

Government of the People's Republic of Bangladesh

Bangladesh Water Development Board (BWDB)

Resettlement Plan for Bank Protection work (600m) at Zaforgonj (Contract Package W-08)





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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 2.00 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 600 M riverbank protection work under Zaforgonj, JLB-2 Sub-reach in 2 different mouzas i.e. Saturia 452 m &Bhanghabari 148m under Shibalay Upazilla of Manikganj district.

2. Scope of Land Acquisition

About 307.45 decimals (1.24 ha) will be acquired of which includes private land 307.45 decimals (1.24 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 27 households will be losing their productive sites causing economic displacements. The displaced households include 27 agricultural plot users within the right of way.

4. Legal and Policy Framework

The principallegal instrument governing land acquisition in Bangladesh is the Acquisition andRequisition 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 landto be acquired are eligible for CCL. 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 # 23)**

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 Team (JVT) 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 compensationthrough 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 1.378 million (USD 0.017 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 27.

No.	Expenditure Item	Total BDT	Total US\$
A.	Land acquisition cost	988,425	12,672
В	Cost of Trees	86,800	1,113
С	DC's service charge @ 2.%	21,505	276
D	Resettlement Grants	135,000	1,731
E	Training on IGA for FHH and vulnerable household members	81,000	1,038
	Subtotal (A+B+C+D+E)	1,312,730	16,830
	Contingency (5%)	65,637	842
	TOTAL	1,378,367	17,671

Summary Budget for Zaforgonj RBP Resettlement Plan

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
AIFRERMI	8	LD	NGO Livelihood Development NGO
	Erosion Risk Management Investment Project		
AP	Affected Persons	LGI	Local Government Institution
BRE	Brahmaputra Right Embankment	M&E	Monitoring and Evaluation
DIL		MFI	Micro-Finance Institution
BWDB	Bangladesh Water Development Board	MHH	Male Headed Household
CbFRM	Community-based Flood Risk Management	MWR	Ministry of Water Resources
		MFF	Multi-tranche financing facility
CCL	Cash Compensation under Law	MIS	Management Information System
CEGIS	Centre for Environmental and GeographicInformation Services	FERM	IP: Main River Flood and Bank Erosion Risk Management Program, TA 8054-BAN
CEMP	Community Environmental ManagementPlan	NGO	Non-Government Organization
LD-NGO	Livelihood Development NGO	PCR	Physical Cultural Resources
CPR	Common Property Resources		Drais at Drag and any Trachaisal Assistance
CSS C	Census & Socio-Economic Survey	РРТА	Project Preparatory Technical Assistance
CSC	Construction Supervision Consultant	PRA	Participatory Rapid Appraisal
DC	Deputy Commissioner	PVAT	Property Valuation Advisory Team
DD	Detailed Design (Team)	PWD	Public Works Department
DD	Deputy Director – RU		
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		MP: Jamuna-Meghna River Erosion MitigationProject
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 nonagricultural 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 bothgenders 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 forinfrastructure 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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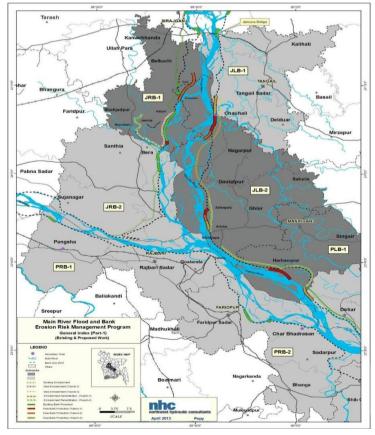


Figure 1: Summary Initial Tranche-1 Investment Program

In this RP,only the Zaforgonj RBP within JLB-2 Sub-Reach have been surveyed with a 1) 87% Census;2) 87% Inventory of Losses (IOL); 3) 87% Socioeconomic Survey (SES) and 4) 87% Agricultural Plot Users form for preparing a detailed budget. This Resettlement Plan (RP) is prepared for 600 m riverbank protection work under Zaforgonj, JLB-2 Sub-reach in 2 mouzas i.e.Saturia 452 m & Bhangabari148 m Shibalay Upazilla of Manikganj district.



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.¹From 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

¹The Acquisition and Requisition of Immovable Property Ordinance II (1982) and subsequent amendments of theOrdinance 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-177/71-LS /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).

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 theprevious 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

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 1st March-10th March,2017 for 600 m Riverbank protection work under Zaforgonj sub-reach in 2 mouzas i.e.Saturia 452m & Bhangabari 148 m Shibalay Upazilla of Manikganj district. The survey was also associated with stakeholders' consultation and property valuation survey.

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 27 Affected Households along the 600 m RoW were surveyed covering a total population of 117 of which 62 male and 55 female.

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 inflationThe 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 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.

³Private 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.

Chapter-2: socio-economic characteristics

2.1 Methodology for Census and Socioeconomic Survey

The census and a socio-economic survey was carried out in 1st March to 10th March 2017. The survey included (i) 87% census of households; (ii) Socio-economic survey of the 87% of the enumerated households iii) 87% Agricultural Plot Users (v) community based public consultation; (v) Video filming of the affected properties, trees and other assets . Video film of the structures on the project area was carried out to prevent any fraudulent claims in the future.

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 600m Riverbank Protection (RBP) intervention under this RP runs through 2 mouzas (Saturia & Bhangabari) under Tewta Union of Shibaloy Upazila under Manikganj district. The area covered by the sub-reach is stated in table 1 below.

Table 1:Area coverage

District	Upazila/Thana	Union	Mauza	No of Affected		Total
				Population		
				Male	Female	
Manikganj	Sibaloy	Tewta	Saturia	51	41	92
			Bhangabari	11	14	25
Total				62	55	117

Source: Census & Socioeconomic survey of INGO1st March to 10th March 2017

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 2: provides the details of AHs and impacts

Impacts	Saturia	Bhangabari	Total
Length of alignment (m)	452 m	148 m	600 m
Conducted Census Survey and assets inventory	21	06	27
SES conducted	21	06	27
Agriculture plot users	21	06	27

Source: Census & Socioeconomic survey of ING 1st March to 10th March 2017

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 1^{st} March to 10^{th} March 2017

2.3.1 Populations

A total of **117** people have been affected in 27 HHs of which 62 male and 55 female. A list of head of project affected units (PAUs) with category of losses is enclosed in *table-32*. Number of affected male and female population with percentage is shown in the Table 3 below.

 Table 3: Number of male and female population

Area	НН	Male	Female	Total population
Saturia	21	51	41	92
Bhaggabari	6	11	14	25
Total	27	62	55	117

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

Out of the total 27 PAUs 04 are headed by female and 23 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 33*. Details of the household headed by male and female is shown in Table 4.

 Table 4: Head of households by male and female

Area	Male Headed HH	Female Headed HH	Total
Saturia	18	3	21
Bhangabari	5	1	06
Total	23	04	27

Source: Census & Socioeconomic survey of INO 1st March to 10th March 2017

2.3.2 Demographic Information

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

In the Zaforgonj RBParea, 27 AH were found on the alignment. From among the AHs, 23 are male headed households (HHs) and the remaining 04 are female headed. Out of 23 male HH heads, 23 are married. In the case of the female HH heads 4 are also married.

2.3.2.2 Affected Population by Age and Sex:

The 27 AHs in the Zaforgonj RBP within JLB-2 Sub-Reach area comprise a 117 population, of which are 62 male and 55are 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 27 AHs comprising of a 117population. All of the HH in the RBP area are mainland Bangladeshi. There are no indigenous people (IPs).

Table 5: Affected Populations by Age and Sex

Age group	RBP		
	Male	Female	Total
0-4	1	1	2
5-14	8	9	17
15-24	20	3	23
25-44	15	20	35
45-59	7	14	21
60+	11	8	19
Total	62	55	117

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

2.3.2.3 Duration of staying on RBP areas

The majority of the male headed 23 AHs and female headed 04AHs in the Zaforgonj RBP area have lived in their respective places for more than 10 years.

2.3.2.4 Disabled Persons in the Households:

Only 1 female disable person from 1 MHH was found in the Zaforgonj RBP area.

2.3.2.5Religion

About 25 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 6 below.

 Table 6: AHs and population by Religion

Religion	HHs	Population
Islam	25	108
Hindu	2	9
Total	27	117

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

2.3.2.6 Level of Education

This section describes gender disaggregated educational status of the household heads (Table-7).

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

Level of Education		Zaforgonj RBP			
Level of Education	Male HH	Female HH	Total		
Illiterate	4	1	5		
Some Primary	5	0	5		
Completed Primary	1	0	1		
Some Secondary/Vocational	2	1	3		
Completed Secondary/Vocational	3	1	4		
Tertiary	8	1	9		
Total	23	4	27		

Source: Census & Socioeconomic survey of INGO1st March to 10th March 2017

		Zaforgonj RBP			
Level of Education		AP			
	Male	Female	Total		
Illiterate	5	6	11		
Some Primary	8	12	20		
Completed Primary	6	12	18		
Some Secondary/Vocational	5	4	9		
Completed Secondary/Vocational	11	15	26		
Tertiary	26	5	31		
Total	61	54	115		

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

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

2.3.2.7 Occupational Profile

Large numbers of the households in the sub-project area depend on Agriculture. In terms of female population 4 nos are found as housewife. The Table 10 below shows the occupation of the affected population both male and female.

Table 9: Prima	ary Occupation	of Affected	Household Heads
	ing occupation	or mineceeu	nousenora neuro

Occupation		River Bank Protection			
Occupation	MHH	FHH	Total		
Agriculture	10	0	10		
Business	7	0	7		
House Wife	0	4	4		
Services	4	0	4		
Retired	2	0	2		
Total	23	4	27		

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

2.3.2.8 Earning Members in the Households:

23members in the MHH and 04 female members in the FHHs in the Zaforgonj RBP areas earn money.

2.4 Income and Poverty Dimensions

Irrespective of occupation, 23 MHH in the Zaforgonj RBP area earn BDT 15,000 and above per year .04female headed AHs in the RBP area earn BDT 15,000 and above per year (Table 10). 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).³

Occupation		Zaforgonj RBP								
	МНН БНН									
	<12,000	12,000- 15000	>15000	No Response	Total	<12,000	12,000- 15,000	>15,000	No Response	Total
Agriculture			10		10			0		0
Business			7		7			0		0
House Wife			0		0			4		4
Servies			4		4			0		0
Retired			2		2			0		0
Total			23		23			4		4

 Table 10: Level of income of HH head per year for Zaforgonj RBP

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

2.5 Per capita income:

The per capita income per month is shown in (See Table 11) The per capita income of 9 Male and 2 female headed HHs in the Zaforgonj area are less than BDT 714, which is much lower than the poor income of the

³http://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.

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 11 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.

AH Income/Year	Box Conito Incomo/Month	RBP		
An income/ i ear	Per Capita Income/Month	MHH	FHH	Total
1,000 - 60,000	142-714	9	2	11
60,000 - 120,000	714-1,429	7	1	8
>120,000	>1,429	7	1	8
No Response	-			
Total	-	23	4	27

 Table 11: Total HH Income per year by Zaforgonj RBP Area

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

List of Households earn less than BDT 60000/year is attached in **table-37**. 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 12 that more than 9 MHH and 2 FHH households of the RBP area are under the poverty level.⁴In terms of monthly expenditure, the per capita expenditures of 9 MHH and 2 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 12). 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.

HH Expenditure / Month	Per Capita Expenditure/Month	RBP	
		MHH	FHH
1,000 - 5,000	142 - 714	9	2
5,000 - 10,000	714 - 1429	7	1
> 10,000	>1429	7	1
No value	-		
Total	-	23	4

 Table 12: Level of Expenditure among Affected Households

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

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 7 MHH& 1FHH are wealthy in the Zaforgonj RBP area. About 9 MHH in Zaforgonj RBP areas are poor, while 2 FHHs are poor in the RBP area, respectively.

 Table 13: Self-assessed Level of Poverty among Affected Households

	RBP		
MHH	FHH	Total	
7	1	8	
7	1	8	
9	2	11	
23	4	27	
	7 7 9 23	MHH FHH 7 1 7 1 9 2 22 4	

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

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, rights and responsibilities equitable to their human capacities of delivery and absorption. Gender mainstreaming

⁴Hardcore 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.

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 47.01% of the affected population is female and among 55 female population 6 is illiterate, 12 has some level of education, 12 has completed primary education, 4 completed some secondary, 15 completed secondary& 5 completed tertiary.

In terms of economic participation, 3 women are still housewives. Among the 27 households affected with their private property, 23 households are headed by men and 4 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 24 households have access to electricity. 3 households have solar. They are connected through Rural Electricity Board (REB).

2.8 Water and sanitation

27 HH use Tube well for Bathing & cloths washing, 27HHuse tube well water for cooking, Ownership of tube well (Own-27 HH). Most of the inhabitants 27 HH of the project area use water sealed slab latrine.

$C_{HAPTER-3: \text{ displacement and impacts}}$

3.1 Overview of Impacts

Riverbank protection work under Zaforgonj sub-reach along 600 m required acquisition of about 307.45 decimals (1.24 ha) will be acquired of which includes private land 307.45 decimals (1.24 ha) in Zaforgonj RBP. Apart from land, a total of 27 legal owners will be displaced from their current agricultural premises due to undertaking of the project activities in Zaforgonj RBP.

3.2 Scope of Land Acquisition

About 307.45 decimals (1.24 ha) will be acquired of which includes private land 307.45 decimals (1.24 ha) in Zaforgonj RBP. (See in Table 14& 15).

1	able 14: D	Istribution	of Zalorgon	KDP Allec	teu Land			
	Sl. No	Division	District	Upazila	Mouza	Land acquisition requird(Decimal)	Land acquisition requird(Ha)	No.of Affected Households (AHs)
	1	Dhaka	Manikganj	Shibaloy	Saturia	237.15	0.96	21
	2	Dhaka	Manikganj	Shibaloy	Bhaggabari	70.30	0.28	06
			Tota	ıl		307.45	1.24	27

Table 14: Distribution of Zaforgonj RBP Affected Land ⁵

 Table 15: Category of Acquired Private Land in Zaforgoni RBP

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

Category of acquired land	AHS	Size of Land in Hectares
Agricultural Land	27	1.24
Total	27	1.24

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

3.3 RBP Induced Displacement

In the Zaforgonj RBP Sub-reach area, 19 AHs will lose more than 10% of their Agriculture land.Details of loss of land are presented in Table 16.

Table 16: Severely impacted AHs Lost to RBP

Demonstrate of Loss	Owner HH
Percentage of Loss	Agriculture land
up to 10%	8
11 to 20%	2
21 to 40%	8
41 to 59%	5
60 to 95%	2
100%	2
Total	27

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

3.4 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 17.

Table 17: Number of Trees Affected by Component

Name of Trees	Seedling	Non - Fruit Bearing	Fruit Bearing	Total
A. Fruit Tree			1	1
Bel				
Coconut			5	5
Palm		1		1
B. Timber Tree				
Ukaliftas			8	8
Total		1	14	15

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

⁵Mauzawise Distribution of Zaforgonj RBP Affected Land in decimal in Annex-1 (Table 31, 32, 33, & 34)

3.5 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 groups include: (a) Hard core poor households⁶(b) Tribal/Indigenous Peoples households(c) Female-headed households (FHH) and (e) Disabled households (f) household losing >10% of theie productive land⁷

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 18 : Vulnerable Affected Households by Component

Vulnerable Category	Total
Female Household ⁸	04
Affected Household with Disabled Members	01
Hardcore Poor Male Household	03
Household losing >10% of their productive land	19
Total	27

Source: Census & Socioeconomic survey of INGO 1st March to 10th March 2017

 ⁶Hardcore 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.
 ⁷Household losing 10% of their productive land (See table-24)
 ⁸Female household in Annex-2 (Table-53)

$C_{HAPTER-4:\ Consultation,\ Disclosure\ and\ Participation}$

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 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 19 for a list of PCMs held in the Zaforgonj area

Table 19:	Summary	of Public	Consultation	Meetings	(PCMs)
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SL. No.	Location of Discussion	Date of Discussion	Duration of Discussion	No. of Participants		Issues of Discussion
				Male	Female	
1.	Jaforganj Bazaar, Shibaloy, Manikganj	08.03.17	4.15 hrs	50	20	People's Perception And Attitude, Mode Of Compensation Payment, Land legal document



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 20.

Table 20: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	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
b.	Project concept, design and benefits,	this regard 28 April 2016 is the cut-off-date for Zaforgonj
c.	Cut-off-date of listing the affected properties,	c. Structure price at market rates, compensation and other assistance should be paid before displacement;
d.	ADB policy on involuntary resettlement,	d. Proper compensation for Structure. Business, etc. should be paid
e.	Procedure of determination of land price,	e. Self relocation of affected households is encouraged,f. Special assiatnce for poor and vulnerable hosuerholds
f.	Adverse effects of the project & mitigation measures,	g. Preferential employment for the affected vulnerable APs during the construction of the project should be
g.	Compensation payment procedure and entitlements,	ensured h. Training on income generating activities should be
h.	Major problems relating to the projects and special attention to the vulnerable group etc.	provided to the poor APs and income restoration assistance should be paid i. Assistance for common property resources (CPRs) to
i.	Relocation of common property resources	construct a new one

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 21: Summary of Focus Group Discussions (FGDs)

SL.	Location of Discussion	Date of	No. of Pa	articipants
No.	Location of Discussion	Discussion	Male	Female
1	Zaforgonj Bazar, Shibaloy, Manikganj	13 th March 2017	13	04

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, 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.

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.⁹ 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 acquisition and resettlement policy has been harmonized with ADB's safeguard policies.¹⁰ 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;

⁹Alluvial, 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-177/7-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).
¹⁰ ADB, Safeguard Policy Statement (SPS 2009). <u>http://www.adb.org/documents/safeguard-policy-statement</u>

- (ii) Consult affected people and their communities adequately;¹¹
- (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 nonresident 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.

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 22 described details.

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.

Table 22 : Gap analysis between Bangaldeshi laws and ADB's SPS 2009

¹¹Adequacy 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.

	GOB 1982 Ordinance II and other	ADB SPS 2009	Gaps between
Aspect	applicable laws/Guidelines		ADB SPS 2009 and GOB policy
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		<u> </u>	
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 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.	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 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

Aspect	GOB 1982 Ordinance II and other applicable laws/Guidelines	ADB SPS 2009	Gaps between ADB SPS 2009 and GOB policy
			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 elaborate ob displaced persons entitlements, the income and livelihood restoration strategy, institutional arrangements, monitoring & reporting framework, budget and a time-bound implementation schedule.	No provision in the law of preparation of the resettlement plan
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	

Aspect	GOB 1982 Ordinance II and other applicable laws/Guidelines	ADB SPS 2009	Gaps between ADB SPS 2009 and GOB policy
		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 23) 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.

Unit of Entitlement	Entitlements	Additional Services		
Loss Item 1: LOSS OF AGRICULTURAL LAND				
Legal owner(s) as identified by	1. Replacement Cost (RC) ¹² of agricultural land.			
Deputy Commissioner (DC) in				
the process of CCL payment.				
Special Implementation Issues and application Guidelines:				

Table 23: Compensation and Entitlement Matrixes

¹²The 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
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Loss Item 2: LOSS OF HOMESTEAD, COMMERCIAL, INDUSTRIAL LAND AND COMMON

PROPERTY RESOURCES		
Legal owner(s) as identified by	1. RC of land.	Legal owners will be
DC in the process of CCL	2. A plot in the residential or commercial area	assisted by INGO to
payment.	of the resettlement village (RV), if required, for	organize legal records in
	the homestead or commercial land losers	support of their ownership
	respectively.	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.	land).	 Legal owners will be assisted by INGO to organize legal records in support of their ownership. 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 ishigher 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	1. RC of residential structure	INGO will assist JVC in the
DC in the process of CCL	2. Transfer Grant @ Tk. 10 per sft of affected	process of eligibility
payment.	structure but not exceeding TK. 5,000.	verification and extend
	3. Reconstruction and Homestead Development Grant	assistance to the displaced
	(RHDG) of Tk. 8,000.	households in the process of
		CCL

Special Implementation Issues and application Guidelines:

Special Implementation Issues

- 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 relocationplan 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.

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Unit of Entitlement	Entitlements	Additional Services	
Loss Item 5: LOSS OF COMMEN	RCIAL/INDUSTRIAL/COMMON RESOURC) LAND	E PROPERTY (CPR)	
Legal owners as identified by DC		egal owners will be assisted by	
in the process of CCL payment.		NGO to organize legal records in	
		apport of their ownership and in	
	affected structure but not exceeding Tk.	e process of claiming	
	3,000.	ompensation	
	3. Reconstruction Grant of TK10,000.		
Special Implementation Issues and	d 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 Con			
3. INGO shall encourage EP to con	sider purchasing land or productive investments.		
Application Guidelines			
	ed price $+$ 50% of assessed price by DC), the difference	ance (Ton-un) will be paid by	
BWDB with assistance from the	RP Implementing (INGO).		
2. Cash for other resettlement assist	ance will be paid directly by BWDB with the assist	ance of the INGO.	
Loss Item 6: LOSS OF RESIDEN	TIAL AND OTHER PHYSICAL STRUCTUR	RES (WITHOUT TITLE TO	
LAND)		-	
Socially recognized owners of	1. RC of structure	INGO will extend assistance	
structures built on the ROW	2. Transfer Grant @ Tk. 10 (ten) per sft of	in the process of CCL.	
	affected structure butnot exceeding Tk. 3,000		
	3. Reconstruction and Homestead Development		
	Grant (RHDG) of Tk. 8,000 plus a provisional option of obtaining a free land	1	
	from BWDB in an RV on the ROW with	1	
	community facilities.		
Special Implementation Issues and			
Special Implementation Issues	••		
	eligibility cut-off date for all structures not covered	by DC and BWDB will verify	
the data through the JVC.	englosity cut on dute for an situatures not covered	by De and D (DD will verify	
Application Guidelines			
	ing on the CRW at the time of Census of affected po	ersons at cut-off date	
 JVC will verify and record struct 	•	abons at out off date	
	AND FRUIT BEARING TREES, BAMBOO A	ND BANANA GROVES	
1. Legal owner(s) as identified by	1. Timber trees and bamboo: RC of trees and	INGO to explain RP	
the DC in the process of CCL	bamboo.	policies regarding	
payment.	2. Fruit-bearing trees without timber: if the tree	is compensation for the trees	
2. Socially recognized owners of	at or near fruit-bearing stage, the estimated curre		
trees grown on public or other land	market value of the fruit.	size and make the EPs	
	3. Fruit-bearing trees with timber: RC for the	aware that they could take	
	timber, and estimated current market value of	the timber and fruits free of	
	fruit. 4. Banana groves: RC of all trees	cost.	
	5. Owners will be allowed to fell trees and take	he	
	timber, free of cost after payment of CCL or RC		
	as applicable.		
Special Implementation Issues and		<u>I</u>	
1. The INGO will provide guidance in plantation and post-plantation care.			
Loss Item 8: LOSS OF STANDIN			
1. Legal owners identified by the	1. RC of standing crops/fish stock.	INGO will assist APs in the	
DC in progress of CCL payment	2. Owners will be allowed to harvest crops and	process of claiming	
2. Socially recognized owners	fish stock.	compensation from DC	
		offices for organizing necessary documents.	
Special Implementation Issues and	d application Guidelines:	necessary documents.	
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Unit of Entitlement	Entitlements	Additional Services	
Loss Item 9: LOSS OF LEASED /	MORTGAGED IN LAND/PONDS		
1. Leaseholder with legal papers.	1. RC of crops/fish stock.	1. INGO will assist in	
2. Socially recognized lessee or	2. Outstanding lease money back to the lessee by	ensuring that the lessee	
sharecropper, in case of customary	the owner as per agreement.	receives all eligible	
informal tenancy arrangements,		payments.	
including socially recognized		2. INGO will mediaterefund	
agreements.		ofoutstanding lease money	
		by the owner to the lessees.	
Special Implementation Issues and	r and mortgagee/leaseholder will be paid CCL by D	C in accordance by the law?	
	ts, including socially-recognized verbal agreement		
	ill pay the outstanding liabilities to the lessee/mon		
	ties are already paid up; (ii) if not, the legal owner		
	BWDB will ensure RC of crops to the cultivator		
	with assistance from INGO.4. Dislocation Allowar		
cultivator of the acquired land by B			
Loss Item 10: LOSS OF INCOME	E FROM DISPLACED COMMERCIAL/ INDUS	TRIAL PREMISES	
(OWNER			
OPERATED)			
Any proprietor or businessman or	1. Grant for Loss of Business @ 5% of DC's	EPs will be brought under	
artisan operating in premises	payment for the structure.	income and livelihood	
	2. One time Moving Assistance of Tk. 5,000 for	regenerating program	
	tenants.	(ILRP).	
	3. Option to purchase a plot in the RV, with the		
	assistance of the INGO		
Special Implementation Issues and			
	entitled for grant against loss of The onetime movin	ig assistance will be provided	
to only the tenants.			
	SS OF INCOME (WAGE EARNERS IN AGRIC	ULIURE, COMMERCE	
& SMALLBUSINESS AND INDU Regular wage earners affected by	1. Tk. 2,500 per affected household (AH)	1. EPs will be brought under	
the acquisition.	2. Or Tk. 3,500 for AH headed by women	the ILRP.	
the acquisition.	3. Employment in the Project construction work, if		
	possible		
Special Implementation Issues and	1		
	landowner or business located in the acquired lands	for at least twelve months, as	
	or a contracted institution or a consulting company's		
	FROM RENTED -OUT AND ACCESS TO REL		
RESIDENTIAL/COMMERCIAL	PREMISES		
1. Owner of the rented-out	Dislocation Allowance of Tk. 4,000 for each unit	EPs will be brought under	
premises 2. AH/person rented-in	of premises to both the renter and the rentees.	the ILRP.	
any such structure			
Special Implementation Issues and			
	T ON HOST POPULATION DUE TO RELOCA		
Households self-relocated to the	Enhancement of carrying capacity of common	1. Investment in the host	
host villages	civic amenities/utilities of the host communities as	area to improve health,	
	per assessment by BWDB.	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		
Vulnerable AH Assistance:	One-Time Special Assistance Grant of Tk 5,000	EPs will be brought under
Female-headed households,	Skill training and credit support underILRP.	the ILRP.
disabled, elderly, extremely poor		
and those losing more than 10% of		
their income to acquisition of land		

Unit of Entitlement	Entitlements	Additional Services
or business.		
Special Implementation Issues and	l application Guidelines:	
1. Loss of income will be assessed as per actual loss of productive resources (land and businesses) to the project and		
	eholds 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	1. In absence of legally established AD line, all	
khas land after legally established	entitlements as provisioned for Loss Item 1	
ADLine).	2. In case of <i>khas</i> land, CCL to respective DCs.	
2. Previous private owners of land	3. RC of <i>khas</i> land to previous owner(s)	
below AD Line.		
Special Implementation Issues and	application Guidelines:	
Loss Item 16: UNFORESEEN ADVERSE IMPACTS		
Households/persons affected by	Entitlements will be determined as per the	As appropriate
any unforeseen impact identified	resettlement policy framework	
during RPimplementation		
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),¹³Property 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:

a) Representative from BWDB - Convener (Executive Engineer (Field)/Equivalent);

b) Chairman concerned Union Parishad – Member;

c)Representative from APs – Member;

d) 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.
- Make decisions to resolve AP grievancesfollowing 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.

¹³JVT 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 Secretory

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 mebers. 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:

1. Eligible members of poor households	1.1 Short-term: Compensation for structure, shifting
earning maximum BDT 60000 per year	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	2.1 Short-term: In addition to support as 1.1, additional
headed households having no adult male	subsistence allowance.
members to shoulder household	2.2 Long-term: As 1.2 above.
responsibility.	
3. Eligible members of poor households	6.1 Short-term: Compensation for lost assets, payment of
losing more than	other resettlement benefits and employment in construction.
10% of their income sources.	6.2 Long-term: As 1.2 above.

 Table 24: Livelihood Restoration Options

6.2Employment 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.

$C_{HAPTER 7: Institutional Arrangements for RP Implementation}$

7.1 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).

7.2 Resettlement Implementation Committees/Teams

MOWR, through a gazette notification, has formed various committees and teams¹⁴ 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 SDEor 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 *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.

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:

¹⁴ Joint Verification Team (JVT), Property Valuation Advisory Team (PVAT) and Grievance Redress Committee (GRC).

- 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.

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.

Sl. No.	Land Acquisition & Resettlement Activities	Start Date	Completion Date
1.	Deployment & Orientation of INGO	Apri 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	March 01 '17	March 15 '17
7.	Property Valuation Survey and determination of unit rate by PVAT	Mrach 01 '17	April.15 '17
8.	Data Processing and Determination of Individual Entitlements	March 15 '17	March. 30 '17
9.	Preparation & Submission of Resettlement Budget and individual entitlement by IA to BWDB	March 15 '17	March 30 '17
10.	Approval of Resettlement Budget by BWDB	April 01 '16	April 29 '17
11.	Payment of compensation/resettlement benefits to APs by BWDB	April 01 '17	April 30 '17
12.	Redress of Grievances	May 01 '17	May 31 '17
13.	Payment of Other Resettlement benefits based on GRC decision	May 01 '17	May 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

Table 25 implementation schedule

CHAPTER-9: Land Acquisition and Resettlement Costs

9.1 Budgeting and Financial Planning

The total estimated cost for land acquisition and resettlement is Taka 1.378 million (USD 0.017 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 26.

Table 26 : Summary Budget for Zaforgonj RBP Resettlement Plan

No.	Expenditure Item	Total BDT	Total US\$
A.	Land acquisition cost	988,425	12,672
В	Cost of Trees	86,800	1,113
С	DC's service charge @ 2.%	21,505	276
D	Resettlement Grants	135,000	1,731
Е	Training on IGA for FHH and vulnerable household members	81,000	1,038
	Subtotal (A+B+C+D+E)	1,312,730	16,830
	Contingency (5%)	65,637	842
	TOTAL	1,378,367	17,671

Table 27: Detail Land Acquisition and Resettlement Budget

Sl.No.	Items	Unit	Quar	ntity		Cost DT)		nount BDT)	Sub-Total (BDT)	Remarks
А.	LAND COST									
Replace	ment cost of private land ¹⁵									
1	Saturia Mouza	Hectre	0.9	6	3	70,547		355,725	355,725	See Table 28 & 29 and Annex-3
2	Bhangabari Mouza	Hectre	0.2	28	2,2	59,643		632,700	632,700	(Mouza Rate)
Sub-Tot	tal (A)		1.2	24					988,425	
В	TREES ON PRIVATE LAND									·
			Non- Fruitb earing	Fruit bear ing	Non- Fruitb earing	Fruitb earing	Non- Fruitb earing	Fruitbeari ng		See
1	Fruit	No	1	6	2000	3600	2000	21600	23,600	Table-17
2	Timber	No		8		7900		63,200	63,200	
Sub-To	tal (B)								86,800	
С	DC's service charge @2.%								21505	
D	RESETTLEMENT GRANTS									
	Vulnerable AH Assistance: Female- headed households, disabled, elderly, extremely poor and those losing more than 10% of their income to acquisition of land @ BDT 5000 for each households	No.	2'			5000		135,000	135000	See Table-18
Е	Training on IGA for vulnerable household members, Tk. 3000/ person	N0	27	7		3000		81000	81000	See Table-18
Sub-Tot	al (A+B+C+D+E)								1,312,730	
	Contingency @ 5% on Total								65,637	
Grand 7	l Fotal	1	I				I		1,378,367	

¹⁵Unit Cost= Mouza Rate from Subregistry office + Additional 50%

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.

Table 28: 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	Saturia	237.15	0.96	21
2	Dhaka	Manikganj	Shibaloy	Bhaggabari	70.30	0.28	06
		Tota	al		307.45	1.24	27

Table 29: Distribution of Zaforgonj RBP Affected Land in decimal

Sl.No	Mouza	Agriculture land			
		Plot	Affected areas (Ha)		
1	Saturia	22	0.96		
2	Bhangabari	8	0.28		
Total		30	1.24		

Table 30: Distribution of Zaforgonj RBP Affected Land in decimal (Mouza)

Sl.No	Division	District	Upazila	Mouza	Plot No	Туре	Area	Acq_area
1	Dhaka	Manikganj	Shibaloy	Bhangabari	1	Agriculture	27	4.80
2	Dhaka	Manikganj	Shibaloy	Bhangabari	2	Agriculture	16	16.00
3	Dhaka	Manikganj	Shibaloy	Bhangabari	3	Agriculture	30	8.45
4	Dhaka	Manikganj	Shibaloy	Bhangabari	10	Agriculture	20	13.00
5	Dhaka	Manikganj	Shibaloy	Bhangabari	11	Agriculture	8	2.25
6	Dhaka	Manikganj	Shibaloy	Bhangabari	12	Agriculture	29	22.05
7	Dhaka	Manikganj	Shibaloy	Bhangabari	13	Homestead	27	2.25
8	Dhaka	Manikganj	Shibaloy	Bhangabari	14	Homestead	16	1.50
							173	70.30

Table 31: Distribution of Zaforgonj RBP Affected Land in decimal (Saturia Mouza)

Sl.No	Division	District	Upazila	Mouza	Plot No	Туре	Area	Acq_area
1	Dhaka	Manikganj	Shibaloy	Saturia	86	Agriculture	36	9.60
2	Dhaka	Manikganj	Shibaloy	Do	87	Agriculture	48	17.10
3	Dhaka	Manikganj	Shibaloy	Do	88	Agriculture	32	16.00
4	Dhaka	Manikganj	Shibaloy	Do	141	Agriculture	80	33.00
5	Dhaka	Manikganj	Shibaloy	Do	142	Agriculture	13	7.20
6	Dhaka	Manikganj	Shibaloy	Do	143	Agriculture	33	10.35
7	Dhaka	Manikganj	Shibaloy	Do	148	Agriculture	41	12.75
8	Dhaka	Manikganj	Shibaloy	Do	147	Agriculture	20	6.05
9	Dhaka	Manikganj	Shibaloy	Do	150	Agriculture	34	8.40
10	Dhaka	Manikganj	Shibaloy	Do	146	Agriculture	49	5.10
11	Dhaka	Manikganj	Shibaloy	Do	153	Agriculture	45	12.60
12	Dhaka	Manikganj	Shibaloy	Saturia	254	Agriculture	63	3.90
13	Dhaka	Manikganj	Shibaloy	Do	252	Agriculture	48	15.65
14	Dhaka	Manikganj	Shibaloy	Do	253	Agriculture	17	18.20
15	Dhaka	Manikganj	Shibaloy	Do	249	Agriculture	27	3.85
16	Dhaka	Manikganj	Shibaloy	Do	266	Agriculture	27	9.00
17	Dhaka	Manikganj	Shibaloy	Do	265	Agriculture	36	21.10
18	Dhaka	Manikganj	Shibaloy	Do	263	Agriculture	47	1.20
19	Dhaka	Manikganj	Shibaloy	Do	264	Agriculture	34	12.60
20	Dhaka	Manikganj	Shibaloy	Do	268	Agriculture	20	10.40
21	Dhaka	Manikganj	Shibaloy	Do	300	Agriculture	70	1.60
22	Dhaka	Manikganj	Shibaloy	Do	140	Agriculture	80	1.50
			Total	•			900	237.15

H.H.ID	SEX	NAME	FATHER/HUSBANDS NAME	MOUZA	VILLAGE	UNION	UPAZILLA	AGE	OCCUPATION	YEARLY IN COME	HOUSE HOLD CATEGORY
1	Male	MD. ABDUL SHEKH	LATE. HASEN SHEKH	Saturia	Poyla	Teota	Sibaloy	67	Agriculture	132000	Own Land
2	Female	KAZI SHORIFA KHATUN	KAZI ABDUL MOZID	Saturia	Poyla	Teota	Sibaloy	48	House Wife	36000	Own Land
3	Male	MD. ABDUS SALAM	LATE. AKALI SHEKH	Saturia	Poyla	Teota	Sibaloy	64	Business	276000	Own Land
4	Male	MD. MUSHA	LATE. KURBAN	Saturia	Poyla	Teota	Sibaloy	42	Agriculture	60000	Own Land
5	Male	MD. FOZLU	LATE. ROHOM ALI SHEKH	Saturia	Poyla	Teota	Sibaloy	44	Services	60000	Own Land
6	Male	MD. MOSLAM SHEKH	LATE. NAYEB ALI SHEKH	Saturia	Poyla	Teota	Sibaloy	54	Agriculture	60000	Own Land
7	Male	MD. JOYNAL SHEKH	MD. ROHIZ SHEKH	Saturia	Poyla	Teota	Sibaloy	35	Agriculture	120000	Own Land
8	Male	MD. ABDUL HOQUE	LATE. NAYEB ALI SHEKH	Saturia	Poyla	Teota	Sibaloy	60	Agriculture	58000	Own Land
9	Male	MD. ABUL KASIM	LATE. AKALI SHEKH	Saturia	Poyla	Teota	Sibaloy	60	Business	84000	Own Land
10	Male	MD. ASALOT SHEKH	LATE. AKALI SHEKH	Saturia	Poyla	Teota	Sibaloy	68	Agriculture	59000	Own Land
11	Female	MST. BEDENA BEGUM	LATE. SHER ALI	Saturia	Saturia	Teota	Sibaloy	53	House Wife	180000	Own Land
12	Male	MD. NURUL ISLAM	LATE. ROHOM ALI SHEKH	Saturia	Saturia	Teota	Sibaloy	43	Business	56000	Own Land
13	Male	MD. JOYNAL SHEKH	MD. ROHIZ SHEKH	Saturia	Poyla	Teota	Sibaloy	37	Agriculture	96000	Own Land
14	Male	MD. ROFIQUL ISLAM	LATE. KORBAN ALI	Saturia	Poyla	Teota	Sibaloy	39	Services	72000	Own Land
15	Male	ABDUL ROSHID KARI	LATE. AHOSAN UDDIN	Saturia	Poyla	Teota	Sibaloy	62	Agriculture	168000	Own Land
16	Female	DOLI AKTER	LATE. MOFIZ UDDIN	Saturia	Poyla	Teota	Sibaloy	72	House Wife	60000	Own Land
17	Male	MD. ROFIQUL ISLAM	LATE. ABDUR ROSHID SHEKH	Bhangabari	Bhangabari	Teota	Sibaloy	43	Business	120000	Own Land
18	Male	KAZI ABDUR ROSHID	LATE. KAZI ABDUL KHALAK	Bhangabari	Bhangabari	Teota	Sibaloy	70	Retired	96000	Own Land
19	Male	MD. BABUL SHEKH	LATE. WAZUDDIN SHEKH	Bhangabari	Bhangabari	Teota	Sibaloy	58	Agriculture	60000	Own Land
20	Male	MD. ROHIZ UDDIN SHEKH	LATE. NOBU SHEKH	Saturia	Poyla	Teota	Sibaloy	90	Retired	56000	Own Land
21	Female	SABIYA BEGUM	LATE. BABLU SHEKH	Bhaggabari	Bhaggabari	Teota	Sibaloy	39	House Wife	72000	Own Land
22	Male	MD. SOFIQUL ISLAM	LATE. ABDUL KHALAK	Saturia	Saturia	Teota	Sibaloy	29	Services	300000	Own Land
23	Male	BIBEK KUMAR SHAHA	LATE. BIJOY KUMAR SHAHA	Saturia	Poyla	Teota	Sibaloy	57	Business	60000	Own Land
24	Male	SONTOS KUMAR SHAHA	LATE. DHIRAN MOHON SHAHA	Bhangabari	Bhangabari	Teota	Sibaloy	69	Business	144000	Own Land
25	Male	LOTIF	LATE. AINODDIN SHEKH	Bhangabari	Bhangabari	Teota	Sibaloy	42	Services	72000	Own Land
26	Male	MD. AKBOR ALI	LATE. ANSIR ALI	Saturia	Poyla	Teota	Sibaloy	62	Agriculture	168000	Own Land
27	Male	MD. MIZANUR RAHMAN	LATE. ABDUL KHALAK	Saturia	Poyla	Teota	Sibaloy	46	Business	144000	Own Land

Table 32: List of Household heads with category of loses

Table 33:Female Headed Households.

H.H.ID	SEX	NAME	FATHER/HUSBANDS	MOUZA	VILLAGE	UNION	UPAZILLA	AGE	OCCUPATION	YEARLY	HOUSE HOLD
			NAME							IN	CATEGORY
										COME	
2	Female	KAZI SHORIFA	KAZI ABDUL MOZID	Saturia	Poyla	Teota	Sibaloy	48	House Wife	36000	Own Land
		KHATUN									
11	Female	MST. BEDENA BEGUM	LATE. SHER ALI	Saturia	Saturia	Teota	Sibaloy	53	House Wife	180000	Own Land
16	Female	DOLI AKTER	LATE. MOFIZ UDDIN	Saturia	Poyla	Teota	Sibaloy	72	House Wife	60000	Own Land
21	Female	SABIYA BEGUM	LATE. BABLU SHEKH	Bhaggabari	Bhaggabari	Teota	Sibaloy	39	House Wife	72000	Own Land

Table 34:List of household heads with category of losses (Hardcore Poor MHH)

H.H.ID	SEX	NAME	FATHER/HUSBANDS	MOUZA	VILLAGE	UNION	UPAZILLA	AGE	OCCUPATION	YEARLY	HOUSE HOLD
			NAME							IN COME	CATEGORY
8	Male	MD. ABDUL HOQUE	LATE. NAYEB ALI SHEKH	Saturia	Poyla	Teota	Sibaloy	60	Agriculture	58000	Own Land
10	Male	MD. ASALOT SHEKH	LATE. AKALI SHEKH	Saturia	Poyla	Teota	Sibaloy	68	Agriculture	59000	Own Land
20	Male	MD. ROHIZ UDDIN SHEKH	LATE. NOBU SHEKH	Saturia	Poyla	Teota	Sibaloy	90	Retired	56000	Own Land

Annexure 1

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	
٥.১	জরিপ আইডি নম্বর		
- •	frank		
٥.২	বিভাগ		
o.৩	জেলা :		
0.8	উপজেলা/ থানা :		
0.C	ইউনিয়ন পরিষদ (ইউপি):		
0.৬	বর্তমানে স্থায়ীভাবে বসবাসরত গ্রাম:		
٥.٩	মৌজা:		
0.৮	প্রট নম্বর.		
٥.৯	পরিবার প্রধানের নাম:		
0.30	পিতা/ স্বামীর নাম:		
٥.১১	মাতার নাম:		
०.১২	জাতীয় পরিচয় পত্র নম্বর.		
o. ১৩	সাব প্রজন্তু:		
0.\$8	সাব্ধজেষ্ট Component		
0. \$ ¢	SES জরিপকৃত?		
		I Census	
	1. Ge	neral Household Data	
1.1	উত্তরদাতা কি পরিবারের প্রধান (হাঁ অথবা না)		Y I N
૪.૨	পরিবার প্রধানের লিংগ কি ? (পুরুষ অথবা মহিলা)		F I M
১.৩	পরিবার প্রধানের বয়স কত?		
۶.8	পরিবার প্রধানের বৈবাহিক অবস্থান কি?		0 1 2 3 4
	[০]বিবাহিত নয়; [১]বিবাহিত; [২]আলাদা হয়ে যাওয়া[৩]	তালাকপ্রাপ্তা; [8]াবধবা	
۶.৫	পরিবার প্রধানের শিক্ষাগত যোগ্যতাকি? বে নিরক্ষর এম কিছ প্রক্ষারী বাব প্রাথমিক স্ক	ল সাটিফিকেট ; [৩] কিছু জুনিয়ার স্কুল , কারিগরী '	0 1 2 3 4 5 শিক্ষা ার জনিয়ার স্কল
	 ০) নির্মাণ ; (১) কিছু প্রাথমারা ; (২) আবামণ ফুর্ সার্টিফিকেট , কারিগরী শিক্ষা ষ; (৫)অন্যান্য (যেমন্ 		1 171 ; [3] STIMM & Dal
1.6	া।।।।বেংকেওঁ, আরগরা । শক্ষা ধ্য ।৫)অন্যান্য (থেম পরিবার প্রধানের ধর্মীয় অবস্থান কি?	ণ ।৲ঝ।৲৸৸৷গর, ব্যবশা অথবা ৷শক্ষক আশাক্ষণ কলেজ)	1 2 3 4

[১] ইসলাম [২] হিন্দু [৩] খ্রিষ্টান [৪] অন্যান্য (নিম্নে উল্লেখ করুন)

১.৭ পরিবার প্রধান কোন উপজাতীয় **ভ্**ক্ত?

1 | 2 | 3

	MACHICI 2010/10/2010					1
	শরিবারের মোট সদস্য শরিবারে খানার সংখ্য					
9	শরিবারের মোট মহিলার	সংখ্যা				
	০ - ৪ বছর	৫ - ১৪ বছর	১৫ - ২৪ বছর	২৫ - ৪৫	৪৬ - ৫৯	৬০ +
	১.২১.১	১.২১.২	১.২১.৩	১.২১.৪ ১৫	১.২১.৫ ৪৬ ৫১	<u>১.২১.৬</u>
7		ন মহিলা বাস করে , বয়সঅনুয ।				1
	শরিবারের মোট পুরুষের -					
	- 120		\\			
-	১.২০.১ ০ - ৪ বছর	১.২০.২ ৫ - ১৪ বছর	১.২০.৩ ১৫ - ২৪ বছর	३.२०.८ २৫ - ৪৫	১.২০.৫ ৪৬ - ৫৯	३ .२०.७ ७० +
ख	মাপনার পারবারে কতজ ১.২০.১	ন পুরুষ বাস করে , বয়সঅনুয ১.২০.২	ায়া সংখ্যা ? ১.২০.৩	১.২০.৪	১ .२०.৫	১.২০.৬
_			and the second sec			Y I N
9	শরিবারটি কি <i>দু</i> স্হ্য পরি	রবার (মহিলা প্রধান অথবা বৃদ্ব	ন প্রধান অথবা দরিদ্র)			
	১.১ ৫.२	মহিলা				
	3.36.2	পুরুষ				
9	শরিবারের কতজন সদস	্য প্রতিবন্ধী/ অক্ষম অথবা অনেব	কদিন যাবৎ রোগাক্রান্ত ?			
						1 2 3
		১] ধনী ; [২] মধ্যবতী ; [৩] দ		/		11210
		দ আর চাকা [১] ১০০০-৫০০০; [২ টাকা [১] ১০০০-৫০০০; [২			20000	1 2 3
	এককে সোট বাৎসাবি	চ আয় টাকা [১] ১০০০-৬০			20000	1 2 3
9	শরিবার প্রধান ছাড়া অন্	দ্যান্যদের বাৎসারিক আয় টাকা	[\$] 0-8b000; [\$] 8b0	00-306000;[୭] >୨୦୭୦୦୦	
						1 2 3
\$	পরিবারের প্রধানের বা	ৎসারিক আয় টাকা [১] <১	২০০০; [২] ১২০০০-১৫	۵۰۰۰; [৩] > ۱ ۵	2000	1 2 3
9	ণারবারের কতজন সদস্	্য রোজগারের জন্য কাজ করে:			পুরুষ	মহিলা
~	১.৮.১১ খনিবাদের কার্জনা সান্সা	অন্যান্য ব্যেক্সাবের ক্রান্ড করেন		I	0	
	3.6.30	চাকুরী				
	১.৮.৯	রিক্সা ভ্যান চালক				
	3.6.6	অবসর গ্রহন				
	۵.৮.۹	ছাত্র				
	3.৮.৬	বেকার				
	እ. ৮.৫	গৃহিনী				
	3.5.8	দিনমজুর				
	۵.৮.৩	ব্যবসা				
	১.৮.২	কৃষি				
	۵.৮.১	কৃষি শ্রমিক				
	শরিবার প্রধানের পেশা :		114 4144 1 16464 11			0111213+
	নদী ভাগগনের কারনে অ	াপনি কত সময় ধরে অন্য জায়	গায় আশ্বয় নিয়েচেনগ			0 1 2 3+
		া কারনে অন্য জায়গায় আশ্রয়ী				Y I N

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

অন্যান্য :

2

2. Affected Land/Crops/Trees মোট জমি/ জমির মালিক ૨.১.১ ২.১.৩ ૨.১.૨ ર.১.8 ૨.১.૯ **ې.১**

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?

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	Ι	Ν	

Ν

Υ

Т

তোমাদের সকল ধরনের ফসল অথবা বাগান যা ক্ষতিগ্রস্ত হয়েছে তার জমির পরিমান কতটুকু?উত্তর দাও যতগুলি

2.3 সুসংগত.

খরিপ ১, খরিপ ২ এবং রবি ফসলের জন্য বিস্তারকৃত।

	ফসল
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	মসুর৷
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

Area (decimales)

2.3.20	মরিচ	
2.3.21	পিয়াজ	
2.3.22	বসুনGarlic	
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	okra المعقوى	
2.3.39	বেণ্ডন 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	
What number b	by type and productivity of trees are affected? (ans	wer as many as relevant)
		ফল ধরেনা এমন ফল ধরে এমন গাছের

	Fruit	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	আমলুকি Amloki			
2.4.11	বরই _{Baroi}			
2.4.12	ছবেদা Chabeda			
2.4.13	ডেওয়া Dewaphal			
2.4.14	জামুরা Jambura			
2.4.15	জামরুলJamrul			
2.4.16	জাম Jam			
2.4.17	কটবেল Katbel			

2.4

2.4.18	নারিকেলCoconut		
2.4.19	বেল Betel-nut		
2.4.20	তাল Palm (tal)		
2.4.21	পেয়ারা Guava		
	Timber/Fuelwood		
2.4.22	সেগুন Segun		
2.4.23	কড়ই Koroi		
2.4.24	বাবলা Babla		
2.4.25	ছাটিম Chatim		
2.4.26	হিজলHijal		
2.4.27	কদম Kadom		
2.4.28	মেহগুনি Mahogoni		
2.4.29	পিটালী Pitali/Latim		
2.4.30	শিমুল Shimul		
2.4.31	শীলকরাই Silkaroi		
2.4.32	সিরিশ Sirish		
2.4.33	শিশু Sisso		
2.4.34	ইউকালিপ্টাস Ukaliftas		
	Groves		
2.4.35	কলা Banana		
2.4.36	বাঁশ Bamboo		
	Medicinal		
2.4.37	অর্জনArjun		
2.4.38	বহেরীBohera		
2.4.39	নীম Nim		
	Herb		
2.4.40	পেপে Papaya		
	Vegetables		
2.4.41	সজনা Sajna		
2.4.42	অন্যান্য Others		

2.5 ক্ষতিহাস্ত জমি কি ভাড়াকৃত এবং/অথবা বন্ধককৃত এবং/অথবা লীজকৃত?
2.6 যদি ২.৬ এর উত্তর হাঁ হয় :

	দাগ নম্বর (CS/RS/BS)	ব্যক্তির নাম	পিতা/স্বামীর নাম	ঠিকানা
ર.હ.১				
ર.હ.ર				
૨.৬.৩				
ર.৬.8				

3. Affected Structures

৩.১	No. of structure by area		
	আবাসিক	সংখ্যা (No.)	
		এলাকার পরিমান (Area	
		sft.)	
		ক্ষতিগ্ৰস্ত এলাকা (Area	
		affected)	
		ধরণ (Type)	

Ν

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

- ১ পাকা (Pucca) = ঢালাইকৃত/সিমেন্টের মেঝে+ইটের দেয়াল + ঢালাইকৃত ছাদ
- সেমি পাকা (Semi-pucca) = ঢালাইকৃত/সিমেন্টের মেঝে+ইটের দেয়াল + টিন (ঢেউটিন)/
- ঁ টাইলস ছাদ;
- কাঁচা (Kutcha) = মাটির মেঝে + টিন অথবা বাঁশ + টিনের তৈরী ছাদ;
- 8 খড়ের ঘর (Thatched) = মাটির মেঝে + বাঁশ অথবা খড় + খড়ের তৈরী ছাদ
- 3.2 একই জমিতে পূনরায় 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	YIN
૭.૨.૨	পায়খানা	YIN
৩.২.৩	রান্নাঘর	YIN
৩.২.৪	টিউবঅয়েল /ডিপ টিউবঅয়েল	YIN
૭.૨.૯	স্থায়ীভাবে প্রতিষ্ঠিত জীবজন্তুর খৌয়ার	Y I N
৩.২.৬	অন্যান্য অবকাঠামোনির্দিষ্টকরণ	YIN

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

		দিনের সংখ্যা
৩.৩.১	আবাসিক	
৩.৩.২	পায়খানা	
ಲ.ಲ.ಲ	রান্নাঘর	
ల.ల.8	টিউবঅয়েল /ডিপ টিউবঅয়েল	
৩.৩.৫	স্থায়ীভাবে প্রতিষ্ঠিত জীবজন্তুর খৌয়ার	
৩.৩.৬	অন্যান্য অবকাঠামোনির্দিষ্টকরণ	

4. Other Livelihood Impacts

8.১ তোমার পরিবারের যেকোন ব্যবসা অথবা জীবিকা নির্বাহের কার্যাবলী কি প্রকল্পের কারনে ক্ষতিগ্রস্ত ? (Y=Yes, N=No) যদি না হয় তাহলে ৫ নম্বরে যেতে হবে- - Resettlement Options section

Y I N

Category

1 | 2 | 3 | 4 |

|2|3|4|

5 1

5

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

দোকান/ ষ্টোর	Υ	Ι	Ν
টি ষ্টল রেস্টুরেন্ট	Y N	I	
তাঁতের ফাক্টরী	Y	Ι	Ν
ডেনরী/ গৃহপালিত পশুপাথির খামার/বেকারী	Y	Ι	Ν
মুরগীর খামার	Y	Ι	Ν
মাছের পুকুর	Y	Ι	Ν
চাল/ আটার মিল	Y	Ι	Ν
সমিল	Υ	Ι	Ν
অন্যান্য (নির্দিষ্টকরণ):	Y	I	Ν

৪.৩

ক্ষতিগ্রস্ত ক্ষুদ্র ব্যবসার মূখ্য অবকাঠামোর শ্রেণীবিন্যাস কি ?

ক্ষতিগ্রস্ত ক্ষুদ্র ব্যবসার গৌন 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 (Kutcha) = মাটির মেঝে + টিন অথবা বাঁশ + টিনের তৈরী ছাদ;

খড়ের ঘর (Thatched) = মাটির মেঝে + বাঁশ অথবা খড় + খড়ের তৈরী ছাদ

8.8 ক্ষুদ্র ব্যবসার প্রধানের লিংগ (M or F)

8.२.১

8.૨.૨

৪.২.৩

8. ২. 8

8.२.৫

8.૨.৬

8.२.१

৪.২.৮

৪.২.৯

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

8.৫.১ পুরুষ
8.৫.২ মহিলা

আাপনার পরিবারের বাইরের লোকজন কি ব্যবসা অথবা জীবিকা নির্বাহের কার্যাবলীর জন্য কাজ করে? (Y=Yes,

8.⊎ N=No)

4.9

8.৭ যদি 8.৬ এর উত্তর হাঁ হয়, কতজন লোক (আপনার পরিবারের লোকজন ছাড়া) ব্যবসার জন্য কাজ করে?

4.7.1 পুরুষ 4.7.2 মহিলা

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

যদি ৪.৮ 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?

- 4.11 ব্যবসাটি কি নিবন্ধীকৃত? Y=Yes or N=No
- 4.12 ব্যবসায় / জীবিকার জন্য কার্যাবলীর সময়কাল কি ?
 - 4.12.1 প্রতি দিনের কত ঘন্টা
 - 4.12.2 প্রতি সপ্তাহের কত দিন

М	Ι	1
F		
েল <	কসংখ্যা	

Area (sft)

Y	I	Ν	
জ করে?			
No. c	of pe	ople	

YIN

Υ	I	Ν	
Y	1	N	

		5. পুনর্বাসন সম্পর্কীয়ঃResettlement O	ptions	
5.1	যদি আপনার পরিবারে আপনার কাছে বেশী এ	ার নিজস্ব/ব্যবহারকৃত জমি প্রকল্পের কারনে ক্ষতিগ্রস্ত ব		নের ক্ষতিপূরণ
	[1] স্থানান্তরের জন্য ক	ঢাশ ; [2] জমি পুন:স্থাপন (same size and productiv	e quality); [3] স্বেচ্ছ	হায় দান
				1 2 3
5.2	আপনার কাছে বেশী এ	জন্য ক্যাশ; [2] উপকরণ (যেমন একইরকম উপকরণ,		
5 2	সর্বচ্চো গ্রহনযোগ্য পূ	নবাসনের সাইট		
5.3	5.3.1			[]
	5.3.1	একই এলাকাSame locality কাজের/মার্কেট/রাস্তার পাশের জায়গা		
	5.3.2	মাভেরে/মামেড/রাতার পালের ভারপা		
5.4	সর্বচ্চো গ্রহনযোগ্য পূ	ন:স্থাপনের সাইট		
	5.4.1	গ্রাম/ প্রতিবেশীর সাথে পূন:স্থাপন		
	5.4.2	এককভাবে পূন:স্থাপন (প্রকল্পের সহযোগীতায়)		
	5.4.3	স্বাধীনভাবে নির্বাচন (কেবলমাত্র ক্যাশ ক্ষতিপূরণ)		
		III SES Form 6. Detailed Household Dat	ta	
6.1 6.2		া জন্মগ্রহন করেছিলেন? 		
6.3	পূর্বে আপনি কোথায়	বাস করতেন?		
6.4	পরিবার প্রধান এবং	তার পতি/পত্নী কি শিক্ষিত(যেমন তাহারা কি বাংলা দি	লখতে ও পড়তে পা	রে)? (Yes=Y; NO=N)
	6.4.1	পরিবার প্রধান	·	
	6.4.2	পরিবার প্রধান এর পতি/পত্নী		
		<u> </u>		
6.5	আপনার পরিবারের	_	Male	Female
	6.5.1	নিরক্ষর		
	6.5.2	কিছু প্রাইমারী প্রাথমিক স্বল্ল মাটিফিলেনট		
	6.5.3	প্রাথমিক স্কুল সাটিফিকেট — ক্রিয়ার		
	6.5.4	_{কিছু} জুনিয়ার কনিয়ার সল মার্টিফিকেট		
	6.5.5	জুনিয়ার স্কুল সার্টিফিকেট অন্যান্য (যেমন বিশ্ববিদ্যালয়, ব্যবসা অথবা শিক্ষক		
	6.5.6	প্রশিক্ষণ কলেজ)		
6.6	আপনার পরিবারের	সদস্যদের পেশা কি?		
			Male	Female
	6.6.1	কৃষিকাজ		
	6.6.2	কৃষিকাজে দিনমজুর Agricultural day labor		
	6.6.3	ন্যায়ান কৃষিকাজ ছাড়া দিনঅমজুরNon-		
		,	L	L

I

1 | 2 | 3

1

2

	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	দৰ্জ্জTailoring		
6.6.12	কামার Blacksmith		
6.6.13	কুমার Potter		
6.6.14	কাঠমিস্ত্রীCarpenter		
6.6.15	রাজমিস্ত্রীMason		
6.6.16	রিক্সা/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		
		а	b
নিম্নলিখিত সেক্টরে পরি	বারের 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 পঙ্ঙপাখি/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		
আপনি (অথবা আপনা	র পরিবারে অন্য কোন সদস্য) লোন নিয়েছিলেন?		Y I N
`			L

যদি ৬.৮ এর উত্তর হাঁ হয় : 6.9

6.8

6.7

- কার নিকট হইতে আপনি লোন নিয়েছিলেন? [1] NGO; [2] other 6.9.1
- people সুদের হার কত? [1] <12.5%; [2] 12.5-15%; [3] >15% 6.9.2
- লোন নেওয়ার সংখ্যা 6.9.3
- লোন নেওয়ার পরিমান 6.9.4
- কোন সেক্টরে আপনি লোন ব্যবহার করেছেন ? [1] কৃষি Agriculture; 6.9.5
 - [2] ব্যবসা Business; [3] নদী ক্ষয়জনিত কারনে Reason of Erosion
- আপনার পরিবার কোন ধরনের খাবার গ্রহন করেন? 6.10

	[1] অধিকাংশ বাড়ীতে উৎপাদন/উঠানো ; [2] ৪ ভাগের ৩ ভাগ বাড়ীতে উৎপাদন/উঠানো ; [3] অর্ধেক বাড়ীতে উৎপাদন/উঠানো ; [4] ৪ ভাগের ১ ভাগবাড়ীতে উৎপাদন/উঠানো ; [5] খুব কম বাড়ীতে উৎপাদন/উঠানো, আমরা						
	আমাদের খাবারের অধি	বকাংশ ক্রয় করি।					
6.11	আপনার মতে প্রকল্প এ	লাকায় সবচেয়ে লাভজনক পেশা কোনটি (যেমন কৃষি, ব্যবসা ইত্যা	দি) (list in rank order)				
	6.11.1						
	6.11.2						
	6.11.3						
6.12	মহিলাদের জন্য সবচে	য়ে গ্রহনযোগ্য আয়বর্ধক কর্মসূচী কোনটি?					
	6.12.1						
	6.12.2						
	6.12.3						
6.13	পুরুষদের জন্য সবচেরে	য় গ্রহনযোগ্য আয়বর্ধক কর্মসূচী কোনটি?					
	6.13.1						
	6.13.2						
	6.13.3						
6.14	আপনার পরিবারের সা	ধারন 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 ঠান্ডা					
	6.14.6	সাধারন জ্বর					
	6.14.7	বসন্ত Chicken pox					
	6.14.8	কালাজ্বর Kalajar					
6.15	কার সাথে আপনি প্রথ	ম যোগাযোগ করেন?					
	6.15.1	হাতুড়ে ডাজার Quack					
	6.15.2	ডাক্তার Doktor					
	6.15.3	হসপিটাল Hospital					
	6.15.4	অন্যান্যOther					
	আপনার খাবার পানি উ	টৎস কি? [1] টিউবঅয়েল [2] পুকুর ; [3] কাঁদা ৰুপ; [4] নদী/পুকু	ন ;				
6.16	[5] অন্যান্য						
	6.16.1	রান্না করার জন্য	1 2 3 4 5				
	6.16.2	পান করার জন্য	1 2 3 4 5				
	6.16.3	গোসল করার জন্য	1 2 3 4 5				
	পানির উৎসের মালিকার্	নার কারা?[1] নিজস্ব own; [2] প্রতিবেশী Neighbor; [3] সরব	<u>চা</u> রী				
6.17	Government; [4]	NGO; [5] অন্যান্য Other					
	6.17.1	রান্না করার জন্য	1 2 3 4 5				
	6.17.2	পান করার জন্য	1 2 3 4 5				
	6.17.3	গোসল করার জন্য	1 2 3 4 5				
		অয়েল হয় তবে আপনি কি আর্সেনিক সম্পর্কে জানেন					
6.18	কি? (Y/N)	<u>^</u>					
6.19		আপনি ব্যবহার করেন?					
	6.19.1	স্যানিটারী Sanitary					
	6 19 2	স্যানিটারী নয় (কাঁচা)					

- খোলা ভূমি(no latrine) 6.19.3
- আপনার ব্যবহারকৃত পায়খানার মালিকানার ধরন কি? 6.20
 - নিজস্ব Own 6.20.1
 - প্রতিবেশী Neighbor 6.20.2
 - একত্রিত Joint 6.20.3

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

6.21

Name of organization	Code	Working Area	Activiti es

Codes

			1		
Organisation		Working Area			
Grameen Bank	1	Vilage/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

আপনি NGOএর সদস্য ? 6.22

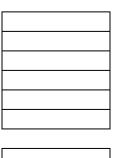
যদি হা হয় তাহলে কোন এনজিও (max. 3) 6.23 a

6.23

- আপনি এনজিও এর জন্য কোন ধরনের কার্যাবলী করেন? b
- আপনি এনজিও নিকট হইতে কোন ধরনের সহযোগীতা চান? 6.24

	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 সহযো	গীতা চান?
	6.25.1	কারিগরী

Y	I	Ν	



	6.2	5.2	আর্থিক		
	6.2		যন্ত্রপাতি		
	6.2		বীজ		
	6.2		সার		
	6.2		অন্যান্য		
	0.2	5.0	-1010		
					YIN
0.00	আপনার পরিবার কি বিদ্যুৎ ব্রবং	ার করেন?			T I IN
6.26					
6.27	যদি হাঁ হয় তাহলে বিদ্যুতের উৎ				[]
	6.27.1 Gri				
		Grid			
	6.27.3 Sol	ar Panel			
			ot user		
	7. Inf	ormation abou	it affected plo	t users	
7.1	জরিপ আইডি নম্বর.				
7.2	বিভাগ				
7.3	জেলা :				
7.4	উপজেলা/ থানা :				
76					
7.5	ইউনিয়ন পরিষদ (ইউপি):				
7.6	বর্তমানে স্থায়ীভাবে				
	বসবাসরত গ্রাম:				
7.7	মৌজা:				
	_				
7.8	পরিবার প্রধানের নাম:				
7.9					
7.9	পিতা/ স্বামীর নাম:				
7.10	মাতার নাম:				
7.11	জাতীয় পরিচয় পত্র নম্বর.				
7.12					
	Subproject				
7.13	Subproject component:				
					
7.13	ব্যবহুত প্লটে সমন্বয় Coordinates of	:			
7.14	used plot আপনার প্লটের অবস্থান কি? What is y	vour status about	the plot?		
/4	7.14.1	your status about মালিক Owner			
	7.14.2	নালক Owner লীজ Lesee			
	7.14.2	বর্গাচাষী Sharecro	opper		
	7.14.4	অনুমতিছাড়া ব্যবহারকা			
7.15	যদি আপনি প্লটের মালিক না হন তাহলে বে				
	7.15.1	খাস জমি Khas La	nd		
	7.15.2	অন্যান্য Other	-		
7.16	যদি আপনি ফসল সেয়ারকারী অথবা লীজিঃ		কতঃlf you are a sh	arecropper or	

12

	Lesee: What is your produc কতদিন যাবৎ আপনি প্লটটি ব্যবহার	tion share? (%)			
7.17	কতাদন যাবৎ আসান প্লচাচ ব্যবহার করছেন?	([1] 1-5 years; [2] 5-	10 years; [3] 10+	years)	1 2 3
7.18	প্রটের তথ্য :		Plot No.	Area total (decimal)	Area affected (decimal)
	কৃষি জমিতে আপনি কত সময় ধরে ফসল উৎ	পাদন করেন? How many	times vou arow	crops on the ac	pricultural land?
7.19	([1] single, [2] double, [3] tri				
7.20	যদি আপনি জমি কৃসিকাজে ব্যবহার করেন , ।	কোন ফসল আপনি জমিতে উৎপা	দন 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 p				
	7.21.1	-			
	7.21.2	Forestry			
		Fish pond			
	7.21.3	Others (specify)			
7.22	How much money do you earn 12000; [3] >12000	n <u>per year</u> by using the	plot? [1] < 6000;	[2] 6000 -	1 2 3
7.23	Combined Total income in Tak	<u>a per year:</u> [1] 1000-6	0000; [2] 60000- ⁻	120000;	1 2 3
7.24	[3] >120000 Does the AH lose more than 1	0% of their annual inco	ome?		Y I N
7.25	What is the gender of the hous F)				F I M
7.26	Are there members of the hous many?	sehold who are disable	ed, invalids or ha	ve a long-term illn	ess, if so how
			7.26.1	Number and sta	Y I N
				Number male	
			7.26.2	Number female	
7.27	Have you been forced to m	ove 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	
			૧.૨৯.૨	মহিলার সংখ্যা	
	জরীপকারীর নাম:		জরীপকারীর স্বা	ক্ষর:	
	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 ঃ

পিতা	র /স্বামীর নাম ঃ	, পেশা ঃ
গ্রাম : ২।	আপনি বা আপনারা কেহ গত ১ বৎসরের মধ্যে কোন জমি ক্রয় করেছেন কি?	, থানা ঃ হাঁ না
	উত্তর হাঁ হলে ঃ ক) তারিখ ঃ	
	খ) জমির অবস্থান (মৌজা, প্লট নং সহ) ও ধরণ ঃ গ) জমির পরিমাণ (ডেসিমেল) ঃ , ঘ) জমির ক্রয়মূল্য (স্ট্যাম্প বা ত আপনি বা আপনারা কেহ গত ১ বৎসরের মধ্যে কোন জমি বিক্রয় করেছেন কি?	মন্যান্য খরচ বাদ দিয়ে) ঃ
৩।	আগান বা আগনায়। কেই গভ ১ বংগয়ের মধ্যে কোন জাম বিক্রের করেছেন কি? উত্তর হাঁ হলে ঃ ক) তারিখ ঃ	হ্যা না
	খ) জমির অবস্থান (মৌজা, প্লট নং সহ) ও ধরণ ঃ গ) জমির পরিমাণ (ডেসিমেল) ঃ, ঘ) জমির বিক্রয় মূল্য (স্ট্যাম্প বা	অন্যান্য খরচ বাদ দিয়ে) ঃ
8	আপনার "জানামতে" নিম্মলিখিত ধরণের জমির বর্তমান বাজার দর কত?	

ক্রমিক নং	ধরণ অনুযায়ী জমির বর্ণনা	জমির অবস্থান (মৌজা)	বর্তমান বাজার দর (প্রতি ডেসিমেল)	মন্তব্য
۵.	বসত বাড়ী			
૨.	ভিটা			
৩.	নাল/ফসলী			
8.	বাঁশ ঝাড়			
¢.	ফলের বাগান/ কাঠের বাগান			
৬.	পুকুর			
٩.	জলাশয়/ডোবা			
ש.	অনাবাদি/পতিত জমি			
৯.	অন্যান্য (উল্লেখ করুন)			

উত্তরদাতার স্বাক্ষর, সীলসহ (যদি থাকে) ঃ_____

গাছের মূল্য জরীপ ফরম

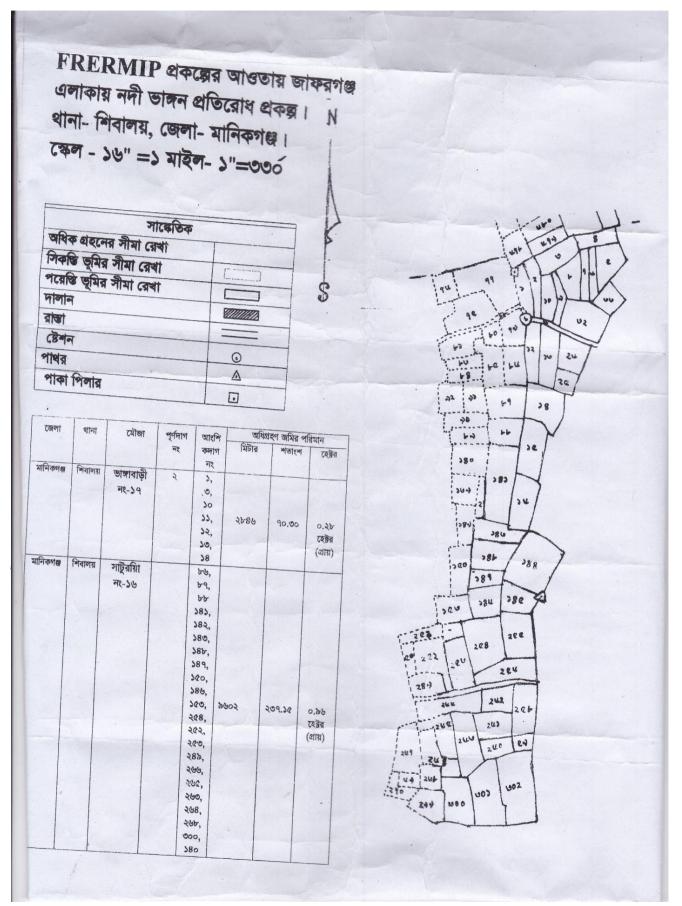
আপনার জানামতে নিম্মলিখিত গাছসহ অন্যান্য গাছের (প্রকল্পে ক্ষতিগ্রস্ত হতে পারে) বর্তমান বাজার দর কত?

ক্রমিক	গাঁকৰ নাম		গাছের বাজার দর	া (বয়স অনুযায়ী)		মাজাৰ
নং	গাছের নাম	્રા	মাঝারি	ছাট	চারা	মস্তব্য
۵.	আম					
ર.	কাঁঠাল					
৩.	জাম					
8.	লিচু					
¢.	পেয়ারা					
હ.	তেওঁ্ল					
٩.	কড়ই					
৮.	সেণ্ডন					
৯.	মেহগনি					

٥٥.	নিম			
۵۵.	পায়া			
ડર.	দেবদার্র			
১৩.	শিমুল			
۵8.	রেইনট্রি			
১ ৫.	আকাশমনি			
১৬.	বট			
ડ ૧.	কৃষ্ণচূড়া			
ንኦ.	ইউক্যালিপ্ট্যাস			
১৯.	কলা			
૨ ૦.	বেল			
૨ ১.	আমড়া			
૨ ૨.	বাঁশ			
২৩.	নারিকেল			
ર 8.	সুপারি			

উত্তরদাতার স্বাক্ষর, সীলসহ (যদি থাকে) ঃ_____

Annexure-2



	গণপ্রজাতন্ত্রী বাংলাদেশ ইন্নকার									
	লাব-রেজিইারের কার্যালয়,									
		বরংগাইল, মানিফগজ।								
		বাজার ব	মূল্য নির্ধারণ ক্রমি	টি কর্তৃক চূড়ান্ত ব	াজার মূল্য ভালিক	1				
and the	২০১৫ সন	র জন্য প্রযোজ্য বরংগ	াইল সাব-রেডিট্রী ত	গফিলের অধীক্ষেত্রের	মৌজা সমারী শ্রেণীর্া	উত্তিক গড় মূল্য ত	চালিকায			
		and a local distance of the local distance o		হালে প্ৰতি জাই						
	टख, धल न१	ন্মোজার নান	Ulfural							
and the second sec	আর এস	411.0114 1101	Ollegial	বাড়ী	নাল .	ডোবা	मखरा			
14	· ···· · ·	লৌলারা		3,000/-*-	2,098/-	000/-*	1			
	2	লৌলারা বিরি		0,000/-*	2,009.00/-*	A CONTRACTOR OF A CONTRACTOR OFTA CONTRACTOR O	1			
	0	চর রঘুলাথপুর		2,000/-*	2,000/-*	3,000/-*	a service prove			
	8	ন্তকলিয়া			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	নদীগতে			
3. 4	æ	চরকাঞ্চাদিরা					লদীগতে			
1. N.	Ċ	চর খাদুলী				- 103-14-1 24-54-4	নদীগতে			
1.1	Q.	इ ना दिवस्वनी		2,000/-*	2,000/-*	3,000/-* .	-1-11-164			
	òr	কানাইদিয়া		300/*	809.83/-*	000/-*				
	. 8	চর গঙ্গাপ্রসাদ		900/-*	000/-*	000/-*				
	20	চর শিবালয়		2,000/-*	2,000/-*	2,000/-*				
	22	আলোকদিয়া		0,000/-*	2,053.58/-*	2,000/-*	1			
*	22	ত্রিযুন্ডী		30,000/-*	0.000/-*	2,000/-*				
	30	বৈদিনগর		0201-*	268.08/-**	300.00/-*				
	58	মালুচী					নদীগত			
	26	বাগৰাড়ী					নদীগত			
	56	সাটুরিয়া		3,000/-*	2,000/-*	900/-*	199.00			
卿	29	ডাঙ্গাবাড়ী		30,000/-*	5,000/-*	0,000/-*				
"faller	22 1	রঘুনাথপুর		@2,200.09/-*	09,520.33/-*	20,000/-*				
	29	চর পয়লা ধূসর		0,000/-*	20,299.95/-*	2,000/-*				
	20	গন্সাদিয়া		000/-*	600,-*	000/-*	1.			
	23	চক ধুবুলিয়া		2,000/-*	2,220/-*	3,000/-*				
	22	ধুবলিয়া 0		30,000/-*:	22,226/-	¢,000/-*	• 21 .			
	20	দক্ষিণ আড়া		30 (13.80/-*	22,200/-*	(¢,000/-*	1 Sale			
	28	রানীনগর	50,000/-*	20,22,2.02/-*	22,000/-*	7,000/-* /				
	202	ব্রাক্ষণকোল		30,000/-*	20,000/-	\$,000/-*				
	২৬	বর্দ্ধমানকান্দি		20,000/-*	29,500.04/-*	¢,000/-*				
	29	কোন্দা		30,000/-*	25,020/-	7,000/-*	1 2 3			
	25	নদীন্তখা		84,200.80/-*	20,863/-	5,200/-*	1			
	28	উত্তর মহিদপূব		56,000/-*	122,036/-	7,000/-*	No.			
	100	মল্লিকপুর		25,693.80/*	133,013.3.3/2	6,000/-*:	1223 er 1			

Annexure-3

			চাব্দিন	বাটা	বাহা	ভোবা	4.50	
	रख, अन् नर	দৌজার নাম চ	P.E. slad					
	আর ৫০া			¢,000/-*	8,000/-*	0,000/-*		
	329	কুষ্টিরা		28,289.38/*	28,023/-	5,000/-*		
	590	দায়িল্ল শালজানা	38,000/-*	100,285.02/*	20,930/-	8,000/-*		
	185	শিংপুর		3,000.08/-*	0,000/-*	8,000/-*		
	505	যোনাপাড়া			12,625/-	0,000/-*		
	220	আৰুয়া		35,538.59/*	0,000/-	2.000/-*		
	588	জগৎদিয়া		8,000/-*	0,000/-*	2,900/-*		
	366	ডোট কোকরন্দ		4,356.35/*		নাই		
	5314	হড় হোকরন্দ			8.000/-*	9,282.5%/*	15,000/-*	
	389	বাউগীকান্দা		20,592.90/*	26,008/-		নদীগতেঁ	
	100	ছোঁট পাচুরিয়া					নদীগতোঁ	
	666	বাঘুটিয়া					নদীগৰ্ভে	
	200	চন্দ্রপ্রতাব					নদীগার্ড	
	205	মহিলীপুর		1	1	: <u> </u>		

হসৈ। (১) চলা কা টোটা ২০১৪ খনকৈ ভাবেশ পৰ্যচালত চলচল পাঁজ বেচিটিট মূল পাছ কৰলা মনিবলা জিভিত

সম্পাৰন বাবেন্য মূল্য নিশায়ণ কৰা ই,ইলে। (১৭) শ মিহিল মলাতসি ২০১৪ ইং সদে কোন দলিল বেলিটা না হলয়ায় পুলবলী বলসায়ে মূল্য বহাব এখা তই ল ১

जनमाननी ७, नोशन

(अ (क लग पाकार सकिन) गरकाती जाव सर्ववद्यालय कार्यावय जाइल्डिंक, श्रान्सिल्ख । (केर ५ २) २ ०२४ - २

গ্রন্থত কারন

(আবরণ ২০০ টি, সি সোহনার সাব-রেডিট্রানের ন্যাযালয় সরহগাইল, সানিকপঞ্চ। সংস্থা ২০১২ চন ক

(খায়াইল খালম) সাব-য়েজিষ্ট্রার, বরুগাইল, মানিকপঞ্চ ও সদস্য সচিব সন্দর্ভিব বাজান মলা নিন্দাইল কমিটি ব মুজ্য চেচ / চি বেচবা প্র

- 1.1:101

সম্পরির মর্ব নিয় বাজের মূল্য নির্ধারণ বিদ্বিমালা ২০১৪ এবং লম আম ও নং ৩৩১-জাইনে/২০১৫ পানুমান্য যাজের মলা নির্ধানন করিটির মিষট মহশোইল সাম-হেডিটি অফিসের অধিজেতের প্রান্ধজান্তক বা'ত আজিকান্যধীন মধ্যবির মানের মধ্য জালিয়া উপস্থাপন থকা হয়ে।

ি দুয়াঃ বঁজেলে ও গলাম সাব বেজিট্বার গলে – সানিকপথ

ામાં મુંચ્લા ગાળવા ગુલા ગુજરાત સંબંધ ગુલા નિર્માણ વર્તાનિ ન અને દેવ

Torres mand agai, incoment activities a surgeritation accurring activities