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MINISTRY OF WATER RESOURCES



BANGLADESH WATER DEVELOPMENT BOARD (BWDB)

**COASTAL EMBANKMENT IMPROVEMENT PROJECT, PHASE I
(CEIP-I)**

RESETTLEMENT ACTION PLAN (RAP)

Polders 32, 33, 35/1, 35/3 & 39/2C

VOLUME II.A

RESETTLEMENT OF PAPs IN POLDER 32

**Socioeconomic Profile of PAPs, Resettlement Impacts, Budget for Impact
Mitigation and Implementation Organization**

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VOLUME II.A POLDER 32

Socioeconomic Profile of PAPs, Resettlement Impacts, Budget for Impact Mitigation and Implementation Organization

1. INTRODUCTION

1. Polder 32 is located in Dacope Upazilla under Khulna District. It covers two unions (the lowest local government unit) of the Upazila namely Sutarkhali and Kamarkhola. The polder is bounded by the rivers Sibsa and Dhaki in the west and north, and rivers Chunkuri, Bhadra and Sutarkhali in the east and south. This polder was planned in the year 1960 under the *Coastal Embankment Project*. The construction of the polder started in 1966-67 and was completed in 1971-72. The original concept of construction of this polder was only to protect the agricultural lands from salinity intrusion caused due to tidal inundation from the river. The entire embankment of the polder is classified as Interior Dyke having side slopes C/S: 1:2 and R/S: 1:3. Total length of the embankment is 49.50 km with a design crest level is 4.27 m PWD (Paleo Water Depth). The water control structures in the polder include 16 drainage sluices and 35 flushing inlets. Total length of drainage channel is 45 km. Gross protected area by the polder is 8,097 ha and net benefited area is 6,500 ha.

2. At present, the embankment of the polder is under the threat of cyclonic surge, wave attack, river erosion and increasing risks (due to sea level rise) brought about by climate change impacts. The embankment and hydraulic structures of the polder were seriously damaged by cyclones Sidr and Aila. Many segments of the embankment of the Polder are damaged, mainly by overtopping action during the Cyclones Sidr in 2007 and Aila in 2009. In many places, the river side slopes are subject to severe river erosion and wave action. Many hydraulic structures are fully or partially damaged and some are non-functioning due to missing of gates and siltation of country side (C/S) & river side (R/S) diversion channels. The concrete surfaces of the structures are in a dilapidated condition. The loose aprons at both C/S & R/S have been either damaged or washed away. Most of the structures have to be replaced as they are not repairable.



Figure A 2: Damaged Structure at the Mouth of Nolian River



Figure A 1: Flushing-Inlet in Polder-32

3. The internal drainage channels have been closed due to deposition of silt and need to be re-excavated on the basis of the CEIP design. In some areas, land owners have started ill-planned shrimp farming under Third & Fourth Fisheries Project damaging the Polder by constructing many unplanned and ill-managed inlets for shrimp farming. Figure A.1 presents the Index Map of the polder showing the alignment of the embankment, location of drainage sluice and drainage channels, proposed interventions, etc. The proposed interventions for improvement of the polder under CEIP are as follows:

• Construction of retired embankment	:	3.50 km
• Construction of forward embankment	:	0.70 km
• Design crest level of embankment	:	
➤ From km 5.50 to km 44.00	:	4.50 m Pwd
➤ From km 0.00 to 5.50 & km 44.00 to 49.50	:	5.00 m Pwd
• Construction of drainage sluice under CEIP	:	7 nos
• Construction of drainage sluice under Aila	:	6 nos.
• Demolish of existing drainage sluice	:	3 nos
• Construction of flushing inlets	:	2 nos.
• Repair of flushing inlets	:	21 nos
• Demolish of flushing inlets	:	2 nos.
• Re excavation of drainage channel	:	17.50 km
• Bank Protection work	:	1.50 km
• Slope Protection of embankment	:	4.30 km
• Canal Closure	:	1.00 no
• Preliminary estimate of Afforestation	:	58.00 ha.
• Land acquisition	:	67.00 ha.

4. Project interventions in the Polder 32 will affect a total of 1521 households and 38 common property structures. None of the affected persons are from the indigenous peoples. As per provision of the local law on land acquisition and the Bank policy on involuntary resettlement (OP 4.12), a Resettlement Action Plan (Volume I) has been prepared for all 5 first year polders of phase I CEIP covering policy guidelines, impact mitigation principles, entitlements and institutional and implementation arrangement including monitoring and evaluation and budget. This volume (Volume II.A) presents the project interventions, impact of land acquisition and population displacement, land acquisition and resettlement budget and implementation organization for project affected persons in Polder 32 (Figure A.3).

POLDER: 32, KHULNA, MAP SHOWING PROPOSED INTERVENTIONS

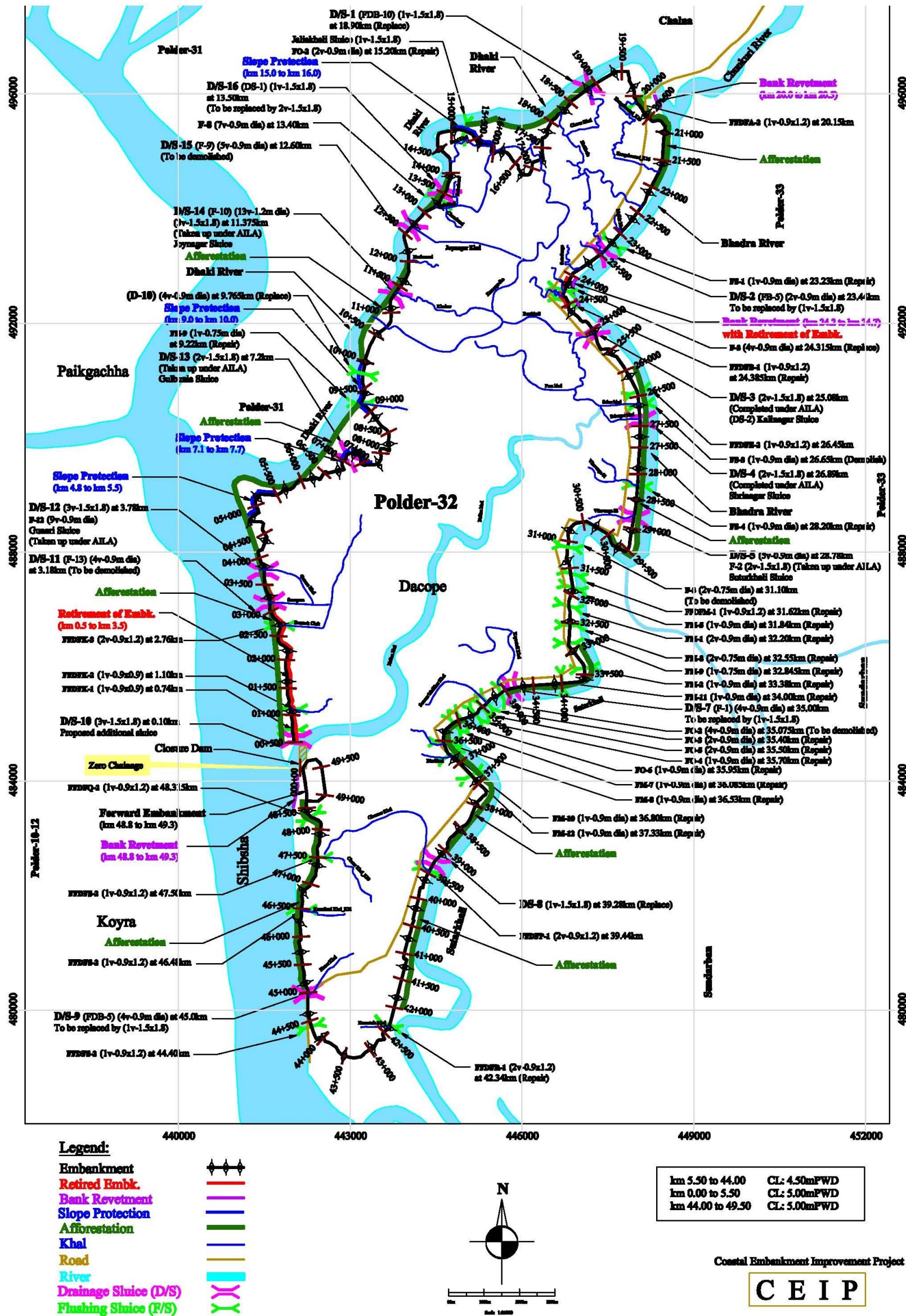


Figure A 3: Polder 32, Khulna, Map Showing Proposed Interventions

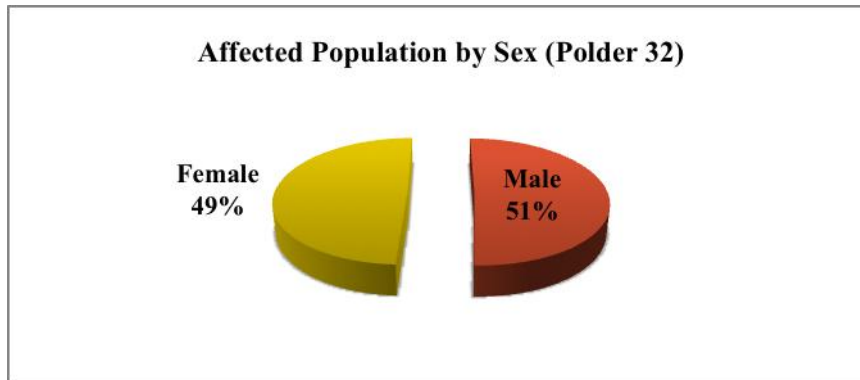
2. SOCIO ECONOMIC INFORMATION

5. The number of households in Polder 32 that will be affected by the project is 1521, 24% of the total project affected households under the first year program. Socio-economic profile of the **Project Affected Persons (PAP)** for improvement of Polder 32 is given in the following subsections.

2.1 Project Affected Population

6. A total of 6325 people in **1521** project affected households (PAH) have been identified affected in their housing, and commercial and business enterprises (**CBEs**) in the Polder 32 area. The PAPs constitutes 49% female and 51% male. The male female ratio is 1:0.97. This polder has the second highest number of affected population under the First Year Contract under CEIP-I .

Figure A 4 : Affected Populations by Sex (Polder 32) (Percentage)

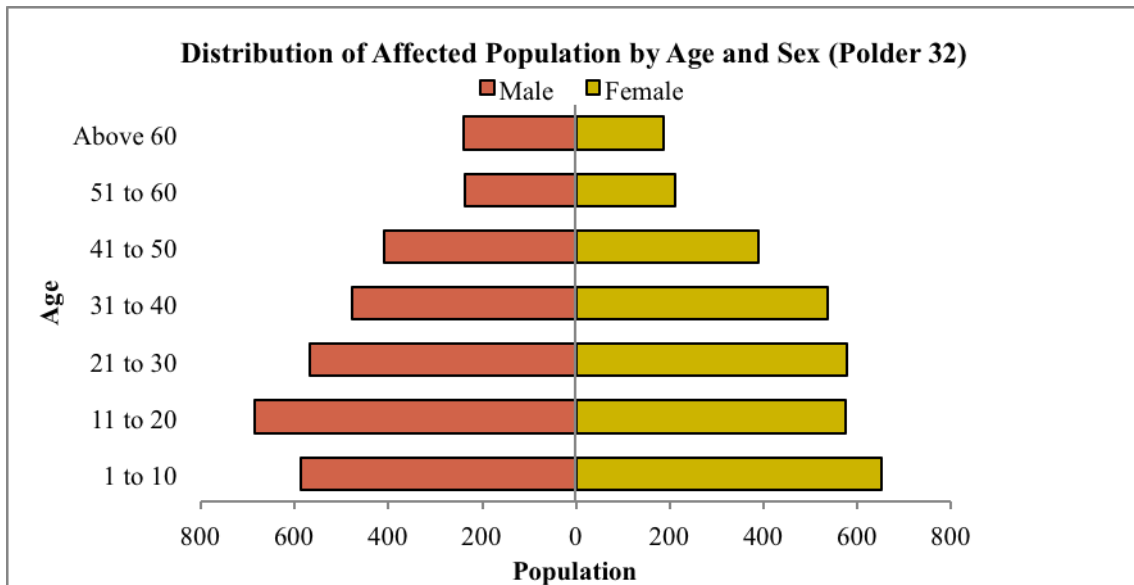


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.2 Distribution of Population by Age and Sex

7. Figure A-5 shows distribution of affected population by sex and age groups under the Polder 32. The highest population (19.91%) belongs to the age group 11 to 20 years while the lowest population (6.72%) belongs to above 60 years. It is found that the male and female population is almost equal in numbers within the age groups 21-30 years, 31-40 years and 41-50 years. The male population (10.81%, 3.76% and 3.78%) is higher than that of female population (9.09%, 3.35% and 2.94%) respectively within the age groups 11-20 years, 51-60 years and ≥ 60 years. On the contrary, the female population (10.21%) is higher than that of the male population (9.30%) within the age group 1-10 years. These data depicts that there is a significant number of school going children as well as elderly PAPs who will be affected by displacement.

Figure A 5: Distribution of Affected Population by Age and Sex (Polder 32) (by Number)

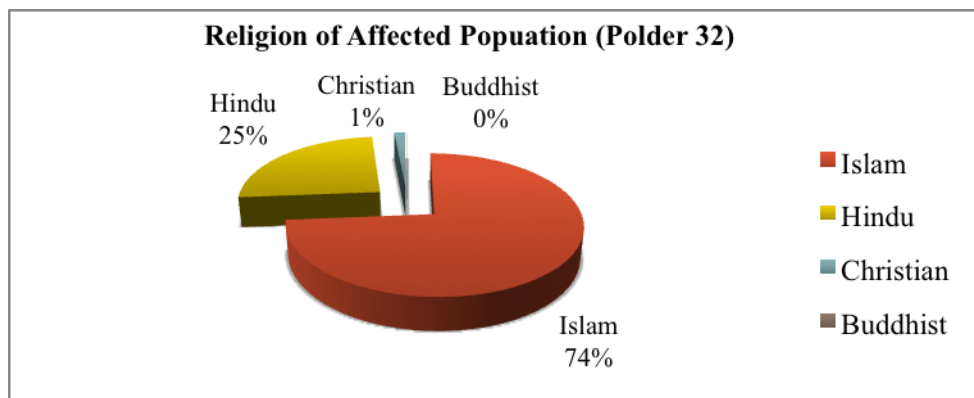


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.3 Religion of Affected Population

8. PAPs in the Polder 32 area are largely Muslims. About 74% of the PAPs belongs to Islam religion (Muslim). The second largest are the Hindus comprising 25% of the PAPs. Number of affected Christian population is 92 and only three Buddhists are among the PAPs. Specific measures will be taken to address the need of different religious communities during relocation to keep them in close proximity of their respective communities.

Figure A 6: Religion of Affected Population (Polder 32) (by Percentage)

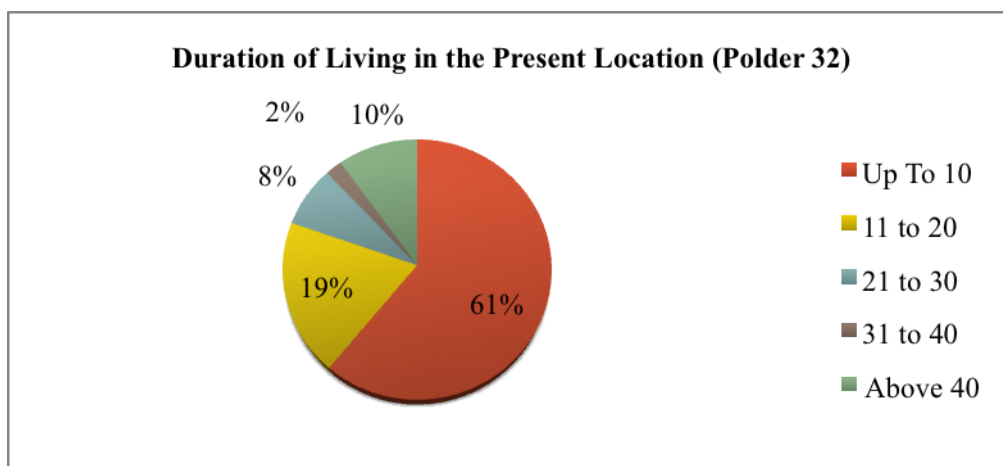


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.4 Duration of Living in the Present Location

9. In the Polder 32 area, 61% of the likely affected households have been living in their present dwellings for up to 10 years. The rest 39% have been living in this area for more than 10 years. This means that the affected people are long term residents at their present place of dwellings and thus have strong social and economic ties with the community.

Figure A 7 : Duration of Living in the Present Location (Polder 32) (By Percentage)

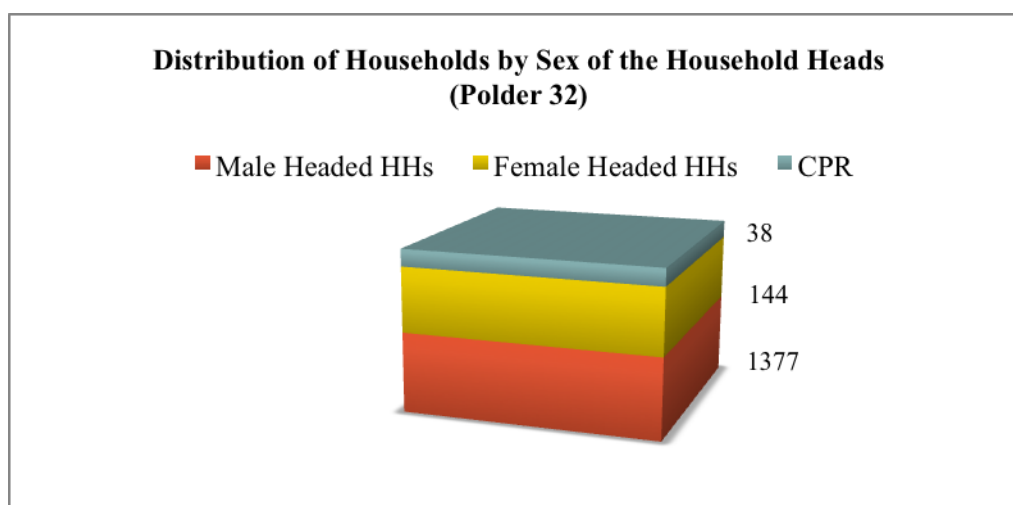


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.5 Distribution of Households by Sex of the Household Heads

10. Among the surveyed 1559 Project Affected Unit (PAUs)¹, 88.33% are headed by male and 9.24% by female household members. Rest of the PAUs is common property structures (CPS).² Presence of female-headed households indicates that there vulnerable households in the area.

Figure A 8: Distribution of Households by Sex of the Household Heads (Polder 32) (by Number)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

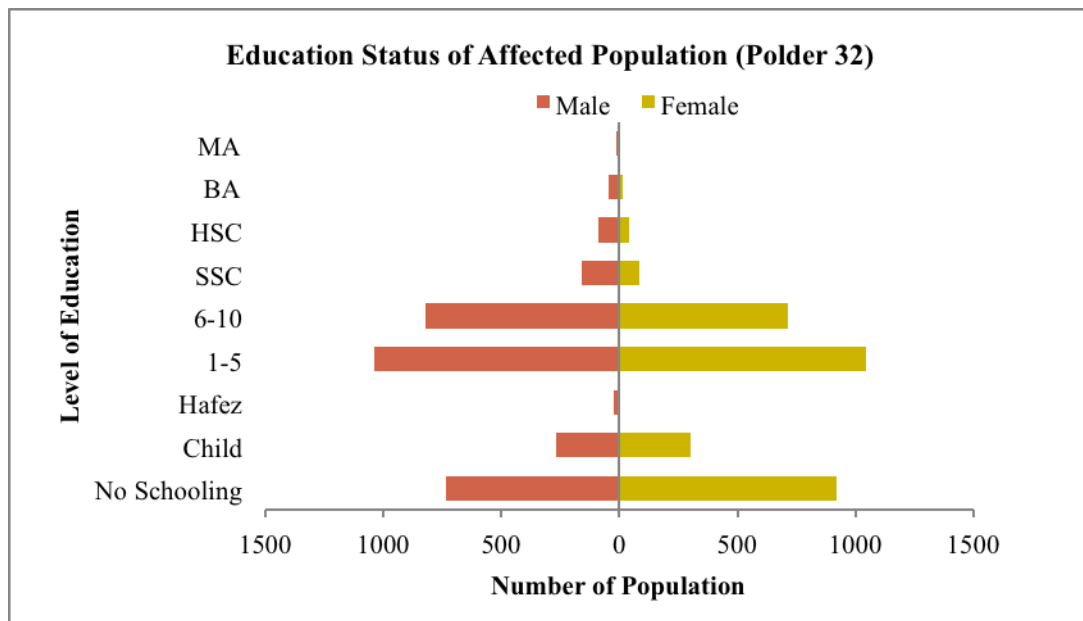
¹ Project Affected Units (PAU) include households losing their housing and commercial premises and sources of income and other non-household social and cultural establishments (common property structures) like educational and religious institutions and establishments and other sociocultural structures. The 1559 PAUs include 1521 households and 38 CPSs.

² Common property structures (CPS) are physical establishments and institutions used by communities/groups for educational, religious, cultural and other social purposes. The CPSs likely to be affected by this project include educational institutions (general and religious education), religious worship houses (Muslim and Hinduism), social institutions (sociocultural and social services) and public institutions.

2.6 Education

11. In the Polder 32 area, twenty six percent of the affected people are illiterate including those who can only sign their names. Out of these 26% illiterate people, the illiterate males are 12% while the illiterate females are 15%. About 33% of the affected persons in the Polder 32 area has completed primary level of education. About 24% of the affected people have education between class six and class ten. Only about 4% and 2% of the affected people have completed SSC and HSC levels of education respectively.³ This means that most people’s livelihoods are traditional with limited options available. The data on occupation (described later) also support this claim.

Figure A 9: Education Status of Affected Population (Polder 32) (by Number)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

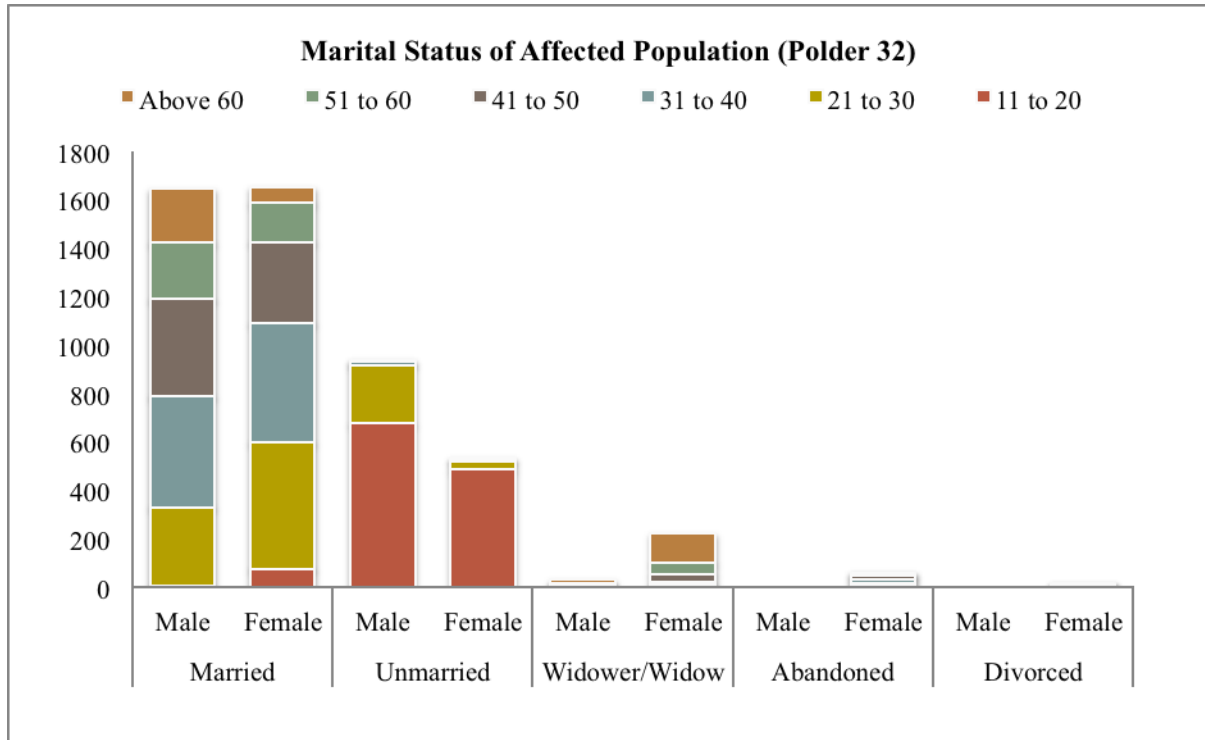
2.7 Marital Status

12. In the Polder 32, there are 1647 married males and 1653 married females among the PAPs. Out of total 936 unmarried males, 677 (72.33%) belong to the age group ≤ 20 years which is followed by 242 (25.85%) in age group 21-30 years and 15 (1.60) in age group 31-40 years. Out of 530 unmarried females, 487 (91.89%) belong to ≤ 20 years followed by 33 (6.23%). There are 222 widows in polder 32 of which 120 (54.05%) are in the age group >60 years followed by 45 (20.27%) in age group 51-60 years and 34(15.32%) in the age group 41-50 years. Out of 57 abandoned females, 20 (35.09%) belong to the age group 31-40 years that is followed by 16 (28.07%) in age group 41-50 years and 10 abandoned females (17.54%) of the age group 21-30 years. Out of 11 divorced females, 4 (36.36%) belong to the age group 21-30 years that is followed

³ The education system and structure of Bangladesh has three major stages-*primary*, *secondary* and *higher* educations. Primary education is a 5-year cycle and completed with a public examination for Primary School Certificate (PSC). The secondary education is a 7- year cycle with three sub-stages: 3 years of junior secondary education completed with a public examination for Junior School Certificate (JSC), 2 years of secondary education completed with a public examination for Secondary School Certificate (SSC) and 2 years of higher secondary education completed with a public examination for Higher Secondary Certificate (HSC). The tertiary education (3-5 years) is provided through universities (31 public and 51 private universities). There are also Madrasah (religiously inclined) and English medium schools. Besides this, there are vocational training schools at post-secondary level.

by 3 (27.27%) belong to ≤ 20 years. The present marital status in polder 32 is presented in figure 7. The data on marital status thus provide enough evidence of female PAPs who are widowed or abandoned. These women will face more vulnerability while they are displaced from their dwellings.

Figure A 10: Marital Status of Affected Population (Polder 32) (by Number)

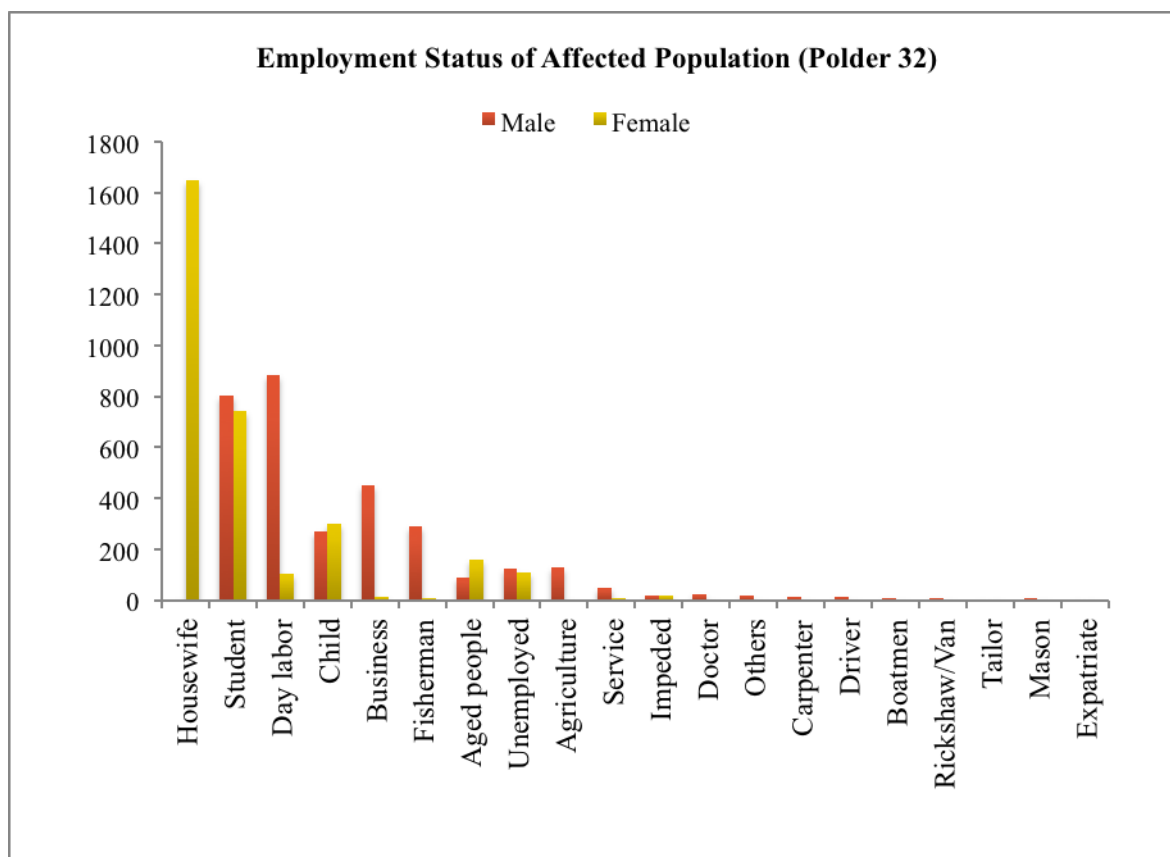


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.8 Employment Status

13. Occupations of the affected population in the Polder 32 area are shown in Figure 19. It is found that an overwhelming number of the affected population is housewives (26.07%) followed by daily wage laborers (15.65%), business (7.29%), fishermen (4.76%), agriculture (2.10%), service/employment (0.95%), health providers (0.38%), and others (0.35%). At the same time, one-fourth (24.41) of the affected population in Polder 32 area is students and 9% is children. It indicates high dependency ratio in the area. The project will address this issue through providing income-generating option (within the scope of the project) for women and other eligible groups. As the percentage of students is also very high, project will not disrupt their education.

Figure A 11: Employment Status of Affected Population (Polder 32) (by Number)

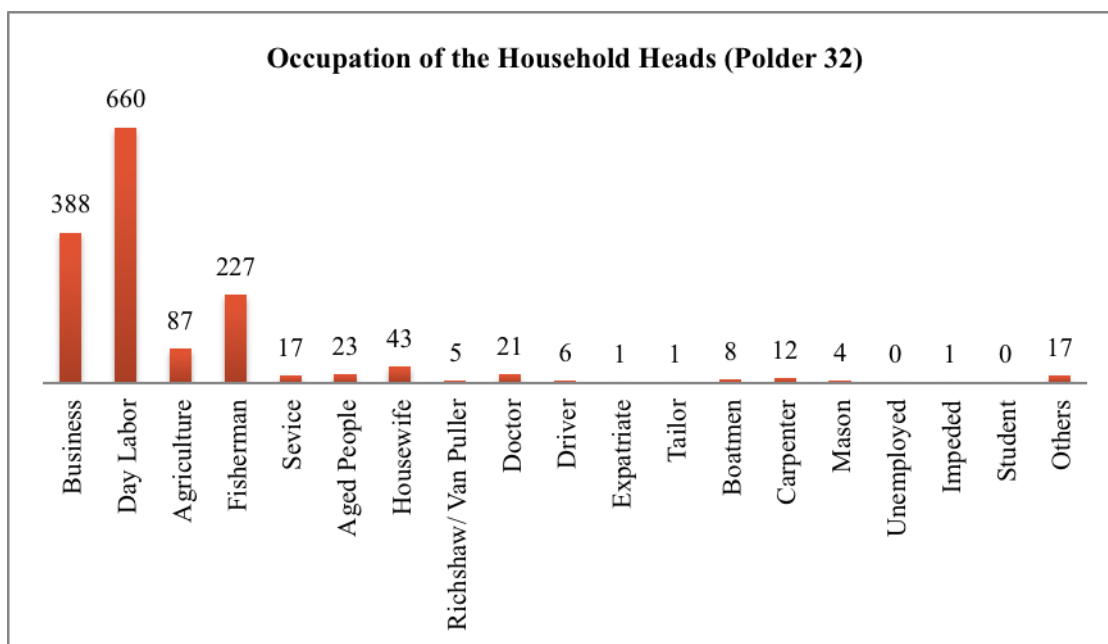


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.9 Occupation of the household Heads

14. In the Polder 32 area, the majority (43%) of the affected household heads are day laborers that indicate the dominant presence of low income group in the area. One-fourth (26%) of the household heads are involved in business. At the same time, fishing (13%) activities is also existent among the household heads. However, number of housewife (3%), aged people (2%) etc. as household heads shows that vulnerable households are present in the project area and are required special attention.

Figure A 12: Occupation of the Household Heads (Polder 32) (by Number)

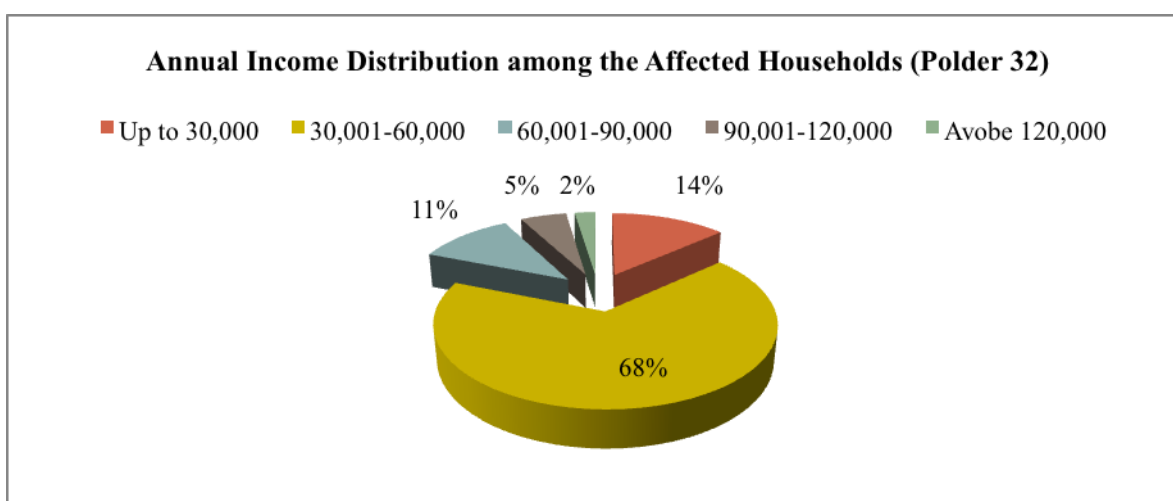


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.10 Income and Poverty Dynamics

15. Income and poverty dimensions of the affected households in the Polder 32 area are shown in figure 10. It is found that each of 1232 affected households (82%) earn an income of \leq BDT 60,000.00 per year. These households are considered as ultra-poor. Two hundred and fifty two affected households (16%) earn an income ranging from BDT 60,001.00 and 120,000.00 per year. They may be considered as poor. On the contrary, 37 affected households (2%) earn and income above BDT 120,001.00 who may be considered as non-poor. These data on income and poverty level show that most affected households (68%) are ultra poor and will have severe impact on their livelihoods. The project may be able to provide an opportunity for better livelihood for these people.

Figure A 13: Annual Income Distribution among the Affected Households (Polder 32) (by Percentage)

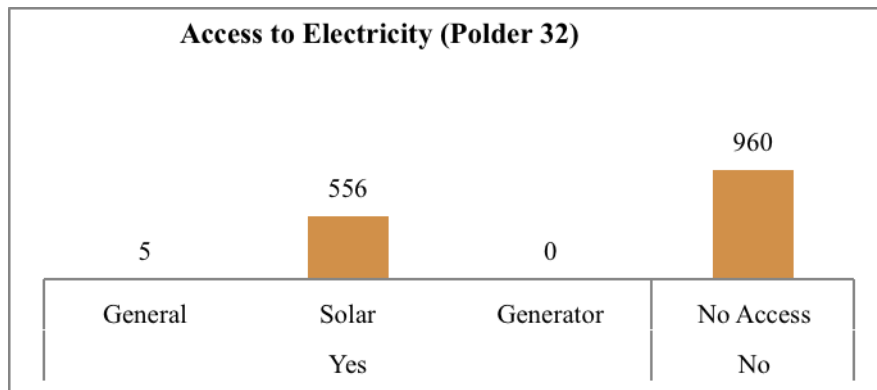


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.11 Access to Electricity

16. Among the affected households in the Polder, 63% of the households do not have access to electricity. Though 37% of the households have access to electricity, only five households have the access to national grid supplied electricity. Rest of the households (561) relies on solar energy for their electricity which is a very good example of alternative energy use.

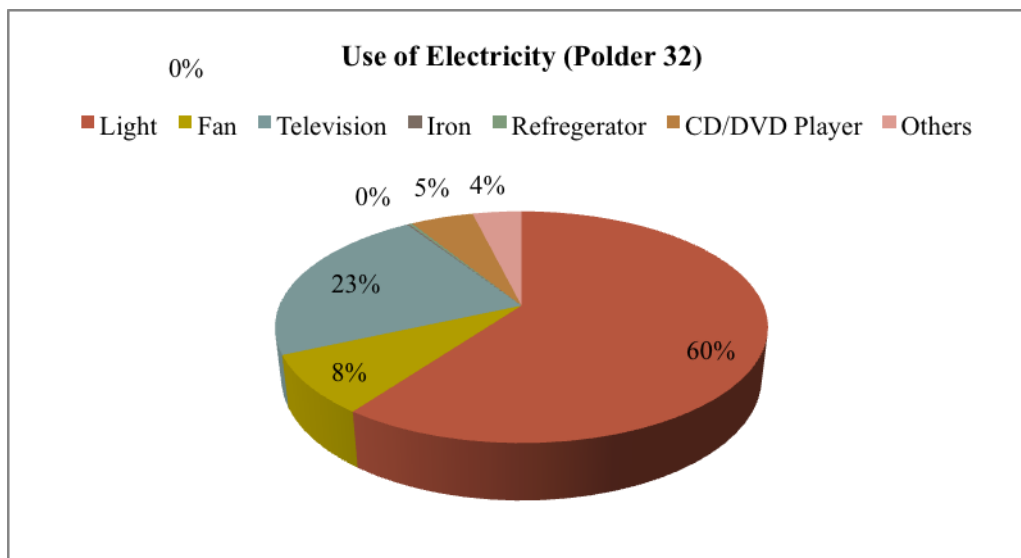
Figure A 14: Access to Electricity (Polder 32) (by Number)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

17. When asked about the use of electricity in the Polder 32 area, the most use of electricity has been accounted for lighting (60%). Interestingly, second highest response for electricity use is for watching television (23%). Other uses involve using electric fans, CD/DVD player, and the like.

Figure A 15 : Use of Electricity (Polder 32) (by Percentage)

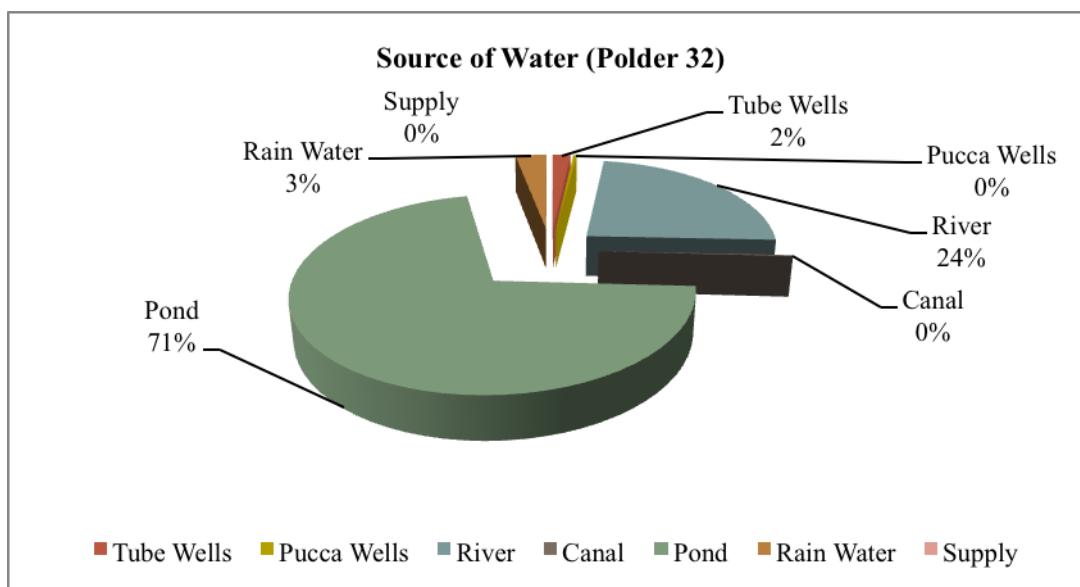


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.12 Water and Sanitation

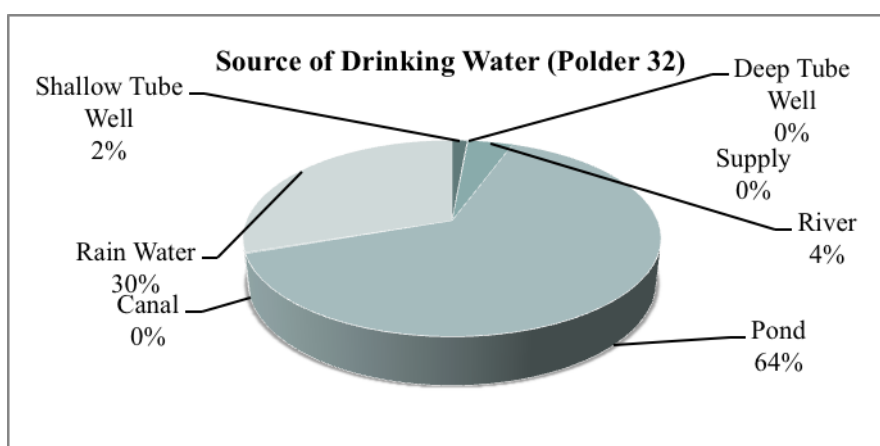
18. The main source of water in the Polder 32 area is pond (71%) and river (24%) which makes them potentially vulnerable to water borne diseases. Only 5% of the people have access to safe drinking water in this area on the form of rain water harvesting and tube wells. There is no piped water available in the Polder 32 area.

Figure A 16: Source of Water (Polder 32) (by Percentage)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

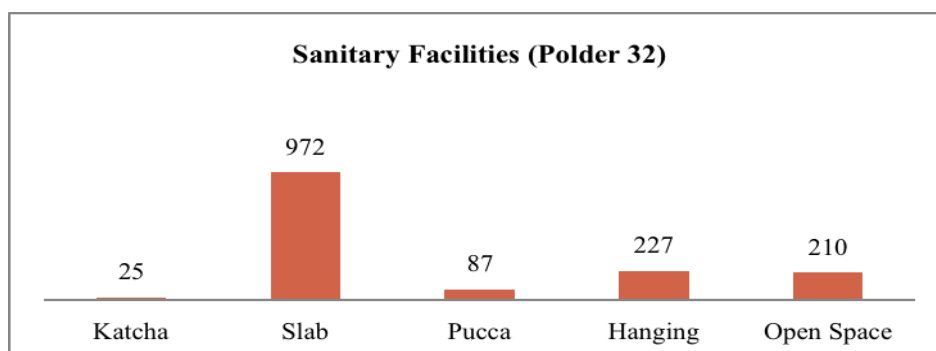
Figure A 17: Source of Drinking Water (Polder 32) (by Percentage)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

19. In Polder 32 area, members of about 64% households use water sealed slab latrines followed by 15% households use hanging latrines that is further followed by 13.21% households use open space for defecation.

Figure A 18: Sanitary Facilities (Polder 32) (by Number)

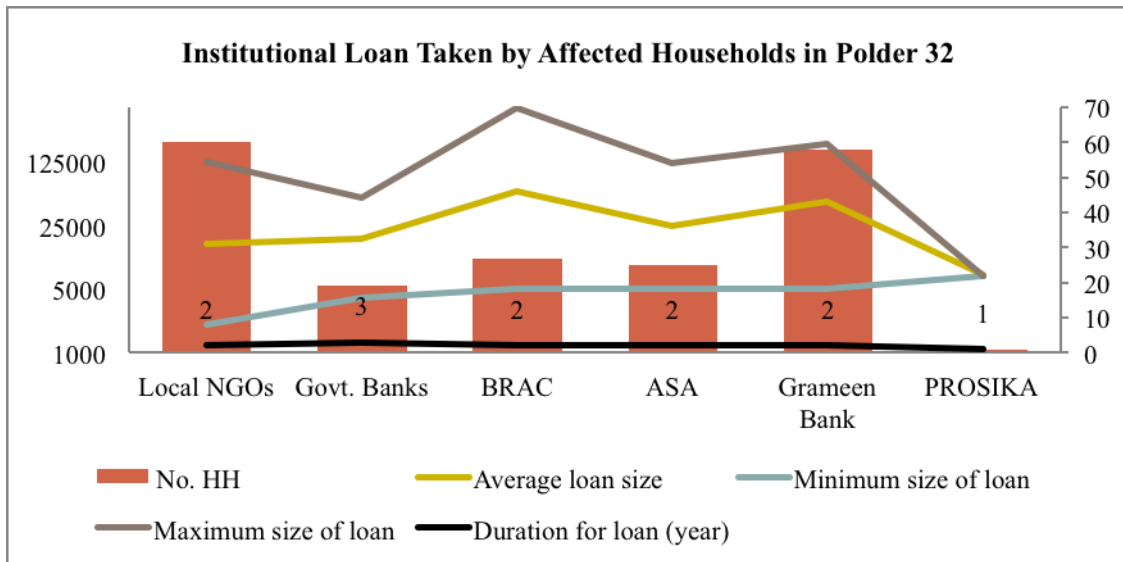


Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

2.13 Access to Credit

20. Figure 2.16 shows institutional loan taken by the likely affected households in the Polder 32 area. It is found that the likely affected households took institutional loan from local and national NGOs and Government Banks in the Polder 32 area. National NGOs, such as ASA, BRAC, Grameen Bank and PROSHIKA have provided loan to the households. Duration of most of the loans is 2 years, but duration of only one loan is one year. However, duration of loan taken from the Government Banks is 3 years. In most of the cases minimum size of loans is \geq BDT 5000. However, minimum size of loans taken from local NGOs is only BDT 2000. Maximum size of loans ranged from BDT 50,000 to BDT 300,000. The highest number of households (60) has taken loans from local NGOs with amount of loan ranging from BDT 2,000 to BDT 124,000. Average size of loan is BDT 15250. The second highest number of households (58) has taken loan (BDT 5000-BDT 200,000) from Government Banks. Average size of loan is BDT 44,931. Only 1 household has taken loan (BDT 7,000) from PROSHIKA.

Figure A 19: Institutional Loan Taken by Affected Households in Polder 32(by Number)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb 2012

21. The above description of the socio-economic data reveals that most project affected households are ultra poor with lack of adequate social and economic capital and networks. Their displacement caused by the project will further impoverish them and create different types of impacts. The next section describes major impacts likely to be caused by the project.

3 CONSULTATION AND PARTICIPATION

22. Community consultation was held in Polder 32 at the local level. People’s opinion was sought on the project design and documentation and they actively participated in the discussions. The potential affected persons along with local community leaders and other stakeholders were consulted through group meetings and personal contact. The opinion of the different levels stakeholders regarding the project was sought and considered in preparation of Resettlement Plan. Three formal stakeholders meetings were held with different communities along the right of way of

polder 32. Different types of stakeholders i.e. concerned UP Chairman/member, Teacher, Imam, Local Community Leader, Political Leader, farmer, shop keepers and other affected people attended the sessions.



Figure A 20 : Meeting at Kamarkhola UP office, Polder 32

23. The process for determining affected people, nature of the work, compensation payment procedure, World Bank’s policy on involuntary resettlement, cut-off-date for listing property etc. were discussed in the meetings. The locations of the meetings and methods of consultation are described in Table A-1.

Table A 1 : Locations of the Meeting and Participants in Polder 32

Location, date and time	Category of Participants attended the meeting
Kamarkhola UP Office, Polder 32 January 08, 2012 at 12.00 am	UP Chairman, Kamarkhola UP, UP member, Farmers, shop owners, day laborers, structure owner, businessman, 28 PAPs were present.
Naliyan Bazar, Polder 32 April 29, 2012, at 3.00pm	Farmers, businessmen, wage laborers, boatman, Structure owner 34 PAPs were present.
Naliyan Bazar, Polder 32 April 29, 2012, at 3.00 pm	Local UP member, Local Doctor, Farmers, day laborers, Structure owner, businessman, 18 PAPs were present.

24. In the consultation meeting goals and objectives of the project, relocation requirements, compensation and other assistance, probable timeline of starting civil construction of the project, cut-off date for conducting survey and other relevant issues were discussed in the meeting. The major issues discussed in the consultations are presented in the table A-2.

Table A 2: Topics and Discussion of the Meetings

Topics/Issues Discussed	Outcome of the Discussion
<ul style="list-style-type: none"> i. Attitude and perception of the community towards the project including changing/adjustment of alignment ii. Project concept, design and benefits, iii. Cut-off-date of listing the affected properties, iv. World Bank policy on involuntary resettlement, v. Land acquisition and compensation procedure by Deputy Commissioner vi. Procedure of determining compensation for land, structure, trees, and other assets, relocation assistance, etc. vii. Adverse effects of the project & mitigation measures, viii. Compensation payment procedure and entitlements, ix. Relocation and resettlement options, people demanded facilities to be relocated in a particular site with some civic amenities x. Major problems relating to the projects and special attention to the vulnerable group etc. xi. Relocation of common property resources 	<ul style="list-style-type: none"> a. Affected people are informed about the project objectives, goals and aware of the probable project impacts b. Informed about the cut off date of the survey and known that after the cut off date no changes in land and structure quality and quantity would be entertained c. They are known about upcoming project activities such as land acquisition, relocation, construction of sluice gate, earth filling on the embankment, etc. d. They can assume about probable positive impacts of the project such as strengthening of the embankment; improve communication, protection from the tidal surge, etc. e. They are also aware of the negative impacts of the project such as mandatory displacement from the present location, struggle to cope with new environment, financial problem, relocation f. People may take away their material salvaged from the affected structure g. Aware of the requirements of relocation in a new site which may be sponsored by the project h. They are aware of their relocation by themselves in individual or a cluster manner i. They are aware that the project will provide civic amenities to them if they are relocated in a cluster manner j. It is known to them that they may have preferential employment in the civil construction k. This is also known that they have every right to get information about their future plan matching with project schedule l. Finally they are known that all sorts of project activities will be taken into account by consultation with them and the project is for betterment of the local people, coastal region, and as well as country as a whole.

4 PROJECT IMPACTS AND RESETTLEMENT

25. The social safeguard impacts of the project interventions in the Polder 32 as per the project resettlement policy framework are described in the following sections.

4.1 Project Affected Households and Persons

26. The project interventions in polder 32 will affect 1521 households including 32 households losing their titled land, 1016 households losing their residence only including 26 on their titled land, 360 households losing business premises including 3 shops on titled land, and 113 losing their residence along with shops on non-titled lands. Non-title holders are largely squatters on existing embankments. The project interventions will affect 6325 persons in these 1521 project affected households of which 2123 are female.

Table A 3 : Project Affected Households and Persons (Polder 32)

Impact Category	Total PAH (Nos.)			Project Affected Persons ⁴ (Nos.)		
	Total	Titled	Non-titled	Both Sex	Male	Female
Land	32	32	0	133	67	45
Residence	1016	26	990	4,225	2,139	1,418
Shops	360	3	357	1,497	758	502
Residence/shops	113	0	113	470	238	158
Total	1521	61	1460	6325	3202	2123
	%			100	51	49

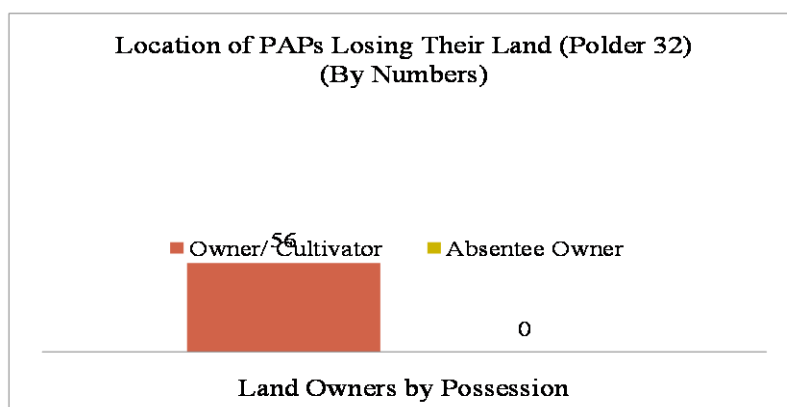
Source: KMC Census and Socioeconomic Survey, February 2012

4.2 PAPs with Loss of Private Land

27. A total of 56 owners (in 32 PAHs) have been identified who will lose their titled land for improvement works in Polder 32. All these 56 owners cultivate or use the land and are residing in the location. No absentee owner has been recorded in the Polder 32 area.

⁴ The distribution is just to understand the gender composition of PAPs. Title holders will be identified in the process of acquisition of land by the respective Deputy Commissioners (DC). PAPs are persons not necessarily the title holders but impacted due to loss of resources as a member of the project affected households. Some of the female PAPs may be identified as title holder in the process of payment of compensation.

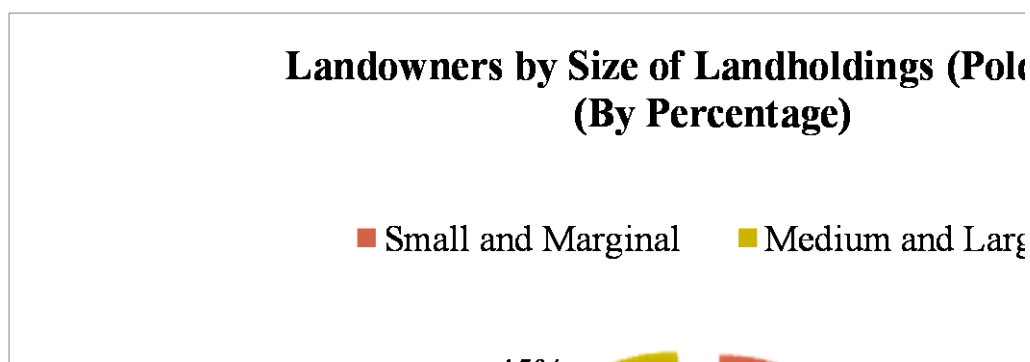
Figure A 21 : Location of PAPs Losing Their Land



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

28. Among the 56 land owners in Polder 32 area, 31 land owners own small and marginal size of lands whereas 25 land owners own medium to large size land.

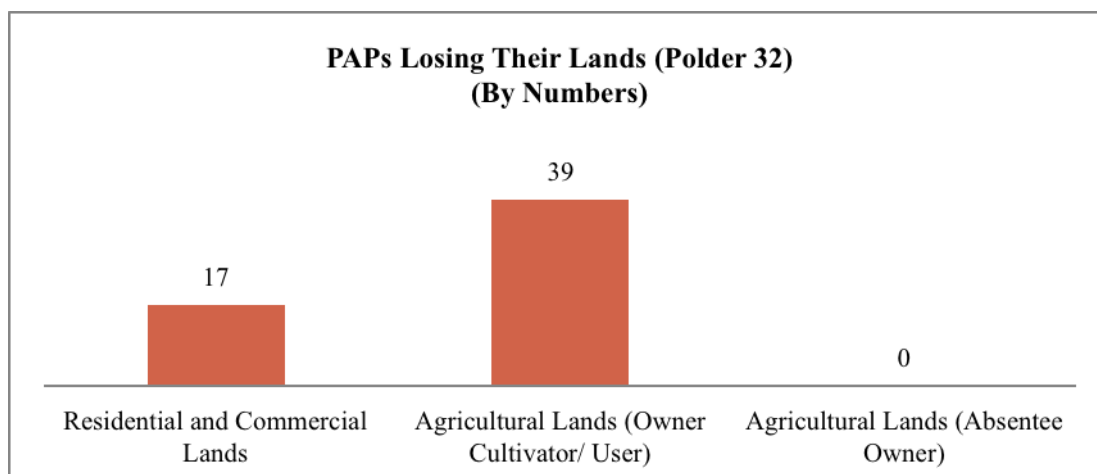
Figure A 22 : Landowners by Size of Landholdings (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

29. Among these 56 affected land owners, 39 owners own agricultural land. Other lands are used for residential and commercial purposes. There is no absentee owner in possession of these agricultural lands. Among the total landowners about 41 landowners under Polder 32 have lost more than 20% of their total land holdings.

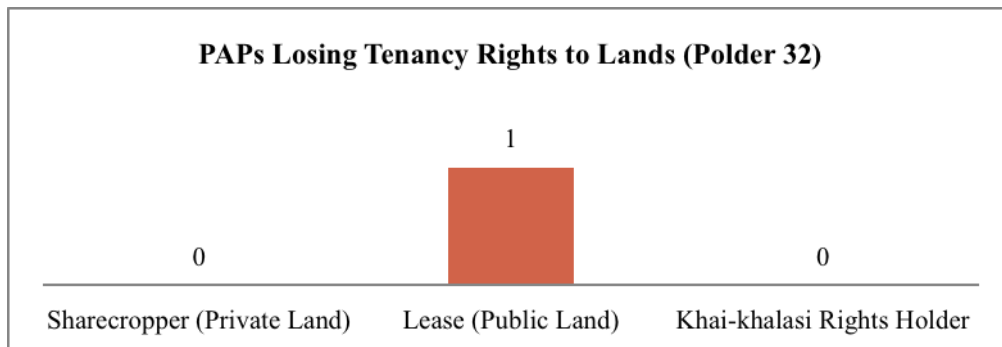
Figure A 23 : PAPs Losing Their Lands (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

30. Land acquisition will also cause impact on tenants of agricultural and other productive lands in Polder 32 area. However, only one tenant has been identified who is using public land through formal lease. The respective Deputy Commissioner will identify and consider if these tenancy agreements are eligible for payment of compensation (no khai-khalasi⁵ or other types of land rights were identified).

Figure A 24 : PAPs Losing Tenancy Rights to Lands (Polder 32)

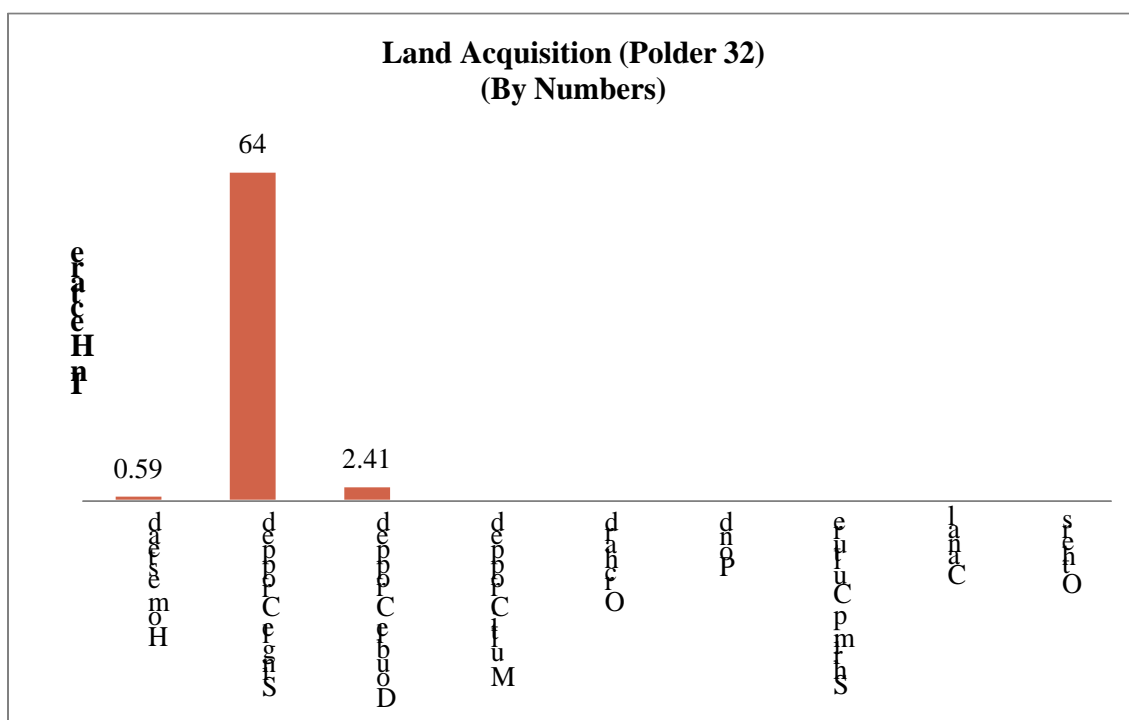


Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

31. A total of 67 hectares of land will be acquired for the project intervention from Polder 32 area. Of this land, 0.59 hectares are homestead, 66.41 hectares are one crop agricultural land and 2.42 hectares are double cropped land.

⁵ Khai-khalashi right is an usufructuary right to a land for a specified period obtained through a loan given to the land owner that is recovered through produces from the land during that period. The lender cultivates the land or leases it out either to the borrower or to any other farmer. Though the land is mortgaged against a specific amount of credit, no interest is paid to the lender for this loan. Other types of land use right including mortgage/lease (rights obtained against a lump-sum cash) and share-cropping rights (no cash but share of produces).

Figure A 25 : Proposed Land Acquisition (Polder 32)



Source: Consultant's Estimate Based on Land Acquisition Plan (KMC) 2012

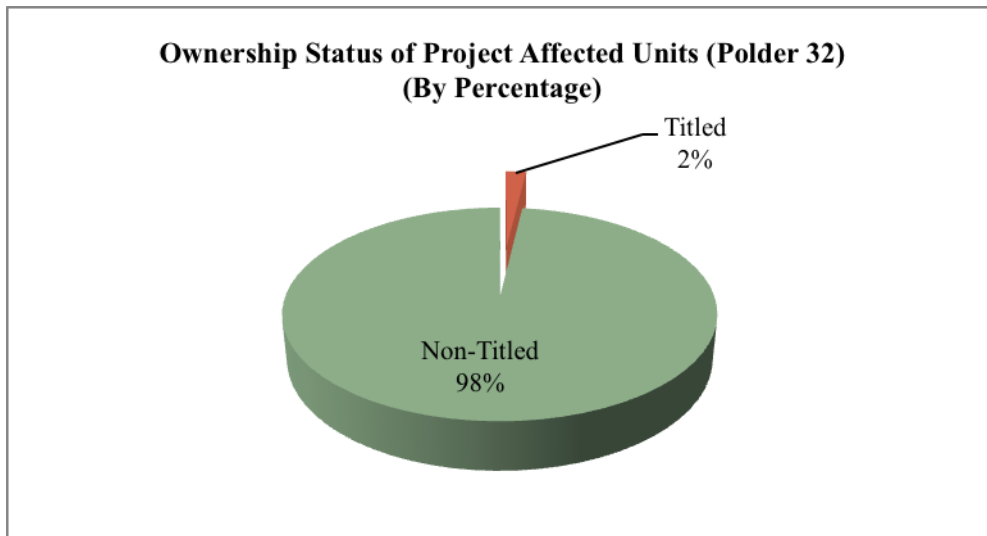
4.2 Impacts on Structures

32. PAPs will also lose their structures (residential, commercial and community structures including ancillary and secondary structures) due to the project interventions in the Polder 32. The project in the first year contract will impact both titled and non-titled PAPs either due to acquisition of private land or due to the need for vacating existing embankment to allow civil works construction as per the new embankment design.

33. In the Polder 32 area, a total of 1527 residential, commercial, mixed (both commercial and residential) and Common Property Structures (CPSs) have been identified. Ninety eight percent of the PAUs are owned by non-titled owners largely squatters/encroachers⁶ on the existing embankment of the polder. Only 29 PAPs has structures on their titled land proposed for acquisition.

⁶ Household or person occupying public lands without legal arrangements with the GoB or any of its concerned agencies is a squatter to the lands. Households/persons those displaced by riverbank erosion, cyclones or landlessness squat embankment slopes for residential, commercial and community purposes. In this project, many embankment squatters have their own land elsewhere inside the polder but they took refuge on the embankment during a natural disaster. Squatters having land of their own attached to the public land/embankment are defined as encroacher.

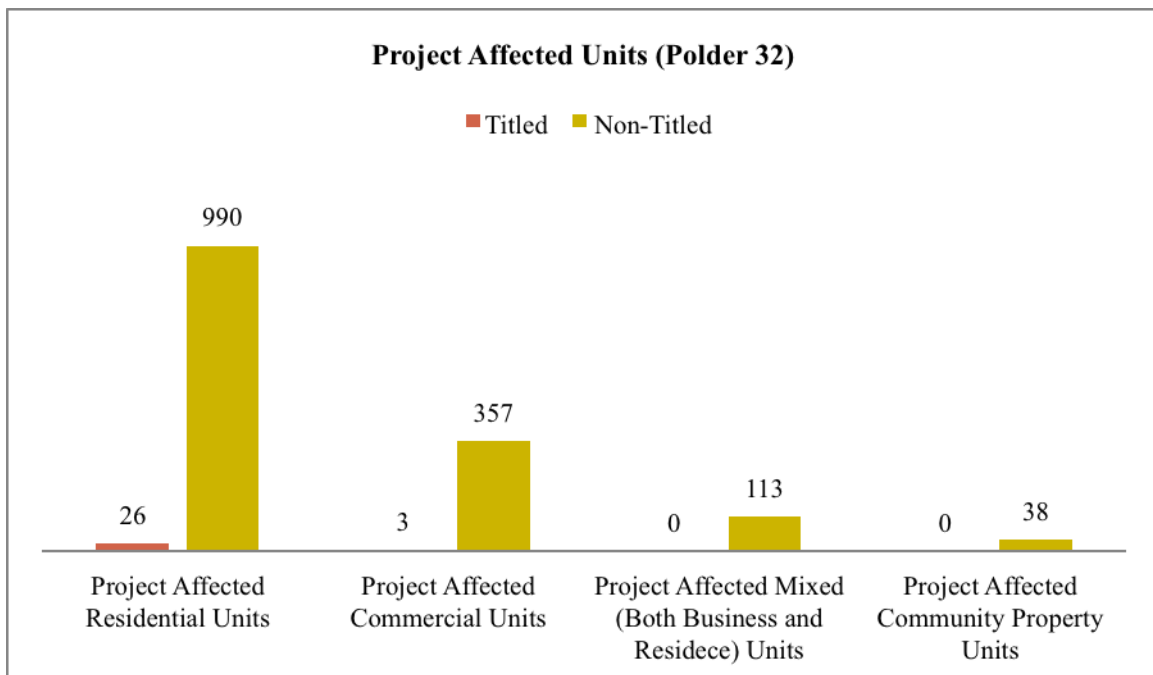
Figure A 26 : Ownership Status of Project Affected Units (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

34. In the Polder 32 area, the highest number of PAU is residential. Twenty nine titled (29) and 990 non-titled residences will be affected. A total of 360 business units, 113 mixed units and 38 CPSs will also be affected by the project.

Figure A 27 : Project Affected Units (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

35. In this RAP, the primary structures are referred to the structures that are used for dwelling and commercial purposes. Affected housing structures are largely constructed with corrugated iron (CI) sheet. The other types of structures include *katcha*, *pucca* and *semi-pucca* structures. *Pucca* structures are house structures with cement-concrete in roof and wall while *semi-pucca* structures are houses with CI Sheet in roof with brick wall. Tin-house has CI sheet in both roof and fence on

wooden/bamboo poles and frames. *Katcha* structures are houses with CI sheet in roof with bamboo or straw walls. A thatched structure is completely made of straw, bamboo and mud.

36. A total of 425,573 sft of primary structures will be affected by the project in Polder 32. The structures are largely shiftable built with construction materials like bamboo and timber frame and corrugated iron sheets or thatched in roof and fences. About 92% of the affected structures are shiftable and only 8% are non-shiftable. For the shiftable structures, a provision of transfer grants has been made in the RAP; for the non-shiftable structures, project will allow the PAPs to use the materials if PAPs need them. Table A-4 provides estimates of shiftable and non-shiftable structures affected by the project in Polder 32.

Table A 4 : Affected Shiftable and Non-shiftable Structures (Polder 32)

Types of Structure	Non-Shiftable		Shiftable		Total (sft)
	sft	%	sft	%	
Polder 32	35298	8.29	390275	91.71	425573

Source: KMC Census and Socioeconomic Survey, February 2012

37. In Polder 32 area, 71% of the primary structures are thatched and covers an area of 274247 sq. ft. Other primary structures are *katcha* (13%), tin (10%) and *semi pucca* (6%). Only three primary structures are *pucca*.

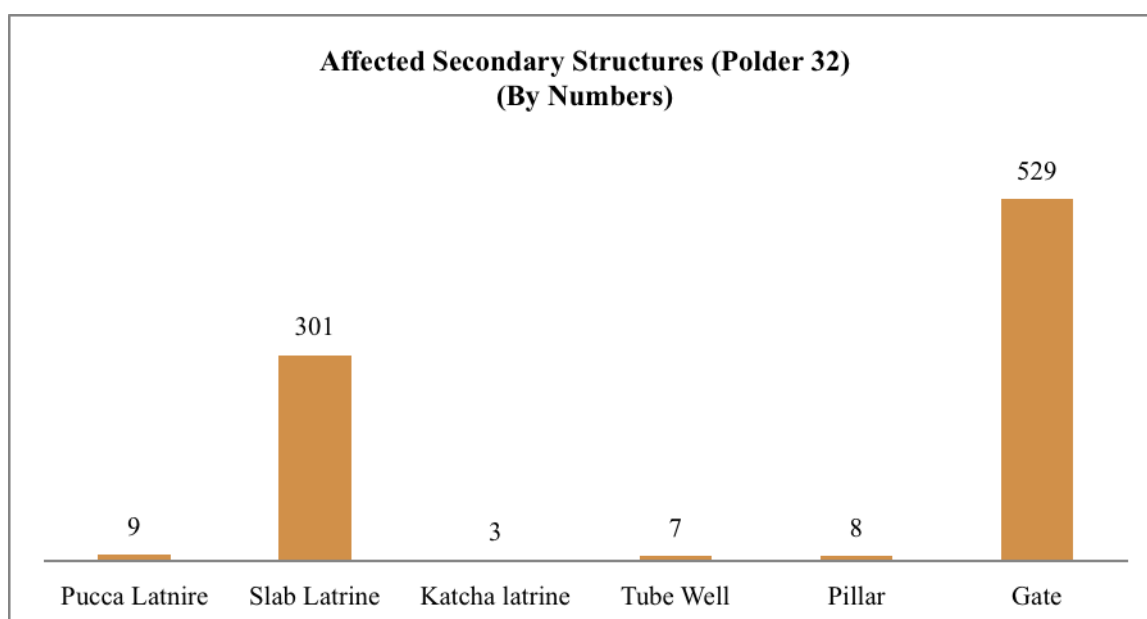
Table A 5 : Affected Primary Structures (Polder 32)

Category of structure	Affected primary Structures	
	No.	Area (sft)
Pucca	3	823
Semi-Pucca	135	34475
Tin	233	49729
Katcha	287	66299
Thatched	1603	274247
Total	2261	425573
%	31.72	26.99

Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

38. Apart from the primary structures, some secondary structures such as latrine, tube well, boundary wall, pillar, etc will be affected by the project. There are total 757 secondary structures that will be affected in the Polder 32 due to project intervention. Among the secondary structures, 529 are gates and 201 are slab latrine. Other affected secondary structures are pucca latrine, katcha latrine, tube well and pillar. In addition to these, there are 402 rft area of boundary wall and 180 cft of water tank in the Polder 32 area. Only 8 households will lose their only secondary structures.

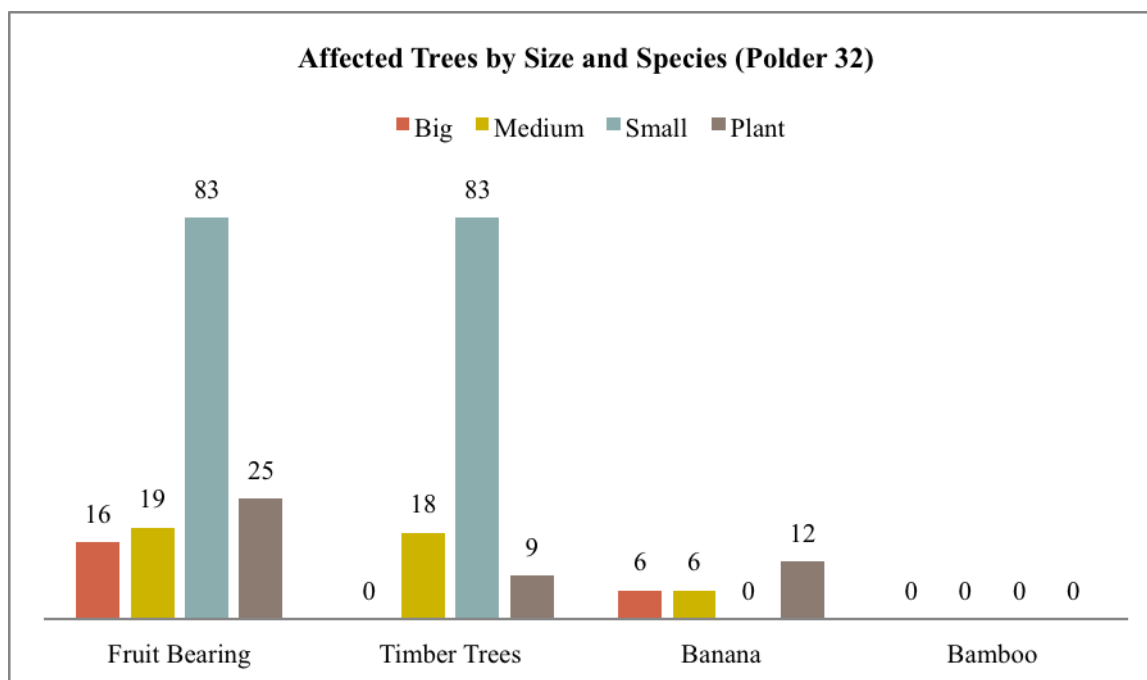
Figure A 28 : Affected Secondary Structures (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

39. In the Polder 32 area, there are 265 trees that will have to cut down for the project's construction. In terms of species, fruit bearing trees are the highest in number that is 143. The second highest trees are timber types (110) and the rest of the trees are banana trees.

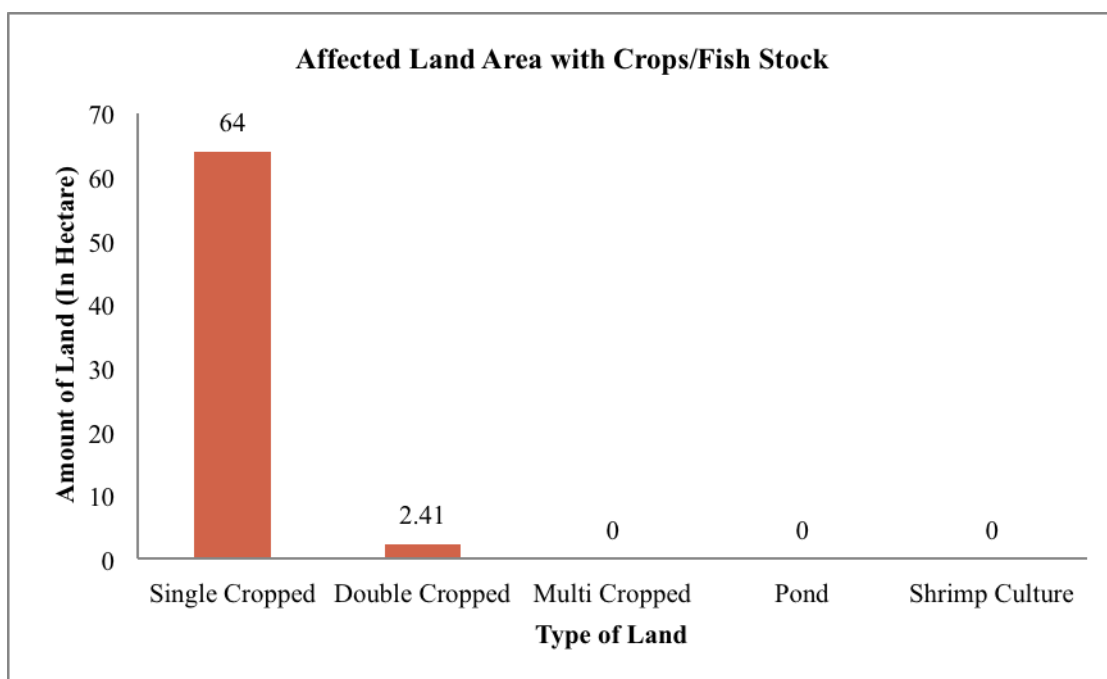
Figure A 29 : Affected Trees by Size and Species (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

40. A total of 66.41 hectares of land with standing crops will be affected in the Polder 32. Sixty-four hectares of single cropped land and 2.41 hectares of double-cropped land will be affected.

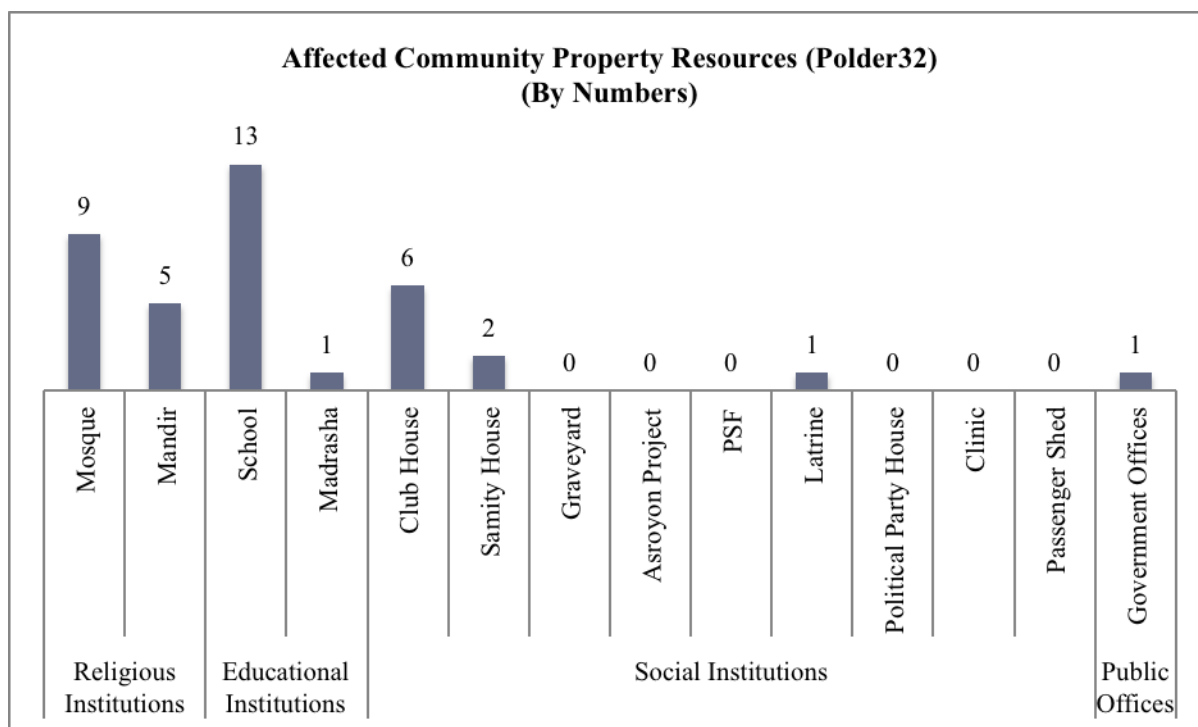
Figure A 30 : Affected Land Area with Crops/Fish Stock (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

41. A total of 38 CPRs will be affected in Polder 32 area. Project intervention will affect 14 religious institutions, 14 educational institutions, nine social institutions and one public office.

Figure A 31 : Affected Community Property Resources (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

4.3 Impacts on Business and Employment

42. There are 473 households affected with the business premises in the Polder 32 area. Among them 372 households were found operating their business in the affected business premises during the census and 101 households were not (Table A.6).

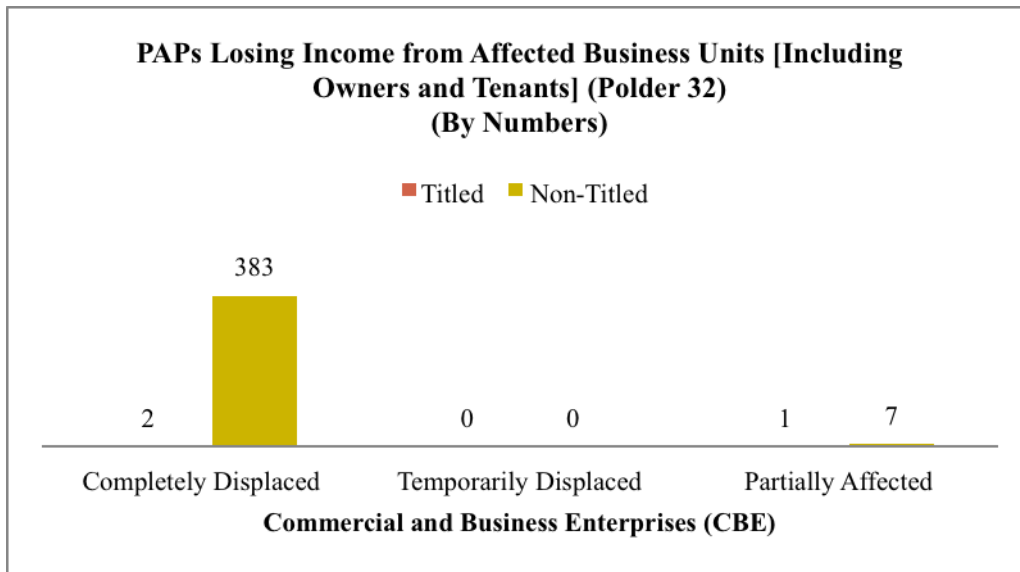
Table A 6 : Affected Business Enterprises/shops (Polder 32)

Name of the polder	Households running business	Households with inoperative business premises	Total Households affected with business premises
Polder 32	372	101	473

Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

43. CBEs will be physically displaced from private or public lands due to the project interventions. A total of 393 CBEs operated by 372 households will be displaced from the Polder 32 (Figure A.32). Only three of these CBEs have titled ownership; two of these will be displaced completely and one will be partially displaced. However, 390 CBEs have no titled ownership and majority (383) will be completely displaced. As they have no legal ownership, their compensation opportunities will also be limited to the structures built on the lands they occupy and livelihood restoration assistance against permanent loss of livelihoods.

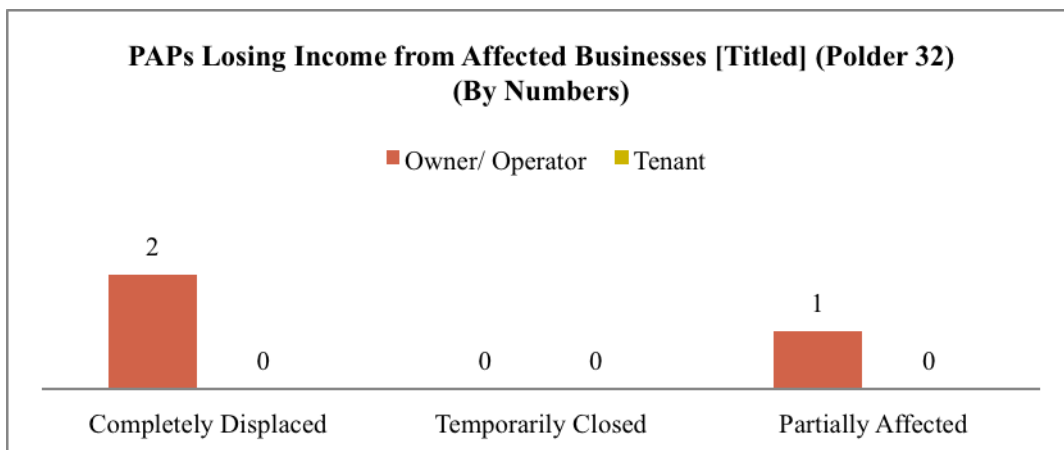
Figure A 32 : Loss of Income from Affected Business Units



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

44. In the Polder 32 area, only three PAPs those will lose their income from businesses have titled ownership of the land. Trading is their major source of income. Thus, their income and livelihood will be disrupted during project construction and request for subsistence assistance for temporary loss of income.

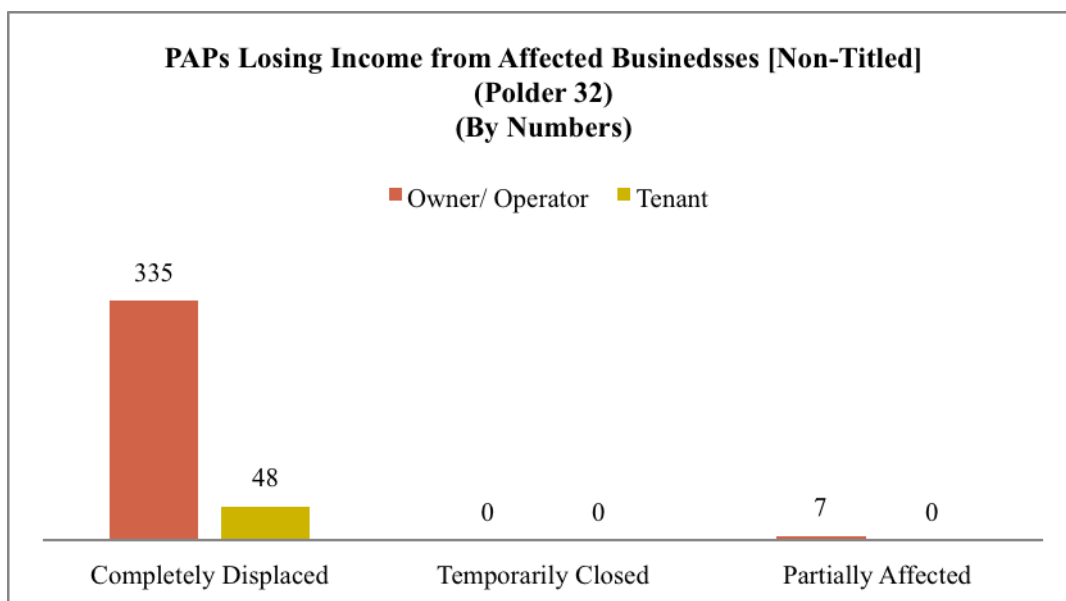
Figure A 33 : PAPs Losing Income from Affected Business [Titled] (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

45. There are 390 Non-Titled CBEs in the Polder 32 area. Most of them (335) are self-operated and 48 CBEs are run by tenants. Among these CBEs, 383 CBEs will be completely displaced and seven will be partially displaced.

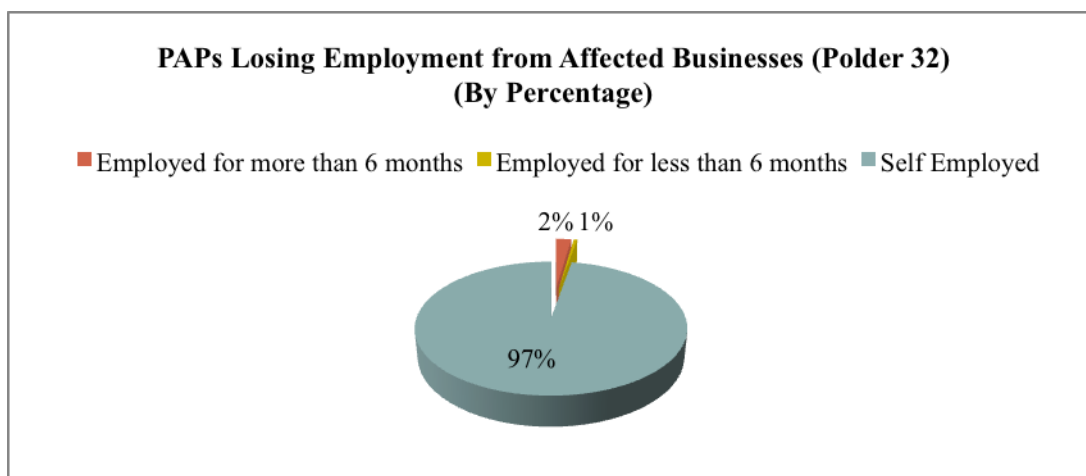
Figure A 34 : PAPs Losing Income from Affected Business [Non-Titled] (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

46. In the Polder 32 area, 10 businesses with employees will be affected and will result in loss of employment. Among the employees 384 are self-employed. Nine employees are employed in the affected businesses for more than six months and two are employed for less than six months.

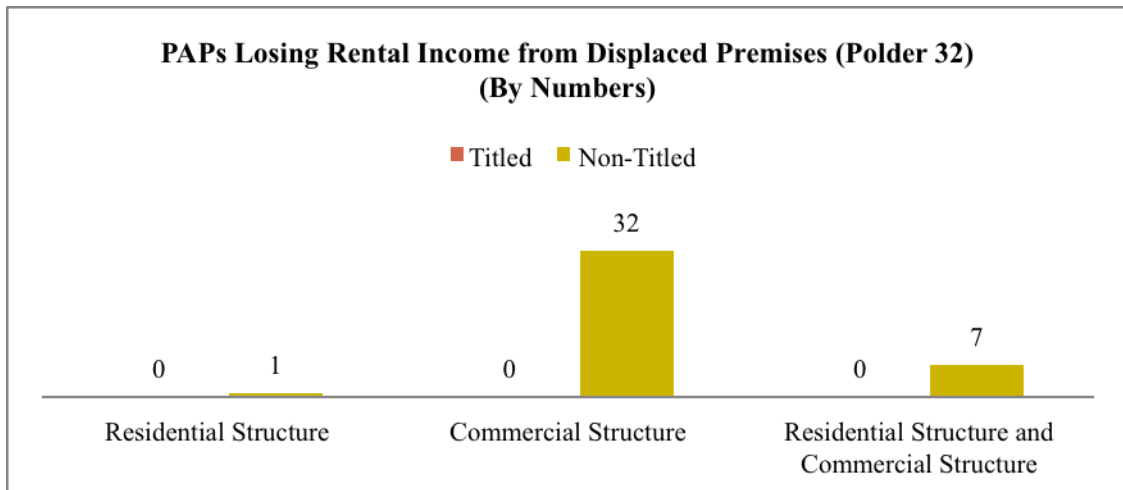
Figure A 35 : PAPs Losing Employment from Affected Businesses (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

47. A total of 40 Households earning from rental income have been identified in the Polder 32 area. All of the 40 HHs are non-titled. Thirty-two of these PAPs are renting out from commercial structure, two from residential structure and seven from mixed structures.

Figure A 36 : PAPs Losing Rental Income from Displaced Premises (Polder 32)



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

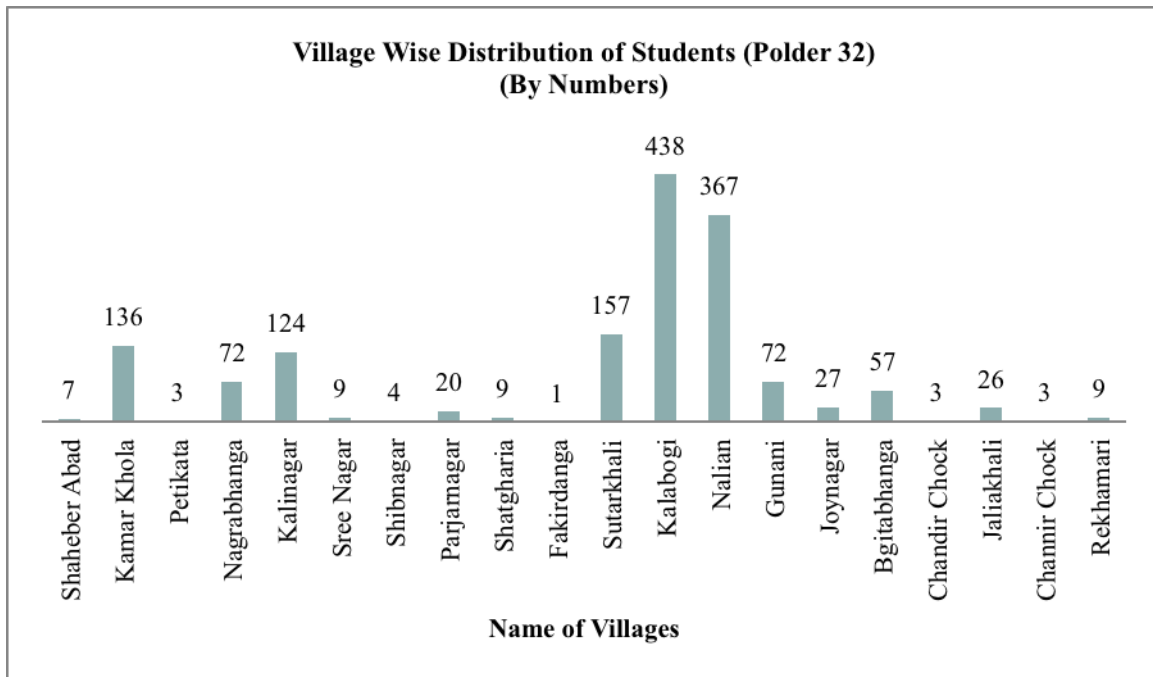
4.4 Impacts on Economic Activities

48. Agriculture and fishing are most common economic activities in the Polder 32 area. Employment of additional wage laborers during construction may impact on local economic activities including agriculture and fishery. However, there is likelihood that unemployed local youths and women will enjoy employment and businesses during construction. Regular agricultural and fishing activities in the polder areas can be affected by project interventions unless appropriate civil works schedule is adopted. Movement of local peoples will not be restricted anyway during the construction period so that their usual economic activities remain uninterrupted.

4.5 Impacts on Local Students

49. Almost one quarter of the affected population in Polder 32 is student. Thirteen schools and one *madrasha* (institution for Islamic education) will be affected due to the project interventions as well. As a result, their education activities will be disrupted and it is highly likely that many poor children will drop out of school once the households are displaced. Project will construct these educational institutions in alternative sites to sustain the local education activities. If these educational institutions are not constructed in alternative sites, project will not demolish these establishments.

Figure A 37 : Village Wise Distribution of Students



Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

4.6 Impacts on Women and Vulnerable Groups

50. Forty-nine percent of the PAPs are women in Polder 32 area and almost half of them are housewives. There are 57 abandoned and 11 divorced women who will also be displaced by the project interventions. There are 144 female headed households and 120 other women engaged in wage based activities. Moving out to new place and to build a new life with adequate social networks there will be challenging for them as their social acceptance to new place may take time given the conservative social and cultural context in rural Bangladesh. Eighty one percent of the households in the Polder 32 having an income of less than BDT 60,000 annually are considered as ultra-poor households. All these households will be pushed back to further vulnerability if livelihood restoration assistance and resettlement support are not provided.

51. Project will provide Special Subsistence Allowances for female headed households other than compensation and benefits. If any of the vulnerable women, especially abandoned and divorced, live with their relatives and do not get any compensation, project will consider them individually and provide the allowances that are applicable to vulnerable households. Along with this, project will provide skill development training to women (based on requirements) to improve their skills to restore their livelihoods.

Table A 7 : Village wise Distribution of Vulnerable Households (Polder 32)

Village Name	No of HHs (income of less than 60,000 taka)	No of HHs (Female HHHs)
Bhita Bhangga	52	7
Channir chok	5	1
Dalia Khali	24	1
Fakir Dangga	2	
Gunari	51	6
Joynagor	14	
Kalabogi	352	37
Kalinagor	70	12
Kamar Khola	112	10
Nagga Bhangga	73	6
Nolian	295	44
Parjoy Nagor	19	3
Petikata	1	
Ramnagor	1	
Rekha Mari	6	1
Saheber Abad	1	
Satghoria	3	
Shanta	1	
Shib Nagor	5	
Sree Nagor	2	
Sutarkhali	143	16
Total	1232	144

Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

4.7 Impacts on Community

52. Communities at 10 locations will be affected by the project interventions in Polder 32. They will lose religious, educational and social institutions. They may also lose their social bonds and networks, if relocated dispersedly. Establishment of such bonding and networks in a different place will be challenging for the whole community.

53. A total of 38 structures have been recognized as Common Property Structures (CPS) that will be affected by the project in the polder 32. The affected CPSs include mosques, temples, schools, *pathsalas* (local name of elementary schools), clubhouses, madrasa⁷, somiti house⁸, public toilet and government office. No structure in Polder 32 belongs to physical and cultural resources as defined by the World Bank. The affected CPSs by villages have been presented in Table A.8.

⁷ *Madrasha* is an Islamic education center for Muslim children.

⁸ *Somiti House* is the Bengali term for Cooperative Society.

Table A 8 : Affected Common Property Structures in Polder 32

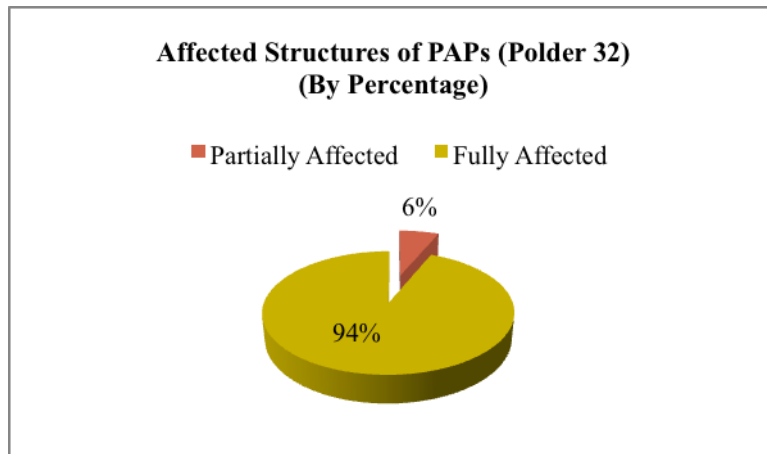
Village Name	Name of the Institution	No.
Kamarkhola	Government Office	1
	Nagravanga	Mosque
	Mandir	1
	School/ Pathshala	3
Kalinagar	Mosque	1
Sreenagar	Somiti House	1
Sutarkhali	Mosque	1
	Mandir	3
	Club House	3
	School/ Pathshala	1
	Somiti House	1
	Latrine	1
Kalabogi	Mosque	2
	Club House	3
	School/ Pathshala	3
	Madrasha	1
Ilian	Mosque	2
	School/ Pathshala	2
Gunari	School/ Pathshala	1
Vitavanga	Mosque	1
	Mandir	1
	School/ Pathshala	2
Zaliakhali	School/ Pathshala	1
Total		38

Source: KMC Census and Socioeconomic Survey, Dec 2011-Feb 2012

5 RESETTLEMENT RELATED INFORMATION

54. In Polder 32, 1525 PAPs will lose their structure. Ninety four percent of the PAPs will be fully affected while others will be affected partially. Their compensation will be given according to the nature of their displacement and as per the entitlement matrix given in the RAP Vol. I.

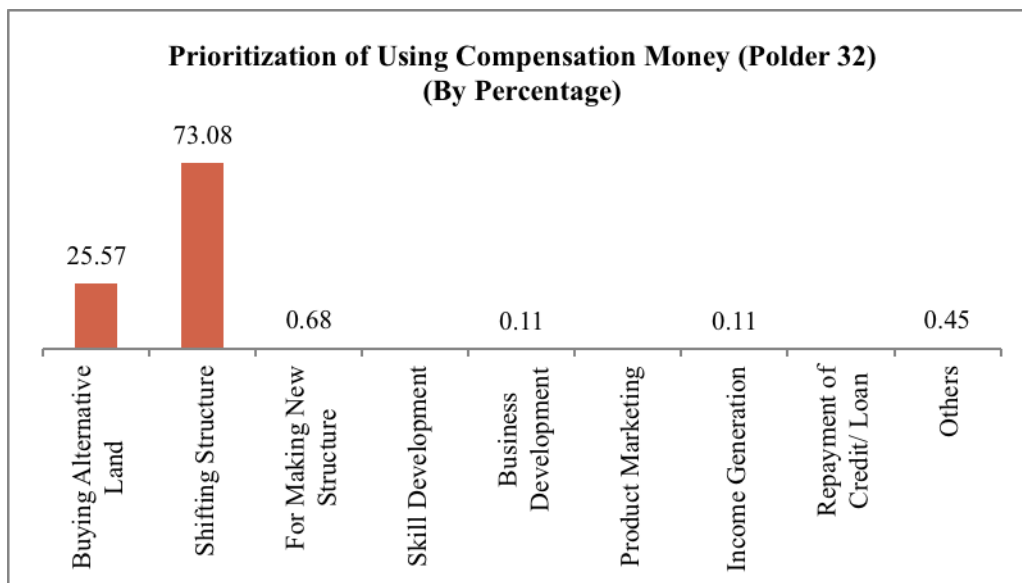
Figure A 38 : Affected Structures of PAPs (Polder 32)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb2012

55. In terms of using compensation money, most PAPs (73%) in Polder 32 have answered that they will use the money for shifting structure. The second highest response (26%) is to buy alternative lands. Other responses included building new structure, business development and income generation activities.

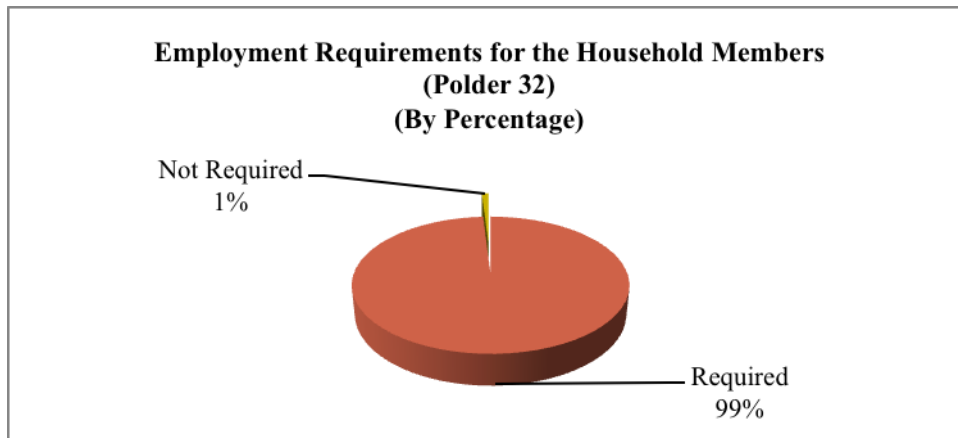
Figure A 39 : Prioritization of Using Compensation Money (Polder 32)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb2012

56. From the socioeconomic information of Polder 32, it has become clear that most of the households do not have multiple income earning persons. So, the dependency ratio is very high considering that at least 65% of the population (housewife, student, children and elderly people altogether) are not involved in income generating activities. In most cases, income by household heads is not adequate to provide a decent living for the household members. Four percent household heads have identified themselves as unemployed. When the households were asked about their livelihood needs, almost all households (99%) responded that they need better employment opportunities.

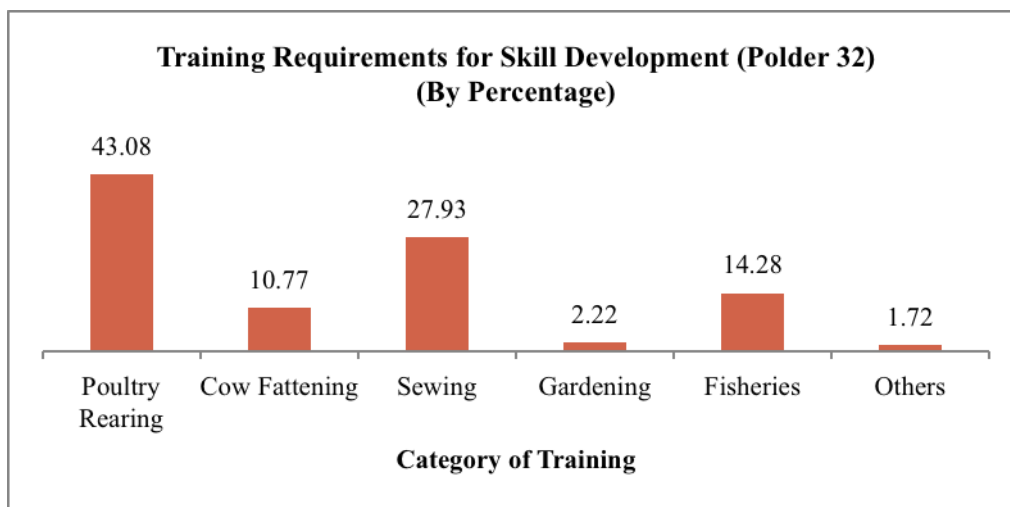
Figure A 39 : Employment Requirements for the Household Members (Polder 32)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb2012

57. In Polder 32, 43% of the PAPs have also expressed interest in receiving skill development training in poultry rearing to improve their food security situation as well as to enhance their income. Many others have also shown interest in sewing/tailoring, fisheries, cow fattening and vegetable gardening.

Figure A 40 : Training Requirements for the Skill Development (Polder 32)



Source: Socioeconomic survey conducted by KMC in Dec 2011-Feb2012

58. Compensation for the affected properties has been determined based on property valuation surveys, cost of living and experience from other development projects recently implemented in the country. Compensation for land has been determined based on property valuation survey with a structured questionnaire covering land transaction data over the previous 12 months of the date of survey. At least 10 people from each affected mauza (where land is affected) from different categories of people such as potential sellers & buyers, teachers; religious leaders etc. have been interviewed. Results of the survey have been averaged for each mauza and mauza wise average rate have been further averaged for determining polder wise rate of land. Compensation for structure and trees has been determined based on the property valuation survey and experience from the recent development projects. Cost of materials for constructing structures has been taken into account for determining structure value. PWD rate is also consulted for valuation of non-shiftable

structure. Crops and fish stocks have been valued based on other recent project experience. These rates would be reviewed by Property Assessment & Valuation Committee (PAVC) during implementation of the RAP. Resettlement assistances under the policy of this RAP have been assessed based on income and expenditure, standard of living, labor cost.

59. As mentioned in the entitlement matrix and resettlement budget, following compensations and other benefits will be provided for various losses of PAPs in Polder 32 due to the project interventions:

- Compensation for land and structures at replacement cost
- Compensation for trees, crops and fish stock at current market price
- Transition allowance for losing productive land at BDT 1,000 (one thousand) per decimal for owner cultivators.
- Rental allowance for six months at BDT 1,000 (one thousand) per month for each owner users of homestead under vested and non-resident property
- House transfer grant (HTG) for shiftable structures will be @ 5% (five percent) of the replacement value of structures and House construction grant (HCG) @ 10% (ten percent) of the replacement value of structures; and
- HTG for non-shiftable structures, @ 5% (five percent) of replacement value of the structure.
- Squatters opting for permanent relocation outside the embankment will be provided with Homestead Development Allowance (HDA) @ BDT 50 (fifty) per sft of floor areas of affected residential structures.
- Compensation for loss of business income for fully displaced premises based on average daily net income for 45 (forty five) days as determined by PAVC.
- Compensation for loss of workdays for actual number of days required for relocation of housing (minimum 10 days and maximum 30 days) for fully displaced households from their place of housing at the rate of daily wage at current market price days as determined by PAVC.
- Affected business squatters opting for temporary relocation will receive compensation for the actual number of days the businesses remain closed or needed to complete the civil works not exceeding 45 (forty five) days.
- Partially affected business owners will receive compensation for the number of days needed to repair and reopen the businesses not exceeding 45 (forty five) days.
- Three months' rent to owner of the rented out premises on project right of way (titled and non-titled), as determined by PAVC.
- One time cash grants of BDT 3,000 (three thousand) for tenant households and shops for shifting their goods and belongings.
- Special Subsistence Allowance (one time cash grant) for vulnerable households and female headed households at the rate of BDT 5,000 (five thousand) per household.
- Daily wage rate has been estimated at BDT 250 (two hundred fifty) for determination of grants for temporary loss of income and workdays by affected persons.

6 RELOCATION AND INCOME RESTORATION

60. During the socioeconomic survey, PAPs were asked about their preferred relocation options. The affected households are largely squatters on the existing embankment of Polder 32 and most of them have preferred project assistance for their relocation. Only 27 households out of 1129 households expressed their ability to relocate on their own. The households losing their titled homestead will be able to relocate on their own with the compensation money received for their land. The business enterprises, like squatters, have asked for assistance from the project for relocation in a particular area so that they can continue their business and restore previous standard of living. Survey of land holding status of non-titled PAPs on the embankment in Polder 32 found that 56% of the embankment settlers are landless (zero landholding). About 34% of them have high lands where they can relocate and 2.54% of them have other categories of lands. It was also found that 7.54% of the non-titled PAPs on the embankment identified during the Census and Socioeconomic Survey have left the embankment and most likely resettled in their own land elsewhere inside the polder. Table A.9 provides details of the findings from the land holding survey of non-titled PAPs on the embankment.

Table A 9 : Land Holding Status of the Squatters Polder 32

Landholding category	No. of squatters	% of squatters
Left the embankment	113	7.54
Landless	833	55.61
High land holding	514	34.31
Other category of land	38	2.54
Total	1498	100

Source: KMC Land Holding Survey Non-Titled PAPs, Nov 2012

61. Mitigation of loss of assets and livelihood is the main focus of the RAP. Additional measures will be taken to provide appropriate support to the livelihood restoration efforts by the PAPs. According to the impacts identified, relocation of households in new location will disrupt their normal way of living. This will take some time to adjust with the new environment and their livelihood will be disrupted for the time being. Income and livelihood restoration strategy will focus on their post relocation situation and design appropriate mitigation measures to uphold their standard of living. The income restoration strategy has been discussed in the main volume RAP.

7 IMPLEMENTATION ORGANIZATIONS

62. Resettlement of project affected persons following the RAP will be implemented from the Field Office -of the Project Management Unit (PMU) at Khulna. The Project Manager (PM) of the rank of Executive Engineer (XEN) will be responsible for implementation of the RAP in Polder 32 area with assistance from responsible Social Specialist and Revenue Staff under the Field Office. The Senior Social Specialist along with one Communication Specialist and two Senior Revenue Staff at the PMU Dhaka office will supervise and oversight the land acquisition and RAP

implementation at the field level. The Field Office will have two Sub-Division Engineers and two Assistant Engineers (AE) under the PM.

8 LAND ACQUISITION AND RESETTLEMENT BUDGET

63. Total estimated budget for land acquisition and resettlement in the Polder 32 is BDT 242 million equivalent to USD 3.02 million (1 USD=80 BDT). Major portion of the budget is allocated for the compensation for structures. The amount of agricultural land and trees are comparatively less here. The budget includes payment of Compensation Under Law (CUL) to be paid by the Deputy Commissioner, Khulna. The budget has kept provision for 10% contingency to meet unforeseen expenditure due to Grievance Redress Committee and others issues. The resettlement budget includes capacity building training of the Executing Agency officials associated with the project, the operation cost of the RAP implementation and costs for independent monitoring and review. Summary of the land acquisition and resettlement budget is presented in Table A 10. The detailed budget is given in Annex-II.A.1.

Table A 10 : Land Acquisition and Resettlement Budget of Polder 32

Compensation and assistance		Amount (BDT)	Total (BDT)
A. Compensation			150,179,683
1	Land	48,563,288	
2	Structure	101,371,395	
3	Trees	245,000	
B. Assistance			51,822,525
1	Resettlement & Rehabilitation	45,822,525	
2	Livelihood restoration program	6,000,000	
C. Relocation civic support			5,000,000
D. Implementation and capacity building			13,000,000
1	Capacity building	1,000,000	
2	Implementation	10,000,000	
3	Monitoring & evaluation	2,000,000	
E. Contingency			22,000,221
Total			242,002,429

Annex II.A.1

Detailed Land Acquisition and Resettlement Budget of Polder 32

Sl. No.	Category of loss	Quantity	Rate in BDT	Estimated Amount of Compensation in BDT
A.	Compensation for land			
1	Homestead	0.59	926250	546,488
2	Single cropped	64	720499	46,111,936
3	Double cropped	2.41	790400	1,904,864
	Total of A (land)	67		48,563,288
B	Compensation for structure			
	Main Structures			
1	Pucca (sft)	823	1200	987,600
2	Semi Pucca (sft)	34475	600	20,685,000
3	Tin (sft)	49729	380	18,897,020
4	Katcha (sft)	66299	275	18,232,225
5	Thatched (sft)	274247	150	41,137,050
	Sub-total (main structure)	425573		99,938,895
	Secondary Structures			
1	Pucca Latrine (No.)	9	12000	108,000
2	Slab Latrine (No.)	201	3000	603,000
3	Katcha Latrine (No.)	3	2000	6,000
4	Tube-well (No.)	7	16000	112,000
5	Boundary Wall (rft)	402	300	120,600
6	Pillar (No.)	8	300	2,400
7	Gate (rft)	529	500	264,500
8	Water Tank(cft)	180	1200	216,000
	Sub-total (secondary structure)			1,432,500
	Total of B (Structure)			101,371,395
C	Compensation for Trees			
1	Large	16	4000	64,000
2	Medium	36	2500	90,000
3	Small	166	500	83,000
4	Plant	34	100	3,400
5	Betel-Nut	1	1000	1,000
6	Banana	12	300	3,600
	Total of C (Tree)	265		245,000
D	Resettlement and livelihood restoration			
1	Transition allowance for losing productive land at BDT 1000 per decimal for owner cultivators	614	1000	614,000
2	Rental allowance for six months at BDT 1000 per months for each owner users of vested property homestead (estimated)	51	6000	306,000

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3	House transfer grant (HTG) for shiftable structures will be @ 5% of the replacement value of structures	78,266,295	5%	3,913,315
4	House construction grant (HCG) @ 10% of the replacement value of structures	78,266,295	10%	7,826,630
5	HTG for non-shiftable structures, @ 5% of replacement value of the structure.	21,672,600	5%	1,083,630
6	Landless squatter households opting for permanent relocation outside the embankment will be provided with HDA @ BDT 50 (fifty) per sft of floor areas of affected residential structures	271149	50	13,557,450
7	One time cash grants for tenants households and shops to shift their goods and belongings	51	3000	153,000
8	Compensation for loss of business income for fully displaced premises based on average daily net income for 45 days as determined by PAVC.	385	22500	8,662,500
9	Partially affected business owners will receive compensation for the number of days needed to repair and reopen the businesses not exceeding 45 days.	8	22500	180,000
10	Affected business squatters opting for temporary relocation will receive compensation for the actual number of days the businesses remain closed or needed to complete the civil works not exceeding 45 days.	93	22500	2,092,500
11	Three months' rent to owner of the rented out premises on private land, as determined by PAVC.	51	6000	306,000
12	Grants for wage loss for 90 days @ BDT 250/- per day and loss of workdays by displaced households for 30 days	11	22500	247,500
13	Special Subsistence Allowance for Vulnerable Households (income upto 60000/year)	1232	5000	6,160,000
14	One time Special Assistance of BDT 5000 for female headed households in addition to other compensation and assistance	144	5000	720,000
15	Livelihood restoration program (lumpsum)			6,000,000
	Sub Total of D			51,822,525
	Sub-Total (A-D)			202,002,208
E	Capacity building training for officials of Executing Agency	LS		1,000,000
F	Development of Resettlement site and providing facilities of civic amenities	LS		5,000,000
G	Operation cost for RP Implementing Agency/ NGO			10,000,000
H	Operation cost for External Monitoring Agency			2,000,000
	Sub Total (F-I)			18,000,000
	Total (A-I)			214,002,207
I	Contingency @ 10% of the total A-I			21,400,221
	Grand Total (Total + Contingency)=			242,002,429

Annex-II.A.2 List of Project Affected Persons of Polder 32

Project Affected Persons Eligible for Compensation and Assistance by Category

The list of PAPs is available with the BWDB (Mr. Sarafat Hossain Khan, Superintending Engineer, Ganges Barrage Project & Project Coordinator, CEIP Study, BWDB, Dhaka). The list is also available in the [Digital Archive](#) of BWDB's official website www.bwdb.gov.bd under Content Category [CEIP](#).