NEWSLETTER

THE SPHF COMMUNE

SPHF
Sindh People's Housing for Flood Affectees
A Public Sector Company of the Government of Sindh

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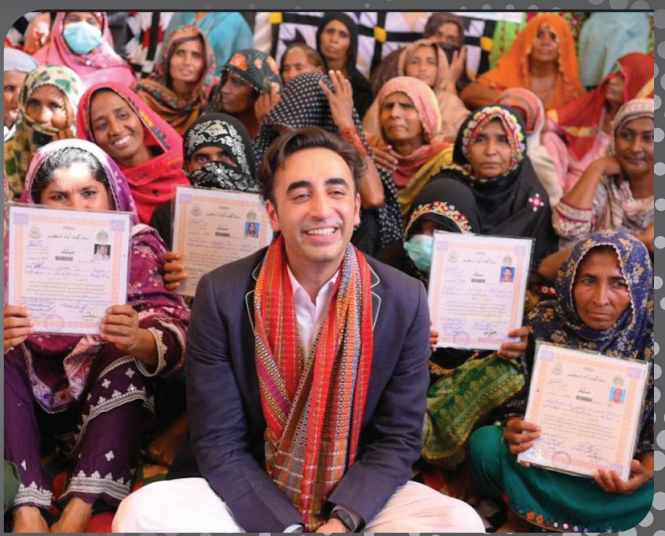
Fulfilling the Promise of Shaheed Mohtarma Benazir Bhutto: Empowering Families Through Land Ownership in Sindh



Carrying forward the legacy of his grandfather, Shaheed Zulfiqar Ali Bhutto, and mother, Shaheed Mohtarma Benazir Bhutto, Chairman Bilawal Bhutto Zardari has launched a historic and people-centric initiative in the aftermath of the devastating 2022 floods by providing land titles to flood-affected families across Sindh.

More than 2.1 million homes are being built under the Sindh People's Housing for Flood Affectees (SPHF), the world's largest housing rehabilitation program, with a groundbreaking commitment to grant land ownership in the name of women, ensuring security, dignity, and long-term empowerment.

Upholding the enduring slogan of 'Roti, Kapra, Makan', Chairman Bilawal Bhutto Zardari is fulfilling a promise rooted in his family's legacy by granting secure legal ownership to displaced families across Sindh. He has reinforced this commitment through personal visits to Hyderabad, Sukkur, and Mirpurkhas, where he handed over land titles directly to beneficiaries.



"Shaheed Bibi entrusted us with the mission to ensure the underprivileged receive what is rightfully theirs"

Chairman Bilawal declared, honouring the vision of his mother, who dedicated her life to the upliftment of the poor and marginalized.

These land titles mark the largest residential asset transfer in Pakistan's history, with Sindh championing economic inclusion, social stability, and gender equality across the province.







First Lady Aseefa Bhutto Zardari Leads Landmark Moment for Women's Ownership in Sindh

The First Lady of Pakistan, Aseefa Bhutto Zardari, distributed land titles to women from the Meghwar community in Shaheed Benazirabad. This powerful and symbolic moment is part of the ongoing Sindh People's Housing for Flood Affectees (SPHF) initiative, which is restoring dignity, creating opportunity, and placing women at the center of recovery and resilience by providing secure land ownership to families affected by the 2022 floods.

The Meghwar community, an essential part of Pakistan's diverse social fabric, is being uplifted in a manner that reflects the true spirit of inclusion and interfaith harmony. The First Lady's visit and leadership carry great significance, as she continues to champion the cause of women's empowerment across the country. Her presence reflects a national commitment to compassion, unity, and inclusive development.

Under SPHF, marginalized communities like the Meghwars across Sindh are witnessing a historic transformation. For the first time, women are receiving land titles in their own names, representing a groundbreaking shift toward gender equity and social justice. These women are not only beneficiaries of the program but are now recognized as rightful owners and decision-makers in the future of their homes and communities.



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World Bank MD Anna Bjerde Witnesses SPHF Housing Transformation in Sindh

Shaheed Benazirabad, Sindh, 23 May, On her first visit to Pakistan, World Bank Managing Director of Operations Anna Bjerde was joined by the First Lady of Pakistan Aseefa Bhutto Zardari and Sindh Chief Minister Murad Ali Shah, in a visit powered by the partnership between the Government of Sindh and the World Bank.

The delegation visited the village Nazar Mohd Leghari, where they met women receiving land titles alongside their newly constructed homes under the Sindh People's Housing for Flood Affectees (SPHF) program.

Heartfelt conversations unfolded as women shared stories of resilience, financial inclusion, dignity and emotional healing. These women, who once lost everything to the floods, now stand in homes that shelter not only their families but also their futures.

From the beginning, the World Bank has been a foundational partner, increasing its support from USD 500 million to an additional USD 450 million, bringing the total to USD 950 million. This scale of commitment reflects deep trust in the capacity of the people and the vision of the Government of Sindh, who have demonstrated their ability to deliver a transformation of historic scale.



Her reflections on the ground captured the human impact of this work:

"Hello everyone. I'm here in Sindh province today, visiting a housing reconstruction community where after the devastating floods of 2022, the World Bank, together with the Sindh province, prepared a large-scale project to help reconstruct housing for the communities.

It's been heartwarming to visit today, to see the reconstruction of homes, and to meet the residents of these homes, including being able to hand over certificates of ownership of houses to the female head of the household. This is an intended measure by the Sindh province to ensure that she has the asset in her hands."

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Chief Minister Murad Ali Shah's Budget Speech (2025-2026) Highlights SPHF's Transformation



MURAD ALI SHAH,
CHIEF MINISTER SINDH, PAKISTAN

Chief Minister Murad Ali Shah, in his budget address, reaffirmed that Chairman Bilawal Bhutto Zardari's promise of providing "roofs over every flood-affected family" has moved beyond commitment into reality. He emphasized that the Sindh People's Housing for Flood Affectees (SPHF) now stands as a globally recognized model of recovery and resilience under the leadership of Chairman Bilawal Bhutto Zardari.

Nearly 500,000 resilient houses are nearing completion, representing a Rs. 128 billion investment in human dignity.

Murad Ali Shah highlighted both the scale and human impact of the initiative, reflecting how millions of families are being supported on their journey from devastation to dignity.

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Islamic Development Bank Delegation Applauds SPHF's Climate-Resilient Housing

Led by Regional Director Dr. Walid Abdelwahab, a high-level delegation from the Islamic Development Bank (IsDB), along with members of the SPHF Board and the CEO, visited climate-resilient houses being constructed in District Matiari supported through IsDB financing.

During the visit, the delegation met with beneficiaries, participated in a Village Reconstruction Committee (VRC) meeting, and joined a tree plantation activity. They also paid their respects at the Shrine of Shah Abdul Latif Bhittai.

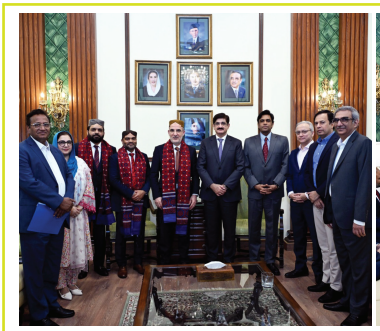
Reflecting on the visit, Dr. Walid Abdelwahab, Director for IsDB Regional Hub Turkiye, said:

"From the Islamic Development Bank, we are very happy to be in this village. We have seen firsthand how the community is cooperating and putting their life together, and we are happy to be part of this recovery."

The delegation commended the initiative's swift progress, transparent processes, and visible impact on communities. Dr. Mohamed Ishtiaq Akbar, Country Operations Manager for IsDB Group RHT, added:

"It's great to see that the community has rebounded from the floods, and to see their happiness and resilience as they rebuild their lives, livelihoods, and shelters. I hope these efforts continue and that the spirit of community cohesion thrives for greater development in the village."

Later, the delegation met Sindh Chief Minister Murad Ali Shah at the CM House, where they expressed appreciation for SPHF's progress and effectiveness. The IsDB is financing 155,000 climate-resilient houses with USD 200 million, contributing to the Government of Sindh's broader commitment of rebuilding 2.1 million homes for flood-affected families across the province.






Sphf Progress till Date



BANK ACCOUNTS OPENED
1,300,000



DISBURSEMENTS MADE
1,267,000



POST-PLINTH CONSTRUCTIONS
850,000



HOUSES COMPLETED
500,000

SPHF Expands Nationwide: Scaling Climate-Resilient Housing Across Pakistan

Following the remarkable success of the Government of Sindh's Sindh People's Housing for Flood Affectees (SPHF) program, the Government of Pakistan has taken a historic step by mandating SPHF to also lead housing reconstruction in Balochistan and Khyber Pakhtunkhwa.

With PKR 3 billion allocated for this expansion, SPHF will now construct 4,500 houses in Balochistan and 2,200 houses in Khyber Pakhtunkhwa. This milestone reflects not only the trust in SPHF's transparent, community-driven approach but also a commitment to ensuring that flood-affected families across Pakistan have access to climate-resilient, dignified homes. SPHF's success in Sindh has become a benchmark of development and progress to be replicated in other provinces, strengthening the resilience of our nation and the promise of hope in tragedy.

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4,500
HOUSES IN BALOCHISTAN



2,200
HOUSES IN KHYBER PAKHTUNKHWA

PwC, a Global Audit Leader, Reviews SPHF Houses

As part of SPHF's commitment to the highest standards of accountability, the program is working with PwC, one of the world's leading audit firms, to ensure rigorous financial oversight and operational transparency.
PwC audit teams visited Khairpur, Dadu, Jacobabad, and Jamshoro, where they conducted on-site evaluations of the housing reconstruction process. They engaged directly with beneficiaries, reviewed project records, and gathered field insights to verify the effective utilization of funds in line with SPHF guidelines.
This independent, world-class audit process strengthens public confidence, ensuring that every rupee invested translates into tangible impact, safe, climate-resilient homes for flood-affected families across Sindh.



SPHF Becomes a Blueprint for Provincial Housing Programs

A delegation from the Punjab Affordable Housing Program visited the Sindh People's Housing for Flood Affectees (SPHF) to learn its inclusive and climate-resilient housing model.
During the visit, CEO Khalid Mehmood Shaikh and SPHF's technical team shared their insights into the program's comprehensive approach, which encompasses transparent beneficiary identification and direct financial disbursements, as well as the utilization of advanced technology for real-time progress monitoring.
Emerging from the recovery requirements following the 2022 floods, SPHF has evolved into Pakistan's most comprehensive housing reconstruction initiative. Today, it serves as a national benchmark, inspiring housing policy and practice for disaster-affected communities throughout the country.

Punjab's delegation expressed a strong desire to adopt elements of SPHF's model to enhance their own housing program.



ADB Forum in Manila Spotlights Pakistan's Climate-Resilient Housing Model

At the Asian Development Bank (ADB)'s Water and Urban Development Conference in Manila, Philippines, Khalid Mehmood Shaikh, CEO SPHF, presented the Government of Sindh's flagship initiative, which has now been recognized as the world's largest public sector housing program for flood-affected communities. He emphasized SPHF's role as a benchmark for inclusive and climate-resilient housing solutions, transforming recovery models beyond Pakistan.

Joining him was Mudassir Hussain Khan, CEO of Pakistan Mortgage Refinance Company (PMRC) and a member of the SPHF Board, who underscored the pivotal role of accessible housing finance in scaling resilience. Together, they presented SPHF as a globally relevant model for empowering women, securing land ownership, and preparing communities for future climate shocks.



Khalid Mehmood Shaikh Speaks at World Bank ESF Forum in Islamabad

Khalid Mehmood Shaikh, CEO Sindh People's Housing for Flood Affectees (SPHF), spoke at the World Bank's ESF Forum 2025 in Islamabad on a high-level panel,

> *"Improving Stakeholder Engagement and Trust Building"*

He explained that SPHF's success stems from putting people specially women at the center of decision-making. Under this beneficiary-driven model, 2.1 million climate-resilient houses are being constructed, with more than 800,000 women engaged not only as beneficiaries but also as legal landowners and active partners in rebuilding their communities.

He also highlighted SPHF's innovative use of technology and digital platforms to keep communities informed, gather feedback, and ensure transparency. This participatory approach has strengthened trust, fostered ownership, and demonstrated that inclusive recovery is the foundation of long-term resilience.





Capacity Building & Community Engagement Activities

Workshop on Environmental & Social Safeguards

On April 8, 2025, SPHF's Environmental and Social (E&S) team hosted a workshop for implementing partners to strengthen the capacity of their environmental, social, and gender focal persons. Senior experts from the World Bank and the European Investment Bank (EIB) shared valuable insights on best practices for E&S tools and integrating sustainability into project implementation.







Session on Menstrual Hygiene Management (MHM) منهنجي ماهواري ، منهنجي طاقت

In light of the International Menstrual Hygiene Day on May 28, SPHF, conducted Menstrual Hygiene Management (MHM) awareness sessions across 13 districts, engaging and educating 1,035 women and girls. These sessions provided a safe space for open dialogue on key topics including the biological reasons for menstruation, early signs of menstruation in young girls, the importance of personal hygiene during periods, and breaking harmful taboos and myths associated with menstruation.







SPHF Consultation with Aspiring Women Masons in Thatta

On June 18 in District Thatta, SPHF engaged women interested in professional masonry training to assess their skills and explore livelihood opportunities. Through its Mason Training Program, SPHF is training 20,000 semi-skilled masons including women to enhance employment, strengthen economic inclusion, and support climate-resilient housing construction.





Training on Gender sensitization and responsive program design

On 18 –19 June, SPHF conducted a two-day workshop for team leaders, gender focal persons, and senior social organizers. The sessions focused on gender equity, prevention of gender-based violence, gender-sensitive grievance handling, and climate-resilient planning.
Participants gained practical tools to embed inclusivity across the project cycle, strengthening SPHF's commitment to building resilience with equity at the core.





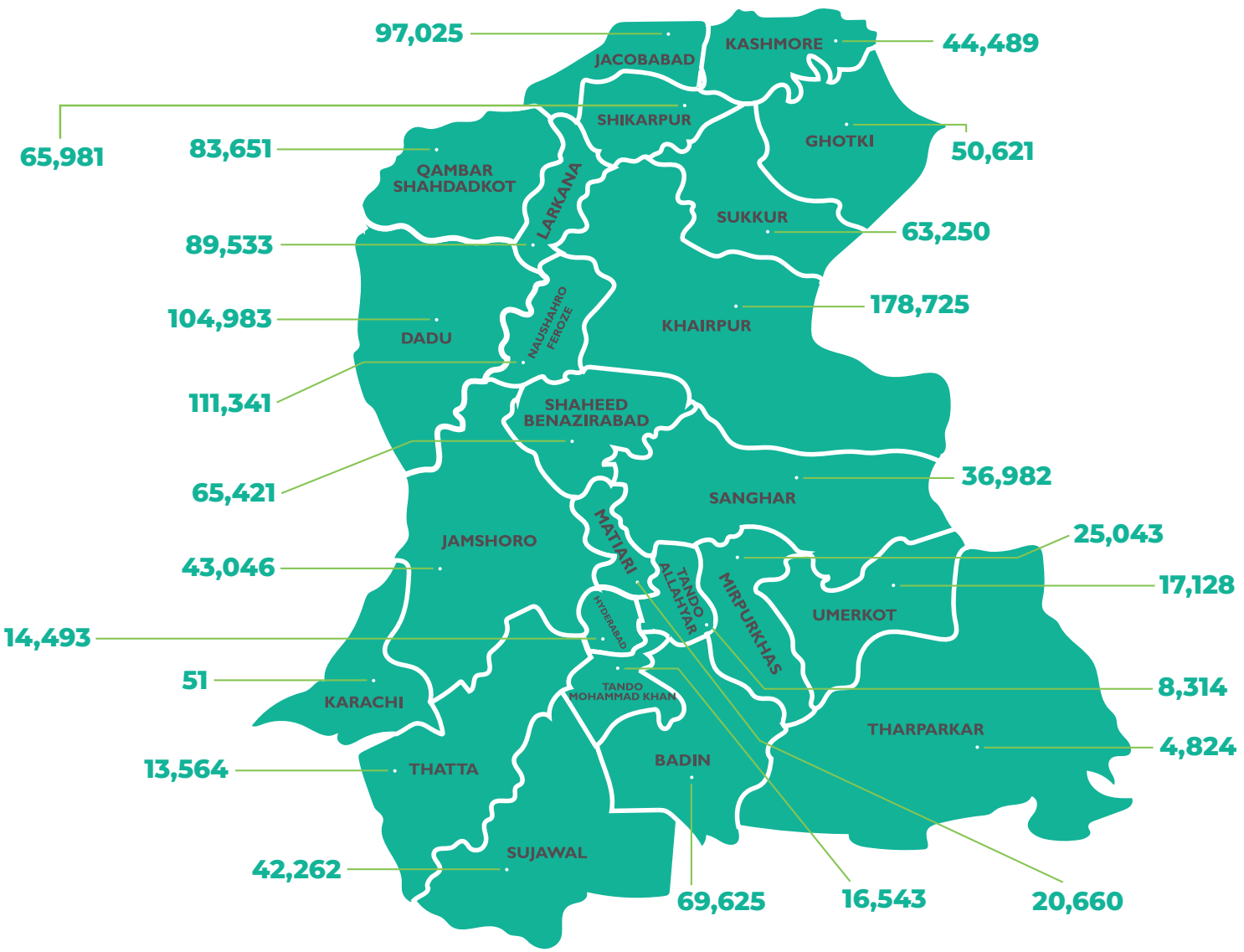
SPHF Mason Training Empowers People of Ali Wahan to Rebuild Their Village

Ali Wahan Marwari is a village in Sukkur District, home entirely to members of a minority community. When the floods of 2022 struck, 96 houses were destroyed, leaving families with nothing but loss.
Through the SPHF initiative, these homes have been rebuilt. What makes this village remarkable is how they were rebuilt. The beneficiaries themselves became the builders. Most men in the community are masons and construction workers, and with support from SPHF's Mason Training Program, their skills were refined to meet resilient housing standards. Instead of hiring external masons, they constructed their own homes, saving money and ensuring every wall carried their own effort and pride.
Women also played an active role. They worked as laborers, took on painting and finishing tasks, and directly contributed to rebuilding the very homes that now protect their families.

One mason shared:
"Before we started building, we joined SPHF's Mason Training Program. It helped us improve our skills, and by following DRR guidelines and construction standards, we built resilient houses for our families."
Another added:
"We used to go outside the village to build quality houses for others. For the first time, we built our own pakka houses, just as strong as those in urban areas, ready to withstand the devastating impacts of climate change."



Housing Support Reaches 1.26 Million Beneficiaries



Weaving Resilience: Sherbano's Story

In the heart of Khairpur district lives Sherbano, a woman whose resilience and determination have made her a pillar of her community. Raising four children while working tirelessly in the banana fields, she did not let life's challenges stop her. Drawing inspiration from the waste in her harvests, Sherbano launched a small venture turning banana waste into thread, setting up a plant with the help of a loan.

The 2022 floods brought devastation, sweeping away her home. With support from the SPHF program, she rebuilt her house. For the first time, she opened a bank account, which allowed SPHF funds to be transferred directly for her home construction. Access to the formal financial system gave her control over her resources and enabled her to grow her business. Today, Sherbano owns a safe, resilient home and runs a flourishing business, receiving orders online and creating economic opportunities for herself.

Her house has also become a space for training and empowering other women, where she shares skills and knowledge to help them build livelihoods. Through her determination and financial inclusion, Sherbano has transformed personal hardship into progress, inspiring her community and showing the power of resilience, empowerment, and opportunity.





Rauf Klasra In Conversation With Khalid Mehmood Shaikh

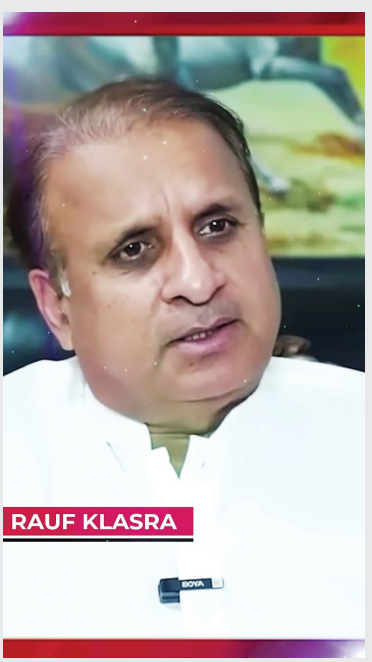
In a detailed conversation, veteran journalist and columnist Rauf Klasra interviewed Khalid Mehmood Shaikh, CEO Sindh People's Housing for Flood Affectees (SPHF), about Pakistan's largest post-disaster reconstruction initiative.

The discussion focused on transparency, accountability, and community engagement in a large-scale development project.

Klasra referred to the Government of Sindh's effort to construct 2.1 million homes for flood-affected communities as "the world's largest housing initiative" and posed questions on progress and quality assurance.

In response, Khalid Mehmood Shaikh detailed the comprehensive systems underpinning SPHF's work, including tech-driven data and real-time monitoring, direct disbursement to beneficiaries through bank accounts without intermediaries, third-party monitoring, strict construction quality standards, and partnerships with well-reputed organizations.

For a full look at the conversation, watch the complete podcast.
https://www.youtube.com/watch?v=seDLvIYvS0g&t=291s





Raza Samo's Climate Story from Sindh

"What I witnessed was not merely loss, but also recovery. Houses that are not merely rebuilt, but constructed with enhanced resilience, safety, and preparedness for future challenges."

Raza Samo's vlog explores the devastating impact of climate change in Pakistan, focusing on the 2022 floods that severely affected millions of people in Sindh. He highlights the disproportionate burden on countries like Pakistan, which contribute very little to global greenhouse gas emissions yet face some of the worst consequences.

The vlog emphasizes how these floods destroyed 2.1 million houses and disrupted the lives of 15 million people, making it clear that climate change is an urgent reality. Unlike other provinces, Sindh has adopted a long-term, sustainable approach, prioritizing people, especially women, who are most vulnerable to climate change. Raza credits this people-first, women-focused approach to the Government of Sindh.

He showcases the Sindh People's Housing for Flood Affectees (SPHF) initiative as a groundbreaking, climate-resilient, and women-led recovery effort. Through on-the-ground footage and personal stories, he demonstrates how SPHF empowers beneficiaries by putting them in the driver's seat while building resilience against future climate shocks.

Raza's vlog emphasizes a broader global lesson: climate change is a shared challenge, and proactive, inclusive solutions like SPHF are vital for communities to recover, thrive, and build sustainable futures.

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Daniya Kanwal's Vlog: Decoding Azadi With Women Of Sindh

Influencer and storyteller Dania Kanwal recently spent time in villages across Sindh, where women who lost everything in the devastating floods are now receiving something they never imagined possible: not just climate-resilient homes through the Sindh People's Housing for Flood Affectees (SPHF) program, but also land titles in their own names.

For many of these women, this is the very first time they can call a piece of land their own. For generations, women in rural Pakistan have contributed tirelessly to family and community life, yet rarely held ownership of the spaces they nurtured. Dania described these moments as life-altering; moments that go far beyond bricks, walls, and rooftops. They symbolize dignity, independence, and the freedom to stand on equal footing with men. **"When a woman holds a land title,"** she shared, **"her autonomy, her voice, and her power to make decisions all grow stronger. And when one woman is empowered, the entire community feels that strength."** Ownership transforms a woman's position in her household; she is no longer invisible in matters of inheritance or property. Instead, she becomes a decision-maker with rights that cannot be easily taken away.

For rural women, freedom is not an abstract ideal or a distant political slogan. It means being able to dream without fear, to make choices for themselves, and to secure a future for their children. It means having the courage to decide what crops to grow, how to spend household income, or whether a daughter goes to school. Freedom is having a document, a land title, that validates their existence in the eyes of society, law, and community. Through heartfelt conversations with these women, Dania witnessed resilience slowly turning into opportunity. Women spoke of newfound confidence, of being able to stand taller in front of their families, and of imagining futures they never allowed themselves to picture before. Land ownership not only anchors them physically but also psychologically; it is a safety net against displacement, a shield against vulnerability, and a foundation for long-term stability.

Dania reminded us that empowerment is not a slogan but a lived experience. It is the everyday reality of women who finally hold keys and titles in their own names. It is the ripple effect of one empowered woman inspiring another, and another, until entire communities begin to shift. By centering women in the SPHF program, independence and equality are being written into the soil itself, creating a transformation that rises from the ground up.

For a closer look at this inspiring journey of women leading change, watch the full vlog here:
https://www.instagram.com/reel/DLcsG4Hy2AK/?utm_-source=ig_web_copy_link&igsh=MWVxbG16cG8zbjZpag==



MEDIA GALLERY

LAND TITLES DISTRIBUTION IN SEVERAL DISTRICTS

HYDERABAD





SUKKUR





MIRPURKHAS





MEDIA GALLERY

WORLD BANK VISIT (SEHWAN, MIRPURKHAS, TANDO ALLAHYAR, SANGHAR, NAUSHAHERO FEROZE)








MEDIA MEET UP (ISLAMABAD)





SINGAPORE INTERNATIONAL WATER WEEK, SPOTLIGHT 2025





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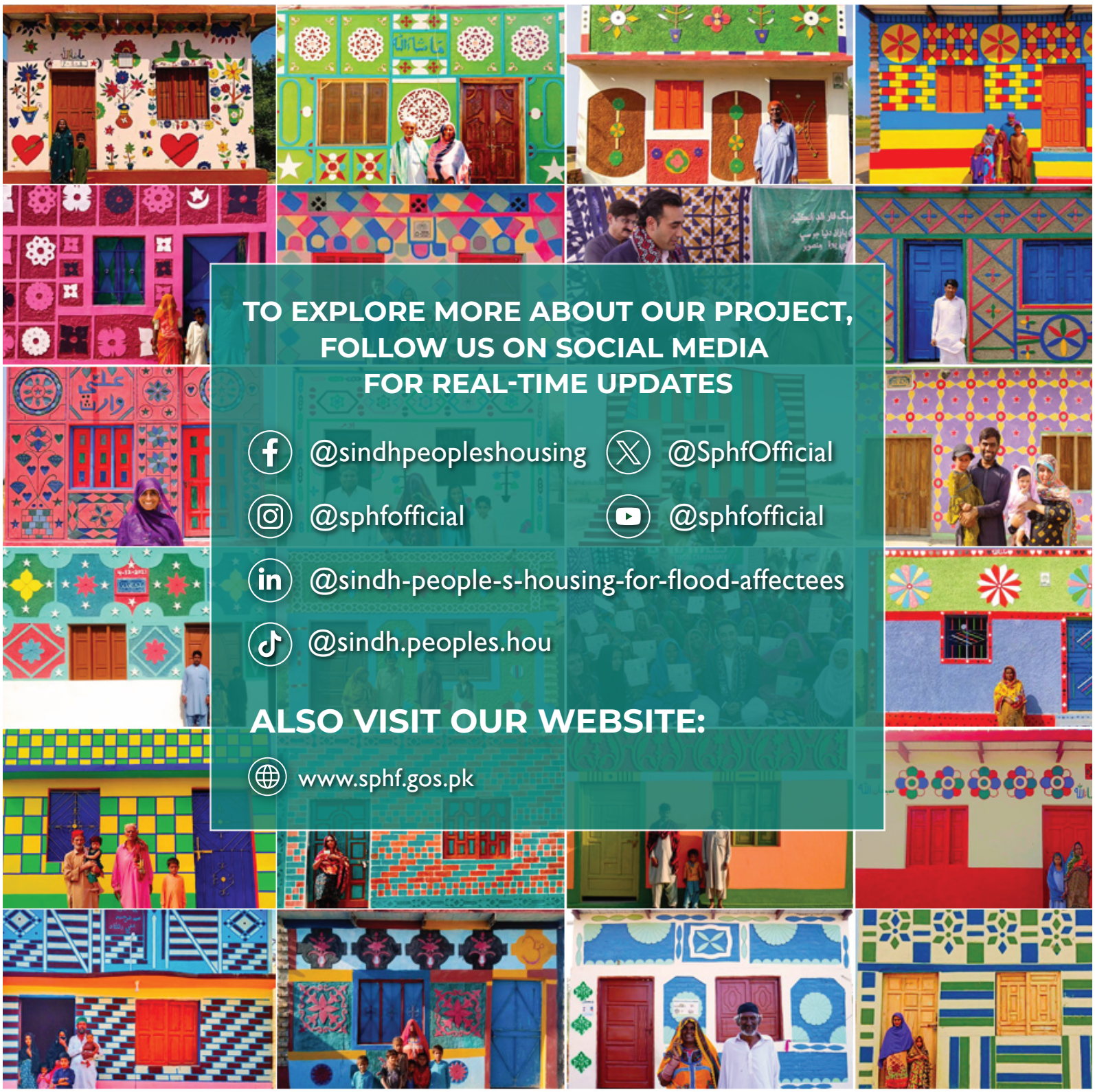

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