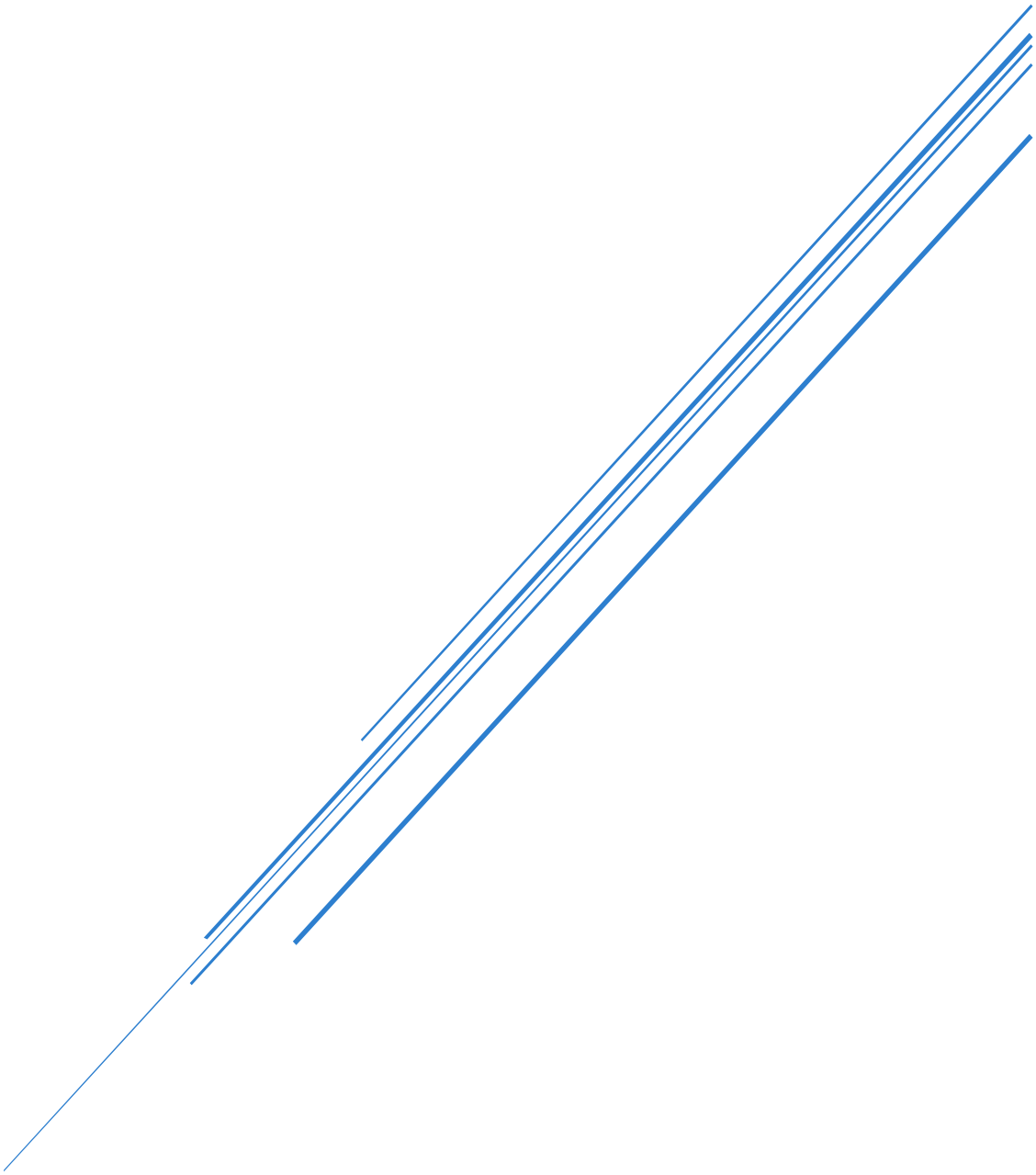
M&E MANUAL

SPHF



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Introduction

This Monitoring and Evaluation (M&E) Manual sets out the operational framework for tracking progress, verifying results, and assessing outcomes under the Sindh Flood Emergency Housing Reconstruction Project (SFEHRP). The project was developed in response to the unprecedented 2022 monsoon floods, which caused severe damage across Pakistan and particularly in Sindh, where approximately 1.9 million houses were damaged or destroyed. Financed by the World Bank through IDA support, SFEHRP aims to deliver beneficiary-driven reconstruction and restoration of flood-affected core housing units in selected districts of Sindh, using multi-hazard resilient standards and supported by institutional strengthening, technical assistance, and strong monitoring systems. The manual explains the project scope, target districts, and implementation context, emphasizing that reconstruction will be financed only on self-owned or state-owned land and will not proceed in hazardous locations in line with environmental and social standards.

The manual defines the purpose of the M&E system as ensuring consistent, credible, and timely information for management and accountability. It outlines how the M&E system will track implementation progress against plans, measure achievement of PDO and intermediate indicators, support evidence-based decision-making and adaptive management, ensure transparency in the use of project resources, and assess beneficiary satisfaction and citizen engagement. The M&E approach is guided by core principles including results orientation, beneficiary-centered and inclusive monitoring (with attention to women-headed households, persons with disabilities, and minorities), data quality and integrity, transparency and accountability, digital-first monitoring through a centralized MIS, and learning-driven course correction during implementation.

The manual presents the project's Theory of Change and results chain, linking key activities such as cash grant disbursement, resilient housing design, skills development for beneficiaries and masons, and community outreach to outputs such as reconstructed housing, adopted strategies, and strengthened institutional systems. It explains the structure of the Results Framework, distinguishing PDO-level indicators that measure achievement of the overall objective from intermediate indicators that track component-level outputs and pathways to outcomes. The Results Framework included in the manual provides baselines, targets, frequencies, and data sources for indicators covering safely managed WASH services (including female disaggregation), vulnerable populations benefiting from reconstruction, enhanced climate resilience (with female and youth disaggregation), access and use of financial services, training beneficiaries in resilient construction practices, and household satisfaction with project interventions, alongside intermediate indicators such as WASH facilities implemented, cash grants disbursed, housing units completed to standards (including accessible design units), masons trained, and adoption of strategies and resilient housing solutions.

Institutionally, the manual clarifies roles and responsibilities to ensure credibility and avoid conflicts of interest. SPHF, as the PIU, is responsible for overall M&E coordination, MIS management, data consolidation, and official reporting, while an independent M&E Consultant conducts process evaluations, beneficiary surveys, data quality

assessments, safeguards and Gender Action Plan compliance reviews, and baseline and endline evaluations. Where applicable, third-party verification entities support independent validation of physical outputs and compliance with technical standards. The manual emphasizes functional separation between implementation functions and monitoring/verification functions to reduce risks of bias and to strengthen the reliability of results reported to the Government of Sindh and the World Bank.

Methodologically, the manual describes a monitoring system anchored in the project MIS for real-time tracking of beneficiaries, construction stages, grants, WASH interventions, training records, and grievances, complemented by field verification and evaluative work. It details the use of routine monitoring, quarterly process evaluations to identify bottlenecks and compliance gaps, and a Data Quality Assessment framework that tests accuracy, completeness, consistency, timeliness, and integrity of reported data. Beneficiary feedback, satisfaction, and awareness surveys are included to measure outcome-level change and citizen engagement, while safeguards monitoring addresses compliance with ESMF, gender commitments, SEA/SH risk mitigation, and GRM effectiveness. The baseline evaluation is positioned as the reference point for outcome and impact measurement, and the endline evaluation is defined as the final assessment of changes attributable to project interventions, supported by special studies where needed.

To operationalize the system, the manual includes standardized data collection instruments and evaluation checklists. These cover informed consent and household profiling, housing stage verification (including resilience and accessibility features), WASH facility verification, financial inclusion verification, training and mason monitoring, and beneficiary satisfaction and awareness modules, alongside dedicated checklists for process evaluation, DQA, and environmental and social compliance. The manual also explains the end-to-end data cycle from collection and upload through validation, cleaning, calculation, and reporting, and it sets out an indicator–tool–formula linkage to ensure consistent measurement and disaggregation by gender, youth, vulnerability, geography, and accessibility. Reporting responsibilities and timelines are defined across the PIU and the M&E Consultant, and the manual includes arrangements for dashboards and the use of M&E findings for decision-making, learning, corrective actions, and transparency.

Finally, the manual establishes governance provisions for compliance with World Bank requirements and procedures for updating and maintaining the document. The M&E Manual will serve as a **live document**, allowing revisions during project implementation to reflect changes in indicators, targets, implementation arrangements, stakeholder recommendations, and lessons learned. All updates will follow the defined revision and version-control procedures to ensure that the manual remains aligned with the project's evolving needs and continues to provide a reliable framework for monitoring, evaluation, and reporting.

Chapter 1: Introduction

1.1 Project Background

Pakistan experienced unprecedented monsoon flooding between June and September 2022, affecting all four provinces and impacting millions of households. The disaster caused extensive damage to housing, infrastructure, agriculture, and livelihoods, with Sindh province accounting for the largest share of total damages and losses. [1]

In Sindh alone, approximately 1.9 million houses were damaged or destroyed, representing the majority of the nationwide housing impact. The floods significantly worsened poverty, disrupted livelihoods, and exposed the country's high vulnerability to climate-related shocks. [1]

In response to the scale of the devastation, the Government of Sindh (GoS) launched a comprehensive housing reconstruction program. To support this effort, the World Bank approved the Sindh Flood Emergency Housing Reconstruction Project, with a total financing envelope of US$500 million under the International Development Association (IDA). [1]

The project is designed to support the reconstruction and restoration of approximately 350,000 core housing units through a beneficiary-driven approach, complemented by technical assistance, institutional strengthening, and robust monitoring systems. [1]

The Project Development Objective (PDO) is:
To deliver beneficiary-driven, multi-hazard resilient reconstruction of core housing units affected by the 2022 floods in selected districts of Sindh. [1]

The project consists of three main components:
Housing Reconstruction Grants
Institutional Strengthening and Technical Assistance
Project Management and Implementation Support[1]
In line with the updated project operation abstract, the project aims to support:
Housing subsidy grants for beneficiary-driven reconstruction of multi-hazard resilient core housing units.

Provision of water, sanitation, and hygiene (WASH) facilities and services, as well as settlement-level improvements. Skills development of communities on multi-hazard resilient construction practices. Technical assistance to the Government of Sindh for the design, implementation, and management of the housing reconstruction program.

The World Bank financing will be targeted in 18 selected districts in Sindh:
- Sukkur
- Thatta
- Umerkot
- Badin
- Matiari
- Mirpurkhas

• Sanghar
• Sujawal
• Tando Muhammad Khan
• Tando Allahyar
• Jacobabad
• Kamber-Shahdadkot
• Khairpur Mirs
• Larkana
• Shikarpur
• Dadu
• Jamshoro
• Tharparkar

Housing reconstruction under the project will only be financed on state-owned or self-owned land, unless alternative land arrangements are formally established. Reconstruction will not be permitted in hazardous locations, in accordance with project safeguards and environmental and social standards.

Alignment with ADB Emergency Assistance Loan

In parallel with the World Bank–financed program, the Government of Sindh is also implementing the Sindh Emergency Housing Reconstruction Project supported by the Asian Development Bank (ADB) through an Emergency Assistance Loan (EAL). The ADB-supported project is designed to reconstruct at least 250,000 multi-hazard resilient housing units and support community infrastructure and livelihood recovery in flood-affected districts.

The ADB-financed intervention follows a Design and Monitoring Framework (DMF), which defines the project's impact, outcome, and outputs, along with associated performance indicators, data sources, risks, and assumptions. The DMF aligns with the national post-flood recovery agenda and targets the impact of "resilient human settlement for all ensured." The project outcome is defined as "inclusive and resilient human settlement in Sindh improved," to be achieved through large-scale housing reconstruction, community infrastructure, livelihood support, skills development, and digital resilience initiatives.

The Monitoring and Evaluation system described in this manual is designed to support data collection, verification, and reporting in line with the agreed results frameworks of both the World Bank and ADB-financed programs, ensuring harmonized monitoring, consistent indicator tracking, and integrated reporting across funding sources.

In addition to the World Bank and ADB-financed interventions, the Government of Sindh is also implementing a housing reconstruction program under the Islamic Development Bank (IsDB) financing. The IsDB-supported project builds upon the same emergency housing reconstruction platform established in 2022, ensuring common implementation arrangements, harmonized standards, and equitable distribution of benefits among flood-affected households. The project includes three components: housing reconstruction, WASH supportive facilities, and institutional strengthening with technical assistance, all implemented through beneficiary-driven and community-based approaches.

Given the scale, geographic spread, and beneficiary-driven nature of the reconstruction program, a robust Monitoring and Evaluation (M&E) system is essential to track progress, ensure accountability, support evidence-based decision-making, and measure achievement of project outcomes.

1.2 Purpose of the M&E Manual

This Monitoring and Evaluation Manual provides the operational framework for planning, implementing, monitoring, reporting, and evaluating project activities in alignment with the project's Results Framework and World Bank requirements.

The manual serves to:

• Establish a standardized M&E system aligned with the Project objectives of all funding agencies.
• Define roles and responsibilities of all implementing entities.
• Provide clear guidance on data collection, reporting, verification, and evaluation.
• Ensure consistency, accuracy, and reliability of project data.
• Support evidence-based decision-making and adaptive project management.

n addition to measurement and reporting, the M&E system is designed as a decision-support and risk-management tool. It will provide early warning signals on implementation delays, inclusion gaps, safeguards risks, and operational bottlenecks, enabling management to take timely corrective actions. The M&E system therefore serves both accountability and operational control functions.

1.3 Objectives of the M&E System

The project M&E system is designed to achieve the following objectives:

1. Track implementation progress against planned activities, outputs, and outcomes.
2. Measure achievement of PDO/Outcome and intermediate results indicators.
3. Ensure transparency and accountability in the use of project resources.
4. Provide timely and reliable information to project management, the Government of Sindh, and all funding agencies.
5. Support adaptive management and course correction during implementation.
6. Assess beneficiary satisfaction and citizen engagement outcomes.
7. Generate evidence to inform future disaster recovery and resilience programs.

1.4 Scope and Users of the Manual

Geographic and Social Context

The project is implemented across selected districts of Sindh, covering diverse geographic and environmental zones, including:

- The Kirthar mountain range in the west

- Central alluvial plains along the Indus River
- Eastern desert belt
- Southern Indus delta

Many of the project districts are located along the Indus River and are highly exposed to riverine flooding. The province experienced exceptionally high rainfall during August 2022 over seven times the long-term average—leading to one of the most severe floods in the country's history.

Sindh has significant environmental and ecological diversity, including riverine forests, irrigated plantations, protected forests, mangrove ecosystems, and multiple wildlife sanctuaries. The province also has a diverse socio-cultural and religious composition, with minority populations concentrated in certain districts such as Umerkot.

Primary Users
This manual is intended for all entities involved in project implementation and oversight, including:

- Sindh Peoples Housing for Flood Affectees (SPHF) – Project Implementation Unit (PIU)
- Implementation Partners (IPs)
- Survey teams and field staff
- M&E consultants and technical assistance providers
- Third-party monitoring agents
- Government oversight bodies
- World Bank supervision missions

Scope
The manual covers:

- Results framework and indicator definitions
- Baseline establishment
- Monitoring processes and data collection systems
- Digital MIS and data management
- Data quality assurance mechanisms
- Reporting structures and timelines
- Evaluation methodologies
- Citizen engagement and grievance monitoring

1.5 Guiding Principles of the M&E System

1.5.1 Results Orientation

The M&E system is structured around the project's Results Framework and is designed to track progress from activities to outputs, outcomes, and impacts.

The system focuses on:

- Measurement of PDO and intermediate results indicators.
- Verification of physical outputs, including housing reconstruction and WASH interventions.
- Assessment of beneficiary-level outcomes, including resilience, financial inclusion, and satisfaction.

In line with the M&E Consultant's Terms of Reference, the system integrates:

- Routine monitoring through the project MIS,
- Independent process evaluations,
- Data quality assessments, and
- Baseline and endline impact evaluations.

This results-oriented approach ensures that monitoring goes beyond activity tracking and provides evidence on the effectiveness of project interventions.

1.5.2 Beneficiary-Centered and Inclusive Approach

The M&E system places beneficiaries at the center of monitoring and evaluation processes. It emphasizes:

- Tracking outcomes at the household level.
- Monitoring benefits to vulnerable groups, including women-headed households, persons with disabilities, and minority communities.
- Ensuring equitable access to housing, WASH facilities, and financial services.

In accordance with the M&E Consultant's Scope, the system includes:

- Periodic beneficiary feedback surveys.
- Gender-disaggregated analysis of results.
- Monitoring of Gender Action Plan (GAP) implementation.
- Assessment of beneficiary awareness and satisfaction.

This approach ensures that the project is evaluated not only on physical outputs but also on the quality, inclusiveness, and perceived benefits of interventions.

1.5.3 Data Quality and Integrity

Ensuring high-quality data is a core principle of the project's M&E system. All data will be collected, verified, and reported using standardized tools and procedures to ensure:

- Accuracy
- Completeness
- Consistency
- Timeliness

The M&E system incorporates multiple layers of data quality assurance, including:

1. Routine data validation through the MIS.
2. PIU-level data reviews and consistency checks.
3. Independent Data Quality Assessments (DQA) conducted by the M&E Consultant.
4. Third-party verification of physical outputs where applicable.
5. Cross-checks through beneficiary surveys and field evaluations.

These mechanisms are designed to ensure that indicator values reported to the World Bank are reliable, verifiable, and supported by evidence.

1.5.4 Transparency and Accountability

The M&E system is designed to promote transparency and accountability across all levels of project implementation.

This is achieved through:

- Clear definition of roles and responsibilities for monitoring and evaluation.
- Separation of implementation, monitoring, and independent evaluation functions.
- Regular reporting of progress against agreed indicators.
- Independent process evaluations and compliance reviews conducted by the M&E Consultant.

In line with the ToRs, the system includes:

- Quarterly process evaluation reports.
- Periodic beneficiary feedback assessments.
- Environmental and social safeguards compliance reviews.
- Gender Action Plan (GAP) monitoring.
- Baseline and endline impact evaluations.

These mechanisms ensure that project performance is subject to independent scrutiny and that findings are used to improve implementation and strengthen accountability.

1.5.5 Digital-First Monitoring

A robust digital Project Monitoring Information System (MIS) will be used for:

- Real-time data collection
- Progress tracking
- Dashboard reporting
- Integration with Project MIS (Management Information System)

1.5.6 Adaptive Learning

Monitoring findings, evaluation results, and citizen feedback will be used to:

- Identify implementation bottlenecks
- Improve program delivery
- Inform policy and future reconstruction programs

1.6 Decision-Support Role of the M&E System

The M&E system is designed to support key management and governance decisions at different levels of the project. In addition to measuring results, the system will provide structured information to answer the following operational questions:

- Are housing grants being disbursed on schedule?
- Are construction stages progressing as planned?
- Are vulnerable and female-headed households being adequately covered?
- Are environmental and social risks emerging in specific districts?
- Are grievance redressal timelines being met?

The M&E system will generate regular early-warning signals and management dashboards to support:

- Weekly operational reviews,
- Monthly management decision meetings, and
- Quarterly steering and donor reporting.

1.7 Living Nature of the M&E Manual

This M&E Manual is a living document. It may be revised during implementation to reflect:

- Changes in project indicators or targets,
- Evolving implementation arrangements,
- Lessons learned from monitoring and evaluations, and
- Emerging operational risks.

All revisions will follow the defined version-control and approval procedures described in Chapter 10.

Chapter 2: Project Overview and Results Framework

2.1 Project Development Objective (PDO)

The Project Development Objective (PDO) is:

To deliver beneficiary-driven, multi-hazard resilient reconstruction of core housing units affected by the 2022 floods in selected districts of Sindh.

The PDO reflects the project's focus on:

- Beneficiary-driven reconstruction,
- Multi-hazard resilient housing standards,
- Inclusive support to vulnerable populations, and
- Strengthened institutional systems for large-scale housing recovery.

Alignment with ADB Project Outcome

In addition to the World Bank–financed program, the Government of Sindh is implementing the Sindh Emergency Housing Reconstruction Project supported by the Asian Development Bank (ADB) through an Emergency Assistance Loan (EAL). The ADB-supported project is guided by its Design and Monitoring Framework (DMF), which defines the project outcome as "inclusive and resilient human settlement in Sindh improved" by 2027. The outcome is measured through indicators related to reduction in katcha housing, resilient reconstruction compliance, gender-inclusive land titling, support to vulnerable households, and settlement-level infrastructure improvements. While the World Bank project focuses on the PDO of beneficiary-driven reconstruction of core housing units, the ADB outcome reflects a broader settlement-level resilience approach. The monitoring system described in this manual supports harmonized tracking of results across both financing sources.

Alignment with IsDB Project Development Objective

In addition to the World Bank and ADB-financed programs, the Government of Sindh is also implementing a housing reconstruction program supported by the Islamic Development Bank (IsDB).

The IsDB project development objective is:
To deliver beneficiary-driven, multi-hazard resilient reconstruction of core housing units to the population affected by the 2022 floods in selected districts of Sindh province, while improving access to water and sanitation services.

The project contributes to national targets under SDG-11 (Sustainable Cities and Communities), SDG-13 (Climate Action), and SDG-6 (Clean Water and Sanitation).

2.2 Theory of Change

The Sindh Flood Emergency Housing Reconstruction Project (SFEHRP) is based on a beneficiary-driven reconstruction model, supported by institutional strengthening, technical assistance, and community capacity development. The Theory of Change reflects the logical sequence from project activities to outputs, outcomes, and long-term impacts.

2.2.1 Results Chain Logic

Key Activities

The project undertakes the following core activities:

1. Disbursement of housing subsidy cash grants to eligible beneficiaries.
2. Institutional strengthening and technical assistance to the Government of Sindh.
3. Development of multi-hazard resilient housing solutions.
4. Skills training programs for beneficiaries and masons on resilient construction.
5. Beneficiary orientation and community outreach sessions.
6. Establishment and operationalization of a housing reconstruction authority.

Outputs

These activities lead to the following direct outputs:

- Core housing units reconstructed or restored to multi-hazard resilient and inclusive standards.
- Housing reconstruction strategy formulated.
- Multi-hazard resilient housing solutions developed.
- Skills training programs implemented.
- Institutional systems for housing reconstruction established.
- Beneficiary orientation sessions conducted.

Short-Term Outcomes

The outputs contribute to immediate outcomes, including:

- Increased number of people with access to housing that meets:
    - Multi-hazard resilience standards,
    - Accessibility requirements, and
    - Inclusive design principles.
- Increased capacity for construction and rehabilitation of resilient, accessible, and inclusive housing at the community level.

Medium-Term Outcome (PDO Level)

These short-term outcomes collectively support the achievement of the Project Development Objective:

- Delivery of owner-driven, multi-hazard resilient reconstruction of core housing units for households affected by the 2022 floods.

Long-Term Impact

Over the long term, the project contributes to:

- Strengthened government capacity for post-disaster recovery.
- Development of resilient housing systems.
- Improved preparedness for future climate and disaster risks in Sindh.

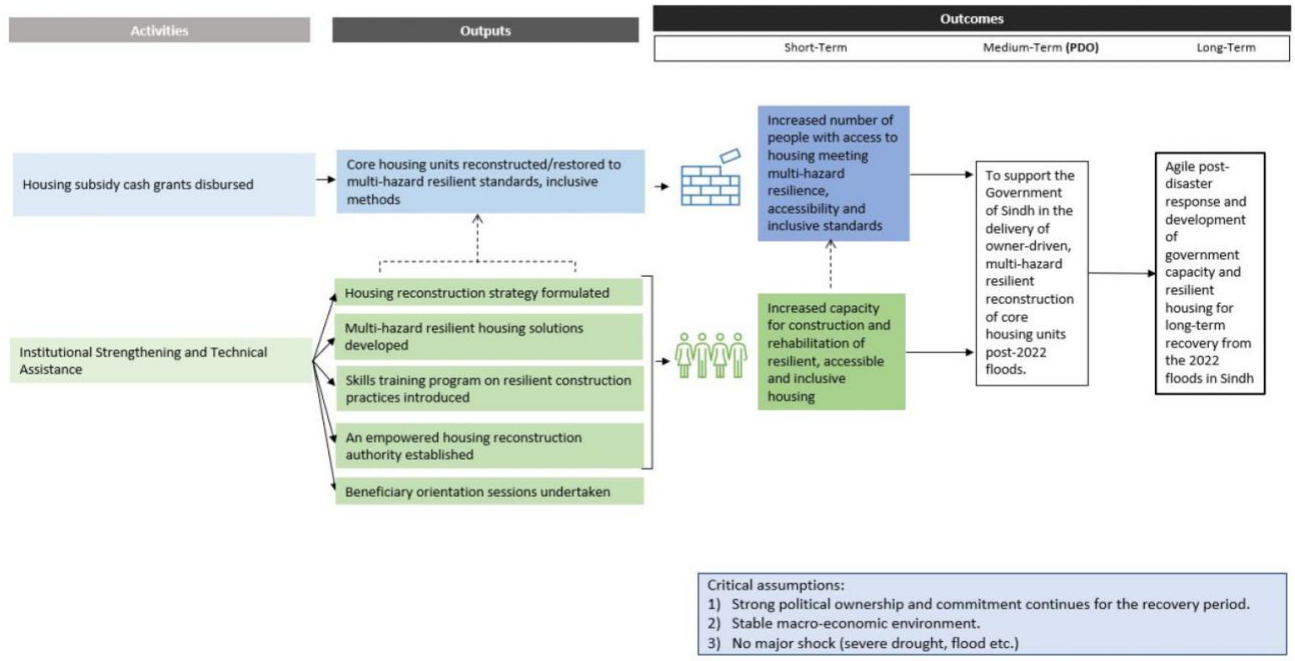
2.2.2 Critical Assumptions

The Theory of Change is based on the following key assumptions:

1. Strong political ownership and commitment to the recovery program.
2. Stable macro-economic environment.
3. No major additional shocks (e.g., severe droughts or floods) during implementation.

D. Results Chain

Figure 2. SFEHRP Results Chain



ADB-Financed Project Outputs

In parallel with the World Bank–financed components, the ADB Emergency Assistance Loan supports the Sindh Emergency Housing Reconstruction Project through two primary outputs under its Design and Monitoring Framework.

Output 1: Flood-Damaged Houses and Community Infrastructure Reconstructed

This output supports the beneficiary-driven reconstruction of at least *250,000 multi-hazard resilient housing units* in flood-affected districts of Sindh. The output includes:

• Reconstruction of houses using multi-hazard resilient and inclusive designs.
• Priority support to vulnerable groups, including women-headed households and households with persons with disabilities.
• Plinth-level elevation of reconstructed houses to enhance flood resilience.
• Community-led construction of infrastructure such as water, sanitation, and hygiene (WASH) facilities and renewable off-grid electrification systems.
• Provision of inclusive housing design features for vulnerable households.
• Use of environmentally friendly materials in community infrastructure projects.

Output 2: Community Resilience Improved

This output focuses on strengthening social, economic, and institutional resilience at the community level. Key interventions include:

• Livelihood restoration support for the most vulnerable households.
• Development and deployment of an e-commerce portal to connect rural entrepreneurs with markets.
• Skills development for residents in resilient housing construction and infrastructure maintenance.
• Preparation of community-led climate-resilient village plans.
• Implementation of innovative climate-resilient reconstruction methodologies.
• Community-based disaster risk management training using digital platforms.
• Integration or improvement of key government and development partner GIS-based information systems.

Alignment with IsDB Results Chain

The IsDB-supported project follows a results-based logical framework structured around impact, outcome, and output levels.

Impact
Contribution to national targets of SDG-11 and SDG-13 through provision of climate-resilient housing, and to SDG-6 through improved access to water and sanitation services.

Outcome (by 2028)
Population in Sindh province receives access to improved houses and WASH services.

Output Level Results
• Core housing units reconstructed to multi-hazard resilient standards.
• WASH facilities constructed and operational at the community level.
• Beneficiaries and masons trained in resilient reconstruction practices.

This results chain aligns closely with the World Bank PDO and the ADB outcome by focusing on resilient housing, community-level services, and institutional strengthening within a harmonized reconstruction platform.

2.3 Project Components

The project is implemented through three components:

Component 1: Housing Reconstruction Grants

This component finances housing subsidy grants for reconstruction or restoration of core housing units using a beneficiary-driven approach.

Key features include:

- Reconstruction grants for fully damaged houses.
- Restoration grants for partially damaged houses.
- Multi-hazard resilient construction standards.
- Basic WASH facilities.
- Optional solar home systems.

Grants are disbursed in tranches linked to verified construction stages.

Component 2: Institutional Strengthening and Technical Assistance

This component supports:

- Damage assessment and eligibility verification.
- Development of housing reconstruction strategy.
- Multi-hazard resilient housing solutions.
- Skills training for beneficiaries and masons.
- Implementation support through Implementation Partners.

Component 3: Project Management and Implementation Support

This component finances:

- Project management and operational costs.

- Monitoring and evaluation systems.
- Digital MIS and reporting tools.
- Grievance Redress Mechanism (GRM).
- Environmental and social safeguards.
- Communications and reporting.

ADB-Financed Project Components

Output 1: Flood-Damaged Houses and Community Infrastructure Reconstructed

This output supports the beneficiary-driven reconstruction of at least 250,000 multi-hazard resilient housing units in flood-affected districts of Sindh. The output includes:
• Reconstruction of houses using multi-hazard resilient and inclusive designs.
• Priority support to vulnerable groups, including women-headed households and households with persons with disabilities.
• Plinth-level elevation of reconstructed houses to enhance flood resilience.
• Community-led construction of infrastructure such as water, sanitation, and hygiene (WASH) facilities and renewable off-grid electrification systems.
• Provision of inclusive housing design features for vulnerable households.
• Use of environmentally friendly materials in community infrastructure projects.

Output 2: Community Resilience Improved

This output focuses on strengthening social, economic, and institutional resilience at the community level. Key interventions include:
• Livelihood restoration support for the most vulnerable households.
• Development and deployment of an e-commerce portal to connect rural entrepreneurs with markets.
• Skills development for residents in resilient housing construction and infrastructure maintenance.
•Preparation of community-led climate-resilient village plans.
• Implementation of innovative climate-resilient reconstruction methodologies.
• Community-based disaster risk management training using digital platforms.
• Integration or improvement of key government and development partner GIS-based information systems.

IsDB-Financed Project Components

Component A: Housing Reconstruction

Construction of approximately 700,000 houses, including 155,000 houses under IsDB financing. Houses will follow multi-hazard resilient standards and minimum construction requirements, with a minimum covered area of 210 square feet. Construction will be carried out through community participation and supervised by engineers of Implementing Partners.

Component B: WASH Supportive Facilities

Construction and equipping of 75,000 communal-level WASH facilities, including at least 13,000 under IsDB financing. The facilities include water supply systems, sanitation structures, and basic handwashing installations, with emphasis on clean energy options.

Component C: Institutional Strengthening and Technical Assistance

Consultancy services for damage assessment surveys, housing reconstruction strategy development, implementation support through NGOs, WASH facility design and supervision, and training programs on resilient construction. The component also includes community awareness campaigns and financial literacy training for vulnerable groups, along with capacity building on disaster and climate resilience.

2.4 Structure of the Results Framework

The project's Results Framework is organized at two levels:

2.4.1. PDO-Level Indicators

These measure achievement of the Project Development Objective and reflect the project's overall outcomes.

2.4.2. Intermediate Results Indicators

These measure progress at the component level and track outputs and intermediate outcomes contributing to the PDO.

*Note: The results framework presented in this manual reflects the updated indicators approved under the revised project documentation, which supersedes the original PAD results framework.

2.5 PDO/Outcome-Level Indicators

PDO Indicator	WB/ADB/IsDB	**Baseline**	**End Target**	**Frequency**	**Data Source**
People provided with safely managed WASH services		0	336,000	Bi-annual	Project MIS
Of which female		0	168,000	Bi-annual	Project MIS
At least 1,000 villages benefitted from newly developed or improved	ADB	0	1000	Bi-Annual	Project MIS

community infrastructure					
Vulnerable people benefiting from housing reconstruction		0	77,000	Bi-annual	Project MIS
Of which female beneficiaries		0	70%	Bi-annual	Project MIS
The most vulnerable groups (Women-headed households, households with a disability) benefitted from inclusive design and/or structure by the housing reconstruction project	ADB	0	75%		
The Reconstructed houses on the stage land entitled to Women	ADB	0	75%	Bi-annual	Project MIS
People with enhanced resilience to climate risks		0	4,235,000	Bi-annual	Project MIS
Of which youth		0	592,900	Bi-annual	Project MIS
Of which female		0	2,117,500	Bi-annual	Project MIS
People using financial services		0	1,500,000	Bi-annual	Project MIS
Of which youth		0	150,000	Bi-annual	Project MIS
Of which female		0	450,000	Bi-annual	Project MIS
Beneficiaries trained in resilient reconstruction practices		0	770,000	Bi-annual	Project MIS

Of which female participants		0	30%	Bi-annual	Project MIS
Households reporting satisfaction with project interventions		0	80%	Mid-term & Endline	Beneficiary surveys
Proportion of Katcha houses in project districts decreased	ADB	32.5%	22.5%	Bi-annual	Project MIS
Flood damaged houses with multi-hazard resilient components reconstructed	ADB	0%	100%	Bi-annual	Project MIS
People provided access to improved houses	ISDB		900,000	Bi-annual	Project MIS
People provided access to improved WASH services	ISDB		230,000	Bi-annual	Project MIS

2.6 Intermediate Results Indicators

Indicator	WB/ADB/IsDB	Baseline	End Target
WASH facilities implemented		0	56,000
Beneficiaries with improved WASH outcomes		0	1,400,000
Of which female beneficiaries		0	50%
Housing subsidy cash grants disbursed (USD)		0	825,000,000
Housing subsidy recipients who are female		0	20%
Core housing units reconstructed/restored		0	770,000
Of which accessible design units		0	25,000
Of which female beneficiaries		0	231,000

Core Housing units reconstructed	IsDB	0	155,000
of which at least are female headed households and households with vulnerable group	IsDB	0	30%
WASH facilities constructed/installed and operational	IsDB	0	13,000
Beneficiaries received trainings and orientation on multi-hazard resilient reconstruction practices	IsDB	0	30,000 masons, 700,000 beneficiaries
Of which are female	IsDB		15%
Masons trained in resilient and inclusive construction		0	20,000
Housing reconstruction strategy adopted		No	Yes
Multi-hazard resilient housing solutions adopted		No	Yes
Beneficiaries aware of project information		0	100%
Most vulnerable groups (e.g., women-headed households, households with a disability in PMT score 0-26 level) benefited from the inclusive design and/or structure of the housing reconstruction project	ADB	0	12,000
Usage of environmentally friendly materials will be used for community infrastructure projects	ADB	0	25%
Households' livelihoods restored or improved for the most vulnerable households, based on SPHF's policy on prioritization of vulnerable groups	ADB	0	6,000
Development and deployment of an e-commerce portal for linking the products of rural entrepreneurs with the online markets	ADB	0	1
Residents trained skills in resilient housing or community infrastructure (including O&M)	ADB	0	250,000
Community-led climate resilient village planning prepared	ADB	0	50

Innovative climate resilient methodologies explored and implemented with IPs, NGOs, CSOs, development partners, and/or academia, with at least 50% women participation, for the reconstruction of housing and/or community infrastructure	ADB	0	3
Selected villages' people, trained in community-based disaster risk management through the digitalized materials	ADB	0	1,000
women participation, trained in community-based disaster risk management through the digitalized materials	ADB	0	50%
Key governments' and/or development partners' GIS-based information (e.g., land management, disaster risk management, WASH, electricity, education, health, transport, agriculture, MIS) improved or integrated with each other	ADB	0	3

2.7– Core Decision-Support Indicators

In addition to the full results framework, the project will track a limited set of core decision-support indicators. These indicators are used for routine management reviews and early-warning signals.

Core operating indicators include:

1. Number of houses at each construction stage versus plan.
2. Average time between grant disbursement tranches.
3. Percentage of vulnerable households covered.
4. Percentage of female-headed households receiving grants.
5. Number of unresolved grievances older than 30 days.
6. Number of districts with significant implementation delays.

These indicators will be reviewed monthly by project management and used to trigger corrective actions where

Chapter 3: Institutional Arrangements for Monitoring and Evaluation

3.1 Overview of the M&E System

The Monitoring and Evaluation (M&E) system for the Sindh Flood Emergency Housing Reconstruction Project (SFEHRP) is designed to ensure systematic tracking of implementation progress, validation of results, assessment of beneficiary outcomes, and independent evaluation of project performance.

The M&E system is aligned with the project's Results Framework and operates through a centralized digital Management Information System (MIS). The system combines:

- Routine monitoring through the MIS,
- Independent process evaluations,
- Data quality assessments,
- Beneficiary feedback surveys, and
- Impact evaluations.

The M&E Consultant plays a central role in providing independent monitoring and evaluation services in accordance with its scope.

3.2 M&E Institutional Framework

The M&E system operates through three principal entities:

1. Project Implementation Unit (PIU) – SPHF
2. M&E Consultant
3. Third-Party Verification (TPV) entities (where applicable)

Implementation Partners and field teams serve primarily as **data providers**, while the M&E functions are carried out by the PIU and the M&E Consultant.

3.3 Roles and Responsibilities for M&E Functions

3.3.1 Project Implementation Unit (PIU) – SPHF

The Sindh Peoples Housing for Flood Affectees (SPHF) serves as the Project Implementation Unit (PIU) and is responsible for overall oversight of the M&E system.

Key M&E responsibilities:

- Custodian of the project Results Framework.
- Management and operation of the project PMIS.
- Consolidation of indicator data from all sources.
- Coordination with the client and World Bank where required on results reporting.
- Quarterly Progress Reports and its Integration of M&E findings into project management decisions

- Cumulative progress of indicators for all funding source

3.3.2 M&E Consultant

The M&E Consultant is responsible for independent monitoring, evaluation, and data quality assurance in accordance with its scope.

The Consultant operates as an independent review and evaluation entity, separate from implementation functions.

3.3.2.1 Core M&E Functions

As per the ToRs, the M&E Consultant is responsible for the following core functions:

1. Process evaluation of implementation arrangements.
2. Data Quality Assessment (DQA).
3. Beneficiary feedback surveys.
4. Environmental and Social Management Framework (ESMF) compliance reviews.
5. Gender Action Plan (GAP) compliance assessments.
6. Baseline evaluation.
7. Endline impact evaluation.
8. Development of the project M&E Manual.

3.3.2.2 Key Responsibilities

The M&E Consultant shall:

- Conduct quarterly process evaluations of project implementation.
- Assess the quality and reliability of indicator data.
- Review the effectiveness of data management systems.
- Collect and analyze beneficiary feedback.
- Assess compliance with environmental and social safeguards.
- Evaluate gender-related interventions and outcomes.
- Design and implement baseline and endline surveys.
- Provide actionable recommendations to improve project implementation.
- Prepare and submit all required M&E reports.

3.3.2.3 Key Deliverables

The M&E Consultant shall produce the following deliverables:

Deliverable	Frequency	Purpose
Inception Report	Once	Methodology, work plan, and tools
Quarterly Process Evaluation Reports	Quarterly	Review of implementation progress and processes
Beneficiary Feedback Reports	Bi-annual	Assessment of beneficiary satisfaction and outcomes

ESMF Compliance Reports	Bi-annual	Review of environmental and social safeguards
GAP Compliance Reports	Bi-annual	Assessment of gender-related interventions
Data Quality Assessment Reports	Periodic	Validation of indicator data
Baseline Survey Report	Once	Establishment of outcome benchmarks
Endline Impact Evaluation Report	Once	Assessment of project outcomes and impacts
Special Studies (if required)	As needed	Thematic or targeted evaluations
M&E Manual	Once	Operational framework for project M&E

3.3.2.4 – M&E as a Risk and Assurance Function

In addition to its evaluation responsibilities, the M&E Consultant will function as an independent risk and assurance mechanism for the project.

The M&E function will:

- Identify implementation risks and performance gaps,
- Flag early-warning signals to project management,
- Track corrective actions until closure, and
- Report unresolved issues to higher-level governance structures.

The M&E Consultant does not make operational decisions. However, it is responsible for ensuring that critical issues are formally recorded, escalated

3.3.3 Third-Party Verification (TPV) Entities

Third-party verification entities, where engaged, are responsible for independent validation of physical outputs and compliance with technical standards.

Key responsibilities:

- Conduct site inspections and spot checks.
- Verify construction milestones.
- Validate compliance with multi-hazard resilient standards.
- Provide independent verification reports.

3.4 Functional Separation of M&E Roles

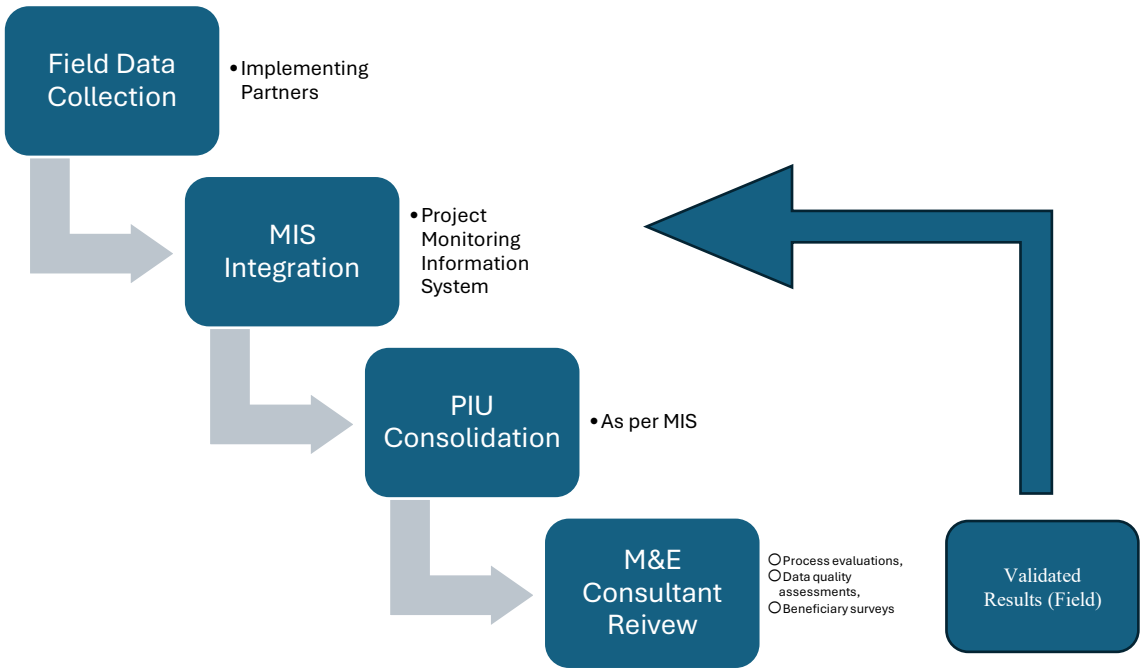
To ensure credibility and transparency, the M&E system maintains a clear separation between implementation, monitoring, and verification functions.

Function	Responsible Entity
Field data collection	Quarterly M&E Consultant
MIS management and indicator compilation	PIU
Integration of MIS with PMIS for data quality assessment	PIU/M&E Consultant
Process evaluation	M&E Consultant
Special Reports	M&E Consultant
Beneficiary feedback surveys	M&E Consultant
Baseline and endline evaluations	M&E Consultant
Physical output verification (Spot Check)	M&E Consultant/ITVC

This separation ensures:

- Independent validation of project results,
- Reduced risk of data manipulation, and
- Credible reporting to the Client.

3.5 M&E Data Flow for Indicator Reporting



3.6 M&E Reporting Structure

Report	Prepared by	Frequency	Purpose
Quarterly Progress Report	PIU	Quarterly	Official reporting PIU
Results Framework Update	PIU	Bi-Annual	PDO and intermediate indicators
Process Evaluation Report	M&E Consultant	Bi-Annual	Implementation review
Beneficiary Feedback Report	M&E Consultant	Bi-Annual	Satisfaction assessment
ESMF Compliance Report	M&E Consultant	Bi-Annual	Safeguards compliance
GAP Compliance Report	M&E Consultant	Bi-Annual	Gender outcomes
DQA Report	M&E Consultant	Quarterly	Data accuracy validation
Baseline Report	M&E Consultant	Once	Establish outcome benchmarks
Endline Report	M&E Consultant	Once	Assess project impact

3.7 Functional Independence of the M&E Consultant

The M&E Consultant operates independently from implementation functions. It does not carry out project activities or field implementation tasks. Instead, the Consultant provides independent assessments of:

- Implementation processes,
- Data quality,
- Beneficiary outcomes, and
- Overall project impact.

This functional separation ensures credibility, transparency, and reliability of reported results.

3.8 – Escalation and Issue-Resolution Authority

Where significant deviations from targets, safeguards risks, or systemic delays are identified, the M&E Consultant will escalate the issue according to the following hierarchy:

1. PIU management review.
2. Project Steering Committee review.
3. Donor supervision missions (if unresolved).

Each escalated issue will include:

- Description of the problem,
- Evidence from MIS or field verification,
- Recommended corrective actions, and
  Expected timeline for resolution

Chapter 4: Monitoring System and Data Collection Methodology

4.1 Overview of the Monitoring System

The Monitoring and Evaluation (M&E) system for the Sindh Flood Emergency Housing Reconstruction Project (SFEHRP) is designed to provide systematic tracking of implementation progress, validation of results, and assessment of beneficiary-level outcomes. The system integrates routine monitoring through the MIS with independent evaluation functions carried out by the M&E Consultant, as well as external validation through World Bank Implementation Support Missions.

The core components of the M&E system are summarized below.

Component of M&E System	Purpose	Responsible Entity
Routine monitoring through MIS	Track outputs and activities	PIU
Process evaluation	Assess implementation effectiveness	M&E Consultant
Data Quality Assessment (DQA)	Validate indicator data	M&E Consultant
Beneficiary feedback surveys	Measure satisfaction and outcomes	M&E Consultant
Baseline evaluation	Establish outcome benchmarks	M&E Consultant
Endline impact evaluation	Assess project impact	M&E Consultant
Implementation Support Missions (ISM)	External validation and oversight	World Bank

4.2 Results-Based Monitoring Approach

The project follows a results-based monitoring approach aligned with the approved Results Framework. The system tracks progress across output, outcome, and impact levels to ensure that both physical achievements and beneficiary-level results are monitored.

Monitoring Level	Description	Example Indicators	Primary Source
Output level	Physical and institutional deliverables	Houses reconstructed, WASH units installed, trainings	MIS/Spot Check
Outcome level	Changes at beneficiary level	Financial inclusion, satisfaction, behavioral change	Surveys
Impact level	Long-term project effects	Resilience improvements	Endline evaluation

4.3 Data Sources for Indicators

Project indicators are measured using a combination of administrative records, surveys, verification reports, and independent reviews. The MIS serves as the primary data repository, while other sources provide validation and supporting evidence.

Indicator Type	Primary Data Source	Verification / Secondary Source
Housing reconstruction	Project MIS	TPV reports, ISM findings, IP Reports
WASH services	MIS and field verification	Beneficiary surveys, ISM reviews, IP Reports
Training and capacity building	Training records in MIS	Process evaluation findings, ISM reviews, IP Reports
Financial inclusion	Bank account records	QA Reports
Beneficiary satisfaction	Beneficiary surveys	Process evaluation insights, ISM Findings
Gender and vulnerability indicators	MIS and surveys	GAP compliance reviews, ISM findings

Note:
Process evaluations are analytical tools used to assess implementation performance and are not primary data sources for indicator reporting. Implementation Support Missions serve as secondary validation mechanisms.

4.4 Routine Monitoring through MIS

Routine monitoring is carried out through the centralized project MIS, which captures real-time data on beneficiaries, construction progress, financial disbursements, WASH interventions, and training activities. The MIS serves as the primary source for routine reporting.

4.4.1 Key MIS Functions

MIS Function	Description
Beneficiary registration	Household and eligibility data
Construction tracking	Stage-wise construction progress
Grant monitoring	Disbursement records
WASH tracking	Installation and functionality records
Training records	Participant data
GRM tracking	Complaints and resolutions

Dashboard reporting	Indicator visualization

4.4.2 Monitoring Frequency

Activity	Frequency	Responsible Entity
Field data entry on MIS	Continuous	IPs / Field teams
MIS validation checks	Continuous	PIU
Internal data reviews	Monthly	PIU/M&E Consultant
Indicator reporting	Quarterly / Bi-annual	M&E Consultant

4.5 Process Evaluation Methodology

Process evaluations are conducted by the M&E Consultant to assess the effectiveness, efficiency, and quality of project implementation. These evaluations help identify operational bottlenecks, assess compliance with procedures, and provide recommendations for improvement.

4.5.1 Objectives

Objective	Description
Assess implementation arrangements	Review coordination and workflows
Identify bottlenecks	Detect delays and inefficiencies
Review delivery mechanisms	Evaluate grant, training, and WASH processes
Recommend improvements	Provide actionable recommendations

4.5.2 Scope of Process Evaluation

Process Area	Key Aspects Reviewed
Beneficiary verification	Eligibility and registration processes
Grant disbursement	Timeliness and accuracy of payments
Construction monitoring	Stage verification and quality control
Training activities	Coverage and effectiveness
WASH implementation	Installation and usability
GRM processes	Complaint handling efficiency
Safeguards compliance	ESMF and GAP implementation

4.5.3 Methods Used

Method	Purpose
MIS data review	Analyze progress trends
Field visits	Observe implementation quality
Staff interviews	Understand operational issues
Beneficiary interviews	Capture user experience
Process mapping	Identify delays and bottlenecks

4.6 Data Quality Assessment (DQA) Framework

The M&E Consultant will conduct periodic Data Quality Assessments to verify the reliability and integrity of reported indicator data. The DQA ensures that reported results are accurate, consistent, and supported by evidence.

4.6.1 DQA Objectives

Objective	Description
Verify accuracy	Check correctness of reported data
Ensure completeness	Identify missing data
Check consistency	Compare across sources
Assess timeliness	Review reporting delays
Protect integrity	Detect manipulation or errors

4.6.2 DQA Methods

Method	Description
Desk review of MIS data	Indicator-level checks
Cross-check with field records	Verify reported values
Spot verification visits	Consultant physical outputs
Survey comparisons	Validate outcomes
Staff interviews	Identify data entry issues

4.7 Beneficiary Feedback Survey Methodology

Beneficiary feedback surveys are conducted to assess satisfaction, inclusion, and perceived outcomes of project interventions. These surveys provide critical outcome-level data and help identify service delivery gaps.

4.7.1 Survey Objectives

Objective	Description
Measure satisfaction	Assess overall project experience
Evaluate housing quality	Usability and resilience of houses
Assess WASH outcomes	Hygiene practices and facility use
Review training effectiveness	Skills gained and applied
Identify service gaps	Detect unresolved issues

4.7.2 Survey Frequency

Survey Type	Timing	Responsible Entity
Beneficiary feedback survey	Bi-annual	M&E Consultant
Satisfaction survey (PDO indicator)	Mid-term and endline	M&E Consultant

4.8 Environmental and Social Compliance Monitoring

The M&E Consultant will conduct periodic reviews to assess compliance with environmental and social safeguards, including the ESMF and the Gender Action Plan.

Compliance Area	Key Aspects	Frequency	Responsible Entity
ESMF compliance	Environmental and social safeguards	Bi-annual	M&E Consultant
GAP compliance	Gender participation and outcomes	Bi-annual	M&E Consultant
SEA/SH mitigation	Risk prevention measures	Bi-annual	M&E Consultant
GRM effectiveness	Complaint resolution performance	Bi-annual	M&E Consultant

4.9 Baseline Evaluation Methodology

A baseline evaluation will be conducted at the start of the assignment to establish benchmarks for key outcome and impact indicators. The baseline provides the reference point for measuring changes attributable to project interventions over time.

The baseline will primarily focus on beneficiary-level conditions prior to receiving project support, while output indicators are generally expected to be zero or not applicable at project inception.

4.9.1 Baseline Objectives

Objective	Description
Establish pre-intervention conditions	Document beneficiary conditions before project support
Measure outcome indicators	Housing, WASH, financial inclusion, and social inclusion indicators
Capture contextual conditions	Collect key environmental, economic, and social indicators affecting outcomes
Support impact evaluation	Provide reference points for endline comparison

4.9.2 Baseline Data Sources

Data Source	Purpose
Household surveys	Primary source for outcome-level indicators at beneficiary level
MIS records	Beneficiary registration data and administrative records available at baseline stage
Field observations	Verification of housing condition, WASH status, and settlement environment
Secondary data	Contextual indicators (e.g., poverty, rainfall, infrastructure access)

4.10 Endline Impact Evaluation

An endline evaluation will be conducted at project completion to measure changes in outcome indicators and assess the overall effectiveness of the project.

Objective	Description

Measure outcome changes	Compare with baseline
Assess effectiveness	Determine project success
Identify lessons learned	Inform future programs
Provide results	For World Bank reporting

4.11 Special Studies and Thematic Evaluations

The M&E Consultant may conduct special studies as required by the PIU or the World Bank to examine specific thematic areas or emerging issues.

Study Type	Possible Topics	Trigger
Thematic evaluation	WASH outcomes	PIU demand
Gender study	Inclusion and participation	GAP review
Financial inclusion study	Bank account usage	Indicator trends
Training effectiveness study	Skill application	Process findings
Construction quality study	Resilience standards	TPV findings
Livelihood	Days of employment generated	Annual basis as target achieved

4.12 – MIS Control and Validation Rules

The MIS will incorporate automated validation and control rules, including:

- Mandatory data fields for beneficiary records,
- Cross-checks between construction stages and grant disbursements,
- Alerts for incomplete or inconsistent records,
- Exception queues for manual review.

These controls will help improve data quality and provide early signals of operational risks.

Chapter 5: Indicator Reference Sheets

5.1 Purpose of Indicator Reference Sheets

This chapter provides detailed reference sheets for each Project Development Objective (PDO) and Intermediate Results indicator. These sheets standardize indicator definitions, data sources, verification methods, and reporting responsibilities to ensure consistent and reliable results reporting.

Each indicator reference sheet includes:

- Indicator definition
- Unit of measurement
- Data source
- Means of verification
- Calculation method
- Reporting frequency
- Responsible entity
- Baseline applicability

The PDO & Intermediate Indicators are attached in **Annex-I**

Chapter 6: Data Collection Instruments and Tools

6.1 Overview

This chapter presents the standardized data collection instruments that will be used for routine monitoring, process evaluation, data quality assessments, and beneficiary surveys. These tools are aligned with the project's Results Framework and the M&E Consultant Scope.

The instruments ensure:

- Consistent data collection across districts.
- Standardized indicator measurement.
- Independent verification of results.
- Reliable reporting to the stakeholders. Chapter 7: Data Analysis, Reporting, and Use of M&E Results

Data Collection tools/instruments are attached in **Annex-II**

Chapter 7. Data Analysis, Reporting, and Use of Results

7.1 Overview

This chapter describes the procedures for data processing, analysis, indicator calculation, reporting, and use of Monitoring and Evaluation (M&E) results. The analysis framework is directly linked to the standardized field monitoring tools (FM-01 to FM-08) and evaluation checklists (EV-01 to EV-03) developed under Chapter 6.

The M&E system integrates:
- Ongoing data from the Project MIS
- Field monitoring tools
- Household surveys
- Process evaluation checklists
- Data Quality Assessment (DQA) tools
- Safeguards compliance tools

This integrated approach ensures:
- Accurate indicator measurement
- Independent verification of results
- Timely reporting to the World Bank
- Evidence-based decision-making

The analysis and reporting framework also support harmonized monitoring requirements of the Asian Development Bank (ADB) and Islamic Development Bank (IsDB) components using the expanded toolset (FM-01 to FM-11).

7.2 Data Sources and Corresponding Tools

Data Source	Tool Code	Type of Data	Key Indicators Covered
Household profile and demographics	FM-01	Demographic, gender, vulnerability	Female, vulnerable, resilience indicators
Housing stage verification	FM-02	Construction status, resilience, accessibility	Housing and resilience indicators
WASH verification	FM-03	Sanitation and water access	WASH indicators
Financial inclusion verification	FM-04	Bank accounts, grant receipts	Financial inclusion indicators
Training and mason monitoring	FM-05	Training participation	Training indicators
Beneficiary satisfaction survey	FM-06	Perception and satisfaction	Satisfaction indicator
Awareness survey	FM-07	Project awareness	Awareness indicator
Institutional output verification	FM-08	Policy and strategy outputs	Institutional indicators

Community infrastructure verification	FM-09	Infrastructure, village plans, environmental compliance	ADB infrastructure and resilience indicators
Land entitlement and housing type survey	FM-10	Women land entitlement, housing type	ADB gender land and katcha housing indicators
Livelihood and community resilience survey	FM-11	Livelihoods, DRM training, digital systems	ADB livelihood and resilience indicators
Process evaluation checklist	EV-01	Implementation processes	All components
Data Quality Assessment checklist	EV-02	Data reliability	All indicators
Safeguards compliance checklist	EV-03	Environmental and social compliance	Safeguards indicators
MIS data	MIS	Routine output data	All output indicators

7.3 Data Processing and Cleaning

All data collected through field tools and the MIS will undergo standardized processing steps before analysis.

7.3.1 Data Processing Steps

Step	Activity	Responsible Entity
1	Data collection through field tools	M&E Consultant
2	Data upload to central server/PMIS	M&E Consultant
3	Automated validation checks	PMIS system
4	Duplicate record detection	M&E Consultant
5	Missing data review	M&E Consultant
6	Logical consistency checks	M&E Consultant
7	Final cleaned dataset prepared	M&E Consultant

7.4 Indicator Calculation Framework

Each indicator will be calculated using standardized formulas derived from the relevant data collection tools.

7.4.1 Indicator–Tool–Formula Matrix

Indicator	Tool(s) Used	Unit of Analysis	Calculation Method
Core housing units reconstructed	FM-02	Household	Count of completed housing units

People with enhanced resilience	FM-02 + FM-01	Person	Completed households × household size
Accessible housing units	FM-02	Household	Count of units with accessibility features
WASH facilities implemented	FM-03	Household	Count of completed WASH installations
People with improved WASH	FM-03 + FM-01	Person	WASH households × household size
Female cash recipients	FM-04	Beneficiary	Female recipients ÷ total recipients
People using financial services	FM-04	Beneficiary	Count of active bank accounts
Masons trained	FM-05	Person	Count of trained masons
Training beneficiaries (female/youth)	FM-05	Person	Count by gender and age group
Household satisfaction rate	FM-06	Household	Satisfied households ÷ total surveyed ×100
Beneficiary awareness rate	FM-07	Household	Aware households ÷ total surveyed ×100
Strategy adopted	FM-08	Binary	Yes/No status
Villages with infrastructure (ADB)	FM-09	Village	Count of villages with completed infrastructure
Environmentally friendly infrastructure (ADB)	FM-09	Project	Eco-friendly projects ÷ total projects ×100
Houses on land entitled to women (ADB)	FM-10	Household	Houses on women-entitled land ÷ total houses ×100
Reduction in katcha houses (ADB)	FM-10	Household	Baseline vs. endline katcha housing comparison
Livelihoods improved (ADB)	FM-11	Household	Count of vulnerable households with improved livelihood
DRM training coverage (ADB)	FM-11	Person	Count of trained residents
People with improved houses (IsDB)	FM-02 + FM-01	Person	Completed houses × household size
People with improved WASH (IsDB)	FM-03 + FM-01	Person	WASH households × household size

7.5 Disaggregation and Cross-Tabulation

All indicators will be disaggregated according to project requirements.

Disaggregation Type	Source Tool	Indicators Affected
Gender	FM-01, FM-04, FM-05, FM-10	Female indicators

Youth	FM-01, FM-04, FM-05	Youth indicators
Vulnerability	FM-01, FM-11	Vulnerable beneficiary indicators
District/Tehsil	All tools	Geographic reporting
Accessibility	FM-02	Accessible housing indicators
Land entitlement	FM-10	Gender land indicators
Village-level results	FM-09	Infrastructure and planning indicators

7.6 Process Evaluation Analysis

Data from the EV-01 Process Evaluation Checklist will be used to assess implementation performance.

7.6.1 Process Evaluation Output Table

Process Area	Tool Used	Output
Beneficiary targeting	EV-01	Compliance status
Grant disbursement	EV-01	Timeliness assessment
Construction process	EV-01	Quality and compliance score
WASH installation	EV-01	Functionality assessment
Training delivery	EV-01	Coverage and participation
GRM operations	EV-01	Resolution performance
Safeguards compliance	EV-01, EV-03	Compliance rating

7.7 Data Quality Assessment (DQA) Analysis

The EV-02 DQA checklist will be used to assess reliability of reported data.

7.7.1 DQA Scoring Framework

Dimension	Tool	Output
Accuracy	EV-02	Score (1–5)
Completeness	EV-02	Score (1–5)
Consistency	EV-02	Score (1–5)
Timeliness	EV-02	Score (1–5)
Integrity	EV-02	Score (1–5)

Overall data quality rating will be calculated as the average score across all dimensions.

7.8 Reporting Framework

7.8.1 Reporting Types

Report Type	Tool Inputs	Prepared By	Frequency
Quarterly progress report	MIS + FM-02, FM-03, FM-04, FM-05, FM-09	PIU/M&E Consultant	Quarterly
Process evaluation report	EV-01	M&E Consultant	Quarterly

Beneficiary feedback report	FM-06, FM-07	M&E Consultant	Bi-annual
DQA report	EV-02	M&E Consultant	Periodic
Safeguards compliance report	EV-03	M&E Consultant	Bi-annual
Mid-term evaluation report	FM tools + surveys	M&E Consultant	Mid-project
Endline evaluation report	All tools	M&E Consultant	Project completion

7.9 Data Visualization and Dashboards

Dashboard Type	Data Source	Users
Housing progress dashboard	FM-02, MIS	PIU, World Bank, IsDB
WASH dashboard	FM-03	PIU, donors
Financial inclusion dashboard	FM-04	PIU, Finance team
Training dashboard	FM-05	PIU
Infrastructure dashboard (ADB)	FM-09	PIU, ADB
Satisfaction dashboard	FM-06	PIU, donors
Safeguards dashboard	EV-03	PIU, safeguards teams

7.10 Use of M&E Results for Decision-Making

M&E Output	Decision Use
Quarterly reports	Adjust implementation plans
Process evaluations	Improve operational procedures
DQA findings	Correct data inconsistencies
Satisfaction surveys	Improve beneficiary services
Safeguards reports	Address compliance issues
Mid-term evaluation	Revise strategies if needed

7.11 Feedback and Learning Mechanism

Activity	Purpose	Frequency
Quarterly review meetings	Discuss M&E findings	Quarterly
Implementation support missions	Joint review with World Bank	Bi-annual
Learning workshops	Share best practices	Annual
Corrective action plans	Address implementation gaps	As needed

7.12 – M&E Operating Rhythm

The M&E system follows a structured operating rhythm to support timely decision-making.

Frequency	M&E Output	Responsible Entity	Purpose

Daily	MIS health and exception check	M&E Consultant	Detect data and process issues
Monthly	Early-warning note	M&E Consultant	Identify emerging risks
Monthly	Management review pack	PIU + M&E Consultant	Support operational decisions
Quarterly	Progress and process evaluation report	PIU + M&E Consultant	Donor reporting and course correction

7.13 – Early Warning Indicators

Early-warning indicators will be monitored to detect implementation risks before they affect project outcomes.

Examples include:

- Construction delays beyond planned stage timelines,
- Low coverage of vulnerable households,
- High grievance backlog,
- Significant district-level performance disparities.

Where thresholds are exceeded, the issue will be escalated as per Chapter 3.

Chapter 8: Roles, Responsibilities, and Implementation Calendar

8.1 Overview

This chapter defines the institutional roles, responsibilities, coordination mechanisms, and implementation calendar for the Monitoring and Evaluation (M&E) system. It clarifies the functions of the Project Implementation Unit (PIU), the M&E Consultant, and other stakeholders involved in data collection, verification, analysis, and reporting.

The M&E system follows a dual-structure approach:
- PIU-led routine monitoring through the MIS and administrative systems.
- Independent monitoring and evaluation conducted by the M&E Consultant.

This structure ensures:
- Objectivity and credibility of results.
- Timely and accurate reporting.
- Compliance with Stakeholder requirements.

The M&E arrangements described in this chapter apply across the World Bank, Asian Development Bank (ADB), and Islamic Development Bank (IsDB)–financed components of the project, ensuring harmonized monitoring, verification, and reporting.

8.2 Institutional Structure for M&E

Entity	Role in M&E System
Project Implementation Unit (PIU)	Overall M&E coordination, MIS management, and official reporting, MIS Integration
M&E Consultant	Independent monitoring, surveys, evaluations, and DQA, reporting, Integration with PMIS
Implementing Partners (IPs)	Field-level data collection and reporting to MIS
Training Providers	Reporting of training outputs and attendance
Financial Institutions	Provision of financial inclusion and grant disbursement data
World Bank	Oversight, review, and implementation support missions
ADB	Oversight of ADB-financed outputs, review of results, and implementation support
IsDB	Oversight of IsDB-financed components, results verification, and progress review
Government	Project Ownership, Policy implementation, strategic guidance, approvals

8.3 Roles and Responsibilities Matrix

8.3.1 PIU Responsibilities

Function	Key Responsibilities
MIS management	Maintain and update the project MIS
Data consolidation	Compile data from all components
Indicator reporting	Prepare Results Framework updates for WB, ADB, and IsDB
Quarterly reporting	Submit official progress reports
Coordination	Coordinate with M&E Consultant and stakeholders
Dashboard management	Maintain real-time monitoring dashboards

8.3.2 M&E Consultant Responsibilities

Function	Key Responsibilities	Tools Used
Baseline survey	Establish outcome benchmarks	FM-01, FM-03, FM-04, FM-10
Process monitoring	Review implementation processes	EV-01
Field monitoring	Verify outputs and outcomes	FM-01 to FM-11
Beneficiary surveys	Measure satisfaction and awareness	FM-06, FM-07
Data Quality Assessments	Verify data reliability	EV-02
Safeguards monitoring	Review ESMF and gender compliance	EV-03
Mid-term evaluation	Assess outcome progress	All tools
Endline evaluation	Measure results	All tools

8.3.3 Implementing Partners (IPs)

Function	Responsibilities
Field data collection	Collect beneficiary and construction data
MIS updates	Enter data into project MIS
Training reporting	Submit training records
WASH reporting	Report WASH installations
GRM support	Facilitate grievance handling
Infrastructure reporting	Report community infrastructure and village plans (ADB components)
Livelihood reporting	Report livelihood and community resilience activities

8.3.4 Financial Institutions

Function	Responsibilities
Account verification	Confirmation beneficiary accounts
Disbursement reporting	Provide grant payment records
Financial inclusion tracking	Share account activity data

8.4 Coordination Mechanisms

Mechanism	Purpose	Frequency	Participants
M&E coordination meeting	Review progress and data issues	Monthly	PIU, M&E Consultant
Quarterly review meeting	Review results and corrective actions	Quarterly	PIU, M&E Consultant, IPs
Implementation support mission	Joint review with World Bank	Bi-annual	PIU, WB, M&E Consultant
Learning workshops	Share lessons and best practices	Annual	All stakeholders

8.5 Reporting Responsibilities

Report	Prepared By	Reviewed By	Submitted To	Frequency
Quarterly progress report	PIU	Project Director	World Bank, ADB, IsDB	Quarterly
Process evaluation report	M&E Consultant	PIU	World Bank, ADB, IsDB	Quarterly
Beneficiary feedback report	M&E Consultant	PIU	World Bank, ADB, IsDB	Bi-annual
DQA report	M&E Consultant	PIU	World Bank, ADB, IsDB	Periodic
Safeguards compliance report	M&E Consultant	PIU	World Bank, ADB, IsDB	Bi-annual
Mid-term evaluation report	M&E Consultant	PIU	World Bank, ADB, IsDB	Mid-project
Endline evaluation report	M&E Consultant	PIU	World Bank, ADB, IsDB	Project completion

8.6 M&E Implementation Calendar

8.6.1 Overall M&E Timeline

M&E Activity	Responsible Entity	Timing
M&E system setup	PIU	Project start
Baseline survey	M&E Consultant	Start of assignment
Routine field monitoring	M&E Consultant	Quarterly
Process evaluations	M&E Consultant	Quarterly
Data Quality Assessments	M&E Consultant	Periodic
Beneficiary satisfaction surveys	M&E Consultant	Bi-annual
Safeguards compliance reviews	M&E Consultant	Bi-annual
Mid-term evaluation	M&E Consultant	Mid-project
Endline evaluation	M&E Consultant	Project completion

8.7 Capacity Building for M&E

Capacity building will be conducted to strengthen the M&E system across all stakeholders.

Activity	Target Group	Frequency
MIS training	PIU and IP staff	At project start and refresher annually
Field tool training	Enumerators and M&E teams	Before each survey round
DQA training	PIU and M&E Consultant	Annual
Safeguards monitoring training	Field teams	Annual
Infrastructure and livelihood monitoring training	IPs and M&E teams	Annual

8.8 Risk Management in M&E Implementation

Risk	Mitigation Measure
Delayed Integration with PMIS	Automated PMIS reminders and supervision
Inconsistent field data	Regular DQA exercises
Low survey response rates	Community engagement and advance notice
Data manipulation risks	Independent verification by M&E Consultant
Safeguards non-compliance	Periodic compliance audits
Fragmented donor reporting	Harmonized MIS and unified reporting formats

Chapter 9: Knowledge Management, Learning, and Information Disclosure

9.1 Overview

This chapter describes how monitoring and evaluation (M&E) results will be used for knowledge generation, adaptive management, institutional learning, and information disclosure. The project's M&E system is not only designed for reporting purposes but also to support evidence-based decision-making, continuous improvement, and transparency.

The knowledge management framework will:
- Capture lessons learned from implementation.
- Identify best practices and innovations.
- Support policy and institutional strengthening.
- Promote transparency and accountability.

The knowledge management arrangements described in this chapter apply across the World Bank, Asian Development Bank (ADB), and Islamic Development Bank (IsDB)–financed components to ensure harmonized learning, reporting, and disclosure.

9.2 Knowledge Management Framework

Knowledge Source	Tool/Process	Output
Field monitoring data	FM-01 to FM-08 tools	Operational insights
Community and infrastructure monitoring	FM-09 tool	Infrastructure and resilience insights
Land and housing type surveys	FM-10 tool	Gender land and housing transition insights
Livelihood and resilience surveys	FM-11 tool	Livelihood and community resilience insights
Process evaluations	EV-01 checklist	Implementation lessons
Data Quality Assessments	EV-02 checklist	Data reliability insights
Safeguards reviews	EV-03 checklist	Social and environmental lessons
Beneficiary surveys	FM-06, FM-07	User feedback and satisfaction
Mid-term evaluation	Comprehensive evaluation	Strategic recommendations
Endline evaluation	Final impact assessment	Project outcomes and lessons

9.3 Learning and Adaptive Management

M&E findings will be systematically used to improve project implementation through structured feedback mechanisms.

9.3.1 Learning Cycle

Step	Activity	Output
1	Data collection and analysis	Indicator results
2	Quarterly review meetings	Identified issues and bottlenecks
3	Corrective action planning	Revised implementation plans
4	Implementation of corrective measures	Improved field performance
5	Follow-up monitoring	Verification of improvements

9.3.2 Corrective Action Mechanism

Issue Identified	Source	Corrective Action
Delays in grant disbursement	Process evaluation	Adjust payment procedures
Low training participation	Training monitoring	Increase outreach activities
Poor construction quality	Field monitoring	Additional technical supervision
Low satisfaction levels	Beneficiary surveys	Improve service delivery

9.3.3 – Issue-to-Action Learning Cycle

The project will follow a structured issue-to-action learning cycle:

1. Identification of issues through monitoring or evaluation.
2. Documentation in the issue log.
3. Assignment of corrective actions.
4. Verification of action completion.
5. Integration of lessons into procedures, tools, or policies.

This cycle ensures that monitoring findings lead to concrete operational improvements

9.4 Knowledge Products

Knowledge Product	Prepared By	Frequency
Quarterly performance briefs	M&E Consultant	Quarterly
Process evaluation summaries	M&E Consultant	Quarterly
Beneficiary feedback briefs	M&E Consultant	Bi-annual
Safeguards compliance notes	M&E Consultant	Bi-annual
Mid-term learning report	M&E Consultant	Mid-project
Endline impact report	M&E Consultant	Project completion
Policy and technical notes	PIU	As needed
Infrastructure and resilience briefs (ADB)	PIU/M&E Consultant	Bi-annual
Housing and WASH outcome briefs (IsDB)	PIU/M&E Consultant	Bi-annual

9.5 Information Disclosure and Transparency

9.5.1 Disclosure Channels

Information Type	Disclosure Method	Frequency
Project progress data	PMIS	Quarterly
Key indicator results	Project website	Quarterly
Beneficiary feedback results	Public summaries	Bi-annual
Safeguards compliance status	Reports to stakeholders	Bi-annual
Evaluation findings	Public reports	Mid-term and endline
Donor-specific results (WB, ADB, IsDB)	Consolidated results briefs	Bi-annual

9.6 Stakeholder Communication and Feedback

Mechanism	Purpose	Frequency
Community meetings	Share project progress	Quarterly
Beneficiary surveys	Collect feedback	Bi-annual
GRM system	Address complaints	Continuous
Public information campaigns	Increase awareness	As needed

9.7 Documentation and Data Archiving

Data Type	Storage Method	Responsible Entity
MIS datasets	Centralized MIS servers	PIU
Survey datasets	Secure digital storage for PMIS	M&E Consultant
Evaluation reports	Project document repository	PIU
DQA and safeguards reports	M&E archive	M&E Consultant
Knowledge products	Project knowledge library	PIU
Donor reporting datasets	Integrated MIS repository	PIU

9.8 Data Access and Confidentiality

Aspect	Procedure
Data access	Role-based access control
Personal data protection	Anonymization in reports
Survey confidentiality	Secure storage and restricted access
Data sharing with stakeholders	Aggregated, non-identifiable data only

9.9 Sustainability of the M&E System

To ensure long-term institutional benefits, the project will:

Action	Purpose
Strengthen PIU MIS systems	Institutionalize monitoring processes
Train government staff in M&E	Build internal capacity
Document lessons and best practices	Support future reconstruction programs
Integrate M&E into sector policies	Institutional learning

Chapter 10: Governance, Compliance, and Revision of the M&E Manual

10.1 Overview

This chapter outlines the governance arrangements, compliance requirements, and procedures for updating and maintaining the Monitoring and Evaluation (M&E) Manual. It defines how the manual will be applied throughout the project lifecycle and how revisions will be managed to reflect changes in project design, indicators, or implementation arrangements.

The M&E Manual serves as the *official reference document* for all monitoring, evaluation, and reporting activities under the project.

10.2 Purpose of the M&E Manual

The M&E Manual provides:

- Standardized procedures for data collection and reporting.
- Definitions and calculation methods for all indicators.
- Roles and responsibilities of all stakeholders.
- Guidance for surveys, evaluations, and data quality assessments.
- A framework for learning and adaptive management.

The manual ensures that the project's M&E system:

- Remains aligned with the Results Framework.
- Meets stakeholders reporting requirements.
- Maintains data quality and integrity.

10.3 Governance Structure for M&E Oversight

Entity	Role in M&E Governance
Project Director (PIU)	Overall oversight of M&E system
PIU M&E Unit	Day-to-day coordination, reporting & corrective measure
M&E Consultant	Independent monitoring and evaluation activities
Implementing Partners	Verification of data provided

10.4 Compliance with World Bank Requirements

The M&E system will comply with the following World Bank requirements:

Requirement	Application in Project
Results Framework reporting	Quarterly and Bi-annual updates
Implementation support missions	Review of M&E findings
Mid-term review	Outcome-level evaluation
Endline evaluation	Final results assessment

Environmental and Social Framework (ESF)	Safeguards monitoring through EV-03 tools
Citizen engagement indicators	Satisfaction and awareness surveys

10.5 Use of the M&E Manual

This manual shall be used as the primary reference for:

- PIU M&E & Project staff
- M&E Consultant
- Implementing Partners
- Training providers
- Financial institutions involved in reporting

All entities responsible for data collection and reporting shall follow the procedures outlined in this manual.

10.6 Revision and Update Procedures

The M&E Manual may be updated during project implementation, and it will be the live document to reflect:

- Changes in indicators or targets.
- Adjustments in implementation arrangements.
- Stakeholder recommendations.
- Lessons learned from implementation.
- Data Collection tools for improvement
- Inclusion of Qualitative Indicators

10.6.1 Revision Process

Step	Activity	Responsible Entity
1	Identification of required changes	PIU M&E Unit
2	Draft revision of manual sections	PIU with M&E Consultant
3	Internal review and approval	Project Director
5	Issuance of updated manual version	PIU

10.6.2. Triggers for Manual Revision

Revisions to this M&E Manual may be initiated when:

- Project indicators or targets are revised,
- Major implementation risks are identified,
- New MIS modules or systems are introduced,
- Donor supervision missions recommend changes,
- Lessons learned indicate the need for procedural

10.7 Version Control and Documentation

Version	Date	Key Changes	Approved By
Version 1.0	Project start	Initial M&E Manual	Project Director

All future revisions will be recorded in this version control table.

10.8 Transition and Sustainability

To ensure long-term institutional benefits:

Action	Responsible Entity
Transfer of MIS and M&E systems to government departments	PIU
Training of government staff	PIU and M&E Consultant
Documentation of lessons learned	PIU
Integration of M&E practices into sector policies	Government of Sindh

10.9 Effective Date of the M&E Manual

This M&E Manual becomes effective upon:

- Approval by the PIU

All M&E activities conducted after the effective date shall comply with the procedures defined in this manual.

Chapter 11: Early Warning and Issue Management

11.1 – Purpose

This chapter defines the mechanisms for identifying, escalating, and resolving implementation issues.

11.2 – Issue Categories

Issues may include:

- Construction delays,
- Grant disbursement bottlenecks,
- Safeguards non-compliance,
- Inclusion gaps,
- Data quality concerns.

11.3 – Escalation Process

Level	Responsible Entity	Timeline
Level 1	PIU management	Within 2 weeks
Level 2	Steering Committee	Within 1 month
Level 3	Donor escalation	As required

11.4 – Corrective Action Tracking

All major issues will be:

- Logged in an issue register,
- Assigned to responsible units,
- Tracked until closure,
- Reported in monthly M&E reviews.

Annexures

Annex-I

PDO Indicators

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
People provided with safely managed water, sanitation, and hygiene	PDO	Number of people living in beneficiary households with access to safely managed WASH services supported by the project	Persons	Female	0	336,000 (168,000 female)	Project MIS / M&E Reports	WASH installation Certificates, geo-tagged photos, Field reports	Beneficiary households with WASH × average household size	Bi-annual	PIU; verified by M&E Consultant	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
Villages benefitted from newly developed or improved community infrastructure (ADB)	PDO	Number of villages benefiting from newly constructed or rehabilitated community infrastructure under the project	Villages	Not applicable	0	1,000	Project MIS / M&E Reports	Completion certificates, geo-tagged photos, Field reports	Count of villages with completed infrastructure interventions	Bi-annual	PIU; verified by M&E Consultant	Yes
Vulnerable people benefiting from housing reconstruction	PDO	Number of individuals from vulnerable households	Persons	Female (70%)	0	77,000	Project MIS / M&E Reports	Beneficiaries MIS extracts, field reports	Count of individuals in vulnerable supported	Bi-annual	PIU; verified by M&E Consultant	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
		receiving housing reconstruction support under the project							households			
Vulnerable groups benefiting from inclusive design/structures (ADB)	PDO	Percentage of vulnerable households (women-headed or disability-affected) benefiting from inclusiv	Percentage	Women-headed HH, HH with disability	0	75%	Project MIS, beneficiary surveys	Field Reports, MIS extracts geo-tagged photos	(Vulnerable HH with inclusive design ÷ total vulnerable HH) × 100	Bi-annual	PIU; verified by M&E Consultant	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
		e housing design or structures										
Reconstructed houses on land entitled to women (ADB)	PDO	Percentage of reconstructed houses built on land legally or socially entitled to women beneficiaries	Percentage	Female land entitlement	0	75%	Project MIS, land entitlement records	Land ownership/entitlement documents,	(Houses on land entitled to women ÷ total reconstructed houses) × 100	Bi-annual	PIU; verified by M&E Consultant	Yes
People with enhanced resilience	PDO	Number of people living in	Persons	Female, Youth	0	4,235,000 (2,117,500	Project MIS / M&E	Completion certificates, geo-tagged	Completed households ×	Bi-annual	PIU; verified by M&E	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
to climate risks		households with completed multi-hazard resilient housing supported by the project				female; 592,900 youth)	Reports	photos, field reports	average household size		Consultant/TPV	
People and businesses using financial services	PDO	Number of beneficiaries actively using formal financial services linked to the project	Persons/Businesses	Female, Youth	0	1,500,000 (450,000 female; 150,000 youth)	Bank records, MIS	MIS extracts for transaction records, field report	Count of beneficiaries with active financial accounts	Bi-annual	PIU; verified by M&E Consultant	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
Beneficiaries trained in resilient reconstruction practices	PDO	Number of beneficiaries receiving training on resilient construction practices under the project	Persons	Female (30%)	0	770,000	Training records, MIS	Training attendance sheets, field reports	Count of beneficiaries completing approved training programs	Bi-annual	PIU; verified by M&E Consultant	Yes
Households reporting satisfaction with project interventions	PDO	Percentage of beneficiary households satisfied with project-support	Percentage	Female-headed HH	0	80%	Beneficiary satisfaction survey	Survey reports	(Satisfied HH ÷ total surveyed HH) × 100	Mid-term and endline	M&E Consultant	No

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
		ed housing and services										
Proportion of Katcha houses in project districts decreased (ADB)	PDO	Reduction in the proportion of non-resilient (katcha) houses in project districts over the project period	Percentage	District-wise	32.5 %	22.5 %	Project MIS, housing surveys	MIS reports, field reports	% of katcha houses at baseline vs. endline	Bi-annual	PIU; verified by M&E Consultant	Yes
Flood-damaged houses reconstructed with multi-hazard	PDO	Percentage of flood-damaged houses reconstr	Percentage	District-wise	0%	100%	Project MIS / M&E Reports	completion certificates, TPV reports, field reports, geo-tagged pictures.	(Resilient houses completed ÷ total damage	Bi-annual	PIU; verified by M&E Consultant/TPV	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
resilient components (ADB)		ucted using multi-hazard resilient standards							d houses targeted) × 100			
People provided access to improved houses (IsDB)	PDO	Number of people benefiting from improved housing units constructed or rehabilitated under the project	Persons	Female	0	900,000	Project MIS / M&E Reports	Completion certificates, , geo-tagged photos, field reports	Completed houses × average household size	Bi-annual	PIU; verified by M&E Consultant	Yes

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
People provided access to improved WASH services (IsDB)	PDO	Number of people benefiting from improved WASH services supported by the project	Persons	Female	0	230,000	Project MIS / M&E Reports	Geo-tagged photos, field reports, MIS reports	Beneficiary households with WASH × average household size	Bi-annual	PIU; verified by M&E Consultant	Yes

Intermediate Indicators

Indicator Name	Level	Definition	Unit	Disaggregation	Baseline	End Target	Primary Data Source	Means of Verification	Calculation Method	Reporting Frequency	Responsible Entity	Baseline Applicable
WASH facilities implemented	Intermediate	Number of household or communi	Facilities	District-wise	0	56,000	Project MIS / M&E Reports	Geo-tagged photos, field reports,	Count of completed WASH	Bi-annual	PIU; verified by M&E Consultant	Yes

		ty WASH facilities constructed or installed under the project						MIS reports	facilities recorded in MIS			
Beneficiaries with improved WASH outcomes	Intermediate	Number of individuals benefiting from improved WASH conditions due to project interventions	Persons	Female (50%)	0	1,400,000	Project MIS, surveys	Geo-tagged photos, field reports, MIS reports	Beneficiary households with WASH × average household size	Bi-annual	PIU; verified by M&E Consultant	Yes
Housing subsidy cash grants disbursed	Intermediate	Total value of housing subsidy cash grants disbursed to eligible beneficiaries	USD	Female recipients (20%)	0	825,000,000	Financial MIS, bank records	payment records, MIS extracts, field reports	Sum of housing grant disbursements	Quarterly	PIU Finance; verified by M&E Consultant	Yes

Core housing units reconstructed/restored	Intermediate	Number of core housing units reconstructed or restored under the project	Housing units	Female beneficiaries; Accessible design units	0	770,000 (231,000 female; 25,000 accessible)	Project MIS / M&E Reports	Completion certificates, geo-tagged photos, field reports	Count of completed housing units in MIS	Bi-annual	PIU; verified by M&E Consultant/TPV	Yes
Core housing units reconstructed (IsDB)	Intermediate	Number of core housing units reconstructed under IsDB financing	Housing units	Female-headed/vulnerable HH (30%)	0	155,000	Project MIS / M&E Reports	tagged photos, field reports, MIS reports	Count of completed housing units under IsDB component	Bi-annual	PIU; verified by M&E Consultant	Yes
WASH facilities constructed and operational (IsDB)	Intermediate	Number of WASH facilities constructed and functional under IsDB financing	Facilities	District-wise	0	13,000	Project MIS / M&E Reports	tagged photos, field reports, MIS reports	Count of functional WASH facilities	Bi-annual	PIU; verified by M&E Consultant	Yes

Beneficiaries trained in multi-hazard resilient reconstruction practices (IsDB)	Intermediate	Number of beneficiaries and masons trained in resilient housing construction practices under IsDB support	Persons	Female (15%)	0	30,000 masons; 700,000 beneficiaries	Project MIS / M&E Reports	Training attendance sheets, field reports	Count of participants completing training	Bi-annual	PIU; verified by M&E Consultant	Yes
Masons trained in resilient and inclusive construction	Intermediate	Number of masons trained in resilient and inclusive construction techniques	Masons	Female masons	0	20,000	Training Record/ Project MIS / M&E Reports	Training records, field reports, MIS extracts	Count of masons completing training	Bi-annual	PIU; verified by M&E Consultant	Yes
Housing reconstruction strategy adopted	Intermediate	Official adoption of housing reconstru	Yes/No	Not applicable	No	Yes	Government notifications	Official approval documents	Binary: 0=No, 1=Yes	Annual	PIU / Government	No

		ction strategy by the governme nt										
Multi-hazard resilient housing solutions adopted	Interm ediate	Adoption of approved multi-hazard resilient housing design solutions by the project	Yes/N o	Not applicable	No	Yes	M&E Report s	Official design approval s, policy docume nts	Binary: 0=No, 1=Yes	Annu al	PIU / Govern ment	No
Beneficiaries aware of project information	Interm ediate	Percentag e of beneficiar ies aware of project entitleme nts, processe s, and grievance mechanis ms	Perce ntage	Gender, district	0	100%	Benefi ciary survey s	field reports, MIS reports	(Aware benefici aries ÷ total surveye d) × 100	Mid-term & endli ne	M&E Consult ant	Yes

Vulnerable households benefiting from inclusive housing design (ADB)	Intermediate	Number of vulnerable households benefiting from inclusive housing design features	Households	Women-headed, disability-affected HH	0	12,000	Project MIS / M&E Reports	Geo-tagged photos, field reports, MIS reports	Count of vulnerable HH with inclusive features	Bi-annual	PIU; verified by M&E Consultant	Yes
Environmentally friendly materials used in community infrastructure (ADB)	Intermediate	Percentage of community infrastructure projects using environmentally friendly materials	Percentage	Infrastructure type	0	25%	Project MIS / M&E Reports	Geo-tagged photos, field reports, MIS reports	(Projects using eco-materials ÷ total infrastructure projects) × 100	Bi-annual	PIU; verified by M&E Consultant	Yes
Livelihoods restored or improved for vulnerable households (ADB)	Intermediate	Number of vulnerable households whose	Households	Women-headed, disabled HH	0	6,000	Project MIS, surveys	Geo-tagged photos, field reports,	Count of vulnerable HH with improve	Annual	PIU; verified by M&E Consultant	Yes

		livelihoods have been restored or improved under the project						MIS reports	d livelihood status			
E-commerce portal for rural entrepreneurs developed and deployed (ADB)	Intermediate	Development and operationalization of an e-commerce portal for rural entrepreneurs	Number	Not applicable	0	1	Project MIS / M&E Reports	Portal launch report, operational records	Count of operational portal	Annual	PIU / IT unit	No
Residents trained in resilient housing or community infrastructure (ADB)	Intermediate	Number of residents trained in resilient construction or infrastructure O&M	Persons	Female, youth	0	250,000	Project MIS / M&E Reports	Training attendance, field reports	Count of residents completing training	Bi-annual	PIU; verified by M&E Consultant	Yes
Community-led climate resilient	Intermediate	Number of villages with	Villages	District-wise	0	50	Project MIS / M&E	Approved village plans,	Count of approve	Annual	PIU; verified by M&E	Yes

village plans prepared (ADB)		approved climate-resilient village development plans					Reports		d village plans		Consultant	
Innovative climate-resilient methodologies implemented (ADB)	Intermediate	Number of innovative climate-resilient methodologies implemented with partners	Number	≥50% women participation	0	3	Project MIS / M&E Reports	Implementation reports, partnership records	Count of implemented methodologies	Annual	PIU; verified by M&E Consultant	Yes
People trained in community-based disaster risk management (ADB)	Intermediate	Number of people trained in community-based disaster risk management using digitalized materials	Persons	Female (50%)	0	1,000	Project MIS / M&E Reports	Training records, digital platform reports	Count of trainees completing program	Annual	PIU; verified by M&E Consultant	Yes
Government/ partner GIS-based	Intermediate	Number of key governme	Systems	Sector-wise	0	3	Project MIS, integra	System integration	Count of integrat	Annual	PIU; verified by M&E	Yes

information systems improved or integrated (ADB)		nt or partner GIS-based information systems improved or integrated					tion reports	reports, technical documentation	ed or upgraded systems		Consultant	

Annex-II

01 Field Monitoring (FM): Informed Consent

Q.#	Question	Response Options	Code
1	Informed consent statement (Enumerator reads aloud). Do you agree to participate?	Yes	1
		No	0

Section 2: Identification and Location

Q.#	Question	Response Type
1.1	Household Code/ID	Text
1.2	Lot	Dropdown
1.3	District	Dropdown
1.4	Tehsil	Dropdown
1.5	Union Council	Dropdown
1.6	Village/Settlement	Text
1.7	Respondent Name	Text
1.8	Gender of beneficiary	Male / Female
1.9	CNIC Number	Numeric (13 digits)
1.10	Mobile Number	Numeric (11 digits)
1.11	Relation with Beneficiary	Coded list
1.12	Date of Visit	Date
1.13	GPS Coordinates	Auto-captured

Section 3: Household Head Information

Q.#	Question	Response Options	Code
2.1	Is this a women-headed household?	Yes	1
		No	0
2.2	Is household headed by person with disability?	Yes	1
		No	0
2.3	Religion	Muslim, Hindu, Christian, Sikh, etc.	Coded

Section 4: Household Composition

Q.#	Question	Response Type
3.1	Number of male members	Numeric
3.2	Number of female members	Numeric
3.3	Number of transgender members	Numeric

Member-Level Loop (for each household member)

Q.#	Question	Response Type
3.4	Age	Numeric
3.5	Disability status	Yes/No

Section 5: Female Vulnerability (Conditional Module)

(If female members exist)

Q.#	Question	Response Options
4.1	Is any female member in vulnerable category?	Multiple widows, divorced women, unaccompanied women, unaccompanied elderlies, women with disabled husbands, and people with disabilities.

Section 6: Stakeholder Interaction

Q.#	Question	Response Options
5	Stakeholders present during visit	VRC, Community Rep, IP staff, None

02 Field Monitoring (FM): Housing Stage Verification Tool

Linked Indicators:

- Core housing units reconstructed
- People with enhanced resilience
- Accessible housing units
- Female beneficiaries

Section A: Identification

Q.#	Question	Response Type
1.1	Household Code/ID	Text
1.2	District	Dropdown
1.3	Tehsil	Dropdown
1.4	Village	Text
1.5	Date of Visit	Date
1.6	GPS Coordinates	Auto-captured

Section B: Construction Status

Q.#	Question	Response Options
2.1	Current construction stage	Plinth / Lintel / Roof-Completed
2.2	Stage certified by engineer	Yes / No

Section C: Resilience Compliance

Q.#	Question	Response
3.1	Plinth height compliant	Yes / No
3.2	Roof structure compliant	Yes / No
3.3	Hazard-resistant features included	Yes / No

Section D: Accessibility Features

Q.#	Question	Response
4.1	Ramp provided	Yes / No
4.2	Door width accessible	Yes / No
4.3	Accessible toilet provided	Yes / No

Section E: Verification

Q.#	Question	Response
5.1	Geo-tagged photos taken	Yes / No
5.2	Completion certificate available	Yes / No

03 FM: WASH Facility Verification Tool

Linked Indicators:

- WASH facilities implemented
- Beneficiaries with improved WASH outcomes
- PDO WASH indicator

Section A: Identification

Q.#	Question	Response Type
1.1	Household ID	Text
1.2	District	Dropdown
1.3	Date of Visit	Date
1.4	GPS Coordinates	Auto-captured

Section B: WASH Installation

Q.#	Question	Response
2.1	Toilet installed under project	Yes / No
2.2	Type of sanitation facility	Improved / Unimproved
2.3	Facility functional	Yes / No
2.4	Safe drinking water available	Yes / No

Section C: Verification

Q.#	Question	Response
3.1	Photo of WASH facility taken	Yes / No
3.2	GPS captured	Yes / No

04 FM: Financial Inclusion Verification Tool

Linked Indicators:

- People using financial services
- Female cash recipients
- Cash grant disbursement

Section A: Identification

Q.#	Question	Response Type
1.1	Household ID	Text
1.2	District	Dropdown

Section B: Bank Account Status

Q.#	Question	Response
2.1	Bank account opened	Yes / No

2.2	Account active in last 3 months	Yes / No
2.3	Gender of account holder	Male / Female
2.4	Youth account holder (18–35)	Yes / No

Section C: Grant Disbursement

Q.#	Question	Response
3.1	Grant amount received	Numeric
3.2	Payment stage	Stage 1–4
3.3	Bank confirmation available	Yes / No

05 FM: Training and Mason Monitoring Tool

Linked Indicators:

- Masons trained
- Training beneficiaries
- Female training participation

Section A: Training Identification

Q.#	Question	Response Type
1.1	Training ID	Text
1.2	District	Dropdown
1.3	Training type	Dropdown

Section B: Participant Details

Q.#	Question	Response
2.1	Participant name	Text
2.2	Gender	Male / Female
2.3	Age group	Youth / Adult
2.4	Training completed	Yes / No
2.5	Certificate issued	Yes / No

06 FM: Beneficiary Satisfaction Survey

Linked Indicator:

- Household satisfaction

Section A: Identification

Q.#	Question	Response Type
1.1	Household ID	Text
1.2	District	Dropdown

Section B: Satisfaction Questions

Q.#	Question	Response
2.1	Satisfaction with housing	1–5 scale
2.2	Satisfaction with WASH facilities	1–5 scale
2.3	Satisfaction with grant process	Yes / No

2.4	Overall satisfaction with project	Yes / No

Score	Label
1	Very Dissatisfied
2	Dissatisfied
3	Neutral
4	Satisfied
5	Very Satisfied

07 FM: Beneficiary Awareness Survey Tool

Linked Indicator:

- Beneficiaries aware of project information

Q.#	Question	Response
1	Aware of housing grant amount	Yes / No
2	Aware of construction standards	Yes / No
3	Aware of grievance process	Yes / No
4	Aware of training opportunities	Yes / No

08 FM: Institutional Output Verification Tool

Linked Indicators:

- Housing strategy adopted
- Housing solutions adopted

Q.#	Question	Response
1	Strategy document prepared	Yes / No
2	Strategy officially approved	Yes / No
3	Approval date	Date
4	Supporting document attached	Yes / No

09 FM: Community Infrastructure and Village-Level Verification Tool

Linked Indicators:
• Villages benefitted from newly developed or improved community infrastructure (ADB)
• Environmentally friendly materials used in community infrastructure (ADB)
• Community-led climate resilient village plans prepared (ADB)
• Innovative climate-resilient methodologies implemented (ADB)

Section A: Identification

Q.#	Question	Response Type
1.1	Village name	Text
1.2	District	Dropdown
1.3	Tehsil	Dropdown
1.4	Infrastructure type	Dropdown
1.5	Date of visit	Date
1.6	GPS coordinates	Auto captured

Section B: Infrastructure Status

Q.#	Question	Response
2.1	Infrastructure completed	Yes / No
2.2	Facility functional	Yes / No
2.3	Completion certificate available	Yes / No
2.4	Geo-tagged photos taken	Yes / No

Section C: Environmental Compliance

Q.#	Question	Response
3.1	Environmentally friendly materials used	Yes / No
3.2	Waste managed properly	Yes / No

Section D: Climate Resilience Planning

Q.#	Question	Response
4.1	Climate-resilient village plan prepared	Yes / No
4.2	Plan officially approved	Yes / No
4.3	Innovative methodology applied	Yes / No

10 FM: Land Entitlement and Housing Type Survey Tool

Linked Indicators:

- Reconstructed houses on land entitled to women (ADB)
- Proportion of katcha houses decreased (ADB)

Section A: Identification

Q.#	Question	Response Type
1.1	Household ID	Text
1.2	District	Dropdown
1.3	Tehsil	Dropdown
1.4	Village	Text
1.5	Date of visit	Date

Section B: Land Entitlement

Q.#	Question	Response
2.1	Land legally or socially entitled to a woman	Yes / No
2.2	Type of entitlement	Legal title / Social entitlement
2.3	Supporting document available	Yes / No

Section C: Housing Type Comparison

Q.#	Question	Response
3.1	Housing type before project	Katcha / Semi-pakka / Pakka

3.2	Current housing type	Katcha / Semi-pakka / Pakka
3.3	Resilient housing standards applied	Yes / No

11 FM: Livelihood and Community Resilience Tool

Linked Indicators:
- Livelihoods restored or improved for vulnerable households (ADB)
- E-commerce portal developed and deployed (ADB)
- People trained in community-based disaster risk management (ADB)
- Government/partner GIS-based systems improved (ADB)

Section A: Household Livelihood

Q.#	Question	Response
1.1	Household ID	Text
1.2	District	Dropdown
1.3	Household classified as vulnerable	Yes / No
1.4	Livelihood status before project	Not working / Informal / Formal
1.5	Livelihood status after project	Not working / Informal / Formal
1.6	Livelihood improved due to project	Yes / No

Section B: Community-Level Interventions

Q.#	Question	Response
2.1	E-commerce portal operational in the area	Yes / No
2.2	Residents trained in disaster risk management	Yes / No
2.3	Digital training materials used	Yes / No
2.4	GIS system integrated or improved	Yes / No
2.5	Evidence available (documents/photos)	Yes / No

6.2 Evaluation Checklists

01 EV: Process Evaluation Checklist

Purpose:
To assess whether project activities are being implemented as per design, procedures, and timelines.

Frequency: Quarterly
Responsible: M&E Consultant

Section A: Identification

Q.#	Question	Response Type
1.1	District	Dropdown
1.2	Tehsil	Dropdown
1.3	Village/Settlement	Text
1.4	Date of visit	Date
1.5	Name of evaluator	Text

Section B: Beneficiary Identification Process

Q.#	Question	Response	Evidence
2.1	Were eligibility criteria followed?	Yes/No	Beneficiary list
2.2	Were vulnerable households prioritized?	Yes/No	MIS records
2.3	Were beneficiary records complete?	Yes/No	Registration forms

Section C: Grant Disbursement Process

Q.#	Question	Response	Evidence
3.1	Were grants disbursed according to schedule?	Yes/No	Bank records
3.2	Were beneficiaries informed of payment stages?	Yes/No	Beneficiary interview
3.3	Any delays observed in payments?	Yes/No	MIS reports

Section D: Housing Construction Process

Q.#	Question	Response	Evidence
4.1	Are construction stages verified by engineers?	Yes/No	Inspection reports
4.2	Are resilient standards being followed?	Yes/No	Field observation
4.3	Are accessibility features included where required?	Yes/No	Site visit

Section E: WASH Implementation

Q.#	Question	Response	Evidence
5.1	Are WASH facilities installed as planned?	Yes/No	Field observation
5.2	Are facilities functional?	Yes/No	Beneficiary interview

Section F: Training Activities

Q.#	Question	Response	Evidence
6.1	Were planned trainings conducted?	Yes/No	Training records
6.2	Were female participants included?	Yes/No	Attendance sheets
6.3	Were masons trained as per plan?	Yes/No	Training reports

Section G: GRM and Citizen Engagement

Q.#	Question	Response	Evidence
7.1	Is GRM functional in the area?	Yes/No	GRM records
7.2	Are complaints resolved within timelines?	Yes/No	GRM logs
7.3	Are beneficiaries aware of GRM procedures?	Yes/No	Interviews

Section H: Safeguards Compliance

Q.#	Question	Response	Evidence
8.1	Are ESMF procedures followed at sites?	Yes/No	Site inspection
8.2	Are vulnerable groups included?	Yes/No	Beneficiary records
8.3	Are SEA/SH mitigation measures in place?	Yes/No	Field observation

Section I: Overall Assessment

Q.#	Question	Response
9.1	Overall implementation quality	Good / Satisfactory / Poor
9.2	Major issues observed	Text
9.3	Recommended corrective actions	Text

02 EV: Data Quality Assessment (DQA) Checklist

Purpose:
To verify the reliability and accuracy of reported indicator data.

Frequency: Periodic
Responsible: M&E Consultant

Section A: Indicator Verification Table

Indicator	Reported Value (MIS)	Verified Value	Variance	Remarks
Housing units completed				
WASH facilities installed				
Beneficiaries trained				
Financial inclusion				

Section B: Data Quality Dimensions

Q.#	Dimension	Assessment Question	Score (1–5)	Remarks
1	Accuracy	Are values supported by source documents?		
2	Completeness	Are all required fields filled?		
3	Consistency	Do values match across sources?		
4	Timeliness	Was data reported on time?		
5	Integrity	Is data protected from manipulation?		

03 EV: Environmental and Social Compliance Checklist

Purpose:
To assess compliance with ESMF, GAP, and social safeguards.

Frequency: Bi-annual
Responsible: M&E Consultant

Section A: Site Identification

Q.#	Question	Response
1.1	District	Dropdown
1.2	Village	Text
1.3	Site visited	Yes/No

Section B: Environmental Compliance

Q.#	Question	Response	Evidence
2.1	Construction waste managed properly	Yes/No	Site observation
2.2	Safe materials used	Yes/No	Site inspection
2.3	No construction in hazardous zones	Yes/No	Location check

Section C: Social and Gender Compliance

Q.#	Question	Response	Evidence
3.1	Women included in beneficiary list	Yes/No	MIS records
3.2	Female-headed households prioritized	Yes/No	Beneficiary data
3.3	Women participating in trainings	Yes/No	Attendance sheets

Section D: SEA/SH and Safeguards

Q.#	Question	Response	Evidence
4.1	SEA/SH awareness provided	Yes/No	Training records
4.2	Referral mechanisms available	Yes/No	Field verification
4.3	Complaints handled confidentially	Yes/No	GRM records