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CORPORATE WINDOW: Rebuilding a post-flood Sindh

Afshan Subohi | Published April 21, 2025 | Updated about 8 hours ago



A villager plays with a toddler in Tando Allhayar in front of a SPHF house.—SPHF

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government to rehabilitate over 15 million people affected by the overwhelming 2022 floods. The project aims to construct 2.1m flood-resilient homes across the province.

According to the latest update from the organisation, validation of 2m intended beneficiaries has been completed. To enable direct fund transfers, 1.16m new bank accounts have been opened. So far, Rs215 billion have been disbursed. Construction is progressing at various stages, with 600,000 houses at post-plinth level and 400,000 already complete and occupied.

Of the 15m projected beneficiaries of 2.1m homes, land titles for 800,000 plots have been granted to women, marking a significant step towards gender equity. The initiative has also stimulated economic activity, generating over 1m jobs, while advancing financial inclusion and strengthening social cohesion.

Khalid Mehmood Shaikh, CEO, SPHF, is a senior Sindh government officer and a firm believer in market forces and the private sector's potential to drive development, given the right environment. As the architect of Sindh's public-private partnership policy and seasoned administrator, he took charge of the world's largest public sector housing project in October 2022.

The project's progress has garnered recognition from key partners like the World Bank, Islamic Development Bank, Asian Development Bank, European Investment Bank and others.

Construction under the SPHF initiative is progressing at various stages, with 600,000 houses at post-plinth level and 400,000 already complete and occupied

The scheme engaged several global firms, including Binder Dijkers Otte, Klynveld Peat Marwick Goerdeler and PricewaterhouseCoopers, as independent auditors, while Ernst & Young serves as project execution partner. For on-ground implementation, a partnership was established with community-based organisations already active in 24 target districts, including the Sindh Rural Support Organisation, the Thardeep Rural Development Programme, the Safco microfinance

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time data on every house under construction in the scheme and is in touch with each beneficiary across the region, which is enabled by custom-built apps.

In an exclusive briefing, complete with live displays from any village in the operational purview and instant access to detailed beneficiary profiles, Mr Sheikh claimed a 98 per cent purposeful utilisation rate for disbursed funds.

The project maintains zero tolerance for inefficiency, irresponsibility or corruption. “I will not allow anyone to compromise the credibility of this initiative. I take it as a personal insult and breach of trust. Anyone found deviating from a responsibility is dismissed without hesitation,” remarked Mr Shaikh.

“This scheme revealed the true power and potential of technology to minimise waste and deliver impact through a small, dedicated team of professionals willing to go beyond the call of duty for a cause,” he added.

Speaking at COP29 — the 2024 UN Climate Change Conference in Baku, Azerbaijan — Dr Valerie Hickey, Global Director for Environment at the World Bank, described SPHF as a ‘miracle project’. She noted, “There have been smaller floods in many countries, yet governments have struggled to provide housing. This isn’t just about the bricks and the mortar — it’s about the family that lives in the house. That’s why this is not just a housing programme; it is also a jobs programme and a financial inclusion programme.”

Explaining why the World Bank chose to support the initiative, she added, “For us, this project is so much more than housing. That’s why, in addition to our original \$500m investment, we’re committing an additional \$450m because we’re investing in the people and the Government of Sindh, who have proven they can deliver.”

“The SPHF initiative represents a holistic approach to disaster recovery, seamlessly integrating housing reconstruction with community development, technological innovation, and social inclusion,” an independent housing expert stated when approached for his opinion.

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