SPHF – The World Largest Post-Disaster Housing Reconstruction Programme

In collaboration with the Sindh People's Housing for Flood Affectees (SPHF)

The 2022 monsoon floods were among the most destructive disasters in Pakistan's recent history, submerging roughly a third of the country, displacing more than eight million people and causing over USD 30 billion in damages and economic losses. Sindh bore the heaviest burden, and housing was the single largest damaged sector. Damage assessments in rural Sindh identified some 2.06 million eligible households whose homes had been destroyed or rendered uninhabitable, with 2.04 million verification surveys completed, covering 99% of the potential caseload. For most affected families, the loss was not only of shelter, but of the household's principal asset and of the security and documentation that accompany it.

In response, the Government of Sindh established the Sindh People's Housing for Flood Affectees (SPHF) to rebuild 2.1 million multi-hazard-resilient homes, a programme widely described as the largest owner-driven post-disaster housing reconstruction effort undertaken anywhere. Rather than commissioning contractors to build on behalf of affected families, SPHF places the household at the centre of reconstruction: conditional cash grants are released in installments against verified construction milestones and paid directly into beneficiaries' own bank accounts, while village reconstruction committees, trained masons and on-site technical support help ensure that construction meets agreed resilience standards. By early 2026, more than 700,000 houses had been completed, and approximately 1.5 million were under construction, with completions running at roughly 50,000 homes a month.

A defining feature of the programme is the transfer of ownership to women. House and land titles are issued in women's names, including widows, single women, elderly women and female heads of household, in what has been described as the largest residential asset transfer to women in Pakistan's history, with close to 800,000 women as direct beneficiaries. Delivery of grants through bank accounts has brought some 1.5 million households, many of them previously unbanked, into the formal financial system. Programme design also prioritises the ultra-poor, older persons, and persons with disabilities, with housing units adapted for accessibility and complementary investment in water, sanitation, and hygiene facilities alongside the core housing units.

The objective of this panel discussion is to examine the SPHF programme as a case of post-disaster recovery at scale, and to identify which elements of its design are transferable to other contexts in Pakistan and internationally. The discussion will bring together programme leadership, provincial and federal government, financing partners, researchers and community representatives to assess the evidence on owner-driven reconstruction, gender-transformative asset transfer, resilience standards and delivery systems, and to consider how these lessons can inform national recovery policy and preparedness for future disasters. Key questions which will be addressed include:

1. What design and governance features have enabled owner-driven reconstruction to operate at the scale of more than two million houses, and how can these arrangements for beneficiary verification, milestone-based disbursement,

technical support and community oversight be adapted for recovery programmes in other provinces and countries?

2. How has the transfer of house and land titles to women reshaped household and community dynamics in rural Sindh, and what institutional and legal measures can ensure that these ownership rights remain secure and are durably reflected in provincial land records?
3. What evidence is emerging on the performance of multi-hazard-resilient designs, including raised plinths, improved ventilation and pucca construction, against subsequent flood and heat events, and how can resilience standards be updated as climate risk projections evolve?
4. How can the financing architecture behind this programme, combining provincial resources with multilateral and bilateral partners, inform the design of predictable recovery finance for future disasters, including through adaptation and loss and damage channels?
5. Beyond shelter, what complementary investments in livelihoods, water and sanitation, health and education are required to convert reconstructed housing into durable community resilience, and how should progress be monitored as the programme moves towards completion?

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