

Terms of Reference (TOR)

Hiring of Technical Consultant / Firm

Gender Responsive, Community Driven Climate Resilient Housing Initiative – Sindh

Kashf Foundation

1. About Kashf Foundation

Kashf Foundation is a leading microfinance organization working to empower low-income households, particularly women, through financial inclusion and social development initiatives. As part of its existing housing product, the *Home-Improvement Loan*, Kashf aims to expand its portfolio by introducing low-cost, climate-resilient housing solutions for vulnerable communities in Sindh.

This initiative seeks to strengthen the resilience of low-income households against climate shocks by supporting the design and development of a model housing structure that can withstand and remain resilient in the light of climate based disasters, especially flooding and heat. By promoting structurally safe and disaster-resilient housing, the program aims to enhance community well-being and livelihood security. Reduced damage from extreme weather events will enable households to recover more quickly and resume income-generating activities with minimal disruption, while also protecting their asset base.

2. Background

Sindh is highly vulnerable to climate-related disasters, including floods, extreme heat, and waterlogging. Low-income households often live in structurally weak housing that does not meet safety standards, increasing their vulnerability to climate shocks. Kashf's Home Improvement Loan (HIL), launched in 2022, has demonstrated strong uptake and client satisfaction, while supporting reconstruction and strengthening housing structures, but mostly aligned with current building practices which are not suited to future climate risks. Building on this experience, Kashf now intends to develop a standardized, low-cost, climate-resilient housing prototype(s) that can be implemented through its housing finance program, and which is affordable and driven by the housing needs of low income families. Women in low-income households are disproportionately affected by inadequate housing, facing heightened risks related to safety, privacy, health, and livelihood disruption, particularly during climate shocks, ensuring that the housing design accounts for their needs is critical.

Furthermore, the challenge will be ensuring climate resilience, client needs and affordability are aligned within the design concept. Affordability remains central to the design, with a target cost range of Rs 350,000–500,000 per unit. The design approach will prioritize essential climate-resilient features while enabling incremental expansion by households over time, that is the structure of the house would be primary, while the skin can be secondary.

To support this initiative, Kashf seeks to engage a qualified consultant or firm with multi-disciplinary expertise to design climate-resilient housing models, integrate community insights, guide construction practices, and support monitoring during pilot implementation.

3. Purpose of the Assignment

The purpose of this assignment is to design and construct pilot homes, and then strengthen the supply side to develop low-cost, climate-resilient housing solutions that are structurally safe, socially appropriate, gender sensitive and scalable for low-income households in Sindh. The consultant/firm will combine technical design, social understanding, practical construction guidance, and monitoring support to ensure that the housing solutions are both feasible and responsive to community needs.

4. Scope of Work

The consultant/firm will undertake the following tasks:

4.1 Research and Assessment

- Review climate risks in selected districts of Sindh, including floods, heat, and waterlogging.
- Review existing construction practices and materials used by low-income households.
- Engage with Kashf clients and communities to understand housing needs and constraints, while also mapping affordability of solutions being proposed.
- Assess cultural and social factors influencing housing design, including space usage, family structure, and affordability to identify practical and culturally acceptable housing solutions for low-income households.
- Assess gender-specific needs in housing design, including safety, privacy, mobility, space for home-based livelihoods, and access to sanitation.
- Development of a supply-side engagement strategy, including identification of local vendors, standardization of materials, and strengthening of mason networks for scale.

4.2 Housing Design and Prototype Development

Based on the research findings, the consultant will develop 2–3 low-cost, climate-resilient housing prototypes suitable for low-income households, considering local supply chains for construction materials, availability, and overall cost considerations, as mentioned above.

The designs will include:

- Development of 2–3 housing prototypes, including: (i) a flood-resilient core unit focused on essential structural integrity, and (ii) an expandable model designed for incremental, household-led construction.
- Architectural layouts and structural drawings for each prototype, clearly outlining the design features, advantages and limitations of each model, along with modular cost breakdowns for both the core unit and expansion options. Integration of gender-responsive design features, including considerations for privacy, safe internal layouts, space for home-based economic activities, and secure access to sanitation facilities

- Integration of climate-resilient features, such as elevated plinths as required, damp-proofing, heat-reducing roofing solutions, and appropriate drainage.
- Mapping of locally available construction materials and suppliers to ensure feasibility and affordability with compliance with construction standards.
- Preparation of Bills of Quantities (BoQs), material specifications, and cost estimates suitable for low-income households.
- Construction of 3-5 housing prototypes in different communities

4.3 Construction Guidelines and Training

The consultant will support implementation through:

- Preparation of simple construction manuals and guidelines for each housing prototype.
- Training sessions for Kashf staff, community members (males/females) and local masons and suppliers (as required).
- Ensure participation of women in community consultations, training sessions, and feedback mechanisms during construction and pilot implementation.
- Regular monitoring of the construction site for community feedback

5. Key Deliverables

The consultant/firm will submit the following deliverables:

1. Inception Report (within two weeks of contract signing)
2. Technical and Community Assessment Report
3. 2–3 Complete Climate-Resilient Housing Prototypes
 - Architectural drawings
 - Structural drawings and calculations
 - Detailed design documentation (features, pros/cons, use cases, costing)
4. Bill of Quantities (BoQ) and Cost Analysis for each prototype separately for core units and modular expansion
5. Training Materials and Manual for Kashf staff, clients/community members (males/females) and local suppliers.

6. Regular Pilot Monitoring and Quality Assurance Report every month including site observations, construction quality assessment and community (male/female) feedback.
7. Final Consolidated Report with Recommendations including lessons learned, design refinements, scalability recommendations, and supply-side considerations

All drawings must be submitted in editable format and PDF.

6. Institutional Arrangement

The consultant/firm will work under the supervision of Kashf Foundation.

The consultant/firm will submit periodic progress updates and site visit reports during the assignment.

7. Duration of Assignment

The assignment is expected to be completed within 12 months from the date of contract signing.

8. Required Qualifications

The consultant or firm must demonstrate multi-disciplinary expertise in climate-resilient and low-cost housing, integrating structural engineering and social research to ensure that proposed housing solutions are both technically sound and socially appropriate. The core team should include an Engineer and an Anthropologist or Social Researcher.

Minimum qualifications include:

- **Engineer:** Degree in Civil/Structural Engineering with valid registration with the Pakistan Engineering Council (PEC).
- **Anthropologist/Social Researcher:** Degree in Anthropology, Social Sciences, Development Studies, or a related field, with experience in community-based research.
- Gender specialist with a keen and deep understanding of gender and development
- Minimum 7–10 years of relevant professional experience in housing, infrastructure, or development sector projects.
- Experience in designing low-cost, climate-resilient or disaster-resilient housing, including preparing designs, structural drawings, and BoQs, and conducting field assessments and community consultations with low-income households, preferably in flood- or heat-prone areas.

9. Proposal Submission Requirements

Interested consultants/firms must submit:

A. Technical Proposal

- Understanding of the assignment
- Proposed methodology
- Work plan and timeline.
- Relevant experience and past projects
- CV(s) of key personnel

B. Financial Proposal

- Lump-sum professional fee.
- Breakdown of costs (professional fee, travel, site visits)

C. Supporting Documents

- PEC Registration Certificate (if applicable)
- Firm profile (if applying as a firm)
- Portfolio of relevant work

10. Confidentiality

All project-related documents, designs, and data will remain the property of Kashf Foundation. The consultant/firm may not use or share project materials without prior written consent.