



RESTRUCTURING PAPER
ON A
PROPOSED PROJECT RESTRUCTURING
OF
LOW INCOME COMMUNITY HOUSING SUPPORT PROJECT
APPROVED ON APRIL 5, 2016
TO
GOVERNMENT OF BANGLADESH
SOCIAL DEVELOPMENT GLOBAL PRACTICE

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ABBREVIATIONS AND ACRONYMS

BDT-Bangladeshi Taka

CBC-Community Based Contract

CDD-Community Driven Development

GoB-Government of Bangladesh

HIES-Household Income and Expenditure Survey

IDA-International Development Assistance

ISR-Implementation Status Report

LICHSP-Low Income Community Housing Support Project

MoHPW-Ministry of Housing and Public Works

MTR-Midterm Review

NCB-Nationally Competitive Bidding

NGO- Non-Government Organizations

NHA -National Housing Authority

PDO-Project Development Objective

PKSF- Palli Karma Sahayak Foundation

PMU-Project Management Unit

USD-United States Dollar



BASIC DATA

Product Information

Project ID P130710	Financing Instrument Investment Project Financing
Original EA Category Partial Assessment (B)	Current EA Category Partial Assessment (B)
Approval Date 05-Apr-2016	Current Closing Date 31-Dec-2021

Organizations

Borrower Government of Bangladesh	Responsible Agency Palli Karma-Sahayak Foundation, National Housing Authority
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Project Development Objective (PDO)

Original PDO

The Project Development Objective is to improve shelter and living conditions in selected low income and informal settlements indesignated municipalities in Bangladesh

Summary Status of Financing

Ln/Cr/Tf	Approval	Signing	Effectiveness	Closing	Net Commitment	Disbursed	Undisbursed
IDA-57800	05-Apr-2016	30-Jun-2016	20-Oct-2016	31-Dec-2021	50.00	12.98	37.01

Policy Waiver(s)

Does this restructuring trigger the need for any policy waiver(s)?

No



I. PROJECT STATUS AND RATIONALE FOR RESTRUCTURING

1. This Restructuring Paper has been prepared in response to a formal request from the government of Bangladesh following the Midterm Review (MTR) of the Low Incoming Community Housing Support Project (P130710). The recently concluded midterm review of the project (April 2019) noted that project implementation thus far had been slow and uneven across project components (despite an 11% increase in disbursements in the 8 months prior to the review). The key reasons for uneven project implementation were as follows: firstly, one of the implementing agencies, the National Housing Authority (NHA) needed additional capacity to deliver on the Project Development Objective (PDO) in a timely manner. Secondly, there was a need to reallocate funds between NHA components (from infrastructure to capacity building and implementation) to make funds available for additional capacity, and because infrastructure spending is likely to be significantly lower than originally anticipated. Lastly, project targets set at the beginning of the project were over-ambitious and needed to be revised downward to be more reflective of the project context.

To that end, the proposed changes discussed in this paper are:

- i. Changes in allocations between Components A, B, C, D and E; and
 - ii. Changes to the original results framework - while there will be no changes to the Project Development Objective, key targets are revised downward to be more realistic and 5 sub-indicators have been added to better measure impact.
2. *Project Background:* The World Bank is supporting the government of Bangladesh with a US\$50 million credit for the Low-Income Community Housing Support Project (LICHSP). The project aims to improve shelter and living conditions in selected low income and informal settlements in designated municipalities in Bangladesh. The project was declared effective in October 2016 and is scheduled to close in December 2021. It was originally estimated that through the project, around 24,000 urban poor who live in informal, low-income settlements, would be directly targeted, and would be offered a range of assistance, including technical assistance to redesign their communities with small infrastructure grants, and in some cases, housing loans to improve their housing and living conditions. A total of 120,000 urban residents were expected to benefit from improved access and quality of urban services. The project has five components: Community Mobilization and Planning, Community Improvements and Upgrading, Shelter Lending Support, Monitoring and Evaluation, and Project Management. Four of the components of the project are managed and implemented by the NHA, while the 5th component on Shelter Support is implemented by the Palli Karma Sahayak Foundation (PKSF).



3. The innovation of the NHA stream is that it uses a bottom up approach to planning community upgrades. Poor communities in selected informal settlements are mobilized into Community Development Committees who decide which small physical infrastructural upgrades (ranging from widening of a public road, enhancing drainage and sewerage systems, enabling access to electricity lines etc.) the project will finance in their neighborhoods, and what other improvements can be made to their community layout and organization. This approach provides a more equitable and pro-poor alternative to the top-down model of city planning that often does not include the priorities of low income, informal settlement residents. It also helps government avoid the pitfalls of centralized planning where the improvements designed for communities are often not useful or practical for their needs, and costs of interventions are often higher than if managed by the local community. In the Community Driven Development (CDD) model, the voices and preferences of local communities have a chance to be reflected in settlement planning and service upgrades. This can lead to significant enhancement to the quality of their lives, and opportunities to break the cycle of urban poverty. In tandem, the PKSf stream attempts to establish for the first time in Bangladesh a financially sustainable, market-led housing microfinance product. PKSf has successfully developed a housing loan product for low-income groups, being managed through their micro-finance partner organizations, that seems to be working in a context where previous attempts by NGOs and Banks have failed.
4. An independent MTR of the project completed in April 2019 found that the project objectives of the LICHSF remain relevant for the Bangladesh context, given the increasing proportion of the population living in urban areas with minimal access to services. This lack of access impedes their human capital and is exacerbated by the acute shortage in affordable housing. Despite the consensus that the project design and approach are relevant, project implementation has been uneven. PKSf is on track against indicators in the Results Framework while NHA project implementation has been slow due to delays in contracting and implementation challenges on the ground. Expenditure has been low so far because of extremely slow implementation, and many delays in getting a full team in place to implement the project. In addition, the scope for community upgrades has proved to be more limited than originally anticipated because communities who own land have proved reluctant to reorganize their settlements to put in new infrastructure, and in the cases where squatter settlements have been built on government owned land, it has proved very difficult for NHA to acquire land, which would be the first step before undertaking any permanent improvement works.
5. *Disbursement:* As of August 1st, 2019, the percentage of disbursement under the project is 24% which amounts to 12.01 million. The ratio of disbursed funds increased from 13% to 24% over the last 8 months, demonstrating a sharp upwards trajectory. This was largely driven by the fact that PKSf was on track to meet its spending targets and had disbursed 3.98 million USD as of June 30th, 2019. The pace of NHA activities also picked up during this time. The low disbursement rate overall has been driven by low spending on physical upgrade work in the selected informal settlements and delays in contracting for NHA



components. As of August 1st, there continues to be delays in the implementation of NHA components, showing that a re-allocation of funds is still necessary to get additional capacity to help prepare community lay-out plans and start planning for infrastructure and housing upgrades.

6. *Implementation Status and Results*: The overall progress towards the achievements of the PDO has been rated as *moderately unsatisfactory*, while the overall implementation progress has also been rated *moderately unsatisfactory*. Several longer-term issues have emerged during the MTR, which suggest the need to change certain elements of the project design. The challenges of implementing a community driven approach for housing improvements in informal low-income settlements were underestimated, particularly the problems in addressing land tenure issues. Implementation was further challenged due to delays in hiring a consulting firm responsible for implementation of the NHA components, and then further problems in retaining key staff (including the team leader and deputy team leader) by the consultancy firm, IMC Worldwide. The project design was ambitious and did not fully account for such complexities and delays.
 - a. **Progress made on the components managed by NHA has been *Moderately Unsatisfactory*** overall. There have been delays in community mobilization and preparation of settlement plans involving the communities. Out of a total 19 low-income communities that the project is supposed to target, physical improvement works have only started in 2 communities so far. In these two communities, upgrading work has also been slow to begin or to finish to completion. The preparation of plans and community mobilization work in the other communities is also behind schedule, with only 3 community plans having been finalized. Now that a full team of skilled consultants is in place, including, crucially, the team leader, it is hoped that the work can speed up in the coming months.
 - b. **The **PKSF component has been making *satisfactory* progress****. After the completion of the pilot phase, PKSF and its POs have started rolling out of their flagship housing loan product for low-income groups. PKSF is on track against most of the indicators in the Results Framework and had achieved its 2019 year-end disbursement target already. As of June 2019, PKSF has disbursed a total of BDT 336.4 million (USD 3.98 million) in housing loans (with an average loan size of BDT 0.28 million) to a total of just under 1200 households so far. Households are using the loans for new construction (49%), repairs (22%), and extensions (29%). The percentage of loans disbursed to low-income households stands at 30%. Thus far, repayment rates for the housing loans have been 99.9%.



Rationale for Restructuring:

7. **NHA needs additional capacity to deliver on the PDO:** As mentioned above, NHA components are facing serious delays in implementation. The contracting firm IMC is on hire till April 2020 (a full year and a half before the project closing date). A review of the existing work plan shows that it will be extremely difficult to cover the 19 communities across three cities as originally planned with the existing capacity in place. The midterm review assessed that the project will need additional capacity to deliver on its objectives (whether by extending the existing contract and/or by hiring a new firm). A key area where there is need for enhanced capacity is community mobilization. The time intensive nature of community mobilization was underestimated. The NHA has therefore assessed that it needs to reallocate budget towards recruiting the additional capacity. This will be done, firstly, by extending the contract of the existing consultant firm, IMC, till the project closing date; and secondly, by hiring more staff for the Project Management Unit (PMU) so that the PMU can directly implement activities in Narayanganj. The reallocation between components will help NHA to use this hybrid model (extending the consultant and enhancing its own capacity to implement the project in one of the settlements) to achieve project objectives.
8. **There is a need to re-allocate budget between NHA components (from infrastructure to capacity building) to better reflect spending pattern and project implementation needs:** Another critical and inter-linked issue that has emerged is that the current spending by NHA on upgrading of physical infrastructure has been much lower than originally anticipated, for the reasons mentioned above. When land tenure is insecure, GoB does not want to invest in new infrastructure, and where residents own land privately, they do not want to give up their own land for re-blocking and infrastructure upgrades. Even if project implementation speeds up, the NHA component will not require the full US \$22 million allocated for infrastructure upgrades as many of these upgrades are low cost community contracts. Given this reality, the Ministry of Housing and Public Works (MoHPW) has requested that IDA funds be reallocated from Component 2 to Component 1 (focusing on community mobilization and capacity building). Additional funds have also been allocated to Component 5, to allow NHA to recruit more staff for the PMU.
9. **Project targets are overambitious and need to be revised:** Project targets were overestimated and need to be adjusted downward so that progress and performance are judged against more realistic targets. Some of the adjusted targets will include changes in number of end beneficiaries as well as changes in spending on physical upgrades in communities.

A. DESCRIPTION OF PROPOSED CHANGES

10. **Changes to Results Framework:** The proposed changes to the results framework are across two dimensions: lowering the targets on two primary indicators and one secondary indicator and adding 5 sub



indicators that better measure impact. Changes were also made to the description of some indicators to make them clear. More details on proposed changes are noted in Table 1, below. The revised indicators are attached as Annex 1.

- a. *Changes in targets:* When the project began, the total number of beneficiaries was estimated based on an average household size of five people. However, the HIES survey data released in 2016 showed an average household size of 4 in Bangladesh. Hence, a new results framework will reflect a reduction in the number of beneficiaries both for the housing loan component as well as for the public infrastructure components. Changes in targets will also reflect more realistic goals being set for this project, based on actual analysis on the ground rather than projections.
- b. *Addition of new indicators to better measure impact and track implementation progress:* At midterm, the project team assessed that it would be beneficial to add indicators that better track implementation progress in more detail given the current slow implementation. For example: tracking number and type of contract completed provides a more accurate picture of implementation in real time and allows NHA to better predict spending.

Table 1: Changes to Project Development Objective Indicators		
Indicator	Changes to Indicator	Reason for Change/Addition
Number of beneficiaries with improved access to and quality of services	Targets have been lowered to 85,000 by December 2021 from 120,000	The change reflects a more accurate target based on the latest HIES data set (and average household size), as well as actual data collection on the ground as part of project implementation. In addition, the new target acknowledges delays in implementation by NHA.
Number of beneficiaries in selected municipalities with improved housing (Number)	Targets have been lowered from 40,000 by end of the project to 20,000	The change reflects a more accurate target for PKSF based on the latest HIES data set. Also, while during design the estimate was based on a much lower average loan size and a larger number of borrowers, the project has seen fewer borrowers taking on average larger housing loans.
Intermediate Results Indicators		



Number of beneficiaries of Community Upgrading Plans	Targets have been revised from 24,000 by end of the project to 15,000	Changed targets reflect reduction in total number of direct beneficiaries in targeted settlements as compared to initial estimates. Settlements have been smaller than originally planned, and household size is also smaller than assumed during design.
<i>New Indicator:</i> Total number of community sub-projects completed	The target set for this indicator is 125 community sub-projects completed by end of the project	This indicator makes a distinction between community contracted infrastructure and bigger nationally competitively bid contracts to enable the project team to assess end-impact as well as community demand for certain kinds of upgrades.
<i>New Indicator:</i> Number of sub-projects completed using NCB method	The target set for this indicator is 90 sub-projects completed using the NCB method	Same as above
<i>New Indicator:</i> % of households in completed settlements that have taken housing loans	The target set for this indicator is 5% of households in completed settlements that have taken housing loans	In the initial project design, the NHA and PKSF components were to be implemented sequentially in the same communities to test out the impact of both interventions in a targeted area. In practice, the two streams of work have not been as closely integrated during implementation. This indicator aims to incentivize both streams to work together in select communities
<i>New Indicator:</i> % of beneficiaries that self-report a significant improvement in their quality of life because of	This will be measured at the end of the project and the target is 70% of beneficiaries that should self-report a significant improvement in their quality of life because of improved housing or services.	As this is a pilot activity, the team felt it was important to track the end impact of the interventions on the quality of life of beneficiaries. Preliminary reporting



	improved housing or services.		demonstrates that the interventions have provided social capital such as respect, status etc. that has improved their quality of life.
	<i>New Indicator: New:</i> Number of housing loans disbursed	The project aims to have 4500 housing loans disbursed by the end of the project	While the PDO indicator measures the total number of beneficiaries that have been reached, this indicator seeks to officially track how many households have taken loans. This has implications for understanding how such a pilot can be scaled up.

11. *Changes in allocation of funds between Components A, B, C, D and E:*

- a. **NHA has proposed increasing the allocation of Component A to a total of US\$ 14.8 million – including US\$ 7.8 million from IDA, and US\$ 7 million GoB contribution:** Community Mobilizing and Planning will increase by 3.3 million USD (from IDA credit) to speed up and prioritize the community driven focus of this pilot. This is in line with the finding from the midterm review that community mobilization is complex, takes considerable time and effort, and there is a need to engage more deeply moving forward.
- b. **For Component B: Urban Community Improvements and Upgrading, NHA has proposed reducing the allocation by 4.3 million USD.** The scope for primary, secondary and tertiary infrastructure provision is not as large as had been previously anticipated and therefore spending on infrastructure will be lower than expected. As mentioned above, government has been reluctant to invest in public good infrastructure where land tenure is insecure, and private land owners are unwilling to give up their land for new infrastructure. This has significantly reduced the scope of spending on the infrastructure component.
- c. **Allocations for Component C on Lending for Shelters (implemented by PKSF) remains the same.**
- d. **Changes to Components D and E:** There is a marginal decrease in the money allocated to Monitoring and Evaluation, though NHA is confident that lessons learned will continue to be captured rigorously and systematically. Lastly, there has been a 1.5 million USD re-allocation under Project Management and Implementation to put in place a larger PMU to speed up implementation of the project. This is part of the strategy to increase capacity of the project.

Please see table below for further details.



Table 2: Proposed changes in allocation of components

Component Name	Original IDA Allocation in USD	Final IDA Allocation in USD	Total Allocation in USD (IDA + GoB)
Component A: Community Mobilizing and Planning	4.5 MILLION	7.8 MILLION	14.8 MILLION
Component B: Urban Community improvements and Upgrading	22 MILLION	17.7 MILLION	17.7 MILLION
Component C: Shelter Component and Lending	18.0 MILLION	<i>No change in allocation</i>	18.0 MILLION
Component D: Monitoring, Learning and Evaluation	1.00 MILLION	.5 MILLION	.5 MILLION
Component E: Project Management and Capacity Building	3.5 MILLION	5 MILLION	5.5 MILLION
PPF Refinancing	1 MILLION	1 MILLION	1 MILLION
Total Financing for Project	50 MILLION	50 MILLION	57.5 MILLION

12. **Additional Actions Agreed:** Several restructuring options were discussed with the government on completion of the MTR: (a) reallocation of some funds from NHA to the PKSf component, and (b) partial cancelation of project funds allocated for infrastructure upgrades under NHA. However, GOB officials communicated to the Bank team that they felt it was too early in the project cycle to consider such options. The MoHPW and NHA leadership instead committed to undertaking several critical actions to speed up project implementation in the targeted low-income communities. To track this, it was agreed that MoHPW, ERD and the World Bank will jointly review progress against a one-year action plan with key milestones (developed by NHA), on a quarterly basis. This is to ensure continued focus on priority activities and an increasing pace in the implementation of NHA activities. It was formally agreed with NHA and ERD that if the milestones in the action plan are not completed within the year, the GoB will consider reallocation of funds from the NHA component to PKSf, and if appropriate, partial cancellation.
13. Some of the key targets set within the One Year Action Plan were that at least 8 settlements would have to be upgraded by the end of May 2020 and planning and design work will have been completed for a total of 15 settlements. The Progress report submitted by NHA in July 2019 shows that NHA is not on track to meeting these key milestones. Out of a total of 19 low income communities, physical improvement works have only started in two communities and the preparation of plans and community mobilization work in other communities is also behind schedule
14. **For Information:** There are no overdue audits for the project, and no changes in the ISDS will be required as safeguards instruments remain the same.
15. **The Financing Agreement (FA) with the GoB remains unchanged with this restructuring.** Since the reallocation of funds between components has no implication in terms of the expenditure category levels, no amendments are needed to the FA.



II. SUMMARY OF CHANGES

	Changed	Not Changed
Results Framework	✓	
Components and Cost	✓	
Implementing Agency		✓
DDO Status		✓
Project's Development Objectives		✓
Loan Closing Date(s)		✓
Cancellations Proposed		✓
Reallocation between Disbursement Categories		✓
Disbursements Arrangements		✓
Disbursement Estimates		✓
Overall Risk Rating		✓
Safeguard Policies Triggered		✓
EA category		✓
Legal Covenants		✓
Institutional Arrangements		✓
Financial Management		✓
Procurement		✓
Implementation Schedule		✓
Other Change(s)		✓
Economic and Financial Analysis		✓
Technical Analysis		✓



Social Analysis				✓
Environmental Analysis				✓
IV. DETAILED CHANGE(S)				
COMPONENTS				
Current Component Name	Current Cost (US\$M)	Action	Proposed Component Name	Proposed Cost (US\$M)
Community Mobilization & Planning	11.50	Revised	Community Mobilization & Planning	14.80
Urban Community Improvements & Upgrading	22.00	Revised	Urban Community Improvements & Upgrading	17.70
Shelter Component and Lending	18.00	Revised	Shelter Component and Lending	18.00
Monitoring & Evaluation	1.00	Revised	Monitoring & Evaluation	0.50
Project Management, Training & Capacity Building	4.00	Revised	Project Management, Training & Capacity Building	5.50
TOTAL	56.50			56.50



Results framework

COUNTRY: Bangladesh

Low Income Community Housing Support Project

Project Development Objectives(s)

The Project Development Objective is to improve shelter and living conditions in selected low income and informal settlements indesignated municipalities in Bangladesh

Project Development Objective Indicators by Objectives/ Outcomes

Indicator Name	DLI	Baseline	End Target
To improve shelter and living conditions in selected low income and informal settlements			
Number of beneficiaries in selected municipalities with improved housing (Number)		0.00	20,000.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: While the indicator remains the same, the target has changed from 40,000 to 20,000. The change reflects a more accurate target based on the latest HIES data set. Also, while during design the estimate was based on a much lower average loan size and a larger number of borrowers, the project has seen fewer borrowers taking larger average loans. Closing date has been changed to align with closing date in the legal agreement.</i>		
Number of beneficiaries in selected settlements with improved access to and quality of services (Number)		0.00	85,000.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: While indicator remains the same, the target has changed from 120,000 to 85,000. The change in the target reflects a more accurate target based on the latest HIES data set (and average household size), as well as actual data collection on the ground as part of project implementation. In addition, the new target acknowledges delays in implementation.</i>		



Intermediate Results Indicators by Components

Indicator Name	DLI	Baseline	End Target
Shelter Component and Lending			
Volume of Bank Support: Lines of Credit - Microfinance (Amount(USD))		0.00	16,000,000.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: Only closing date has been changed to December 31st 2021 to align with the legal agreement</i>		
Percentage of loans disbursed to lower income categories (Percentage)		0.00	40.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: Only closing date has been changed to December 31st 2021 to align with legal agreement</i>		
Percentage of the housing loan portfolio at risk (Percentage)		0.00	10.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: Only closing date has been changed to December 31st 20121 align with the legal agreement</i>		
Percentage of households in completed settlements that have taken housing loans (Percentage)		0.00	5.00
<i>Action: This indicator is New</i>	<i>Rationale: In the initial project design, the NHA and PKSF components were to be implemented sequentially in the same communities to test out the impact of both interventions in a targeted area. In practice, the two streams of work have not been as closely integrated during implementation. This indicator aims to incentivize both streams to work together in select communities</i>		



Indicator Name	DLI	Baseline	End Target
Number of housing loans disbursed (Number)		0.00	4,500.00
<p>Action: This indicator is New</p>	<p>Rationale: <i>While the PDO indicator measures the total number of beneficiaries that have been reached, this indicator seeks to officially track how many households have taken loans. This has implications for understanding how such a pilot can be scaled up.</i></p>		
Community Mobilization & Planning			
Participation rate of settlement members in planning and decision making meetings (Percentage)		0.00	70.00
<p>Action: This indicator has been Revised</p>	<p>Rationale: <i>Indicator and target remain the same although description of indicator is clarified and made cleaner. Targets remain the same. Closing date is changed to align with legal agreement</i></p>		
Percentage of beneficiary households that feel project investments reflected their needs (Percentage)		0.00	70.00
<p>Action: This indicator has been Revised</p>	<p>Rationale: <i>Indicator and target remain the same. Indicator description has been clarified though indicator description and targets remain the same. Targets remain the same. Closing date is changed to align with the legal agreement</i></p>		
Percentage of beneficiaries that self-report a significant improvement in their quality of life as a result of improved housing or services (Percentage)		0.00	70.00
<p>Action: This indicator is New</p>	<p>Rationale: <i>As this is a pilot activity, the team felt it was important to track the end impact of the interventions on the quality of life of beneficiaries. Preliminary reporting demonstrates that the interventions have provided social capital such as respect, status etc. that has improved their quality of life.</i></p>		



Indicator Name	DLI	Baseline	End Target
Urban Community Improvements & Upgrading			
Number of beneficiaries of Community Upgrading Plans (Number)		0.00	15,000.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: Indicator remains the same but the targets have been changed from 24,000 to 15,000. This reflects a reduction in total number of direct beneficiaries in targeted settlements as compared to initial estimates. Settlements have been smaller than originally planned, and household size is also smaller than assumed during design. Closing date changed to align with legal agreement</i>		
Percentage of infrastructure works evaluated as of good quality (Percentage)		0.00	70.00
<i>Action: This indicator has been Revised</i>	<i>Rationale: Description has been revised. Indicator and targets remain the same. Closing date changed to align with legal agreement.</i>		
Total number of community sub-projects completed (Number)		0.00	125.00
<i>Action: This indicator is New</i>	<i>Rationale: This indicator makes a distinction between community contracted infrastructure and bigger nationally competitively bid contracts to enable the project team to assess end-impact as well as community demand for certain kinds of upgrades</i>		
Number of sub-projects completed using NCB method (Number)		0.00	90.00
<i>Action: This indicator is New</i>	<i>Rationale: This indicator makes a distinction between community contracted infrastructure and bigger nationally competitively bid contracts to enable the project team to assess end-impact as well as community demand for certain kinds of upgrades</i>		



The World Bank

Low Income Community Housing Support Project (P130710)



Annex 1: Updated Indicator Descriptions

PDO Indicator Name	Description (indicator definition)
Number of beneficiaries in selected settlements with improved access to and quality of services	Total number of beneficiaries of all the work done by NHA. Improved access will measure new service provision (e.g. new electricity lines where there was no electricity before) while improved quality refers to cases where there is a service, but it is being improved by NHA (e.g. widening of a road, improvement of a drain)
Number of beneficiaries in selected municipalities with improved housing	Number of people benefitting from access to housing loans and residing in newly improved or constructed shelter
Intermediate Indicator Name	Description (indicator definition)
Participation rate of CDC members in planning and decision-making meetings	Participation rate of CDC members (gender disaggregated) in planning and decision-making meetings as measured by average participation rate of CDC members in CDC meetings (disaggregated by women and men). This information is collected from CDC minutes and any other audits
Number of direct beneficiaries of Community Upgrading Plans	Number of residents (gender disaggregated) in settlements where NHA has already finished some public works
<i>New: Percentage of settlement residents engaged in finalizing community upgrading plans</i>	Taking total number of settlement residents and subtract number of residents engaged in some way, in finalizing community upgrading plans as measured by meeting and field site visits.
Percentage of beneficiary households that feel project investments reflected their needs	Percentage of beneficiary households of NHA components that feel investments meet their needs and improved their quality of life.
Percentage of infrastructure works evaluated as of good quality	Take total number of completed infrastructure works and calculate percentage of number of works that have been marked and verified as complete and satisfactory by NHA project engineers.
<i>New: Total Number of community sub-projects completed</i>	Total number of community contracts completed.
<i>New: Number of sub-projects completed using NCB method</i>	Total number of contracts completed using a nationally competitive bidding process
<i>New: Percentage of households in completed settlements that have taken housing loans</i>	In all completed NHA settlements, at least 5% of households should have taken housing loans.
Percentage of loans disbursed to lower income categories	Percentage of loans disbursed to lower income categories as defined by percentage of loan volumes to income category defined as "lower" in operations manual



<i>New: Percentage</i> of beneficiaries that self-report a significant improvement in their quality of life as a result of improved housing or services	Focus Group discussions and/or other qualitative assessments with beneficiary groups. Quality of life may be defined as improvements in health, social capital, enhanced ability and opportunity for productive activities etc.
<i>New: Number</i> of housing loans disbursed	Total number of housing loans disbursed
Volume of Bank Support: Lines of Credit - Microfinance	Cumulative amount disbursed by the World Bank towards the Shelter Credit Line facility for the purpose of onward lending to eligible borrowers as housing microfinance loans
Percentage of the housing loan portfolio at risk (percentage) – (Custom)	Percentage of the total MFI portfolio dedicated to housing microfinance, considered at risk