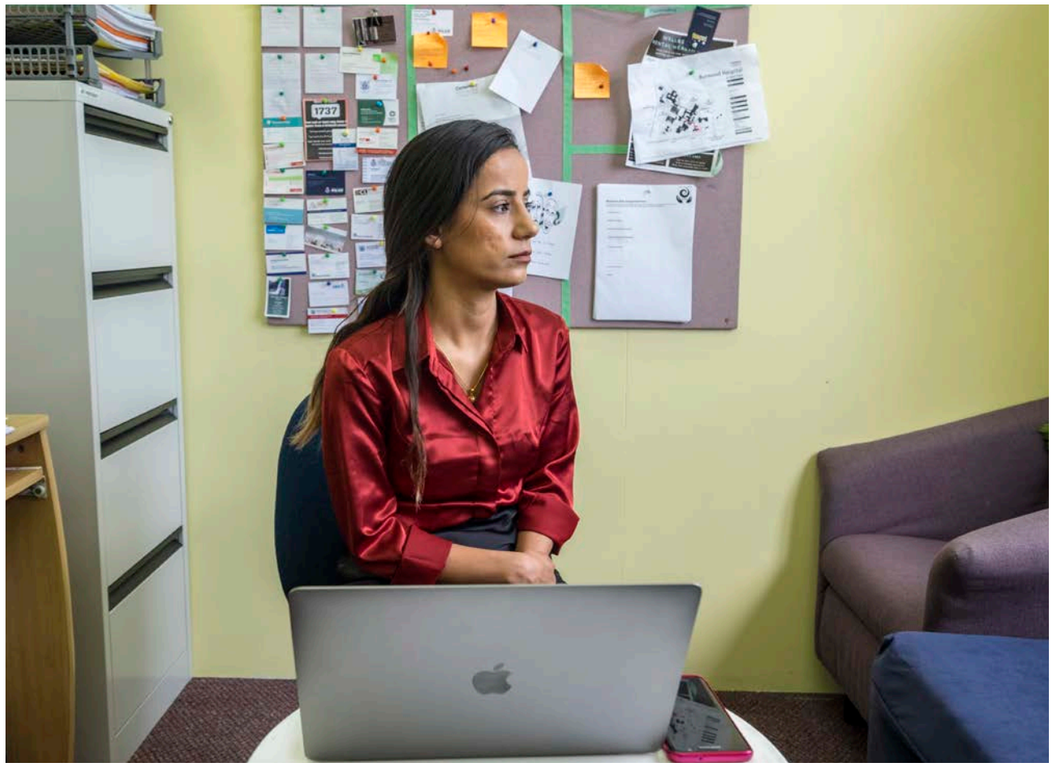

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AFTERMATH

In the wake of the Christchurch mosque attacks, community worker Zhiyan Basharati has dedicated herself to advocating for the victims and their families. One year on, Sarah Lang hears about her struggles on their behalf, and examines how financial aid has been distributed.

Sarah Lang is a *North & South* contributing writer.
Photography by Ken Downie.

Zhiyan Basharati, whose first name means "life" in Kurdish, could well have died aged 29.

On 15 March 2019, the day of the shootings at the Al Noor and Linwood Islamic Centre mosques, she'd planned to pick up a young man from Al Noor, drive him to Hillmorton Hospital's inpatient mental-health service for assessment, then drop him back at the mosque. But the appointment was rescheduled from 12.30pm to 11am, and the mental-health nurses picked him up.

"I went to Hillmorton," Basharati recalls, "and the patient got a bed there, so we didn't need to return to the mosque."

Instead, when the attacks began at 1.40pm, Basharati was visiting her brother in Christchurch Hospital, where he'd had minor surgery. Shortly after arriving, she looked out the 15th-floor window, and saw the Armed Offenders Squad (AOS) and police surrounding the hospital. The police had received reports of gunfire at the hospital, but the AOS found nobody armed there.

Through the window, Basharati saw cars waved through the cordon to offload people covered with blood in the ambulance zone. "They looked like members of our Muslim community. Then my sister called to tell me there'd been shootings at the mosques. I felt nauseous."

First, Basharati called her family members. They were all safe, even though her father and brother often attend Al Noor's Friday prayers at that time. Basharati wept. Then she felt numb. Then she stopped asking herself how this could happen in New Zealand, and asked herself how she could best help.

Basharati, who came to Christchurch aged 11 as a Kurdish refugee, hurried to the hospital's information desk. She offered to phone back and speak in Kurdish (or English) to any relatives, and to advise staff regarding the Muslim community's needs. "The relatives I spoke to were crying, asking if their family members were okay. I said I'd try to find out."

Before the police lockdown of the hospital at 3pm, around 200 people from the Muslim community were inside. Not allowed in the emergency department, they were taken to the hospital chapel. They didn't know if loved ones had been killed or injured, though they suspected the worst when phone calls went unanswered.

At about 4pm, Basharati, who has a PhD in forensic psychology, accompanied families into the cafeteria, where Canterbury District Health Board (CDHB) social workers were waiting. "I handed them the business cards I use

Opposite page: Victim advocate Zhiyan Basharati in her office at Phillipstown Community Hub in Christchurch. Above: A police officer comforts a mourner during funerals for the victims of the Christchurch mosque attacks at Memorial Park Cemetery on March 22. The attack, which claimed 51 lives, is the worst mass shooting in New Zealand's history.

for community work, and offered advice and help." The lukewarm response of some of those social workers didn't stop her. In the cafeteria, she marshalled a team of bilingual volunteers who could speak Arabic, Farsi, Urdu, Somali or Kurdish, and gave their details to hospital call-centre staff. The phone calls came non-stop.

"There was no information yet, but relatives could at least speak to someone, and we could give details about those missing to the hospital and police." Her team also told locals not to go to the mosques to look for loved ones, in case the shooter or shooters were still at large.

At around midnight, Al Noor Mosque imam Gamal Fouda told Basharati the full story of what he'd witnessed and survived. "He was totally traumatised. I was devastated to hear that people I knew had been shot." She held back the tears. "Someone had to be strong to support the families."

Shortly after midnight, the police read out to the families a list of the injured admitted to hospital. People knew if the missing weren't on that list, they'd probably died. "There was weeping. Sounds I'll never forget," Basharati says.

She left at 4.30am. After less than an hour of broken sleep, she began replying to hundreds of missed calls, texts and emails. "People wanted help, or to help."

At 6am, she drove to the just-opened welfare centre at Hagley College, where Civil Defence, Red Cross, Police, Victim Support, city councillors and CDHB staff had congregated. The police said, yes, she could set up an information centre/volunteer hub in the library.

Basharati phoned community members, asking them to direct people to Hagley. People poured in. "There was shock, grief, fear and confusion. But many people knew my family and my community work, so there was also connection and trust."

Basharati began contacting potential volunteers, and, within a day, had amassed hundreds: Muslims and non-Muslims. She created a database of volunteers, their skills and their available hours, and allocated them to tasks.

Volunteers drove family members around town. Volunteers found accommodation for out-of-towners. Volunteers filled and distributed boxes of food and donated goods; they also cooked and delivered meals. Volunteers training to be social workers or counsellors helped CDHB staff. Volunteer lawyers helped with visa applications. Volunteers helped with funeral arrangements. Volunteers comforted people on the day of the burials, and at families' homes.

Working continuously, Basharati didn't sleep at all on nights two and three. On 18 March, she asked her volunteers to set up the Facebook page Christchurch Victims Organising Committee (CVOC), with its emblem of two hands wrapping around a spiral. "We posted that we could provide information and help. We had 7000 followers within hours. Ten volunteers posted videos and photos from the centre and managed Facebook chat."

On 23 March, leaving the welfare centre to be managed by others, Basharati returned to Phillipstown Community Hub (a well-known community centre she's long worked from) to continue supporting victims. "A city council staff member came to Phillipstown and said the response to the shootings was government-led, so I should shut my operation down. I said I respected the government, but they needed to respect that my community needed me." They didn't interfere further.

After three days at Phillipstown, Basharati capped the number of volunteers at 2000. "We couldn't cope with more, logistically." Meanwhile, she was devastated that 50 people had died, including close family friends (another man died in hospital seven weeks later). The adults left behind 33 spouses and 90 children. The children, including three- and four-year-old boys, left behind parents and siblings. "We call those killed 'shahids'– martyrs who have died in the way of Islam. For many in our Muslim community, that's the only comfort."

Basharati is a natural leader. Tenacious, forthright and sure of herself, she became indispensable to many victims in the aftermath. By "victims", we're referring primarily to the 51 shahids' family members, the 89 injured (40 by bullets; 49 by other means, such as being cut by glass while climbing out a window), and the traumatised witnesses.

Registered as a trust 12 days after the attacks, the CVOC wasn't and isn't affiliated with organisations such as Red Cross, Victim Support, the CDHB or the Ministry of Social Development (MSD), although it had relationships with some organisations. The CVOC hasn't collected or distributed any funds, instead focusing on practical support and advocacy.

The Red Cross and Victim Support (VS) did a sterling job of helping people deal with their grief, shock, trauma and other needs. For instance, by the evening of 15 March, VS had 27 people – including support workers trained to deal with homicide and trauma – on the ground. (As at 31 December, VS had supported around 1200 victims and their families; it's still actively supporting 413 people.)

But Basharati felt needed, too. "Many people were in shock for weeks. You think you're in a safe country, then you're not. But when they saw someone from a similar background – or knew

Opposite: Basharati talks with family members of Matiullah Safi, killed at Al Noor Mosque (from left): his mother, Chambily Zaman, and sons Jibran and Jawid Safi. They're discussing visas for Matiullah's sister and brother, who flew in from Afghanistan to give their support. Matiullah's mother, wife and five children were New Zealand residents before the shootings. Above: Zaman with her grandson Jibran.

my face, my family or my community work – they felt more comfortable sharing their pain." Especially when a language barrier existed.

"Most victims didn't understand exactly what help they could access and how," she says. "Navigating the system isn't easy when your world's been turned upside down. They felt lost and confused. I wanted to be a bridge, helping people access services from relevant government departments, organisations, and agencies." These attempts weren't always successful. Some turned down her offers to work together.

A "methodical academic", Basharati likes a good form. Eight days after the shootings, her volunteers began handing out CVOC information sheets introducing the various organisations and agencies, and how each could help. Shortly afterwards, they also handed out comprehensive forms recording the victims' details, including what services they'd received, what they needed, their and their family members' visa status etc, so Basharati could follow up later. She and her volunteers also continued distributing boxes (400 in four months) containing everything from halal meat to shampoo and kids' colouring books.

Two weeks post-shootings, Basharati, delivering donated goods, visited 12 families in one day. "Back home, I had my first and hopefully last panic attack. The stories and images were going through my head in a loop."

In December, I meet Basharati at her office, provided rent-free by Phillipstown Community Hub since 23 March. It's a humble room: institutional, small, stuffy, with filing cabinets full of folders and forms. Originally, she and her volunteers were helping 90 families. "We're still working for free, with limited time, so we're now supporting 30 families who need us most."

Basharati tells Gayle Brislane and Jacinta O'Reilly, her primary volunteers and mentors, about her day's visits. Since the shootings, Brislane – the manager of Depression Support Network (Canterbury) – has assigned staff member Jaye Bailey to visit and support families when Basharati can't. Meanwhile, O'Reilly, part of the Phillipstown hub's leadership group, helps Basharati with research, residency and visa issues. "Liz Hawes, Billie-Jean Cassidy and Henare Edwards are also mentors and volunteers. If I need others, there's a core group of 100 volunteers I can call."

Brislane watches over Basharati's physical and mental health. "She's shouldered so much. She's a woman of substance, intelligence and a huge heart. But, Zhiyan, you're exhausted and you've lost, what, 10 kilos?"

"Nine," says Basharati, pulling up her loose trousers. That night, she's writing emails until midnight.

Basharati is very clear she's an advocate for victims, rather than representing them. She's advocated for improving the provision and coordination of services, and sometimes for creating new services.

Following feedback she'd provided, Basharati got an email in April from the Prime Minister's Office saying Ministry of Social Development (MSD) case managers would be appointed to each victim to coordinate services between the victim and different agencies. "I'm grateful for that government support. That wouldn't happen in many countries."

Basharati says every victim has a different experience with their case manager. "Some case managers are really good, especially if a victim speaks English fluently. But as managers, not advocates, they can only do so much within the scope of their job. Some families need me in the middle to help them understand things. When I visit, I cry with them, I sometimes joke with them, and I can be tough on them if they haven't done something they need to."

As required by MSD, victims signed waivers so Basharati could access their information and advocate for them. "Some families who still have multiple lawyers and agencies involved get confused about who to communicate with."

Basharati's willingness to challenge others when necessary is one of her strengths as an advocate, and also why some decision-makers within agencies feel intimidated by her. "I'm blunt. I don't sugar-coat. I've often felt pushed out while trying to connect victims with organisations regarding their needs." She thinks elements of sexism, racism and ageism come into this. "Also, some organisations are territorial – they want to be the gatekeepers. When you point out issues and make small criticisms, people try to shut it down." But Basharati sees conflict as constructive if handled well.

There's a common misconception that the job of looking after those affected is finished. "It's not. People are still struggling, particularly with financial, medical and residency issues. Things aren't just resolved with an expiry date."

One morning, Basharati and I drive to suburban Aidanfield, where builders funded by ACC are renovating a house to become wheelchair-accessible.

Mohammed Mashud opens the door with a faint smile. Slight and softly-spoken, he's holding a file full of documents. His wife, Sazada Akhter, isn't there, because she's learning how to drive using only her arms. The 25-year-old was shot in the abdomen and the chest on 15 March, and is paralysed from the waist down.

Akhter had entered Al Noor and Mashud was still outside when he saw the gunman. Mashud still berates himself because, panicked, he phoned his wife and yelled at her to run outside, where she got shot. "If I hadn't tripped and fallen, I'd probably be dead," he says. He injured his shoulder and collarbone.

Since the shootings, ACC has paid Mashud $740 in weekly wage compensation (80% of his prior income as a taxi driver and welder). ACC recently referred him to counselling for trauma, which may include PTSD. Akhter wasn't in paid work before the shootings so gets no wage-compensation payments, but ACC pays for some treatment and rehabilitation. Akhter's been offered trauma counselling, but right now she's focusing on physical health. (The couple have separate ACC case managers.)

Akhter came from Bangladesh in 2017 to join Mashud (both on work visas). Akhter can no longer be an aged-care worker as hoped, but may become a tailor. "My wife is courageous," says Mashud. "She inspires me." Before the shootings, they wanted a baby; they're unsure if that's possible now.

When Akhter was discharged from hospital five months after the shootings, the couple's MSD case manager helped them get temporary Housing NZ accommodation. However, because it wasn't wheelchair-accessible, Akhter sustained some minor injuries, and had to shower elsewhere. Also, Housing NZ's terms meant Mashud's brother-in-law, and Akhter's sister and brother (who were visiting from Bangladesh), couldn't stay with the couple.

Thanks to Basharati's efforts, Christchurch Methodist Mission offered all five of them temporary wheelchair-accessible accommodation in a rest home, with affordable rent that Mashud's ACC payment could cover.

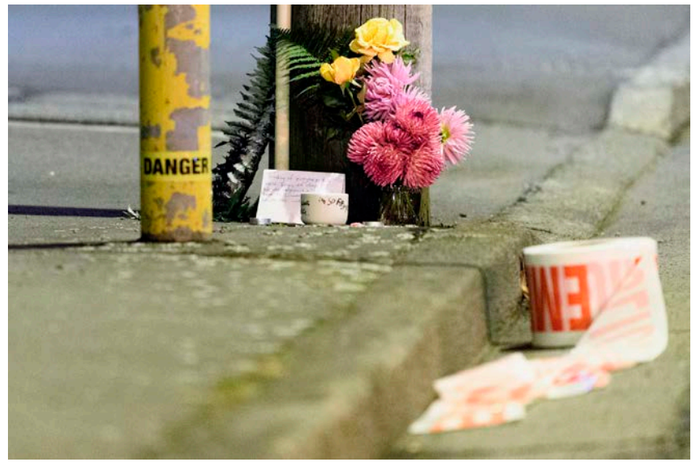
Basharati approached the Christchurch Foundation, which was distributing public donations. She asked if they'd help Mashud and Akhter – as the most seriously affected survivor – to pay the deposit for a wheelchair-accessible home. The grateful couple bought the house in December, paying the deposit primarily with Christchurch Foundation and Victim Support disbursements, their own savings, and a contribution from Mashud's brother.

Mashud and Akhter speak English fairly well, but sometimes nuances and details get lost in translation. When Basharati has important discussions with them, she brings a volunteer translator who speaks Bengali. "It's not appropriate to speak to people who have broken English without translation. Often families don't ask for translators because they don't know it's on offer."

While the house is being renovated to accommodate Akhter, they're still living in their rental. Visibly worried, Mashud tells Basharati (with some clarification from the translator) that he can't pay both rent and mortgage payments. Basharati phones a contact who agrees to cover the rental until they move into their home. She's hard to say no to.

When they move in, Mashud's weekly ACC payment of $740 will cover weekly mortgage payments of $650, leaving $90 for everything else. Their MSD case manager has helped with various necessities, including providing furniture, appliances and food grants. Basharati is talking to MSD about helping them with living costs, and benefit eligibility.

There's another issue. "Sazada gets severe infections because parts of the bullets are still lodged in her body," Basharati says. "Her stomach burns so much she cries for hours." Mashud explains that his wife, suffering from a painful infection, went to a GP practice but was told no doctor was available. She then waited three hours at A&E before coming home, in distress, without being seen. Basharati's talking with the CDHB about preventing this happening again, and until then has got ACC to provide an on-call doctor. As for Mashud, he feels ACC wants him back at work ASAP, although he doesn't feel ready yet, and his wife needs him.



A tribute on Linwood Avenue, near the Linwood Islamic Centre, the day after the shootings.

Basharati remains calm during the visit but, afterwards, she's visibly upset for a while. "People think, 'They have a house, so that's enough.' But a paralysed woman and her traumatised husband need ongoing help. There needs to be a meeting between Mohammed, Sazada, ACC, CDHB, MSD, the Christchurch Foundation and me to create a plan for their practical and psychological needs. Support workers and professionals should be dealing with this. I shouldn't need to start the conversation."

Residency is a complicated, thorny issue. Jeannie Melville from Immigration NZ (INZ) says the agency helped ease immigration hassles in the immediate aftermath of the shootings, facilitating visas for many immediate family members. "Where necessary, we transferred individuals onto longer-term visas."

On 24 April, the government created the Christchurch Response (2019) Permanent Resident Visa to allow those who were injured or were present in one of the mosques to apply to become permanent residents. It also allowed the immediate family members (of those who died, were injured or were present at the mosque) to apply to become permanent residents if these family members were living in New Zealand on 15 March 2019. For adults, "immediate family members" can include a person's partner, parents, dependent children, and their partner's parents. For those aged under 25 who were killed during, injured at or were present at the attack, immediate family comprises their parents, any siblings still dependent on their parents, and their grandparents. A total of 158 individuals have been approved for permanent residency under this special-visa category, including Mashud and Akhter.

What about relatives who flew in? Over many months, Basharati has advocated for specific family members to stay longer or permanently. She says 90% of the families who have visited don't want residency. "But many victims still can't cope without family. However, people were told to leave when their visitor visas expired."

On 24 June, Green Party co-leader Marama Davidson met with Basharati and 40 victims. "Everyone spoke about what it would mean to have their families stay," says Basharati. "It was heartbreaking. Marama talked to the PM and Megan Woods [Minister for Greater Christchurch Regeneration] about this."

The next day, a list of government-funded lawyers and immigration advisers was announced, to provide free immigration advice to victims who wanted to apply for the special permanent resident visa, and/or who wanted family members based overseas to stay in New Zealand longer. INZ also organised meetings to provide updates and answer questions. In a July newsletter provided to victims, Woods writes that INZ has no "discretion" regarding granting the permanent resident visa as per the conditions (outlined previously), but that individuals

declined or ineligible may ask the advisers to apply for a different visa, or seek a special-circumstances intervention by Minister of Immigration Iain Lees-Galloway. By 31 December, 41 requests for ministerial intervention had been received (some covering multiple people). Lees-Galloway has intervened in 24 requests (both residency and temporary visas) and declined to intervene in seven. Ten requests are under consideration.

In December, Akhter's sister and brother, and Mashud's brother-in-law, gained permanent residency following Basharati's advice that they speak to an immigration lawyer, who successfully appealed to Lees-Galloway.

Over lunch, Basharati gets a text saying a victim's sister, father and brother-in-law – an engineer, a builder and a business administrator – have secured permanent residency and won't be sent home in February. "Yes!" she says, punching the air in celebration. "I can't explain the relief and happiness news like this gives me."

Messages like the following, from a shahid's family member, keep her going, too. "Sister, thank you so much for your support. I'm so proud of your courage. May Allah's blessing be with your family today, tomorrow and always."

I'm sitting next to Basharati in Tūranga, Christchurch's central library, for the launch of the updated (third) Statement of Religious Diversity in Aotearoa, developed by the Human Rights Commission (HRC). Most speakers, all older men, mention how the country united after the shootings. Race Relations Commissioner Meng Foon says, "Talking isn't enough. We need to stand up – and take action." Basharati is nodding.

When the formalities finish, Chief HRC Commissioner Paul Hunt invites Basharati into a group photo. One man asks her to move to the very edge of the group. Is that annoying? "No. I'm used to it." Hunt, before dashing off to the airport, tells me Basharati is "absolutely extraordinary".

Back at the office, Brislane convinces Basharati to take a two-week break over Christmas. She agrees, but says she'll keep her phone handy. "What if someone's getting deported? What if the stress gets to Mashud?" Over the break, she replies to urgent texts, emails and calls.

How has she managed her stress levels? "My supporters, mentors and family check on me. Also, because I grew up in a refugee camp, I know how to be strong." Her family are Iranian Kurds. During the 1980s Iraq-Iran war, her father and his family refused to fight, so her parents fled with her two elder sisters to Al Tash refugee camp near Ramadi, Iraq.

Born in the camp, Basharati spent 11 years there, alongside thousands of others. "We were forced to write 'Happy Birthday and long live Saddam Hussein' on the concrete." The Iraqi army often raided the camp. "To this day, I hate seeing police and army uniforms."

While living there, she didn't know she was Kurdish or a refugee. "Nobody told children in case they created conflict. Later, reading about how Kurds were victimised, I vowed to question things when they're not right."

In 2001, Basharati, her parents, six siblings and 13 other members of her extended family including her two uncles (one with eight kids and his wife), her aunt and her grandmother arrived in Christchurch under New Zealand's refugee quota. While they were settling in, their car got egged and nappies were hurled into their yard. "It took me 12 years to feel I belonged in New Zealand."

Basharati chose not to wear the hijab at high school. "My sisters and friends got bullied, especially after 9/11. At 17, I started wearing the scarf to stand up for people of my faith and background."

At university in Dunedin, people from a student hostel threw eggs at her. "Students would yell 'Allahu Akbar' at our flat of Muslims, and be extra noisy during Friday prayers." Since her mid-20s, she has worn the hijab only while praying, to show everyone that Muslim women can dress modestly without wearing hijabs in day-to-day life.

Basharati did a BA in psychology and economics at Otago University. Then, she did an honours year in psychology at Canterbury University, followed by a forensic psychology PhD. Apart from three years in Dunedin, she's always lived at home with her parents and various siblings. "That's quite normal in Kurdish culture." And that's how her supportive family contributes to her community work.

Aged 20, Basharati began unpaid, grassroots work, largely for organisations representing and advocating for migrant and refugee communities. She fitted in her PhD and university teaching-assistant work around multiple commitments, including as founder-adviser of the NZ National Refugee Youth Council. She's still the chair of the CDHB Consumer Council, but stepped back from various other roles to focus on the CVOC. The only money it has received is $8000 from the Department of Internal Affairs community fund. "I'm not doing this for money. I've dedicated 10 years to community service without pay, and the most rewarding work has been helping these victims. I'm honoured to serve them. I feel I was fated to do it."

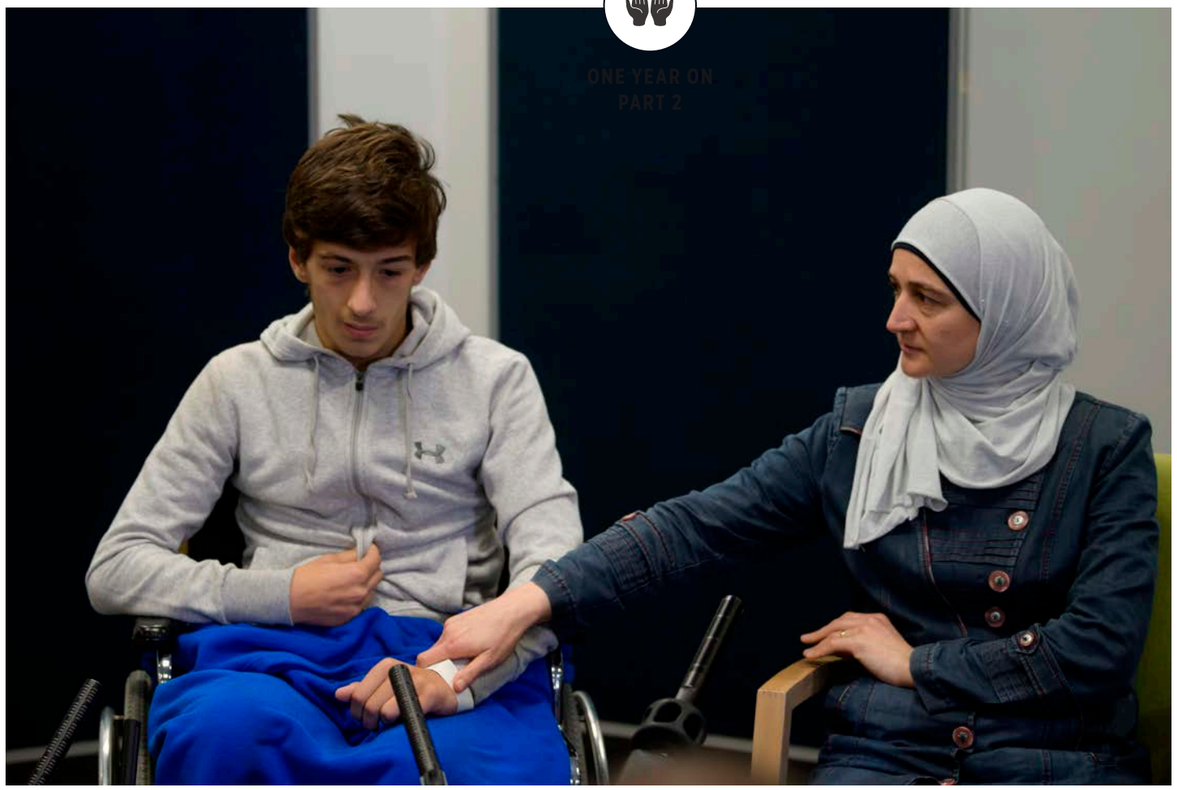
She'll finish this service later this year, once she's not needed so badly. It's time to get paid work. She'd like to be a psychology lecturer overseas, and travel. "I've never seen Kurdistan. Look, I love New Zealand. I've gone through the wringer of community work to give back to Aotearoa, because I was accepted as a refugee. Every single day here I know my privileges. It's a privilege to speak up for people treated unfairly."

In November, Basharati spoke in Wellington to the Combined Law Agency Group. She talked about "social cohesion" as the peaceful co-existence of different social, ethnic and religious groups within a country. Social cohesion, she explained, comprises five elements: belonging, inclusion, participation, recognition and legitimacy – the latter including conflict mediation and institutional responsiveness.

"We're fortunate our country doesn't face shootings regularly," she tells me, "but we must still address racism. We must educate people about what to do when they see or experience personal or institutionalised racism. That process helps remove distrust, stereotypes and prejudices."

Basharati was vice-chair of the group that developed Christchurch City Council's multicultural strategy – and she wants to see a national approach adopted. "'Multiculturalism' is people from varying backgrounds operating in the same space – for instance, in an office – but with little understanding or appreciation for the cultural differences. 'Cultural diversity' is both working together *and* knowing one another's differences.

"New Zealanders need to have honest conversations, not talk around these things. We can't not speak up because we're afraid to be seen as critical, or because not everyone wants to hear what we have to say."



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WHO GOT WHAT?

Following the money is not for the fainthearted. Sarah Lang traces the millions of dollars donated to victims of the Christchurch mosque attacks and financial aid from government.

One of Zhiyan Basharati's top priorities has been striving to ensure victims were properly consulted about the allocation of donated funds. The two major organisations who collected and distributed donations were Victim Support (VS) in the short-term, and the Christchurch Foundation in the medium- to long-term.

VS collected $13.4 million of public donations, raising $10.9m through its Givealittle crowd-funding page, and $2.5m from other sources, including an over-the-counter appeal at The Warehouse. (Most Islamic groups that received donations agreed that VS could distribute them.)

VS CEO Kevin Tso says all $13.4m went to victims, with none going to administration. VS made $1.6m of emergency payments (between 18 March and 30 June) to victims for travel, funerals, childcare, accommodation, groceries etc. However, VS distributed most public donations through four lump-sum payments. The first, on 18 March, gave $10,000 to the next-of-kin of each deceased victim (shahid), and $5000 to each hospitalised victim.

Basharati says victims were confused, and would ask her about the remaining donations. On the morning of 13 April, she met with the presidents of the two mosques. "I said big decisions shouldn't

Zaid Mustafa, 13, who was wounded at Al Noor Mosque, with his mother, Salwa Mustafa, at a press conference in Christchurch on 22 March. His father, Khalid, 44, and brother Hamza, 15, were killed. Zaid was temporarily confined to a wheelchair while the injury to his leg healed.

be made hastily without direct consultation with victims. I said I was meeting 40 bereaved widows, mothers and sisters that very afternoon. They were being left out of discussions."

That afternoon, Basharati helped the women draft a letter (sent to VS, the Prime Minister's office and politicians) expressing their wishes regarding donations, and a desire to be represented by a lawyer. However, the second VS payment went out on 18 April regardless: $15,000 to each shahid's next-of-kin, and $8000 to each injured person, without splitting the injured into different categories.

In early April, Basharati had met lawyer Andrew Oh, a partner at law firm Duncan Cotterill, when he was visiting his bullet-injured neighbour at hospital. Basharati and Oh talked about the importance of unity and transparency regarding the distribution of funds. On 29 April, after the second VS payment, Basharati arranged for Oh to meet the victims, who accepted his pro-bono help. Oh and Basharati developed a consultation form giving anyone affected a say on distribution and compensation models.

The consensus? "That the deceased should be considered one victim group," Oh says, "and this happened. Each life should be valued the same, whether it was a husband earning income or a child learning to read. However, VS initially treated those physically injured the same. If you sprained your ankle, or were paralysed, you got the same. We pushed for the physically injured to be split into three, if not four, categories – according to injury, length of hospitalisation etc."

Oh first contacted VS through its lawyer on 1 May, sharing a draft of the consultation form. "I first met with CEO Kevin Tso, their lawyer and a DIA [Department of Internal Affairs] representative on 7 May. Our primary focus was getting Victim Support to talk directly to the victims – not just to Muslim community groups – about their needs and concerns before it made decisions."

Oh asked VS to postpone the third payment until proper consultation happened. But its third payment went out unaltered on 10 May: $15,000 each to a shahid's next-of-kin, $12,000 each to those injured, and $12,000 each to the other 160 people present at the mosques. Oh and Basharati weren't thrilled. "Needs assessments should have been done," says Oh.

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Al Noor Mosque imam Gamal Fouda, who survived the attack.

However, having Duncan Cotterill's logo on documents must have helped. From 22 May until 7 June, Tso met with victims directly and thoroughly, Oh says. "I believe this was a direct result of Zhiyan's work. She spent many hours listening to victims about their concerns when no one else asked them. She's a special person with a big heart."

On 25 June, Oh sent the final consultation forms to VS. Many victims wanted the shahids' next-of-kin and the seriously injured to get the same amount (that wasn't Oh's personal view, but he simply passed on their wishes). Like Oh, the victims wanted the injured to be divided into different categories, and for the traumatised to get a smaller but decent amount. Most wanted a fixed rather than variable compensation model, and only a few wanted discretionary funds reserved. Oh encouraged VS to consider compensation models used after the Grenfell Tower fire and Boston Marathon bombing.

Progress at last. For its fourth, final and largest payment, VS used a compensation model similar to what victims had requested. On 27 June, VS distributed $50,000 to each shahid's next-of-kin, $26,000 to the 40 shot, $9000 to the 49 injured in other ways, and $5000 to others at the mosques. Oh wasn't unhappy. "But the physically injured should have been split into more categories."

Tso says: "The fourth and largest lump-sum payment was made only after comprehensive consultation with the community." This implies the first three payments *weren't* made after comprehensive community consultation. However, Tso says VS "engaged continuously with other fund-holders and Muslim community groups throughout the entire process". Between the third and fourth payments, VS directly and thoroughly consulted with victims one on one. "We met with victims in their homes, businesses and hospital wards. We spoke with people on the phone across New Zealand and in India, Pakistan and Australia. We received clear feedback that the bereaved and seriously injured must be prioritised in the final distribution, but that other victims present must still receive support to recognise mental trauma."

Basharati knows VS had good intentions. "But they weren't happy to be told they weren't consulting comprehensively with a diverse community, when they believed they were."

In total, VS gave $90,000 to each of the 51 shahids' next-of-kin, $51,000 each to 40 victims shot, $34,000 each to 49 injured but not shot, and $17,000 each to 160 people present but not physically injured. This totals $11,016,000 (not counting some contingency funds).

That might sound like a lot but, when divided by 300 people, it's about $36,700 (though some, of course, got more and others less). The median income of New Zealand's working-age population in 2019 was $52,832 a year. "Many people think the victims got more than they actually did," says Basharati.

After VS's final payment, the Christchurch Foundation became the official organisation handling donations. VS gave the foundation $421,834 earmarked by two anonymous donors for a long-term medical fund. VS transfers its remaining contingency funds to the foundation on 15 March – the first anniversary of the shootings.

VS also administered the government-funded Victim Assistance Scheme, which provides financial support for victims of serious crime, and provided various emergency grants and counselling to those affected by the mosque attacks. The 51 next-of-kin each got $5000.

The Christchurch Foundation was set up in 2017, before the attacks, to take donations and allocate funds to different causes across the city. Within hours of the shootings, the foundation launched the "Our People, Our City Fund" on behalf of the Prime Minister and Christchurch mayor Lianne Dalziel.

So far, the fund's been gifted or pledged $11m. Foundation chief executive Amy Carter says all money went (or will go) to victims, and nothing to administration, despite the foundation incurring $70,000 in directly related operational costs. "I made this commitment on 19 March and said we'd involve the community in the decision-making."

Two million of the $11m was quickly distributed as large "donor-directed gifts", including $1.5m from Saudi Arabian businessman Prince Alwaleed bin Talal, to divide between shahids' next-of-kin.

On 27 June, when the foundation took over as chief distributor of funds, it launched its "Listening Project" regarding donation allocation. Independent adviser Raf Manji, working voluntarily, held 100-plus meetings with groups and individuals through July, August and September. He spoke to victims, community leaders, expert advisers and at least 21 organisations.

During this period, Manji met with Basharati, Oh and the victims. "Families were initially confused about the foundation," says Basharati. "But Raf listened to us and read our consultation forms."

The outcome? Seven million (of the remaining $9m) went to a Victims' Fund which, as of 15 January, had distributed $6,845,000: each shahid's next-of-kin got $70,000-$75,000, and each bullet-injured person got $25,000. A $1,375,000 Children and Widow Support Fund and a $500,000 Hardship Fund were established (applications are required for both). These decisions also took into account major donors' wishes.

Of the remaining $2m, an Education Fund received $1.5m. The children of the shahids and the bullet-wounded – and the siblings of children killed – can be given up to $15,000 for post-high school study. A Community Support Fund got $500,000: the foundation's still accepting donations for this, and for the medical fund transferred by VS.

With the shootings classed as an accident, some victims were covered by the Accident Compensation Corporation. ACC has accepted 180 claims related to the attacks and declined 67. ACC says 46 "decline decisions" were due to no evidence of physical injuries. Of the remaining 21 claims denied, ACC says 11 clients didn't want to proceed.

GETTY

Christchurch mayor Lianne Dalziel last March, a week after the attacks.

There's been confusion about whether people would qualify for ACC if they were mentally but not physically injured: people are eligible for mental-injury cover only if they also have a physical injury, or if it's a work-related mental injury (for example, mosque employees working at the time, or emergency responders). Of the 180 claims accepted, 33 were for physical and mental injury, and six were for mental injury only.

Basharati says the system is unfair. "ACC wouldn't cover people who weren't physically injured but were traumatised and couldn't work." She's been advocating for ACC to cover survivors with psychological issues that currently prevent them working.

By 24 January, ACC had paid $889,187 in weekly compensation (80% of pre-injury income) to 58 claimants. People with ACC cover who are ineligible for weekly compensation can access other ACC benefits and support such as medical treatment and counselling. ACC directs those it doesn't cover to agencies including the CDHB, the Christchurch Foundation and MSD.

Then there are death benefits. By 22 January, ACC had paid death benefits totalling $1,557,223. These include 51 funeral grants totalling $275,819 (on average, $5369 each); and 37 survivors grants to spouses totalling $214,537 (an average $5798 each). They've paid 18 survivors' grants to children totalling $98,572 – an average $5476 per claim (one claim per family, though multiple grants might be made).

Other death benefits are 21 ongoing weekly compensation payments to spouses, so far totalling $677,662 (an average $32,268 each); and 16 weekly compensation payments to children, so far totalling $212,101 (an average $13,256 each; again, one claim per family). These weekly compensation payments will continue for five years, or until a shahid's youngest child turns 18 (or 21 if they're studying fulltime). ACC has also paid 15 childcare claims totalling $78,533 (an average $5235).

The Ministry of Social Development (MSD) hasn't been involved in any discussions about public donations or their distribution, although it appointed case managers to help victims.

MSD's Ministerial Welfare Programme (MWP), begun on 3 June, has provided some of those affected by the tragedy with approximately what they'd get had they been eligible for government benefits. Based on certain criteria, and subject to income tests, these "mirror benefits" have been granted to people in various situations, including those waiting for a Christchurch special-visa category (which confers permanent residency) to be approved; victims' family members who have flown in and need some money for living costs; and locals connected to one of the mosques or the Christchurch Muslim community who are traumatised by the events. MSD has accepted 101 MWP applications and declined six. This 12-month programme is set to end on 3 June.

MSD's other practical support has included helping people to gain employment, get drivers' licences, and attend English-language classes.

For these "mirror benefits", MSD deducts a dollar for each dollar provided by ACC. If the ACC payment is more than the MWP amount, it's a no-go. But residents may still be eligible for an accommodation supplement, temporary additional support or a disability allowance through MSD – or Working for Families tax credits through IRD.

"Money isn't everything," says Basharati. "But it helps you deal with what's facing you." +