Exploring Individual and Institutional Responses to Climate Change-Induced Disasters on Homeless Population in Rawalpindi and Islamabad

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MASTER'S THESIS WORK

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No part of this thesis has been submitted anywhere else for any other degree. This thesis is submitted to the Department of Urban & Regional Planning (U&RP) in partial fulfillment of the requirements for the Masters in Field of Urban & Regional Planning (U&RP), National University of Sciences and Technology (NUST).

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I _____ Arbaz Khan (00000329359) _____ hereby state that my MS thesis titled "Exploring Individual and Institutional Responses to Climate Change-Induced Disasters on Homeless Population in Rawalpindi and Islamabad" is my own work and has not been submitted previously by me for taking any degree from National University of Sciences and Technology, Islamabad or anywhere else in the country/ world.

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Name of Student: Arbaz Khan

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<u>Dedication</u>

To my parents and my loving spouse, whose unwavering support made

this journey possible.

ABSTRACT

Homelessness has reached epidemic proportions in recent years due to the ever-increasing number and severity of climate change-induced disasters. Pakistan has been severely affected by these disasters over the last two decades. One of the key factors causing these disasters is climate change; recent riverine floods are one example. Disasters are known to cause many negative effects, including homelessness. In Pakistan, homelessness caused by disasters has been studied before. However, the impact of severe monsoons, heatwaves, and cold waves on the existing homeless population in urban areas has not been thoroughly examined. Islamabad and Rawalpindi were selected as case study areas. The homeless population, along with non-profit organizations, was contacted to gauge how they respond to climate change-induced disasters. We found that only marginal assistance is available to the homeless during disasters, making it extremely difficult for them to cope, especially with cold waves. Moreover, non-profit organizations are primarily trained and focused on helping those made homeless by disasters rather than the existing homeless population confronting these disasters.

ACKNOWLEDGMENTS

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Chapter 1
INTRODUCTION

1.1 Background

Since the start of 21st century Pakistan has been facing severe impacts of climate change. It is a country plagued by natural hazards, such as unprecedented heatwaves and droughts in summers, followed by abnormal pattern of rain and floods during monsoon season. More importantly there are also waves of extreme cold, landslides and earthquakes that are becoming more frequent and serious (Shahid and Adnan, 2021). According to the Global Climate Risk Index, 2021 Pakistan ranked eighth in the world from the years 2000 to 2019 (Eckstein et al., 2021).

Furthermore, rapid urbanization (with an annual growth rate of ~3 percent), population growth, lack of affordable housing, and stressed labor market, pose significant challenges to the country's already fragile economy and its society (Jabeen et al., 2017). Recently, Pakistan has observed high, double-digit inflation rates that has consistently remained elevated since November 2021 (Pakistan Economic Survey 2021-2022, 2022) and increasing unemployment rates. The demanding macroeconomic conditions have led to a downturn in real GDP and caused record-high energy and food prices. Economic activities and income have declined due to the absence of effective coping mechanisms during the catastrophic impact of the 2022 floods. (Poverty and Equity Brief Pakistan, 2023). As these challenges mount, the number of homeless in the country might increase.

People affected by homelessness are among the groups that are particularly vulnerable to disasters and their adverse outcomes but have received little attention in research and disaster preparedness. They are the segment of the community that may not have access or have limited access to the resources, information or services, such as transportation, climate-controlled, structurally secure accommodation, food and water, provided by the government and community for the rehabilitation purpose. (Klaiman et al., 2010). With a reported official homeless population of over 38,400 (Pakistan Bureau of Statistics, 2017), non-governmental sources say the number is most likely much higher (approximately two million people). Moreover, rise in the severity and number of disasters that are affecting the country, Pakistan needs to turn its attention towards these vulnerable communities in its disaster management strategies.

1.2 Problem Statement

Disaster studies show a very inconsistent picture of how climate change induced disasters impact the homeless. On the one hand, they emphasize that the poor are the most vulnerable to disasters due to their marginal position in society, but yet, there is a lack of attention paid to the poor who live on the margins of the same society. Homeless people are particularly vulnerable to disasters and natural hazards, as they have limited access to resources to meet their basic needs. Our understanding of how homeless people deal with disasters is limited, as there has been little research conducted on how natural disasters impact their well-being (M. Ahmed, 2013; Gaillard et al., 2019). When for example one enters search words "homeless and Pakistan" in search engines, like "Google scholar", there are handful of relevant results. No scholarly study that discusses existing homeless population in the context of natural disasters.

Most of the data on homeless that can be found deals with issues of developed countries, while the circumstances of developing countries differ, like severe housing shortages, escalating poverty, rapid growth of population, poor governance, and weak fiscal systems. Thus, there is an immediate and dire need to develop understanding and knowledge specific to this part of the world (Tipple & Speak, 2009). It is not surprising, then, that homeless people are consistently overlooked in national policies (van Laere et al., 2009). Since the increase in disaster events, Pakistan has been forced to focus on preventive, preparedness and mitigation strategies instead of traditional response-centric approach. (Khan et al., 2022). This paradigm shift should also be applied to its homeless communities. Hence, examining how natural disasters impact the well-being of the existing homeless population in the context of a developing country is crucial first step in robust policy formulation.

1.3 Rationale of the Study

The Intergovernmental Panel on Climate Change (IPCC) maintains that there is an increasing evidence that we will be observing the rise in intensity and frequency of extreme weather events across Asia (IPCC, 2022). Pakistan has already been experiencing many of them in the recent decades. To list just a few; a severe heat wave hit many Pakistani cities unusually early in 2022, and many weather stations recorded monthly all-time highs in March, with temperatures in Jacobabad reaching 49 degrees Celsius and above (Zachariah et al., 2023). Later that year, unprecedented rainfall and flash flooding have wreaked havoc across Pakistan, affecting one third of the country and 33 million people, killing nearly 1,500, and displacing around 7.6 million (Bhutta et al., 2022). Considering this worrying trend, we can expect that more and more vulnerable people will be affected by these events. Some research efforts have been

carried out to explore effects of major disasters on homeless population in Pakistan, although there have been little studies exploring coping behavior at the induvial level. The emerging but still limited evidence provides a rationale for further investigation, that will help understand how houseless people perceive, experience and deal with the hazards in their lives (Klaiman et al., 2010).

The findings from this study would play a significant role in improving disaster management policies, especially in the formulation of preparedness and adaptation plans for the homeless. The findings will not only be crucial for the affected group, but also for government and non-profit organizations, and can provide better understanding of the needs and areas that need to be improved, as well as bring answers to some of the challenges faced by these institutions, by providing reliable data to work with.

1.4 Research Questions

To explore, how the climate change impact the existing homeless and their coping strategies including the response of the institutions, I will attempt to answer the following questions in this study:

Challenges
What challenges do homeless face in aftermath of a disaster?

Strategies
What strategies do homeless and non-government institutions adopt to help homeless in response to a disaster?

Policies
What policies need to be put in place to reduce disaster impacts on homeless?

1.5 Objectives of the Study

In view of the problem statement and research questions designed for this study. I intend to meet the following objectives:

Understanding
To understand the challenges faced by the homeless population against extreme weather events

Response
To identify measures homeless and non-profit institutions take when disasters struck.

Suggestions
To suggest policy measures for the reduction of disaster impacts on homeless.

1.6 Scope of the Study

This study will provide important initial evidence about the socio-environmental challenges of homeless people, as well as their coping strategies. It also aims to document the response of the non-profit institutions before, during and after the disaster. The focus of this study has been put on extreme weather events, such as heat waves, cold waves, floods, and draughts. To collect the research data, interviews with the homeless people and non-profit organizations will be conducted. Geographical constrains were applied and the research centered on the Islamabad-Rawalpindi metropolitan area, which consists of twin cities, the capital city of Islamabad and Rawalpindi and which is the fourth-largest metropolitan area of Pakistan.

1.7 Research Framework

This research work starts with the literature review that helps in the identification of the research gap(s) and consequently aids in the topic selection and problem statement formulation. Further exploration of data will help in the development of research questions and research objectives. These questions and objectives will then later act as a goalpost in data secondary and primary data collection. Afterwards, data analysis will be performed, and discussion of the results will be presented. Lastly, conclusions of the whole research endeavor and recommendations on these conclusions (Fig 1).
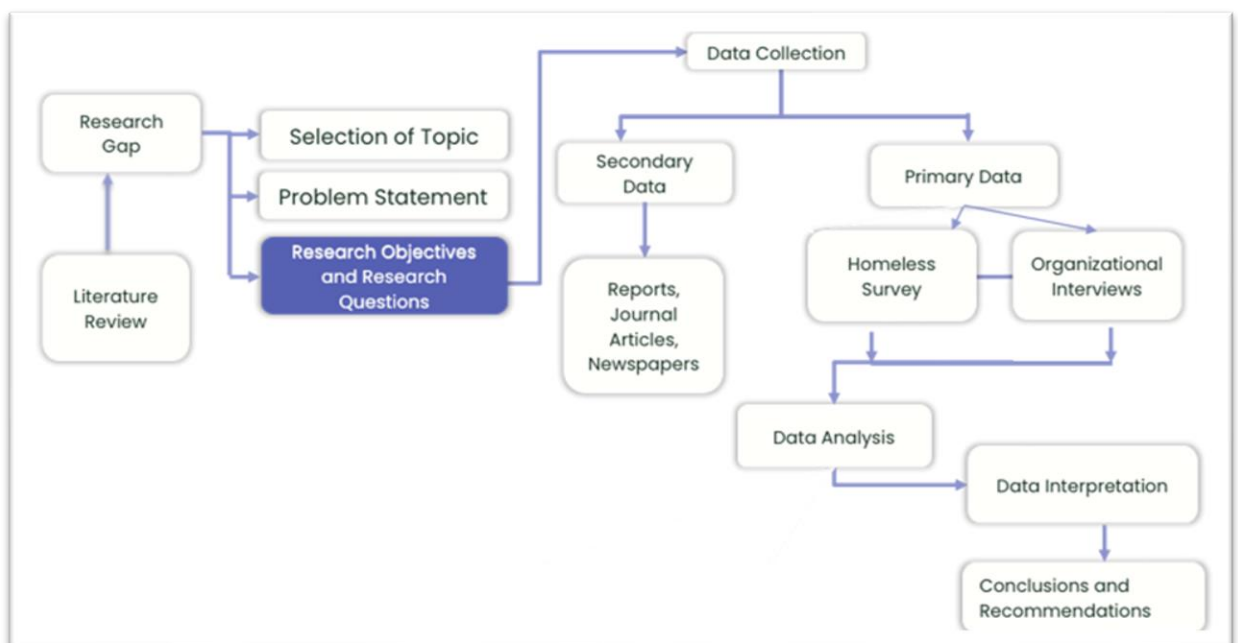
Figure 1: Research Framework

Chapter 2

LITERATURE REVIEW

2.1 Defining Homelessness

Homelessness in its basic definition, refers to the condition of lacking stable, safe, and adequate housing. There are four categories of homelessness that can be distinguished:

- Primary (sleeping on the roads or streets),

- Secondary (shifting from one temporary shelter to another), and

- Tertiary homelessness (living in private residential buildings with community washrooms, and with no tenure security)

- Refugees (people who have been forced to flee and leave their places of domicile and who remain in their own countries as Internally Displaced Persons (Coppola, 2011).

Nevertheless, homelessness is a complex phenomenon, that may look different across different world regions, thus it is difficult to create one universal definition that could be applied internationally. Although, in 2021 the UN has adopted a resolution in which a new framework can increase the comparisons of data and measurement among different countries and give a platform for collective learning. The UN General Assembly defined homelessness as "a situation where a person or a family has no place to live, that can compromise their ability to enjoy social life, and consists of people living on the roads or streets, in open spaces or in the buildings that are not intended for human accommodation, people that are living in temporary residencies or shelters homes, and, according to law, may also include people living in extremely inadequate

accommodation without tenure security and access to basic facilities." (United Nations, 2021).

2.2 Homelessness in Pakistan

Over one third of Pakistan's population lives below the poverty line, which is set at $3.65 per person per day. As of 2023, it is expected that the poverty will increase to 39.4% (Poverty and Equity Brief Pakistan, 2023). Constant population growth accounts for an increase in the number of people living in poverty. Urbanization puts more and more pressure on already highly populated cities, that do not have resources (like employment opportunities, affordable housing) to support this continuous influx of people. This in turn, leads to the development of unplanned settlements or slums, in and around cities (UNICEF, 2020). It is difficult to find any conclusive information, although according to charity and non-profit organizations, Pakistan is estimated to have over 20 million homeless people (as per section 2.1). This number is roughly equal to about 9% of the total population. The majority of them are living in temporary accommodation, refugee camps, shelters, or slums (*Muslim Aid*, 2020). On the other hand, according to the 2017 Census 38,415 Pakistani nationals were reported to be homeless, with nearly two-third of them being male and one-third falling into the age group 15-34 years. Additionally, 58.8% of the homeless population come from rural areas, while 41.2% from urban (Pakistan Bureau of Statistics, 2017). The difference in the data (20 million vs 38,415) is huge and shows how inadequate current statistics are, thus suggesting that this matter requires further investigation. It is also important to mention that the problem of homelessness is often linked with other social issues, like drug addiction, alcohol addiction, theft, mental health issues, beggary, and prostitution (Shah & Butt, 2011).

2.3 Root Causes of Homelessness in Pakistan

A variety of factors contribute to this alarming number of homeless people in Pakistan. Below is a list of a few main causes that are responsible for the staggering and still growing figures of those who lack adequate housing.

1. Poverty is the most significant factor contributing to homelessness (Khan, 2017; Shah & Butt, 2011).

2. Rapid urbanization-homelessness in Pakistan is primarily an urban phenomenon, with the majority of homeless individuals living in the streets or in informal settlements (Khan, 2017; Shah & Butt, 2011).

3. Lack of affordable housing is another significant factor. (Shah & Butt, 2011). The government's failure to provide affordable housing options has led to an increase in homelessness in the country (Aftab et al., 2018).

4. Natural disasters such as floods, earthquakes, and extreme weather conditions, including cold waves, heatwaves, and monsoons, have also highly contributed to homelessness in Pakistan (Aftab et al., 2018).

5. Domestic violence and dysfunctional family; physical, emotional, sexual abuse or neglect often pushes people, especially young, to the street (Shah & Butt, 2011). Additionally, factors like broken families, involvement of family members in illegitimate activities, like alcohol or drug use, authoritarian attitudes, forced marriages, can contribute to members running away from home and thus ending up on the street (Jibeen, 2014).

6. Lack of education, most of the homeless people are illiterate and have not completed even primary education (Shah & Butt, 2011).

2.3 Homeless Management System

There are several public, private, and non-profit organizations who are directly or indirectly involved with the homeless issue. The details of the organizations are presented below:

2.3.1 Public and Private Organizations

- Pakistan Bureau of Statistics (PBS): In 2019, Pakistan Bureau of Statistics conducted survey with an aim to estimate the number of homeless individuals and its contributing factors in Pakistan. Which concluded that 24000 homeless individuals reside in Pakistan, which are majorly residing in urban areas (Pakistan Bureau of Statistics, 2017).

- UN-Habitat Pakistan: A study conducted by UN-Habitat in Pakistan with an aim of evaluating the impact of COVID-19 on homeless individuals in Pakistan has identified that pandemic exacerbated the issues of homelessness in the country, consequently, several homeless individuals have lost their jobs and were unable to pay rent of their homes (UN-Habitat Pakistan, 2020).

- Sustainable Development Policy Institute (SDPI): A study done by Sustainable Development Policy Institute (SDPI) in 2018 concludes that inadequate affordable housing is substantially contributing to the homelessness in Pakistan (Aftab et al., 2018).

- Benazir Income Support Program (BISP): A federal government of Pakistan has intended to support poorest families in the country by initiating Benazir Income Support Programme after conducting numerous surveys on poverty and homelessness in country. The latest survey identifies 6.6% of households in the country classified as "Homeless" (Benazir Income Support Program, 2019).

- Provincial Governments: Sindh Government organized study on homelessness in Karachi, which identified that there are 16000 homeless individuals in the city (Ahmed, 2020).

- The Edhi Foundation: Homeless people are facilitated by Edhi Foundation, a non-profit organization, with services like food, shelter, food, vocational health facilities and vocational training.

- HOPE (Health Oriented Preventive Education): This organization also provide education, shelter, and healthcare services to homeless individuals

- Human Rights Commission of Pakistan (HRCP): The organization is mandated to promote and protect the human rights of all residents in the country including homeless persons (HRCP, 2020).

- Saylani Welfare International Trust: This organization focuses on provision of free education, medical help, food and shelters to homeless individuals in Pakistan.

2.3.2 Policy and Laws

Homelessness is a most important problem in Pakistan, with estimated 20 million homeless population in the country. There are several policies and laws for addressing homelessness, but its inadequate implementation exacerbates the problem.

The constitution of Pakistan protects "right to life" of every citizen in the country which includes right to shelter, health care and food facilities by stating that "state shall mandatorily provide basic needs to citizen and start initiatives for their welfare". Furthermore, the government of Pakistan initiated "Ehsaas Program" in 2019, which includes healthcare, education and financial help services to poor citizens including homeless.

Moreover, Punjab Destitute and Neglected Children (Amendment) Act, 2018 targets to safeguard, socially reintegrate and rehabilitate the homeless children by providing basic facilities. Furthermore, the Act, 2018 focuses on preventing child trafficking and exploitation. Sindh Domicile-Based Protection of Women (Empowerment) Act, 2013 aims at providing safe houses and shelters for homeless and vulnerable women (The Domestic Violence (Prevention and Protection Act, 2013).

The Khyber Pakhtunkhwa Child Protection and Welfare Act, 2010 pays attention to the protection and welfare of children including homeless and abandoned in province. It includes provisions for the establishment of institutions and services for the care and rehabilitation of such a child. However, the implementation of these measures remains a challenge.

2.4 DISASTERS AND HOMELESSNESS

According to the Asian Disaster Reduction Center, "A disaster is a disturbance in the society that causes losses in human, environmental and material fabric of the society in such a way that the society is not able to cope with this strong negative impact with the help of its own resources." (Shaluf, 2007). It can also be defined as, "Any sudden event that poses devastating effects on ecological systems, human life, health services, and that exceeds the ability of the community to rely on its own resources and hence it requires external assistance (Landesman, 2001).

Further, the Emergency Events Database EM-DAT, that gathers data on mass disasters from all over the world from 1900 to the present day, recognizes a disaster as "A situation or event which overwhelms local capacity, necessitating a request to the national or international level for external assistance; an unforeseen and often sudden event that causes great damage, destruction, and human suffering".

2.4.1 Types of Disasters

There are three types of disasters:

1) Natural disasters - catastrophic events caused by natural causes over which man has no control, like floods, tornados, earthquakes, heat waves, cold waves, landslides, etc.

2) Man-made disasters – non-natural, catastrophic events that are a result of human decisions and can be either sudden or long-term, like structural collapses, production failures, fires, explosions, transportation accidents, poisoning, or regional or international conflicts.

3) Hybrid disaster – A catastrophic event that happens due to both human mistakes and natural forces such as heavy rainfall leading to landslides, destruction of residential buildings constructed near an active volcano, that gets erupted. (*Disaster Classification System*, 2023).

2.4.2 Disasters in Pakistan

Disasters are increasing worldwide, and their numbers and severity is on the rise (Cutter et al., 2015). The Emergency Events Database (EM-DAT) in Brussels stated that number of natural and man-made disasters have increased drastically over the time.

Research has also shown that Asia and Pacific are the regions of the world that are the most disaster-prone (Mohamed Shaluf, 2007). Pakistan itself has observed an increase in the amounts and severity of catastrophic events. Since the beginning of the 21st century the country has been affected by several climatic calamities, like floods, devastating earthquakes, droughts, heat waves, cold waves, extreme temperatures, and rainfall. These events have affected local people at many different levels, economically, socially, physically, and mentally. They also pose a threat to earth, its species and their livelihood (Butt et al., 2020) According to EM-DAT (The International Disaster Database) since the beginning of the 21se century till this day Pakistan has faced 147 natural catastrophes, including 1 drought, 84 floods, 18 earthquakes, and 11 events of extreme temperatures (9 heat waves and 2 cold waves) (EM-DAT statistics accessed on Nov 28, 2023).

Some of the deadliest and most catastrophic events of Pakistan were: 2005 earthquake in Northern Pakistan claiming 73,588 human lives, with 128,309 injured and leaving around 5 million homeless (EM-DAT stats); 2010 flood that killed 1,980

people, injured 2,946, left nearly 20 million displaced and damaged around 1.8 million homes and businesses, affecting 78 out of 141 districts (Asgary et al., 2012); 2015 heatwave that heat Karachi claiming 1,229 lives (EM-DAT stats); and 2022 flood claiming 1,739 lives, leaving 12,865 injured, 8 million displaced with 2 million homes damaged or destroyed and total of 33 million affected (*Pakistan*, n.d.).

2.5 Marginality, Vulnerability, and Disasters

There are many marginalized groups that have received significant attention in disaster literature, research and disaster risk reduction policy, however homeless communities have been consistently overlooked in national and international guidelines. It is fair to say that marginalization leads to high vulnerability, and that those on the margins when facing natural and other hazards, suffer the most. While homelessness is "one of the uttermost states of marginalization" (Tipple & Speak, 2009), the group has been given very little academic and policy interest (Walters & Gaillard, 2014).

Marginality is a concept that is defined as "an involuntary situation or position of a person or a group at the margins or edges of social, ecological or physical systems, and that refrains them from accessing resources, constraining them form freedom of choice, and development of capabilities that eventually leads to extreme poverty (Braun et al., 2014). That means, marginalized people lack access to basic resources, like shelter, appropriate diet, education, healthcare. In the context of natural disasters, people who lack resources automatically lack means of protection (like safe and resistant shelters, sustainable incomes, and social protection), which leaves them vulnerable to effects of a hazardous situation. It is important to mention that these

resources are often available locally, although mostly to privileged groups, to those with stronger economic, political, and social position in society. This reflects an unequal distribution of power and opportunities among individuals and social groups (Blaikie et al., 1996; Hartmann & Boyce, 1983; Wisner & Luce, 1993). The way natural hazards impact different groups of society show different patterns of precarity and vulnerability (Gaillard et al., 2019).

Marginalization of homeless people is multidimensional: it's geographical and physical, because they live in hazardous places and spaces, often in informal settlements, or on streets, many times without proper facilities, like for example sanitation or safe water sources; it's social and cultural, because they are often members of minority groups, for example women and children, ethnic minorities; some of them are chemically-dependent, struggling with mental health issues, or disabilities; it's economical, since they are poor and often unemployed, many of them are illiterate or have completed only primary education, and thus have limited options when it comes to work opportunities, which in turn pushes them towards insecure, low income or even dangerous jobs; it's political, because they lack recognition, representation and their voices are usually disregarded by those in power (Gaillard, 2010).
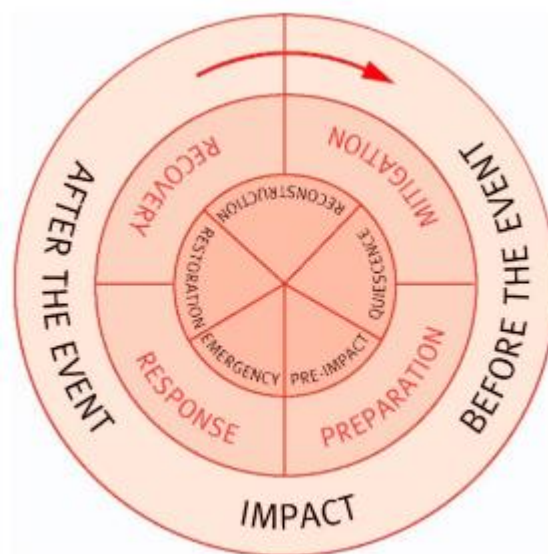
2.6 Disaster Management for Homeless

Modern disaster management consists of four components (or four steps) (Coppola, 2011):

1. Mitigation – reducing or eliminating the probability of a hazard happening or eliminating/reducing its consequences; it is treating a hazardous event in a way that it will impact the society to a lesser degree.

2. Preparedness – equipping those who may be impacted while a disaster occurs with tools that will help them survive it and will minimize their losses; also equipping those who may work with the victims of a disaster (planning how to respond).

3. Response – acting towards reducing or eliminating impacts of hazardous events once they happen, to decrease further losses and suffering.

4. Recovery – helping victims to get their lives back, after a disaster.

Figure 2 presents a simplified disaster management cycle, divided into pre-and post-disaster phases. In reality it is needed to understand that there are exceptions that may happen, and often these steps are intermixed and all can happen before, during and after an impact (Coppola, 2011).

Figure 2: Disaster Management Cycle

A lot has been written regarding the response and recovery practices in the context of homeless people. Much less attention has been given to mitigation and preparedness when it comes to this social group. The main problem lies in the fact that

the emergency and disaster management teams routinely fail to recruit or include local representatives of vulnerable populations, like homeless, in mitigation and preparedness activities and planning committees (Ericson, 2018). Thus, for communities to meet special disaster preparedness needs of this marginalized group, it is crucial to focus on these two components (mitigation and preparedness) in any further research endeavors and to address the specific needs and vulnerabilities of the homeless.

Homelessness in Pakistan continues to be a significant issue, and there is a need for more comprehensive and effective policies and programs to address the needs of homeless individuals in the country. Overall, while the Pakistani government has taken some steps to address homelessness, there is still much work to be done to provide support and protection for this vulnerable population.

Overall, the biggest missing aspect in the concerned literature is the absent focus on the existing homeless population. As most of the studies focus on the homelessness that is the result of disasters. Furthermore, there is scant information about what those who are homeless in urban areas prepare and survive a natural disaster. Specifically, concerning Pakistan, most of the studies are about the reasons of people becoming homeless which include poverty, family issues, mental health, violence, and natural disasters (e.g., Younes et al., 2021; Shah and Butt, 2011). Hence, a study exploring existing homeless population in the urban setting would be a great addition to the literature and filling of the research gap.

Chapter 3
METHODOLOGY AND DATA

3.1 Research Design

It is quite apparent that more research is needed to better comprehend the vulnerability of homeless people in different contexts. First, research is required to assess the impact of different seasons on the homeless population, especially due to climate change. Second, broader research is needed on the relationship between climate change, homelessness, cities and vulnerability. For example, how does climate change impact different forms of everyday hazards, like floods, heatwaves, water logging that can create suitable conditions for malaria and other water-borne diseases, and how is it affecting the homeless population's vulnerability in return. This requires analysis of the current situation and research on possible future scenarios. Third, homeless women face hazards such as trafficking and sexual abuse. More detailed gendered analyses should be conducted that can further benefit disaster risk reduction policies and practices.

Fourth, research should be done to study the degrees of vulnerability among the weak and vulnerable population in order to identify what groups are most at risk, what kind of risk they may face, and how do they experience this risk? It is necessary to explore areas of progressive change to the vulnerability of the homeless population. For example, the social networks, skillset, knowledge, expertise and capacities to face different hazards may describe that even the most vulnerable and marginalized people are not totally helpless at the times of disasters. The needs of homeless populations have to be addressed in a better way in disaster risk reduction policies. Homelessness-

sensitive policies need to be added to disaster risk reduction policies and should be implemented and incorporated in everyday life and developments.

This is important to minimize the gap between existing policies aimed at reducing the risk related to big and rare hazards and those associated with daily life developments. Both are unable to completely address everyday hazards that are more important for the homeless. Such an agenda for disaster risk reduction should be developed that includes measures required to be followed in the time of major events as well as daily life actions to decrease the homeless people's vulnerability. This agenda requires actions and initiatives from both bottom-up as well as top-down approaches, and public participation including community, stakeholders and homeless population is essential in this regard. (Gaillard & Mercer, 2013; Wisner et al., 2012).

3.2 Study Area

The survey's chosen study area encompasses Islamabad and Rawalpindi. This selection is based on the rationale that Islamabad stands as Pakistan's sole planned city, developed from inception, while Rawalpindi holds historical significance and has experienced predominantly unplanned growth. This offers an exclusive opportunity to gain insights into the distinct challenges faced by homeless individuals under varying urban development contexts. The detailed location of both cities is explained below:

o Islamabad, Pakistan's capital, falls under the governance of the federal government as an essential component of the Islamabad Capital Territory. It stands as the ninth most populous city in Pakistan, with approximately 2.007 million inhabitants according to Pakistan Bureau of Statistics (2017). Positioned

at 33.6844°N and 73.0479°E, it lies on the outskirts of the Pothohar Plateau, bordering the Margalla Hills within the Islamabad Capital Territory.

o Rawalpindi, situated in the Punjab province of Pakistan, ranks as the fourth most populous city nationwide and the third most populous within Punjab, as per the 2017 Census, boasting a total population of 2.098 million. Positioned near the Soan River, Rawalpindi is near Pakistan's capital, Islamabad. Due to their intertwined social and economic connections, the two cities are often referred to as the "twin cities (see figure 3)."
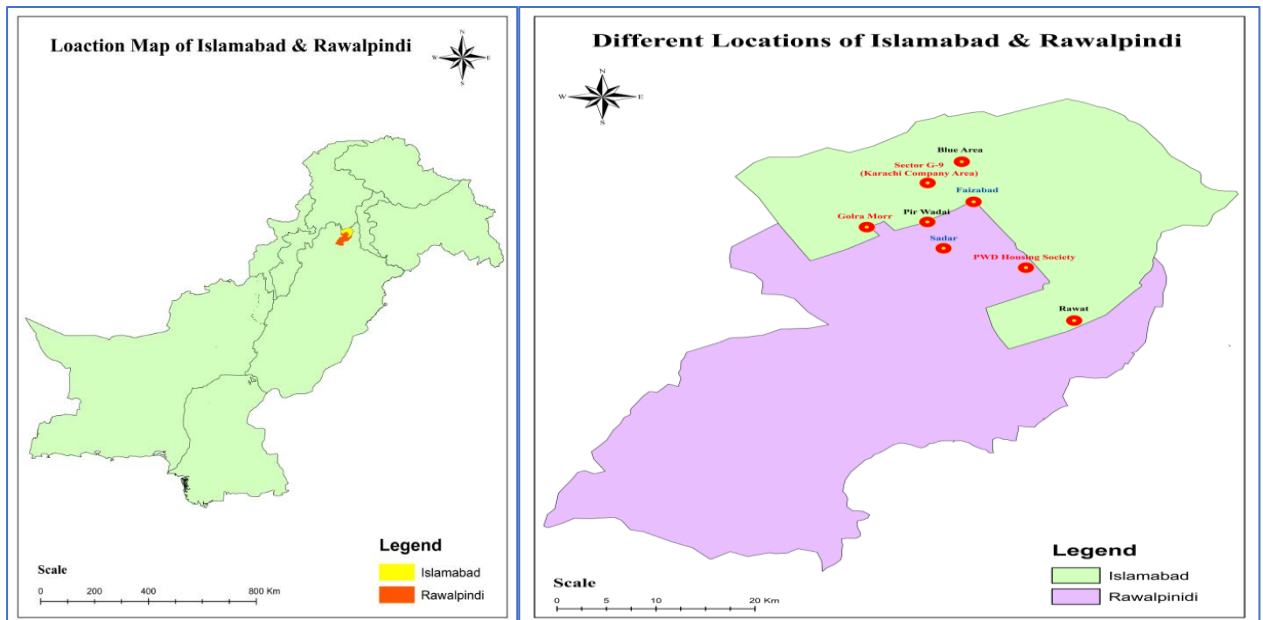
Figure 3: Left-location of the case study area and Right-locations of data collection.

3.3 Data Collection

Two avenues of data collection were adopted, one was a traditional survey employed by various other studies on homelessness (XXXXX). After selection of indicators, eight locations were identified for collection of data from homeless people (see figure 3). The areas selected for this homeless survey are: Blue Area, Golra More, Rawat, Sector G-9, PWD Housing Society, Pir Wadhai, Faizabad and Saddar. In this

regard systematic sampling along with snowball sampling was adopted to collect more precise response. The reason behind selecting snowball sampling was to have pre verification of the respondent that whether he is homeless or not. Moreover, it is evident from literature that homeless respondents mainly do not agree to participate in the survey therefore they can be approached through their other homeless friends or relatives.

Initially Socio-demographic Information was collected from the homeless, for instance, their age, education, number of children. Then, there are more general questions about their condition such as how long you have been homeless, what led to homelessness, have you experienced homelessness before. Later, they were how the disasters cold waves, heatwaves, monsoons impacted them. For example, have your experienced a particular disaster? How it impacted your living conditions and long-term impact on the economic situation. Afterwards, their coping mechanism towards these disasters, take for instance access to emergency shelters or alternatives, how you access the food. There were also questions about the state and non-profit aid organizations concerning the provision of necessities and shelter. Finally, I asked them how the homeless intend to improve such as do you want access to jobs, education, or job training (see appendix-A for more details).

Secondly, I conducted semi-structured interviews with the various non-profit organizations working actively in the twin cities. Even though 15 organizations were contact but the following agreed and gave the interview for example 'Red Crescent Pakistan', 'Helping Hand', 'Edhi Foundation', 'Positive Pakistan', and 'Saylani'. The following questions were asked by organizations: If they were Involved in the projects concerning homeless. Moreover, they devised solutions to address immediate and long-

term challenges homeless face. Have they collaborated or collaborating with stakeholders for dealing with homelessness issues. I also liked to talk about flaws in the current homeless system and the possibility of inclusion of homeless voices in Plan-making.
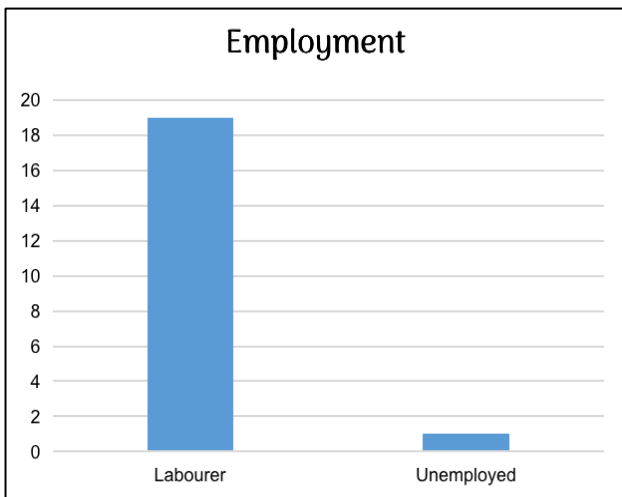
3.4 Respondents Profile

The homeless people in different areas of Islamabad and Rawalpindi were interviewed to assess the impact of cold waves, heat waves and monsoon as disasters on them. The demographic information of these homeless people is stipulated below, which includes age, education, employment, and income. The descriptive analysis shows that the majority of the respondents are the age of 31 years or more, while 50% of the respondents are aged between 21 to 30 years. Moreover only 10% of respondents have age less than 20 years. This shows that homelessness is not only limited to the youth, and every age group people may become homeless. 55% of the homeless surveyed are uneducated while only 5% of homeless people surveyed have done intermediate. The (Grajo et al., 2020) in his study states that homeless people contain no or lower education as equated with the over-all population due to which many homeless people have inadequate literacy skills. 90% of the homeless people surveyed are labors while 10% are unemployed. Moreover, 70% of the homeless people surveyed show that they have income of PKR 25 thousand or more, while 30% of homeless surveyed have income of less than 25 thousand and more than 10 thousand. It is also evident from the literature that employment of homeless people is subjective to their literacy, demographics, and geographical contexts (Ferguson et al., 2012).
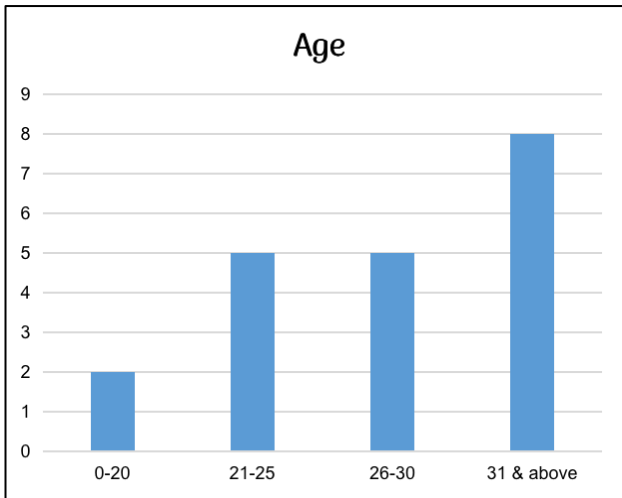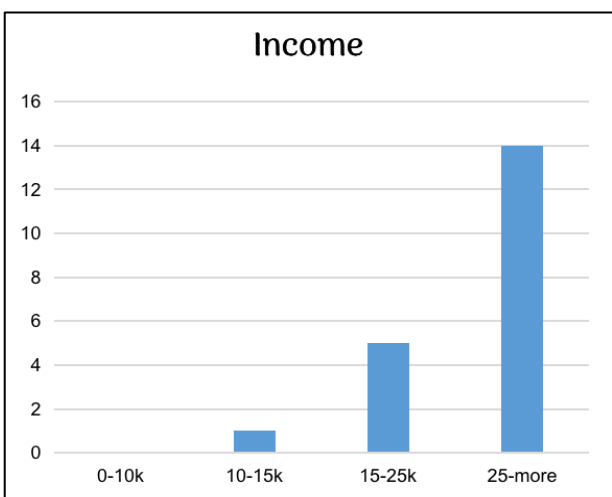
Age of Respondents
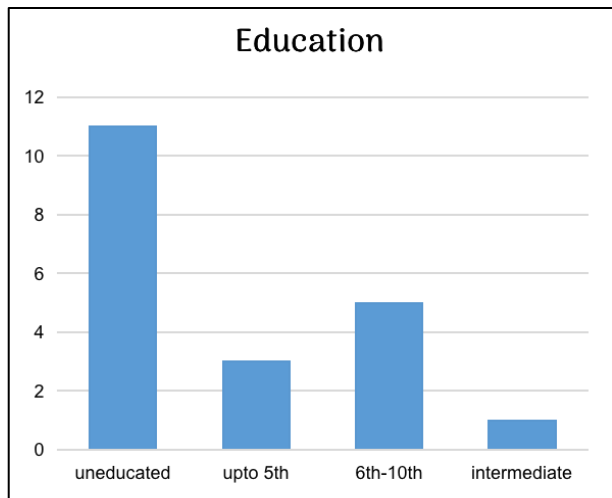
Education of homeless people.

Employment of homeless people.

Income of homeless people.

Figure 4: Socio-demographic profile of the respondents

Chapter 4

DATA ANALYSIS AND DISCUSSION

4.1 Duration and Causes of Homelessness

The individuals were surveyed in different areas of Islamabad and Rawalpindi, which includes Sector G-9, PWD, Saddar, Pir Wadhai, Rawat, Faizabad, Golra More, and Blue Area. The areas where individuals are surveyed mostly have intercity bus terminals, metro stations, and commercial activities. Majority of the homeless surveyed also stated that they have done migration from different cities of Pakistan. 70% of the respondents were homeless from less than five years while 30% of the respondents were homeless for more than five years.

Homeless individuals surveyed in different areas

Duration of being homeless

Reason for homelessness

Past homelessness experience

25

Figure 5: Causes of Homelessness
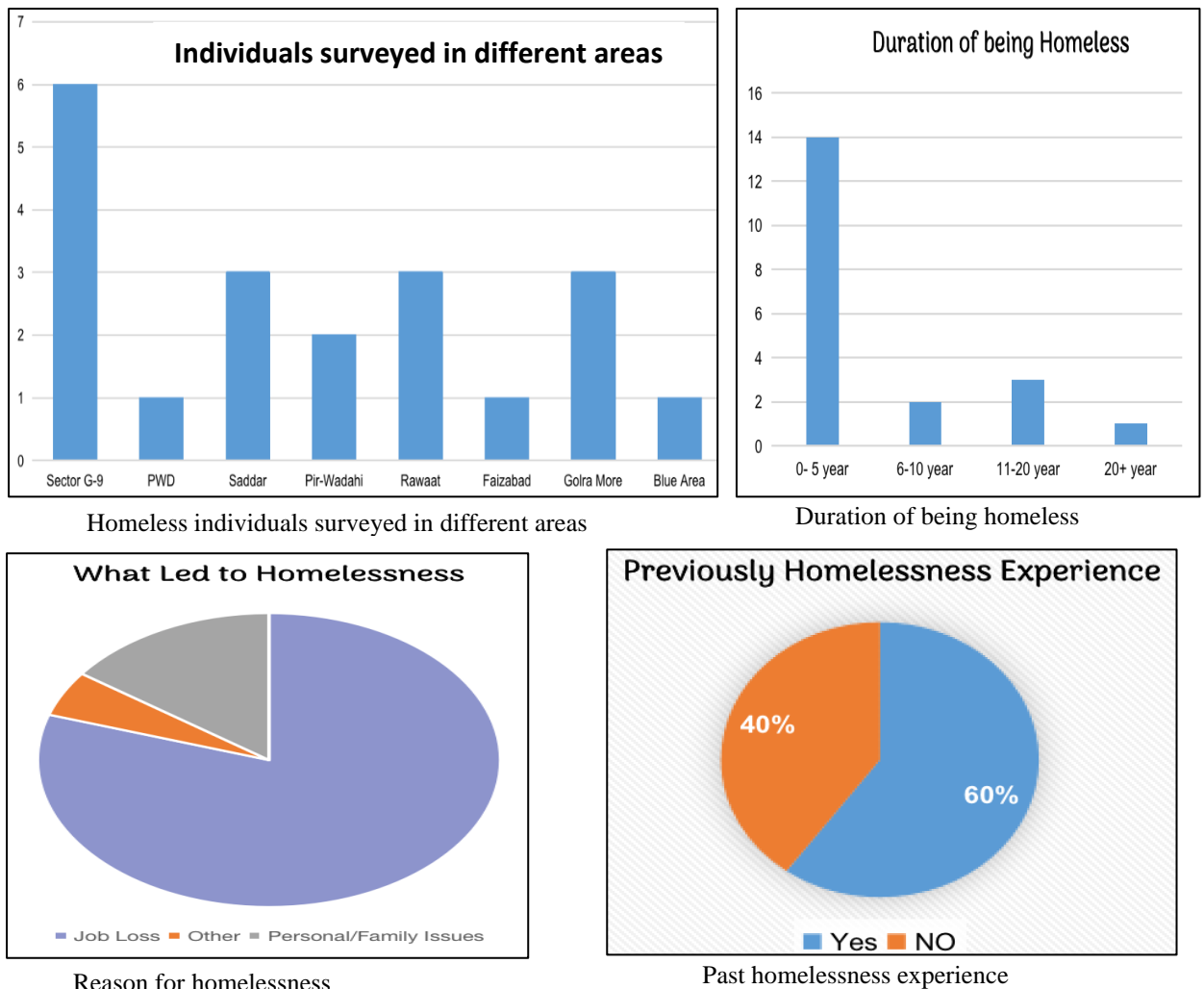
The majority of the respondents were homeless due to personal or family issues while very few left homes due to job loss. Martijn & Sharpe (2006) states that Trauma cause by family problems often plays a significant role in leading many young people down the pathway to homelessness. 60% of respondents stated that remained homeless for some duration in the past also while 40% said that it's their first time becoming homeless. 60% of the homeless surveyed face stigma rarely while 10% never faced stigma during homelessness. Social stigma arises in contexts characterized by disparities in social, economic, and political power, providing opportunities for discrimination to occur (Belcher & DeForge, 2012) .

4.2 Living Conditions of Homeless

The comfort level of living conditions for the homeless is below par as 65% of respondents consider it uncomfortable while 35% said it's bearable, which is mainly because of their experience. 35% of homeless respondents said that detrimental features of living environment are extreme cold and hot seasons, and a similar number of respondents called it unsafe. The homeless population is more vulnerable to the health effects of harsh weather due to the frequency of mental and physical health difficulties, limited means for adaptation measures, and isolation from health care (Pendrey et al., 2014).

Comfort level of living conditions

Detrimental features of living environment
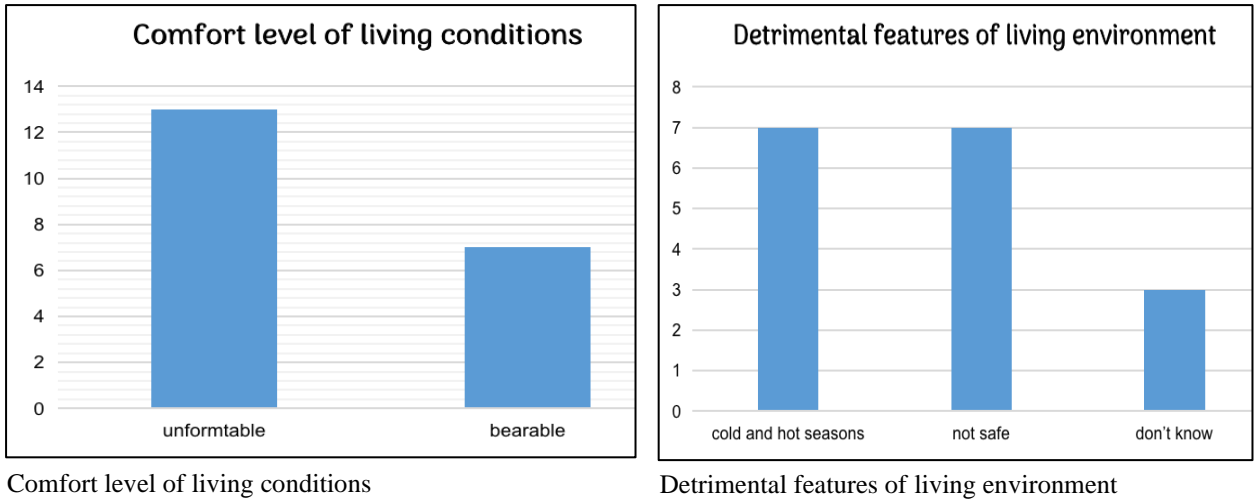
Figure 6:Living Conditions of the Homeless

4.3 Accessibility to Education and Social Support

The accessibility to education and social support of homeless people is very low as 75% of respondents stated that they do not have access to education and training. Moreover, 95% of respondents have no access to social support and there are no income generating activities for homeless people.

Access to education and training

Access to social support

Income generating activities

Figure 7: Education and Social Support

4.4 Disasters and Impacts

The data collected from homeless individuals shows that 90% of respondents have experienced disaster in which 30% were badly affected while the remaining 70% were also affected by disasters. Every et al., (2019) in his study states that individuals experiencing homelessness are particularly vulnerable to severe weather conditions in distinctive manners. The significant 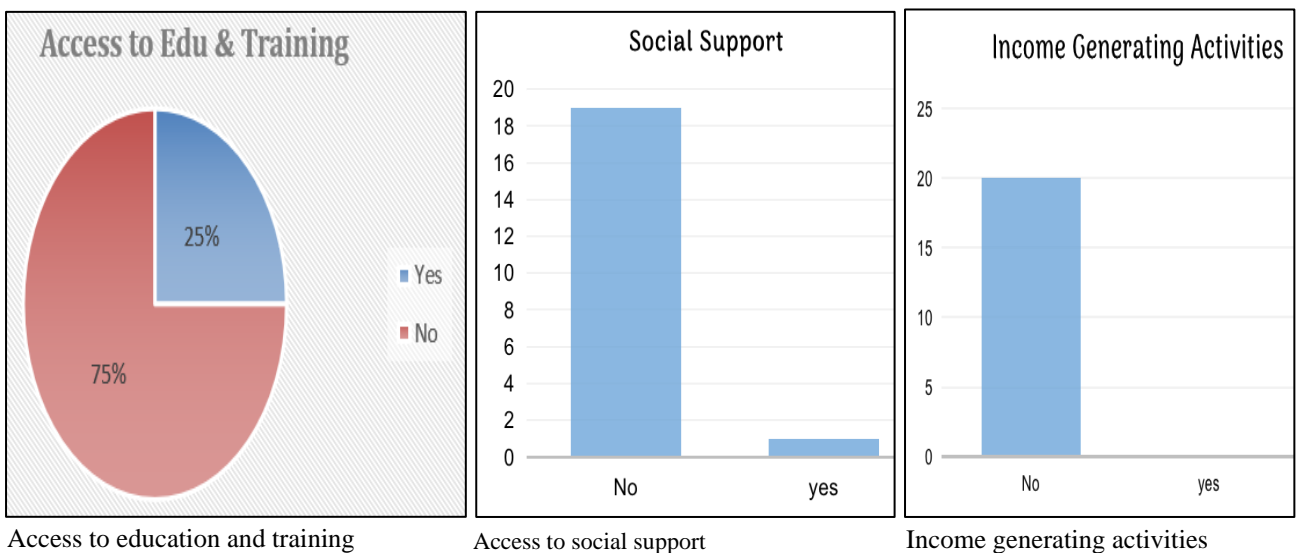disparities that lead to vulnerability during disasters are worsened by extreme isolation and the pressure of temporary living, which have an impact on both physical and mental health. 60% of the respondents stated that they have possible access to emergency shelters during disasters while 35% don't have access to emergency shelters during disasters. A notable challenge arises from the insufficient availability of c sheltered spaces in urban areas for homeless individuals seeking refuge from hazardous heat, cold, and wet conditions (Every et al., 2019).

Experienced disasters	Effect on living situation	Awareness of evacuation in case of disaster

Access to emergency shelters during disasters	Impact of disaster on homeless economic situation	Assistance during disasters
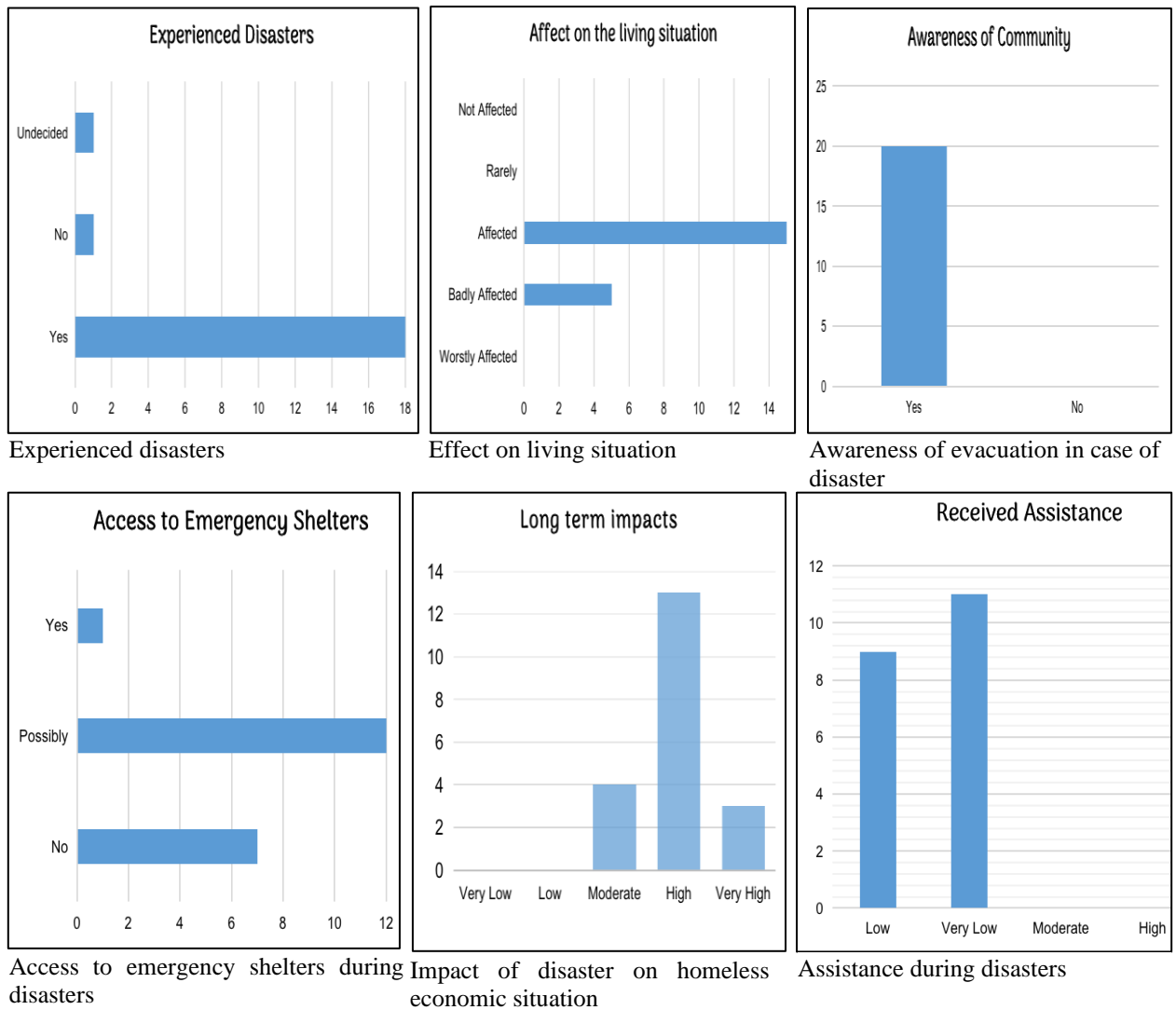
Figure 8:Coping Disasters and Climate Change

Surprisingly, all homeless individuals possess the awareness of evacuation during the disaster, one of the primaries of this awareness is their past experience with uncertain whether events like heat waves, cold waves, and flash floods in the city. 65% of respondents have received very high impact of disasters on their economic situations. Moreover, there is very low assistance from government or NGOs to the homeless people.

4.5 Financial Aid and Assistance for Homeless

Homeless people are always dependent on financial assistance from different segments of society for meeting their food and health requirements. The respondents were asked about the financial aid from public institutions, politicians, neighbors, and NGOs. 75% of respondents said that they never received financial aid from institutions and politicians. However, 45% of respondents stated that they received financial aid from neighbors. 55% of respondents stated that they never received financial aid from NGOs. Overall, the financial aid of homeless people is very low.
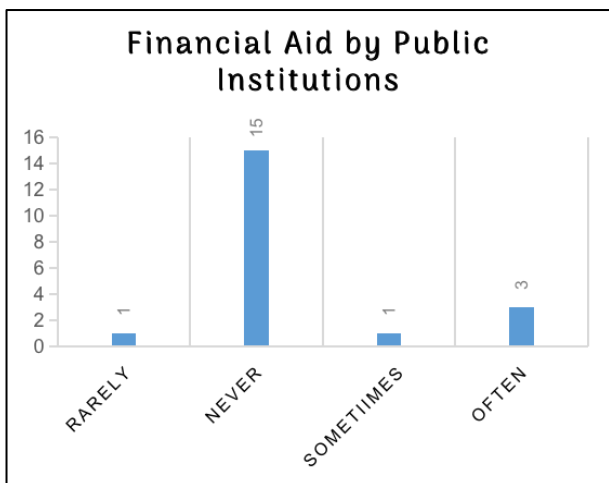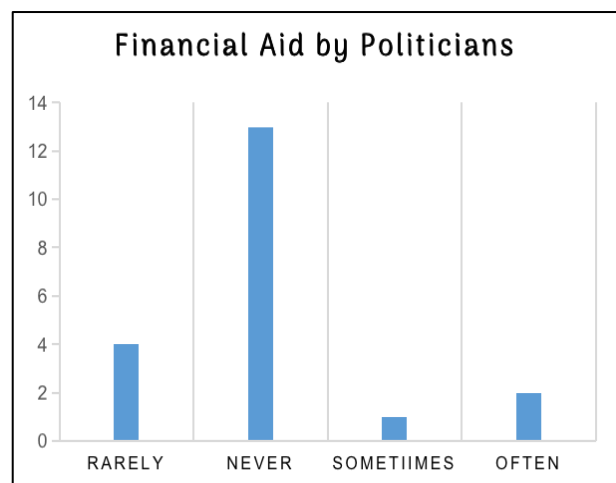

Financial aid by public institutions

Financial aid by politicians
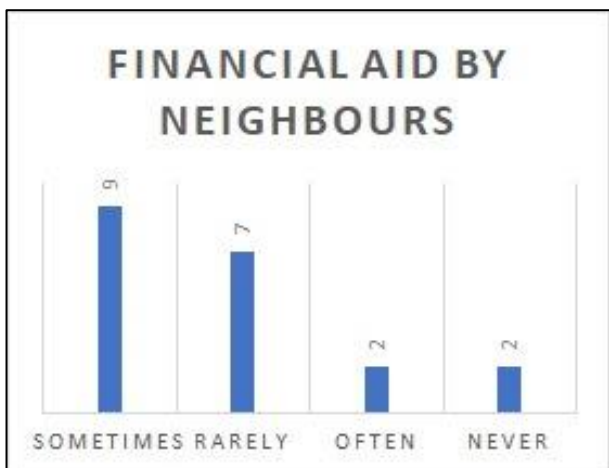
Financial aid by neighbors
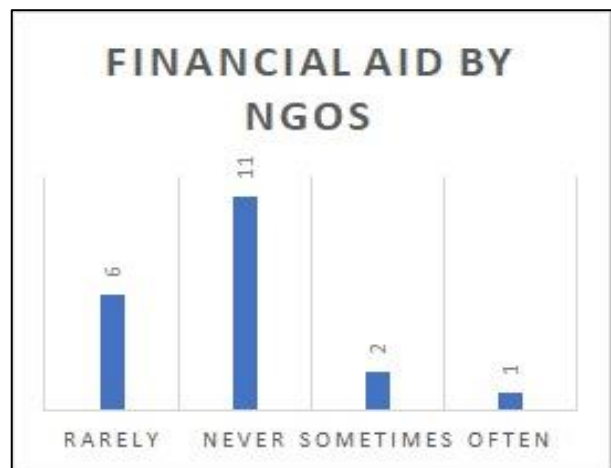
Financial aid by NGOs

Figure 9: Assistance for Homeless

4.6 Future Plans of Homeless

The primary needs identified among homeless people in Rawalpindi and Islamabad after survey highlight the critical need for work opportunities, training, and access to housing. Securing job comes out as a top priority, providing not only financial security but also a road to self-sufficiency. Concurrently, training programs emerge as critical resources, providing skill development and educational opportunities to improve employability prospects. Complementing these goals is the important requirement for shelter, which provides a safe and dignified shelter for individuals without houses.
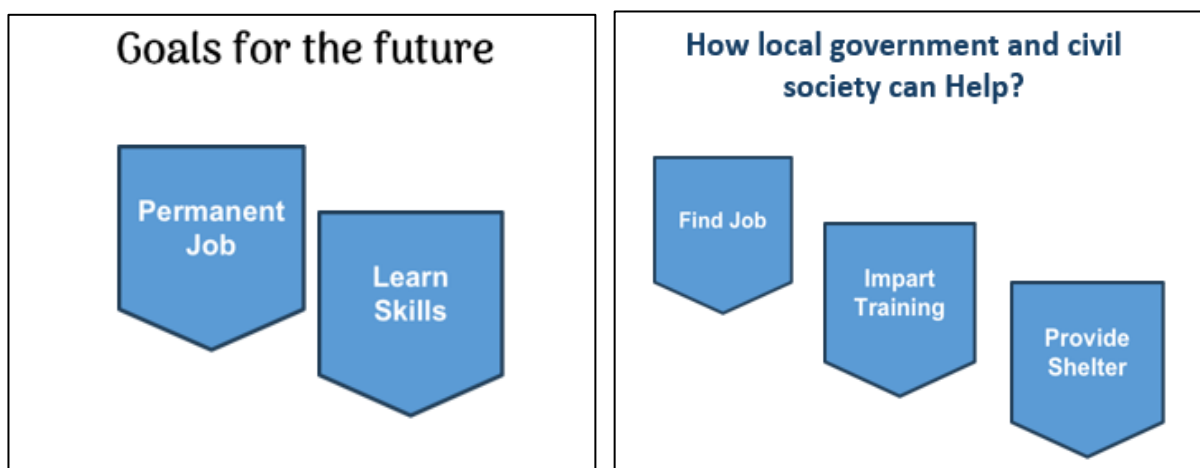

Figure 10: What that homeless expect from institutions and for their self-development

4.7 Main Activities of NGOs Concerning Homeless

After interviews with organizations, it is observed that basic help and shelter construction are only provided to persons who become homeless because of disasters, but organizations such as Saylani and the Red Crescent offer food and blankets on occasion, though not always in reaction to disasters. Notably, there is a general desire to incorporate the viewpoints of existing homeless populations into the development of policies and treatments, demonstrating a commitment to inclusive decision-making.

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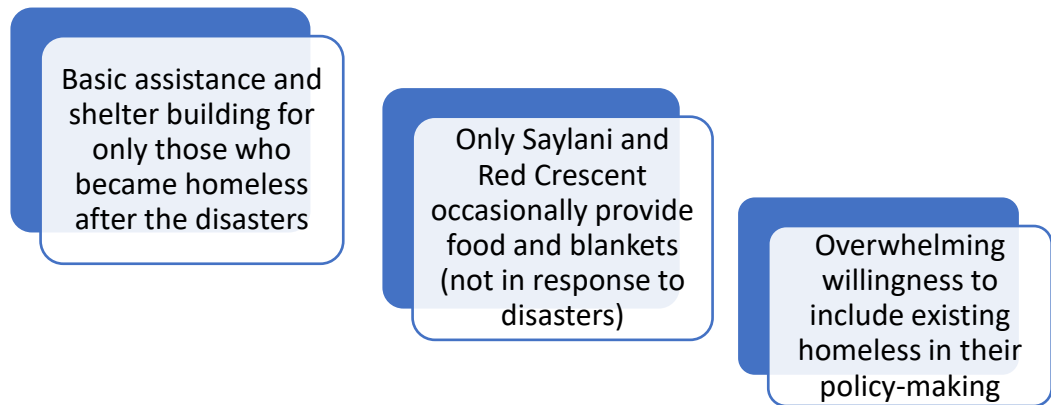
Figure 11: Summary of NGO activities concerning homeless in Islamabad and Rawalpindi

4.8 Discussion on the Results

The homeless population of Islamabad and Rawalpindi includes people of all ages, from children to the elderly, demonstrating that there is no set age for becoming homeless. According to (Somerville, 2013), homelessness can be caused by an individual's behaviors or actions, health concerns (mental or physical), or inadequacies in market and state arrangements. The study also emphasizes a high percentage of elderly people being homeless, which is supported by (Crane & Joly, 2014), that see an increasing number of older adults encountering challenges such as unemployment, drug addiction, betting, and criminality, all of which contribute to homelessness. Most homeless people in Islamabad and Rawalpindi are illiterate, with the greatest degree of education recorded as intermediate. (Grajo et al., 2020) also found that lower educational levels are known contributor to homelessness, and they are occasionally given education to help them get jobs (Cobb-Clark & Zhu, 2017). According to surveys conducted in Islamabad and Rawalpindi, many homeless individuals work as laborers

for less than the minimum pay imposed by several international organizations and the government of Pakistan.

Most homeless people in Islamabad and Rawalpindi cite their situation as personal family problems, while some attribute it to unemployment. Despite previous experience with homelessness, many responders have only recently been homeless. According to (Allgood & Warren, 2003) homeless people frequently suffer from non-economic vulnerabilities such as social and mental health issues, as well as histories of substance-abuse, with behaviors such as drug usage increasing their chances of becoming homeless. Social stigma is common among the homeless population examined, stemming from unequal social, economic, and political power dynamics that result in labeling, stereotyping, loss of status, and discrimination (Belcher & DeForge, 2012).

The living conditions of homeless people in Islamabad and Rawalpindi are miserable, with many being vulnerable to severe weather and social crime Exposure to these factors can cause severe health problems such as hypothermia, heatstroke, and other weather-related disorders. Furthermore, without the security of a permanent home, individuals are more likely to become victims of crimes such as theft, assault, and other types of violence, worsening their precarious circumstances. (Yang et al., 2023) also found that these difficult conditions can cause common unrest as homeless people are frequently visible on park benches and under bridges, living among trash, may turn to crimes like robbery and theft, affecting public order. The homeless residents of Islamabad and Rawalpindi have inadequate access to social support, training for income generating activities, and education, causing social and public order

unrest. Zare (2016) states that social support is critical for homeless people to effectively manage difficulties and integration into society, and access to education is vital to enhance general stability and job opportunities.

The data analysis recognize that homeless individuals are rarely receiving financial support from Non-Governmental Organizations (NGOs), politicians, government organizations and nearby residents demonstrating low priority by public and private sector to support homeless residents indicating gap in resource supply and support to vulnerable citizens of Islamabad and Rawalpindi. Dwyer et al., (2023) concluded that homelessness is caused by inadequate financial standing with an individual leading to social and economic crisis. Moreover, lack of financial support from different sectors of the society will increase the financial and social vulnerability of homeless population in Islamabad and Rawalpindi.

Homeless people in Islamabad and Rawalpindi have experienced disasters that caused long-term detrimental consequences for their lives, particularly their economic stability. These obstacles caused long-term consequences, worsening their already fragile financial condition, and limiting their ability to find stable employment possibilities. (Walters & Gaillard, 2014) states that disasters disproportionately affect the most vulnerable members of society, especially the homeless. Their vulnerability is increased as a result of exposure to both ordinary hazards and large-scale disasters. Homeless people frequently lack access to necessary resources and support systems, making them highly vulnerable to the effects of disasters. Despite their increased vulnerability, they are frequently excluded from traditional disaster risk reduction strategies and procedures, worsening their fragile condition.

In addition, homeless people are informed about disaster evacuation procedures and the location of temporary shelters. This perspective is heavily influenced by their previous experiences with disasters, which prompted them to learn how to handle such circumstances for their own safeguarding. They have received very low assistance from governmental organizations and social sector support services during disasters, highlighting shortcomings in their approaches and priorities.

The officials from prominent organizations like Red Crescent Pakistan, Helping Hand, Edhi Foundation, Positive Pakistan, and Saylani stated that they have done several projects related to homeless people in form of providing them shelters to sleep at night, food to eat three times in a day and also, they are actively involved in during and post disaster recovery efforts in Islamabad and Rawalpindi. Moreover, the local government officials said that they are helping homeless people by giving them education, impartial training of technical skills and also employment opportunities after successfully completing the training programs through various skill enhancement projects. Moreover, they were showing a significant desire to incorporate current homeless people in policy development, recognizing the necessity of including their viewpoints and experiences. This inclusive approach seeks to make housing and social service policies more effective and responsive to the needs of the homeless.

Chapter 5
CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of the Findings

This study attempted to explore how the homeless population in urban areas cope with natural disasters using Islamabad and Rawalpindi as case studies. These are twin cities with large urban populations, including many low-income migrants. They usually come to these cities searching for jobs; however, the illiterate had to work petty jobs as daily wage labourers. They do not earn consistently enough to sustain themselves in the costly urban environment. Moreover, whatever money they earn, they send it back home. Thus, they are forced to live and sleep on streets, bus stations, and parks, where their lives get incredibly uncomfortable when disasters strike the cities.

The homeless individuals were contacted at many locations in the twin cities, though most respondents were at G-9 market, Saddar and Rawat. As expected, most of them were illiterate and homeless for at least five years. They mainly come from the Khyber Pakhtunkhwa province to find jobs. During the heatwaves, cold waves and monsoon season, they are highly impacted. Finding emergency shelters or material support such as blankets and food is difficult for them. The government agencies and non-profit organizations in Pakistan do not have a mechanism to help the existing homeless population. They are mainly focused on the people who become temporarily homeless in the event of the disasters rather than an individual who is already homeless in the cities and could be impacted by the adverse weather.

The homeless population, therefore, clearly states that they do not receive any assistance from the government, NGOs or their neighbours. They usually sleep or rest at the bus stops, Bus Rapid Transit stations, under the bridges, shades, or coverings in the parks. However, this shelter is inadequate for your health and well-being in the long term as many have developed health issues and disabilities that impact them for a more extended period. In sum, they do not want handouts from the state or other organizations but some help in getting the education and skills necessary to get jobs.

5.2 Conclusions

There are five major conclusions that we can draw from this study:

- Data on existing homeless in urban areas is non-existent in public and private databases.

- There are competing figures as to how many homeless are in the country.

- The majority of the homeless in the twin cities were from KPK.

- Existing homeless are ignored by the public and non-profit charity organizations in the policy.

- Homeless prefer jobs and skill training rather than handouts from the state or other organizations.

5.3 Limitations and Future Research

This study is the first step towards understanding homeless people's problems during disasters. The scope of this study was small due to the lack of funds and human resources. Therefore, only a limited number of sites and individuals were interviewed. Additionally, extra focus on the homeless people's coping strategies must be paid as, in this study, rudimentary questions were asked. Therefore, future studies must dig deep

into coping and adaptation strategies. Furthermore, locate other places where homeless are often seen and found in the twin cities, including approaching, contacting, and convincing more homeless individuals to participate in the survey.

5.4 Recommendations

Based on the research conducted in this study, I have developed the following recommendations:

- Broadening the definition of homelessness to include existing homeless in the national disaster management strategies.

- Collecting and maintaining statistics on existing homeless people is also a crucial first step before developing any policy.

- Including existing homeless people in disaster management policy would be necessary because it can make disaster management policies more pragmatic and proactive.

- Regional Planning will be helpful as it helps regions grow in which cities complement each other's weaknesses, like lack of employment opportunities in one and natural resources in another. This way, jobless people did not have to travel long to come to the national capital for work but rather found opportunities in nearby locations.

The homeless population of Islamabad and Rawalpindi originates from numerous regions of the country, including the Federally Administered Tribal provinces (FATA), Baluchistan, and the Northern areas of Pakistan. FATA has been tremendously affected by terrorism due to which forced displacement has been accompanied. In Baluchistan, inadequate job opportunities resulted in migration of individuals to developed urban

areas of Pakistan causing homelessness as they often fail to find better job opportunities. Additionally, there are distinctive social and economic problems in Northern Areas of Pakistan, consequently, in search of affordable, stable and better living conditions they migrate to urban areas like Islamabad and Rawalpindi.

Homelessness due to migration requires promotion of regionalism as an important strategy with following measures:

• Economic development effort: Majorly aiming at investment incentives to increase sustainable growth.

• Infrastructure projects: Predominantly aims at affordable housing and construction by lessening housing shortages and creating job opportunities.

• Strategic regional planning and zoning initiatives: Enhancing land use and promote mixed-use developments by effective resource utilization and meeting diverse community needs and small businesses through entrepreneurship programs.

Economic and workforce growth and infrastructure development generate greater job opportunities, resulting in promoting regionalism. By addressing systemic challenges and offering integrated support, regional initiatives not only create jobs but also assist homeless people in securing and maintaining employment, thereby reducing homelessness. This comprehensive strategy combines the region's assets and resources to build a more strong and inclusive economy.

Furthermore, Services for homeless people are largely concerned with fulfilling their basic survival needs, such as food, shelter, and healthcare. However, persons who have experienced intermittent or long-term homelessness frequently confront major

economic, psychological, and social obstacles that limit their capacity to work or attend school. Once their fundamental needs are fulfilled, there are few options for more innovative techniques that promote homeless community involvement in policy making on various dimensions e.g., reducing the impacts of disasters on homeless (Thomas et al., 2011). The innovative techniques for engaging homeless people in policymaking on disaster impact reduction may includes creation of advisory councils with present and former homeless people, convening community forums, collaboration with non-governmental organizations (NGOs), holding focus groups with homeless people. Moreover, ensuring their representation in decision-making bodies, putting in place feedback mechanisms, and conducting inclusive planning workshops will all help to incorporate their opinions in disaster impact reduction policy because it is critical for keeping them informed and engaged in the continual development of policies that affect them. Involving homeless people in disaster impact reduction policies promotes the development of more relevant and effective initiatives that address their unique vulnerabilities. This collective policy making strategy improves readiness, builds trust and cooperation, and encourages social inclusion. It also leads to better resource allocation and innovative solutions, which result in more comprehensive and long-term disaster response operations.

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Appendix-A

Questionnaire Sr. No: _____   Date: _____ Area: _____

The purpose of this study is to examine "*Evaluation of impact of cold waves, heat waves and monsoon as disasters on people previously homeless'* This study is being conducted at National University of Science and Technology (NUST) Islamabad. The survey should

1. Age: _____   2. Household Income: _____

3. Education: _____   4. Gender: *Male* ☐ *Female* ☐

5. Household size: _____   6. Number of elderly (60+ yrs.) in the household: _____

7. Number of adolescents (12-16): _____   8. Number of children: _____

9. Number of women: _____   10. People earning in household: Males _____ Females_____

11. Employment type: _____   12. How long have you been living in your community? _____

13. Number of educated members in the house: *Uneducated* ☐ *Up-to Matric* ☐ *College* ☐ *University* ☐

14. How long have you been homeless?	*One year*	*5 years*	10 years	*15 years*	*20 years*
16. What led to your homelessness?	*Job loss*	*Personal/Family issues*	Mental Health	*Violence/crime etc. in the past*	*Other, specify*

18	Have you experienced homelessness before?			*Yes*	*No*
21	Were you affected by disasters such as monsoons, cold waves, or heat waves?	*Strongly Agree*	*Agree*	*Undecided*	*Disagree*	*Strongly Disagree*
22	How did the disaster affect you and your living situation?	*Not affected*	*rarely*	*Affected*	*Badly affected*	*Worst affected*
23	Did you have access to emergency shelters during the disaster?	*Definitely*	*Probably*	*Possibly*	*Probably Not*	*Definitely Not*
24	Did you receive any assistance from the government or NGOs during the disaster?	*Very High*	*High*	*Moderate*	*Low*	*Very Low*
25	Did the disaster have any long-term impact on your economic situation?	*Very High*	*High*	*Moderate*	*Low*	*Very Low*
26	Do you have access to necessities like food, water, and shelter?	*Very High*	*High*	*Moderate*	*Low*	*Very Low*
27	Do you have access to healthcare?	*Yes*	*No*			
28	Do you have any chronic health conditions?	*Yes*	*No*			
29	Do you have any disabilities or impairments?	*Yes*	*No*			

No	Question					
30	Do you have access to education or job training programs?	*Yes*	*No*			
31	Do you have any dependents or family members who are also homeless?	*Yes*	*No*			
33	Have you accessed any social support services or programs?	*Yes*	*No*	*If yes, Specify.*		
34	Have you engaged in any income-generating activities?	*Yes*	*No*	*If yes, Specify.*		
35	Have you experienced discrimination or stigmatization due to your homelessness?	*Always*	*Often*	*Sometimes*	*Rarely*	*Never*
36	What are your goals for the future?					
37	Do you have any plans to improve your economic situation or find stable housing?	*No*	*Not sure*	*Definitely*	*Probably*	
38	What kind of support or assistance would be most helpful to you in achieving your goals?	*Material*	*Education*	*Mental*	*Other*	
39	I have been provided financial aid during/after a disaster by the following:	*Always*	*Often*	*Sometimes*	*Rarely*	*Never*
i	Neighbor					
ii	CBOs/NGOs					
iii	Public Institutions					
iv	Politicians/Govt.					
v	Other					
40	How do you perceive the safety and comfort of your current living situation?	*100%*	*70%*	*50%*	*25%*	*5%*
41	Have you experienced any challenges in accessing basic services like water, sanitation, and electricity?	*Always*	*Often*	*Sometimes*	*Rarely*	*Never*
42	Are there any specific features or amenities in your living environment that you find beneficial or detrimental to your well-being?	*Yes*	*No*	*If yes, Specify.*		
43	Are there any areas in the city or neighborhood that you avoid or feel unsafe in?	*Always*	*Often*	*Sometimes*	*Rarely*	*Never*
44	How do you interact with other homeless people in your community? Do you feel a sense of belonging or connection?	*Yes*	*No*	*If yes, Specify.*		
45	Are there any community groups or organizations that you have engaged with or would like to engage with to advocate for homeless rights or improve living conditions?	*Yes*	*No*	*If yes, Specify.*		
46	In your opinion, how can local governments and civil society organizations better engage with homeless people to promote social inclusion and participation in decision-making?					
47	In your opinion, how could the city or neighborhood be redesigned or improved to better meet the needs of homeless people?					

48	Do you think more public green spaces, community centers, or affordable housing will help alleviate the some of the problems homeless are facing?	*Yes*	*No*	*If yes, Specify.*		
51	People in my community are made aware of the evacuation route/plan in case of a disaster.	*Yes*			*No*	
52	What are the main sources of information dissemination regarding a disaster in your community? (choose as many)	*TV*	*Radio*	*Internet*	*Social media*	*Newspaper*
		Pamphlets				*Banners*

Suggestions & Comments:

_____
_____
_____
_____
_____
_____

Survey to Explore Climate Change Impacts on the Homeless Individuals in Islamabad and Rawalpindi

Questionnaire Sr. No: _____   Date: _____ Area: _____

(logo)	The purpose of this study is to examine "*Evaluation of impact of cold waves, heat waves and monsoon as disasters on people previously homeless'* This study is being conducted at National University of Science and Technology (NUST) Islamabad. The survey should

1. *Institution* _____
2. *Name:* _____
3. *Age:* _____
4. *Designation:* _____
5. *Qualification:* _____

1	How long have you been working in this organization?
2	Have you worked on any projects related to homelessness? If yes, please Specify.
3	Can you tell us about past projects or experiences that your organization has had in responding to disasters such as monsoons, cold waves, and heat waves? How have they affected homeless populations?
4	Can you describe the work your organization or institution does specifically for homeless populations during disasters such as monsoons, cold waves, and heat waves?
5	What procedures does your organization or institution have in place to ensure the safety and well-being of homeless populations during disasters?
6	What policies are currently in place regarding homelessness and disaster response in your organization, and how do these policies address the unique challenges faced by homeless populations during disasters?
7	Has your organization or institution implemented innovative solutions to address the systemic challenges that homeless populations face during Hazards and disasters?
8	Does socio-political and economic factors impact the vulnerability of homeless populations during disasters?
9	In addition to immediate relief efforts, what measures does your organization or institution take to address the long-term needs of homeless populations affected by natural Hazards and disasters, taking into consideration the socio-political and economic factors that contribute to homelessness?
10	Has your organization or institution taken to address the root causes of homelessness, such as lack of affordable housing, and how do these measures intersect with your disaster response plans?
11	Have you collaborated with other stakeholders, including government bodies and private sector organizations, to address the challenges faced by homeless populations during or after disasters?

12	What role do local government agencies play in disaster response efforts for homeless populations, and how can collaboration between organizations and government agencies be improved to better address the needs of homeless populations during disasters?
13	Can you discuss any successful disaster response efforts for homeless populations, and what factors contributed to their success?
14	Can you discuss any previous disaster relief efforts for homeless populations that were not successful, and what changes were made to improve future efforts?
15	What amendments have you made to disaster response plans to better support homeless populations over the years, and how have these amendments been implemented?
16	In your opinion, what are the biggest flaws in the current policies or plans in place in govt or non-govt sectors to address homelessness in disasters, and how can these flaws be addressed
17	Do you think that the voices of homeless populations are included in the development and implementation of disaster response plans?
18	Has your organization or institution explored insurance options to protect homeless populations in the event of a disaster?
19	What suggestions does your organization or institution have for other groups looking to mitigate the impact of disasters on homeless populations?
20	Any other important issue related to homeless population and disasters that you think we should address or talk about more?

Suggestions & Comments:

_____

_____

_____

_____

_____

_____