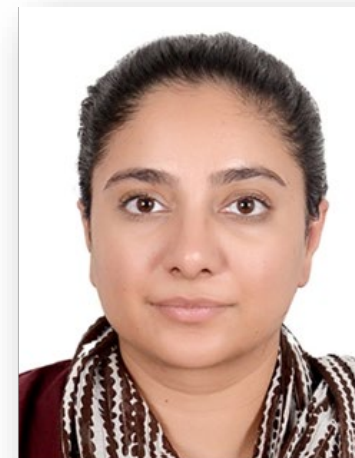


ABOUT THE SPEAKER



Sajida Ayaz

Chief Foreign Aid, Planning and Development
Government of Sindh Pakistan

Sajida Ayaz is a civil servant with the Government of Sindh, where she has served for over a decade. She previously worked as Deputy Project Director for the World Bank-funded Karachi Neighborhood Improvement Project before pursuing an MSc in

Urbanization and Development at the LSE. She currently serves as Chief Foreign Aid in the Planning and Development Department of Sindh, overseeing a development portfolio exceeding \$6 billion.

CASE STUDY

Risk Management in Action

Sindh Emergency Housing Reconstruction Project





CASE STUDY SESSION 2: Risk Management in Action – Lessons from Successful Project Implementation Practices

Sindh Emergency Housing Reconstruction Project





ADB's Project Overview

Project Outline

- **\$400M** (Concessional OCR) + \$40M Counterpart
- Project Lending / Emergency Assistance Loan (**EAL**)
- **Outcome:** Human settlement for flood-affected communities in Sindh improved
- **Output 1:** Flood-damaged houses reconstructed with multi-hazard resilient, inclusive, and environment-responsive designs
- **Output 2:** Community infrastructure in flood-affected areas restored, rehabilitated, or constructed with multi-hazard resilient, inclusive, and environment-responsive configurations
- **Output 3:** Community resilience improved

Implementation Arrangement

- Implementation period: Aug 2024 to Jul 2027 (3 years)
- Executing and Implementing agency: Sindh People's Housing for Flood Affectees (SPHF)

EAL Processing

- Revised ADB's Disaster and EAL policy applied, and eligibility criteria met
- Strategic use of ongoing project by Government of Sindh / World Bank for timely delivery
- Good coordination amongst development partners (WB and IsDB)

Climate Change Financing

- Climate Mitigation Cost: \$73.0M
- Climate Adaptation Cost: \$45.7M

Categorizations

- Project Risk: Moderate
- Climate Change Risk: Low
- Safeguards_Environment: B, IR/IP: C
- Gender: EGM
- Procurement Risk: Moderate
- Financial Management Risk : Substantial



Project Impact, Outcome and Outputs

Impact

An inclusive and resilient recovery from the 2022 floods ensured

Outcome

Human settlement for flood-affected communities in Sindh improved

Outputs

- 1) Flood-damaged houses reconstructed with multi-hazard resilient, inclusive, and environment-responsive designs;
- 2) Community infrastructure in flood-affected areas restored, rehabilitated ,or constructed with multi-hazard resilient, inclusive, and environment-responsive configurations; and
- 3) Community resilience improved.





1 India

1,450,935,791

1,416,721,370



FINANCIAL PORTFOLIO



FUNDING
\$ 2.2 BILLION



\$308 Million



THE WORLD BANK

\$950 Million



\$400 Million



\$200 Million



\$179 Million



European
Investment Bank

€ 100 Million



€ 22 Million
Grant

WASH FINANCING IN PIPELINE: \$ 300 M (WB) AND \$ 100 M (ADB)

AUDITORS



PROJECT EXECUTION PARTNER



1,650,000

BANK ACCOUNTS OPENED



1,600,000

HOUSES
UNDER CONSTRUCTION



1,000,000

HOUSES COMPLETED



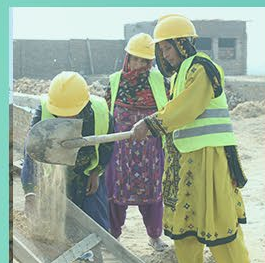
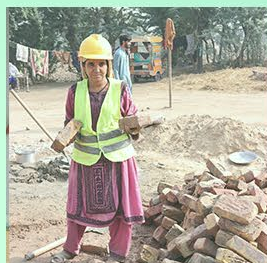
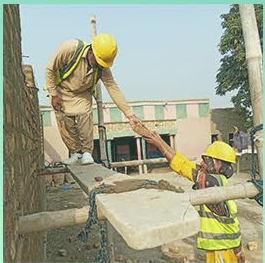
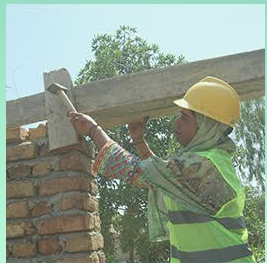
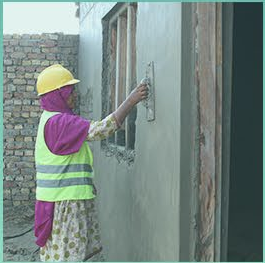
WOMEN EMPOWERMENT

LARGEST ASSET TRANSFER IN PAKISTAN'S HISTORY



1 Million

JOBS CREATED



SOCIAL COHESION

39,345

VILLAGE RECONSTRUCTION COMMITTEES FORMED

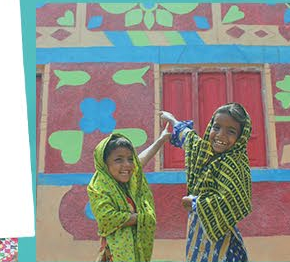
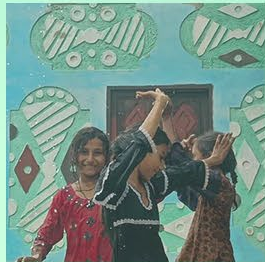
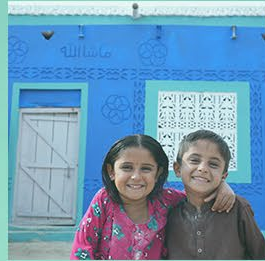
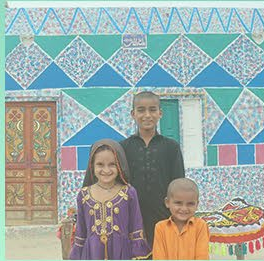
FEMALE:
41.8%

MALE: 58.2%

MEMBERS:
263,209



A SAFE ROOF FOR 6 MILLION CHILDREN



Cross-functional Coordination



IMPLEMENTING PARTNERS



MIS PARTNER



M&E



UNIVERSAL
ACCESSIBILITY



WASH MIS
PARTNER



INDEPENDENT
VALIDATOR



TECH PARTNER



E&S PARTNER



WASH DESIGN



LEGAL PARTNER





Risk Management in Action

Keys Risks	Mitigation Strategy	Monitoring Practices/Tools
Institutional Capacity for Implementation and Sustainability	• Close coordination, technical support, and capacity building extended by WB/ADB for operationalizing and appropriate staffing of the SPV. • Outsourcing of operations to access specialized expertise pertaining to communications, technology, MIS, legal, M&E, E&S, Universal Accessibility	• Strong selection criteria, standardized protocols, and capacity-building activities for selected staff • Contract management and compliance of all the development partners/outsourced operations
Fiduciary	• Engaging competent FM expertise accordance with the terms of reference acceptable to the Bank; (ii) adherence to internal control environment, and (iii) use of a third-party monitoring agent to ensure use of funds for intended purposes and strengthening capacity of the SPHF.	• Training provided to staff • Robust audit procedures • Implementation of the Financial Disbursement Framework • Contract compliance of Firms • Annual Audited Project Financial Statement and Audited Entity Financial Statements
Wavering Community Ownership	• Engagement of five Implementation Partners (NGOs) based on historical presence and entrenchment within the affected communities supplemented by effective institutional coordination and stakeholder outreach • Ensuring transparency, efficiency, and swift delivery of the system generated adequate momentum during the initial project phase	• Contract Management • Extensive and frequent field visits by all development partners • MIS • Centralized bank opening procedure agreed with the National Bank for accelerated opening of bank accounts

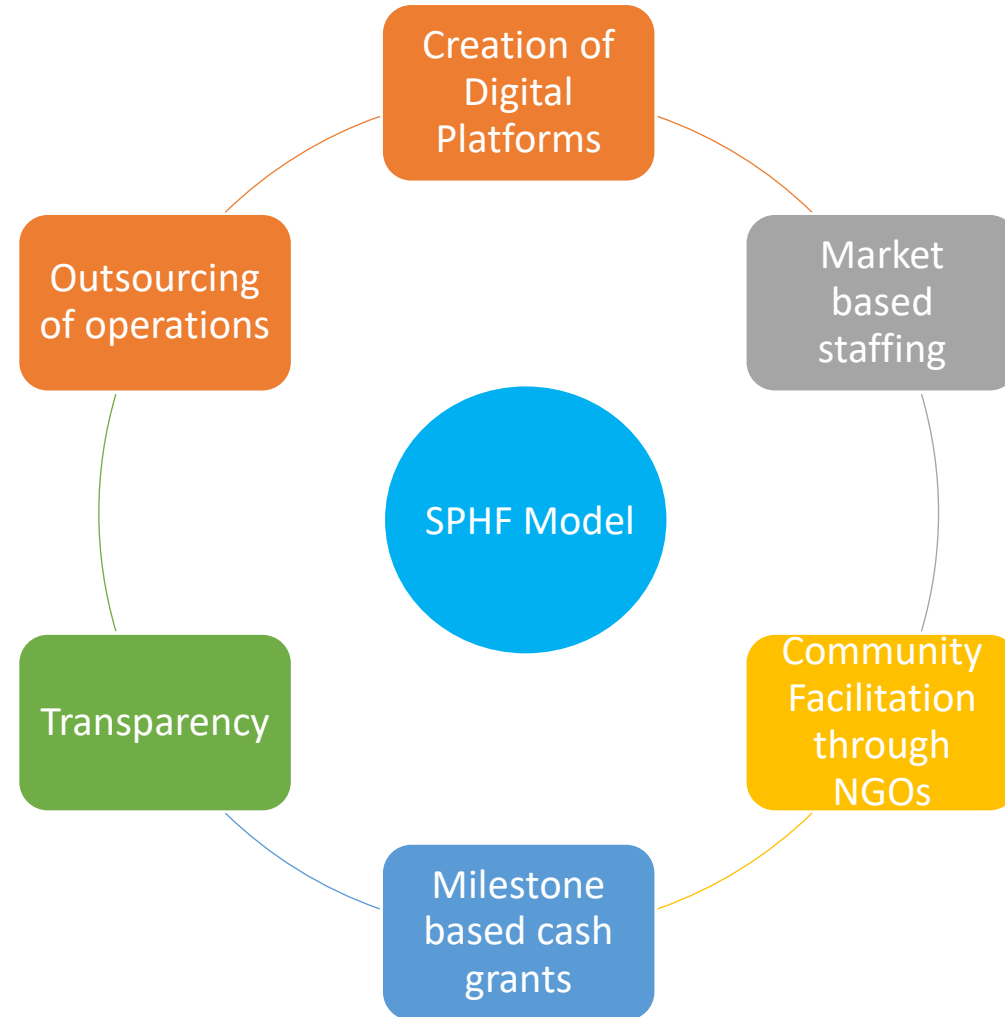


Risk Management in Action

Keys Risks	Mitigation Strategy	Monitoring Practices/Tools
Complexity of the Project Design and sustainability of infrastructure	- Emphasizing objective selection criteria and a transparent MIS with technology-driven validation protocols - Capacity building of communities for standardized resilient construction guidelines and ensuring compliance through validation by IPs	- MIS - Milestone based disbursement to beneficiaries - Grievance Redressal Mechanism - Cross verification with NADRA data of family units to enhance transparency and maintain equality - Deliverable based contract with IPs - Standardized Guidelines for resilient housing reconstruction
Constraints in access/availability of construction material, labor, and potential price gouging	- Assessment of the provincial brick kilns production cycles and synchronization of construction activities - Engagement with District Administration to ensure price control on bricks 2500 skilled labor trained to supplement the community driven reconstruction effort	- Consultations with BKAOP - Monitoring price complaints on social media channels and GRM and reporting and addressing with the District Administration



Key Success Factors



Key Lessons

Structural resilience as
a source of beneficiary
confidence

Capacity Building acts
as a catalyst for
innovation

Community ownership
is the cornerstone for
sustainability

Women's Leadership
enhanced
reconstruction
outcomes

Unwavering
government support
ensures unparalleled
project delivery success

Swift delivery during
early stages of a project
accelerates donor,
beneficiary, and system
confidence