



Government of the People's Republic of Bangladesh

Bangladesh Water Development Board (BWDB)

**Resettlement Plan for Bank Protection work (1400m) at
Zaforgonj (Contract Package W-08)**



November 2016



Government of the People's Republic of Bangladesh
Bangladesh Water Development Board

Resettlement Plan for Bank Protection work at Zaforgonj
(Contract Package W-08)

Flood & Riverbank Erosion Risk Management Investment Program
(FRERMIP) Project (Tranche-1)

EXECUTIVE SUMMARY

1. Background

The Bangladesh Water Development Board is conducting the Flood and Riverbank Erosion Risk Management Investment Program covering parts of the main rivers in Bangladesh. The main focus is to reduce the riverbank erosion and flood risks to the adjacent flood plains while maximizing economic activities in a sustainable and environmentally acceptable manner. Existing flood embankments dominantly fail from riverbank erosion, and as such the stabilization of the river pattern is a corner stone of reducing the flood risk. The FRERMIP builds on and extends the activities of the Jamuna-Meghna River Erosion Mitigation Project (JMREMP) (ADB, 2002), implemented in different phases from January 2003 until June 2011. The Project will cover the main rivers from downstream of Bangabandhu (Jamuna) Bridge and from the proposed Ganges Barrage to Chandpur, as such covering around 60 km of the Jamuna, around 20 km of the Ganges, and around 100 km long Padma reach. The Asian Development Bank (ADB) and the Government of the Netherlands will finance the project.

The Project envisages acquisition of about 136 (one hundred thirty six) hectares of land, effecting an estimated displacement of about 1814 households and some small business enterprises. In addition to that, the amount of land also includes agricultural land to be lost by some people requiring resettlement. However, during performance of the assignment under implementation the aforementioned number may vary within an estimated range of $\pm 25\%$ (plus/minus twenty-five percent), depending on the field condition and practical necessity. RP Implementing NGO has been engaged for providing assistance to the BWDB in terms of payment of compensation and relocation of the physically displaced households/shops and other entities. As per the GoB policy on land acquisition and ADB guideline on involuntary displacement, payment of compensation and resettlement mechanisms will be applied for restoration of the social and economic position of the project affected persons.

The project involves a) Embankment in JRB-1 of a total length of 23.00 km b) Riverbank protection work in JRB-1 of a total length of 1.00 km c) Riverbank protection work in Chauhali, JLB-2 of about 7.00 km length d) Riverbank protection work in Zaforgonj, JLB-2 of a total length of 1.44.00 km e) Riverbank protection work in Harirampur, PLB-I of 7.00 km length & f) Construction of 4 nos structure in different location. This Resettlement Plan (RP) is prepared for 1.44 km riverbank protection work under Zaforgonj, JLB-2 Sub-reach in 3 different mouzas i.e. Dhubolia 0.19 km, Charpoyla Dhushar 0.32 km & Raghunathpur, 0.93 km under Shibalay Upazilla of Manikganj district.

2. Scope of Land Acquisition

About 791.19 decimals (3.2 ha) will be acquired of which includes private land 781.07 decimals (3.16 ha) & the road 10.2 decimals (0.04 ha) in Zaforgonj RBP.

3. Resettlement Impacts of Zaforgonj Sub-reach

Census of physical losses on public and private lands by INGO indicates that a total of 83 households and 2 community/social establishments and structures (1 School & 1 Community Clinic) will be losing their residential or commercial premises or productive sites causing physical and economic displacements. The displaced households include 17 legal owners of private land (13 own land with homestead structure+ 4 own land with business), 13 Squatters (6 Business+7 homestead structure) affected in khas land and 23 Uthuli (7 homestead structure+ 16 Business) on public lands and 18 agricultural plot users within the right of way. Riverbank protection work under Zaforgonj, JLB-2 will also cause to shift 12 tenants from commercial premises.

4. Legal and Policy Framework

The principal legal instrument governing land acquisition in Bangladesh is the Acquisition and Requisition of Immovable Property Ordinance II (1982) and subsequent amendments of the Ordinance II (1989/93/94) and other land laws and administrative manuals relevant to allusion/delusion land, *char* and *khas* land administration in Bangladesh. The 1982 Ordinance requires that compensation be paid for (i) land and assets permanently acquired (including standing crops, trees, houses); and (ii) any other damages caused by such acquisition. The act has no provisions for resettlement of the affected households/businesses or any assistance for restoration of livelihoods of the affected persons. The ADB has its own integrated safeguard policy statement (SPS) to

minimize displacement and require time-bound action plans with measures to restore or improve livelihood and income of those affected by development projects. Since the 1982 Ordinance falls short of the requirements of the ADB's safeguard policies on many grounds, the project land acquisition and resettlement policy has been harmonized with ADB's SPS.

5. Resettlement Entitlements under Zaforgonj RP

Owners of land and physical assets on the land to be acquired are eligible for CCL. The non-titled users of public and private lands and persons losing their livelihoods due to the project interventions will be entitled for assistance under this RP. However, eligibility of compensation and assistance will be governed by cut-off dates. The dates of census of affected persons and the dates of the first notification of acquisition by DCs will be considered as the cut-off dates for socially and legally identified affected persons respectively. The APs recognized for their loss will receive compensation for loss of assets and income, and assistance for relocation and livelihood restoration. Entitlements of eligible APs (EP) against their estimated losses have been adopted in the **Entitlement Matrix (See Table # 33)**

6. Community Engagement and Participation

The affected persons and communities have been engaged in consultation and participation process. A formal disclosure workshop was organized for key stakeholders including the affected persons. Arrangement for participation of communities and affected persons have been provisioned in the RP for obtaining their opinions, complaints and suggestions through personal contact, group discussions and open community meetings. The consultation process will continue through the RP implementation activities. A Joint Verification Committee (JVC) will be formed for official recognition of affected physical assets and other losses identified in this RP, a Property Valuation Advisory Team (PVAT) will be formed for valuation of affected land and other assets. Options for participation of the communities through their representatives will be accepted in PVAT and in Grievance Redress Committee (GRC) and GRC will address resettlement related community grievances.

7. Income Restoration Strategy:

Vulnerable Project Affected Households (PAHs) (including poor and female headed, elderly headed, the landless and the poor) will be given additional support for livelihood and income restoration. Long-term income restoration and livelihood reconstruction program will be designed in the form of Livelihood and Income Restoration Program (LIRP) for rehabilitation of the vulnerable PAHs.

8. Institutional Arrangements for RP Implementation

BWDB is the project owner and executing agency (EA) of the Project. A Project Management Office (PMO), headed by a Project Director (PD), has already been set up within BWDB for execution of the Project. A Resettlement Unit (RU) has been established within the PMO, headed by Chief Resettlement Officer (CRO), which will be responsible for implementation of the RP – disbursement of compensation through DC and resettlement benefit through its own staff with assistance from Resettlement Implementing NGO (RP-INGO) and concerned BWDB field division. The appointed INGO has a field office to implement the RP and will involve APs, including women and representatives of local Government Institutions in the RP implementation. The DC, Manikganj is responsible for acquisition of land. The RU will ensure co-ordination between various relevant offices, particularly that of the DC at the District level and the INGO.

9. Land Acquisition and Resettlement Costs

The total estimated cost for land acquisition and resettlement is Taka 49.64 million (USD 0.636 million) under this RP. The entire budget for land acquisition and resettlement will be provided from GOB fund. The budget includes all costs for acquisition of land and assets and cost associated with involuntary resettlement. The detailed cost estimate for land acquisition, resettlement and implementation of RP is given in Table 37.

Summary Budget for Zaforgonj RBP Resettlement Plan

No.	Expenditure Item	Total BDT	Total US\$
A.	Land acquisition cost	34,026,720	436,240
B.	Structures Replacement	10,333,798	132,485
C.	Cost of Trees	472,500	6,058
D	DC's service charge @ 2 %	896,660	11,496
E	Resettlement Grants	1,393,000	17,859
F	Training on IGA for FHH and vulnerable household members	159,000	2,038
	Subtotal (A+B+C+D+E)	47,281,678	606,176
	Contingency (5%)	2,364,084	30,309
	TOTAL	49,645,762	636,485

The land Acquisition and Replacement Costs will be paid according to the Land Acquisition law of 1982, and the other costs will be paid according to the Entitlement Matrix.

10. Implementation and Monitoring:

Internal monitoring of RP implementation will be the overall responsibility of the PMO and the RP Implementing Agency (IA). RP implementation guideline will be adopted by the Project Director. A comprehensive and relevant database and automated management information system (MIS) software will be established in the Project Office and updated periodically for monitoring various activities of RP implementation. RP implementing NGO will assist the Project Office to regularly update MIS providing latest information on payment of compensation and other activities. An external monitoring agency will be engaged by BWDB during RP implementation and an independent reviewer will be engaged by BWDB after completion of implementation of the RP.

ABBREVIATIONS

AC	Assistant Commissioner	JVT	Joint Verification Team
AD	Alluvial and Diluvial	LA	Land Acquisition
ADB	Asian Development Bank	LAP	Land Acquisition Plan
ADC	Additional Deputy Commissioner	LAR	Land Acquisition and Resettlement
AIFRERMIP	Assam Integrated Flood and Riverbank Erosion Risk Management Investment Project	LD	NGO Livelihood Development NGO
AP	Affected Persons	LGI	Local Government Institution
BRE	Brahmaputra Right Embankment	M&E	Monitoring and Evaluation
BWDB	Bangladesh Water Development Board	MFI	Micro-Finance Institution
CbFRM	Community-based Flood Risk Management	MHH	Male Headed Household
CCL	Cash Compensation under Law	MWR	Ministry of Water Resources
CEGIS	Centre for Environmental and Geographic Information Services	MFF	Multi-tranche financing facility
CEMP	Community Environmental Management Plan	MIS	Management Information System
LD-NGO	Livelihood Development NGO	FERMIP:	Main River Flood and Bank Erosion Risk Management Program, TA 8054-BAN
CPR	Common Property Resources	NGO	Non-Government Organization
CSS	Census & Socio-Economic Survey	PCR	Physical Cultural Resources
CSC	Construction Supervision Consultant	PPTA	Project Preparatory Technical Assistance
DC	Deputy Commissioner	PRA	Participatory Rapid Appraisal
DD	Detailed Design (Team)	PVAT	Property Valuation Advisory Team
DD	Deputy Director – RU	PWD	Public Works Department
DPP -	Development Project Proposal	ROW	Right-of-Way
EA	Executing Agency	RP	Resettlement Plan
EP	Entitled Persons	RBP	Riverbank Protection
EARP	Environmental Assessment And Review Procedure.	RC	Replacement Cost
EMP	Environmental Management Plan	SDF	Social development Fund
FGD	Focus Group Discussions	TOR	Terms of Reference
FHH	Female Headed Household	UP	Union Parishad
FRERM	Flood And Riverbank Erosion Risk Management	WB	World Bank
FRERMIP	Flood And Riverbank Erosion Risk Management Investment Program	ILRP	Income And Livelihood Restoration Program
FS	Feasibility Study	INGO	Implementing NGO
GOB	Government of Bangladesh	IOL	Inventory of Losses
GRC	Grievances Redress Committee	JMREMP:	Jamuna-Meghna River Erosion Mitigation Project
HRD	Human Resources Development	ID	Identity Card

GLOSSARY

The various terms used in this RP are briefly defined below for clarity and consistency:

- » **Compensation:** Payment in cash or kind (for example land-for-land) to the APs as per LA Act.
- » **Cut-off Dates:** Date of notification under Section 3 of 1982 Ordinance is the cut-off date for title owners. The end date of the Census will be considered cut-off date for all others, including non-title holders for resettlement benefits. In this project, the commencement date of the survey is April 28, 2016.
- » **Displaced Persons:** In the context of involuntary resettlement, displaced persons are those who are physically displaced (relocation, loss of residential land, or loss of shelter) and/or economically displaced (loss of land, assets, access to assets, income sources, or means of livelihoods) as a result of (i) involuntary acquisition of land, or (ii) involuntary restrictions on land use or on access to legally designated parks and protected areas. (ADB's SPS 2009).
- » **Affected Persons (AP):**

The definition of APs is: "Persons affected directly or indirectly by project-induced changes in use of land, water, or other natural resources are called APs. In other words, a person who as a consequence of the changes sustains (a) damages by reason of severing land, or (b) loss of immovable property in any manner, or (c) experience loss of income and livelihood. Such impacts may be temporary or permanent in nature and most often occurs through land expropriation using eminent domain or direct purchases for development projects.
- » **Agricultural laborer:**

A person who earns his/her livelihood mainly from manual labor engaged in agriculture practices. The non-agricultural laborer includes artisans and other occupational groups such as masons, potters, cobblers, barbers, etc.
- » **Census Survey:** A survey covering 100% households being affected by the project, irrespective of their ownership into the land.
- » **Community Participation and Consultation:** The active process of sharing information seeking inputs from community about the project, seeking community-wide inputs, and integrating those in the project design as well planning mitigation measures.
- » **Entitled Person:** EP is an administrative term for designating benefits for APs. There are two types of EP: Direct EPs, who are EPs by virtue of legally recognized entitlements; and Indirect EPs, who are EPs by virtue of socially recognized entitlements, as per ADB Policy and legally agreed between the ADB and GOB through the Loan Agreement. The Direct EPs are the Titleholders recognized by the DC and confirmed through payment of Cash Compensation under Law (CCL). The Direct EPs are identified as per the Final Award information prepared by the DC upon payment of CCL. The list of the Direct EPs will be updated over time, with payment of the CCL. The Indirect EPs are those without legal title to ROW land and/or structures but who were living and/or earning their livelihood within the ROW, and are entitled to Resettlement Benefits under the RP provisions. The INGO is responsible for all groundwork and verification for identification of EPs.
- » **Entitlements:** Range of measures comprising of compensation resettlement benefits, including shifting allowance, subsistence, and relocation which an AP is entitled to, depending on the nature of losses, to restore and/or improve the living standards.
- » **Eminent Domain:** Regulatory authority of the government to obtain land for public purpose use and/or private sector development projects under the 1982 Ordinance or other laws of the land.
- » **Head of Household:** One who makes major decisions within the family structure and generally lead the family as the principal provider.

- » **Household:** A household unit includes family members who share food from the same kitchen. In the project area, it consists of parents with children living together as an economic and production unit.
- » **Host population:** Community residing in or near the area to which affected people are to be relocated. Host communities should also be project beneficiaries for better host-resettlers integration.
- » **Gender Equity:** Equal recognition of both genders in the provision of entitlements, treatment and other measures under the Resettlement Plan.
- » **Indirectly affected people** are those likely to lose subsistence or income due to project intervention without loss of any physical assets. A clear definition of indirectly affected people must be based on a careful review and assessment of indirect impacts of the project.
- » **Inventory of losses Verification Committee (IVC):** In an erosion-prone area and due to piecemeal acquisition, Inventory of Losses (IOL) prepared for a section of project may change as people move with the erosion and acquisition. A committee headed by Executive Engineer (Resettlement), with Representative of respective DC and Resettlement Specialist of the Management Consultants as members to verify the IOL established through census wherever necessary.
- » **Person(s) having usufruct rights:** The right to use land belonging to others – for example, lease from government department or agency or individuals.
- » **Project-Affected Area:** An area under the project, declared by the Government, where land is being acquired under Acquisition and Requisition of Immovable Property Ordinance – II of 1982 or any other Act in force or an area not acquired, but affected by the project and its related activities.
- » **Poor Women-headed household:** Poor households where a woman decides on the access to and the use of the resources of the family. In resettlement context, women-headed households and/or widows also suffer from lack of labor for relocation purposes.
- » **Public Disclosure:** Process of disclosing and sharing project impacts with affected people and disseminating amongst them information on their entitlements, compensation, R&R measures and project timeline etc.
- » **Rehabilitation:** Re-establishing incomes, livelihoods, living and social systems.
- » **Relocation:** Rebuilding housing, assets – including productive land, and public infrastructure, in a new location.
- » **Replacement Cost:** The costs of replacing lost assets (e.g., land, houses/structures, trees and crops) and income, including cost of transaction. (Historically, in Bangladesh involuntary resettlement policy usage, also referred as Replacement Value, or RV)
- » **Resettlement and Rehabilitation (R&R):**
Resettlement refers to rebuilding housing, assets, including productive land and public infrastructure in another location while rehabilitation means restoration of income, livelihoods, and re-establishment of sociocultural system.
- » **Resettlement Plan (RP):** A time bound action plan with budget setting out resettlement impact strategy, objectives, entitlement, actions, implementation responsibilities, monitoring and evaluation.
- » **Right-of-Way:** Demarcated land proposed for infrastructure development
- » **Social Preparation:** The process of consultation with affected people, undertaken before key resettlement decisions are made, to build their capacity to deal with resettlement.
- » **Uthuli (also called Nodibashi):** People displaced by flood/erosion, who live on land provided by neighbor or relative free of cost.
- » **Vulnerable Person:** The vulnerable group/persons may include (i) persons below nationally defined poverty line; (ii) indigenous people or adibasis; (iii) poor women-headed households; (iv) landless and marginal farmers;

(v) people with disability (vi) elderly; (vii) people without legal title to land; (viii) any other groups or persons found to be disproportionately affected by project impacts.

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CHAPTER-1: Description of the Project

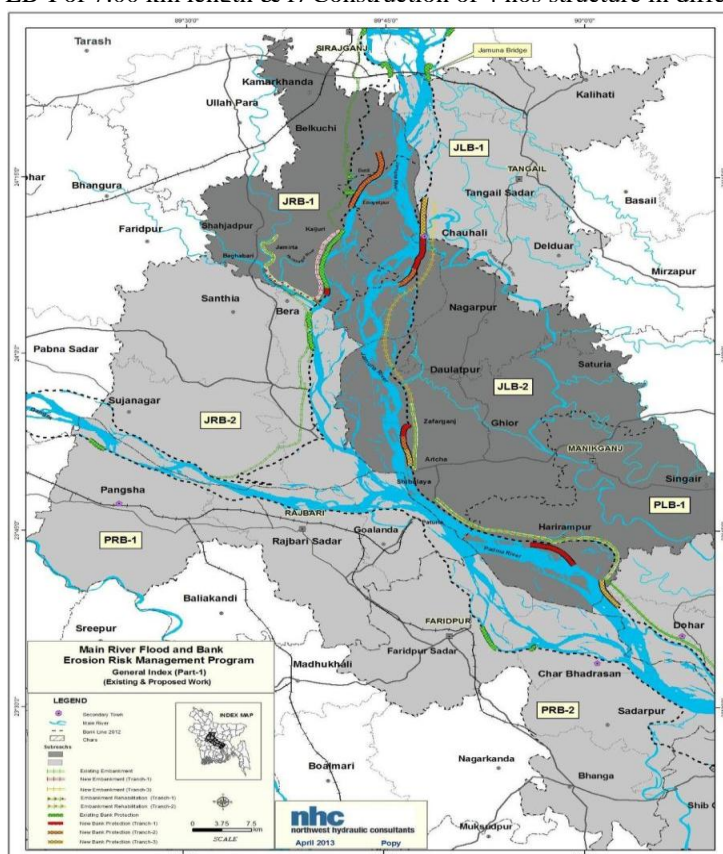
1. Introduction

1.1 Background

The Bangladesh Water Development Board is conducting the Flood and Riverbank Erosion Risk Management Investment Program covering parts of the main rivers in Bangladesh. The main focus is to reduce the riverbank erosion and flood risks to the adjacent flood plains while maximizing economic activities in a sustainable and environmentally acceptable manner. Existing flood embankments dominantly fail from riverbank erosion, and as such the stabilization of the river pattern is a corner stone of reducing the flood risk. The FRERMIP builds on and extends the activities of the Jamuna-Meghna River Erosion Mitigation Project (JMREMP) (ADB, 2002), implemented in different phases from January 2003 until June 2011. The Project will cover the main rivers from downstream of Bangabandhu (Jamuna) Bridge and from the proposed Ganges Barrage to Chandpur, as such covering around 60 km of the Jamuna, around 20 km of the Ganges, and around 100 km long Padma reach. The Asian Development Bank (ADB) and the Government of the Netherlands will finance the project.

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The project involves a) Embankment in JRB-1 of a total length of 23.00 km b) Riverbank protection work in JRB-1 of a total length of 1.00 km c) Riverbank protection work in Chauhali, JLB-2 of about 7.00 km length d) Riverbank protection work in Zaforgonj, JLB-2 of a total length of 1.44 km e) Riverbank protection work in Harirampur, PLB-I of 7.00 km length & f) Construction of 4 nos structure in different location.



In this RP, only the Zaforgonj RBP within JLB-2 Sub-Reach have been **Figure 1: Summary Initial Tranche-1 Investment Program** Census; 2) 100% Inventory of Losses (IOL); 3) 100% Socioeconomic Survey (SES) and a 100% Agricultural Plot Users form for preparing a detailed budget. This Resettlement Plan (RP) is prepared for 1.44 km riverbank protection work under Zaforgonj, JLB-2 Sub-reach in 3 different mauzas i.e. Dhubolia 0.19 km, Charpoyla Dhushar 0.32 km & Raghunathpur, 0.93 km under Shibalay Upazilla of Manikganj district.

Zaforgonj Subreach area's picture	
	
Inhabitances	Inhabitances
	
Bank erosion	Bank erosion
	
Shops under threat	Houses under threat
	
Community along the river	Community along the river
	

Community along the bank	People in Zafarganj
	
Consultation Meeting at Zafarganj on 18/07/16	Site Visit by Resettlement Expert on 25/05/16
	
School under threat	Zafarganj Subproject Area

1.2 Special Land Acquisition Issues with Riverbank Protection (RBP)

Depending on the RBP design configuration, the right-of-way (RoW) along the bank line may be on average from 30 to 60 ft wide. Of the land required within the RoW, 70ft is above the Lowest Water Level (LWL). The land to be acquired for the ROW, therefore, includes both privately owned land and eroded land along the bank line. The GOB law clearly states that any land (private or government) for development work should be acquired and compensated.¹ From a legal and revenue point of view, the line that marks the LWL with the flood plain during the dry season is considered as the bank line - also called the Alluvial and Diluvia (AD) line, if declared formally by Assistant Commissioner-Land (AC-Land).

Land above the LWL to the floodplain (i.e. the slope to be used for bank protection work) is private land (unless already acquired by BWDB). Local people cultivate the land above the LWL during dry season. In Bangladesh, the AD line is not regularly established (by the AC-Land) due to complexity in the process. For the design purpose the LWL will be considered as the demarcated bank line or AD line for bank protection work when the FERMIP is implemented.

Some land between floodplain and the LWL remains arable during the dry season and is used as private land despite the lack of a legal title. The eroded land outside the AD line goes under the ownership of the government through a chained procedure that ends with the declaration as Khas land by the Additional Deputy Commissioner (ADC). Underwater land in a LA case (if entirely khas) will not require acquisition but transfer between govt. departments should take place through inter-ministerial meeting. In such a case the previous private owners must be identified and Resettlement Benefit paid for losing the chance of regaining it, if re-emerges within 30 years of erosion.²

¹The Acquisition and Requisition of Immovable Property Ordinance II (1982) and subsequent amendments of the Ordinance II (1989/93/94) and other land laws and administrative manuals relevant to alluvion/deluvion land, char and khas land administration in Bangladesh. The 1982 Ordinance requires that compensation be paid for (i) land and assets permanently acquired (including standing crops, trees, houses); and (ii) any other damages caused by such acquisition. Alluvial, deluvial and char land survey and settlement (No. 2-2/87/90(1060)/1987; Settlement of char land (No. 2L-3/73/86(19)-R.L/1973; Settlement of Deluviated Lands Reformed in Situ (Memo No. 196(36)-V-177/77-L.S /1978), State Acquisition and Tenancy (Amendment) Act, 1994; Transfer of Khas Land between GOB departments (M:/Sha-10/HUD/general-1/94/345(64)/1994 (source: Land Administration Manual, Vol. 1, Ministry of Land, GOB).

² Private owners of the land will be compensated as per GOB law and ADB policy on involuntary resettlement. GOB law also covers owners of the char-land, if eroded two years due to bank stabilization in the proposed area. State Acquisition and Tenancy Act 1951 (Section 7) defines the ownership and use right of alluvion (payosti) and diluvion land (sikosti) in the country. Legally, GOB owns the bankline and eroded land in the river. However, the "original" owner(s) can claim the land if it re-emerges in a natural process within 30 years from the date of erosion.

1.3 Objective of the Resettlement Plan

The objective of the RP is to provide a strategy for providing project affected units (PAUs) with replacement of lost structures, compensation for lost land, and restoration of income levels/living standards through a compensation and rehabilitation package that ensures that APs are not left in a position where they are worse off with the project than without it. Thus, in accordance with ADB policy, Resettlement Plan, commensurate with the magnitude of impacts has been prepared for the Project.

Policy of this RP has been disclosed to the affected persons through community based consultation meetings (Details in chapter 4) in local language and submitted to the BWDB for review and concurrence.

1.4 Methodology for Preparing the Resettlement Plan

INGO conducted census & socioeconomic survey in May-July 2016 for 1.44 Riverbank protection work under Zaforgonj sub-reach in 3 different mouzas i.e. Dhubolia 0.19 km, Charpoyla Dhushar 0.32 km & Raghunathpur 0.93 km under Shibalay Upazilla of Manikganj district. The survey was also associated with stakeholders' consultation and property valuation survey. A video filming of the structures on the project right of way was carried out and all entities (households & shops) were numbered by red mark during survey (May-July 2016) to prevent fraudulent claims in future and restrict policy abuse and influx of outsiders into the project right of way out of mala fide intention.

The adverse impacts include displacement of households, shops, and community structures. The data gathered during the survey has been inserted into an electronic database which identified each displaced household and the way they are impacted and losses they will incur. The objective of the census and socioeconomic survey was to establish a detailed inventory of the households and physical assets to be affected by the project; develop a socioeconomic profile of the AHs and Affected persons (APs). The surveys also serve as a benchmark for monitoring and evaluation.

A total of 85 Affected Households along the 1.44 km RoW were surveyed covering a total population of 448 of which 235 male and 215 female. The project will displace all 85 Affected Households of which 45 residential households, 38 commercial & business enterprise. and 02 common property resources(1 School & 1 Community Clinic)..



This RP has been prepared based on the Government and the ADB's Policy on Involuntary Resettlement. The RP establishes the provisions for resettlement assistance of AHs, CBEs and income restoration assistance to the poor and vulnerable households, provides a description of socio-economic characteristics of AHs; sets out the implementation schedule; and, provides the budget and cost estimate of implementing this RP. This RP will be reviewed; if necessary during implementation stage and the budget will be revised to reflect any changes in numbers of affected households (AHs) or losses compared with those identified during the census and SES as well as adjusting for any changes in inflation. The RP implementing NGO will disclose the RP among the affected persons and local communities using various tools like PAP group discussion, and distribution of leaflets and information booklet (developed in Bangla language).

1.5 Updating the RP

Inventory of losses has been developed with data from the CSS on project affected AH and common property structures (CPR)³ based on engineering design and estimate of land acquisition. The inventory will be updated once the land acquisition plans (LAP) for the Zaforgonj Sub-reach are finalized. BWDB will initiate land acquisition for the Zaforgonj Sub-reach through the DCs in respective districts. This RP will be reviewed prior to implementation and the budget will be revised to reflect any changes in inventory of losses compared with those identified during detail design. The updated RP will be shared with the Bank task team for review and clearance before implementation.

³Common property structures (CPR) are physical establishments and institutions (Govt. Primary School & Community Clinic) used by communities/groups for educational and health purposes.

Table 1: Issues of Focus Group Discussions (FGDs) for Minimizing common property structures (CPR) Displacement.

No	Affected Structure	Issue	Points To Consider	Result of Discussion	Picture
1	Goaria Sorkari Prathomik Biddaloy	The proposed alignment affected an Goaria Sorkari Prathomik Biddaloy at Raghuntah	Though School committee applied for reconsider issue for change allignment but it is not possible to reconsider this issue due to rivererosion risk . The school committee & Villagers requested for arranging Suitable land for reconstruction the school	The alignment was not changed to avoid the school	 <p>Goaria Sorkari Prathomik Biddaloy</p>
3	Goaria Community Clinic	The proposed alignment would affect Community Clinic in Goaria.	Villagers want to rebuild the Community Clinic they own the land	The alignment was not changed to avoid the Community Clinic	 <p>Community Clinic</p>

CHAPTER-2: SOCIO-ECONOMIC CHARACTERISTICS

2.1 Methodology for Census and Socioeconomic Survey

The census and a socio-economic survey was carried out in May-July 2016. The survey included (i) full census of households, other physical units (shops, community units, etc.); (ii) Socio-economic survey of the 100% of the enumerated households (iii) surveys for valuation of affected structure iv) 100% Agricultural Plot Users (v) community based public consultation; (v) Video filming of the affected properties & the alignment and (vi) sketch map of the structure along the ROW. The survey identified the households, commercial & business enterprises and common property resources, trees and other assets on the BWDB land. Video film of the structures on the project area was carried out to prevent any fraudulent claims in the future.

The census and SES collected a wide range of data, for example, demography, age/sex distribution, education, occupation, income/poverty data, types of businesses, types and ownership status of affected structures and other assets, reason for using GOB land for residential and commercial purposes etc.

2.2 Riverbank Protection (RBP) intervention

The Zaforgonj RBP within JLB-2 Sub-Reach Riverbank Protection (RBP) intervention on the Jamuna's Left Bank (JLB) is located in the Sibaloy Upazila under Manikganj district. The total 1.44 km Riverbank Protection (RBP) intervention under this RP runs through 3mouzas (Dhubolia, Charpoyla Dhushar, Raghunathpur) under Tewta Union of Sibaloy Upazila under Manikganj district. The area covered by the sub-reach is stated in table 2 below.

Table 2: Area coverage

District	Upazila/Thana	Union	Village	No of Affected Population		Total
				Male	Female	
Manikganj	Sibaloy	Tewta	Dhubolia	6	9	15
			Charpoyla Dhushar	64	53	117
			Raghunathpur	165	151	316
Total				235	213	448

Source: Census & Socioeconomic survey May-July 2016

The database provides a detailed picture of the social and economic impacts that has been used for preparation of this RP, and will be used and updated for RP management, implementation and monitoring.

Table 3: provides the details of AHs and impacts

Impacts	Dhubolia	Charpoyla Dhushar	Raghunathpur	Total
Length of alignment (Km)	0.19	0.32	0.93	1.44
Conducted Census Survey and assets inventory	03	21	61	85
SES conducted	03	21	61	85
Structure (Res)	01	10	02	13
Structure With Business (Own)			04	04
Agriculture	02		16	18
Business (Rented)			12	12
Community Property Resources (CPR)			02	02
Squatter				
Structure With Business			06	06
Structure (Res)			07	07
Uthuli				
Uthuli (Res)		01	06	07
Uthuli (Business)		02	14	16

Source: Census & Socioeconomic survey May-July 2016

2.3 Socioeconomic Profile of Affected Population

The following section presents the key findings with regard to the socio-economic profile of the affected population in the Zaforgonj Sub-reach, as derived from census and socioeconomic (SES) surveys conducted in May-July 2016.

2.3.1 Populations

A total of 448 Affected Population have been covered under survey of which 02 are community properties i.e. School & Community Clinic etc. Affected population has been calculated by excluding these 02 common properties. A total of **448** people have been affected in 83 HHs, of which 235 male and 213 female. A list of head of project affected units (PAUs) with category of losses is enclosed in *table-43*. Number of affected male and female population with percentage is shown in the Table 4 below.

Table 4: Number of male and female population

Area	HH	Male	Female	Total population
Dhubolia	03	6	9	15
Charpoyla Dhushar	21	64	53	117
Raghunathpur	59	165	151	316
Total	83	235	213	448

Source: Census & Socioeconomic survey, May-July 2016

Out of the total 85 PAUs 02 are common property resources such as School & Community Clinic, etc and remaining 83 are households/shops of which only 10 are headed by female and 73 headed by male. Female heads the family in absence of husband or elderly son to shoulder the household responsibility. List of female headed households is enclosed in *table 53*. Details of the household headed by male and female is shown in Table 5

Table 5: Head of households by male and female

Area	Male Headed HH	Female Headed HH	CPR	Total
Dhubolia	03	0	0	03
Charpoyla Dhushar	17	4	0	21
Raghunathpur	53	6	02	61
Total	73	10	02	85

Source: Census & Socioeconomic survey, May-July 2016

2.3.2 Demographic Information

2.3.2.1 Sex and Marital Status of the Affected Household(AH)Heads:

In the Zaforgonj RBP area, 83 AH were found on the alignment. From among the AHs, 73 are male headed households (HHs) and the remaining 10 are female headed. Out of 73 male HH heads, 73 are married. In the case of the female HH heads, 06 are widows, and the remaining 4 are married respectively.

2.3.2.2 Affected Population by Age and Sex:

The 83 Ahs in the Zaforgonj RBP within JLB-2 Sub-Reach area comprise a 448 population, 235 of which are male and 213 are female. The male population is higher than the female population. The age groups of 25-44 by sex consist of higher female population. The HH size is the population distribution in the RBP area is 83 AHs comprising of a 448 population. All of the HH in the RBP area are mainland Bangladeshi. There are no indigenous people (IPs).

Table 6: Affected Populations by Age and Sex

Age group	RBP		
	Male	Female	Total
0-4	18	14	32
5-14	43	42	85
15-24	50	36	86
25-44	63	66	129
45-59	39	35	74
60+	22	20	42
Total	235	213	448

Source: Census & Socioeconomic survey May-July 2016

2.3.2.3 Duration of staying on RBP areas

The majority of the male headed 30 AHs and female headed 6 AHs in the Zaforgonj RBP area have lived in their respective places for more than 10 years. The remaining 15 Male headed AH and 2 Female headed AH in the Zaforgonj RBP area have lived 0-5 years and 18 male headed AH and 2 female headed AHs respectively in the RBP areas have lived for 6-10 years

2.3.2.4 Displacement of Households due to River Bank Erosion:

The AHs were displaced from one place to another several times because of river bank erosion. Thus from among the displaced households in the Zaforgonj RBP area, 48 male and 9 female headed Ahs were displaced three or more times (>3), while 21 male headed AHs two times, 4 and 1 female headed AHs for one time. Goaria Govt primary school was displaced two times.

2.3.2.5 Disabled Persons in the Households:

Only 10 persons were found disabled in the JLB area. Eight Male disabled persons & 02 Female disabled person belong to 08 HH.

2.3.2.6 Religion

Population has been calculated on households only (excluding common properties). Impacts and their losses are described in Section 2. About 56 affected households on the ROW are Muslim and remaining is Hindu by religion. Though people of Hindu community are huge in number in neighboring area but they are small in number on the Zaforgonj RBP within JLB-2 Sub-Reach area. No other religion or ethnic minority are found in the sub-project area. Detailed information of people by religion is shown in the Table 7 below.

Table 7: AHs and population by Religion

Religion	HHs	Population
Islam	56	296
Hindu	27	152
Total	83	448

Source: Census & Socioeconomic survey May-July 2016

2.3.2.7 Level of Education

This section describes gender disaggregated educational status of the household heads and members. Disaggregated results show that the illiteracy rate for the females is higher than that of the males. The female literacy rate is much higher in the case of completed primary education of the AHs members compared to that of male; the female dropout rate is less at the primary level (Table-8).

Table 8: Level of Education of Affected Household (7 years and above)

Level of Education	Zaforgonj RBP	
	Male HH	Female HH
Illiterate	12	3
Some Primary	37	4
Completed Primary	5	1
Some Secondary/Vocational	3	1
Completed Secondary/Vocational	7	1
Tertiary	9	0
Total	73	10

Source: Census & Socioeconomic survey May-July 2016

Table 9: Level of Education of Affected Population (7 years and above)

Level of Education	Zaforgonj RBP	
	AP	
	Male	Female
Illiterate	16	21
Some Primary	74	77
Completed Primary	33	42
Some Secondary/Vocational	21	13
Completed Secondary/Vocational	38	30
Tertiary	53	30
Total	235	213

Source: Census & Socioeconomic survey May-July 2016

2.3.2.8 Occupational Profile

Large numbers of the households in the sub-project area depend on Business followed by business, Agricultural Labor and Agriculture in terms of male population. In terms of female population 3 nos are found as housewife. This is mentionable that about 3 nos of the total affected female population are involved in small business in the project area. The Table 10 below shows the occupation of the affected population both male and female.

Table 10: Primary Occupation of Affected Household Heads

Occupation	River Bank Protection	
	MHH	FHH
Agricultural Labor	8	
Agriculture	4	1
Business	46	3
Daily Labor	1	3
House Wife		
Unemployed	1	
Student	1	
Retired	2	-
Rickshaw-Van Pulling	3	1
Service	3	2
Others (Up member & Begger)	4	
Total	73	10

Source: Census & Socioeconomic survey May-July 2016

2.3.2.9 Earning Members in the Households:

Respectively, 69 MHH in the Zaforgonj RBP areas earn money. The female income earners in the FHHs of Zaforgonj RBP earn relatively less compared to that in the MHHs. 3 FHHs of RBP area work for money.

2.4 Income and Poverty Dimensions

Irrespective of occupation, 68 of the AHs in the Zaforgonj RBP area earn BDT 15,000 and above per year . The unemployed, old and housewives have no income. The majority of the 6 female headed AHs in the RBP area earn BDT 15,000 and above per year (Table 11). Only 4 male headed AHs in the RBP area did not mention their income. Note that in Bangladesh, 31.51% (2010 est.)of the population lives below poverty line, defined as the poverty headcount ratio at \$1.25 a day (PPP) (% of population).⁴

Table 11: Level of income of HH head per year for Zaforgonj RBP

Occupation	Zaforgonj RBP									
	MHH					FHH				
	<12,000	12,000-15000	>15000	No Response	Total	<12,000	12,000-15,000	>15,000	No Response	Total
Agricultural Labor	1	-	5	2	8	-	-	-		
Agriculture	1		2		3	-				
Business	1	2	44		47	-	-	1		1
Daily Labor	-	1			1	-	-	3		3
House Wife						3				3
Unemployed			1		1					
Student				1	1					
Retired	1	-		1	2	-	-			
Rickshaw-Van Pulling	-	-	3		3	-	-			
Service	-	-	3		3	-	-	1		1
Others	-	-	4		4	-	-	2		2
Total	4	3	62	4	73	03	-	07		10

Source: Census & Socioeconomic survey May-July 2016

⁴http://www.indexmundi.com/bangladesh/population_below_poverty_line.html

By this standard, the poverty line would be in terms of per capita annual income around US\$ 460, or roughly Tk 35,600. Obviously, especially because of the low response from FHHs, this data has limited utility but may be useful for income generation program monitoring if during the initial demand study the data can be refined.

2.5 Per capita income:

The per capita income per month is shown in (See Table 12) The per capita income of 15 Male and 6 female headed HHs in the Zaforgonj area are less than BDT 714, which is much lower than the poor income of the country Furthermore, it is assumed that a good portion of the HHs belong to the income group of BDT 714-1,429. The findings of Table 12 shows that the female headed households are more vulnerable compared to the male headed HHs. Irrespective of sex/gender, the HH who earn per capita BDT 1,429 per month are not vulnerable.

Table 12: Total HH Income per year by Zaforgonj RBP Area

AH Income/Year	Per Capita Income/Month	RBP	
		MHH	FHH
1,000 – 60,000	20-714	15	6
60,000 – 120,000	714-1,429	31	0
>120,000	>1,429	21	1
No Response	-	6	3
Total	-	73	10

Source: Census & Socioeconomic survey May-July 2016

List of Households earn less than BDT 60000/year is attached in **table-52**. The ultra poor households may get special attention for IGA training and other assistance under the project policy. Per capita incomes per month of the poor at lower poverty level in rural and urban areas of Dhaka Division are BDT 1101.63 and BDT 1215.21, respectively (BBS 2011, in HIES-2010). In this context, it is evident from the findings of Table 13 that more than 13 MHH and 6 FHH households of the RBP area are under the poverty level.⁵ In terms of monthly expenditure, the per capita expenditures of 13 MHH and 5 FHH in the RBP area respectively are BDT 142 to 714, and some of households in both areas spend BDT 714 to 1,429 (Table 13). It needs mentioning here that the cut-off point of poor expenditure in rural area of Bangladesh is 1,034.77 taka. In this respect, it is assumed that a little less than a half of the households are poor, as the per capita expenditures of the poor at lower poverty level.

Table 13: Level of Expenditure among Affected Households

HH Expenditure / Month	Per Capita Expenditure/Month	RBP	
		MHH	FHH
1,000 – 5,000	142 - 714	13	5
5,000 – 10,000	714 - 1429	37	3
> 10,000	>1429	23	2
No value	-	-	-
Total	-	73	10

Source: Census & Socioeconomic survey May-July 2016

Furthermore, these assessments of poverty are buttressed by the findings of the self-assessed poverty status of the households. The households assessed themselves as wealthy, medium and poor. Only a 23 MHH & 1 FHH are wealthy in the Zaforgonj RBP area. About 50 MHH in Zaforgonj RBP areas are poor, while 8 FHHs are poor in the RBP area, respectively.

Table 14: Self-assessed Level of Poverty among Affected Households

Level of Poverty	RBP	
	MHH	FHH
Wealthy	2	1
Medium	25	2
Poor	46	7
No Response		
Total	73	10

Source: Census & Socioeconomic survey May-July 2016

2.6 Gender Impacts and Mitigation Measures

"Gender" refers to the socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for men and women. Women in biological and social context have different roles and disproportionate access to opportunities. However, men and women as human being should enjoy opportunities,

⁵Hardcore Poor Household: Combined Household Income below 60,000 TK/year based on an average monthly income of 5,149 Tk/Household for the bottom 5 % of Households. Source: Household Income and Expenditure Survey 2010, Bangladesh Bureau of Statistics.

rights and responsibilities equitable to their human capacities of delivery and absorption. Gender mainstreaming in infrastructure development and involuntary resettlement also seek for liberty of men, women and transgender persons to express voices in favor of their choice commensurate to their physical, social and political capacities.

The census and assessments brought for that the gender role and relations between male and female in the project-affected area is guided by traditional customs and religious codes. However, literacy and level of education are almost similar in both genders of the affected population. About 47.5% of the affected population is female and among 213 female population 21 is illiterate 77 has some level of education, 43 has completed primary education, 13 completed some secondary, 30 completed secondary & 30 completed tertiary.

In terms of economic participation, 3 women are still housewives. 1 is involved in business, 3 in daily labor, 1 in service & 2 women are involved with others occupation. Among the 83 households affected with their private property, 73 households are headed by men and 10 are headed by women. Adequate provisions have therefore been included in the RP to provide additional assistance to these female-headed households so as to restore their property and livelihoods.

Poor and vulnerable women, as described above, will be severely affected by resettlement due to traditional roles and responsibilities combined with lack of empowerment. Average annual income of the male headed households is BDT 60,000 to 120,000 while in case of female headed households it is BDT 1000 to 60,000/year. Female headed households will require additional support and assistance to find and organize alternative housing.

Participation of women in decision making is slowly increasing and the projects of various NGOs have played an important role in this improvement. Micro-credit aimed at female beneficiaries is also making a positive impact on poor households. The RP implementing agency will keep the micro-credit NGOs (working in the project area) informed about the displacement of the affected households.

Considering the disproportionate impact on women (in terms of title to the property) does not reflect gender equity i.e. women's names are not generally recorded on the title of property for getting compensation. Sufficient measures will be taken to ensure women's rights are protected during the resettlement process and payment of benefits. The measures included in the RP to address gender impacts are:

- Identification of the socio-economic condition, needs, and priorities of women, and monitor and evaluate the impact of resettlement on women separately;
- Identification of the female headed households to be affected and setting of entitlement criteria to recognize female-headed households;
- Provision of such entitlements that women are not disadvantaged by the process of resettlement;
- Preferential employment of affected women in civil construction including soil collection, turfing, tree plantation, watering and some other similar types of works.
- Female and vulnerable DPs will form Labor Contracting Society to bargain with the Contractor
- Separate labor shed with toilets will have to provide for female laborers at construction sites.
- Hiring of female staff in the RP Implementing Agency to assist female-headed AHs and women affected population during resettlement activities, including planning and implementation of income restoration programs; and
- Involvement of women's groups in resettlement planning, management, and operations and in job creation and income generation.

2.7 Access to electricity

In the subproject area only 43 households have access to electricity. 19 households have no electricity 21 households have solar. They are connected through Rural Electricity Board (REB). The survey revealed that, in most locations of the Zaforgonj RBP area where residential structures & commercial structures are affected, people do not have access to electricity. Most of the bazaar locations are under electricity facilities.

2.8 Water and sanitation

15 HH use Tube well for Bathing & cloths washing, 63 HH use river water for bathing & cloths washing. 74 HH use tube well water for cooking, 7 Household use river water for cooking. Ownership of tube well (Own-61 HH,

Joined -02 Nos, Govt-03) .Most of the inhabitants 65 HH of the project area use water sealed slab latrine, 18 have katcha latrine.

CHAPTER-3: DISPLACEMENT AND IMPACTS

3.1 Overview of Impacts

Riverbank protection work under Zaforgonj sub-reach along 1.44 km required acquisition of about 791.19 decimals (3.2 ha) will be acquired of which includes private land 781.07 decimals (3.16 ha) & the road 10.2 decimals (0.04 ha) in Zaforgonj RBP. Apart from land, a total of 35 legal owners, 13 Squatters, 23 Uthuli, 12 tenants & 02 CPR will be displaced from their current residential, agricultural and commercial premises due to undertaking of the project activities in Zaforgonj RBP. The survey data revealed that demolition of physical structures for clearing the right of way land will lead to displacement of 35 affected owner households (owners of residential and commercial structures, Garden and Agricultural Land) and 38 affected businesses (04 owners, 6 Squatters, 16 Uthuli & 12 tenants of structures). Out of these displaced households and persons, 04 households will be losing rental income and 12 tenants will be losing access to their rented accommodation. Displacement of residential, commercial and community structures will cause temporary loss of employment to 10 persons employed with 06 business establishments. A total of 02CPR (01 primary School & 01 community clinic) will also be affected.

3.2 Scope of Land Acquisition

About 791.19 decimals(3.2 hectares) will be acquired of which includesprivate land781.07 decimals (3.16 hectares) & the road10.2decimals(0.04 ha) in Zaforgonj RBP. (See in Table 15& 16).

Table 15: Distribution of Zaforgonj RBP Affected Land ⁶

Sl.No	Mouza	Homestead Land	Commercial Land	Agriculture land	Garden	Road	Total (Decimal)	Total (Ha)
1	Dhubulia	22.21	0	75.57	0	3.72	101.5	0.4
2	Charpoyla Dhushar	164.45	0	1.13	0		165.58	0.7
3	Raghunathpur	239.6	74.76	187.6	15.75	6.4	524.11	2.1
Total (Decimal)		426.26	74.76	264.3	15.75	10.12	791.19	3.2
Total (ha)		1.73	0.30	1.07	0.06	0.04	3.2	

Source: Census & Socioeconomic survey May-July 2106

Table 16: Category of Acquired Private Land in Zaforgonj RBP

Category of acquired land	AHS	Size of Land in Hectares
Homestead Land	13	1.73
Commercial Land	04	0.30
Garden		0.06
Agricultural Land	18	1.07
Total	35	3.16

Source: Census & Socioeconomic survey May-July 2106

3.3 Project Induced Displacement

3.3.1 Displaced Owner Households

Census of physical losses on public and private lands by private persons indicates that a number of 17owner households will be losing their residential and commercial premises causing physical and economic displacements. The displaced households include17 households on titled land, 23Uthuli&13 Squatters (Table 17).

⁶Mauzawise Distribution of Zaforgonj RBP Affected Land in decimal in Annex-1 (Table 38, 39 , 40 , 41,& 42)

Table 17: Project-affected Owner Households⁷

Affected households by types of losses	Titled	Without Titled			Total (Titled+ Without Titled)
		Uthuli	Squatters	Total	
Residence	13	07	07	14	27
Business structures	04	16	06	22	26
Total	17	23	13	36	53

Source: Census & Socioeconomic survey May-July 2106

3.3.2 Age-Sex Distribution of Heads of Displaced Households

About 10 displaced households are headed by women and the 73 are headed by men. On the age consideration, 59 male households & 08 female households are in the age group of 30 and 59 years and about 07 male households & 01 female household are in the age group of 60-65years . 07 male households & 01 female households are in the age group of 60 and 65 years(See Table 18).

Table 18: Displaced Households by Age and Sex of Household Heads

Age Group (Yrs.)	No. Households by Gender of Heads		Total Households
	Male	Female	No.
0 to 14	0	0	0
15-29	0	0	22
30-59	59	08	67
60-65	07	01	08
65+	07	01	08
Total	73	10	83

Source: Census & Socioeconomic survey May-July 2106

3.3.3 Displaced Businesses

The project alignment in Zaforgonj RBP will displace a total of 38 businesses structure on the project right of way including 04nos. of AHs operating 16 nos. of structure who has titled land and 22 nos. Ahs operating 22 nos. of structure who are non-titled of land. Table 19 provides the details of business losers/physical structure losers on the right of way.

Table 19: Affected Commercial Structures / Physical structures

Category Commercial Structures	Titled		Non-Titled		Total	
	No. Of Structure	Number of Ahs	No. Of Structure	Number of Ahs	No. Of Structure	Number of Ahs
Shop/ Store	14	04	17	17	31	26
Tea stall/ Restaurant	02		04	04	06	
Others	00		01	01	01	
Total	16	04	22	22	38	26

Source: Census & Socioeconomic survey May-July 2106

3.3.4 Community and Public Establishments

Apart from residential and business premises, the project alignment in Zaforgonj RBP will affect 2Community Property Resources (CPR). These structures will be compensated at replacement cost. Table 20 provides the details.

Table 20: Displaced Community Property Resources (CPR)

Sl.No.	Type of CPR	CPR
1	Goaria Sorkari Prathomik Biddaloy	1
2	Goaria Community Clinic	1
	Total	2

Source: Census & Socioeconomic survey May-July 2106

⁷Project affected households detailed in Annex-2 (Table 43, 44,45, 46,47,48,49,50,51,52,53,54)

3.3.5 Loss of Rental Income and Tenancy⁸

Among the affected households, 04 households will be losing rental income due to demolition of their building and houses. A total of 12 commercial tenants were recorded with the houses of 12 structure losing households Table 21 provides the details of the landlords and tenants of affected structures.

Table 21: Displaced Tenants in Residential and Commercial Premises

Category of affected persons	owners of structures	Number of tenants		
		Male	Female	Total
Commercial Tenants	04	12	0	12

Source: Census & Socioeconomic survey May-July 2106

3.3.6 Project Affected Wage Employees

The wage earners are working in the shops, and other working places. 06 employers engage 10 male workers in their commercial establishments in the area. According to the resettlement policy, these employees will be eligible for assistance in livelihood restoration. Table 22 provides the details of the employees and their employers.

Table 22: Affected Wage Employees and their Employers

Category of affected persons	No. of Employers	Number of employees		
		Male	Female	Total
Wage employees of the commercial Tenants	06	10	0	10

Source: Census & Socioeconomic survey May-July 2016

Table 23 : Employees from Agricultural Activities

Category of affected persons	No
Agriculture Plot owner	18
Employees from Agricultural Activities	08

Source: Census & Socioeconomic survey May-July 2016

3.3.7 RBP Induced Displacement

In the Zaforgonj RBP Sub-reach area, 12 AHs will lose more than 10% of their homestead land, 17 AHs will lose more than 10% of their Agriculture land & 4 AHs will lose more than 10% of their commercial land Details of loss of land are presented in Table 24.

Table 24: Severely impacted AHs Lost to RBP

Percentage of Loss	Owner HH		
	Homestead land	Agriculture land	Commercial land
up to 10%	1	1	
11 to 20%	3	2	
21 to 40%	5	7	1
41 to 59%	3	5	1
60 to 95%	1	3	2
100%	0	0	
Total	13	18	4

Source: Census & Socioeconomic survey May-July 2016

3.4 Project Affected Structures

The affected structures on the alignment are houses (residential), kitchens, stables, toilets, tube wells, business structures and Common Property resources (CPRs). Quantity and mean floor area of the affected structures in the Zaforgonj RBP areas by households are presented in table 25 below. Most of the AHs (13) just lose homestead land, 4 AHs lose commercial land The secondary structures as kitchen, stables, toilets and tube wells are on the homestead or commercial land.

Table 25: Component Wise Impact on Structures

Component	Structures	Quantity	Total Floor Area (Ft ²)	Mean Floor Area (Ft ²)	AHs
RBP	Residential	27	4477	180	27
	Kitchen	12	815	89	12

⁸Tenants detailed in Annex-2 (Table-51)

Component	Structures	Quantity	Total Floor Area (Ft ²)	Mean Floor Area (Ft ²)	AHs
	Stable	03	381	149	3
	Toilet	10	198	29	10
	Business Structure	38	6095	189	26
	Tube well	08		17.2	5
	School	02	4493	4493	1
	Community Clinic	03	459	459	1
	Other	0	0	180	0
TOTAL		103	16918	5785	85

Source: Census & Socioeconomic survey May-July 2016

3.5 Construction Type of Affected Structures, by Component.

The available census data shows construction type of residential and commercial structures. The construction types of residential and commercial structures are pucca, semi-pucca, Tin made and thatched. Most of the structures are Tin made (Table 26)⁹. There are 8 Pucca, 5 Semi-Pucca, 67 Tinmade and 9 Thatched Structures in the Zaforgonj RBP Subproject area.

Table 26: Component-Wise Distribution Structures by Construction Type

Type of Residential Structure	Structures	Area(Total) Sft	Area(Average)Sft
Pucca	03	3968	507
Semi-Pucca	06	386	77
Thatched	12	1166	105
Tinmade	65	11398	194
Total	86	16918	883

Source: Census & Socioeconomic survey May-July 2016

3.6 Project Affected Trees

Riverbank Protection Work in Zaforgonj Sub-reach has also affected 32 fruit trees, 31 timber trees, 2 medicinal plants and 38 banana trees; Table 29 provides more details on the project impact on plants. Trees on private land will be compensated to private owners. Details of the trees are presented in table 27.

Table 27: Number of Trees Affected by Component

Name of Trees	Fruit-Bearing/Grown Up
A. Fruit Trees	
Mango	10
Jackfruit	6
Coco	4
Betel	3
Palm	1
Papaya	8
Subtotal (A)	32
B. Timber	
Hijal	10
Kadom	11
Ukaliftas	10
Subtotal (B)	31
C. Groves	
Banana	28
Bamboo	44
Subtotal (C)	72
Grand Total	135

Source: Census & Socioeconomic survey May-July 2016

3.7 Project Affected Vulnerable Households

Certain groups of population by virtue of their socio-economic realities are considered socially vulnerable and thus in need of special consideration so that they can benefit from the development activities project. These

⁹The pucca structures are made of concrete/cemented floor + brick wall + concrete roof; semi-pucca of concrete/cemented floor + brick wall + tin (corrugated iron sheet) roof, kutchha of earthen floor, CI sheet/bamboo wall and CI sheet roof, and thatched structures are made of earthen floor + bamboo or straw (thatching grass) wall and straw roof in the RBP areas.

groups include: (a) Hard core poor households¹⁰(b) Tribal/Indigenous Peoples households(c) Female-headed households (FHH) and(e) Disabled households (f) household losing >10% of their productive land¹¹
The above groups have been recognized as “vulnerable groups” under the Project. No Indigenous People would be affected as a result of the Project.

Table 28 : Vulnerable Affected Households by Component

Vulnerable Category	Total
Female Household ¹²	10
Affected Household with Disabled Members	10
Hardcore Poor Male Household	16
Household losing >10% of their productive land	17
Total	53

Source: Census & Socioeconomic survey May-July 2016

CHAPTER-4: Consultation, Disclosure and Participation

4.1 Consultation Process

Consultation and participation is a process through which stakeholders influence and share control over development initiatives, and the decisions and resources that affect them. It is a two way process where the executing agencies, policy makers, beneficiaries and affected persons discuss and share their concerns in a project process. The ADB’s safeguard policies give high priority on public consultation and participation to enhance the community voice and assure incorporation of community’s views in design and implementation of a socially and environmentally compliant project. The Government of Bangladesh (GOB) also has some acts and policies in line with this issue.

In keeping with the same, attempts have been made both in Project design and RP preparation to encourage consultation and participation of the affected people and communities and incorporate their views, needs and aspirations into the Project components. The community was consulted during the public consultation meetings, which were organized at various stages. The objectives of all these consultations, has been to maximize benefits and minimize adverse social effects on the affected people, as far as possible, in keeping with the ADB’sSafeguard Policy Statement (SPS) and national legislation.

The focus of all these public discussions and meetings was to inform the communities and population about the positive as well as negative impacts of the Project and seek their views, suggestions and inputs on the Project.

4.2 Project Stakeholders

BWDB will acquire land through the LA Section of DC office of Manikganj District. The local government representatives will be involved in the process of implementation of RP to identify and advocate for the affected persons. The local NGOs working in the area will also be instrumental in RP implementation.

4.3 Stakeholders’ Attitudes towards the Project

As a major infrastructure project, the FRERMIP will have several impacts of varying significance. Despite those impacts, the affected households and communities were seen to have very positive attitudes to the Project. The communities recognized the benefits of the Project in terms of improved security from river erosion, increased value of residual land, protection against erosion providing opportunities for new businesses, employment and local development, resettlement in properly designed sites with civic amenities, and marketing development.

4.4 Consultation Process

Although the consultative process in preparing a resettlement plan is both mandated and critical, the situation under FRERMIP demonstrates the usefulness of continuity in stakeholder communication through the several phases of project development. The public consultation process entailed clearly explaining the project and its impacts, in a consistent manner, to the community through the many technical assessments. This approach was

¹⁰Hardcore Poor Household: Combined Household Income below 60,000 TK/yearbased on an average monthly income of 5,149 Tk/Household for the bottom 5 % of Households. Source: Household Income and Expenditure Survey 2010; Bangladesh Bureau of Statistics.

¹¹Household losing 10% of their productive land (See table-24)

¹²Female household in Annex-2 (Table-53)

applied in the development of the RP and the responsiveness of the communities was well reflected in their strong support for the Project, which fully considered their concerns in setting out options that would be acceptable to them.

4.5 Public Consultation Meetings (PCMs)

The public consultation process in the project area began in May 2016, as part of the first pre-feasibility study. Public Consultation Meetings (PCMs) and Focus Group Discussions (FGD) provided the affected households opportunities to express their concerns about land acquisition, compensation, and resettlement. The consultation process will be further intensified during the detailed design period through formal and informal meetings, village level workshops, and disclosure of project impacts to the affected households and communities. This chapter presents a summary and overview of the consultations held over the project preparation period. See table 33 for a list of PCMs held in the Zaforgonj area

Table 29: Summary of Public Consultation Meetings (PCMs)

SL. No.	Location of Discussion	Date of Discussion	Duration of Discussion	No. of Participants		Issues of Discussion
				Male	Female	
1.	Jaforganj Bazaar, Shibaloy, Manikganj	13.05.2016	2.15 hrs	17	15	People's Perception And Attitude, Mode Of Compensation Payment, Land legal document
2.	Goaria Govt Primary School, Raghunathpur	06.06.2016	2.00 hrs	45	20	



PCM at Zaforgonj on 06/06/16



PCM at Zaforgonj on 06/06/16

4.6 Consultation meetings at a glance

The major issues discussed during the consultations are presented below. Description of the topics and discussion held in the meeting are presented in the Table 33.

Table 30: Topics & discussions of the meeting

Topics/Issues discussed	Description of discussions held
a. Attitude and perception of the community towards the project including changing/adjustment of alignment b. Project concept, design and benefits,	a. Policy for Entitlements of the affected people and cut-off-date for listing of the lost properties were explained to the people. b. Commencement date of census is the cut-off-date. In this regard 28 April 2016 is the cut-off-date for Zaforgonj

<p>c. Cut-off-date of listing the affected properties,</p> <p>d. ADB policy on involuntary resettlement,</p> <p>e. Procedure of determination of land price,</p> <p>f. Adverse effects of the project & mitigation measures,</p> <p>g. Compensation payment procedure and entitlements,</p> <p>h. Major problems relating to the projects and special attention to the vulnerable group etc.</p> <p>i. Relocation of common property resources</p>	<p>c. Structure price at market rates, compensation and other assistance should be paid before displacement;</p> <p>d. Proper compensation for Structure. Business, etc. should be paid</p> <p>e. Self relocation of affected households is encouraged,</p> <p>f. Special assistance for poor and vulnerable households</p> <p>g. Preferential employment for the affected vulnerable APs during the construction of the project should be ensured</p> <p>h. Training on income generating activities should be provided to the poor APs and income restoration assistance should be paid</p> <p>i. Assistance for common property resources (CPRs) to construct a new one.</p>
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4.7 Focus Group Discussions (FGDs)

The primary focus of FGDs were gender issues, meeting with small groups of women and during setting out the RoW alignment minimizing land acquisition and avoiding physical cultural resources (PCR).

Table 31: Summary of Focus Group Discussions (FGDs)

SL. No.	Location of Discussion	Date of Discussion	No. of Participants	
			Male	Female
1	Zaforgonj Bazar, Shibaloy, Manikganj	18 th July 2016	12	08
2	Goaria govt. Primary School, Raghunathpur, Zaforgonj, Shibaloy, Manikganj	June 12, 2016	10	7



4.8 Public Disclosure of RP

Project design, impact and policies for mitigation of adverse social and environmental impacts will be disclosed to the influence area people particularly the affected persons and host communities. A summary of this RP will be translated into Bangla and will be made available to the affected people by the Executing Agency (EA) with the help of IA. This will be translated into Bangla. Disclosures will also be continued using the following other instruments:

- Community Workshops;
- Information Brochures;
- Information in Focal Points at District, Upazila and Union Levels;
- Information Pamphlets;
- Personal Contact;
- Village Level Meeting;

As the Illiteracy rate in the Zaforgonj area is high(16% males, 30% of females), there will be emphasize on visual presentation during community workshops and village level meetings. As the area is electrified, illustrated Power Point presentations will be included in meetings for the benefit of those who cannot read. In

case of change in Project design thereby entailing change in resettlement impacts, this RP will be updated. The updated RP will be disclosed to the APs, endorsed by the EA.

4.9 Strategy for Community Consultation and Participation during Implementation

INGO will continue the consultation process during the implementation of the RP. Resettlement related brochures, leaflets and other communications materials in the local language (Bangla) will be published for distribution among the affected households. These materials will also be available in the Union Parishad, Upazilas and district offices in the project area. Further steps will be taken to (i) keep the affected people informed about additional land acquisition plan, compensation policies and payments, resettlement plan, schedules and process, and (ii) ensure that project-affected persons are involved in making decisions concerning their relocation and implementation of the RP. The consultation and participation will be instrumented through individual contacts, FGDs, open meetings and workshops. In sum, consultation will remain a hallmark in the project implementation processes. The consultation meetings, issues discussed and outcomes and subsequent follow-up actions will all be recorded for future verification.

C **CHAPTER-5: Legal and Policy Framework**

5.1 GOB Laws on Land Acquisition

The principal legal instrument governing land acquisition in Bangladesh is the Acquisition and Requisition of Immovable Property Ordinance II (1982) and subsequent amendments of the Ordinance II (1989/93/94) and other land laws and administrative manuals relevant to alluvion/deluvion land, char and khas land administration in Bangladesh.¹³ The 1982 Ordinance requires that compensation be paid for (i) land and assets permanently acquired (including standing crops, trees, houses); and (ii) any other damages caused by such acquisition. The Deputy Commissioner (DC) determines (a) market value of acquired assets on the date of notice of acquisition (based on the registered value of similar property bought and/or sold in the area over the preceding 12 months), and (b) 50% premium on the assessed value (other than crops) due to compulsory acquisition. However, it is well known in Bangladesh that people devalue land during transactions to pay lower registration fees. As a result, compensation for land paid by DC including premium remains less than the real market price or replacement value. The 1994 amendment made provisions for payment of crop compensation to tenant cultivators.

In addition to the Ordinance, another relevant law that applies to the Project due to acquisition of bankline for riverbank protection (RBP), is the State Acquisition and Tenancy Act 1951 (Section 7) that defines the ownership and use right of alluvion (*payosti*) and diluvion land (*sikosti*) in the country. Legally, GOB owns the bankline and eroded land in the river. However, the “original” owner(s) can claim the land if it re-emerges in a natural process within 30 years from the date of erosion.

5.2 Inadequacies of 1982 Ordinance

The Ordinance, however, does not cover project-affected persons without title or ownership record, such as informal settler/squatters, occupiers, and informal tenants and lease-holders (without registration document) and does not ensure replacement market value of the property acquired. The act has no provisions for resettlement of the affected households/businesses or any assistance for restoration of livelihoods of the affected persons. As a result, land acquisition potentially diminishes productive base of farm families and those affected and displaced by development projects.

5.3 Harmonization with ADB’s Policies

The ADB has its own safeguard policies to minimize displacement and require time-bound action plans with measures to restore or improve livelihood and income of those affected by development projects. Since the 1982 Ordinance falls short of the requirements of the ADB’s safeguard policies on many grounds, the project land

¹³ Alluvial, deluvial and *char* land survey and settlement (No. 2-2/87/90(1060)/1987; Settlement of char land (No. 2L-3/73/86(19)-R.L/1973; Settlement of Deluviated Lands Reformed in Situ (Memo No. 196(36)-V-177/77-L.S /1978), State Acquisition and Tenancy (Amendment) Act, 1994; Transfer of *Khas* Land between GOB departments (M:/Sha-10/HUD/general-1/94/345(64)/1994 (source: Land Administration Manual, Vol. 1, Ministry of Land, GOB).

acquisition and resettlement policy has been harmonized with ADB's safeguard policies.¹⁴ The harmonization was carried out through a gap analysis involving the 1982 Ordinance II and the ADB's safeguard policies and gap-filling measures. The harmonization has also benefited from the Jamuna Bridge and Jamuna-Meghna River Erosion Mitigation Project (JMREMP) "best practices" in resettlement. The best practices – for example, include Photo ID Card with description of losses and entitlements, Video filming of ROW to control fraudulent claims, Resettlement sites with civic amenities, multiple relocation options, including "self-managed" resettlement. The harmonized policy forms the basis for preparation of social safeguard plans for various components of the project.

5.4 Policy Principles and Guidelines

In view of the harmonization, the project will apply the following policy guidelines and procedures to comply with ADB's safeguard compliance requirements:

- (i) Avoid or minimize impact as much as possible through alternative design options;
- (ii) Consult affected people and their communities adequately;¹⁵
- (iii) Make resettlement plans and other related documents available at the project sites;
- (iv) full disclosure will be ensured through distribution of a summary RP in Bangla to the affected households and other stakeholders;
- (v) Determine replacement cost of assets acquired and compensate at full replacement costs determined by Property Valuation Advisory Committee;
- (vi) Provide Resettlement assistance to all APs, irrespective of their titles to land;
- (vii) Establish grievances redressal committees at the local level for speedy resolutions of disputes;
- (viii) Provide additional assistance to poor women-headed affected households (AHs) and vulnerable groups;
- (ix) Establish income restoration assistance for alternative income sources and restoration of livelihoods for assisting affected people to restore and/or improve upon their pre-project levels or standards; and

All affected households and person, as per the above policy/principles and guidelines, will be eligible for compensation and assistance to be provided by the project. In case of land acquisition, the date of notification of section-3 for acquisition will be treated as the cut-off date while people without titles such as *nodibhashis* (erosion displaced households squatting on others' land, also called *uthuli*) or informal settlers/squatters living in the acquired area, the date of census or similar designated date by the BWDB will be considered as the cut-off date. Any persons moving into the project area after the cut-off date will not be entitled to any assistance.

In accordance with the resettlement principles suggested for the Project, all displaced households and persons will be entitled to a combination of compensation packages and resettlement assistance depending on the nature of ownership rights on lost assets, scope of the impacts including socio-economic vulnerability of the displaced persons and measures to support livelihood restoration if livelihood impacts are envisaged. The displaced persons will be entitled to (i) compensation for the loss of structures (residential/ commercial) and other immovable assets at their replacement value; (iii) assistance for loss of business/ wage income; (iv) assistance for shifting, and (v) rebuilding and/ or restoration of community resources/facilities.

This will ensure that persons displaced by the project; though unauthorised occupant (non-titled) will be eligible for appropriate compensation/ resettlement benefits. Persons having no legal title but using the BWDB land would be provided with compensation and resettlement benefits for structures and shifting/reconstruction allowance. Households having customary rights to land and physical property like the owners and users of non-resident property, shops, renters of structure, etc. are also covered under the Resettlement Plan. The RP also includes opportunities for occupational skill development training for income generation activities for the APs, especially for poor households. The people involuntarily displaced from homes, assets, or income sources by the project will receive priority access to these income restoration measures. The resettlement activities of the project will be carried out in consultation with the APs and all efforts will be made to minimize disruption during project implementation.

¹⁴ ADB, Safeguard Policy Statement (SPS 2009). <http://www.adb.org/documents/safeguard-policy-statement>

¹⁵ Adequacy is defined by number of persons covered (minimum 50 in each consultation), attendance of women and vulnerable groups in each consultation, separate consultation on target group like poor and vulnerable and broad community based understanding of project impacts, mitigation and policies.

5.5 Types of Losses and Impact Category

There are some gaps in the land acquisition law of Bangladesh and ADB Safeguard Policy Statement (SPS). Here is the gap analysis between the Bangladeshi laws and related to land acquisition, compensation and involuntary resettlement and ADB's requirements as prescribed in the SPS 2009. The table 32 described details.

Table 32 : Gap analysis between Bangladeshi laws and ADB's SPS 2009

Aspect	GOB 1982 Ordinance II and other applicable laws/Guidelines	ADB SPS 2009	Gaps between ADB SPS 2009 and GOB policy
Objectives			
1. Avoid involuntary resettlement	Avoidance of resettlement is not specifically mentioned in the 1982 Ordinance – focus on mitigation than avoidance.	Avoid involuntary resettlement wherever possible	Gaps with regard to this principle to avoid resettlement impact thru alternative options.
2. Minimize involuntary resettlement	The law only implicitly discourages unnecessary and excess land acquisition, as excess land remains idle and unused and lands acquired for one purpose cannot be used for a different purpose. Land that remains unused should be returned to the original owner(s).	Minimize involuntary resettlement by exploring project and design alternatives	Section 3/under 1982 Ordinance requires notification only; no consultation is required
3. Mitigate adverse social impacts	The mitigation measures are cash compensation only for lost assets. The complexities of resettlement is not addressed by the Ordinance	To enhance, or at least restore, the livelihoods of all affected persons in real terms relative to pre-project levels; and to improve the standards of living of the displaced poor and other vulnerable groups.	Only cash-based compensation for acquired assets. The impacts of loss of houses and the need for resettlement are not considered.
Core Principles			
1. Identify, assess and address the potential social and economic impacts	The 1982 Ordinance requires preparation of a Land Acquisition Plan (LAP) for land acquisition (if any) and compensation purposes. However GOB environmental rules/guidelines (1997) synchronize various applicable laws and policy frameworks of the country for early identification of impacts on biophysical, socioeconomic and cultural environment of a project intervention and their mitigation. Requires the assessment of technical alternatives, including the no action alternative to minimize adverse environmental impacts, include impact on human health and safety.	Screen the project early on to identify past, present and future involuntary resettlement impacts and risks. Determine the scope of resettlement planning through a survey and/or census of displaced persons, including gender analysis, specifically related to resettlement impacts and risks	Impact assessments are typically done in the case of externally funded projects; otherwise, Project impacts on properties, livelihoods and employment, are discussed in RP and provide enough information to determine losses and basis for compensation. Existing laws do not have provision for identification of indigenous people to recognize their particular problem and inconveniences due to a project.
2. Prepare mitigation plans for affected persons	The Deputy Commissioners (DCs) have the mandate in their respective jurisdiction as per law to acquire land for any requiring person (public agency or private person). The requiring body requests the Deputy Commissioners for acquisition of land for their project/scheme. DCs investigate physically the requirement of land and carry out Joint Verifications of assets and type of land for assessing the quantity of losses (u/s 8(1) of the law). Affected titled holders receive the assessed value and 50% on that for compulsory acquisition. Fair compensation is required for acquisition of land which is dependent on recorded data with relevant government agencies (sub-registrar's	Develop resettlement plan on the basis of assessment during project processing, with the intent that plan will guide refinements of impact estimates and mitigating measures as project parameters are finalized.	Existing law and methods of assessment do not ensure full replacement cost of property at current market price. The law does not consider resettlement or rehabilitation of affected persons or their loss of income or livelihood resources. "Market value" of property is often found low in respect of current market price, it can be raised, if appealed, by a maximum of 10

Aspect	GOB 1982 Ordinance II and other applicable laws/Guidelines	ADB SPS 2009	Gaps between ADB SPS 2009 and GOB policy
	office for land, PWD for structure, DAE for crops, DOF for trees, etc.). Affected owners have the right to appeal on acquisition or on the compensation amounts determined as per law.		percent each time which in most case is not sufficient to match with real market price.
3. Consider alternative project design	Feasibility studies including social, political, cultural and environmental impact assessments, detailed engineering surveys as basis for acquisition of private property or rights.	Explore viable alternative project designs to avoid and/or minimize involuntary resettlement.	No specific laws for considering project design to avoid or minimize involuntary resettlement. Feasibility study considers cost-benefit more from technical than socio-cultural considerations.
4. Involve and consult with stakeholders	The 1982 Ordinance have provisions (Section 3 and 3/2) to notify the owners of property to be acquired. Any party having any objections can appear to DC for a hearing with 15 days of notification.	Carry out meaningful consultations with affected persons, host communities, and concerned nongovernment organizations. Inform all displaced persons of their entitlements and resettlement options. Ensure their participation in planning, implementation and M&E of resettlement programs. Pay particular attention to the needs of the vulnerable groups, especially those below poverty line, the landless, the elderly, women and children and Indigenous people, and those without title to land, and ensure their participation in consultations. Establish a grievance redress mechanism to receive and facilitate resolution of the APs concerns. Support the social and cultural institutions of displaced persons and their host population.	There is no provision in the law for consulting the stakeholders but the land allocation committees at district, division and central government level. People have limited scope to negotiate with the government on the price of land, but have no right to refuse acquisition.
5. Disclose and inform APs of RP and mitigation measures	The 1982 Ordinance requires a “notice” to be published at convenient places on or near the property in a prescribed form and manner stating that the property is proposed to be acquired (u/section 3).	Disclose the resettlement plan and other relevant information in a form and language(s) accessible to key stakeholders, civil society, particularly affected groups and the general public.	Disclosure takes place in case of donor-funded projects.
6. Support existing social and cultural institutions of the affected persons	No provision in the 1982 Ordinance.	Ensure that the existing social and cultural institutions are supported and used to the extent possible, including legal, policy and institutional framework of the country to the extent that the intent and spirit of the IR policy is maintained.	No provision in any existing laws.
7. Build capacity of the borrower(s) in IR implementation	No provision in the 1982 Ordinance.	Assist in building capacity of DMCs on best practice on involuntary resettlement planning and implementation	There is no law or directives on the supervision of the land acquisition process by Deputy Commissioner.
8. Social Assessment		The borrower/client will conduct socioeconomic surveys and a census, with appropriate socioeconomic baseline data to identify all persons who will be displaced by the project and to assess the project’s socioeconomic impacts on them. As part of the social impact assessment, the borrower will identify individuals and groups who may be differentially or disproportionately affected by the project because of their disadvantaged or vulnerable status.	There is no provision in the law for conducting census or socioeconomic surveys except video filming and joint verification of the property within the proposed right of way.
9. Resettlement Plan		The borrower will prepare a resettlement plan, if the proposed project, will have involuntary resettlement impacts. The objective of the Resettlement plans will	No provision in the law of preparation of the resettlement plan

Aspect	GOB 1982 Ordinance II and other applicable laws/Guidelines	ADB SPS 2009	Gaps between ADB SPS 2009 and GOB policy
		elaborate on displaced persons entitlements, the income and livelihood restoration strategy, institutional arrangements, monitoring & reporting framework, budget and a time-bound implementation schedule.	
10. Monitoring	The 1982 Ordinance II has provision that the DC will monitor and submit a statement to the Government annually about the properties acquired for different requiring bodies and mode of utilization of the land.	The borrower will monitor and measure the progress of implementation of the resettlement plan. For projects with significant involuntary resettlement impacts, the borrower will retain qualified and experienced external experts or qualified NGOs to verify the borrowers monitoring information. The borrower will prepare semiannual monitoring reports that describe the progress of the implementation of the resettlement activities and any compliance issues and corrective actions.	
11. Evaluation	No provision for evaluations of the post-displaced lives of the affected households and communities		

5.6 Compensation Entitlement Matrixes

Deputy Commissioner (DC) has undertaken acquisition process and payment of cash compensation under law (CCL) is progressing. DC's payment covers the legal owners of land and the physical assets thereon. If this payment, the CCL, is found to be lower than their replacement costs and/or current market prices, BWDB will directly pay the difference as 'top-up' to make up for the shortfall. With and without acquisition, compensation/assistance due to all other PAPs, such as squatters, business owners and employees and those who are not covered by the acquisition ordinance, but qualify according to this RP, will also be directly paid by BWDB.

Eligibility and Entitlements

Lack of legal documents for customary rights of occupancy/titles shall not affect eligibility for compensation. The RF stipulates payments of compensation as per the assessed value of the land and structure to the affected persons (APs). In addition to compensation paid by the concerned Deputy Commissioner (DC), the APs will receive additional assistance in cash or kind to match replacement costs, which is the difference between the market value and the assessed value for lost assets (land, houses and trees), transaction costs such as stamps/registration costs (in case of purchase of replacement land) and other cash grants and resettlement assistance such as shifting and reconstruction grant, resettlement benefit for loss of workdays/income due to dislocation. Socio-economically vulnerable households namely-female-headed households without grown up male in the household, households below poverty line, households headed by disabled and elderly people will be given additional cash assistance for relocation.

Compensation for loss of land and other assets will be provided at full replacement cost determined by PVAT based on current market price. All titled owners of land acquired will be provided compensation under law through the Deputy Commissioner, Manikganj. However, replacement cost of land and property will be ensured through additional payment to the affected persons directly by BWDB. Compensation for non-titled affected persons and their economic rehabilitation will be irrespective of their titles to land.

Property Valuation Advisory Team (PVAT) will review the compensation under law for the all non-land assets for confirming the adequacy of the compensation rates under law against the current market price of structure, trees, crops and fish stock. PVAT will review the requirement of top-up payment for replacement cost for structures but trees and crops/fish stock compensated under law may suffice current market prices.

The entitlement matrix (Table 33) describes major types of losses attached to land acquisition and resettlement. The Project will assist the APs alternatively, in self-relocation. In addition to the CCL, Resettlement Benefits as per the entitlement matrix will be provided to the APs.

Table 33: Compensation and Entitlement Matrixes

Unit of Entitlement	Entitlements	Additional Services
Loss Item 1: LOSS OF AGRICULTURAL LAND		
Legal owner(s) as identified by Deputy Commissioner (DC) in the process of CCL payment.	1. Replacement Cost (RC) ¹⁶ of agricultural land.	
Special Implementation Issues and application Guidelines:		

Loss Item 2: LOSS OF HOMESTEAD, COMMERCIAL, INDUSTRIAL LAND AND COMMON PROPERTY RESOURCES		
Legal owner(s) as identified by DC in the process of CCL payment.	1. RC of land. 2. A plot in the residential or commercial area of the resettlement village (RV), if required, for the homestead or commercial land losers respectively.	Legal owners will be assisted by INGO to organize legal records in support of their ownership and in the process of claiming compensation
Special Implementation Issues and application Guidelines:		
Implementation Issue		
1. Landowners will be informed of the details of the compensation policy, resettlement package and payment procedure.		
2. Property Valuation Advisory Committee (PVAT) will recommend the RC.		
3. INGO shall encourage EP to consider purchasing land or productive investments.		
Application Guideline		
1. If RC is higher than CCL (assessed price + 50% of assessed price by DC), the difference (Top-up) will be paid by BWDB with assistance from the RP Implementing (INGO).		
2. Cash for other resettlement assistance will be paid directly by BWDB with the assistance of the INGO.		

Loss Item 3: LOSS OF WATER BODIES (PONDS, BOTH CULTIVATED AND NON-CULTIVATED)		
Legal owner(s) as identified by DC in the process of CCL payment.	1. RC of the water body (private land).	1. Legal owners will be assisted by INGO to organize legal records in support of their ownership. 2. Lease holder will be assisted by INGO in organizing the legal/social records in favour of the lease right.
Special Implementation Issues and application Guidelines:		
Special Implementation Issue		
1 Landowners will be informed of the details of the compensation policy, resettlement package and payment procedure.		
2. PVAT will recommend the RC of the affected water body considering type, accessibility, proximity and other factors that might influence the market price.		
3. The INGO shall encourage EP to consider purchasing land or productive investments.		
Application Guideline		
1. If RC for water body and CMP for fish stock together is higher than CCL, the difference will be paid by BWDB with assistance from the INGO.		
2. INGO will review the lease deed and determine the refund of lease money.		

Loss Item 4: LOSS OF RESIDENTIAL STRUCTURES WITH TITLE TO LAND		
Legal owner(s) as identified by DC in the process of CCL payment.	1. RC of residential structure 2. Transfer Grant @ Tk. 10 per sft of affected structure but not exceeding Tk. 3,000. 3. Reconstruction and Homestead Development Grant (RHDG) of Tk. 8,000.	INGO will assist JVC in the process of eligibility verification and extend assistance to the displaced households in the process of CCL
Special Implementation Issues and application Guidelines:		
Special Implementation Issues		

¹⁶The costs of replacing lost assets (e.g., land, houses/structures, trees and crops) and income, including cost of transaction.

Unit of Entitlement	Entitlements	Additional Services
1. The DC and BWDB Joint Verification Team (JVT) records floor areas and category of structure on acquired land. 2. Compensation must be paid in accordance with the relocation plan following the civil works requirement.		
Application Guidelines		
1. Applicable to all structures standing on the right of way (RoW) at the time of issuance of notice under Section 3. 2. JVC will verify eligibility by reviewing records of compensation payment by DC with assistance by INGO.		

Loss Item 5: LOSS OF COMMERCIAL/INDUSTRIAL/COMMON RESOURCE PROPERTY (CPR) STRUCTURES WITH TITLE TO LAND		
Legal owners as identified by DC in the process of CCL payment.	1. RC of commercial, industrial, CPR structure 2. Transfer Grant @ Tk. 10 per sft of affected structure but not exceeding Tk. 3,000. 3. Reconstruction Grant of TK10,000.	Legal owners will be assisted by INGO to organize legal records in support of their ownership and in the process of claiming compensation
Special Implementation Issues and application Guidelines:		
Special Implementation Issues		
1. Landowners) will be informed of the details of the compensation policy, resettlement package and payment procedure. 2. Property Valuation Advisory Committee (PVAT) will recommend the RC. 3. INGO shall encourage EP to consider purchasing land or productive investments.		
Application Guidelines		
1. If RC is higher than CCL (assessed price + 50% of assessed price by DC), the difference (Top-up) will be paid by BWDB with assistance from the RP Implementing (INGO). 2. Cash for other resettlement assistance will be paid directly by BWDB with the assistance of the INGO.		

Loss Item 6: LOSS OF RESIDENTIAL AND OTHER PHYSICAL STRUCTURES (WITHOUT TITLE TO LAND)		
Socially recognized owners of structures built on the ROW	1. RC of structure 2. Transfer Grant @ Tk. 10 (ten) per sft of affected structure but not exceeding Tk. 3,000 3. Reconstruction and Homestead Development Grant (RHDG) of Tk. 8,000 plus a provisional option of obtaining a free land from BWDB in an RV on the ROW with community facilities.	INGO will extend assistance in the process of CCL.
Special Implementation Issues and application Guidelines:		
Special Implementation Issues		
Census of affected persons will be the eligibility cut-off date for all structures not covered by DC and BWDB will verify the data through the JVC.		
Application Guidelines		
1. Applicable to all structures standing on the CRW at the time of Census of affected persons at cut-off date 2. JVC will verify and record structures eligible for compensation.		
Loss Item 7: LOSS OF TIMBER AND FRUIT BEARING TREES, BAMBOO AND BANANA GROVES		
1. Legal owner(s) as identified by the DC in the process of CCL payment. 2. Socially recognized owners of trees grown on public or other land	1. Timber trees and bamboo: RC of trees and bamboo. 2. Fruit-bearing trees without timber: if the tree is at or near fruit-bearing stage, the estimated current market value of the fruit. 3. Fruit-bearing trees with timber: RC for the timber, and estimated current market value of fruit. 4. Banana groves: RC of all trees 5. Owners will be allowed to fell trees and take the timber, free of cost after payment of CCL or RC as applicable.	INGO to explain RP policies regarding compensation for the trees of different categories and size and make the EPs aware that they could take the timber and fruits free of cost.
Special Implementation Issues and application Guidelines:		
1. The INGO will provide guidance in plantation and post-plantation care.		
Loss Item 8: LOSS OF STANDING CROPS/FISH STOCK		

Unit of Entitlement	Entitlements	Additional Services
1. Legal owners identified by the DC in progress of CCL payment 2. Socially recognized owners	1. RC of standing crops/fish stock. 2. Owners will be allowed to harvest crops and fish stock.	INGO will assist APs in the process of claiming compensation from DC offices for organizing necessary documents.
Special Implementation Issues and application Guidelines:		
Loss Item 9: LOSS OF LEASED /MORTGAGED IN LAND/PONDS		
1. Leaseholder with legal papers. 2. Socially recognized lessee or sharecropper, in case of customary informal tenancy arrangements, including socially recognized agreements.	1. RC of crops/fish stock. 2. Outstanding lease money back to the lessee by the owner as per agreement.	1. INGO will assist in ensuring that the lessee receives all eligible payments. 2. INGO will mediate refund of outstanding lease money by the owner to the lessees.
Special Implementation Issues and application Guidelines:		
1. With legal agreement: legal owner and mortgagee/leaseholder will be paid CCL by DC in accordance by the law. 2. With customary tenancy agreements, including socially-recognized verbal agreements: Legal owner will receive CCL from DC. The legal owner will pay the outstanding liabilities to the lessee/mortgagee. Under the following conditions: (i) all contractual liabilities are already paid up; (ii) if not, the legal owner will get the residual payment after all liabilities are paid up. 3. BWDB will ensure RC of crops to the cultivator with direct payment of the difference, if CCL is less than RC, with assistance from INGO. 4. Dislocation Allowance will be paid to the actual cultivator of the acquired land by BWDB with assistance from INGO.		
Loss Item 10: LOSS OF INCOME FROM DISPLACED COMMERCIAL/ INDUSTRIAL PREMISES (OWNER OPERATED)		
Any proprietor or businessman or artisan operating in premises	1. Grant for Loss of Business @ 5% of DC's payment for the structure. 2. One time Moving Assistance of Tk. 5,000 for tenants. 3. Option to purchase a plot in the RV, with the assistance of the INGO	EPs will be brought under income and livelihood regenerating program (ILRP).
Special Implementation Issues and application Guidelines:		
1. All the business operators will be entitled for grant against loss of The onetime moving assistance will be provided to only the tenants.		
Loss Item 11: TEMPORARY LOSS OF INCOME (WAGE EARNERS IN AGRICULTURE, COMMERCE & SMALL BUSINESS AND INDUSTRY)		
Regular wage earners affected by the acquisition.	1. Tk. 2,500 per affected household (AH) 2. Or Tk. 3,500 for AH headed by women 3. Employment in the Project construction work, if possible	1. EPs will be brought under the ILRP.
Special Implementation Issues and application Guidelines:		
EP must have been an employee of landowner or business located in the acquired lands for at least twelve months, as identified by Joint Verification and/or a contracted institution or a consulting company's census.		
Loss Item 12: LOSS OF INCOME FROM RENTED -OUT AND ACCESS TO RENTED-IN RESIDENTIAL/COMMERCIAL PREMISES		
1. Owner of the rented-out premises 2. AH/person rented-in in any such structure	Dislocation Allowance of Tk. 4,000 for each unit of premises to both the renter and the rentees.	EPs will be brought under the ILRP.
Special Implementation Issues and application Guidelines:		
Loss Item 13: ADVERSE IMPACT ON HOST POPULATION DUE TO RELOCATION OF APs		
Households self-relocated to the host villages	Enhancement of carrying capacity of common civic amenities/utilities of the host communities as per assessment by BWDB.	1. Investment in the host area to improve health, education, and other public services. 2. Forestation in the host area.
Special Implementation Issues and application Guidelines:		
Community needs for enhancement of common facilities in host areas will be assessed through a needs assessment survey.		
Loss Item 14: VULNERABLE AHs SPECIAL ASSISTANCE		

Unit of Entitlement	Entitlements	Additional Services
<i>Vulnerable AH Assistance:</i> Female-headed households, disabled, elderly, extremely poor and those losing more than 10% of their income to acquisition of land or business.	One-Time Special Assistance Grant of Tk 5,000 Skill training and credit support under ILRP.	EPs will be brought under the ILRP.
Special Implementation Issues and application Guidelines:		
1. Loss of income will be assessed as per actual loss of productive resources (land and businesses) to the project and the total income of the affected households from all sources through Census of all AHs. 2. JVT will verify the percentage of loss comparing the actual loss and the total income from all sources of the affected households. 3. Households turning into landless due to acquisition of agricultural land will be eligible for larger credit from the ILRP for longer duration.		
Loss Item 15: LOSS OF SUBMERGED LAND (ERODED LAND)		
1. Legal owner(s) of land (DC's khas land after legally established ADLine). 2. Previous private owners of land below AD Line.	1. In absence of legally established AD line, all entitlements as provisioned for Loss Item 1 2. In case of <i>khas</i> land, CCL to respective DCs. 3. RC of <i>khas</i> land to previous owner(s)	
Special Implementation Issues and application Guidelines:		
Loss Item 16: UNFORESEEN ADVERSE IMPACTS		
Households/persons affected by any unforeseen impact identified during RP implementation	Entitlements will be determined as per the resettlement policy framework	As appropriate
Special Implementation Issues and application Guidelines:		
The unforeseen impacts and affected persons will be identified with due care as per policy framework and proposed to the MoWR and the ADB for approval including quantity of losses, their owners and the entitlements.		

5.7 Grievance Redress Mechanism (GRM)

The BWDB will constitute RP implementation committees such as Joint Verification Team (JVT),¹⁷Property Valuation Advisory Team (PVAT) and a Grievance Redress Committee (GRC) for the various RP implementation activities ensuring Stakeholder participation.

A local GRC, gazetted by the GoB, will be composed of:

- Representative from BWDB – Convener (Executive Engineer (Field)/Equivalent);
- Chairman concerned Union Parishad – Member;
- Representative from APs – Member;
- Sub Assistant Engineer From BWDB - Member Secretary.

The local GRC will by meeting all the aforementioned participants informally, as well as formally, to ensure speedy and out of court settlement of as many disputes as possible.

The fundamental objectives of GRCs will resolve any resettlement-related grievances locally in consultation with the aggrieved party to facilitate smooth implementation of the RP. Another important objective is to democratize the development process at the local level and to establish accountability to the affected people. The GRC is a project level mechanism for receiving and resolving project related grievances. The costs associated with the GRC will be appropriately budgeted in the RP. Irrespective of the GRC decisions, an aggrieved person will be free to access the country's legal system at any stage of the grievance redress mechanism.

The functions of the GRCs will be to:

- Receive applications and hold hearings on AP grievances concerning the Project, in particular regarding resettlement issues.
- Refer APs to the concerned authority/Deputy Commissioner if the grievance can be dealt through conventional law or by arbitration.

¹⁷JVT will be constituted of: i) Representative from BWDB - Convener (SDE/AE/Equivalent officer); ii) Representative from concerned DC – Member; iii) Sub Assistant Engineer from BWDB - Member Secretary

- Make decisions to resolve AP grievances following RP policy if outside conventional law and if the grievance does not lend itself to arbitration.
- Prepare recommendations according to the procedure described by the GRC in resolving AP complaints.

The GRCs will receive AP grievances and resolve grievances in the following manner:

- The GRC will meet to resolve the AP grievance within 10 days of its receipt and will preserve the records and procedure of the meeting. The GRC will mention the basis of its resolutions in the written record of its meetings.
- The GRC will publicize its decisions regarding AP grievances through local community meetings and through the distribution of leaflets to the public.
- All the GRC activities will take place in the office of the GRC chairperson.

CHAPTER-6: Income and Livelihood Restoration Program (ILRP)

6.1 Income and Livelihood Restoration Strategy

Mitigation of loss of assets and livelihood is the main focus of the Resettlement Plan. Additional measures will be taken to provide appropriate support to the livelihood restoration aspects of APs. According to the known impacts, APs will be relocated and will lose income from wages and business operation during the re-establishment period. Adequate compensation/resettlement benefits will be awarded to these APs before resettlement. In addition, vulnerable APs will receive other support and also get preference for employment in civil construction works.

In compliance with the RP, the RP will identify resources, in addition to compensation, for income restoration assistance. This will be through linking resettlement activities with Gender & Livelihood component of the project.

The RP includes the following categories of APs for income restoration and livelihood support:

Vulnerable households from the project right of way, eligible members of such family will get training on income generating activities (IGA) such as small business, poultry rearing, cow fattening, sewing etc. The RP implementing agency will conduct a need assessment survey among the vulnerable households and select need based training programs for the particular groups under the project policy. For this, resettlement budget has kept provision for training on IGA for the female headed and vulnerable household members. It is assumed that one person from each household will be brought under this training program

Vulnerable households having no adult male members to shoulder household responsibility (women headed households). The women heading the household will preferably be the eligible member. Vulnerable households losing more than 10% of their income source due to the project.

For additional support to usual income restoration assistance as mentioned above, the RP Implementing Agency (IA) will specifically undertake assessment of needs and skill base of vulnerable APs of age between 15 to 45 years. The IA will conduct a need based survey and prepare a list of eligible members of affected vulnerable households with their relevant profile and the short-term livelihood regeneration assistance under the RP and long-term income generation program under the livelihood restoration program will be organized as follows:

Table 34: Livelihood Restoration Options

1. Eligible members of poor households earning maximum BDT 60000 per year	1.1 Short-term: Compensation for structure, shifting allowance, reconstruction assistance, and priority in employment in construction. 1.2 Long-term: Needs and capacity identification, human development and skill training on IGA.
2. Eligible members from poor female headed households having no adult male members to shoulder household responsibility.	2.1 Short-term: In addition to support as 1.1, additional subsistence allowance. 2.2 Long-term: As 1.2 above.
3. Eligible members of poor	6.1 Short-term: Compensation for lost assets, payment of other

1. Eligible members of poor households earning maximum BDT 60000 per year	1.1 Short-term: Compensation for structure, shifting allowance, reconstruction assistance, and priority in employment in construction. 1.2 Long-term: Needs and capacity identification, human development and skill training on IGA.
households losing more than 10% of their income sources.	resettlement benefits and employment in construction. 6.2 Long-term: As 1.2 above.

6.2 Employment in Construction

Local people whose livelihood is impacted by the project will get preference in jobs associated with the project construction. Affected people will form labor contracting society (LCS) with the help of IA and be deployed by the Contractor in any suitable works. Affected persons will get preferential employment in project works based on their eligibility. The jobs, in the semi-skilled and unskilled category, shall be offered to the APs in preference to the other. A clause should be incorporated in the contract documents requiring contractors to give employment, if available, to project affected people having ID cards in preference to other persons.

6.3 Common Property Resources

According to census and SES 02 common property resource i.e. School & Community Clinic etc. will be affected within the ROW. The proper authority of the community properties will receive compensation/benefits cheque from the BWDB if it is relocated.

6.4 Income Restoration for Affected Households

Affected households will lose their work-days due to relocation at alternative sites. As identified in the census, a total 38 households will be losing rental income due to a demolition of their housing and commercial premises. The project will support these households transition allowance for loss of rental income for a period of three months from the date of eviction. They will receive compensation for the structures at replacement cost as per current market rates.

The Affected households and persons will invest the compensation amount for their lost land and structure in alternative construction to resume with current income. However, they can also deposit the money in bank accounts as per Islamic policy to get income on a regular basis. Income from cash investment in commercial banks will be fairly adequate for substantially sufficient more than income from the housing investments.

6.5 Income Restoration for Affected Tenants

Affected tenants will lose their work-days due to relocation at alternative housing and commercial sites. As identified in the census, a total 12 commercial tenants will be losing rental premises in Zaforgonj subproject. The project will notify these tenants in advance and will provide one time allowance for transfer cost. As per existing practices, the tenants transfer and relocate at one month's prior notice. BWDB will keep provision for the interested affected persons, men and women, for preferential employment in project civil works. The RP implementing NGO will be following up and facilitate such employment by the contractors.

C *HAPTER 7: Relocation of Housing and Settlement*

The affected persons and local government representatives were consulted on relocation options during socioeconomic survey and community level consultations. It was understood that the affected persons interested for CCL payment. The AHs in the Zaforgonj RBP area did not express their opinion regarding their relocation. During implementation phase if the APs desire for relocation the project will also assist them in relocation process in terms of information, consultation with host communities and local government agencies, facilitation of documentation, licensing, registration as necessary with local governments.

CHAPTER 8: Institutional Arrangements for RP Implementation

8.1 Institutional Arrangement

The PD of PMO, BWDB, Dhaka will implement the RP with the appointed INGO and will monitor implementation through the CRO. The PD is in charge of the overall implementation program. The Sub-Divisional Engineer (SDE) Manikganj is the Resettlement Coordinator (RC) at the field level. The appointed INGO has a field office to implement the RP and will involve APs, including women and representatives of local Government Institutions in the RP implementation.

The DC, Manikganj is responsible for acquisition of land. The RC will ensure co-ordination between various relevant offices, particularly that of the DC at the District level and the INGO.

There is provision for temporary input of one International Resettlement Specialist and one Local Resettlement Specialist attached with the Project's Capacity Building and Project Management Consultant (ISPMC). In addition, there will be an Independent Monitor (IM) for external monitoring. The Resettlement Specialists currently provide technical support to BWDB and supervise, monitor and review the field activities of the RP INGO in collaboration with the field office of BWDB, Manikganj.

The EA staff associated with implementation of RPs will receive on site and in-house training on planning and management of involuntary resettlement. The ISPMC is responsible for capacity building of the EA staff in managing resettlement and it is included in the draft Capacity Development Program (CDP).

8.2 Resettlement Implementation Committees/Teams

MOWR, through a gazette notification, has formed various committees and teams¹⁸ for implementation of the RP at the field level. The Joint Verification Team (JVT) was formed to carry out a tripartite joint physical verification by the DC, BWDB and the INGO. The INGO will computerize losses of physical assets and document owners identified by the JVT. The Property Valuation Advisory Team (PVAT) was constituted for determining the market price as replacement cost of land and other properties. The Grievances Redress Committee (GRC) will resolve any grievances involving resettlement benefits, relocation, or other assistance. The scope and responsibility of these committees and teams have been clearly defined in the gazette.

The JVT and PVAT consist of officials from the DC's office, a representative from the EA, and an INGO representative. The RC at the SMO level chairs the JVT/PVAT as convener and a representative of the INGO acts as member secretary.

To resolve AP grievances and to assist the LA&R activities, **the GRC** will be formed. The GRC consists of the SDE or any official from BWDB with the same status; the Area Manager or Deputy Team Leader or equivalent officer or specialist from the INGO; the Union *Parisad* Chairman or a member of the concerned local Government; and a representative of the APs selected by the Resettlement Advisory Committee (RAC). The BWDB representative chairs the GRC, and the INGO representative acts as Member Secretary.

¹⁸ Joint Verification Team (JVT), Property Valuation Advisory Team (PVAT) and Grievance Redress Committee (GRC).

The functions of the GRC are to:

- Receive applications and hold hearings on AP grievances concerning the Project, in particular regarding resettlement issues.
- Refer APs to the concerned authority or DC if the grievance can be dealt through conventional law or by arbitration.
- Make decisions to resolve AP grievances following RP policy if outside conventional law and if the grievance does not lend itself to arbitration.
- Prepare recommendations according to the procedure described by the GRC in resolving AP complaints.

The GRCs receive AP grievances and resolve them in the following manner:

- The written AP grievance will be lodged with the GRC within a month of the receipt of ID Card or from when the AP is informed of their entitlement.
- The GRC will meet to resolve the AP grievance within 10 days of its receipt and will preserve the records and procedure of the meeting. The GRC will mention the basis of its resolutions in the written record of its meetings.
- The GRC will publicize its decisions regarding AP grievances through local community meetings and through the distribution of leaflets to the public.
- All the GRC activities will take place in the office of the GRC chairperson.

The INGO will form **Resettlement Advisory Committee (RAC)** for this RP to involve the local communities and APs in the implementation process consisting of representatives from APs, women and vulnerable groups and the *Union Parishad* and set up by the PD, PMO, FRERMIP. The local Union Parishad (UP) Chairmen or Member will chair the RAC and representative of the INGO will act as the member secretary.

CHAPTER-8: Implementation Schedule

A time-bound implementation schedule for the RP will be prepared in accordance with the project construction schedule. The overall schedule of implementation is based on the principle that people affected by the project are paid their due resettlement benefits prior to displacement. The NGO will assist the PAPs in the process of relocation and resettlement. Individual entitlements on a household basis will be processed by the NGO. Each EP will receive an ID card and an entitlement card. The ID card will be issued by BWDB to the EPs as identified during JVS with joint signature of the BWDB representative and Field Coordinator of the Implementing NGO. Photograph of the EPs will be attested by the concerned UP Chairman and pasted on the ID card.

The total RP implementation period will be 3 years. The Implementing NGO contract will be awarded at least 9 months before starting construction work so that they can arrange payment of compensation/resettlement benefits phase by phase to the EPs prior to displacement. Implementation of RP will continue during construction (3 years) and 3 months after construction work for entertaining claims/grievances of the EPs regarding payment of compensation and other resettlement benefits. However, some of the activities for RP implementation may extend further. The preliminary time bound implementation schedule is placed in Table 38.

Table 35 implementation schedule

Sl. No.	Land Acquisition & Resettlement Activities	Start Date	Completion Date
1.	Deployment & Orientation of INGO	April 01 '16	April 30 '16
2.	Information Campaign	May 01 '16	March 31 '18
3.	Consultation and focused group discussion	May 01 '16	January 31 '18
4.	Formation of Committees by MOWR	August 1 '16	August 31 '16
5.	Design/Development of RP Implementation Tools	June 01 '16	July 31, '16
6.	Joint Verification Survey by JVT	Oct 01 '16	Oct. 15 '16
7.	Property Valuation Survey and determination of unit rate by PVAT	Nov. 01 '16	Nov..15 '16
8.	Data Processing and Determination of Individual Entitlements	Sept 15 '16	Nov. 30 '16
9.	Preparation & Submission of Resettlement Budget and individual entitlement by IA to BWDB	Nov 15 '16	Nov 30 '16
10.	Approval of Resettlement Budget by BWDB	Dec 01 '16	Jan 29 '17
11.	Payment of compensation/resettlement benefits to APs by BWDB	Feb 01 '17	Aug 31 '17
12.	Redress of Grievances	Feb 01 '17	Aug 31 '17
13.	Payment of Other Resettlement benefits based on GRC decision	Feb 01 '17	Aug 31 '17
14.	Training and Income Generation Programs	May 01 '17	Aug 31 '17
15.	Submission of project completion report by INGO	Nov 01 '18	Nov 15 '18
16.	Monitoring and Evaluation	April 01 '16	Dec 31 '18

C **CHAPTER-9: Land Acquisition and Resettlement Costs**

9.1 Budgeting and Financial Planning

The total estimated cost for land acquisition and resettlement is Taka 49.64 million (USD 0.636 million) under this RP. The entire budget for land acquisition and resettlement will be provided from GOB fund. The budget includes all costs for acquisition of land and assets and cost associated with involuntary resettlement. The detailed cost estimate for land acquisition, resettlement and implementation of RP is given in Table 36.

Table 36 : Summary Budget for Zaforgonj RBP Resettlement Plan

No.	Expenditure Item	Total BDT	Total US\$
A.	Land acquisition cost	34,026,720	436,240
B.	Structures Replacement	10,333,798	132,485
C.	Cost of Trees	472,500	6,058
D	DC's service charge @ 2.%	896,660	11,496
E	Resettlement Grants	1,393,000	17,859
F	Training on IGA for FHH and vulnerable household members	159,000	2,038
	Subtotal (A+B+C+D+E)	47,281,678	606,176
	Contingency (5%)	2,364,084	30,309
	TOTAL	49,645,762	636,485

Table 37: Summary Land Acquisition and Resettlement Budget

Sl.No	Items	Unit	Quantity	Unit cost (BDT)	Amount (BDT)	Sub-Total (BDT)	Remarks
A.	LAND COST						See Annex-1 & Annex-5 (for Mouza rate)
	Replacement cost of private land	Hectre	3.2	10,633,350 ¹⁹	34,026,720	34,026,720	
B.	STRUCTURES						See Table-26
	Replacement cost for structures						
1	Semi-Pukka	sft	386	815	314,590		
2	Tin-Made	sft	10414	450	4,686,300		
3	Thatched	sft	1166	178	207,548		
4	Tubewell	no	08	5000	40,000		
5	Building compensation for School & Community Clinic				-		
a	Pucca	sft	3968	1170	4,642,560		
b	Tinmade	sft	984	450	442,800		

¹⁹ Unit cost=Mouza Rate from Subregistry office + Additional 50%

Sl.No	Items	Unit	Quantity	Unit cost (BDT)	Amount (BDT)	Sub-Total (BDT)	Remarks
	Sub-Total (B)					10,333,798	
C.	TREES ON PRIVATE LAND						
	Cost of trees	LS	135		472,500	472,500	See Table-27
D	DC's service charge @2.%					896,660	
E	RESETTLEMENT GRANTS						
a	Structure Transfer Grant (STG) Homestead,(titled & Non titled) Tk. 3,000 /Structure	No.	27	3000	81,000		See Table-17
b	Structure Transfer Grant (STG) commercial loss,(titled & Non titled) Tk. 3,000 /Structure	No.	38	3000	114,000		See Table-17
c	Reconstruction and Homestead Development Grant, Tk. 8,000 / Homestead development	No.	27	8000	216,000		See Table-17
d	Reconstruction of commercial Grant, (titled) Tk. 10,000/ structure	No	16	10000	160,000		See Table-19
e	Reconstruction of lost physical structure Grant (Non titled) Tk. 8,000 /structure	No	22	8000	176,000		See Table-19
3	Transfer Grant for CPR , Tk. 3,000 /CPR	No.	2	3000	6,000		See Table-20
4	Reconstruction and CPR Development Grant Tk. 10,000 /CPR	No.	2	10,000	20,000		See Table-20
5	House Transfer Grant for Tenants of Structures, Tk. 3000/tenant	No.	12	3000	36,000		See Table-21
6	Transition Allowance for business on private land for 3 months). One time Moving Assistance-Tk. 5,000 / Business	No.	4	5000	20,000		See Table-16
7	Moving Assistance (one time) for business on public land Tk. 5,000 / Business	No.	38	5000	190,000		See Table-19
8	Transition Allowance for loss of rental income for 3 months, dislocation Allowance of Tk. 4,000 for each unit of premises to both the renter and the rentees.	No.	16	4000	64,000		See Table-21
9	Transition Allowance for displaced wage employees					-	
a.	Wage employees in Business Tk. 2500 / Person	No.	10	2500	25,000		See Table-22
b.	Wage employees in Agriculture Tk. 2500 /person	No.	8	2500	20,000		See Table-23
10	Vulnerable Household Allowance (VHA) calculated for 3 months @ BDT 5000 for each households	No.	53	5000	265,000	-	See Table-28
	Sub-Total (D)					1,393,000	
F	Training on IGA for FHH and vulnerable household members , Tk. 3000/ person	No.	53	159,000		159,000	See Table-28
Total (A+B+C+D+E+F)						47,281,678	
Contingency @ 5% on Total						2,364,084	
Grand Total						49,645,762	

C **CHAPTER-10: Monitoring and Evaluation**

10.1 Supervision, Monitoring and Evaluation

BWDB as the Executing Agency (EA), through the Project Management Office, will establish a monitoring system involving the XEN, SMO for collection, analysis, reporting and use of information about the progress of resettlement, based on the RP policy. These stakeholders will be made responsible to monitor the progress of all aspects of resettlement and income generation. The EA will report to the ADB on resettlement and income regeneration by APs in the quarterly reports, including identification of significant issues. Besides, a project completion report stipulating all efforts and outcome will be sought by the ADB from the BWDB.

The RP implementation monitoring will be done internally to provide feedback to BWDB upon monitoring and evaluation reports and other relevant data to identify any action needed to improve resettlement performance or respond to the changing circumstances. Evaluation of the resettlement activities will be undertaken during and after implementation of the RP to assess whether the resettlement objectives were appropriate and whether they were met, specifically, whether livelihoods and living standards have been restored or enhanced. An External Monitoring Agency will be engaged as third party monitor during RP implementation. An independent reviewer will be engaged after implementation of the RP to review implementation of the RP. The evaluation will also assess resettlement efficiency, effectiveness, impact and sustainability, drawing lessons as a guide to future resettlement planning. Budgetary provision has been kept in this RP for External Monitoring and Independent Review.

10.2 Internal Monitoring

The internal monitoring by BWDB will deal with all aspects of land acquisition and resettlement. The CRO, assisted by the INGO field staff, will establish a monthly monitoring system and prepare monthly progress reports on all aspects of RP. The benchmark data for Project level monitoring will come from the SES database created during the planning and implementation stages.

10.3 External Monitoring

The BWDB upon consent by the ADB committed to recruit an Independent Monitor (IM) for monitoring the performance of the RP implementation. The main task and methodology for the IM agency is to monitor and evaluate all activities relating to resettlement following appropriate methodology to measure the progress and the degree and level of targeted achievement. The specific tasks and methodology for the independent monitoring will include: (i) review of pre-Project baseline data on APs; (ii) identification and selection of an appropriate set of indicators for gathering and analyzing information on resettlement impacts; (iii) use of various formal and informal surveys for impact analysis; and (iv) an assessment of RP strategy, effectiveness, impact and sustainability, drawing lessons as a guide to future Project preparation work. The IM agency will monitor activities over the Project period and submit half yearly reports and a final evaluation report after completion of the RP implementation. The IM will report to the ADB through the BWDB within the stipulated time.

10.4 Supervision by Consultants

The Resettlement Specialists will directly supervise and monitor the implementation of the RP. The supervision and monitoring work shall involve review of resettlement implementation, verification of the results of internal monitoring in the field, and consultation with APs, officials and community leaders for preparing review reports. In addition to regular review missions, ADB will undertake a Mid-Term comprehensive review of the RP implementation.

10.5 Reporting Requirements

BWDB has established a monthly monitoring system involving BWDB and INGO staff, and preparing monthly progress reports on all aspects of resettlement operations with RP wise segregated data. The PD will send status reports on implementation of this RP periodically to ADB and a final report will be prepared and produced once the resettlement is completed.

The report will reflect on the resettlement experience and lessons learned for improved management of land acquisition and resettlement in subsequent phases of the subproject. The progress of LA&R will be included in the Quarterly Progress Report.

Annexure 1

Table 38: Distribution of Zaforgonj RBP Affected Land

Sl. No	Division	District	Upazila	Mouza	Land acquisition requird(Decimal)	Land acquisition requird(Ha)	No.of Affected Households (AHs)
1	Dhaka	Manikganj	Shibaloy	Dhubulia	101.50	0.41	03
2	Dhaka	Manikganj	Shibaloy	Charpoyla Dhushar	165.58	0.67	21
3	Dhaka	Manikganj	Shibaloy	Raghunathpur	524.11	2.12	61
Total					791.19	3.2	85

Table 39: Distribution of Zaforgonj RBP Affected Land in decimal

Sl. No	Mouza	Homestead Land		Commercial		Agriculture land		Garden		Road	
		Plot No	Affected areas	Plot	Affected areas	Plot	Affected areas	Plot	Affected areas	Plot	Affected areas
1	Dhubulia	5	22.21	0	0	6	75.57	0	0	1	3.72
2	Charpoyla Dhushar	12	164.45	0	0	1	1.13	0	0		
3	Raghunathpur	15	239.6	06	74.76	20	187.6	01	15.75	2	6.4
Total		32	426.26	6	74.76	27	264.3	4	25.87		10.12

Table 40: Distribution of Zaforgonj RBP Affected Land in decimal (Dhubulia Mouza)

Sl.No	Division	District	Upazila	Mouza	Plot No	Type	Area	Acq_area
1	Dhaka	Manikganj	Shibaloy	Dhubulia	666	Agriculture	21	5.85
2	Dhaka	Manikganj	Shibaloy	Dhubulia	667	Agriculture	28	12.0
3	Dhaka	Manikganj	Shibaloy	Dhubulia	668	Agriculture	33	19.60
4	Dhaka	Manikganj	Shibaloy	Dhubulia	669	Agriculture	34	9.02
5	Dhaka	Manikganj	Shibaloy	Dhubulia	670	Agriculture	57	20.60
6	Dhaka	Manikganj	Shibaloy	Dhubulia	677	Agriculture	31	8.50
7	Dhaka	Manikganj	Shibaloy	Dhubulia	764	Homestead	10	0.41
8	Dhaka	Manikganj	Shibaloy	Dhubulia	763	Homestead	14	6.35
9	Dhaka	Manikganj	Shibaloy	Dhubulia	762	Homestead	15	13.40
10	Dhaka	Manikganj	Shibaloy	Dhubulia	761	Homestead	15	0.55
11	Dhaka	Manikganj	Shibaloy	Dhubulia	767	Road	30	3.72
12	Dhaka	Manikganj	Shibaloy	Dhubulia	768	Homestead	4	1.50
							292	101.50

Table 41: Distribution of Zaforgonj RBP Affected Land in decimal (Charpoyla Dhushar Mouza)

Sl.No	Division	District	Upazila	Mouza	Plot No	Type	Area	Acq_area
1	Dhaka	Manikganj	Shibaloy	Charpoyla Dhushar	517	Homestead	31	15.35
2	Dhaka	Manikganj	Shibaloy	Do	518	Agriculture	101	1.13
3	Dhaka	Manikganj	Shibaloy	Do	513	Homestead	148	35.06
4	Dhaka	Manikganj	Shibaloy	Do	512	Homestead	59	8.75
5	Dhaka	Manikganj	Shibaloy	Do	511	Homestead	100	20.42
6	Dhaka	Manikganj	Shibaloy	Do	510	Homestead	86	16.62
7	Dhaka	Manikganj	Shibaloy	Do	507	Homestead	30	12.75
8	Dhaka	Manikganj	Shibaloy	Do	508	Homestead	63	1.96

9	Dhaka	Manikganj	Shibaloy	Do	503	Homestead	39	15.75
10	Dhaka	Manikganj	Shibaloy	Do	505	Homestead	31	7.72
11	Dhaka	Manikganj	Shibaloy	Do	504	Homestead	59	2.47
12	Dhaka	Manikganj	Shibaloy	Do	502	Homestead	37	19.10
13	Dhaka	Manikganj	Shibaloy	Do	498	Homestead	49	8.50
Total							833	165.58

Table 42: Distribution of Zaforgonj RBP Affected Land in decimal (Raghunathpur Mouza)

Sl.No	Division	District	Upazila	Mouza	Plot No	Remarks	Area	Acq_area
1	Dhaka	Manikganj	Shibaloy	Raghunathpur	900	Commercial	52	13.25
2	Dhaka	Manikganj	Shibaloy	Raghunathpur	901	Commercial	88	1.01
3	Dhaka	Manikganj	Shibaloy	Raghunathpur	899	Commercial	48	22.70
4	Dhaka	Manikganj	Shibaloy	Raghunathpur	887	Road	90	3.60
5	Dhaka	Manikganj	Shibaloy	Raghunathpur	909	Commercial	45	0.25
6	Dhaka	Manikganj	Shibaloy	Raghunathpur	886	Commercial	157	34.55
7	Dhaka	Manikganj	Shibaloy	Raghunathpur	898	Commercial	60	3.00
8	Dhaka	Manikganj	Shibaloy	Raghunathpur	876	Garden	40	15.75
9	Dhaka	Manikganj	Shibaloy	Raghunathpur	877	Homestead	78	2.25
10	Dhaka	Manikganj	Shibaloy	Raghunathpur	875	Homestead	88	20.80
11	Dhaka	Manikganj	Shibaloy	Raghunathpur	866	Homestead	225	91.35
12	Dhaka	Manikganj	Shibaloy	Raghunathpur	798	Agriculture	19	0.75
13	Dhaka	Manikganj	Shibaloy	Raghunathpur	803	Homestead	89	40.00
14	Dhaka	Manikganj	Shibaloy	Raghunathpur	804	Homestead	42	4.00
15	Dhaka	Manikganj	Shibaloy	Raghunathpur	799	Homestead	75	2.40
16	Dhaka	Manikganj	Shibaloy	Raghunathpur	802	Homestead	45	10.50
17	Dhaka	Manikganj	Shibaloy	Raghunathpur	805	Homestead	38	9.80
18	Dhaka	Manikganj	Shibaloy	Raghunathpur	806	Homestead	18	2.20
19	Dhaka	Manikganj	Shibaloy	Raghunathpur	807	Homestead	19	13.30
20	Dhaka	Manikganj	Shibaloy	Raghunathpur	808	Homestead	29	4.80
21	Dhaka	Manikganj	Shibaloy	Raghunathpur	811	Homestead	60	17.30
22	Dhaka	Manikganj	Shibaloy	Raghunathpur	812	Homestead	30	0.50
23	Dhaka	Manikganj	Shibaloy	Raghunathpur	816	Road	66	2.80
24	Dhaka	Manikganj	Shibaloy	Raghunathpur	723	Homestead	34	2.40
25	Dhaka	Manikganj	Shibaloy	Raghunathpur	722	Agriculture	63	12.80
26	Dhaka	Manikganj	Shibaloy	Raghunathpur	721	Agriculture	12	1.50
27	Dhaka	Manikganj	Shibaloy	Raghunathpur	713	Homestead	54	18.00
28	Dhaka	Manikganj	Shibaloy	Raghunathpur	714	Agriculture	26	13.20
29	Dhaka	Manikganj	Shibaloy	Raghunathpur	711	Agriculture	27	1.20
30	Dhaka	Manikganj	Shibaloy	Raghunathpur	715	Agriculture	10	0.60
31	Dhaka	Manikganj	Shibaloy	Raghunathpur	691	Agriculture	36	1.20
32	Dhaka	Manikganj	Shibaloy	Raghunathpur	692	Agriculture	19	9.00
33	Dhaka	Manikganj	Shibaloy	Raghunathpur	693	Agriculture	21	10.50
34	Dhaka	Manikganj	Shibaloy	Raghunathpur	694	Agriculture	41	12.80
35	Dhaka	Manikganj	Shibaloy	Raghunathpur	690	Agriculture	36	2.40
36	Dhaka	Manikganj	Shibaloy	Raghunathpur	695	Agriculture	71	24.30
37	Dhaka	Manikganj	Shibaloy	Raghunathpur	697	Agriculture	34	17.20
38	Dhaka	Manikganj	Shibaloy	Raghunathpur	698	Agriculture	42	17.60
39	Dhaka	Manikganj	Shibaloy	Raghunathpur	699	Agriculture	69	2.80
40	Dhaka	Manikganj	Shibaloy	Raghunathpur	682	Agriculture	69	21.20
41	Dhaka	Manikganj	Shibaloy	Raghunathpur	681	Agriculture	52	3.45
42	Dhaka	Manikganj	Shibaloy	Raghunathpur	680	Agriculture	28	18.80
43	Dhaka	Manikganj	Shibaloy	Raghunathpur	679	Agriculture	18	12.80
44	Dhaka	Manikganj	Shibaloy	Raghunathpur	678	Agriculture	9	3.50
							2272	524.11

Annexure 2

Table 43: List of Household heads with category of loses

SI	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	69	Male	Kalachan Palton	Let.Alahi Polton	Dhubolia	Teota	Dhubolia	Sibaloy	52	Service	86400	Own Land + Structure
2	70	Male	Md.Younus Mollah	Let. Mohammad Ali	Jafforeganj	Teota	Chorpoyla	Sibaloy	59	Agri-labor	58000	Own Land + Structure
3	71	Male	Md.Ramjan Bepari	Late.Korban Bepari	Jafforeganj	Teota	Chorpoyla	Sibaloy	31	Service	54000	Uthuli
4	72	Female	Roushonara Begum	Md.Abdul Ajiz	Jafforeganj	Teota	Chorpoyla	Sibaloy	44	UP members	36000	Own Land + Structure
5	73	Male	Nepal Haldar	Late.Makhon Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	69	Business	108000	Own Land + Structure
6	74	Female	Nomita Rani Haldar	Late.Biren Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Housewife	0	Own Land + Structure
7	75	Male	Kartik Haldar	Late.Kalachan Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	41	Fisherman	72000	Own Land + Structure
8	76	Male	Suklal Haldar	Late.Beni Madhob Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Fisherman	72000	Own Land + Structure
9	77	Male	Bimol Chandro Bala	Narayan Chandra Bala	Jafforeganj	Teota	Chorpoyla	Sibaloy	33	Business	120000	Uthuli
10	78	Male	Md.Mintu Munsu	Late.Easin Munsu	Raghunathpur	Teota	Raghunathpur	Sibaloy	48	Business	180000	Uthuli
11	79	Male	Suresh Gosh	Late.Jotis Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	53	Business	144000	Own Land + Structure
12	80	Male	Md.Jahir Uddin	Late.Ador Uddin Bepari	Jafforeganj	Teota	Raghunathpur	Sibaloy	52	Business	96000	Uthuli
13	81	Male	Bacchu Dofadar	Late.Akkas Dofadar	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	84000	Uthuli
14	82	Male	Dilip Shil	Late.Moti Lal Sil	Jafforeganj	Teota	Raghunathpur	Sibaloy	47	Business	108000	Uthuli
15	83	Male	Md.Nurujjaman	Mst.Nurjahan Begum	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	120000	Uthuli
16	84	Male	Md.Alal Seikh	Late.Moinuddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	46	Business	240000	Uthuli
17	85	Male	Md.Korban Ali	Late.Rohom Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	32	Business	180000	Uthuli
18	86	Male	Md.Kaji Emdadul Haq	Late.Majeda Khatun	Jafforeganj	Teota	Raghunathpur	Sibaloy	41	Business	144000	Uthuli
19	87	Male	Md.Abdus Salam Seikh	Late.Sukul Uddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	180000	Uthuli
20	88	Male	Md.Jinnat Ali	Late.Eakub Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	34	Business	144000	Uthuli
21	89	Male	Md.Lutfar Rahaman	Late.Talebur Rajhaman	Jafforeganj	Teota	Raghunathpur	Sibaloy	41	Business	120000	Uthuli
22	90	Male	Md.Sajun	Late.Abdul Majid	Jafforeganj	Teota	Raghunathpur	Sibaloy	32	Day Labor	72000	Uthuli
23	91	Male	Md.Selim Hossian Reza	Md.Nurul Islam	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	96000	Uthuli
24	92	Male	Md.Sobhan Seikh	Late.Aijuddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	58000	Squatter
25	93	Male	Mehedi Hasan Sajal	Harun Dofadar	Jafforeganj	Teota	Raghunathpur	Sibaloy	31	Business	180000	Squatter
26	94	Male	Md.Alauddin Mollah	Md.Kokil Mollah	Jafforeganj	Teota	Raghunathpur	Sibaloy	45	Business	120000	Squatter
27	95	Male	Gopal Kumar Sarkar	Late.Subol Chandro Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	46	Business	144000	Own Land + Structure
28	96	Male	Md.Alamgir Hossian	Md.Said Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	32	Business	180000	Uthuli
29	97	Male	Md.Sohor Uddin	Late.Mofij Uddin	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	144000	Uthuli
30	98	Male	Md.Tota Seikh	Md.Osman Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	56	Business	72000	Uthuli
31	99	Male	Kartik Chandro Gosh	Sokendro Mohon Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	70	Old aged		Own Land + Structure
32	100	Male	Binoy Kumar Gosh Nondu	Late.Kali Podo Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	41	Business	120000	Own Land + Structure
33	101	Male	Kalachan Sarkar	Late.Noresh Kumar Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	36	Business	96000	Squatter
34	102	Female	Moharani Sarkar	Late.Noren Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	58	Day-Labour	36000	Squatter
35	103	Male	Sribas Sarkar	Late.Rampodo Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	63	Retired	0	Squatter
36	104	Male	Mongol Chandra Sarkar	Sri Nibas Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	39	Service	58000	Squatter
37	105	Female	Rokia Begum	Late.Montu Bepari	Jafforeganj	Teota	Raghunathpur	Sibaloy	54	Day-Labour	58000	Squatter
38	106	Female	Sahanara Khatun	Late.Mamudali Mollah	Jafforeganj	Teota	Raghunathpur	Sibaloy	45	House keeper	18000	Squatter
39	107	Male	Sunil Kumar Sutrodhor	Late.Muddhorno Kumar Sutradhar	Jafforeganj	Teota	Raghunathpur	Sibaloy	63	Retired	0	Own Land + Structure

SI	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
40	108		Goaria Sorkari Prathomik Biddaloy		Goaria	Teota	Raghunathpur	Sibaloy				CPR
41	109		Goaria Community Clinic		Goaria	Teota	Raghunathpur	Sibaloy				CPR
42	110	Male	Md.Mojnu Seikh	Md.Moksud Ali	Goaria	Teota	Raghunathpur	Sibaloy	30	Service	58000	Uthuli
43	111	Male	Md.Anwar Hossain	Md.Moksud Ali	Goaria	Teota	Raghunathpur	Sibaloy	32	Rickshaw-Puller	108000	Uthuli
44	112	Female	Khobiron Nesa	Late.Sadek Polton	Goaria	Teota	Raghunathpur	Sibaloy	76	Begger	18000	Uthuli
45	113	Male	Md.Mojibur Rahaman	Late.Raham Ali	Goaria	Teota	Raghunathpur	Sibaloy	53	Business	72000	Squatter
46	114	Male	Md.Jamal Seikh	Late.Aijuddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	59	Business	72000	Squatter
47	115	Male	Kanai Haldar	Late.Doben Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	34	Business	120000	Own Land + Structure
48	116	Male	Tarachan Haldar	Late.Boni Madhob Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	59	Fisherman	72000	Own Land + Structure
49	117	Male	Dilip Haldar	Late.Beni Madhob	Jafforeganj	Teota	Chorpoyla	Sibaloy	41	Fisherman	84000	Own Land + Structure
50	118	Female	Parboti Rani Sarkar	Dashi Kumar Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	66	Daily Labour	36000	Squatter
51	119	Male	Md.Golam Ali	Late.Gilim Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	64	Unemployed	0	Uthuli
52	120	Male	Md.Abdul Ajiz	Md.Ahommed Ali Seikh	Goaria	Teota	Raghunathpur	Sibaloy	43	Business	120000	Uthuli
53	121	Male	Arshed Sarkar	Late.Kashem Sarkar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Business	58000	Uthuli
54	122	Female	Nazmun Nahar	MD.ESHAK MIA	Sibaloy	Teota	Raghunathpur	Sibaloy	45	Business	600000	Own Land + Structure
55	123	Male	Sri Buddha Chandra Gosh	Late.Mohendro Chandro Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	65	Business	48000	Tenant
56	124	Male	Sri Suvas Chandra Kundu	Late.Susil Chandra Kundu	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	48000	Tenant
57	125	Male	Lokkhon Saha	Late.Brinda Bon Saha	Jafforeganj	Teota	Raghunathpur	Sibaloy	50	Business	58000	Tenant
58	126	Male	Sre Hore Krisno Poddar	Late.Sudhir Chandro Poddar	Jafforeganj	Teota	Raghunathpur	Sibaloy	44	Business	240000	Tenant
59	127	Male	Sre Chitto Gosh	Kresno Chondro Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	53	Business	240000	Tenant
60	128	Male	Gobindo Gosh	Late.Motilal Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	54	Business	240000	Tenant
61	129	Male	Md.Kamal Haldar	Late.Eakub Ali Haldar	Jafforeganj	Teota	Raghunathpur	Sibaloy	64	Business	96000	Tenant
62	130	Male	Md.Nurujjaman Mia	Late.Hafiz Uddin	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	120000	Tenant
63	131	Male	Md.Ajij Seikh	Md.Sukur Ali Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	53	Business	120000	Tenant
64	132	Male	Md.Sabjan Hossain	Late.Sukur Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	58000	Tenant
65	133	Male	Md.Jashim Mia	Late.Nowab Ali Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	180000	Tenant
66	134	Male	Jagdish Chondro	Late.Nilu Chandra	Jafforeganj	Teota	Raghunathpur	Sibaloy	31	Business	180000	Tenant
67	135	Male	Mir Anamul Hossain	Mir Anowar Hossain	Goaria	Teota	Raghunathpur	Sibaloy	37	Service	118000	Own Land
68	136	Male	Mir Arifur Rahaman	Late.Mir Asraf Ali	Dokkhin seota	Teota	Raghunathpur	Sibaloy	34	Service	196000	Own Land
69	137	Male	Mir Akherul Islam Gong	Late.Mir Aktar Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	144000	Own Land
70	138	Male	Md.Ahsanul Kabir	Md.Joynal Abedin	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	300000	Own Land
71	139	Male	Bikas Chandro	Late.Bijoy Kumar Saha	Kathraling Uthli	Teota	Raghunathpur	Sibaloy	62	Business	120000	Own Land
72	140	Male	Abm Anwar Haq	Late.Aftab Uddin	Jafforeganj	Teota	Raghunathpur	Sibaloy	67	Business	600000	Own Land
73	141	Male	Alek Chan	Late.Adu Sek	Jafforeganj	Teota	Chorpoyla	Sibaloy	46	Agriculture	72000	Own Land
74	142	Male	Md.Abdul Motin	Late.Akkas Ali	Jafforeganj	Teota	Chorpoyla	Sibaloy	39	Agriculture	72000	Own Land
75	143	Male	Gopal Haldar	Late.Makhon Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Retired	0	Own Land
76	144	Male	Md.Habibur Rahaman	Late.Rajau Mondol	Jafforeganj	Teota	Chorpoyla	Sibaloy	69	Agriculture	58000	Own Land
77	145	Male	Md.Fajlur Rahaman	Late.Noyn Seikh	Jafforeganj	Teota	Chorpoyla	Sibaloy	60	Retired	0	Own Land
78	146	Male	Md.Nurul Islam Siddiki	Late.Sirajul Islam Siddik	Raghunathpur	Teota	Dhubolia	Sibaloy	58	Service	300000	Own Land
79	147	Male	Mongol Bepari	Late.Moti Bepari	Jafforeganj	Teota	Dhubolia	Sibaloy	65	Business	48000	Own Land

SI	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
80	148	Male	Md.Mojammel Haq	Late.Nurek Bapari	Jafforeganj	Teota	Raghunathpur	Sibaloy	42	Business	96000	Own Land
81	149	Female	Mst.Nargis Begum	Md.A:Aoal	Jafforeganj	Teota	Chorpoyla	Sibaloy	44	Housewife	0	Own Land
82	150	Female	Mst.Sahera Begum	Late.Afjal Hossain	Jafforeganj	Teota	Chorpoyla	Sibaloy	51	Housewife	0	Own Land
83	151	Male	Md.Samad Seikh	Late.Monsur Seikh	Jafforeganj	Teota	Chorpoyla	Sibaloy	74	Agriculture	36000	Own Land
84	152	Male	MD.Awlad HOSSAIN	LATE.SOMSER SEIKH	Jafforeganj	Teota	Chorpoyla	Sibaloy	61	Business	58000	Own Land
85	153	Male	Md.Sattar Mia	Late.Abdul Sobhan Mia	Goaria	Teota	Raghunathpur	Sibaloy	53	RickshawPuller	54000	Own Land

Table 44:List of household heads with category of losses (Own Land+ Own homestead structure)

Sl. #	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	69	Male	Kalachan Palton	Let.Alahi Polton	Dhubolia	Teota	Dhubolia	Sibaloy	52	Service	86400	
2	70	Male	Md.Younus Mollah	Let. Mohammad Ali	Jafforeganj	Teota	Chorpoyla	Sibaloy	59	Agri-labor	60000	
3	72	Female	Roushonara Begum	Md.Abdul Ajiz	Jafforeganj	Teota	Chorpoyla	Sibaloy	44	UP members	36000	
4	73	Male	Nepal Haldar	Late.Makhon Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	69	Business	108000	
5	74	Female	Nomita Rani Haldar	Late.Biren Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Housewife	0	
6	75	Male	Kartik Haldar	Late.Kalachan Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	41	Fisherman	72000	
7	76	Male	Suklal Haldar	Late.Beni Madhob Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Fisherman	72000	
8	100	Male	Binoy Kumar Gosh	Late.Kali Podo Gosh	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Fisherman	72000	
9	107	Male	Sunil Kumar Sutrodhor	Late.Muddhorno KumarSutradhar	Jafforeganj	Teota	Raghunathpur	Sibaloy	41	Business	120000	
10	115	Male	Tarachan Haldar	Late.Beni Madhob Haldar	Jafforeganj	Teota	Raghunathpur	Sibaloy	63	Retired	0	
11	116	Male	Tarachan Haldar	Late.Boni Madhob Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	59	Fisherman	72000	
12	117	Male	Dilip Haldar	Late.Beni Madhob	Jafforeganj	Teota	Chorpoyla	Sibaloy	41	Fisherman		
13	143	Male	Gopal Haldar	Late.Makhon Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Retired	0	

Table 45:List of household heads with category of losses (Own Land+own Business)

Sl. #	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	79	Male	Suresh Gosh	Late.Jotis Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	53	Business	144000	
2	95	Male	Gopal Kumar Sarkar	Late.Subol Chandro Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	46	Business	144000	
3	99	Male	Kartik Chandro Gosh	Sokendro Mohon Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	70	Old aged		
4	122	Female	Nazmun Nahar	MD.ESHAK MIA	Sibaloy	Teota	Raghunathpur	Sibaloy	45	Business	600000	

Table 46:List of household heads with category of losses (Own Agriculture Land)

Sl. #	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	135	Male	Mir Anamul Hossain	Mir Anowar Hossain	Goaria	Teota	Raghunathpur	Sibaloy	37	Service	118000	Own Land
2	136	Male	Mir Arifur Rahaman	Late.Mir Asraf Ali	Dokkhin seota	Teota	Raghunathpur	Sibaloy	34	Service	196000	Own Land
3	137	Male	Mir Akherul Islam Gong	Late.Mir Aktar Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	144000	Own Land
4	138	Male	Md.Ahsanul Kabir	Md.Joynal Abedin	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	300000	Own Land
5	139	Male	Bikas Chandro	Late.Bijoy Kumar Saha	Kathraling Uthli	Teota	Raghunathpur	Sibaloy	62	Business	120000	Own Land
6	140	Male	Abm Anwar Haq	Late.Aftab Uddin	Jafforeganj	Teota	Raghunathpur	Sibaloy	67	Business	600000	Own Land
7	141	Male	Alek Chan	Late.Adu Sek	Jafforeganj	Teota	Chorpoyladhususr	Sibaloy	46	Agriculture	72000	Own Land
8	142	Male	Md.Abdul Motin	Late.Akkas Ali	Jafforeganj	Teota	Chorpoyla	Sibaloy	39	Agriculture	72000	Own Land

Sl. #	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
9	144	Male	Md.Habibur Rahaman	Late.Rajaun Mondol	Jafforeganj	Teota	Chorpoyla	Sibaloy	69	Agriculture	60000	Own Land
10	145	Male	Md.Fajlur Rahaman	Late.Noyin Seikh	Jafforeganj	Teota	Chorpoyla	Sibaloy	60	Retired	0	Own Land
11	146	Male	Md.Nurul Islam Siddiki	Late.Sirajul Islam Siddik	Raghunathpur	Teota	Dhubolia	Sibaloy	58	Service	300000	Own Land
12	147	Male	Mongol Bepari	Late.Moti Bepari	Jafforeganj	Teota	Dhubolia	Sibaloy	65	Business	48000	Own Land
13	148	Male	Md.Mojammel Haq	Late.Nurek Bepari	Jafforeganj	Teota	Raghunathpur	Sibaloy	42	Business	96000	Own Land
14	149	Female	Mst.Nargis Begum	Md.A:Aoal	Jafforeganj	Teota	Chorpoyla	Sibaloy	44	Housewife	0	Own Land
15	150	Female	Mst.Sahera Begum	Late.Afjal Hossain	Jafforeganj	Teota	Chorpoyla	Sibaloy	51	Housewife	0	Own Land
16	151	Male	Md.Samad Seikh	Late.Monsur Seikh	Jafforeganj	Teota	Chorpoyla	Sibaloy	74	Agriculture	36000	Own Land
17	152	Male	MD.Awlad HOSSAIN	LATE.SOMSER SEIKH	Jafforeganj	Teota	Chorpoyla	Sibaloy	61	Business	60000	Own Land
18	153	Male	Md.Sattar Mia	Late.Abdul Sobhan Mia	Goaria	Teota	Raghunathpur	Sibaloy	53	Ricksha Puller	54000	Own Land

Table 47:List of household heads with category of losses (Squatter- Own Business + own structure)

Sl. #	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	91	Male	Md.Selim Hossian Reza	Md.Nurul Islam	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	96000	Uthuli
2	92	Male	Md.Sobhan Seikh	Late.Ajuddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	60000	Squatter
3	93	Male	Mehedi Hasan Sajal	Harun Dofadar	Jafforeganj	Teota	Raghunathpur	Sibaloy	31	Business	180000	Squatter
4	94	Male	Md.Alauddin Mollah	Md.Kokil Mollah	Jafforeganj	Teota	Raghunathpur	Sibaloy	45	Business	120000	Squatter
5	113	Male	Md.Mojibur Rahaman	Late.Raham Ali	Goaria	Teota	Raghunathpur	Sibaloy	53	Business	72000	Squatter
6	114	Male	Md.Jamal Seikh	Late.Ajuddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	59	Business	72000	Squatter

Table 48:List of household heads with category of losses (Squatter- Own homestead structure)

Sl. #	HH ID	SEX	Name	Father/Husband's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	101	Male	Kalachan Sarkar	Late.Noresh Kumar Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	36	Business	96000	Squatter
2	102	Female	Moharani Sarkar	Late.Noren Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	58	Day-Labour	36000	Squatter
3	103	Male	Sribas Sarkar	Late.Rampodo Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	63	Retired	0	Squatter
4	104	Male	Mongol Chandra Sarkar	Sri Nibas Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	39	Service	60000	Squatter
5	105	Female	Rokia Begum	Late.Montu Bepari	Jafforeganj	Teota	Raghunathpur	Sibaloy	54	Day-Labour	60000	Squatter
6	106	Female	Sahanara Khatun	Late.Mamudali Mollah	Jafforeganj	Teota	Raghunathpur	Sibaloy	45	House keeper	18000	Squatter
7	118	Female	Parboti Rani Sarkar	Dashi Kumar Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	66	Daily Labour	36000	Squatter

Table 49: List of household heads with category of losses (Uthuli-Own homestead structure)

#	HH ID	SEX	Name	Father/Mather's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	3	Male	Md.Ramjan Bepari	Late.Korban Bepari	Jafforeganj	Teota	Chorpoyla	Sibaloy	31	Service	54000	Uthuli
2	12	Male	Md.Jahir Uddin	Late.Ador Uddin Bepari	Jafforeganj	Teota	Raghunathpur	Sibaloy	52	Business	96000	Uthuli
3	42	Male	Md.Mojnu Seikh	Md.Moksud Ali	Goaria	Teota	Raghunathpur	Sibaloy	30	Service	60000	Uthuli
4	43	Male	Md.Anwar Hossain	Md.Moksud Ali	Goaria	Teota	Raghunathpur	Sibaloy	32	Rickshaw-Puller	108000	Uthuli
5	44	Female	Khobiron Nesa	Late.Sadek Polton	Goaria	Teota	Raghunathpur	Sibaloy	76	Begger	18000	Uthuli
6	51	Male	Md.Golam Ali	Late.Gilim Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	64	Unemployed	0	Uthuli
7	120	Male	Md.Abdul Ajiz	Md.Ahomed Ali Seikh	Goaria	Teota	Raghunathpur	Sibaloy	43	Business	120000	Uthuli

Table 50:List of household heads with category of losses (Uthuli-Own Structure+ Business)

Sl. #	HH ID	SEX	Name	Father/Mather's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	77	Male	Bimol Chandro Bala	Narayan Chandra Bala	Jafforeganj	Teota	Chorpoyla	Sibaloy	33	Business	120000	Uthuli
2	78	Male	Md.Mintu Munsu	Late.Easin Munsu	Raghunathpur	Teota	Raghunathpur	Sibaloy	48	Business	180000	Uthuli
3	81	Male	Bacchu Dofadar	Late.Akkas Dofadar	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	84000	Uthuli
4	82	Male	Dilip Shil	Late.Moti Lal Sil	Jafforeganj	Teota	Raghunathpur	Sibaloy	47	Business	108000	Uthuli
5	83	Male	Md.Nurujjaman	Mst.Nurjahan Begum	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	120000	Uthuli
6	84	Male	Md.Alal Seikh	Late.Moinuddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	46	Business	240000	Uthuli
7	85	Male	Md.Korban Ali	Late.Rohom Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	32	Business	180000	Uthuli
8	86	Male	Md.Kaji Emdadul Haq	Late.Majeda Khatun	Jafforeganj	Teota	Raghunathpur	Sibaloy	41	Business	144000	Uthuli
9	87	Male	Md.Abdus Salam Seikh	Late.Sukul Uddin Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	180000	Uthuli
10	88	Male	Md.Jinnat Ali	Late.Eakub Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	34	Business	144000	Uthuli
11	89	Male	Md.Lutfar Rahaman	Late.Talebur Rajhaman	Jafforeganj	Teota	Raghunathpur	Sibaloy	41	Business	120000	Uthuli
12	90	Male	Md.Sajun	Late.Abdul Majid	Jafforeganj	Teota	Raghunathpur	Sibaloy	32	Day Labor	72000	Uthuli
13	96	Male	Md.Alamgir Hossian	Md.Said Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	32	Business	180000	Uthuli
14	97	Male	Md.Sohor Uddin	Late.Mofij Uddin	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	144000	Uthuli
15	98	Male	Md.Tota Seikh	Md.Osman Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	56	Business	72000	Uthuli
16	121	Male	Arshed Sarkar	Late.Kashem Sarkar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Business	60000	Uthuli

Table 51:List of household heads with category of losses (Tenant)

#	HH ID	SEX	Name	Father/Mather's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	123	Male	Sri Buddhu Chandra Gosh	Late.Mohendro Chandro Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	65	Business	48000	Tenant
2	124	Male	Sri Suvas Chandra Kundu	Late.Susil Chandra Kundu	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	48000	Tenant
3	125	Male	Lokkhon Saha	Late.Brinda Bon Saha	Jafforeganj	Teota	Raghunathpur	Sibaloy	50	Business	60000	Tenant
4	126	Male	Sre Hore Krisno Poddar	Late.Sudhir Chandro Poddar	Jafforeganj	Teota	Raghunathpur	Sibaloy	44	Business	240000	Tenant
5	127	Male	Sre Chitto Gosh	Kresno Chondro Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	53	Business	240000	Tenant
6	128	Male	Gobindo Gosh	Late.Motilal Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	54	Business	240000	Tenant
7	129	Male	Md.Kamal Halder	Late.Eakub Ali Halder	Jafforeganj	Teota	Raghunathpur	Sibaloy	64	Business	96000	Tenant
8	130	Male	Md.Nurujjaman Mia	Late.Hafiz Uddin	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	120000	Tenant
9	131	Male	Md.Ajj Seikh	Md.Sukur Ali Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	53	Business	120000	Tenant
10	132	Male	Md.Sabjan Hossain	Late.Sukur Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	60000	Tenant
11	133	Male	Md.Jashim Mia	Late.Nowab Ali Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	48	Business	180000	Tenant
12	134	Male	Jagdish Chondro	Late.Nilu Chandra	Jafforeganj	Teota	Raghunathpur	Sibaloy	31	Business	180000	Tenant

Table 52:List of household heads with category of losses (CPR)

Sl. #	HH ID	SEX	Name	Father/Mather's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
40	108		Goaria Sorkari Prathomik Biddaloy		Goaria	Teota	Raghunathpur	Sibaloy				CPR
41	109		Goaria Community Clinic		Goaria	Teota	Raghunathpur	Sibaloy				CPR

Table 53:Female Headed Households.

Sl. #	HH ID	SEX	Name	Father/Mather's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	72	Female	Roushonara Begum	Md.A:Ajiz	Jafforeganj	Teota	Chorpoyla	Sibaloy	44	UP members	36000	
2	74	Female	Nomita Rani Haldar	Late.Biren Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Housewife	0	
3	102	Female	Moharani Sarkar	Late.Noren Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	58	Day-Labour	36000	
4	105	Female	Rokia Begum	Late.Montu Bepari	Jafforeganj	Teota	Raghunathpur	Sibaloy	54	Day-Labour	60000	
5	106	Female	Sahanara Khatun	Late.Mamudali Mollah	Jafforeganj	Teota	Raghunathpur	Sibaloy	45	House keeper	18000	
6	112	Female	Khobiron Nesa	Late.Sadek Polton	Goaria	Teota	Raghunathpur	Sibaloy	76	Begger	18000	
7	118	Female	Parboti Rani Sarkar	Dashi Kumar Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	66	Daily Labour	36000	
8	122	Female	NAJMUN Nahar	MD.ESHAK MIA	Sibaloy	Teota	Raghunathpur	Sibaloy	45	Business	600000	
9	149	Female	Mst.Nargis Begum	Md.Abdul Awal	Jafforeganj	Teota	Chorpoyla	Sibaloy	44	Housewife	0	
10	150	Female	Mst.Sahera Begum	Late.Afjal Hossain	Jafforeganj	Teota	Chorpoyla	Sibaloy	51	Housewife	0	

Table 54:List of household heads with category of losses (Hardcore Poor MHH)

Sl. #	HH ID	SEX	Name	Father/Mather's Name	Village	Union	Mouza	Thana	Age	occupation	Yearly income	Household Category
1	119	Male	Md.Golam Ali	Late.Gilim Seikh	Jafforeganj	Teota	Raghunathpur	Sibaloy	64	Unemployed	0	Uthuli
2	121	Male	Arshed Sarkar	Late.Kashem Sarkar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Business	58000	Uthuli
3	123	Male	Sri Buddhu Chandra Gosh	Late.Mohendro Chandro Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	65	Business	48000	Tenant
4	124	Male	Sri Suvas Chandra Kundu	Late.Susil Chandra Kundu	Jafforeganj	Teota	Raghunathpur	Sibaloy	55	Business	48000	Tenant
5	125	Male	Lokkhon Saha	Late.Brinda Bon Saha	Jafforeganj	Teota	Raghunathpur	Sibaloy	50	Business	58000	Tenant
6	132	Male	Md.Sabjan Hossain	Late.Sukur Ali	Jafforeganj	Teota	Raghunathpur	Sibaloy	38	Business	58000	Tenant
7	143	Male	Gopal Haldar	Late.Makhon Haldar	Jafforeganj	Teota	Chorpoyla	Sibaloy	56	Retired	0	Own Land
8	144	Male	Md.Habibur Rahaman	Late.Rajaun Mondol	Jafforeganj	Teota	Chorpoyla	Sibaloy	69	Agriculture	58000	Own Land
9	145	Male	Md.Fajlur Rahaman	Late.Noyn Seikh	Jafforeganj	Teota	Chorpoyla	Sibaloy	60	Retired	0	Own Land
10	147	Male	Mongol Bepari	Late.Moti Bepari	Jafforeganj	Teota	Dhubolia	Sibaloy	65	Business	48000	Own Land
11	151	Male	Md.Samad Seikh	Late.Monsur Seikh	Jafforeganj	Teota	Chorpoyla	Sibaloy	74	Agriculture	36000	Own Land
12	152	Male	MD.Awlad HOSSAIN	LATE.SOMSER SEIKH	Jafforeganj	Teota	Chorpoyla	Sibaloy	61	Business	58000	Own Land
13	153	Male	Md.Sattar Mia	Late.Abdul Sobhan Mia	Goaria	Teota	Raghunathpur	Sibaloy	53	Rickshaw	54000	Own Land
14	99	Male	Kartik Chandro Gosh	Sokendro Mohon Gosh	Jafforeganj	Teota	Raghunathpur	Sibaloy	70	Old aged	0	
15	103	Male	Sribas Sarkar	Late.Rampodo Sarkar	Jafforeganj	Teota	Raghunathpur	Sibaloy	63	Retired	0	Squatter
16	107	Male	Sunil Kumar Sutrodhor	Late.Muddhorno Kumar Sutradhar	Jafforeganj	Teota	Raghunathpur	Sibaloy	63	Retired	0	Own Land + Structure

বাংলাদেশ পানি উন্নয়ন বোর্ড
Flood & Riverbank Erosion Risk Management Investment Program (FRERMIP)- Project 1
 প্রকল্পেরসীমানার মধ্যেঅবস্থিত ক্ষতিগ্রস্ত ব্যক্তি ও পরিবারের আর্থ-সামাজিক জরিপ

সাধারন তথ্য	
০.১	জরিপ আইডি নম্বর <input type="text"/>
০.২	বিভাগ <input type="text"/>
০.৩	জেলা : <input type="text"/>
০.৪	উপজেলা/ থানা : <input type="text"/>
০.৫	ইউনিয়ন পরিষদ (ইউপি): <input type="text"/>
০.৬	বর্তমানে স্থায়ীভাবে বসবাসরত গ্রাম: <input type="text"/>
০.৭	মোজা: <input type="text"/>
০.৮	প্লট নম্বর. <input type="text"/>
০.৯	পরিবার প্রধানের নাম: <input type="text"/>
০.১০	পিতা/ স্বামীর নাম: <input type="text"/>
০.১১	মাতার নাম: <input type="text"/>
০.১২	জাতীয় পরিচয় পত্র নম্বর. <input type="text"/>
০.১৩	সাব প্রজেক্ট: <input type="text"/>
০.১৪	সাবপ্রজেক্ট Component <input type="text"/>
০.১৫	SES জরিপকৃত? <input type="text"/>

I Census

1. General Household Data

1.1	উত্তরদাতা কি পরিবারের প্রধান (হাঁ অথবা না)	Y I N
1.2	পরিবার প্রধানের লিংগ কি ? (পুরুষ অথবা মহিলা)	F I M
1.3	পরিবার প্রধানের বয়স কত?	
1.4	পরিবার প্রধানের বৈবাহিক অবস্থান কি? [০]বিবাহিত নয়; [১]বিবাহিত; [২]আলাদা হয়ে যাওয়া[৩]তালাকপ্রাপ্ত; [৪]বিধবা	0 1 1 2 1 3 1 4
1.5	পরিবার প্রধানের শিক্ষাগত যোগ্যতাকি? [০] নিরক্ষর ; [১] কিছু প্রাইমারী ; [২] প্রাথমিক স্কুল সার্টিফিকেট ; [৩] কিছু জুনিয়ার স্কুল , কারিগরী শিক্ষা ; [৪] জুনিয়ার স্কুল সার্টিফিকেট , কারিগরী শিক্ষা ; [৫] অন্যান্য (যেমন বিশ্ববিদ্যালয়, ব্যবসা অথবা শিক্ষক প্রশিক্ষণ কলেজ)	0 1 1 1 2 1 3 1 4 1 5
1.6	পরিবার প্রধানের ধর্মীয় অবস্থান কি? [১] ইসলাম [২] হিন্দু [৩] খ্রিষ্টান [৪] অন্যান্য (নিম্নে উল্লেখ করুন)	1 1 2 1 3 1 4
1.9	পরিবার প্রধান কোন উপজাতীয় ছক?	1 1 2 1 3

[১] মূল বাংলাদেশী ; [২] চর বাংলাদেশী ; [৩] অন্যান্য (নিম্নে উল্লেখকৃত)

অন্যান্য :

১.৮	আপনি কত বছর যাবৎ এ জমিতে বাস করছেন প[১] ১-৫ বছর; [২] ৬-১০ বছর; [৩] >১০ বছর	1	2	3	
১.৯	আপনি কি নদী ভাংগনের কারণে অন্য জায়গায় আশ্রয়ী ?	Y	I	N	
১.১০	নদী ভাংগনের কারণে আপনি কত সময় ধরে অন্য জায়গায় আশ্রয় নিয়েছেন?	0	1	2	3+
১.১১	পরিবার প্রধানের পেশা :				
১.৮.১	কৃষি শ্রমিক				
১.৮.২	কৃষি				
১.৮.৩	ব্যবসা				
১.৮.৪	দিনমজুর				
১.৮.৫	গৃহিনী				
১.৮.৬	বেকার				
১.৮.৭	ছাত্র				
১.৮.৮	অবসর গ্রহন				
১.৮.৯	রিভ্রা ভ্যান চালক				
১.৮.১০	চাকুরী				
১.৮.১১	অন্যান্য				
১.১২	পরিবারের কতজন সদস্য রোজগারের জন্য কাজ করে:	পুরুষ	মহিলা		
১.১৩	পরিবারের প্রধানের বাৎসরিক আয় টাকা [১] <১২০০০; [২] ১২০০০-১৫০০০; [৩] >১৫০০০	1	2	3	
১.১৪	পরিবার প্রধান ছাড়া অন্যান্যদের বাৎসরিক আয় টাকা [১] ০-৪৮০০০; [২] ৪৮০০০-১০৮০০০; [৩] >১০৮০০০	1	2	3	
১.১৫	একত্রে মোট বাৎসরিক আয় টাকা [১] ১০০০-৬০০০০; [২] ৬০০০০-১২০০০০; [৩] >১২০০০০	1	2	3	
১.১৬	প্রতি মাসে মোট ব্যয় টাকা [১] ১০০০-৫০০০; [২] ৫০০০-১০০০০; [৩] >১০০০০	1	2	3	
১.১৭	পরিবারের অবস্থান: [১] ধনী ; [২] মধ্যবর্তী ; [৩] দরিদ্র	1	2	3	
১.১৮	পরিবারের কতজন সদস্য প্রতিবন্ধী/ অক্ষম অথবা অনেকদিন যাবৎ রোগাক্রান্ত?				
১.১৫.১	পুরুষ				
১.১৫.২	মহিলা				
১.১৯	পরিবারটি কি দুস্থ পরিবার (মহিলা প্রধান অথবা বৃদ্ধ প্রধান অথবা দরিদ্র)	Y	I	N	
১.২০	আপনার পরিবারে কতজন পুরুষ বাস করে , বয়সঅনুযায়ী সংখ্যা ?				
১.২০.১	১.২০.২	১.২০.৩	১.২০.৪	১.২০.৫	১.২০.৬
০ - ৪ বছর	৫ - ১৪ বছর	১৫ - ২৪ বছর	২৫ - ৪৫	৪৬ - ৫৯	৬০ +
১.২০	পরিবারের মোট পুরুষের সংখ্যা				
১.২১	আপনার পরিবারে কতজন মহিলা বাস করে , বয়সঅনুযায়ী সংখ্যা ?				
১.২১.১	১.২১.২	১.২১.৩	১.২১.৪	১.২১.৫	১.২১.৬
০ - ৪ বছর	৫ - ১৪ বছর	১৫ - ২৪ বছর	২৫ - ৪৫	৪৬ - ৫৯	৬০ +
১.২১	পরিবারের মোট মহিলার সংখ্যা				
১.২২	পরিবারের মোট সদস্য সংখ্যা				
১.২৩	পরিবারে খানার সংখ্যা				

II IOL Form

2. Affected Land/Crops/Trees

মোট জমি/ জমির মালিক

২.১	২.১.১	২.১.২	২.১.৩	২.১.৪	২.১.৫
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মৌজার নাম					
দাগ নম্বর					
থতিয়ান নম্বর					
জমি ব্যবহারের শ্রেণীবিভাগ					
জমির আকার					
জমির উচ্চতা					
মালিকের ধরন					
প্রভাবিত জমির এলাকা					
জমির মূল্য					

*১ জমির ব্যবহার : ১-বাসস্থানের জমি; ২-চাষকৃত জমি; ৩-পুকুর; ৪-পরিত্যক্ত জমি; ৫ নিখোঁজ জমি; ৬-অন্যান্য (নির্দিষ্টকরণ)

*২ উচ্চতা : ১: বন্যা প্লাবিত নয়; ২: ১-৩ ফুট বন্যা প্লাবিত; ৩: ৩-৬ ফুট বন্যা প্লাবিত; ৪: ৬-১০ ফুট বন্যা প্লাবিত; ৫: >১০ ফুট বন্যা প্লাবিত (সাধারণ বন্যার সময়)

*৩ মালিকানা : ১: নিজস্ব ; ২: খাস ; ৩ নিজস্ব নয় ; ৪ লীজকৃত; ৫ সরকারী জমি

২.২ a তোমার পরিবারের অধিকৃত সম্পত্তি আইনগত বৈধ কিনা?

Y	I	N
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যদি ২.২ উত্তর নাবোধক হয় তবে তাদের কি নতুন আইনগত কাগজপত্র তৈরী করার জন্য কোন সহযোগীতার প্রয়োজন

২.২ b কিনা? (Y or N)

Y	I	N
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তোমাদের সকল ধরনের ফসল অথবা বাগান যা ক্ষতিগ্রস্ত হয়েছে তার জমির পরিমাণ কতটুকু? উত্তর দাও যতগুলি সুসংগত.

2.3

খরিপ ১, খরিপ ২ এবং রবি ফসলের জন্য বিস্তারিত।

	ফসল	Area (decimales)
2.3.1	B. Aus (HYV)	
2.3.2	B. Aus (LV)	
2.3.3	T. Aus (HYV)	
2.3.4	T. Aus (LV)	
2.3.5	T. Aman (HYV)	
2.3.6	T. Aman (LV)	
2.3.7	Boro (HYV)	
2.3.8	Boro (Hybrid)	
2.3.9	Wheat	
2.3.10	Maize	
	ডাল	
2.3.11	মসুরা	
2.3.12	খেসারী	
2.3.13	মুগডাল	
2.3.14	কাল ছোলা	
2.3.15	মটর	
2.3.16	মটরকলাই	
	তৈলবীজ	
2.3.17	সরিষা	
2.3.18	নারিকেল	
2.3.19	তিল	
	মসলা	

2.3.20	মরিচ	
2.3.21	পিয়াজ	
2.3.22	রসুনGarlic	
2.3.23	আদা Ginger	
2.3.24	হলুদ Turmeric	
	Vegetables	
2.3.25	আলু Potato	
2.3.26	টমেটো Tomato	
2.3.27	বাধাকপি CaBWDBge	
2.3.28	ফুলকপি Cauliflower	
2.3.29	Spinach	
2.3.30	Amaranthas	
2.3.31	Bottle gourd	
2.3.32	Snake gourd	
2.3.33	করলা Bitter gourd	
2.3.34	মিষ্টি লাউSweet gourd	
2.3.35	লাউWhite gourd	
2.3.36	পেপে Ribbed gourd	
2.3.37	পটল Pointed gourd	
2.3.38	ঢেড়শ Okra	
2.3.39	বেগুন Brinjal	
2.3.40	সীমCountry bean	
2.3.41	কশা Cucumber	
	Fiber crops	
2.3.42	পাট Jute	
2.3.43	তুলা Cotton	
2.3.44	ইক্ষু Sugarcane	
2.3.45	অন্যান্য Other	

2.4 What number by type and productivity of trees are affected? (answer as many as relevant)

	চারার সংখ্যা	ফল ধরেনা এমন গাছের সংখ্যা	ফল ধরে এমন গাছের সংখ্যা
2.4.1	আমMango		
2.4.2	কাঠাল Jackfruit		
2.4.3	লিচু Litchi		
2.4.4	তেতুল Tamarind		
2.4.5	আমড়া Amra		
2.4.6	আতা Atta		
2.4.7	মেওয়া Sarifa		
2.4.8	কামরাংগা Kamranga		
2.4.9	জলপাই Jalpai		
2.4.10	আমলুکی Amloki		
2.4.11	বরইBaroi		
2.4.12	ছবেদা Chabeda		
2.4.13	ডেওয়া Dewaphal		
2.4.14	জাম্বুরা Jambura		
2.4.15	জামরুলJamrul		
2.4.16	জাম Jam		
2.4.17	কটবেল Katbel		

পায়খানা	সংখ্যা (No.)	
	এলাকার পরিমাণ (Area sft.)	
	ক্ষতিগ্রস্ত এলাকা (Area affected)	
	ধরণ (Type)	
রান্নাঘর	সংখ্যা (No.)	
	এলাকার পরিমাণ (Area sft.)	
	ক্ষতিগ্রস্ত এলাকা (Area affected)	
	ধরণ (Type)	
টিউবঅয়েল /ডিপ টিউবঅয়েল	সংখ্যা (No.)	
	এলাকার পরিমাণ (Area sft.)	
	ক্ষতিগ্রস্ত এলাকা (Area affected)	
	ধরণ (Type)	
স্থায়ীভাবে প্রতিষ্ঠিত জীবজন্তুর খোঁয়ার অথবা প্রবাল	সংখ্যা (No.)	
	এলাকার পরিমাণ (Area sft.)	
	ক্ষতিগ্রস্ত এলাকা (Area affected)	
	ধরণ (Type)	
Other (specify)	সংখ্যা (No.)	
	এলাকার পরিমাণ (Area sft.)	
	ক্ষতিগ্রস্ত এলাকা (Area affected)	
	ধরণ (Type)	

- ১ পাকা (Pucca) = ঢালাইকৃত/সিমেন্টের মেঝে+ইটের দেয়াল + ঢালাইকৃত ছাদ
- ২ সেমি পাকা (Semi-pucca) = ঢালাইকৃত/সিমেন্টের মেঝে+ইটের দেয়াল + টিন (চেউটিন)/
টাইলস ছাদ;
- ৩ কাঁচা (Kutch) = মাটির মেঝে + টিন অথবা বাঁশ + টিনের তৈরী ছাদ;
- ৪ খড়ের ঘর (Thatched) = মাটির মেঝে + বাঁশ অথবা খড় + খড়ের তৈরী ছাদ

3.2 একই জমিতে পুনরায় অবকাঠামো তৈরী করা যেতে পারে কিনা ? (Can the structure(s) be rebuilt further back on the same land?) Y=Yes; N=No

৩.২.১	আবাসিক	Y	I	N
৩.২.২	পায়খানা	Y	I	N
৩.২.৩	রান্নাঘর	Y	I	N
৩.২.৪	টিউবঅয়েল /ডিপ টিউবঅয়েল	Y	I	N
৩.২.৫	স্থায়ীভাবে প্রতিষ্ঠিত জীবজন্তুর খোঁয়ার	Y	I	N
৩.২.৬	অন্যান্য অবকাঠামোনির্দিষ্টকরণ	Y	I	N

3.3 অবকাঠামো পুনরায় তৈরী/ স্থানান্তর করতে কত সময় লাগবে? (How long will it take to rebuild/relocate the structure(s)? (days)

		দিনের সংখ্যা
৩.৩.১	আবাসিক	
৩.৩.২	পায়খানা	
৩.৩.৩	রান্নাঘর	
৩.৩.৪	টিউবঅয়েল /ডিপ টিউবঅয়েল	
৩.৩.৫	স্থায়ীভাবে প্রতিষ্ঠিত জীবজন্তুর খোঁয়ার	
৩.৩.৬	অন্যান্য অবকাঠামোনির্দিষ্টকরণ	

4. Other Livelihood Impacts

8.1 তোমার পরিবারের যেকোন ব্যবসা অথবা জীবিকা নির্বাহের কার্যাবলী কি প্রকল্পের কারণে ক্ষতিগ্রস্ত? (Y=Yes, N=No)

যদি না হয় তাহলে ৫ নম্বরে যেতে হবে- - **Resettlement Options section**

Y	I	N
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8.2 যদি উত্তর হাঁ হয়, কোন ধরনের ক্ষতিগ্রস্ত ব্যবসা অথবা জীবিকা নির্বাহের কার্যাবলী? যতটা সম্ভব সুসংগত উত্তর দাও? (Y=Yes, N=No)

- 8.2.1 দোকান/ স্টোর
 8.2.2 টি স্টল রেস্টুরেন্ট
 8.2.3 তাঁতের ফাষ্টরী
 8.2.4 ডেনরী/ গৃহপালিত পশুপাখির খামার/বেকারী
 8.2.5 মুরগীর খামার
 8.2.6 মাছের পুকুর
 8.2.7 চাল/ আটার মিল
 8.2.8 সমিল
 8.2.9 অন্যান্য (নির্দিষ্টকরণ):

Y	I	N
Y	I	N
Y	I	N
Y	I	N
Y	I	N
Y	I	N
Y	I	N
Y	I	N
Y	I	N

8.3

ক্ষতিগ্রস্ত ক্ষুদ্র ব্যবসার মুখ্য অবকাঠামোর শ্রেণীবিন্যাস কি ?

ক্ষতিগ্রস্ত ক্ষুদ্র ব্যবসার গৌণ অবকাঠামোর শ্রেণীবিন্যাস কি ?

পাকা (Pucca) = ঢালাইকৃত/সিমেন্টের মেঝে+ইটের দেয়াল + ঢালাইকৃত ছাদ
 সেমি পাকা (Semi-pucca) = ঢালাইকৃত/সিমেন্টের মেঝে+ইটের দেয়াল + টিন (ঢেউটিন)/ টাইলস ছাদ;
 কাঁচা (Kutchha) = মাটির মেঝে + টিন অথবা বাঁশ + টিনের তৈরী ছাদ;
 খড়ের ঘর (Thatched) = মাটির মেঝে + বাঁশ অথবা খড় + খড়ের তৈরী ছাদ

1	2	3	4	5
1	2	3	4	5

8.4 ক্ষুদ্র ব্যবসার প্রধানের লিংগ (M or F)

8.5 আপনার পরিবারের কতজন লোক ব্যবসা অথবা জীবিকা নির্বাহের কার্যাবলীর সংগে সম্পৃক্ত?

- 8.5.1 পুরুষ
 8.5.2 মহিলা

M	I
F	
লোকসংখ্যা	

8.6 আপনার পরিবারের বাইরের লোকজন কি ব্যবসা অথবা জীবিকা নির্বাহের কার্যাবলীর জন্য কাজ করে? (Y=Yes, N=No)

Y	I	N
---	---	---

8.7 যদি 8.6 এর উত্তর হাঁ হয়, কতজন লোক (আপনার পরিবারের লোকজন ছাড়া) ব্যবসার জন্য কাজ করে?

- 4.7.1 পুরুষ
 4.7.2 মহিলা

No. of people

4.8 ব্যবসায় / জীবিকার জন্য কাজে সম্পৃক্ত লোকজন কি টাকা রোজগার করে?(Y=Yes, N=No)

Y	I	N
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4.9 যদি 8.8 এর উত্তর হাঁ হয়, মোট কত আনুমানিক মাসিক মজুরি (টাকা) আপনি পরিশোধ করেন?(যেমন সকল লোক যারা ব্যবসায় / জীবিকার জন্য কাজে সম্পৃক্ত থাকে)

--

4.10 ব্যবসায় / জীবিকার জন্য কাজে গড়ে মাসে কত টাকা আয় (টাকা) হয়?

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4.11 ব্যবসাটি কি নিবন্ধীকৃত? Y=Yes or N=No

Y	I	N
---	---	---

4.12 ব্যবসায় / জীবিকার জন্য কার্যাবলীর সময়কাল কি ?

- 4.12.1 প্রতি দিনের কত ঘন্টা
 4.12.2 প্রতি সপ্তাহের কত দিন

5. পুনর্বাসন সম্পর্কীয়ঃResettlement Options

5.1 যদি আপনার পরিবারের নিজস্ব/ব্যবহারকৃত জমি প্রকল্পের কারণে ক্ষতিগ্রস্ত হয় তাহলে কোন ধরনের ক্ষতিপূরণ আপনার কাছে বেশী গ্রহণযোগ্য?

[1] স্থানান্তরের জন্য ক্যাশ ; [2] জমি পুনঃস্থাপন (same size and productive quality); [3] স্বেচ্ছায় দান

1	2	3
---	---	---

5.2 যদি আপনার পরিবারের অধিকারভুক্ত অবকাঠামো প্রকল্পের কারণে ক্ষতিগ্রস্ত হয় তাহলে কোন ধরনের ক্ষতিপূরণ আপনার কাছে বেশী গ্রহণযোগ্য?

[1] স্থানান্তরের খরচের জন্য ক্যাশ; [2] উপকরণ (যেমন একইরকম উপকরণ, পুনরায় তৈরী করার জন্য সহযোগীতা ইত্যাদি) [3] ক্ষতিপূরণ না নেওয়া।

5.3 সর্বশ্রেষ্ঠ গ্রহণযোগ্য পুনর্বাসনের সাইট

5.3.1 একই এলাকা Same locality

5.3.2 কাজের/মার্কেট/রাস্তার পাশের জায়গা

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5.4 সর্বশ্রেষ্ঠ গ্রহণযোগ্য পুনঃস্থাপনের সাইট

5.4.1 গ্রাম/ প্রতিবেশীর সাথে পুনঃস্থাপন

5.4.2 এককভাবে পুনঃস্থাপন (প্রকল্পের সহযোগীতায়)

5.4.3 স্বাধীনভাবে নির্বাচন (কেবলমাত্র ক্যাশ ক্ষতিপূরণ)

III SES Form

6. Detailed Household Data

6.1 আপনি কি এই গ্রামে জন্মগ্রহণ করেছিলেন?

6.2 যদি না হয় তাহলে কখন আপনি এখানে এসেছেন?

6.3 পূর্বে আপনি কোথায় বাস করতেন?

6.4 পরিবার প্রধান এবং তার পতি/পত্নী কি শিক্ষিত(যেমন তাহারা কি বাংলা লিখতে ও পড়তে পারে)? (Yes=Y; NO=N)

6.4.1 পরিবার প্রধান

6.4.2 পরিবার প্রধান এর পতি/পত্নী

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6.5 আপনার পরিবারের সদস্যদের শিক্ষা

6.5.1 নিরক্ষর

6.5.2 কিছু প্রাইমারী

6.5.3 প্রাথমিক স্কুল সার্টিফিকেট

6.5.4 কিছু জুনিয়ার

6.5.5 জুনিয়ার স্কুল সার্টিফিকেট

6.5.6 অন্যান্য (যেমন বিশ্ববিদ্যালয়, ব্যবসা অথবা শিক্ষক প্রশিক্ষণ কলেজ)

Male	Female

6.6 আপনার পরিবারের সদস্যদের পেশা কি?

6.6.1 কৃষিকাজ

6.6.2 কৃষিকাজে দিনমজুর Agricultural day labor

6.6.3 কৃষিকাজ ছাড়া দিনমজুর Non-

Male	Female

	Agricultural day labor		
6.6.4	গৃহপালিত পশুপাখি পালনLivestock rearing		
6.6.5	মুরগী পালনPoultry rearing		
6.6.6	মাছচাষFishing		
6.6.7	মাছ ব্যবসায়ী Fish trader		
6.6.8	চাকুরী Service		
6.6.9	ব্যবসায়ীBusiness		
6.6.10	তাতীWeaving		
6.6.11	দর্জিTailoring		
6.6.12	কামার Blacksmith		
6.6.13	কুমার Potter		
6.6.14	কাঠমিস্ত্রীCarpenter		
6.6.15	রাজমিস্ত্রীMason		
6.6.16	রিভ্রা/ভ্যান/মালবাহী গাড়ী চালক		
6.6.17	নাপিতBarbour		
6.6.18	অবসরপ্রাপ্তRetired		
6.6.19	প্রতিবন্ধী/বয়স্কDisable/Old		
6.6.20	বেকার/ গৃহবধুUnemployed/ House wife		
6.6.21	ভিক্ষকBeggar		
6.6.22	ছাত্র Students		
6.6.23	শিশুChild		
6.6.24	যাযাবর Migrant		
		a	b
6.7	নিম্নলিখিত সেক্টরে পরিবারের প্রতি বৎসরে মোট আয় কত?	Household head	Household w/o HH
6.7.1	কৃষিAgriculture		
6.7.2	মাছ চাষFish culture		
6.7.3	গৃহপালিত পশুপাখি/মুরগীLivestock/Poultry		
6.7.4	Wage (Daily labour)		
6.7.5	মাছ ধরা Fishing		
6.7.6	বেতন Salary (regular)		
6.7.7	শ্রমশিল্পCraft		
6.7.8	ব্যবসাBusiness		
6.7.9	পেনসন Pension		
6.7.10	Remittance		
6.8	আপনি (অথবা আপনার পরিবারে অন্য কোন সদস্য) লোন নিয়েছিলেন?	Y I N	
6.9	যদি ৬.৮ এর উত্তর হ্যাঁ হয় :		
6.9.1	কার নিকট হইতে আপনি লোন নিয়েছিলেন? [1] NGO; [2] other people	1	2
6.9.2	সুদের হার কত? [1] <12.5%; [2] 12.5-15%; [3] >15%		
6.9.3	লোন নেওয়ার সংখ্যা		
6.9.4	লোন নেওয়ার পরিমাণ		
6.9.5	কোন সেক্টরে আপনি লোন ব্যবহার করেছেন ? [1] কৃষি Agriculture; [2] ব্যবসা Business; [3] নদী ক্ষয়জনিত কারণে Reason of Erosion	1	2
6.10	আপনার পরিবার কোন ধরনের খাবার গ্রহণ করেন?	1	2
		3	4
		5	

[1] অধিকাংশ বাড়ীতে উৎপাদন/উঠানো ; [2] 8 ভাগের ৩ ভাগ বাড়ীতে উৎপাদন/উঠানো ; [3] অর্ধেক বাড়ীতে উৎপাদন/উঠানো ; [4] 8 ভাগের ১ ভাগবাড়ীতে উৎপাদন/উঠানো ; [5] খুব কম বাড়ীতে উৎপাদন/উঠানো, আমরা আমাদের খাবারের অধিকাংশ ক্রয় করি।

6.11

আপনার মতে প্রকল্প এলাকায় সবচেয়ে লাভজনক পেশা কোনটি (যেমন কৃষি, ব্যবসা ইত্যাদি) (list in rank order)

6.11.1

6.11.2

6.11.3

6.12

মহিলাদের জন্য সবচেয়ে গ্রহণযোগ্য আয়বর্ধক কর্মসূচী কোনটি?

6.12.1

6.12.2

6.12.3

6.13

পুরুষদের জন্য সবচেয়ে গ্রহণযোগ্য আয়বর্ধক কর্মসূচী কোনটি?

6.13.1

6.13.2

6.13.3

6.14

আপনার পরিবারের সাধারণ রোগগুলি কি কি? (max 4)

6.14.1

ডিসেনটেরী Dysentery

6.14.2

ডায়ারিয়া Diarrhoea

6.14.3

ইনফ্লুইনজা Influenza

6.14.4

মালারিয়া Malaria

6.14.5

কফ এবং ঠাণ্ডা

6.14.6

সাধারণ জ্বর

6.14.7

বসন্ত Chicken pox

6.14.8

কালাজ্বর Kalajar

6.15

কার সাথে আপনি প্রথমে যোগাযোগ করেন?

6.15.1

হাতুড়ে ডাক্তার Quack

6.15.2

ডাক্তার Doktor

6.15.3

হসপিটাল Hospital

6.15.4

অন্যান্য Other

আপনার খাবার পানি উৎস কি? [1] টিউবওয়েল [2] পুকুর ; [3] কাঁদা ছপ; [4] নদী/পুকুর ;

6.16

[5] অন্যান্য

6.16.1

রাঁনা করার জন্য

6.16.2

পান করার জন্য

6.16.3

গোসল করার জন্য

পানির উৎসের মালিকানার কারা? [1] নিজস্ব own; [2] প্রতিবেশী Neighbor; [3] সরকারী

6.17

Government; [4] NGO; [5] অন্যান্য Other

6.17.1

রাঁনা করার জন্য

6.17.2

পান করার জন্য

6.17.3

গোসল করার জন্য

যদি পানির উৎস টিউবওয়েল হয় তবে আপনি কি আর্সেনিক সম্পর্কে জানেন কি?

6.18

(Y/N)

6.19

কোন ধরনের পায়খানা আপনি ব্যবহার করেন?

6.19.1

স্যানিটারী Sanitary

6.19.2

স্যানিটারী নয় (কাঁচা)

6.19.3

খোলা ছ্মি(no latrine)

6.20 আপনার ব্যবহারকৃত পায়খানার মালিকানার ধরন কি?

- 6.20.1 নিজস্ব Own
6.20.2 প্রতিবেশী Neighbor
6.20.3 একত্রিত Joint

প্রকল্প এলাকায় কাজ করে এনরকম তিনটি বড় এনজিও এর নাম লিখ?

6.21

Name of organization	Code	Working Area	Activities

Codes

Organisation	Code	Working Area	Code	Activities	Code
Grameen Bank	1	Village/Mouza	1	Health service	9
BRAC	2	Union	2	Sanitation facility	10
BRDB	3	Thana/Upazila	3	Self employment	11
ASA	4	District	4	Savings program	12
Proshika	5	Not known	5	Afforestation	13
TMSS	6			Fishery development	14
Jagoroni	7	Activities		Poultry development	15
Bureau Tangail	8	Credit	1	Dairy development	16
Krishi Bank	9	Human right	2	Others (Specify)	17
BRAC Bank	10	Education	3	Family planning	6
Rajshahi Krishi Unnayan Bank	11	Nutrition training	4	Adult literacy	7
Grameen Krishi Foundation	12	Supply seed and fertilizer	5	IGA training	8

6.22 আপনি NGOএর সদস্য ?

Y I N

6.23 a যদি হ্যাঁ হয় তাহলে কোন এনজিও (max. 3)

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6.23 b

আপনি এনজিও এর জন্য কোন ধরনের কার্যাবলী করেন?

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6.24 আপনি এনজিও নিকট হইতে কোন ধরনের সহযোগিতা চান?

- 6.24.1 কারিগরী
6.24.2 আর্থিক
6.24.3 যন্ত্রপাতি

	6.24.4	বীজ	
	6.24.5	সার	
	6.24.6	অন্যান্য	
6.25	আপনি সরকারের নিকট হইতে কোন ধরনের সহযোগীতা চান?		
	6.25.1	কারিগরী	
	6.25.2	আর্থিক	
	6.25.3	যন্ত্রপাতি	
	6.25.4	বীজ	
	6.25.5	সার	
	6.25.6	অন্যান্য	
6.26	আপনার পরিবার কি বিদ্যুৎ ব্যবহার করেন?		
6.27	যদি হাঁ হয় তাহলে বিদ্যুতের উৎস কি?		Y I N
	6.27.1	Grid	
	6.27.2	No Grid	
	6.27.3	Solar Panel	

IV Plot user

7. Information about affected plot users

7.1	জরিপ আইডি নম্বর.	
7.2	বিভাগ	
7.3	জেলা :	
7.4	উপজেলা/ থানা :	
7.5	ইউনিয়ন পরিষদ (ইউপি):	
7.6	বর্তমানে স্থায়ীভাবে বসবাসরত গ্রাম:	
7.7	মোজা:	
7.8	পরিবার প্রধানের নাম:	
7.9	পিতা/ স্বামীর নাম:	
7.10	মাতার নাম:	
7.11	জাতীয় পরিচয় পত্র নম্বর.	
7.12	Subproject	
7.13	Subproject component:	
7.13	ব্যবহৃত প্লটে সমন্বয় Coordinates of used plot	
7.14	আপনার প্লটের অবস্থান কি? What is your status about the plot?	
	7.14.1 মালিক Owner	

7.14.2	লীজ Lesee	
7.14.3	বর্গাচাষী Sharecropper	
7.14.4	অনুমতিছাড়া ব্যবহারকারী	
7.15	যদি আপনি প্লটের মালিক না হন তাহলে কে প্লটের মালিক?	
7.15.1	খাস জমি Khas Land	
7.15.2	অন্যান্য Other	
7.16	যদি আপনি ফসল সেয়ারকারী অথবা লীজি: আপনার উৎপাদনের সেয়ার কত? If you are a sharecropper or Lesee: What is your production share? (%)	
7.17	কতদিন যাবৎ আপনি প্লটটি ব্যবহার করছেন?	([1] 1-5 years; [2] 5-10 years; [3] 10+ years)
7.18	প্লটের তথ্য :	
	Plot No.	Area total (decimal)
		Area affected (decimal)
7.19	কৃষি জমিতে আপনি কত সময় ধরে ফসল উৎপাদন করেন? How many times you grow crops on the agricultural land? ([1] single, [2] double, [3] triple crops)	1 2 3
7.20	যদি আপনি জমি কৃসিকাজে ব্যবহার করেন , কোন ফসল আপনি জমিতে উৎপাদন করেন ? Numbers as in list	
7.20.1	Rabi	
7.20.2	Kharif I	
7.20.3	Kharif II	
7.21	Do you use the land for other purposes?	
7.21.1	Forestry	
7.21.2	Fish pond	
7.21.3	Others (specify)	
7.22	How much money do you earn <u>per year</u> by using the plot? [1] < 6000; [2] 6000 - 12000; [3] >12000	1 2 3
7.23	Combined Total income <u>in Taka per year</u> : [1] 1000-60000; [2] 60000-120000; [3] >120000	1 2 3
7.24	Does the AH lose more than 10% of their annual income?	Y I N
7.25	What is the gender of the household head? (M or F)	F I M
7.26	Are there members of the household who are disabled, invalids or have a long-term illness, if so how many?	Y I N
7.26.1	Number male	
7.26.2	Number female	
7.27	Have you been forced to move due to erosion?	Y I N
7.28	If YES, how many times?	1 2 3+
৭.২৯	আপনার পরিবারে কতজন লোক বসবাস করে?	
৭.২৯.১	পুরুষের সংখ্যা	
৭.২৯.২	মহিলার সংখ্যা	

জরীপকারীর নাম:

জরীপকারীর স্বাক্ষর:

স্বাক্ষীর নাম:

স্বাক্ষীর স্বাক্ষর:

পরিবার প্রধানের নাম:

পরিবার প্রধানের স্বাক্ষর:

জমির মূল্য জরীপ ফরম

(কেবলমাত্র জমি ক্ষতিগ্রস্ত এলাকা (মৌজা)র জন্য)

১। উত্তরদাতার পরিচয় :

নাম : _____,

পিতার /স্বামীর নাম : _____, পেশা : _____

গ্রাম : _____, থানা : _____,

২। আপনি বা আপনারা কেহ গত ১ বৎসরের মধ্যে কোন জমি ক্রয় করেছেন কি?

উত্তর হ্যাঁ হলে :

হ্যাঁ

না

ক) তারিখ : _____

খ) জমির অবস্থান (মৌজা, প্লট নং সহ) ও ধরণ : _____

গ) জমির পরিমাণ (ডেসিমেল) : _____, ঘ) জমির ক্রয়মূল্য (স্ট্যাম্প বা অন্যান্য খরচ বাদ দিয়ে) : _____

৩। আপনি বা আপনারা কেহ গত ১ বৎসরের মধ্যে কোন জমি বিক্রয় করেছেন কি?

উত্তর হ্যাঁ হলে :

হ্যাঁ

না

ক) তারিখ : _____

খ) জমির অবস্থান (মৌজা, প্লট নং সহ) ও ধরণ : _____

গ) জমির পরিমাণ (ডেসিমেল) : _____, ঘ) জমির বিক্রয় মূল্য (স্ট্যাম্প বা অন্যান্য খরচ বাদ দিয়ে) : _____

৪। আপনার “জানামতে” নিম্নলিখিত ধরণের জমির বর্তমান বাজার দর কত?

ক্রমিক নং	ধরণ অনুযায়ী জমির বর্ণনা	জমির অবস্থান (মৌজা)	বর্তমান বাজার দর (প্রতি ডেসিমেল)	মন্তব্য
১.	বসত বাড়ী			
২.	ভিটা			
৩.	নাল/ফসলী			
৪.	বাঁশ বাড়			
৫.	ফলের বাগান/ কাঠের বাগান			

৬.	পুকুর			
৭.	জলাশয়/ডোবা			
৮.	অনাবাদি/পতিত জমি			
৯.	অন্যান্য (উল্লেখ করুন)			

উত্তরদাতার স্বাক্ষর, সীলসহ (যদি থাকে) :

গাছের মূল্য জরীপ ফরম

আপনার জানামতে নিম্নলিখিত গাছসহ অন্যান্য গাছের (প্রকল্পে ক্ষতিগ্রস্ত হতে পারে) বর্তমান বাজার দর কত?

ক্রমিক নং	গাছের নাম	গাছের বাজার দর (বয়স অনুযায়ী)				মন্তব্য
		উড়	মাঝারি	ছোট	চার	
১.	আম					
২.	কাঁঠাল					
৩.	জাম					
৪.	লিচু					
৫.	পেয়ারা					
৬.	তেঁতুল					
৭.	কড়ই					
৮.	সেগুন					
৯.	মেহগনি					
১০.	নিম					
১১.	পায়াল					
১২.	দেবদার					
১৩.	শিমুল					
১৪.	রেইনট্রি					
১৫.	আকাশমনি					
১৬.	বট					
১৭.	কৃষ্ণচূড়া					
১৮.	ইউক্যালিপটাস					
১৯.	কলা					
২০.	বেল					
২১.	আমড়া					
২২.	বাঁশ					
২৩.	নারিকেল					
২৪.	সুপারি					

উত্তরদাতার স্বাক্ষর, সীলসহ (যদি থাকে) :

অবকাঠামোর প্রতিস্থাপন মূল্য জরীপ ফরম

ক্রমিক নং	অবকাঠামোর বিবরণ			অবকাঠামোর আয়তন		প্রতিস্থাপন মূল্য (টাকা)	মন্তব্য
	চাল/ছাউনি	বেড়া	মেরো	পরিমাণ	একক*		
১	পাকা	পাকা	পাকা/কাঁচা				
২	টিন	পাকা	পাকা/কাঁচা				
৩	টিন	টিন	পাকা/কাঁচা				
৪	টিন	মাটি/খড়	কাঁচা				



পরিমাণ	২৪২.১১
কম/বেশী	

Annexure5

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
সাব-রেজিস্ট্রারের কার্যালয়,
বরংগাইল, সালিফগঞ্জ।

বাজার মূল্য নির্ধারণ কমিটি কর্তৃক চূড়ান্ত বাজার মূল্য তালিকা
২০১৫ সনের জন্য প্রযোজ্য বরংগাইল সাব-রেজিস্ট্রার অফিসের অধীক্ষকের মৌজা পরায়ী শ্রেণীভিত্তিক গড় মূল্য তালিকা।

শ্রেণী ভেদে শতাংশ প্রতি জমির গড় মূল্য

ক্র.এল নং আর এস	মৌজার নাম	চান্দিনা	বাজী	নাল	ডোবা	মন্তব্য
১	লৌল্লারা		১,৫০০/-*	২,০৭৪/-	৬০০/-*	
২	লৌল্লারা বিরি		৫,০০০/-*	২,০৩৭.০৩/-*	১,৫০০/-*	
৩	চর রঘুনাথপুর		২,৫০০/-*	২,০০০/-*	১,৫০০/-*	
৪	শুকলিয়া					নদীগর্ভে
৫	চরকাঞ্চগদিয়া					নদীগর্ভে
৬	চর খাদুলী					নদীগর্ভে
৭	চর বৈষ্ণবী		২,৫০০/-*	২,০০০/-*	১,০০০/-*	
৮	কানাইদিয়া		৬০০/-*	৪০৭.৪১/-*	৩০০/-*	
৯	চর গঙ্গাপ্রসাদ		৭০০/-*	৫০০/-*	৩০০/-*	
১০	চর শিবালয়		২,৫০০/-*	২,০০০/-*	১,০০০/-*	
১১	আলোকদিয়া		৩,০০০/-*	২,০১৩.১৯/-*	১,৫০০/-*	
১২	ত্রিমূলী		১০,০০০/-*	৫,০০০/-*	২,০০০/-*	
১৩	মৈদিনগর		৩২৫/-*	২৮৪.৩৪/-*	১৩৬.৩৬/-*	

Annex-IV

ক্র.সং.সংখ্যা	সিউটির নাম	চলমান	বড়ি	মাল	ডোনা	মন্তব্য
১৮৯	কুষ্টিয়া		৫,০০০/-*	৪,০০০/-*	৩,০০০/-*	
১৯০	দক্ষিণ শালজানা		১৪,১৯৭.১৯/*	১৪,৩২৯/-	৬,০০০/-*	
১৯১	শিওপুর্ন		৩৩,২৪৯.৩২/*	২৩,৭১৫/-	৪,০০০/-*	
১৯২	ঘোশাপাড়া		৯,৩৩৩.৩৪/*	৫,০০০/-*	৪,০০০/-*	
১৯৩	আকয়া		১৬,৮৬৪.৮৭/*	১২,৬২১/-	৫,০০০/-*	
১৯৪	জগদীশদিয়া		৪,০০০/-*	৩,০০০/-	২,০০০/-*	
১৯৫	ছেটি কোকরন্দ		৫,১৮৫.১১/*	৫,০০০/-*	২,৭০০/-*	
১৯৬	বড় কোকরন্দ		৪,০০০/-*	৭,১৪২.৮৬/*	নাই	
১৯৭	বাউলীকান্দা	১৪,০০০/-*	২৩,৮৭২.৭০/*	১৫,৩৩৪/-	৮,০০০/-*	নদীপার্শ্বে
১৯৮	ছেটি পাচুরিয়া					নদীপার্শ্বে
১৯৯	বাপুটিয়া					নদীপার্শ্বে
২০০	চন্দ্রপ্রভাব					নদীপার্শ্বে
২০১	মহিদীপুর					নদীপার্শ্বে

নোটা (১) ১লা বা ২য় ৩য় ৪র্থ ৫ম ৬ম ৭ম ৮ম ৯ম ১০ম ১১ম ১২ম ১৩ম ১৪ম ১৫ম ১৬ম ১৭ম ১৮ম ১৯ম ২০ম ২১ম ২২ম ২৩ম ২৪ম ২৫ম ২৬ম ২৭ম ২৮ম ২৯ম ৩০ম ৩১ম ৩২ম ৩৩ম ৩৪ম ৩৫ম ৩৬ম ৩৭ম ৩৮ম ৩৯ম ৪০ম ৪১ম ৪২ম ৪৩ম ৪৪ম ৪৫ম ৪৬ম ৪৭ম ৪৮ম ৪৯ম ৫০ম ৫১ম ৫২ম ৫৩ম ৫৪ম ৫৫ম ৫৬ম ৫৭ম ৫৮ম ৫৯ম ৬০ম ৬১ম ৬২ম ৬৩ম ৬৪ম ৬৫ম ৬৬ম ৬৭ম ৬৮ম ৬৯ম ৭০ম ৭১ম ৭২ম ৭৩ম ৭৪ম ৭৫ম ৭৬ম ৭৭ম ৭৮ম ৭৯ম ৮০ম ৮১ম ৮২ম ৮৩ম ৮৪ম ৮৫ম ৮৬ম ৮৭ম ৮৮ম ৮৯ম ৯০ম ৯১ম ৯২ম ৯৩ম ৯৪ম ৯৫ম ৯৬ম ৯৭ম ৯৮ম ৯৯ম ১০০ম

(১) উপস্থিত মালিকগণ ১০১৪ ইং সনে কোন দখলি মালিকগণের বা অন্য কোনো পক্ষের মালিক হওয়া উচিত নয়।

স্বাক্ষরকারী: *[Signature]* (স্বাক্ষরকারী) (স্বাক্ষরকারী)
 (স্বাক্ষরকারী) (স্বাক্ষরকারী) (স্বাক্ষরকারী)
 (স্বাক্ষরকারী) (স্বাক্ষরকারী) (স্বাক্ষরকারী)
 (স্বাক্ষরকারী) (স্বাক্ষরকারী) (স্বাক্ষরকারী)
 (স্বাক্ষরকারী) (স্বাক্ষরকারী) (স্বাক্ষরকারী)

