of earthquake. The person who was here for many years was his neighbor in Mohmand agency and he was leaving from this area as people of this area told him that Balakot area is going to be considered as red zone and no activity would be allowed on this after a while. This pressure forced him to leave the area and he planned as if this area would going to be considered red zone, he would not be affected as he would have sold the shop and all the miseries would be on the person who will buy his shop. So he planned to destroy him indirectly but the situation turned quite opposite. He said that his business in Oogi was not so good and when he observed the situation here he decided to start his business here. He asked his brothers and parents to support him. His younger brother who is in Saudi Arabia sent him one hundred thousand rupees as his father asked him to send it to him. So he started his business in Balakot and expanded a lot from that as in first three years of his business the cosmetics and garments business remained very well. There were some problems that he said he faced when he started his business in Balakot. Firstly, this place was new, people were new, the language was new for him and he said that he was not aware of the demands and taste of the people of this area. The business got very good in first three years. The basic reason was the weddings that held immediately after the earthquake. He said that a lot of marriages were arranged right after the earthquake as the females were not considered safe. The families who were having marriages were given money by many organizations and they used to come to buy things from him. This was the main reason of his good business and profit after earthquake.

Amanullah said that his coming to Balakot and his success in the business was just because of the red zone issue. If this area were not considered red zone, his neighbor would have never left and sell his shop to him. He said that he was living with his family in the village and he did not invite his family to live with him in Oogi but here now he lives with his wife and daughter in Garlat though still he said that his finances and other things are same but only the distance from his village has increased. His younger brother is also here with him and they both are running this

shop as it is not possible to run it alone. He said that often one needs to go to bring stuff for shop sometimes so there must be someone in the shop. He said that this business divided his family as some of his family members are here with him now and others are still living in the village. He told me that the people of this area are different and he does not want his family to get mix with them. He said that he does not allow his wife to go to their houses and like to live in isolation from these people as morally they are not good. He told me that these people do not respect the relations within house and have fewer honors. He said that he, his family and his business is safe here if almighty God wants to keep them safe though scientists and government people announce it often that this area is not safe. So he said that he has a hidden fear about his family and future of business in this area.

6.2.7 Bazaar politics and Traders Union Role in Reconstruction

In Balakot, bazaar different associations are working and there is also a central trade association of Balakot. Every trade has its own small trade union like mobile shopkeepers have their own union, jewelers have their own, same is the case with the tailors, hardware, karyana store keepers etc. There is a hierarchy in all traders association and the leadership is given to those people who have sound business and rapport in the bazaar. It has a cabinet that include the president of the association, sectary of association, vice president, finance sectary, information sectary etc. I see one thing in present cabinet of the trade association and that is they have the members in their cabinet from each caste so that to get the support of all existing groups in the bazaar. As the president is from Gakhar caste that is a well established caste from business point of view in Balakot bazaar. He has chosen the second seat in hierarchy for sectary of association from Gujjar caste whose name is Rabbani and has political influence in Gujjars as I often saw him in Koh-i-Toor hotel with Shawkat doing mediation between Gujjars. I would like to quote an event in the bazaar in this regard. Sectary of the traders association Rabbani has a shop that he rented from Saleem khan. Once Saleem khan was passing by his shop and he was sitting there. Saleem khan was expecting Rabbani to stand and say salaam (hello) to Saleem khan but he did not do it. Saleem Khan considered it humiliation in front of all the people of bazaar and asked him to leave his shop immediately. People gathered there at that time and Rabbani left the place for the time being to avoid any hassle. Saleem khan on the other hand, locked the doors of his shop with the help of his men and went. Next day Rabbani came with his men from Gujjar caste and the association members. He broke the locks of the doors of his shop and started abusing Saleem khan for his terrible behavior. Saleem khan did not come to his shop that day. My respondent, Javed, told me that Rabbani was ready to do everything and he was ready to accept the

consequences of what he was doing. Later on Rabbani left, that shop as his friends advised him to leave that shop. Senior vice president seat is given to Malik Yasir of Malik hardware whose elder brother Kashif was a member of the association of cabinet before earthquake. He is Awan by caste and has influence in the bazaar and within his own Awan community as well. It is true for other members of the union. The only group that has been excluded from the cabinet is Swati tribe people. It has the connection with last year association election that was contested between two groups Tajir Ittihad group and Tajir Ittihad Group. This was the first time that the election was held for the candidates between two groups. Prior to the election the person who was the president of Balakot traders association belonged to Swati tribe and now, he is living in nearby village Narah. His name is Muhammad Asif. He is also head of the Pakistan People's Party Balakot region. He is the biggest shop owner in the bazaar and more than three hundred shops are his property. His cousins also have many shops in the bazaar that gave him the power to be the president of all trade association without any election. After earthquake, Muhammad Asif had been nominated as the president of the association. The shopkeepers told me that though there were some people who were with him as a sectary but he was taking all the decisions solely without taking into consideration the views of others. Some shopkeepers told me that once he could not convince some NGO has to work in the bazaar and it created doubts about his leadership and sincerity towards the benefits of shopkeepers in the bazaar. Muhammad Asif himself deals in shoe business and has two shops where he slightly became the head of Peoples Party. He most of the time keeps busy with the MPA Ahmad Shah. He also started the business of construction and is now government contractor of building schools and hospitals. It was Khushali bank and CNFA that could not be convinced to work in the bazaar as Muhammad Asif was president of the association at that time. Kashif Mehmood who is brother of present cabinet senior vice president Yasir malik that CNFA held meetings with us and they promised us that they would help each of the shopkeepers in the bazaar financially and technically tells me. Later on they did not work here, went to the hotels of Kaghan, Naran and Shogran, and said that as this area is considered red zone by government so we cannot do any construction here because government is not providing us NOC to do any kind of construction. He said that Junaid shah who was Tehsil nazim and son of Qasim Shah took them to their hotels in Naran and Shogran. He said political leadership did it with us as Gujjars leaders were helping Gujjar population and Syeds were also busy to benefit their own supporters.

Muhammad Asif collected two hundred rupees per shop to arrange a rally in front of parliament house but it never happened. Some shopkeepers also told me that Asif was working for the owners not for the shopkeepers. The immediate cause that motivated the shopkeepers to hold

elections and remove him from president ship was the issue of Tehreek I Sooba Hazara. Two stories are told to me one by Tahir Raja who is present president of the all traders association and one was told by many others in which the senior vice president of present cabinet Yasir Malik is also the one.

Yasir Malik told me that when the men were shouting during protest against Khyber Pakhtoonkhwa and in favor of Sooba Hazara in Abbotabad, we decided to organize a rally in favor of the martyrs of Abbotabad and to close the shops for that. Yasir told me that it happened spontaneously as all the people were so sad and angry that they came on road. It was against the consent of Asif and even he was not aware why people were gathered. When he was demanded and asked by some shopkeepers to call for strike and rally in the bazaar, he answered negatively. This proved to be a turning point for him and he could not read the situation. Most of the shopkeepers started shouting against him and demanded him to resign him from the president ship of the bazaar association. This act turned the shopkeepers against him and all the shopkeepers wanted to hold the election. Later on the election was held and Muhammad Asif lost the election against Tahir Raja.

Tahir raja told me the other reason and different story about the election. He said that Muhammad Asif was bringing cables of TV channels in Balakot. Maulvi of the Jamia Masjid (central mosque) was against it. He said it was an act of great sin to do so and even the people of Balakot were against this. But Muhammad Asif persisted on that and said that no one could stop him doing this and he announced that he would bring this cable to Balakot at any cost. Tahir Raja told me that it was he who came in front of him and told him that he could not do this by force and that they did not accept him as a president. After this entire incident the election held in which Tahir won. Here one thing is important to mention that Tahir raja has very good relations with Maulvi of central mosque Qazi Khalil. Tahir is also guardian of the mosque and head of all the affairs that is related to the construction and maintenance of the mosque. On the other hand, Qazi Khalil has great influence on the people of Balakot. I am told by one of my respondent that once there was some issue regarding the Cable TV channels cable Qazi Khalil asked the people to come and join protest. All the Gujjars of surrounding areas of Balakot bazaar reached to bazaar having sickle in their hands to be used as a weapon. He gave sermon of Friday prayers and more than two thousand people followed him on Friday prayers. This makes him very strong. When the Pakistan Muslim League PML (Q) joined the Pakistan People's Party government the MNA of Balakot was given the ministry of health and Qasim Shah was taken as advisor to prime minister as both these leaders are from PLM (Q). Both Qasim Shah and Shah Jahan Yusuf who is MNA visited Balakot to see their supporters here. In this precession Qazi Khalil was given central chair

and was chief guest of the precession though he himself belongs to Jamiat ul Ulmai Islam (JUI). This provides an evidence of his fame and control in the area.

Election was held in June 2010 in which the name of the Raja Tahir group was Tajir Ittihad Group while Tajir Ittihad Group was that of Muhammad Asif. Raja Tahir got more than nine hundred votes while Muhammad Asif got around four hundred votes. Therefore, Raja Tahir became the new President of the traders association in Balakot.

One thing that made the shopkeepers to support Raja Tahir as president of their union is their anti Swati slogan. Before this election all the time it was the Saleem khan or his kin men who were the leaders of bazaar. So this was an opportunity for the shopkeepers to bring a man who can support their rights and interest.

One day I got information that traders association has organized a rally against the shift of government offices from Balakot to nearby village Shuhal. The demand of the association was if government moved the hospital, courts, police post, revenue offices, WAPDA offices and other offices like Patwari, tehsildar, deputy district revenue offices etc to Shuhal the bazaar and business in bazaar will be affected badly by this decision. So it is against their interest and government should stop doing this otherwise they will stop it with force. They were of the view that if all these offices were moved to Shuhal, people who come from surrounding areas and villages for their work in these offices will shift likewise. These people are the cause of business in this bazaar as these people when they come to visit the offices they usually come to bazaar and buy things of their need on their way back. If the offices will be moved, then there will be no more business left for the shopkeepers in this area. However, as the offices will be moved to Shuhal, another bazaar in Shuhal will be developed and this bazaar will become barren. They demanded that either all the shops should be moved with offices or the offices should be developed in this Balakot area and the label of the red zone label should be removed from Balakot. Qazi Khalil was also present there and addressed these issues. He said,

“We cannot escape the death. We will meet death where our God selected for us so running from this place and shifting of the offices from this place is equal to sin.”

Cousin of Saleem khan and ex nazim of Balakot Shafqat Khan was also present there and was addressing against this shifting. So on one hand new president of association was selected to secure the interest of the shopkeepers against the owners and on other hand he was organizing the protests against the shifting of government offices that is indirectly in favor of the Swati owners as if the bazaar is moved to Shuhal, no one will like to do business on this land that belongs to Swatis and in their shops and their land will lose its price and worth. That is why, Shafqat nazim was present there. It make the bazaar politics very complex and it's not easy to understand it

clearly who is fighting for whom and who will be benefited from it. Once Tahir Raja while explaining the importance of retaining the Balakot bazaar told me that he is Tahir Raja in Balakot only and he is nothing outside this Balakot. He explained that if government will force them to leave or they themselves will be moved to other areas like Bakhriyal or Abbotabad or any other place, they will lose their position and status. He said that here people know them and respect them. He further said that they have their roots in these people and strength in these people; outside from here they have nothing. He told me that they will not leave this place whatever happens to them.

In present cabinet the president of the association and the senior vice president, Malik Yasir does the most of the activities. The most famous duties of the association that I observed during my stay in the bazaar are to ensure the safety and security of the bazaar. This is the duty of police and guards as well so this creates a relationship between police and association. It also looks into matters of fixing the monthly rent of shops how much it has increased and how much the shopkeepers want it to be. Issues regarding TMA like keeping the bazaar and streets clean are also included. If the shopkeepers are fined by district revenue officer or TMA, they consult the president of the union for mediation between shopkeepers and the government officers. It is also the responsibility of the union to decide when the bazaar will be closed and which will be a holiday. In winters, there was a call for observing Friday as a holiday by the association, that was respected and followed by most of the shopkeepers but few of the Muhammad Asif supporters rejected it. Later on in summer season, the call for Friday as an off day was denounced, as shopkeepers were demanding their shops should not to be closed on Friday because of tourism season. If a strike is going to happen in the bazaar, the government officers ask the president of the association about its reasons and other arrangements. Like the president of the association told me that after the protest that was held against the red zone and shifting of government offices, Deputy Commissioner Officer (DCO) called in the president to ask about the protest.

The business community adopted different ways and strategies to survive in the business. They faced up the challenges ranging from physical damages to personal losses to business damages. But they turned up to be a success at the end as they have accepted the present conditions and responded accordingly. For some the earthquake proved to be a window of opportunity and for some it proved to be start of a new life. Some have gained something in the process of this disaster cycle and some have lost in their own perception. Overall, they did not lose hope and adapted themselves and their ways according to new emerging situations. They took the risks and faced the challenges with the resources and the means that were available to them. Many of them

are still struggling to survive and many have their way to prosperity. In short, earthquake disaster made everyone learn a lesson for the lifetime.

7. Conclusion

7.1 Conclusion

This study is on the subject of understanding the short-term and long-term impacts of the earthquake and the destruction it wrought. Measuring the impact of such a disaster is not an easy task and in the same way, it is difficult to discover some of the generalized impacts. The reasons are manifold and diverse. It is tricky to comprehend the basic structure of the community of Balakot before the earthquake and it is especially complicated with the business community. It is the tradition of the anthropological way of investigation to find out and record the life histories, oral traditions, narratives about reminiscences of the past and in-depth case studies etc. to get a clear picture of the past. Nevertheless, the picture remains blurry vague impression of the past.

In Balakot, the situation before the earthquake was altogether different on each level. The business in the bazaar, types of businesses, the structure of the bazaar, business strategies, alliances between businesspersons, the dealing methods between them, future strategies etc. these things were different on individual and collective level. Even the way of thinking was different on both individual and collective level. They had different challenges and opportunities.

Immediately after the earthquake, the response from the people to help their fellow citizens was rapid and almost instantaneous. Civilians, local and national NGOs and International aid agencies and humanitarian organizations stepped forward to help the earthquake stricken community. The earthquake did not affect everyone in the same way but there were a few groups of people that were hit more severely than others were.

The main objectives of the investigation in Balakot were to identify the victims of the earthquake of 2005. To identify the different challenges faced by the business community and to identify the way in which the local entrepreneurs coped and adapted with the changed situation.

Methodology is flexible and multidimensional; it included in-depth and standard unstructured interviews, life stories, participant observation, informal conversation, spending time with people and collection of relevant writings and pictures.

Historically, this area has been under the influence of different races and invaders from outside starting from Alexander the great to Mughals, Turks, Sikhs, and Syeds etc. This has influenced the social, cultural and economic sphere of this area and resulted in an interesting tribal

composition. Balakot bazaar was primarily situated in Dheri. When the British were here, the hanging bridge was built and the bazaar moved across the hanging bridge. There are 1400 shops in the bazaar now and the new bazaar is now situated across the Ayub Bridge that was built in 1958.

The business community faced a great loss as result of earthquake destruction. They were not able to recoup or regain their losses in a matter of days, months. Some owners and shopkeepers took years to recuperate and rebuild themselves. They kept active in rebuilding and re-establishing themselves. They adopted different strategies to cope with this situation. Their lives were influenced by this destruction and the whole process of relief, rehabilitation and reconstruction. Their lives were inexorably changed within a matter of minutes forever.

Logistically areas like Balakot that are surrounded by isolating mountain ranges suggest the people have less opportunities to make most of their lives economically, the earthquake hit their lives very hard. The business community in Balakot not only suffered physically or socially but most of all they suffered economic losses. Their shops were destroyed and their homes were ruined. They suffered the pain of death and loss in all its aspects. The base of the economy of this area tourism vanished, as did the income it brings in annually. The hotel industry could net or gross any profits because of the destruction of the hotels on one hand and the lack of tourists on the other, for the first two to three years. However, gradually business owners got back on their feet and they started rebuilding their hotels. They were helped by government and NGOs such as CNFA to get back to their previous position. As the time is passing, and the fear of earthquake has started to vanish from the people's mind, the tourists are coming back to this area. Last year and this year have seen, the comeback of tourism to this area and hotel industry is also having record net-profits. The earthquake also changed the ways of the reconstruction of the buildings in these areas, especially the hotels and shops. Now all shops and hotels are mostly single storied and are constructed by the prefabricated shelters to save them and any occupants from any danger of earthquake.

The bazaar of Balakot also could not escape from the disaster. The shops were reduced to rubble and the merchandise inside was spoiled, ruined or looted. However, as the businessmen had to feed their families and had to get back to the life again, they slowly started the laborious efforts to rebuild the shops with the prefabricated shelters that were provided to them. However, the main thing that to be noticed is that the earthquake did not bring an equal destruction for everyone, as mentioned above some businessmen suffered more than others did. Some of them lost everything and had to start from the scratch while others had to make fewer efforts in this regard. The shopkeepers who did not face injuries or family problems or deaths at the time of earthquake

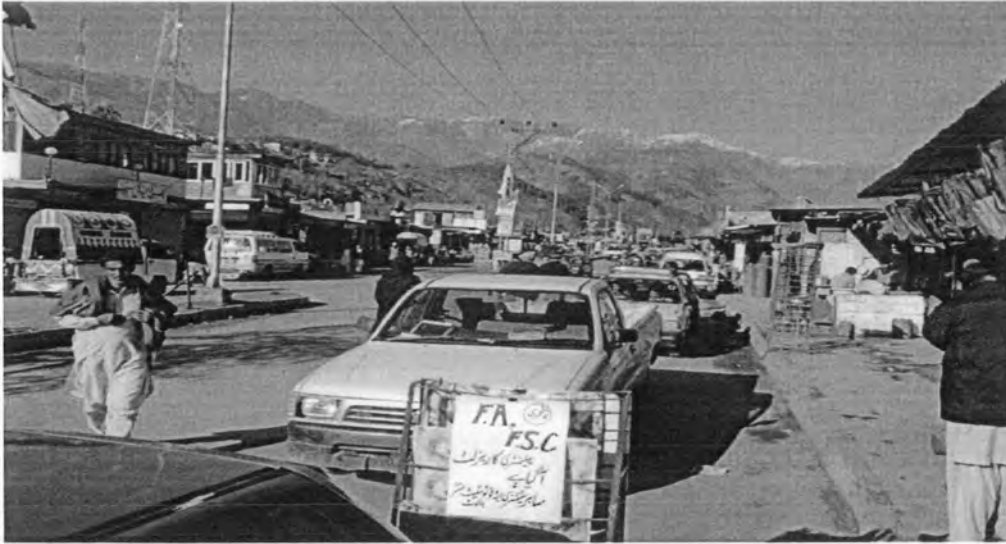
quickly stood on their feet again while those who suffered with the loss of injuries and deaths at family levels had a much slower recovery of their business. Different types of businesses were affected differently due to the disaster of the quake. The hotel business in Balakot mainly depended on tourism. After earthquake, the hotel industry was particularly affected, as there was no tourism left due to the demise of the disaster. The hotel buildings collapsed and the hotel owners and hotel runners were badly affected by the losses and damages. They reconstructed the hotels and the structure of the new hotels was quite different from the old ones. Double story buildings turned into single story buildings with prefabricated structure of rooms. However, this year experienced a good business year as the tourists were back to the Balakot on their way to Naran and other hilly areas. It gave a great boost to the hotel business in Balakot.

The earthquake brought destruction for everyone but for some businessmen and shopkeepers it eventually proved to be a blessing. Many of the shopkeepers earned record profits after the earthquake, because the victims became instant consumers as they received relief money and compensation from the government, so they also spent a lot and as a result, shopkeepers earned a lot. The disaster of earthquake brought new people to Balakot for business purposes such as Afghanis who came to this area to earn money. On the other hand, businessmen from Balakot left this area because they suffered with so much pain and destruction that they do not want to go through it again.

Due to the earthquake, some businesses suffered were literally demolished on the other hand many new businesses have taken their way in the city of Balakot. Not only new businesses evolved but also many new people who never experienced the opportunity to start a business invested their disaster compensations at this time. In this way, the earthquake provided many people a chance to start anew giving wise investors generations of a family business that before the earthquake might not have been possible. The earthquake has changed the people's perception about the business. It has also changed the plan of the businessmen for their future.

So in short, earthquake brings about a chance to "build back better" and to put into practice the rules and practices of viable growth and risk decrease to societies and regions that are prospective to persist at high risk of upcoming catastrophe (Yonder and Gopalan, 2005). However, the earthquake has caused much destruction for the people of Balakot in general and to the business community in particular but since earthquake, nothing has remained the same for anyone. Earthquake brought chances and opportunities with it for the people and they have benefitted themselves from these opportunities. The strategies and way of thinking of doing business has been changed.

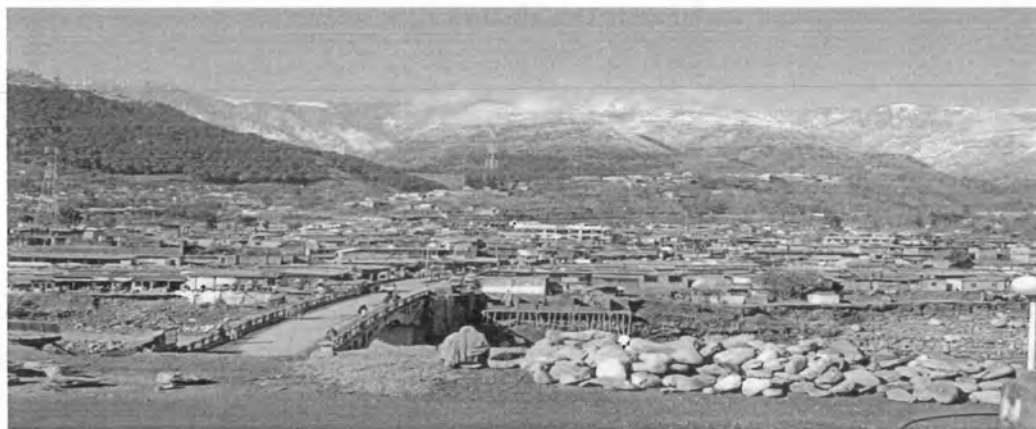
Photographs



A bird eye view of Balakot bazaar where I spent time for my Mphil Research



Another view of Balakot bazaar showing behind mountains covered with snow depicting the weather of this area and its beauty that make it a tourist place.



A picture showing the scene of Ayub Bridge on River Kunhar that links the city with the areas around



A picture of a respondent who owns a fruit shop in Balakot bazaar



In the above picture, I am sitting with scrap dealer of Balakot bazaar in his shop and having a really good time while interviewing them



This is a view of the hotel where I lived during my stay in Balakot for my research and in the picture are my hosts and owners of this hotel.



The man in the above picture is a shopkeeper and a Gujjar by caste.



This picture shows another shopkeeper who owns a grocery shop in Balakot bazaar and was a respondent as well.



This picture shows a shopkeeper who is running his shop in the shelter



In the picture, a fire place is shown, where shopkeepers from the bazaar used to sit around in the evenings of winter. I spent always every night by this fireplace playing cards and having discussions with shopkeepers.

References

1. Altman I, Low S. 1992. "Place attachment: Human Behavior and Environment: Advances in theory and research" Vol. 8. New York: Plenum
2. Alexander, E. 1995. *Gender and Emergency Issues: A Synthesis of Four Case Studies: Malawi, Mozambique, Angola, and Zaire*. Report prepared for the World Food Programme.
3. Awotona, Adenrele. 1997. "Reconstruction after disaster: Issues and practices" Hong Kong: Ashgate.
4. Anderskov, Christina 2004 *Anthropology and Disaster: An analysis of current trends within anthropological disaster research, and an attempt to construct an approach that facilitates theory building and applied practices - analyzed with vantage point in a case-study from the flood-prone Mutarara District in Mozambique*.
Master's Thesis: Department of Ethnography and Social Anthropology, Aarhus University
5. Adams, M. and M. Bradbury. 1995. *Conflict and Development: Organizational Adaptation in Conflict Situations*. Oxfam Discussion Paper 4. Oxford: Oxfam.
6. Agarwal, B. 1992. "Gender Relations and Food Security: Coping with Seasonality, Drought, and Famine in South Asia." Pp. 181-218 in *Unequal Burden: Economic Crises, Persistent Poverty and Women's Work*, edited by L. Beneria and S. Feldman. Boulder: Westview Press.
7. Bari, F. 1998. "Gender, Disaster, and Empowerment: A Case Study from Pakistan." Pp. 1-8 in *The Gendered Terrain of Disaster: Through Women's Eyes*, edited by E. Enarson and B. Hearn-Morrow. London: Praeger.
8. Bechtel, Robert B., and Ts'erts'man, Arzah. 2002. "Handbook of Environmental Psychology" New York: John Wiley and sons.
9. Bernard, H. Russell. (2006). "Research Methods in Anthropology: Qualitative and Quantitative Approaches" AltaMira Press
10. Blaikie, Piers., et al. 1994. *At risk: natural hazards, people's vulnerability, and disasters / Piers* Routledge, London ; New York
11. Butterfield, Alicia Michelle. 2009. *Gender in crisis: An Anthropological perspective on internally displaced persons and humanitarian initiatives in Sri Lanka* Thesis for Masters of Arts, Department of Applied Anthropology: San Diego University
12. Byramji, Shamineh S. 2006. *The Pakistan Earthquake: An agent of social and political change* Al. Nakhlah: Tift University
13. Das, V. 1997. *Social Suffering*. Berkeley: University of California Press.

14. Dirks, R. 1980. "Social Responses during Severe Food Shortages and Famine." *Current Anthropology* 21: 21-44.
15. Dickinson, Maggie. 2007 *Unnatural Disasters*. 2007 Spring SANA Meeting in New Orleans. North American Dialogue 10(2). pp 15-16
16. Douglas, M. and A. Wildavsky. 1982. *Risk and Culture: an Essay on the Selection of Technical and Environmental Dangers*. Berkeley: University of California Press.
17. Dods, R. 2002. "The death of Smokey Bear: the Ecodisaster Myth and Forest Management Practices in Prehistoric North America." *World Archaeology* 33 (3): 475 - 487.
18. Dynes, R. 2004. "Expanding the Horizon of Disaster Research." *Natural Hazards Observer* 28 (4): 1-2.
19. Elmerraji, Jonas. 2010. "The Economics of Natural disaster" Financial Edge.
20. Ethridge, Robbie. 2006. *Bearing Witness: Assumptions, Realities and the Otherizing of Katrina* American Anthropologist 108 (4). pp 799-813
21. Fagan, B. 1999. *Flood, Famines, and Emperors: El Niño and the Fate of Civilizations*. New York: Basic Books.
22. Fritz, C.E. 1961. *Disaster*. Pp. 651-94 in Contemporary Social Problems,
23. Gerlach LP. 1993. "Crises are for using: the 1988 drought in Minnesota". Environ. Prof. 15:274-87 Disaster Research center, University of Delaware, Newark. DE.
24. Guillette, E. 1993. *The Role of the Aged in Community Recovery Following Hurricane Andrew*. Boulder, CO: Natural Hazards Research and Applications Information Center Quick Response Program.
25. Hastrup, Frida. 2009. *A sense of Direction: Responsibility and the Span of Disaster in a Tamil Coastal Village*. In K. Hastrup (ed.): *The Question of Resilience: Social Responses to Climate Change*. Copenhagen: The Royal Danish Academy of Sciences and Letters. pp 114-131
26. Hastrup, Kirsten .2003. *Sproget*. In K. Hastrup (ed.): *Ind i verden. En grundbog i antropologisk metode*. Copenhagen: Hans Reitzels Forlag. pp 207-226
27. Hastrup, Kirsten .2004. *Handling*. In K. Hastrup (ed.): *Viden om verden: En grundbog i antropologisk analyse*. Copenhagen: Hans Reitzels Forlag. pp 259-282
28. Hastrup, Kirsten .2009. *Waterworlds: Framing the Question of Social Resilience*. In K. Hastrup (ed.): *The Question of Resilience: Social Responses to Climate Change*. Copenhagen: The Royal Danish Academy of Sciences and Letters. pp 11-30
29. Haque, C., and M. Zaman. 1993. "Human Responses to Riverine Hazards in Bangladesh: a Proposal for Sustainable Development." *World Development* 21: 93-107.

30. Henry, Jacques. 2011. *Continuity, Social Change and Katrina*. *Disasters* 35(1), pp 220-242
31. Hewitt, K. 1997. "Regions at risk". Harlow: Longman.
32. Hewitt, Kenneth (ed) .1983. *Interpretations of Calamity: From the Viewpoint of Human Ecology*. London: George, Allen & Unwin
33. Hewitt, Kenneth. 1998. *Excluded perspectives in the social construction of disaster*. In E.L. Quarantelli (ed.): *What Is a Disaster: Perspectives on the Question*. London & New York: Routledge. pp 72-88
34. Hoffman, Susanna M. 1999. *The Worst of Times, the Best of Times: Toward a model of Cultural Response to Disaster*. In A. Oliver-Smith & S.M. Hoffman (eds.): *The angry earth: disaster in anthropological perspective*. London & New York: Routledge. pp 134-155
35. Kvale, Steinar (1996). *Interviews An Introduction to Qualitative Research Interviewing*, Sage Publications
36. Lindstrom L. 1993. *Cargo Cult: Strange Stories of Desire from Melanesia and Beyond*. Honolulu: University of Hawaii Press.
37. Maida, C. 1996. *Crisis and Compassion in a World of Strangers*. New Brunswick: Rutgers University Press.
38. McNamara, Carter, PhD (1999). *General Guidelines for Conducting Interviews*, Minnesota
39. Olwig, Mette Fog. 2009. *Climate Change Discourse Change? Development and relief Organizations' Use of the Concept of Resilience*. In K. Hastrup (ed.): *The Question of Resilience: Social Responses to Climate Change*. Copenhagen: The Royal Danish Academy of Sciences and Letters. pp 314-335
40. Oliver-Smith, A. 1982. "Here there is life: the social and cultural dynamics of successful resistance to resettlements in post disaster Peru" Co: Vest view.
41. Oliver-Smith, A. 1996. "Anthropological research on hazards and disasters" *Annu. Rev Anthropol.* 25:303-28
42. Oliver-Smith, A. 1977. "Disaster Rehabilitation and Social Change in Yungay, Peru." *Human Organization* 36: 491-509.
43. Oliver-Smith, A. 1979. "Post Disaster consensus and Conflict in a Traditional Society: the Avalanche of Yungay, Peru." *Mass Emergencies* 4: 39-52.
44. Oliver-Smith, A. 1992. *The Martyred City: Death and Rebirth in the Peruvian Andes*. Prospect Heights, IL: Waveland Press (2nd edition).
45. Oliver-Smith, A. 1994 "Peru's Five-Hundred Year Earthquake: Vulnerability in Historical Context." Pp. 3-48 in *Disasters, Development, and Environment*. Edited by A. Varley. London: Wiley.

46. Oliver-Smith, Anthony., and Hoffman, Suzanna M. (ed) 1999. *"The angry earth: Disaster in Anthropological perspective"* New York: Routeledge.
47. Oxfam International. 2005. *A mountain to climb: What needs to be done to prevent further deaths following the Pakistan earthquake and to enable survivors to rebuild their lives and their livelihoods* [www.oxfam.org.uk/ resources/policy/conflict- disasters/downloads/bn-pakistan-1year.pdf](http://www.oxfam.org.uk/resources/policy/conflict-disasters/downloads/bn-pakistan-1year.pdf)
48. Oxfam International. 2006. *Keeping recovery on course: Challenges facing the Pakistan earthquake response one year on* [www.oxfam.org.uk/ resources/policy/conflict- disasters/downloads/bn-pakistan-1year.pdf](http://www.oxfam.org.uk/resources/policy/conflict-disasters/downloads/bn-pakistan-1year.pdf)
49. Pannell, S. 1999. "Did the Earth Move for You? The Social Seismology of a Natural Disaster in Maluku, Eastern Indonesia." *The Australian Journal of Anthropology* 10 (2): 129-144.
50. Pelto, Pertti J., and Gretel H. Pelto. (1978). *"Anthropological Research: The Structure of Inquiry"* Cambridge University Press, United Kingdom.
51. Quarantelli, EL. (1992). *"The Importance of Thinking of Disasters as Social Phenomena, Disaster Research"* Center University of Delaware, Preliminary Papers 184
52. Rubow, Cecilie. 2009. *Metaphysical Aspects of Resilience: South Pacific Responses to Climate Change*. In K. Hastrup (ed.): *The Question of Resilience: Social Responses to Climate Change*. Copenhagen: The Royal Danish Academy of Sciences and Letters. pp 88-113
53. Redman, C. 1999. *Human Impacts on Ancient Environments*. Tucson: University of Arizona Press.
54. Stewart, K, and S. Harding. 1999. "Bad Endings: American Apocalypse." *Annual Review of Anthropology* 28: 285-310
55. Stephens, H. 1997. *"The Texas city disaster 1947"* Austin: University of Texas press.
56. Shaw, R. 1992. 'Nature,' culture, and disasters: floods and gender in Bangladesh." Pp. 200-217 in *Bush Base: Forest Farm: Culture, Environment, and Development*. Edited by E. Cross and D. Parkin. London: Routeledge.
57. Shepler, S. 2003. "Educated in War: The Rehabilitation of Child Soldiers in Sierra Leone." Pp. 57-76 in *Conflict Resolution and Peace Education in Africa*. Edited by E. Uwazie. Lanham, MD: Lexington Books.
58. Simpson, Edward. 2009. *A Comparative Study of Natural Disasters in India, Iran and Indonesia*: Full Research Report ESRC End of Award Report, RES-155-25-0065-A. Swindon: ESRC

59. South Asia disaster report 2008. *Disaster and development in South Asia: connects and disconnects* New Delhi: Duryog Nivaran Secretariat
60. Torry WI. 1979. "Anthropology and Disaster Research" *Disasters* 3:43-52
61. Torry, W. 1978a. "Natural Disasters, Social Structure, and Change in Traditional Societies." *Journal of Asian and African Studies* 13: 167-183.
62. Torry, W. 1978b. "Bureaucracy, Community, and Natural Disasters." *Human Organization* 37: 302-308.
63. Torry, W. 1979. "Anthropological studies in Hazardous Environments: Past Trends and New Horizons." *Current Anthropology* 20: 517-541.
64. Torry, W. 1986. "Morality and Harm: Hindu Peasant Adjustments to Famines." *Social Science Information* 25: 125-160.
65. Torry, W. 1988. "Famine Early Warning Systems: the Need for an Anthropological Dimension." *Human Organization* 47: 273-281.
66. Tobin, G., and L. Whiteford. 2001. "Community Resilience and the Volcano Hazard: The Eruption of Tungurahua and the Evacuation of the Faldas, Ecuador." *Disasters* 26 (1): 28-48.
67. Turton, D. 1977. "Response to Drought: the Mursi of Southwestern Ethiopia." *Disasters* 1: 275-287.
68. United Nations Disaster-Relief Coordinator (UNDRO). 1984. *Disaster Prevention and Mitigation*, Vol. II, Preparedness Aspects. New York: United Nations.
69. Ullberg, Susann. 2010. *Disaster Memoryscapes: How Social Relations Shape Community Remembering of Catastrophe*. *Anthropology News* 51(7). pp 2,15
70. Vaughan, M. 1987. *The Story of an African Famine: Gender and Famine in Twentieth-Century Malawi*. Cambridge: Cambridge University Press.
71. Wilder, Andrew. 2008. *Perception of the Pakistan earthquake response: Humanitarian agenda 2015 Pakistan country study* Feinstein International Center: Tuft University
72. Yoner, A.; Sengul A.; Gopalan,P. 2005. *Women's Participation in Disaster Relief and Recovery*. New York: Population Council
73. Zaman, M. 1989. "The Social and Political Context of Adjustment to Riverbank Erosion Hazard and Population Resettlement in Bangladesh." *Human Organization* 48: 196-205.

Website links

1. <http://www.oxfam.org/> last accessed on October 2011
2. <http://www.cnfa.org/component/content/article/12-news/401-the-agribusiness-project?Itemid=109> last accessed on November 2011

3. <http://www.khushhalibank.com.pk/> last accessed on November 2011
4. http://en.wikipedia.org/wiki/File:Mansehra_District_SubDiv.svg last accessed on December 2011
5. http://dsal.uchicago.edu/reference/gazetteer/pager.html?objectid=DS405.1.I34_V05_297.gif last accessed on December 2011
6. <http://www.muninetguide.com/> last accessed on November 2011

Appendices

Appendix 1

Questionnaire for a social worker or volunteer

- Background of his or her job
 - In which organization do you work?
 - What is your role and responsibilities?
 - For how long have you been in Balakot?
 - In which project are you indulging now?
- What was your role at the time of earthquake?
- How did you experience the disaster of earthquake?
- How did you access the community here?
- How did you provide relief and aid to people?
- What was your target population at the time of disaster?
- What projects did you work in rehabilitation and reconstruction phase?
- How did you share your responsibilities with other social workers and volunteers?
- How did local community cooperate with you during all this time of post disaster era?
- Did you face any problem or issues during your work in this area?
- How did the political leaders of the area cooperate with you?
- How did the business community cooperate with you?
- Did you get any chance to work with the business community and traders in this area?
- What do you feel about the overall NGOs' role and work in this area?
- How do you support the local issues of the community here especially the issue of Bakhrayal?

Appendix 2

Questionnaire about whole sale dealer

- Where do you get the supply of goods from?
- How do you manage the supply of goods and demand system?
- How many vehicles do you use for supply of goods?
- Do you the vehicles or they belong to you?
- For how long have you been in this business?
- To how many shop keepers do you provide the goods?
- What type of goods do you get for shop keepers?
- How much loss did you face due to earth quake?
- Did anyone help you from government or any other aid agency for the compensation of the loss?
- When did you start the supply of goods?
- What difficulties did you face while restarting the supply of goods?

- How did you manage to find the routes for the supply of goods?
- What routes were used for the vehicles at the time of disaster?
- What road or bridge was more important for the supply of goods whether it was damaged how much it was damaged and when it was constructed?
- Is there any difference in the supply and demand system after the earth quake?
- What is your stand on red zone area issue?

Appendix 3

Questionnaire for DCO

- How long have you been working in this area?
- What are the major crimes that occur here?
- Any major unlawful situation till now that happened here?
- Is there any difference between the crimes that happened before the earth quake and that happen now in this area?
If yes then what is the main difference and what is the reason for that?
- How did police conceive this difference?
- At the time of earth quake disaster what did police do to maintain the chaos and peace?
- How the police as an institution affected by the earth quake disaster?
- Any specific crimes reported in the days of disaster?
If yes then what those crimes were and who reported them to you?
- Any reports reported regarding theft from shop keepers in this area?
If yes then how many cases been reported and what type of goods been reported as being subject to theft?
- Did police recover any of that thefts that been reported?
- Is there any problem occurred when there was reconstruction of shops and roads like any property related or money related issue?
If yes how many of such cases been reported to you?
- How did the business community respond to the whole situation of reconstruction of roads and shops etc?
- Is there any specific kind of crime that the business community of the area report in the police station?
If yes then what are the type of crimes that are being reported from them?
- How do you see the red zone area issue here?
- How is police involved in this issue?
- What are the main concerns of the people in general and business community in particular regarding this issue of red zone area?
- What difficulties seem more prompt regarding this issue of red zone area?
- How many people, parties or groups are interested in this issue and why?
- Is there any seen or unseen pressure on police regarding this issue of red zone?
- How many solutions are being considered for the resolving of this issue?
- How many protests till now being held regarding this issue of red zone area?
- How police is controlling these protests?
- What are the orders that are given to police regarding this issue?

Appendix 4

Questionnaire for a case study

- About his early life
 - Where was he born?
 - His family background
 - His education
 - Marriage and children
- When he got into professional life?
- Why did he get into this business?
- What was the occupation of his family members?
- How did his business or work proved beneficial for his family?
- What difficulties did he face for during establishing his business?
- How his business did was doing before earth quake?
- What his plans were for his children about their work and studies?
- How did earth quake change his life?
- Did the disaster of earth quake bring any change in his familial relationships?
- How did he and his family survived in the disaster?
- How much loss did he bear due to earth quake?
- How did he manage to establish the business again after the disaster?
- How his family and friends supported him in this?
- What were the problems that he faced in establishing his business and family life again?
- Did any government organization or any other organization helped him in reconstruction of his house and business if yes then how did they help him and his family and how much compensation did he get from them?
- How his experience of disaster did change his plans for his children?
- How did the earth quake changed his perception or thinking about his business?
- Does he feel secure in this area now?
- Does he feel any change in people's life style and behavior after the earthquake?
- Is there any change in the business conditions comparative to pre earth quake conditions of business if yes how much change is there and what has particularly changed?

Appendix 5

Questionnaire for ERRA

- When did ERRA first start working in this area?
- What is the functional structure of ERRA or how does it work?
- How many areas come under its jurisdiction in Mansehra and surroundings?
- What were the main objectives of the ERRA?
- How and what type of data being collected by ERRA?
- Was there any differences between the problems and issues of business community of different area here like in Mansehra and Balakot?

- Is there any specific data that has been collected with regard to business community of the area?
- What was the main focus of it in time of disaster and relief?
- How did ERRA access the local community of this area?
- How ERRA relocated the projects for specific population like business community?
- What were main challenges faced by ERRA as an organization in the start?
- What were the main challenges faced by the local businessmen in the area?
- Did ERRA design any program to help business community to face those challenges?
- Did ERRA provide any kind of compensation for the losses of the business community?
- How many projects did it start and what were the main focus and achievements of those projects?
- How many projects are still running in this area by ERRA?
- Did ERRA start any specific projects related to business community of this area?
- What were the focuses of it in rehabilitation and reconstruction phase?
- What are the main projects of reconstruction that are going on in the area?
- How do you think that reconstruction of infra structure has affected the local business community?
- How much do you feel business community is giving feedback on your projects related to their business?
- How did ERRA meet the needs of business community?
- What is the main focus of ERRA right now?
- What are the main issues do you think are still faced by the people in general and business community in particular in this area?
- What is the stand of ERRA as an organization on the Bakhrayal issue in Balakot?
- How much do you feel people especially the business community is concerned by with that issue in Balakot?
- Which segment of population proved to be helpful in carrying out the projects and programs of ERRA (specific business community union or political party)?
- How much you feel that the local population is satisfied with the work and projects of the ERRA?

Appendix 6

Questionnaire for Bazaar union ex-president

- About his career as a businessman
 - His main business
 - His background and education
 - His development within the union
 - His belonging to union group
- What is the history of the union in the bazaar?
- What is the structure or union?
- How many groups run in election at start and how many groups are there now?
- When did the first election take place and which group win the election?
- What is the process of election in union?

- What are the main duties of union?
- What does the union do for the welfare of business community?
- Does the union linked to other unions functionally with other unions within and outside Balakot?
- When the election held just before EQ?
- Which group won that election?
- What was the urgent response of union to the disaster of earth quake?
- How did your business suffer at the time of EQ?
- What kinds of difficulties did you experience at that time?
- How did you manage to re-establish your business?
- Who did help you in re establishment of your business?
- How were other businessmen affected by the EQ?
- What did union do to know the losses of the businessmen?
- What challenges for business community was speculated by the union members?
- What were the challenges for the union at that time?
- What steps did union members take for the relief of business community?
- What did the members within the union did or they thought to be done on emergency basis for the business community?
- Were there any plans that were being initiated by the union at that time?
- How did business community respond to disaster?
- How the business community helped one another in the disaster?
- Did union managed to get data for the losses and the money that was going to be needed for the rehabilitation and reconstruction of business here if yes then how did they get that data?
- Did union talk to any government authority about the problems and needs of business community at that time if yes then what was the response?
- Did the business community get any kind of aid if yes how it was regulated and who did give the aid?
- How did union take part in the process of reconstruction?
- What were the main things at the time of reconstruction that were supposed to be done on urgent basis?
- What was the response of business community on the efforts of union in all this process of EQ disaster and reconstruction?
-
- How did union co operate with the government and other organizations in the process of reconstruction?
- How did you think the government and other agencies respond to the needs of business community of Balakot?
- How did you think that the EQ affected the business environment in this area?
- What is your stand on the relocation issue of Balakot city?
- How the members and president of union is are working now?
- What do you feel could have done to save the business community in much better way at that time?

Appendix 7

Questionnaire for the present president of Bazaar Union

- About his career as a businessman
 - His main business
 - His background and education
 - His development within the union
- His belonging to union group
- When did you first participated in the union election?
- What was your position in the bazaar politics at time of EQ?
- How did your business suffer from the EQ disaster?
- What kinds of difficulties did you experience at that time?
- How did you manage to re-establish your business?
- Who did help you in re establishment of your business?
- How were other businessmen affected by the EQ?
- How did union president and members respond to and helped the business community at that time?
- How did you get the help by the union at that time?
- Do you feel that the role of union president and the members at that time was helpful for the businessmen?
- How did you think that the union handle all the situation of EQ at that time?
- What were the main challenges for the business community at that time?
- How do you feel that the union, government and other agencies helped the business community at that time?
- What do you feel about the compensation if any made to the business community?
- How did you cooperate with the other businessmen and helped them?
- What do you think about the reconstruction of infrastructure in the area?
- What was your group motto in this election?
- How do you think that the union is helping the business community helping in re establishment of business community?
- How did business environment get affected by the EQ?
- What are the main challenges for the business community of Balakot now?
- How union is taking care of all the problems and the challenges?
- What is your stand on the Bakhrayal issue?
- How you are raising the issues related to business community to concerned authority?
- Is there anything that union is still doing for the compensation of the loss of business community?
- What do you think could be done in a better way to save the business atmosphere in Balakot by the members of union at time of EQ?

Appendix 8

Questions regarding people response towards certain NGOS

- What kind of NGOs (national or International) they were and how many?
- When did such NGOs arrive in the area?
- With whom they were working (their target population)?
- What did you feel at first about them?
- How did you come to know about their suspicious activities?
- In what type of activities they were involved?
- What did you do when you firstly get to know about their activities?
- Did you talk to any authority about it if **Yes** then what was the response of the authorities?
- How long did you wait for them if they refrain themselves from such activities?
- Was any person within the community involved with those NGOs in such activities?
If yes then what did the people and authority did to him or her?
- How you demonstrated your response against the activities of such NGOs?
- Did you gather any evidence against their activities?
- How did you manage to keep check on their suspicious activities?
- Did the issues regarding their suspicious activities raised publically?
- What was the response of the local people towards their activities?
- Were there any demonstrations against them **if yes then**
How many and
When and
Who did arrange such demonstrations?
- Did those NGOs get any notice of public response or did they present any justification or clarifications for that?
- How did those NGOs made to evacuate or leave this area?
- When did they finally leave this area?
- What effect does it brought about on the local people thinking about work of NGOs in general? Or how did that incident affect your thinking about the work of NGOs in general?
- How the other NGOs who are working in this area or were working here different from those who made to leave this place?

Appendix 9

Questions for nazim:

- About his political background?
 His family
 His education

His political career

His affiliation to political party

- What was your position at time of EQ?
- How you did personally experienced the disaster?
- What were your main concerns at the time of disaster?
- How much the economy of Balakot suffered from the EQ disaster?
- How much were the losses of the people particularly the business community in terms of economy?
- What did you do to help people?
- How did you help the business community in particular?
- What was the main concern of the business community and shopkeepers at the time of disaster?
- Do you think the shopkeepers and traders have been compensated for their losses?
- In your personal capacity as a nazim, how much did you do for the reconstruction of infra structure?
- Which and how many projects of reconstruction went on or are still going on in the area?
- How do you manage to get the projects at local level get passes and financed by the provincial government?
- Are or were there any relief and reconstruction projects especially for the business community?
- Any specific issues raised by the business community regarding reconstruction?
- Your interest in the politics of trade union or bazaar politics in terms of support of any specific group?
- What is your stand at the support of local, provincial and national government to the people of Balakot especially to the business community?
- Is the business community satisfied with the support and help of government?
- How do you see the Bakhryial issues or your personal stand on that issue?
- What do you think about the NEW CITY OF BALAKOT?
- When the government is going to shift the population from this area?
- How government is going to provide the facilities or incentives to business community in NEW CITY?
- What can be done to solve the issues of business community of Balakot?
- How much the politicians are concerned with the problems of the business community in the area?

Appendix 10

Questions related to NGOs work:

- When did they come in Balakot?
- What was their main concern?
- What was their target population?
- How did they access the population?
- How did help the community in the first place?
- Are they working with some specific segments of society?

- Does any of their program is especially made for the help of business community especially the shopkeepers of the bazaar?
- Did they shift their focus in different phases like disaster, rehabilitation and reconstruction?
If yes then how?
- What the NGO is doing now?
- How is it taking part in physical reconstruction?
- Anyone from the community helped them particularly from business community?
- Any local political leader helped them in their program and how?
- How did they help the business community in any way possible?
- How did the shopkeepers in the bazaar given any kind of help?
- What are the main programs that are running under their supervision?
- What are the main concerns of the community in reconstruction did they notice?
- How their programs bringing the change in the community?
-