



THE WORLD BANK



Pro-Poor Slum Integration Project (PPSIP)

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IPP744

SOCIAL ASSESSMENT AND SOCIAL MANAGEMENT FRAMEWORKREPORT

July, 2014

**NATIONAL HOUSING AUTHORITY
MINISTRY OF HOUSING AND PUBLIC WORKS**

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Abbreviations

ACHR	Asian Coalition for Housing Rights
ADB	Asian Development Bank
AIDS	Acquired Immunodeficiency Syndrome
ARC	Area Resource Centre
BBS	Bangladesh Bureau of Statistics
BRAC	Bangladesh Rural Advancement Committee
CLIFF	Community-Led Infrastructure Finance Facility
CBO	Community-Based Organization
CHLMO	City Housing and Land Management Office
CODI	Community Organizations Development Institute
CRZ	Coastal Regulation Zone
CSO	Civil society Organizations
FMHHH	Female Headed Households
FSI	Floor space Index
GCST	Global Campaign for Secure Tenure
GDP	Gross Domestic Products
GoB	Government of Bangladesh
HHs	Households
HHHs	Household Heads
IDS	Institute of Development Studies
KMC	Knowledge Management and Consultants
MDG	Millennium Development Goal
MHHH	Male Headed Household
MoHPW	The Ministry of Housing and Public Works
MOUD&PA	Ministry of Urban Development and Poverty Alleviation
NGO	Non-governmental organization
NHA	National Housing Authority
NSDF	National Slum Dwellers Federation
NSDP	National Slum Development Programme
PHP	People's Housing Process
PPSIP	Pro-Poor Slums Integration Project
R&R	Resettlement and Rehabilitation
SARPF	Social Assessment and Resettlement Policy Frame Work
SDI	Shack/Slum Dwellers International
SES	Socio Economic Survey
SIA	Social Impact Assessments
STIs	Sexually Transmitted Infections
SPARC	Society for the Promotion of Area Resource Centres
SRA	Slum Rehabilitation Authority
SUF	Slum Upgrading Facility
TPs	Tribal People
UCDO	Urban Community Development Organization
UN	United Nations
UNDP	United Nations Development Programme
UPDF	Urban Poor Development Fund

PART A: SOCIAL ASSESSMENT

Chapter One: INTRODUCTION

A. Project Background

Bangladesh is a densely populated developing country where most of the people live in rural areas. During the early stage of the last century the share of its urban population was less than 3 percent, which rose to 7.59 percent in 1970. After the independence (1971) the urbanization of the country increased largely than those of previous years. In 1974 the share of urban population of the country rose to 8.87 percent (BBS, 1981). Today, about 28 percent of the nation's population is urban and the urban sector contributes to over 70 percent of national GDP (BBS 2011) which was around 25% in 1972 (BBS 1993). According to Project Information Document (PID) of Pro-Poor Slums Integration Project, this shift has translated into rapid migration to urban areas; urban centers have sustained population growth rates of 4-5 percent over the past decade, as compared with national averages of 2-3 percent. . Rapid urbanization, coupled with limited financial and physical capacity, has put significant strain on cities and towns of Bangladesh. Around one million new people arrive in urban areas annually in Bangladesh, and the lack of adequate planning and development of cities has resulted in an inability to accommodate this influx of migrants, most notably in terms of the provision of adequate shelter.

Rapid migration to urban areas has led to unprecedented pressure on urban infrastructure and services, most notably on housing. The inadequacy of housing, particularly for the urban poor in municipalities has contributed to the explosion of urban slums and informal settlements in Bangladesh. Many of the migrated urban inhabitants have little choice but to find accommodation in the urban slums and informal settlements due to lack of affordable housing in the formal housing sector. A recent study conducted by UNHABITAT revealed that the five deprivations that the slum households face are; the lack of adequate water supply and sanitation, security of tenure, durability of housing and sufficient living area. In the past, there were no big scale projects to cater to the needs of the huge urban population and most of the private real estate agencies have housing and land projects only catering to the upper-middle and high-income groups in urban areas. As a result, most of the housing developments for the poor that are taking place are informal. As most of the slum dwellers are squatting on public lands, the government resorts to slum eviction. But it is now well established that eviction is a violation of basic human rights and it involves high social and economic costs.

Slums and informal settlements provide most of the shelter solutions to the urban poor in Bangladesh. There are close to 50,000 informal settlements in 29 largest *paurashavas* (municipalities) and city corporations in the country (BBS 2011). These informal settlements are characterized by tenure insecurity, poor housing materials, limited access to public services, and densely crowded and unsanitary living conditions. These settlements are also characterized by informal networks or economies with local middlemen/hoodlums collecting rents and payments for services and security on behalf of a host of landlords or powerful local leaders. As a result, the poor pay high per unit costs for poor quality housing,

experience tenure insecurity, and have mostly illegal connections to public services. In turn, lack of tenure means there is little incentive for the urban poor to improve living conditions.

To date, the Government of Bangladesh (GoB) has mostly ignored the growth of slums and informal settlements in urban areas, or reacted by evicting squatters in existing informal settlements. But with the country's shift from an agriculture-based economy to one based on industry and services, attention to urbanization and the resulting development priorities has increased. In this context, to help the urban poor secure tenure and improve informal settlements and slums, the GoB has requested the World Bank's assistance and financing to pilot new approaches to urban slum improvement. Following international good practice and building on the strong NGO presence in slums, the proposed project would test several types of community driven solutions to addressing housing in five selected towns or city corporations of Bangladesh.

There are scarce incentives or infrastructure support from the government for large-scale shelter project for the poor. There are a few small-scale housing/land projects implemented by government agencies and by some NGOs, but these initiatives are only very negligible compared to the total needs. It is estimated that the housing needs of the urban poor is 1, 40,000 units nationally which is two-thirds of the total housing requirements of Dhaka city. There are no financial institutions to support to up-grade or improve the existing housing condition for the urban poor.

Evidence from Bangladesh and other Asian cities show that the urban poor can improve their own households, if there is an enabling environment for them to tap their own resources. It is also evident that urban poor can find their own housing solutions with very little software support – through capacity building and training and by creating a platform where they can voice their own housing needs and priorities.

In this context, the Government of Bangladesh (GOB) has undertaken the Pro-poor Slum Integration Project (the Project) aimed at improving housing and security of tenure of poor urban communities across the country. This will be a demonstration project implemented by the National Housing Authority (NHA) under the Ministry of Housing and Public Works (MoHPW) with the financial support from the World Bank. A joint venture of BRAC University, BRAC, Manchester University, J.A. Architects Ltd. and K M Consultants Ltd. (the Consultant) has been engaged for feasibility study, detailed design and implementation supervision. The seven-year project will take several types of community driven housing solutions in slums and other informal settlements across the country.

B. Project Objectives and Components

The overall objective of the Project is to improve living conditions in informal settlements in selected municipalities in Bangladesh. This will be achieved by enhancing security of tenure, improving infrastructure, and facilitating access to credit for improvements in shelter based on plans developed by the community. The project beneficiaries are organized urban poor communities with savings capabilities and a demonstrated ability to transition to secure and affordable housing options. Strong community organization will be needed to build a community-driven approach to upgrading living

conditions and improving shelter. Many of these urban poor communities have benefited from at least a decade of social mobilization efforts under various urban poverty programs in Bangladesh. The project aims to target around 40,000 urban poor under this pilot program. The project's components are as follows:

Component 1: Community Mobilization and Planning, Land Costs, Environment and Social Management. This component will finance technical assistance in the form of community architects, social mobilizers, engineers, as well as social, environmental, and financial specialists for eligible community organizations to prepare detailed designs and layouts for improved living conditions and shelter improvements. In addition, this component will finance costs associated with securing tenure for communities, including options for NHA to transfer land from other Government departments to lease to communities, land purchases from the market, as well as any costs associated with compensation for temporary displacement during upgrading. Where NHA's existing land bank is available for development, these sites would be donated as a GOB contribution to the project. Finally, this component will also cover costs associated with the preparation of Environment and Social Management Plans for any works undertaken under the project.

Component 2: Urban Community Improvements and Upgrading. This component will finance a multi-sectorial package of tertiary infrastructure and service improvements. This includes a combination of water supply, drainage, paved access, electricity, gas, sanitation services and solid waste management in a single package of upgrading works, depending on the expressed demands of the specific communities. Community contributions in the form of cash, in-kind and labor would form around US\$0.5 million to the project. Additional weighting would also be given to contractors who make use of local community labor to ensure capacity building and income generation for the targeted community groups. Where connections to municipal level infrastructure are required, this component would also finance select interventions in primary and secondary infrastructure. This component will also finance costs associated with inspection and supervision of the construction in order to ensure that the works implemented and goods supplied are in accordance with the designs, specifications and terms and conditions of the relevant contracts and standards, if needed. Operation and maintenance of the primary and secondary infrastructure would be turned over to relevant city level administration offices, with tertiary O&M to be taken over by the community. NHA will develop a memorandum of understanding (MOU) to this effect to be signed prior to the implementation of any works contracts.

Component 3: Shelter Lending Support. This component will finance a credit line within Bangladesh Bank to provide access to long term capital to qualifying financial intermediaries for shelter lending to target communities. Specifically, this credit line aims to address the current gap in shelter lending programs among MFIs and NGOs, who face constraints accessing long term credit, and are thus confined to extending short term loans. The credit line will be extended to any qualifying financial intermediary, and the qualification process would be undertaken by Bangladesh Bank. The credit line would be offered at standard central bank lending terms (currently 5%), with a guarantee to be provided either through a commercial bank or through the Ministry of Finance. The lending instrument would be designed in close

consultation with potential QFIs to ensure that the products developed would be financially viable and sustainable, but also affordable to the targeted population. As housing microfinance and shelter lending does not currently exist in Bangladesh, additional resources would be made available under this component to provide technical assistance to relevant stakeholders in the further development of housing microfinance products under the project (e.g. shelter improvement loans, home construction loans, and group lending modalities).

Component 4: M&E, Horizontal Learning and Supervision. This component will support independent M&E and learning activities. This will include continuous and ongoing M&E of project results, as well as an impact evaluation of the project's interventions that will collect independent baseline information through surveys. It will also include measures for third party monitoring that will independently verify and monitor project progress. As such, it would provide continuous feedback as to the project progress, results, and lessons learned through implementation that could be integrated into an improved project design. In addition, this component will finance ongoing learning activities, such as peer-to-peer learning programs between community groups, and strengthening community networks at the town level. Finally, funds under this component would also be used for the supervision of the Environment and Social Management Plans, if and when applicable, to ensure compliance with World Bank guidelines. For the implementation of this component, an independent consultant or consultant team would be recruited, so as to mitigate any conflict of interest.

Component 5: Project Management, TA & Strategic Studies. This component will include financing for costs associated with capacity building, technical assistance and training. This will include institutional capacity building for the NHA to better engage with communities and to improve outreach, communication and consultation practices for housing, as well as improved understanding of the role of social mobilization in housing programs. This could also include building links with regional partnerships on slum improvement and housing programs. In addition, the component would finance costs associated with project management, including incremental staff, audits, and expenditures incurred by the NHA in implementation of the project, as well as for additional costs in implementing the Governance and Accountability Action Plan. NHA will contribute staff costs to the project of around US\$0.2 million.

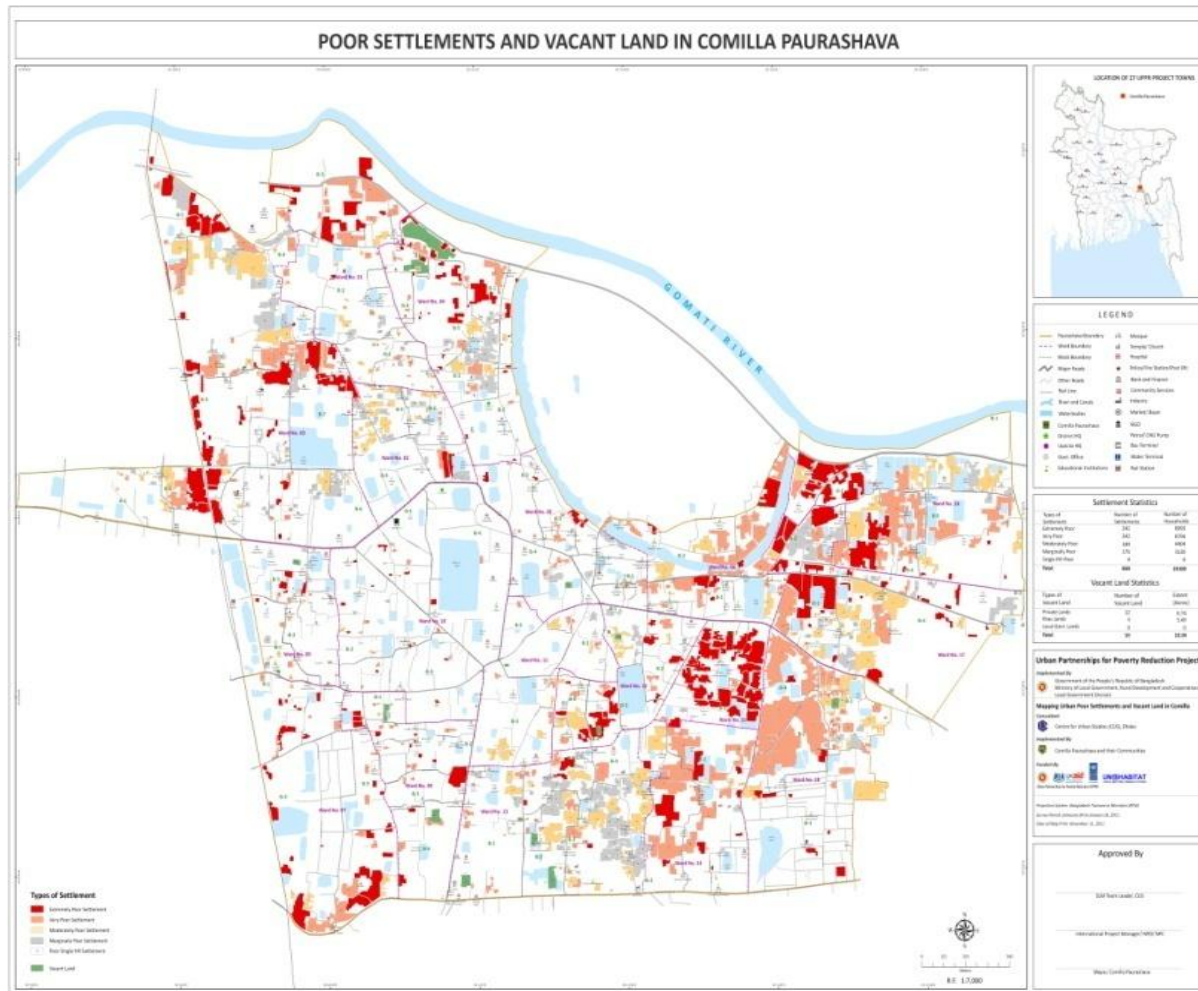
C. Project Area

The Pro-poor Slum Integration project has been designed to work on housing solutions in urban low income people/communities. Among the potential cities/towns, the consultant team along with the NHA and the World Bank official's has conducted field visits and considered various issues in selecting cities. Initially 10 cities were selected among which five cities (Comilla, Barisal, Narayanganj, Sirajganj and Dinajpur) have been finally selected for detailed assessment, project preparation, and implementation.

Comilla City: Comilla District (Chittagong division) with an area of 3085.17 sq km, is bounded by Brahmanbaria and Narayanganj districts on the north, Noakhali and Feni districts on the south, Tripura (state of India) on the east, Munshiganj and Chandpur districts on the west. Comilla is a city in eastern Bangladesh, located along the Dhaka-Chittagong Highway. It is the administrative center of the Comilla District, part of the Chittagong Division. Comilla City Corporation (Map 01) stands on the bank of the Gumti River, which was formed in 2011. It has an area of 53.04 sq km, which consists of 27 wards, with a population of 337,516 in 68181 households and 82 surrounding mouzas with a population of 187,634 in 41,320 households (BBS 2011).

Average literacy rate is 66.05% (68.54% male and 63.02% female). A total of 1 medical college, 1 teacher's training center, 11 colleges, 8 technical colleges, 74 secondary school, 101 primary school and 15 madrasa. Infrastructure and civic amenities are moderately well in the area. A total of 85.68% dwelling households have access to electricity. The main source of water is Gomoti river and as a source of drinking water a total of 82.45% households use tube-well and rest of the households use ponds, taps etc. A total of 77% of dwelling households of the upazila use sanitary latrines and 17.86% of dwelling households use non-sanitary latrines; 4.97% of households do not have latrine facilities. Economy mainly based on agriculture and has been flourished through trade and cottage industries, especially the 'Khadi' textile. For the economic development of the region the "Bangladesh Export Promotion Zone Authority" has established the "Comilla Export Processing Zone" spread over an area of 104.44 hectares (258.1 acres) in the Comilla old Airport Area.

Map 01: Comilla City Corporation



Rapid population growth and rapid urbanization during the last three decades has created extra pressure on housing sector of the Comilla City Corporation. Populations are either homeless or living in slums and squatters, for this reason these people belong to the disadvantaged group of the society as they live below the absolute poverty line. There is no dustbin or community base waste management system. They use to dump their household's wastes just on the site adjacent to slum or in nearest water body. Total sanitation condition in the slum area is totally inadequate and unhygienic. There is no parks and play ground close to the slum area. Children used to play football, cricket etc. in open/vacant space available outside the area. In spite of poverty they enjoy some indoor recreational facilities, like TV, Radio and Cassette player. Overall, the most cited problem that the slum dwellers face is irregular supply of electricity, sanitation problem, no gas supply and problem of water supply. To solve this all of problems need to be created more employment opportunity, establishment of dustbin, accessible water, gas and electric supply connection and permanent housing etc. though few NGO's and development organizations give their hand to the slum dwellers in order to mitigate their problems.

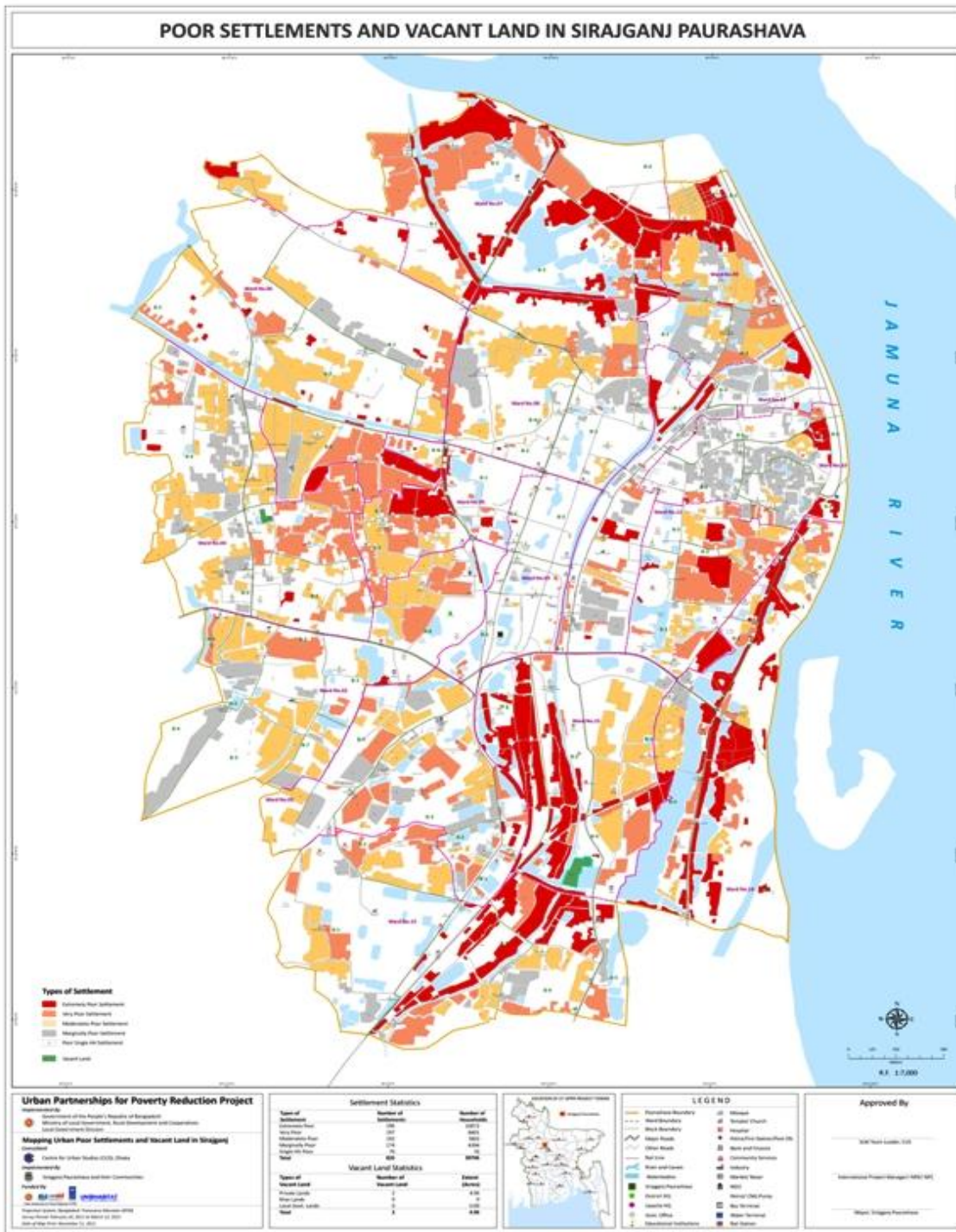
Sirajganj Town: Sirajganj District (Rajshahi division), area is 2497.92 sq km and surrounded by Bogra district on the north, Pabna district on the south, Pabna and Jamalpur districts on the east, Pabna,

Natore and Bogra districts on the west. It was turned into a district in 1984 .Total population 2707011; male 51.14%, female 48.86%; Muslim 92%, Hindu 6.5% and others 1.5%. Sirajgonj municipality area 28.49 sq km, which consists of 15 wards and 52 mahallas, with a total population of 1, 28,144 and population density, is 4498.

Literacy rate is 61.20%. Sirajganj town is lying just west of the Brahmaputra River and beside of Jamuna River, about 70 mi. (110 km) northwest of Dhaka, which consists of 15 wards and 52 mahallas. The area of the town is 19.56 sq km. The town has a population of 127147; male 50.93%, female 49.07%. Literacy rate among the town people is 48%. Jamuna Bridge, the largest bridge of Bangladesh is situated here. Through this bridge it is connected to Dhaka the capital and the eastern part of country with both road and railways. It still has an important jute industry, with products traded via road, rail, and river. Its jute mills were the first in the Bengal area. The city has several college campuses connected with the University of Rajshahi. A large amount of people become homeless because of river erosion and they come to Sirajganj municipalities in search of better livelihood. The slums were in the town better condition than Dhaka regarding open spaces and built environment.

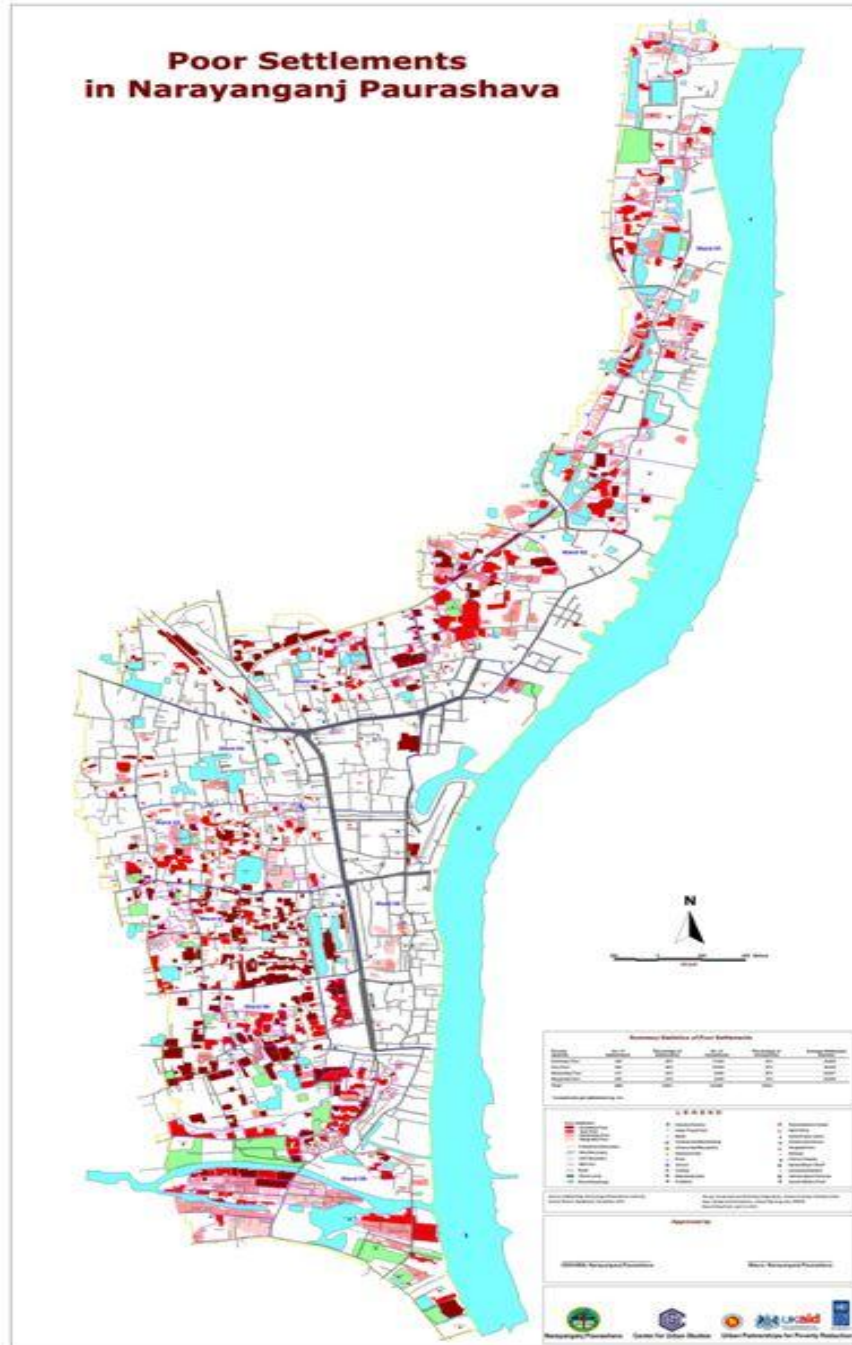
The houses were mostly built of CI sheet or brick. The lower part was made of brick to protect the plinth from flood and the upper part was made of CI sheet and all the houses are tin-shed. The main livelihood of the slum dwellers are small business such as ventilator making, flower business etc. Many of the community people started living here in 1972 and since then they have developed their housing condition from 'Chon' to tin-shed houses. With the growing population they are facing severe problem to accommodate themselves and their cattle. The main problem people face here is the fear of eviction as there is no legal ownership of the land. The major problems are poor sanitation system, poor communication system, poor drainage system, congested residence, poor literacy rate, poor medical facilities and poverty. Various types of NGOs (ASHA, SHAKTI and CDC etc.) and government organizations are working to improve the standard of living of the slum people and adequate supply of basic needs. As an example, CDC provides tube-wells, sanitary latrines and construction of footpath in the slum community (provides sanitary latrine at the household level and tube-well at the community level consists of 15-20 HHs and footpath constructs at the entrance and inside the community). The water quality of Sirajgonj area is not well; there is high level of iron available at the groundwater, to solve this problem CDC also constructs tube-well with iron removal plant.

Map 02: Sirajgonj Municipality



Narayanganj City: Narayanganj is a city in central Bangladesh. It is located in the Narayanganj District; near the capital city of Dhaka and has a population of 220,000 in an area of 759.57 square kilometers. The city has Narsingdi and Gazipur districts on the north, Munshiganj district on the south, Brahmanbaria and Comilla districts on the east, and Dhaka district on the west. The city is on the bank of the Shitalakshya River.

Map 03: Narayanganj City Corporation.

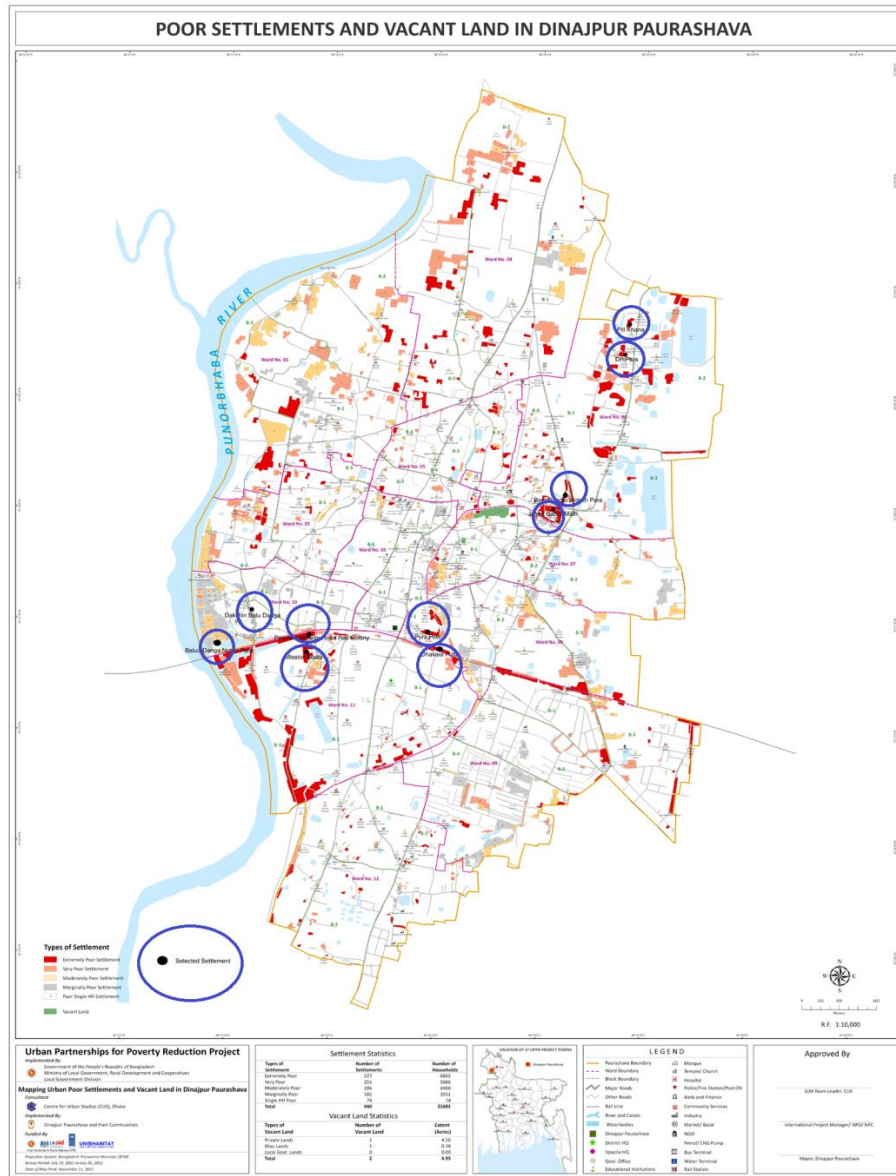


The river port of Narayanganj is one of the oldest in Bangladesh. It is also a center of business and industry, especially the jute trade and processing plants, and the textile sector of the country. It was turned into a district in 1984. The district consists of five upazilas, 49 union parishads, 881 mouzas, 1374 villages, 2 municipalities, 12 wards and 115 mahallas. The Narayanganj Municipality was incorporated on September 8, 1876. Narayanganj city Corporation has been established on 5 May, 2011 unifying three former Municipalities: Narayanganj Municipality, Siddhirganj Municipality and Kadam Rasul Municipality. Narayanganj is the 7th City Corporation of the Country. According to census 2011, the annual growth rate of Bangladesh is 1.47 whereas the growth of Narayanganj is 3.05 which was 2.16 in 2001. The density of the country is about 976 per sq. km.

In Narayanganj, the present density is 4308 per sq.km which was 3161 in 2001. Moreover, the urbanization rate of the country is 23.30% and the urbanization rate of the Narayanganj city is 33.54 which are higher than the national figure (BBS, 2011). Narayanganj, another city not very far from the capital, has almost 50% of city population in slums.

Dinajpur Town: Dinajpur, one of the oldest towns in north Bengal, is 413 km north-west of Dhaka in Bangladesh. Dinajpur town, is situated in 25°37' N. latitude and 88°39' E longitude on the eastern bank of the river Punarvhaba. It is bounded on the north by Suihari, Katapara, Bangi Bechapara, Pulhat, and Koshba on the south, on the east of Sheikhupura and by the river Punarbhava on the west. Dinajpur municipality established in 1869, has an area of 24.20 sq. km and is divided into 12 wards and 80 mahallas. It has a population of 157343, according to the 2001 Census. It covers an area of 354.34 sq. km and has jurisdiction over 208 villages of 14 unions including 5 Union Committees of Dinajpur Municipality.

Map 04: Dinajpur Municipality



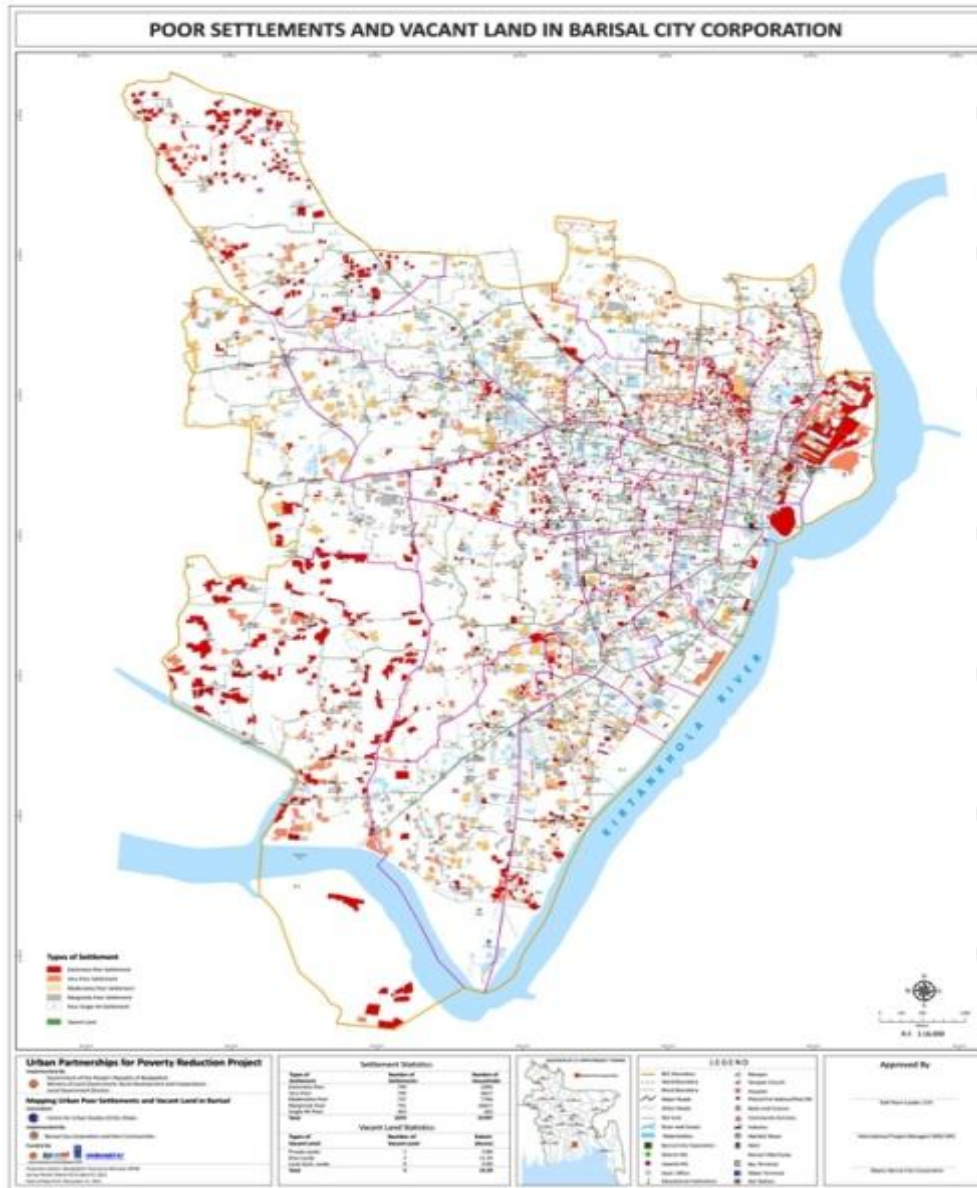
The percentage of literacy in the town is 56.5% which is quite high compared with that of other towns in the northern part of Bangladesh. The progress of education has been marked by gradual and steady increase in the proportion of literates. Hajee Mohammad Danesh University of Science and Technology is located 13 km north of Dinajpur town, is one of the prominent institution in North Bengal of Bangladesh. Dinajpur Medical College & Hospital is one of the fifteen Government financed medical institution located at historical Ananda sagar area in Dinajpur Town, established in 1992. Dinajpur town has some notable Healthcare Institutions, they are: Dinajpur Sadar Hospital at Munshipara, Dinajpur Medical college and Hospital, Zia Heart Foundation and Diabetic Hospital and Kidney Foundation etc. are serving local poor people with dedicated hands.

Dinajpur Medical College Hospital now provides health services not only in the Dinajpur District but also to people from other districts near Dinajpur. There are some shopping malls are scattered in around the town. The economy of Dinajpur mainly depends upon agriculture based production. As most of the informal settlements in Dinajpur town areas are located on illegally-occupied government and private lands, the slum dwellers pass their days in the fear of eviction for lack of land tenure security. Slum dwellers suffer from an extreme lack of space. The slum communities are from mixed backgrounds but are cohesive with residents having living there for many years. A Community Development Committee set up by the UPPRP is active. Slum dwellers deprived of the infrastructure and civic communities as such as communication networks and drainage, and access to health and education services, employment and resources, markets and growth centers. Various types of NGO's and governmental organizations are working there to improve infrastructure in the Municipalities is expected to be highly contributing to improved governance and services such as Home site Resource Development Project (HRDP) located at Barisal, Dinajpur, aims at improving standard of living of the poor and vulnerable people and enhancing women participation in family decision making through building capacity and increasing efficiency by use of local resource as well as taking part in family income.

Barisal City: Barisal City Corporation area 24.91 sq km, located in between 22°38' and 22°45' north latitudes and in between 90°18' and 90°23' east longitudes. It is bounded by kaunia and airport thanas on the north, Bandar Thana and Nalchity and Bakerganj upazilas on the south, Kaunia and Bandar Thana on the east, airport and Kotwali Model thanas and Naclcity upazila on the west. Municipality was formed in 1876 and it was turned into Barisal City Corporation on 25 July 2002.

Total population 547605; male 53.28%, female 46.72%. Literacy rate among the town people is 85%. Main occupations are Agriculture 35.28%, agricultural labourer 18.76%, wage labourer 4.16%, commerce 13.89%, service 10.64%, fishing 3.45%, construction 1.25%, transport 1.72% and others 10.85%. Here population growth rate is 1.41%. Economy and employment is the most vital issue for urban growth and development. Barisal town has been a major center of trade and commerce since long. After liberation of the country in 1971, manufacturing sector of this city also has been augmented significantly. Economic development of Barisal city through undertaking proper physical and policy measures can play greater role in local regional and national economic growth.

Map 05: Barisal City Corporation



There are 18 slum communities in Barisal City Corporations. Most of the slum household members are not local, they mostly migrated for job. Every slum dweller made their housing structure to live in but the owner of land is Railway department and others private property. Most of the structures in the slum areas are katcha and made of temporary low cost materials (Bamboo and CI Sheets). There is no dustbin or community base waste management system. They use to dump their household's wastes just on the site adjacent to slum or in nearest water body. Total sanitation condition in the slum area is totally inadequate and unhygienic.

D. Social Issues and Impacts

The project will be looking for housing solutions by piloting interventions like in-situ upgrading, re-blocking, land sharing and voluntary resettlement. Community engagement and participation will be a key to identify housing solution suitable for a community depending on availability of land, land tenure, land use as well as environmental and social considerations complying with the Bank policy and applicable local rules and regulations. Given the congestions, lack of urban services and availability of land, the community may like to agree on temporary relocation during construction, sharing land for physical infrastructure, and permanent relocation within the boundary of the selected community area. It is expected that the community peoples will be using low cost credits for housing development and agree on increased charges on urban conservation services due to the improvement. Relocation of the households from their place of origin will obviously have some social and economic problems. Households in rented premises may face risk of exclusion on land and housing issues. NHA will follow certain guiding principles for investment in housing solutions for selected urban communities in the five priority cities. NHA will be responsible to guide communities in the selected slums for subproject preparation and review them for approval and funding ensuring compliance requirements. NHA will also be responsible to supervise and monitor implementation of the approved subprojects. NHA will ensure that the communities are engaged to promote enhanced citizen awareness, participation, inclusive planning, women participation, and pro-poor urban housing development. The communities will identify and design specific housing schemes through all inclusive consultation process and comply with applicable regulatory framework of the country and policy guidelines of the World Bank. NHA will not finance an intervention for housing solutions that the communities do not agree and that impact the tribal communities in any adverse way.

NHA has carried out a social assessment (SA) of the project covering the five priority cities and reviewed the World Bank's Operational Policy (OP) on Involuntary Resettlement (OP 4.12) and on Indigenous Peoples (OP 4.10) as well as the country legal framework for their relevance and application to the project. Since the project is being undertaken for urban areas only and no tribal peoples were found during social assessment, OP 4.10 is not triggered. However, the project may need to facilitate temporary relocation and acquisition of lands for community sites, OP 4.12 is triggered.

E. Purpose of Social Assessment

Social Assessment (SA) is a process that provides a framework for prioritizing, gathering, analyzing and incorporating social information and ensuring community participation into the design and delivery of development operations¹. The SA is intended to facilitate the systematic participation of relevant stakeholders in project design and/or implementation and increase the likelihood that the targeted beneficiaries gain equitable access to those development opportunities. The SA articulates the project's social development outcomes and impacts and establishes meaningful indicators and systems to monitor and evaluate them.

¹Rietbergen- McCracken and Narayan 1998

In view of the project objectives, the SA covers baseline socioeconomic profile of target communities for understanding their attitude and capacity for housing solutions conducive to their situations. The SA led to development of the Social Management Framework (SMF) of the project as per requirement of the country legislatives and Bank policy on social development and safeguards. In addition to social safeguard compliance requirements, the SMF also lays down the processes to ensure that community housing schemes are inclusive of gender and community groups, and participation and social accountability are core principles of selection, design and implementation.

F. Approach and Methodology

Approach –quantitative and qualitative --Socioeconomic surveys were conducted in 5 city corporations/municipalities in 5 districts, Narayangonj, Sirajgonj, Comilla, Barisal and Dinajpur. Socio-economic Survey captured a wide range of socio-economic information of the affected population. A detailed Socio Economic Survey questionnaire is attached with **Annex-4**.The information was included:

- **Demographic Profile:** age, sex, religion, education levels, household size, sources and amount of income, health status, information on microcredit, access to basic services (electricity, water, gas)
- **Community Profile:** community civic engagement, overall collaborative capacity of the community, community organizations' resources, opportunities to involve community in project activities etc.
- **Vulnerable Group Assessment:** vulnerability profile of affected communities based on income, religion, age and other aspects
- **Gender Assessment:** a detailed assessment of gender situation within the community covering aspects like women's employment, women's access to resources, women's ownership status, etc.

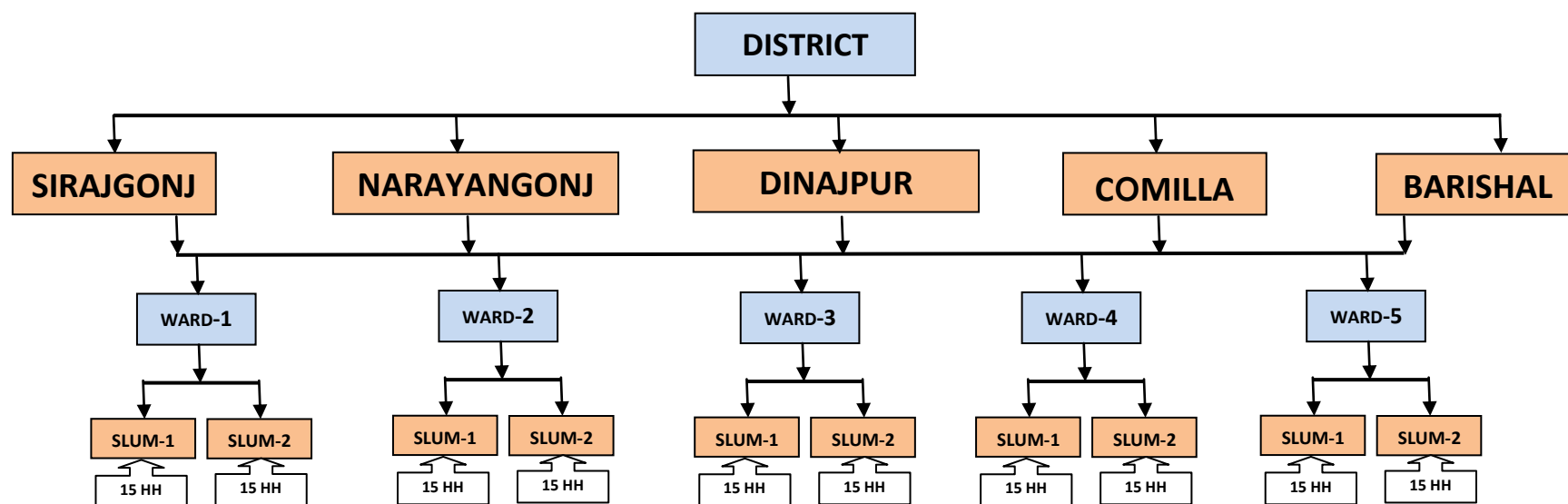
Sampling Technique

In each City Corporation/ municipalities 5 wards were selected randomly where from each randomly selected ward 2 communities were selected randomly. From each community 15 households were surveyed and households were selected randomly as well. The community selection procedure is shown in ***Figure 1.1& 1.2***

Qualitative Methods

In order to identify indirect impact and understand community structure in details, the survey team used various qualitative methods like Key Informant Interview, Focus Group Discussions and Consultation meetings. In each community one consultation meeting were conducted in order to notify all community people about the projects. The description of the project and associated positive and negative impacts were shared with the people in an open forum. The feedbacks from the affected people will be later included in the project activities if relevant and effective. A consultation questionnaire is attached with **Annex-3**.

Figure 1.1 Community Selection Procedure in Selected District Towns/Cities



Total District	Ward		Slum		HH	
	Ward from each district	Total ward	Slum from each ward	Total slum	HH from each slum	Total HH
4	5	5 X 5 = 25	2	25 X 2 = 50	15	50 X 15 = 750

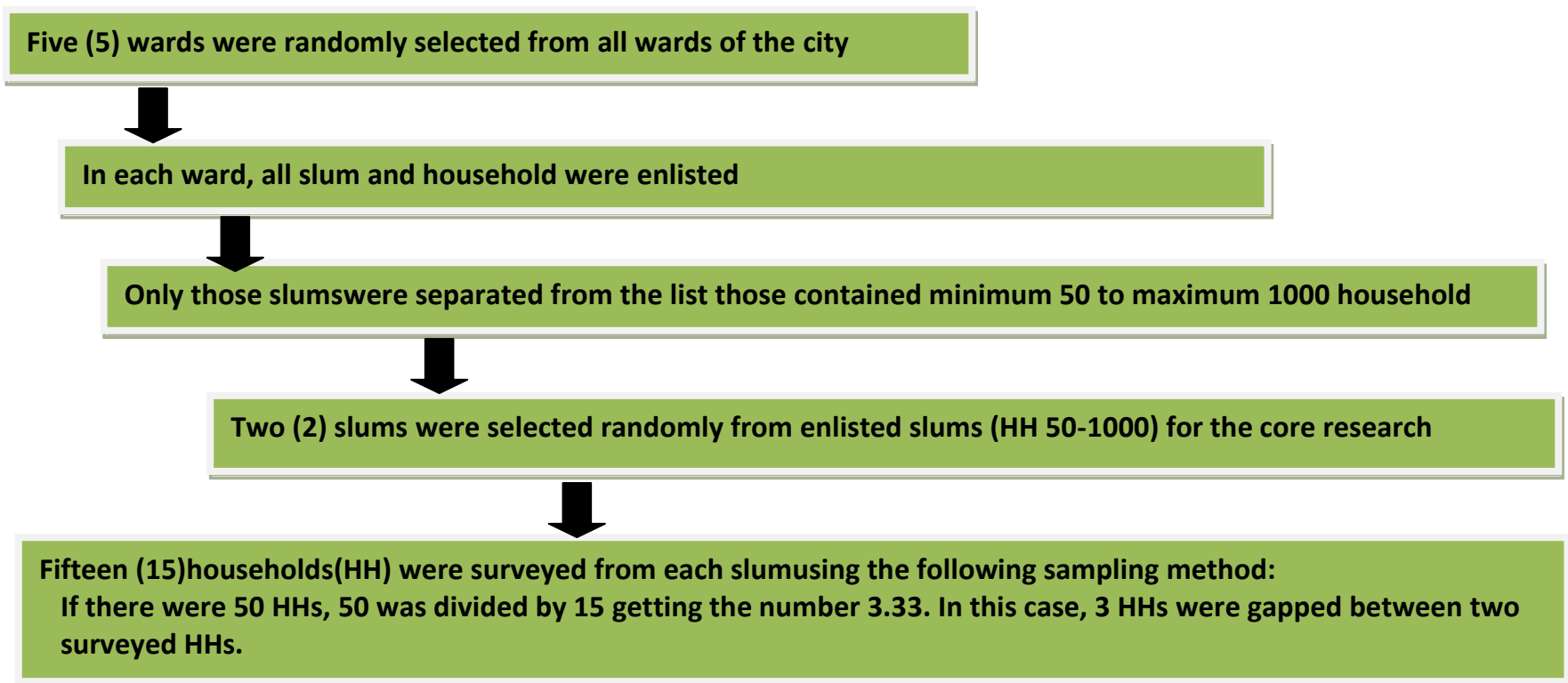


Figure 1.2: Selection of Sample Households for Socioeconomic Survey

G. Purpose and Structure of the Report

This report presents the findings of the social assessment (SA) of the proposed project and the social management framework (SMF) developed for the project based on findings from the SA in the context of the existing situation of the slum communities in the selected cities and towns. The report is intended to provide baseline information and potentials for slum improvement including socioeconomic profile of the communities and affected persons, affordability and willingness of the target population in implementation of the pro-poor housing solutions, policy review and experience, and procedures for integration of inclusion, participation, transparency and social accountability in the project process. The report also provides basic information and data to the NHA for project design and implementation including guidance for project compliance with the Bank's social safeguard policies and the local laws and regulations on the use of land for infrastructure development and improvement in urban settings for housing solutions to the poor.

The report is presented in two parts. Part A presents the SA report and has five chapters including this. Part A also discusses the community assessment in five cities under Chapter Two, review and application of legal and policy frameworks and past experience in Chapter Three, consultation and participation issues in Chapter Four, and assessment of communities for pilot scheme in Chapter Five.

Part B is the SMF developed in the light of the findings from the SA discussed in part A and in compliance of the relevant laws of the GOB and operational policies of the World Bank. The SMF will guide NHA in subproject design and implementation for the first city and subsequent other cities in the course of project implementation. The SMF part is presented in Seven chapters starting with an Introduction in Chapter Six, Implementation arrangement and process in Chapter Seven, Inclusion and participation framework in Chapter Eight, Resettlement policy framework in Chapter Nine, Grievance redress mechanism in Chapter Ten and Monitoring and evaluation in Chapter Eleven.

Chapter Two: COMMUNITY ASSESSMENT IN SELECTED CITIES

A. Objectives of Community Assessment

Communities in the five selected cities- Sirajgonj, Narayangonj, Comilla, Barisal and Dinajpur - have been assessed for understanding their readiness to undertake a pilot scheme of slum upgrading under the project. The assessment was done using stakeholders' consultation and sample household socioeconomic survey. The household survey covered information like ownership of property, housing status, living condition, access to utilities and services, and the like. The consultation process tapped valuable comments from the city authorities and community leaders on the project and its viability in their respective cities. Their opinions have been reviewed and analyzed with the household survey findings. By this exercise, it is expected to find some specific characteristics of the cities and communities to be selected primarily over the others. These communities will be finally selected to start project activities based on their willingness and preparedness, where there will be a better scope for the project to be sustainable. The following sections provide the results from the sample household socioeconomic survey and consultation conducted in the five selected cities.

B. Sample Population in Selected Communities

A total of 150 households (HH) were surveyed in each of the five selected cities totaling 750 HHs from slum communities in the cities of Sirajgonj, Narayangonj, Comilla, Barisal and Dinajpur district headquarters. The total population of 750 HHs is enumerated as 3487 persons, with an average HH size of 4.65. Total population of the five cities combine is 1,067,392 (Census 2011) and the sample communities population represents 6.4% of the total population. The sample communities represent the urban poor including destitute groups, women, traditional occupational groups, squatters and other vulnerable groups. About 10% of the sample households are headed by women, 2.40 % are extreme poor, 15.47% are poor, 43.46 % are squatters, and 24.30% are renters.

Table 2.1 Sample Population in Selected Communities

City	No. communities	Total population in the communities (# households)		Sample population (# of HHs)		Sample size (%)	
		Population	HH's	Population	HH's	Population	HH's
Sirajgonj	10	21,700	3,811	712	150	3.28	3.9
Narayangonj	10	14,775	2,750	702	150	4.75	5.4
Comilla	10	6,600	1,005	713	150	10.80	14.9
Barisal	10	13,125	2,975	701	150	5.34	5.0
Dinajpur	10	11,554	2,355	659	150	5.70	6.3
Total	50	67,754	12,896	3,487	750	5.15	5.8

Source: Socioeconomic survey BRACU-KMC, December 2013

C. Gender Profile of Communities

The total population in 750 HHs comprises 1731 female and 1756 male persons giving an average sex ratio of 101. Sex ratio was observed the highest in Narayanganj (111.1) with 52.56% male and the lowest in Comilla (93:100) with 51.75% female population (See table 2.2).

Table 2.2: Area wise Gender distribution of sample population

District	Total No. Of HHs	Population						Ave. HH size	Sex ratio
		Male		Female		Total			
		No.	%	No.	%	No.	%		
Sirajgonj	150	368	51.69	344	48.31	712	100	4.75	107:100
Narayanganj	150	369	52.56	333	47.44	702	100	4.68	111:100
Comilla	150	344	48.25	369	51.75	713	100	4.75	93:100
Barisal	150	342	48.79	359	51.21	701	100	4.67	95:100
Dinajpur	150	333	50.53	326	49.47	659	100	4.39	102:100
Total	750	1756	50.36	1731	49.64	3487	100	4.65	101:100

Source: Socioeconomic survey BRACU-KMC, December 2013

D. Economic Profile of Communities

1. Occupation of household heads

Households in the slum settlements, in all five cities, are mostly headed by men and they work primarily in a few select occupations like transportation, technical work, service, business and day labor. Agriculture is the least reported occupation in the communities surveyed. The female household heads are largely housewives and others are engaged in business, service and day labor. Table 2.3 describes city wise occupational distribution of household heads (HHs). Only 10% of the household heads, on an average across the cities, is woman. Less than half a percent of the household heads are engaged in agriculture. The numbers refer to city wise percentage that are engaged with the particular occupations mentioned to the left that are summed at the bottom, whereas the total to the right refers to the percentage of total population that are engaged with the occupation mentioned to the left. The table represents that the largest of the occupational group are engaged with transport work (20.80%) of which, Sirajgonj (26.67%), Comilla (22.67%) and Dinajpur (23.33%) have more households dependent on this occupation than any others. After transport work, service holders (20.26%) and businessmen (18.27%) are more prominent, where Narayanganj (36%) and Dinajpur (24%) are leading respectively. Day laborers come next to the list with 17.20% of male and female dependent on various unskilled works for their livelihood. Interestingly, Comilla has the least number of people (14.66%) dependent on unskilled work and more people of the city are engaged with technical (17.2%) or transport (22.67%) sector that can be considered as skilled work (Table 2.3). This suggests that low income households in Comilla have more stable sources of income than those of the other cities, which might lead to a greater willingness and ability to invest in secure housing.

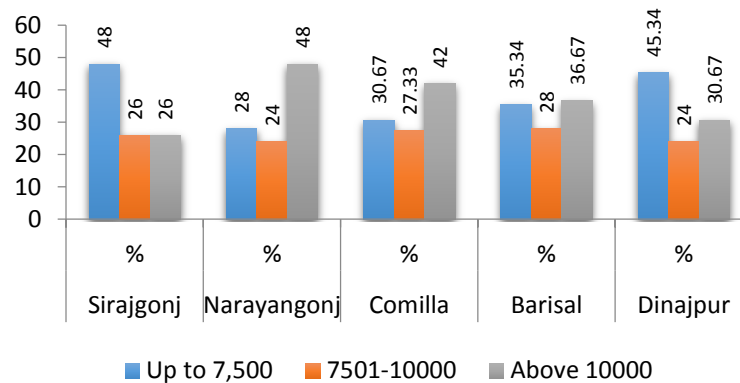
Table 2.3: Occupation of the heads of households

Occupation	Sirajgonj		Narayangonj		Comilla		Barisal		Dinajpur		Total	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Farming/ Agriculture	0	0	1.33	0.00	0.00	0.00	0.67	0.00	0.00	0.00	0.40	0.00
Business	20.00	2.00	13.33	1.33	11.33	0.00	18.67	0.67	22.00	2.00	17.07	1.20
Service	8.67	1.33	34.00	2.00	16.67	4.00	20.00	1.33	13.33	0.00	18.53	1.73
Technical Worker	13.33	0.67	6.00	0.00	14.67	2.67	12.00	0.67	15.33	0.67	12.27	0.93
Transport Worker	26.67	0	12.67	0.00	22.67	0.00	18.67	0.00	23.33	0.00	20.80	0.00
Social Leader	0	0	0.00	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.13	0.00
Self-employed	2.00	0	0.67	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.67	0.00
Employed overseas	0	0	1.33	0.00	0.67	0.00	0.00	0.00	0.00	0.00	0.40	0.00
Housewife	0	4.00	0.00	2.67	0.00	4.00	0.00	0.67	0.00	2.00	0.00	2.67
Unemployed& other dependents	2.67	0	6.67	2.67	6.67	0.67	6.00	1.33	2.67	0.67	4.93	1.07
Day Labor	14.67	4.00	15.33	0.00	11.33	3.33	16.67	2.67	16.00	2.00	14.80	2.40
Total	88.00	12.00	91.33	8.67	85.33	14.67	92.67	7.33	92.67	7.33	90.00	10.00

Source: Socioeconomic survey BRACU-KMC, December 2013

2. Level of Income of sample HHs

Considering the upper poverty line to be BDT 7,500/month² for the respective urban areas, the figure represents that a higher percentage of the population is living under the poverty line in Sirajgonj (48%) and Dinajpur (45.34%). On average, 24-28% of the population of the selected areas lives just above the poverty line. On the other hand, the highest number of people with HH income level more than BDT 10,000/month were found in Narayangonj (48%) and then in Comilla (42%), Barisal (36.67%), Dinajpur (30.67%) respectively.



Source: Socioeconomic survey BRACU-KMC, December 2013

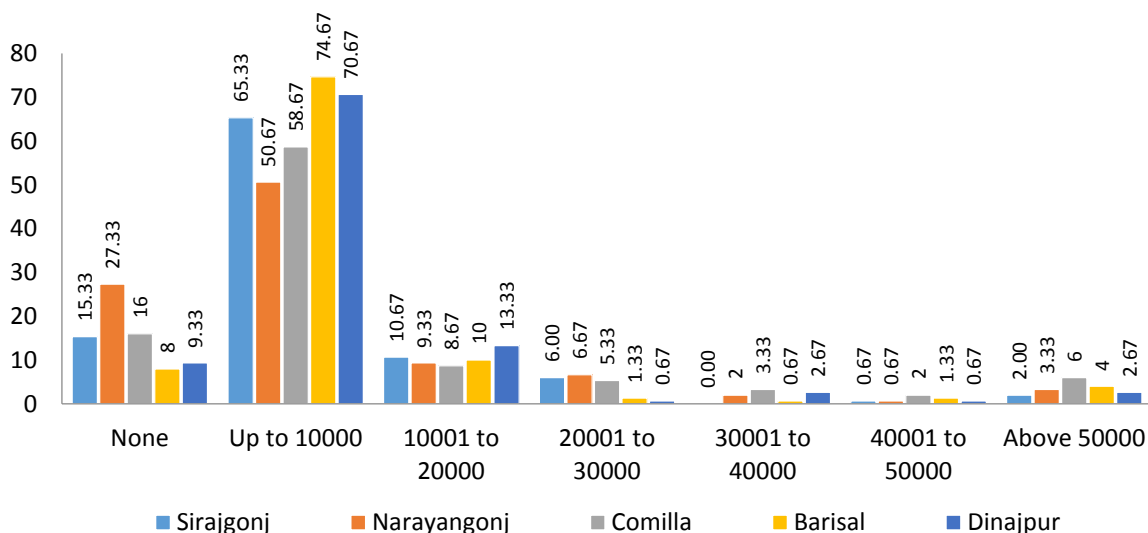
Figure 2.1: Monthly income level of the HHs.

²According to Bangladesh Bureau of Statistics (BBS) the upper poverty line for HH size of 4.72 in 2011 for (surrounded area of Dhaka city, considered for selected cities) was Tk 6,458.86 per HH/month. Acknowledging the national inflation rates by BBS based on consumer price for the country (8.69% for 2011-2012 and 6.78% for 2012-2013) and an average HH size for the affected population being 4.65, Tk 7284.44 income per HH/month has been adopted (round figure 7500/month or average yearly income up to BDT 90,000 are considered to be living under poverty line).

3. Households savings

Interventions under the Urban Partnership and Poverty Reduction Project (UPPRP) have made the slum households engaged in cash savings. It was found during consultation with the slum communities that they are interested to save money for housing solutions. But it should be within the range of their income.

The following figure represents savings tendency of the HHs according to area and quantity. Close to two-thirds (64%) of residents have savings of up to BDT 10,000 to be used during emergency needs, while only fifteen percent have no savings at all. Only a small fraction (0-6%) has savings of over BDT 30,000. Information of household savings by slum dwellers across the five cities shows that incidence of higher savings (more than BDT 30,000) is the highest in Comilla and the lowest in Barisal. Narayanganj and Dinajpur show the same pace which is lower than Comilla.

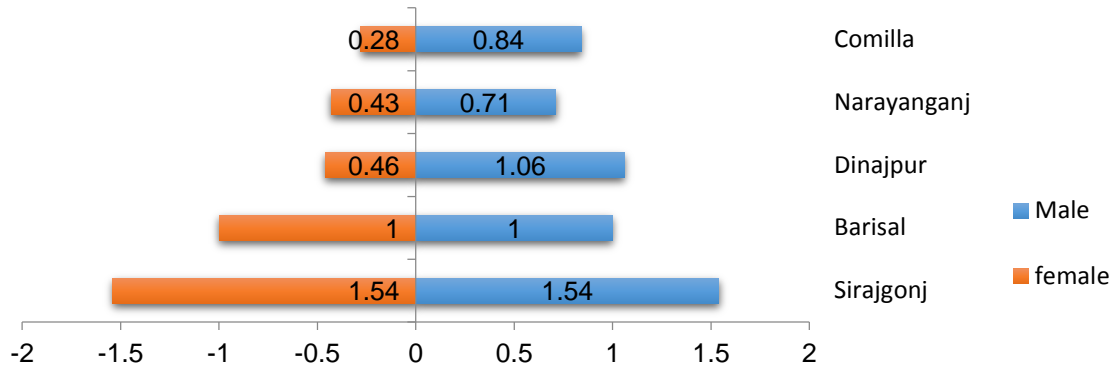


Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.2: Household Savings for use during Emergency Needs

4. Disability in the Selected Communities

Among the slum residents in each city, the percentages of disabled people are represented in the Figure 2.3. The figure characterizes that less disabled people were found in Comilla, Narayanganj and Dinajpur and the percentage for Barisal and Sirajgonj were slightly higher.



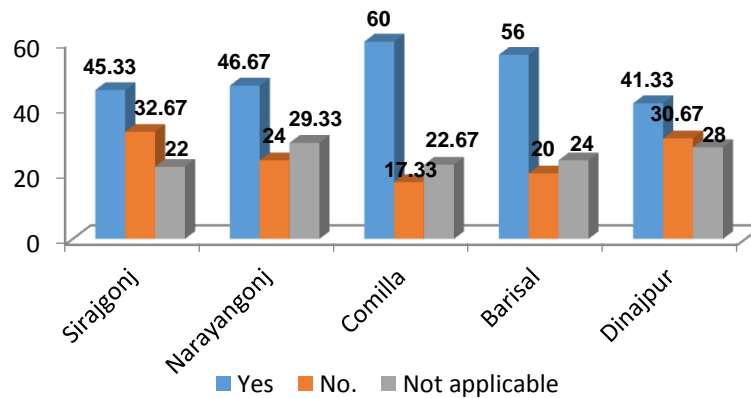
Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.3: District wise percentage of disabled people

E. Access to Education

1. Percentage of school going children

The Figure 2.4 demonstrates city wise percentage of school attending children within the age group of 6-17 years. It represents that 90% children from Comilla and 84% from Barisal are attending schools at the moment. The percentage is on an average 60-70% for Sirajgonj (68%), Narayanganj (70%) and Dinajpur (62%).

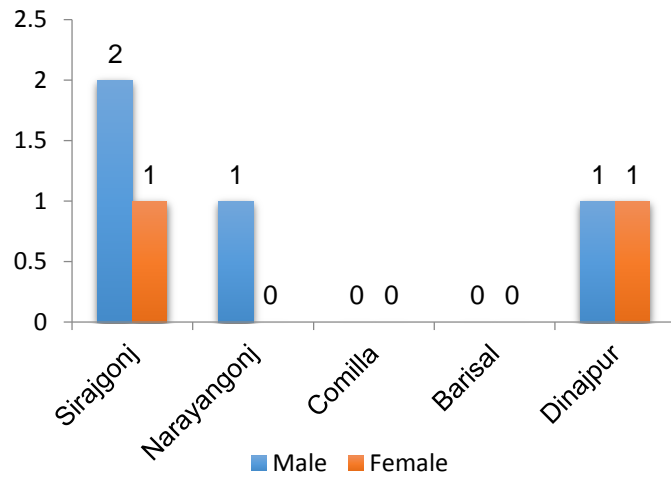


Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.4: District wise percentage of school attending children

2. Children out of primary school

The number of children aged 5-10 years that do not attend school is negligible in all five districts. Altogether, out of 479 children aged 5-10 years among the surveyed population, only 6 were found to be out of school. Although the target populations were all from urban areas with available education facilities near their community, it represents a very positive move towards the future of the nation. Out of the 6 children in the total sample who were out of school, 4 were male and 2 were female. Three of these children are from Sirajgonj, 2 from Dinajpur and 1 in Narayangonj, while in Comilla and Barisal, all of the sampled children were enrolled in school.



Source: Socioeconomic survey BRACU-KMC, December 2013
Figure 2.5: Children aged 5-10 out of primary schools

F. Ownership of Assets

1. Land holding

A majority (62.40%) of the 750 surveyed HHs are landless. They are living either on government land or others' private property. This pattern is most common in Dinajpur (86%), then Barishal (72%), Narayangonj (63.3%) and Sirajgonj (58.67%) respectively. The smallest proportions of landless people were found in Comilla (32%), while 65 percent own up to 10 decimals of land.

Residents who do own land in the slums across the five towns tend to own only small quantities. Very few HHs were found to own more than 10 decimals of land in the selected communities, and on average across the five towns, only one-third (33.47%) of slum dwellers.

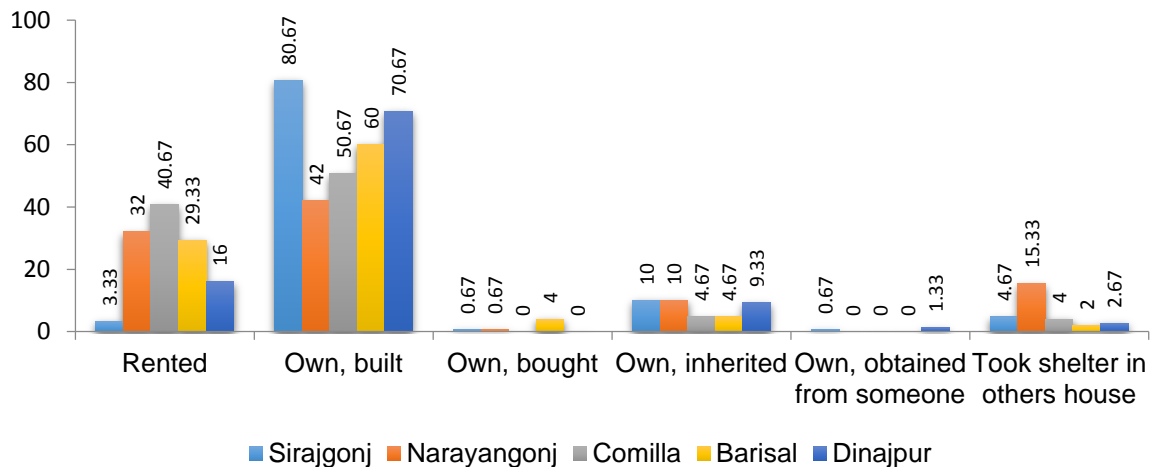
Table 2.4: Land ownership pattern of the HH

Land holding size (Dec) of the HH	Sirajgonj		Narayangonj		Comilla		Barisal		Dinajpur		Total	
	No. of HHs	%	No. of HHs	%	No. of HHs	%	No. of HHs	%	No. of HHs	%	No. of HHs	Percent
Land less	88	58.67	95	63.33	48	32.00	108	72.00	129	86.00	468	62.40
Up to 10 dec.	55	36.67	46	30.67	98	65.33	34	22.67	18	12.00	251	33.47
11 to 20	2	1.33	5	3.33	2	1.33	3	2.00	2	1.33	14	1.87
21 to 30	0	0.00	1	0.67	1	0.67	4	2.67	0	0.00	6	0.80
31 to 40	1	0.67	1	0.67	1	0.67	1	0.67	0	0.00	4	0.53
> 40	4	2.67	2	1.33	0	0.00	0	0.00	1	0.67	7	0.93
Total	150	100	150	100	150	100	150	100	150	100	750	100

Source: Socioeconomic survey BRACU-KMC, December 2013

2. Ownership of house

The bulk of households live in self-built houses (60.8%), and almost a quarter (24.27%) lives in rented homes. Some residents have inherited houses (7.73%), some took shelter in other’s houses (5.73%), the number of population to have bought or obtained from others are negligible. In Comilla, most of the houses were own built (50.67%) or rented (40.67%).

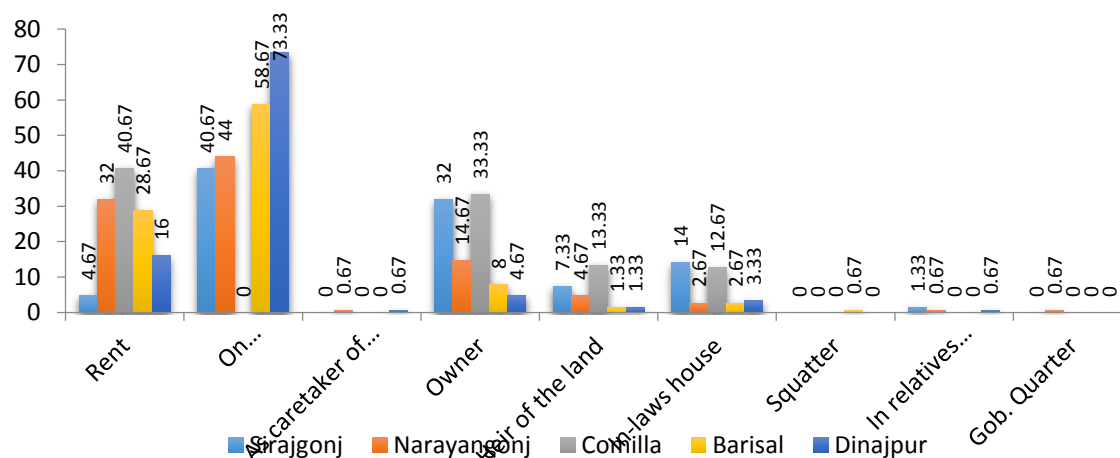


Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.6: Status of ownership of the house

3. Rights and Tenancy of Housing

Figure 2.7 below describes the ownership status of respective locations of the surveyed community. On average, the most significant number of households were residing over government land with eviction threat (43.33%). In Dinajpur and Barisal 73.33% and 58.67% of the population, respectively, live without any legitimate ownership of the location. Apart from that 24.40% of residents are living in rented premises of which, Comilla is clearly on top of the list with a number of 40.67% people. A total of 18.53% of people are owners of the locations and again, Comilla has 33.33% of the community residents that are owners of these locations.



Source: Socioeconomic survey BRACU-KMC, December 2013

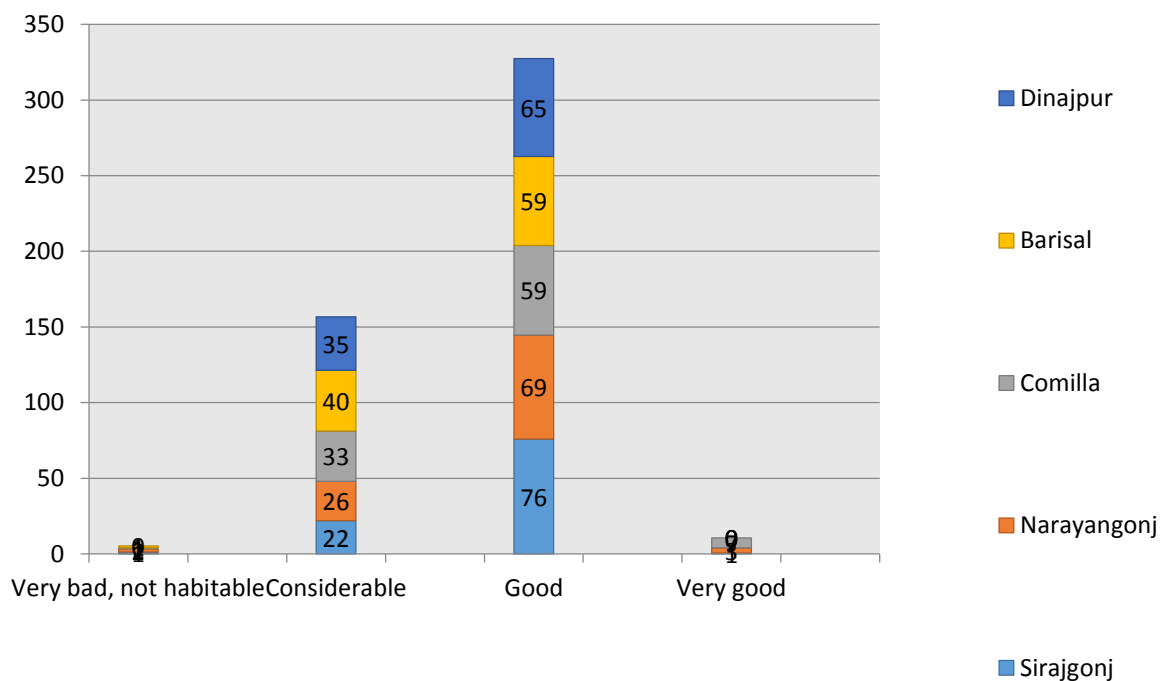
Figure 2.7: Status of ownership of the present location

G. Living Condition of the Communities

1. Living condition

During survey, the participants were asked to rate the quality of living conditions in their communities, on a 4-point scale from not habitable to very good. As indicated in Figure 2.8, the bulk of residents consider their living conditions “good” (65.47%).

Overall only 6.67% of residents rated their location “very good” to live in, the highest proportion of which are from Comilla (2.13%). An even smaller percentage of residents rated their communities “very bad” none in Dinajpur and only 1 participant from Comilla. Apart from that, Sirajgonj was the second most appreciated location by the residents, where 76% of its population termed it as a ‘good’ location for residence.



Source: Socioeconomic survey BRACU-KMC, December 2013
 Figure 2.8: Living condition according to participants opinion

2. Access to electricity

Most of the HHs of the selected communities has access to electricity. In Comilla and Narayanganj, all surveyed HHs have this utility service available to them. Only 8.7% of households in Dinajpur, 6.7% of those in Sirajgonj and 4% in

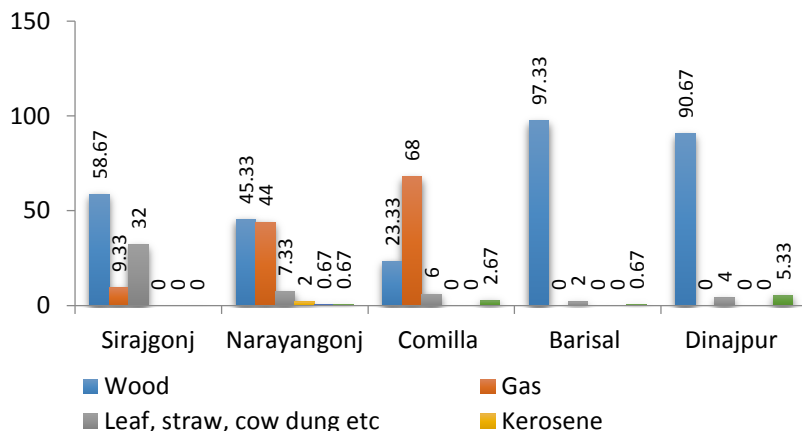
Table 2.5: Access to electricity

District	Yes		No	
	Number	%	Number	%
Sirajgonj	140	93.33	10	6.67
Narayanganj	150	100.00	0	0.00
Comilla	150	100.00	0	0.00

Barisal have no access to electricity.	Barisal	144	96.00	6	4.00
	Dinajpur	137	91.33	13	8.67
	Total	721	96.13	29	3.87

Source: Socioeconomic survey BRACU-KMC, December 2013

3. Main source of fuel for HH usage



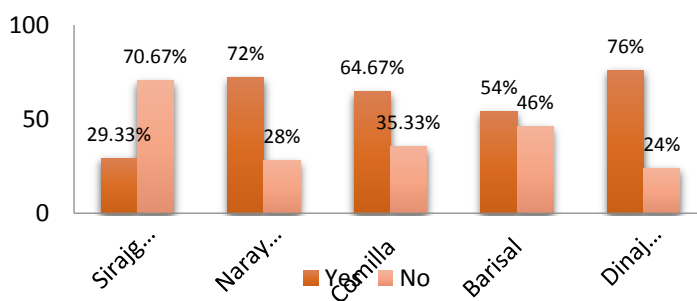
Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.9: District wise use of various fuels for HH purpose.

The main source of fuel for HH use were wood representing the communities' lack of access gas or any other services as well as absence of awareness and monitoring of environmental sensitivity. Only in Comilla, the highest number of population was found to be using gas (102 HHs) for HH purpose. The least used fuels were electricity and kerosene used respectively in 1 and 3 HHs of Narayanganj.

4. Access to drainage facility

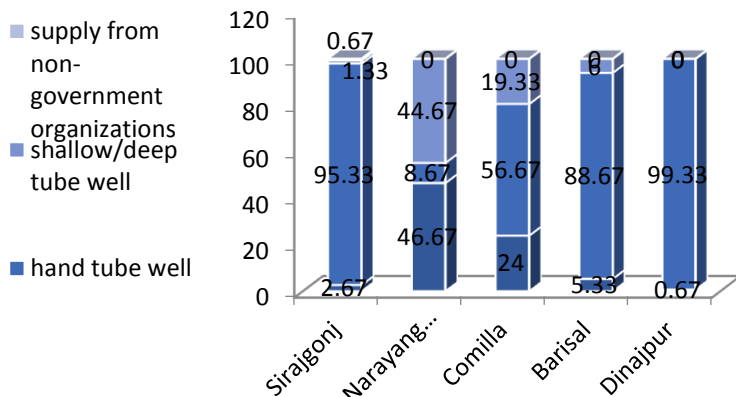
The figure demonstrates access to drainage facilities of the selected communities. The survey revealed that Dinajpur (76%), Narayanganj (72%) and Comilla (64.67%) are comparatively in a better position to Barisal (54%) and Sirajgonj (29.33%) in terms of drainage facilities to the community.



Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.10: Community access to drainage facility.

5. Source of drinking water



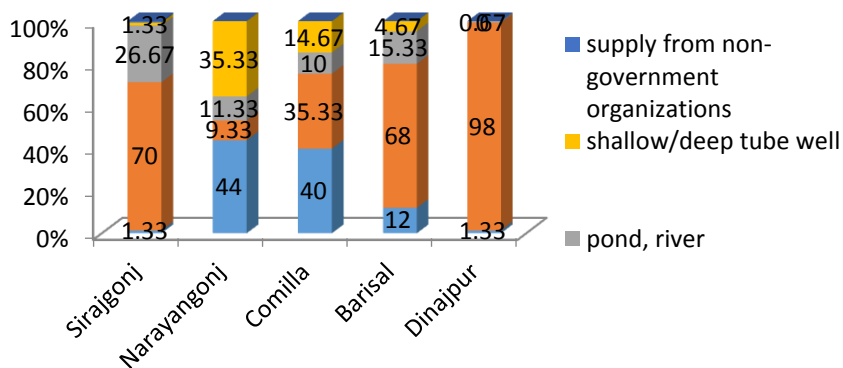
In case of drinking water, most of the population is found to be using hand tube wells (69.73%). The number of people using water supply from NGOs are insignificant. On the other hand, 46.67% people have access to supply water in Narayangonj and 24% in Comilla in addition to that plenty of people from Narayangonj (44.67%) and Comilla (19.33%) use shallow/deep tube well water as a source of drinking water.

Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.11: Main sources of drinking water

6. Main source of water for HH use

Similar to the drinking water source, the majority of the population use hand tube wells as a source of HH use water. Residents of Narayangonj (44%) and Comilla (40%) have better access to supply water, whereas in Sirajgonj (26.67%) and Barisal (23%), a considerable number of people are dependent on pond or river water as a substitute source.

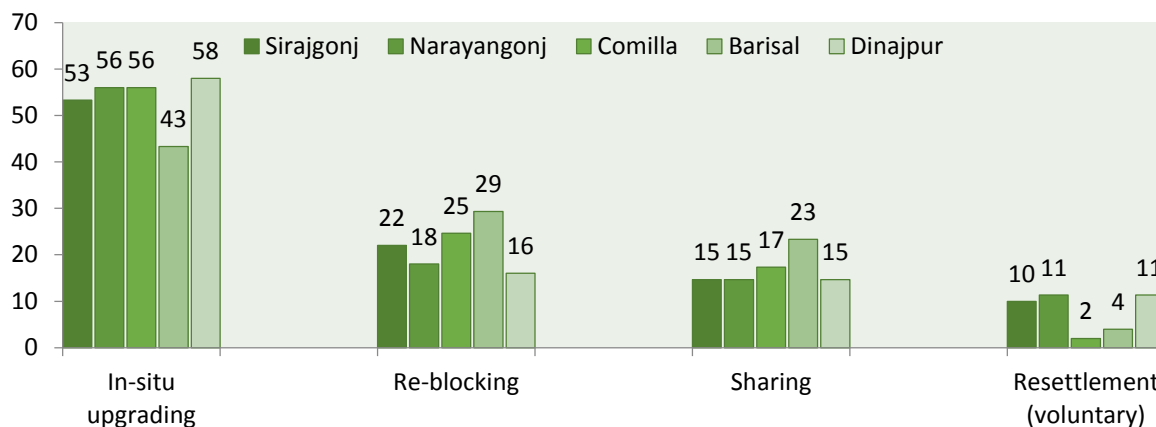


Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.12: Main source of HH use water to the communities.

H. Preferred solutions of residential problems

The communities in the five cities prefer in-situ development over any other options. It is clearly revealed from the figure derived from survey database that irrespective of area wise distribution, most of the participants (53.33%) mentioned in-situ upgrading to be the appropriate solution to their residential problems. The second preferred solution was re-blocking (22%) or sharing (16.9%) by the residents, but the minimum supported option was voluntary resettlement (7.73%).



Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 2.13: Preferred solutions by the residents to solve their housing problems

I. Gender Roles, Skills and Occupation

Gender analysis is the collection and investigation of information about different roles of women and men with the existing inequalities between them. It also includes the capacities they have, their needs and the constraints they face. The project generates different opportunities and gender analysis helps to explore all best possibilities in this regard. A good number of women in the slums of the five selected cities are working and their sources of income are diverse. Again, about 10% of the households in these slums are women headed. It is expected that in every site of five towns, the characteristics of the slums are different and so are their expectation from the project. Gender analysis has been done to clearly identify the target groups and to carefully consider assumptions about intended beneficiaries.

Both men and women are involved small and petty businesses and enterprises. Community members are also engaged with NGOs and CDCs under UPPR. A part of the male community members are skilled laborers like carpenters, mechanic, goldsmith, tailoring, driver and mason and very small part of them are involved in salaried job, teaching, hawking, drum players, barbers, fishing, paddler, etc.

The women in the communities have lack of formal employment for them. Domestic work as house maid is the major field of employment for the women in the communities. Women are also found in salaried and wage employment in garments and other factories. Other informal employment (waged and self-employed) include embroidery, hotel maids, sewing, jute sorting, prepare and sale traditional cakes, cleaning in restaurants, educational institutions and hospitals, rice processing and the like. Women are also involved in small business and engaged with NGOs and CDC under UPPR for savings and credit for income generating activities.

Community members are involved in economic activities in the occupations as recorded under section 1 above. Most of the community members: women and men are engaged as day laborer, rickshaw puller and other labor intensive work. Details of the existing skills and their engagement in livelihood activates are given in Table 2.6.

Table 2.6: Existing skills and Occupation of Men and Women in the Communities

District/City	Community	Existing skills in men and their occupation	Existing skills in women and their occupation
Barishal	Balur math	<ul style="list-style-type: none"> Men in this community are involved with Tailoring Some are workers at factory 	<ul style="list-style-type: none"> Women in this community are involved with small business, Some are factory workers
	Charer bari	<ul style="list-style-type: none"> Some Men in this community are service holders Some do small business 	<ul style="list-style-type: none"> Women in this community are involved with small business,
	Kaunia Shardar Bari	<ul style="list-style-type: none"> Men are engaged as skilled workers 	<ul style="list-style-type: none"> Women have various job opportunities like laborers at cigarette factory, livestock business Other small or home based business, etc.
	Kaunia Horijon Community	<ul style="list-style-type: none"> Many men are involved with tailoring business Some are laborers at city corporation 	<ul style="list-style-type: none"> Women in this community do business in beetle leaf shops Some are sweepers for city corporation
	Kola potti	<ul style="list-style-type: none"> Men are involved with small business 	<ul style="list-style-type: none"> Women are involved with handy craft business and other small business Some are cooks at restaurants
	Lalkutia Khaler par	<ul style="list-style-type: none"> Men are involved with fishing Some are skilled workers or involved with small business 	<ul style="list-style-type: none"> Women are workers at cigarette factories
	Pashchim Kaunia Bagan bari	<ul style="list-style-type: none"> Men are service holders Involved with small business Other skilled work 	<ul style="list-style-type: none"> Not many work opportunities for women except domestic work
	Shishu park colony	<ul style="list-style-type: none"> Some men are service holders 	<ul style="list-style-type: none"> Women are involved with small business and home based work. Some are service holders
	Stadium Colony	<ul style="list-style-type: none"> Men are factory workers 	<ul style="list-style-type: none"> No skilled work opportunities for

Comilla	Vatar Khal	<ul style="list-style-type: none"> Involved with small business Both men and women are involved with small business Some men are skilled workers 	<p>women</p> <ul style="list-style-type: none"> Both men and women are involved with small business
	2 nd Muradpur (Laskarpukur Par)	<ul style="list-style-type: none"> Carpenter, mason Fish / vegetable business 	<ul style="list-style-type: none"> Women are involved in tailoring as laborers as well as business Cobbler (small part of the community)
	2 nd Muradpur (Moddo Para)	<ul style="list-style-type: none"> A part of the male community are expert laborers Some of them are entrepreneurs 	<ul style="list-style-type: none"> Women are involved in tailoring and garments factories as laborers
	Dhakai Bari	<ul style="list-style-type: none"> Men are working as unskilled workers in this community 	<ul style="list-style-type: none"> There are more skilled women workers in this community than men: they are engaged in sewing, small business, etc Some are laborers in garment factories
	Gobindopur Khalifabari	<ul style="list-style-type: none"> Some men are involved with small business 	<ul style="list-style-type: none"> 10% women work in the EPZ
	Gobindopur Purba Para DC Road	<ul style="list-style-type: none"> Work opportunities for men at the EPZ 	<ul style="list-style-type: none"> There are no job opportunity for women in this community
	Mistree Bari	<ul style="list-style-type: none"> A part of the male community members are carpenters or mason 	<ul style="list-style-type: none"> Many women in this community work as tailors
	Nomoshudro Para	<ul style="list-style-type: none"> Both men and women prepare snacks and savories, peanuts, etc and sell in the market 	<ul style="list-style-type: none"> Both men and women prepare snacks and savories, peanuts, etc and sell in the market
	Palpara Nurpur	<ul style="list-style-type: none"> Men are masons, hawkers, fishermen 	<ul style="list-style-type: none"> No proper job opportunities for women
	Uttar Chartha Shardar Bari	<ul style="list-style-type: none"> Men are skilled workers like mason, carpenter Some work as mechanics in workshops Some are hawkers Some work at tea stalls 	<ul style="list-style-type: none"> Some women in the area work at the garment factories
Dinajpur	Uttar Chartha Taila Pukur Par	<ul style="list-style-type: none"> Men are skilled workers like mason, carpenter Some work as mechanics in workshops 	<ul style="list-style-type: none"> Women in this community work in garment factories Some are part time service holders at the hospitals Some work as tailors
	Baluadanga Noton Para	<ul style="list-style-type: none"> Small business 	<ul style="list-style-type: none"> No opportunities for women
	Dakshin Baluadanga	<ul style="list-style-type: none"> Small business Various service holders, Grocery business 	<ul style="list-style-type: none"> Small business
	Dhakaia Potti	<ul style="list-style-type: none"> Small business owners 	<ul style="list-style-type: none"> Small business owners
	Dhipi Para	<ul style="list-style-type: none"> Small business owners 	<ul style="list-style-type: none"> Small business owners
	Hotath Para	<ul style="list-style-type: none"> Work in rice processing 	<ul style="list-style-type: none"> Work in rice processing
	Jogen Babur Math	<ul style="list-style-type: none"> Small business, selling fish, etc. 	<ul style="list-style-type: none"> Small business

Narayanganj	Mission Road	<ul style="list-style-type: none"> • A small part of the male community members are service holders • Some men and women are engaged with small local business 	<ul style="list-style-type: none"> • Some women are engaged with small local business • Women are involved with tailoring services from home
	Pashchim Mission Road	<ul style="list-style-type: none"> • Some men and women are engaged with small local business 	<ul style="list-style-type: none"> • Some men and women are engaged with small local business • Some women work from home and are involved with sewing, etc.
	Pora Patti	<ul style="list-style-type: none"> • Some men and women are engaged with small local business like making snacks and savories, etc. • Some men work at the construction sites 	<ul style="list-style-type: none"> • Some men and women are engaged with small local business like making snacks and savories, etc. • Very few of them are service holders
	Uttar Balu Bari Pilkhana	<ul style="list-style-type: none"> • Men do small business in the community 	<ul style="list-style-type: none"> • Women do small business in the community
	No-1 Railway Colony	<ul style="list-style-type: none"> • CDC savings skills • Driving is a livelihood to some men • Some are engaged in local Business 	<ul style="list-style-type: none"> • CDC savings skills • Can work in garment factories • Some are engaged as cleaners in various institutions • Gender awareness and role in decision making
	Char Shimul para refugee colony	<ul style="list-style-type: none"> • Labor extensive work • Porting in dockyard 	<ul style="list-style-type: none"> • Women are involved as garment workers
	Ekrampur sweeper colony	<ul style="list-style-type: none"> • Sweepers at the municipal corporation 	<ul style="list-style-type: none"> • Sweepers at the municipal corporation
	Ekrampur fishermen area	<ul style="list-style-type: none"> • Fishing and fisheries business • Garment work • Goldsmith 	<ul style="list-style-type: none"> • Garment work • Preparation and other fish related work, drying fish, etc.
	Godnail arambag (BGMC)	<ul style="list-style-type: none"> • Savings skills through CDC activities • Laundry business • Selling grocery in the market • Labor oriented jobs 	<ul style="list-style-type: none"> • Savings skills through CDC activities • Garment work • Snack, pitha, etc preparation to be sold in the market
	Khanbari community	<ul style="list-style-type: none"> • Labor oriented tasks, • Joot sorting 	<ul style="list-style-type: none"> • Garment work • Joot sorting • Preparation and sales of snacks and pitha/cake
	Mirpara slum	<ul style="list-style-type: none"> • Masson, carpenter, driving, etc • Involved in local business • labor oriented work 	<ul style="list-style-type: none"> • Garment work • Involved in local business
	Nitaiganj BK road Daspara	<ul style="list-style-type: none"> • Carpenter, goldsmith, etc skilled labor jobs • Driving • service holders 	<ul style="list-style-type: none"> • Garment worker
	Nitaiganj Rishipara	<ul style="list-style-type: none"> • Mason • Salt factory worker 	<ul style="list-style-type: none"> • Garment workers

		• Band party instrument player	
Sirajganj	Notun Jimkhana slum	• Mason	• Garments workers
	Hossainpur uttorpara	• Savings skills in CDC and various NGOs • Salesmen in stationary shops	• Savings skills in CDC and various NGOs • Embroidery in fabric and clothing
	Chak kobdashpara	• Savings skills in CDC and NGOs • Labor oriented jobs	• Savings skills in CDC and NGOs
	Amlapara	• Savings skills in CDC and NGOs • Mason	• Savings skills in CDC and NGOs
	Ghurka shoshan ghat	• Savings skills in CDC and NGOs • Service in NGOs and schools • Tailoring	• Savings skills in CDC and NGOs • Service in NGOs and schools
	Goyla uttarpara	• Savings skills in CDC and NGOs • Rickshaw/ van pulling	• Savings skills in CDC and NGOs
	Hosenpur jogonnath bari	• Savings skills with NGOs • Laborers at flour factory • Meson • Teaching	• Savings skills with NGOs • Laborers at flour factory
	Kol goyla pshchimpara	• Savings skills with CDC • Barbers	• Savings skills with CDC
	Kopdashpara	• Labor oriented tasks	• Labor oriented tasks
	Shahed nagar mazhipara	• Savings skills with CDC • Preparing snacks and savories, peanuts • Hotel assistance	• Savings skills with CDC • Preparing snacks and savories, peanuts • Hotel assistance
	Soyagobindo pramanik para	• Savings skills with CDC • Vendor/hawkers • Labor oriented tasks	• Savings skills with CDC

J. Tribal Peoples

Tribes, minor races, ethnic sects and communities are commonly known as tribal peoples in Bangladesh³. Tribal peoples are mostly concentrated in the Chittagong Hill Tracts (CHT) region constituting Bandarban, Rangamati and Khagrachari districts under Chittagong Division. They are also dispersed in small proportion in other plain districts mainly in the border districts of Rangpur, Dinajpur, Rajshahi, Mymensingh, and Sylhet.

Few individual tribal peoples are dispersed in the country's urban areas. They are largely migrants for livelihood purposes. The permanently settled tribal peoples in the urban areas are less than 1% of the total urban dwellers. Tribal peoples in the urban areas have legal ownership to their lands rather than the customary ownership and they are paying holding tax to the Paurashavas. The landless and

³ Bangladesh Constitution, 2011

temporarily migrant tribal households reside in rented houses. **The social assessment did not find any tribal peoples in the selected communities of the five cities.**

Chapter Three: LEGAL AND POLICY FRAMEWORK AND PAST EXPERIENCE

The Government of Bangladesh (GoB) does not have a national policy on resettlement. Eminent domain law is applied for acquisition of land for infrastructure projects where it is evident as required for public interest. However, in projects with external finance, GoB adopts project specific policy on land acquisition and resettlement. The legal and policy framework of the Project on land acquisition and resettlement, therefore, is based on the GoB laws on Land Acquisition and World Bank's operation policy (OP 4.12) on involuntary resettlement. In this project resettlement of the people will be voluntary and Government of Bangladesh will provide necessary support for development of housing facilities following various options such as in-situ upgrading, re-blocking, sharing and voluntary resettlement. In all cases the people will have to be relocated elsewhere from their present place of location for the time being. Taking in to account of the project nature, necessary facilities in particular towns the resettlement policy framework has been designed. Based on the analysis of applicable laws of Bangladesh and WB's Policy requirement, land acquisition and resettlement (LAR) principles for the PPSIP have been adopted.

A. Legal Framework

The principal legal instrument governing land acquisition in Bangladesh is the Acquisition and Requisition of Immovable Property Ordinance, 1982 (Ordinance II of 1982 including amendments up to 1994). 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 Ordinance provides certain safeguards for the owners and has provision for payment of "fair value" for the property acquired.

The Deputy Commissioners (DC) in all the cases, determine "market value" of acquired assets on the date of notice of acquisition (notice under section 3 of the Ordinance). The DCs then adds 50% premium of the assessed value for cash compensation under law (CCL) of all acquired assets except standing crops due to compulsory acquisition. The CCL paid for land is generally less than the market value as owners customarily report undervalued land transaction prices to avoid higher stamp duty and registration fees. If land acquired has standing crops cultivated by tenant/sharecroppers under a legally constituted written agreement, the law requires that part of the compensation money be paid in cash to the tenants as per the agreement. Places of worship, graveyard and cremation grounds are not to be acquired for any purpose. The law requires that the salvaged materials upon payment of compensation will be auctioned out by the government. Under the 1982 Ordinance, the Government is obliged to pay compensation only for the assets acquired. Households and assets moved from land already acquired in the past for project purposes and/or government khas land are not included in the acquisition proposal and therefore excluded for considerations for compensation under law. Lands acquired for one purposes cannot be used for other purposes by the requiring body.

Under the 1982 Ordinance, the Government is obliged to pay compensation only for the assets acquired. Further, the Ordinance does not deal with social and economic impacts as a consequence of land acquisition. For instance, the Ordinance does not cover project-displaced persons without titles such as informal settler (squatters), occupiers, and informal tenants and lease-holders (without registration document). Further, the Ordinance has no provision for resettlement of affected households and businesses or any assistance for restoration of livelihoods of the displaced persons.

The Pro-Poor Slum Integration Project will have provision for payment of compensation or assistance for the land acquisition, if envisaged, compensation for the structures (if destroyed or minimum salvaged), and relocation & reconstruction grants for the structure, wage loss, etc. under the policy World Bank (OP 4.12).

B. National Policy on housing

United Nations (UN) adopted a housing policy in 1988 with a view to ensure housing for all people in the World by 2000. Keeping the UN policy in mind, Government Bangladesh has introduced a policy on housing solution in 1993 which was amended in 1998 and further amended in 2008 by changing, updating, adopting, increasing and avoiding some of the clauses of the policy 1993. According to the policy of 1993, there were lack of 21, 50,000 houses in rural area and 9, 50,000 houses in urban area as of 1991. It is estimated that about 500000 new houses are required additionally in each year due to population growth. A total of 62, 00,000 houses were required to be constructed by 2010. In 1997, about 23% of people were living in concrete houses which were expected to be increased up to 6,200,000 in 2010.

Right to adequate housing

- The human right to housing is the right to live in adequate shelter in security, peace, and dignity.
- The right to housing is integrally linked to other human rights.
- Without a right to housing, many other basic human rights will be compromised.

Factors determining adequacy

- Legal security of tenure, including protection against forced eviction;
- Availability of services, materials, facilities and infrastructure
- Affordability,
- Habitability,
- Accessibility

- Location,
- Cultural Adequacy

Right to housing is guaranteed under

- The Universal Declaration of Human Rights (UDHR)
- The International Covenant on Economic, Social and Cultural Rights (ICESCR)
- The International Convention on the Rights of the Child (CRC)
- The International Convention on the Elimination of all forms of Discrimination Against Women (CEDAW)

Commitment of the Government of Bangladesh

- Article-11 of The Constitution of the People’s Republic of Bangladesh
- Article 15 (a) of The Constitution of the People’s Republic of Bangladesh
- Article 32 (a) of The Constitution of the People’s Republic of Bangladesh
- The 1993 National Housing Policy prepared by the Ministry of Land has further recommended
- The 1999 National Housing Policy (Amendment)
- Draft National Housing Policy, 2008
- Draft Urban Sector Policy, 2011

C. The 1999 National Housing Policy (Amended)

- To increase availability of roads and other basic infrastructure for populations of different income levels, particularly the poor;
- To facilitate the purchase of land by the poor in locations which are near the place of work and where communication is easy and inexpensive:
- To set up “urban land banks” on khas land, banks of dry rivers;
- To set up a system for easy loans through family or community savings,
- To remove barriers for housing, mainly for poor thorough non-formal micro-credit schemes

- To arrange housing credit programs through public and private sector.
- To develop housing for authorized urban settler in their present location, and if their land is needed for other purposes, to relocate them elsewhere;
- To provide drinking water, sanitation, and welfare services; to promote participation of residents in maintaining community facilities, social, physical infrastructure;
- To facilitate provision of sanitation, water and night shelters for pavement dwellers and the homeless.

1. Goals and Objectives of National Housing Policy 2008

The housing policy adopted in 2008 with a view to ensure housing for all classes of people with developed and quality housing so that a sustainable housing solution can be provided to the people. Objectives of the national housing policy 2008 can be presented as follows-

- To provide the political, economic, environmental, technical, moral and spiritual guidance for suitable housing and sustainable human settlement development for all;
- To harmonize provisions of this regard provided by the United Nations Charter, international laws, national constitutions and other key provisions of various instruments;
- To elevate all human rights, fundamental freedoms and the right to housing and other development showing respect for historical, cultural and religious backgrounds;
- To apply Habitat Agenda harmonizing with the national laws, development priorities and policies without humiliating the religious and cultural dogma and values, cultural background, beliefs and rights of individuals and groups;
- To ensure all types of human rights in accordance with the United Nations and other international charters, the National Constitution and laws in order to-
- Ensure everyone's equal right to access to the opportunities of housing, health, food and education regardless of race, religion, color, language or doctrine.
- Eliminate Poverty to develop sustainable human settlement.
- Ensure economic growth, social development and environmental protection, balanced distribution of settlement, fair use of resources, biological diversity, welfare and rights of present and future generations.

- Develop quality of life on the basis of Social, economic, environmental and cultural resources, features of rural and urban materials and ranges, style and beauty, the type of land use, land and the density of population, communication system and opportunity of housing and benefits of the citizens.
- Preserve buildings and the areas of historical, religious, spiritual and architectural importance, natural beauty and environment.
- Recognize and strengthen the position of family as the basic unit of the society.
- Ensure appropriate housing and basic services and facilities for everyone through the participation and involvement of Public, private, voluntary and area-based organizations, cooperatives, NGO, individuals and groups.
- Express solidarity with the basic needs of the backward, neglected and endangered populations.
- Initiate separate program to provide housing opportunities for working women.

2. The provisions of the policy to achieve those goals

- The government will gradually transfer housing program to the private sector from the public sector for the planned development of the housing sector under the responsibility of People and private organizations and will provide support to strengthen private initiatives.
- The government will increase lawful ownership, availability and purchasing capacity of lands giving priority to the women, children, women lead family, socially neglected, vulnerable and sick and the deprived, poor and homeless people.
- The government will provide land in the appropriate places among low-income groups by giving subsidy if necessary.
- The government will prevent unauthorized construction, land grabbing and building-up unhealthy residents, develop standards of the environment of already build-up slums and, in potential grounds, rehabilitate the inhabitants.
- The government will reduce housing demand created for immigration by increasing more employment opportunity, availability of necessary goods, housing and services in the rural area.
- The government will coordinate the housing, communication facilities, environmental and social benefits of urban and rural planning and management.

- The government will inspire the Co-operative Associations, non-profit organizations, private promoter giving various facilities for the development of land, infrastructural development and house-building for the people of limited income.
- The government will make land administration, revenue collection, land surveying, land transfer and land registration system modern and convenient.
- The government will ensure safe drinking water, drainage and other basic facilities for all levels of people especially for the poor, women, disadvantaged and endangered groups.

D. Land acquisition policy of NHA

Land acquisition policy of the NHA is similar to other agencies as the DC office is the sole authority of acquiring the land and other properties on behalf of Government agencies requiring lands. Land acquisition is executed by the land wing of National housing authority. When any Development Project Proforma (DPP) is approved by the competent authority or any acquisition notice from the planning division, the land wing starts working by marking the settlement records under the cadastral survey (CS) or the revision/review survey (RS), and mauza maps (cadastral map) of the selected lands. An acquisition request/proposal is sent to the concerned DC office to start acquisition process. DC office takes necessary steps for acquisition and prepares an estimated budget based on category wise quantity of affected land and other assets and unit rates as per LA law. NHA deposits required amount to the DC's account for payment. If DC office and NHA can settle the issue, then the concerned DC office will hand over the land to NHA with a 'no objection certificate' (NOC).

By ownership and title records, land in Bangladesh is held as private land, government departmental land, *khas* land (government land), abandoned land and new land. Use of land by any government agency like the NHA will have to get title of the concerned lands transferred through due legal procedure. Acquisition with the power of eminent domain, direct purchase, inter-ministerial transfer or allocation is the legal procedures in this connection.

In case of acquisition using the power to eminent domain, the acquisition ordinance⁴ allows landowners to object to acquisitions at the beginning of the legal process (within 15 days of notification under section 3). Once the objections are heard and disposed of, there is virtually no provision to address grievances and complaints that individual landowners may bring in the later stages of the process. However, in the process of compensation payment, the land owners can apply to Arbitrator within 45 days of notification under section 7(3)Ka with a plea to enhance the compensation. If the aggrieved land owner is not satisfied with the Arbitrator's settlement, he/she can approach the Arbitration Appellate Tribunal for further review. Detailed land transfer policy is given in [Annex 8](#)

⁴The Acquisition and Requisition of Immovable Property Ordinance, 1982 (Ordinance II of 1982 with amendments up to 1994).

E. World Bank Safeguard Policy

The World Bank Operational Policies (OP) on social safeguards includes OP 4.10 on Indigenous Peoples and OP 4.12 on Involuntary Resettlement. Since the project is being undertaken for urban areas only and no tribal peoples were found during social assessment, OP 4.10 on Indigenous Peoples has not been triggered to the project. The project interventions will displace people from their place of origin for the time being and lands (private or government) may be acquired for construction of new houses for the relocated households. Primarily, it is assumed that the new houses will be constructed on their own land by arranging in-situ upgrading, re-blocking, sharing or resettlement on voluntary basis. The interventions will thus induce voluntary resettlement of persons displaced from their housing. Community agreement is the number one qualifying criterion for investment in upgrading works under the project. As per socioeconomic survey of households in selected communities in five (5) towns, 53% opted for in-situ upgrading, 22% opted for re-blocking, and 17% preferred land sharing and only 8% supported voluntary resettlement. The project triggers the OP 4.12 on Involuntary Resettlement that requires that the economic, social, and environmental risks out of relocation/resettlement are mitigated and livelihoods of the displaced persons are restored. Relocation/ resettlement may cause severe long term hardship, impoverishment, and damage unless appropriate measures are carefully planned and carried out. NHA will seek to have public lands (government owned or departmental) for community sites through allocation or inter-ministerial transfer as per provision of law. Involuntary resettlement is envisioned only when NHA will be acquiring private lands (within city or in its suburbs, also having agricultural sites) or resuming public lands from private uses. The overall policy of involuntary resettlement, NHA will comply with, are the following:

- i). Involuntary resettlement should be avoided where feasible, or minimized, exploring all viable alternative project designs.
- ii). Where it is not feasible to avoid resettlement, resettlement activities should be conceived and executed as sustainable development programs, providing sufficient investment resources to enable the persons displaced by the project to share in project benefits.
- iii). Displaced persons should be meaningfully consulted and should have opportunities to participate in planning and implementing resettlement programs.
- iv). Displaced persons should be assisted in their efforts to improve their livelihoods and standards of living or at least to restore them, in real terms, to pre-displacement levels or to levels prevailing prior to the beginning of project implementation, whichever is higher.

The policy requires that the following measures are taken to achieve the above objectives:

The resettlement plan includes measures to ensure that the displaced persons are

- i). informed about their options and rights pertaining to resettlement;
- ii). consulted on, offered choices among, and provided with technically and economically feasible resettlement alternatives; and
- iii). Provided prompt and effective compensation at full replacement cost for losses of assets attributable directly to the project.

If the impacts include physical relocation, the resettlement plan or resettlement policy framework includes measures to ensure that the displaced persons are

- i). provided assistance (such as moving allowances) during relocation; and
- ii). Provided with residential housing, or housing sites, or, as required, agricultural sites for which a combination of productive potential, convenient re-location sites, and other factors is at least equivalent to the advantages of the old site.

Where necessary to achieve the objectives of the policy, the resettlement plan also include measures to ensure that displaced persons are

- i). offered support after displacement, for a transition period, based on a reasonable estimate of the time likely to be needed to restore their livelihood and standards of living; and
- ii). Provided with development assistance in addition to compensation measures such as land preparation, credit facilities, training, or job opportunities.

The policy links implementation of resettlement plan to the implementation of the investment component of the project to ensure that displacement or restriction of access does not occur before necessary measures for resettlement are in place. Resettlement measures include provision of compensation and other assistance required for relocation and livelihood restoration. In particular, taking of land and related assets may take place only after compensation has been paid.

The Bank policy does not bar compensation and assistance to the displaced persons under the resettlement plan in absence of their legal title to land. The non-titled users of public land enjoy informal use right where the government has not sought eviction or from customary and traditional law and usage. The policy comparison between WB and GOB is attached in [Annex -1](#).

The project will be using the provisions of national housing policy and the Ordinance II of 1982 on acquisition and requisition of immovable property, the registration act and the like among others under the legal framework and World Bank OP 4.12 on Involuntary Resettlement.

F. Review of Past Experience of Slum Improvement in Bangladesh

Urban housing in Bangladesh is marked by a high rate of urbanization; unabated migration by the rural poor, who are unable to access the formal sectors and benefits of the cities, largely contribute to the process. Employed mainly in the informal sector, the urban poor cannot meet the basic needs of the urban population lives below the poverty line under inhuman situations. It is rather difficult to understand the government's focus on the urban poor in Bangladesh on a medium or long term basis. The Government of Bangladesh has approved a National Housing Policy in 1993 which was updated in 1999 and once again being updated in 2004. The Policy describes the future role of the government in the housing sector as that of a "facilitator" or "enabler" rather than as a "provider", in order to increase access to land, infrastructure services and credit and to ensure availability of building materials at a reasonable price specially for the low income groups and to create and promote housing finance institutions whereas actual construction of housing will generally be left to the private sector

developers, the people themselves and the NGOs (MOHPW, GOB, 2004). The policy provides special consideration for improvement of low income settlements and slums and squatters. It has clear recommendation in support of ensuring proper rehabilitation in case of slum eviction. The policy also makes statements on strategies for improving land supply, infrastructure, building materials on technology, housing finance institutions, legal and regulatory frameworks and institutional arrangements. However, little has been achieved in terms of implementation. It also recommended the formation of National Housing Council and National Housing Authority (NHA) in order to implement the policy objectives and programmes of the government. The latter has been formed but not the Council. Even with the Authority in place, there is very little housing activity by them. However, the Annual Budgets offer some clue, for example the national budget for the 2004-2005 financial year has made an allocation of BDT 500 million for the Housing Fund for the homeless people (both rural and urban). This allocation has little scope for the urban homeless and secondly the total allocation is only half of the previous year's allocation. Bangladesh has not more experienced from urban partnership for low cost housing. Some experienced and learning shared below:

1. Governmental interventions

In 1989, Ministry of Land formed a committee called Dhaka Mahanagori Bastee Samashya Nirasan Committee (Dhaka Metropolitan Slum Problem Eradication Committee) which recommended a comprehensive plan for rehabilitation phase by phase but no effective program was carried out for implementation of this program, partly because of change of government in 1990.

In 1999, the government introduced two housing schemes to encourage urban poor to return to villages. Bangladesh Krishi Bank offered loans for income generation and resettlement in Ghore Phera Programme. Asrayan Project offered basic housing in barrack like tin structures, with cooking arrangements, a common pond for fishing and other needs and a community room. A third project, the Adarsha Gram Prokolpo, was a housing credit programme for which no statistics have been published to show who have benefited from these schemes and gone back to the villages. There was some apprehension that lack of employment and inefficient monitoring in implementation has forced recipients back in urban slums.

- In the first five-year plan (1973-1978) government decided to build nuclear housing for low-income households through sites and services approach. In 1975 government resettled 75000 evicted slum dwellers in three areas in the outskirts of Dhaka, out of a number of 200,000 evicted persons. The three areas were Tongi, Mirpur and Demra. In 1975, a total of 3044 families were deposited on an 88 acre undeveloped site in Bhasantek area of Mirpur. The resettlement camps at Bhasantek were re-shifted to low lands in Kalshitek, 1 kilometer to the west, in 1979. United Nations Centre for Housing, Building and Planning developed a 60 acres site to house 2300 families. Each family was allocated a plot of about 475 square feet, a basic one room shelter, access to public utilities and community facilities. The project

is known as Kalshi resettlement project in Mirpur Section 11 and was completed in the late eighties.

- Rehabilitation project for shelter less families in Datta para, Tongi built 1016 semi-pucca houses (460sq.ft each) at a cost of 1197.92 lacs on 30 acres of land.
- A Slum Improvement Project (SIP) was undertaken by LGED in 1986 with support from UNICEF to implement slum improvement programmes for 10 cities targeting 470,000 people. Improvement measures in coordination with ongoing projects of UNICEF and DCC, NGO linkages were given due importance. Social, physical and institutional measures referring to education and income generating activities were given careful attention.
- The HSD (presently NHA) completed project at Kaiballyadham, Chittagong with World Bank assistance in 1997 on 101 acres of land to accommodate 4144 residential plots, 31 small industrial plots with provision for 97 market stalls, 2 schools, health clinic and other necessary facilities (Case Study 4, Annexed).
- To deal with the remaining population of Bhasantek, MoL signed a contract with North South Property Development on September 29, 2003 to develop a satellite town on 150 bigha of land for rehabilitation. But the progress project has been extremely slow.
- In six divisional towns, a project for housing a hundred thousand families (on 400 sqft each) was proposed at a cost of Taka 418,863 billion for rural poor and slum dwellers. 500 acres of Khas land were to be used and beneficiaries would return the loan by instalments fixed at Taka 1162 per month for 30 years.

The present non-party caretaker government has undertaken a project rehabilitate some of the slum dwellers of Dhaka evicted recently.

2. Some other experiences:

Slum Development by SHEVA: This project is an example of how the NGOs as intermediaries can intervene and motivate the owner and occupiers to improve the slums and arrange finance for that. Forty beneficiary families of SHEVA with informal sector jobs and incomes of US\$50-70/month were living in temporary structures, paying US\$8 for 6-8 m² rooms in 6 bastees⁵ (600 m²). SHEVA initiated a 'Shelter Improvement Project' on one plot with a loan from the Basic Bank to build semi-permanent row houses. Paved lanes and good plans ensured proper access and ventilation, separate baths and toilets, and gas in common kitchen areas, training and community meeting room and a covered sitting area. The landowner agreed to mortgage the land and set a rent for the present tenants fixed for 5 years. The

⁵ Bastees are informal settlements in the urban areas referred to as Slum under the project and this document.

tenants agreed to get training on community based programs focusing on water and sanitation management, healthcare, functional education and skill development, pay the increased rent and abide by the communities decision in related matters. The US\$20,000 project cost was amortized in 7.5 years at 12.5% interest. In lieu of manifold benefits with the improvements, the tenants agreed to pay double as rent with the progress of the scheme, improving the living conditions and enhancing return, the neighbors have shown interest to start similar projects.

Kingshuk Multi-purpose Cooperative Society: These projects are examples of how without institutional finance people can come together to solve their housing problems. In 1994, Kingshuk bought some low-cost land in the city fringe with its savings to develop housing. Failing to get a loan for 4 years, they started the project themselves. 20 members in the first building project undertook construction from their own saving matched by Kingshuk, which would be gradually withdrawn. It has also started buying land and then gradually withdrawing the fund when the numbers start supplementing. As the equity is reached, the project members meet the valuation of the developed land in further installments.

There are two more examples. One is an involuntary resettlement of displaced people from Export Processing Zone (EPZ) Area, Comilla. Comilla is a medium sized town in between Dhaka and Chittagong, where Government established an EPZ and displaced some 1500 persons.

From the above examples it is established that low cost housing project worked very well and helped poor class people to lead a better life in a decent house with affordable house rent. But for running this type of project proper implementation is needed.

Chapter Four: CONSULTATION AND PARTICIPATION

A. General

The stakeholder consultation is an integral part of the social assessment and aims to provide a two-way communication channel between the stakeholders and the scheme proponents. In line with this aim, the objectives of the stakeholder consultations are to:

- i). Develop and maintain communication links between the scheme proponents and stakeholders,
- ii). Provide key project information to the stakeholders, and to solicit their views on the scheme and its potential or perceived impacts, and
- iii). Ensure that views and concerns of the stakeholders are incorporated into the scheme design and implementation with the objectives of reducing or offsetting negative impacts and enhancing benefits of the proposed scheme.
- iv). To provide feedback to the stakeholders on the issues raised and the solutions planned related to project scheme.

Consultation with the affected parties should be the beginning of a Participatory Process for designing and implementing projects. Consultations enable the project team to hold joint discussions with the affected people, share ideas about planning and implementation and benefit from local knowledge and take more informed decisions. Consultation can be in different forms, such as organizing public meetings, holding focused group discussions, or carrying out household surveys or even having direct one to one consultations.

B. Methodology of Consultation

According to World Bank safeguard policy, both OP 4.01: Environmental Assessment and OP 4.12: Involuntary Resettlement recommendations emphasize on Disclosure, consultation and participation (DCP) in the project processing to be ensured and adequate and timely information is made available to the beneficiaries and stakeholders. Therefore, consultation meetings with key stakeholders of the project was one of the key measures to ensure community participation and ensure that the project has adequate information about key challenges and vulnerabilities of the communities and expected outcomes of the community through the project.

As a part of participation planning of the pilot project, 10 consultation meetings were organized in each district. Therefore, 1500 potential stakeholders participated in total 50 stakeholder consultation meetings. As special emphasis was concentrated over female and vulnerable group, out of 1500 participants, 1237 were female and 263 were male. The participants at the meetings were informed about the project goals and objectives and their opinions were noted to be incorporated in project planning design and implementation. For future improvement of project planning and considering specific areas of improvement for each community, their specific opinions were incorporated in economic, social, environmental and business-institutional analysis.

C. Stakeholders

Stakeholders are people, groups, or institutions, which are likely to be affected by the proposed project (either negatively or positively), or benefited by the project interventions or those who can influence the outcome of the project. Stakeholders have been identified through internal discussions, community meetings, key informant interviews and literature review. Generally a distinction is made between groups of stakeholders, the primary and secondary stakeholders and key stakeholders. The primary stakeholders are the stakeholders who are directly affected or benefited by the project including the community members in the potential slums for upgrading and those will be affected due to the interventions and acquisition of land for slum upgrading. The secondary stakeholders are NGOs, community based organizations, and community development projects in the project area. The key stakeholders are governance agencies, development partners, media, community leaders, civil society, traders, construction laborers and consultants. The various stakeholders of the PPSIP and their interests have been discussed in the following Table 4.1.

Table 4.1 Stakeholders and their Interests under the Project

Stakeholders	Potential impact/contribution	Category of Stakeholders
Government Departments/ Agencies: NHA, BB, ULBs and Conservancy Agencies, Ministry of land, District administrations	Community demand driven slum upgrading with an effort to channel housing finance for low income households of the designated slums in the cities. NHA is the executing agency of the project. Housing finance will be channeled through the Bangladesh Bank (BB). Urban local bodies (ULB) will be maintaining the civic facilities developed under the project while the public sector conservancy agencies will provide water, electricity and gas for improved slum settlement. Involvement of the Ministry of Land and Deputy Commissioners will be for secured land tenure for the slum dwellers in the upgraded communities.	Key stakeholders
Media, community leaders, elected representatives, civil societies, consultants	Media, community leaders and local elites can influence others and thereby the project. Low income housing is a basic need of the poor and landless communities and slum upgrading will enhance living condition in terms of communication, health, education and social harmony. This will draw media interest. Civil society keep careful look on any interventions in slum areas. However, community leaders will be instrumental for the project for the earned trust by the communities. The consultants interact with the communities, civil societies and others to dig out	Key stakeholders

	potentials for the project in its design and implementation approach.	
Traders and construction laborers, funding agency and the communities	The project resorts to the support from the financing agency (IDA) and the larger community in the project area for its implementation. The construction laborers will be benefited from employment during construction while the traders of construction materials will benefit from additional sales.	Key stakeholders
Community members in the potential slums for upgrading	Healthier and safer environment, improved roads and drainages systems, improved housing, financing facilities, savings generation, newer ideas, community bonding and empowerment	Primary stakeholders
Project Affected Persons (as defined in Bank's safeguard policies)	The project may affect some private land owners and displace peoples from public lands from sites for development sites for slum upgrading .People may also be displaced temporarily for re-blocking, land sharing and construction of roads and drainage network.	Primary stakeholders
NGOs, Community based organizations, and community development projects	Project research activities are largely benefited from the experience of local NGOs, community based organizations, particularly from the groups operating under the Urban Partnership for Poverty Reduction (UPPR) Project.	Secondary stakeholders

D. Outcome of the stakeholder's consultation meetings

The potential affected/benefitted people along with community leaders (elected and socially recognized) have been consulted in groups during conducting socioeconomic survey in the five (5) selected towns. Goals and objectives of the project including participation of the beneficiaries and local people including local government institutions (City Corporation/Paurashava) have been discussed in the consultation meetings. The people are aware of the project nature and ultimate benefit of them from the project in terms of comfortable housing. Various alternatives for making housing solution have been disclosed in the consultation meetings. People have raised current problems/challenges and advantages in the communities and suggested probable solution and their expectation as well as vision for future. There are common concerns across the cities with only few site specific issues came out from the consultation process in the five cities. Summary of the outcomes in the form of problems with suggestive solutions were as follows:

Common problems in the five cities:

- Poor sanitation and drainage system that causes water logging.

- Flooding during the monsoon season
- Inadequate number of latrines and need separate bathrooms
- Poor communication system. Connective roads are very narrow for access of ambulance or fire services
- Inadequate gas and electricity connection
- Inadequate water supply and pure drinking water
- No separate kitchen for cooking and Bathrooms for bath
- No boundary wall around the community for good security
- Need dustbins for a hygienic living condition
- Lack of educational and medical facilities
- Over population and unemployment
- No street lights
- Fear of eviction
- Congested residence and eminent threat to fire safety
- There are no place for socialization, the community needs a community center for that and playground for children
- Early child marriage and dowry system

Suggestive solutions expressed by the communities:

- The Government should arrange fixed land ownership to solve eviction problem
- Multi-storied buildings can be constructed to solve the residential problems and residence should be arranged in a systematic way with affordable house rent
- More latrines construction considering to total households
- City corporation should come forward to solve their waste disposal and drainage system, in addition to that, Electric development Board should find solutions to electric pole problems for safety of the community
- Water development board should build embankments to prevent flooding
- Need community police post
- Increased social awareness to reduce gender discrimination and strong law enforcement to reduce dowry problem and stop child marriage
- Rest of the problems communities people expect City Corporation/Paurashava/ NGOs / Government to come forward with solution to their problems.

City specific problems and suggested solutions:

- Drug abuse problem found in Sirajganj and Barisal. To solve this problem promoting the existing youth groups and educating them on the negative effects at drug abuse is to be needed.
- Soil erosion during monsoon is a common problem in Dinajpur. To solve this problem construction of embankment by the canal to be needed.

The community problems and the suggested solutions have been reviewed and the feasible recommendations are taken into consideration in the project design through structural and non-structural measures. Community wise consultation meetings, nature of participants, present advantages and future vision of the selected towns have been presented at [Annex-2](#) and consultation and Participation Framework is given in [Annex-3](#).

E. Informal Consultations/meetings with community people and leaders:

Meeting with UPPRP Town Manager: At 12:30 am on 21th October 2013

The town manager briefed about Comilla. He also informed about relationship among community people, their strong bonding, networking, savings and leadership quality. There are 59 CDCs and the total saving is above 3 crore. According to him, community people of this area are very understanding, mobilized and smarter. They also have need of housing. He believes this kind of participatory project will be well practiced and people will be cooperative in Comilla. Settlement improvement officer of UPPRP was present there. He shared his experience with us. Town manager was concerned about the land for housing. He suggested contacting with DC and Mayor for *Khas* land.

Meeting with the Deputy Commissioner: At 4:00 pm on 21th October 2013

A meeting was held with DC of Comilla on 21th October 2013. After the introductory session the project was briefed. He shared much practical knowledge from his long term field experience. He talked about his bad experience of working with DFID funded project of low-cost housing. He thinks the term “Low-cost” is inappropriate since it always compromises with quality. DC suggested us to think about how to maintain the project in long run.

Another issue was very prominent in his discussion, which was the land issue. He agrees that government can give land though there is no specific policy for that. He contextualized the problem and said we might need to take different approach for Comilla since the land price is very high. He appreciated our project for its approach and process.

Issue of finance and funding came up to be another important issue. He talked about replenishment and treasury system of funding model. Whether microfinance is appropriate for this project needs to be re-thought as it can be hard for poor people to repay. He showed disadvantages of microcredit. DC suggested brainstorming about financial model to make it easier for poor people. He gave example about failure of housing fund of Bangladesh Bank. DC talked about the definition of “House” in depth. It’s not only a place to sleep at night. Many things are associated with housing such as dignity, identity, civic life, children’s education etc. DC suggested tagging City Corporation with this project. According to him, “people” are the focus of this project. So we should be talking with him as he believes they know better than him. He mentioned about cooperative system of Thailand and other countries.

DC focused on the process of this project. He thinks other than participatory process, it cannot sustain. Creating demand for this kind of project should be another goal of this project as he recommended. He said “People should feel urged to own this kind of project”. The more profoundly community people will be involved; the more effective will be this project. He opined that the cost reduction can be done by building several houses together.

The DC was asked what can be government’s role in this project. He said government should not be involved in day to day activity of the project. He also recommended not taking government as funding agency. Rather, they can ensure security and can act in monitoring role. DC talked about projects which were given by Government like Asrayon project. It was an expensive project and people are very reluctant about maintaining since it was donated. There was no involvement of the people who will be

living during designing. Eventually, they came up with many complains about the house. According to him, donated things are never successful even it is a housing. He advised us to keep common facilities like mosque etc. He also suggested us to visit Practical Action's project of Gaibandha.

In our conversation, we asked how land problem can be solved. He showed concern about land use policy of Bangladesh. He said within 10% of Government land 2-4% is in use, other 7-8% is seized by influential people. These lands can be used properly as he suggested.

Meeting with the Mayor: At 12:30 on 22nd October 2013

The honorable Mayor had shown his curiosity about the process, the beneficiary, and the time period of the project. He assured his support from his side and gave some important suggestions. The Mayor is well aware of the poor condition of the government project done like 'Abashon' and he suggested visiting one of these projects. This project was done in 2003 by government to resettle the victim who lost their land during making Comilla Export Processing Zone (EPZ). Projects that are imposed on the poor people without their participation might not work properly in real life, According to the Mayor. He gave example of UPPRP and praised their process of working with the poor people. He also expressed his desire to work with people who needs his support but only if those people are willing and ready to take the help. He suggested communities like Tikkar char (under CC), Jakuripara, Mofizabad and Bhashani colony. Tikkar char can be a good community to work with since half of them have land title and rest are living in WAPDA land. He believes, by negotiating with WAPDA, land problem can be sorted out. "I will not enjoy the facility, so it is better if you talk and discuss with the people for whom you will be working" says the Mayor. If his community people are being helped, he ensured to assist us. Mayor told us not to commit anything in community which we will not be able to do in reality.

Informal meetings with different communities:

Community Rishipotti: Summary of the meeting is given below,

Major problems identified:

- This small Hindu community is financially less solvent compared to the other communities.
- The community expressed strong dissatisfaction about the way they lived.

Issues and challenges:

- They have not thought about their house improvement
- The loans provided to the communities is not used for housing purpose
- Living environment is very unhealthy due to the smell of leather
- Authority tried to relocate their workplace from the community, but they didn't agree

Strengths:

- They have the land ownership.
- They have a savings group though mostly utilized for income generating activity

Weakness:

- The community did not seem united

Community Tikkar Char: Summary of the meeting is given below,

Major problems identified:

- 10% households of the settlement are living illegally on the land of Water Development Board and faces eviction threats.
- This community has faced fire hazards before.

Issues and Challenges

- The community consist households of different income levels; some even have '*pucca*' housing. Those living in poor condition are unable to afford the house improvements. Thus the needs/problems within the community are not similar.
- Even though the community has significant amount of saving, this cannot be used for house improvement. However, they were enthusiastic about opening a separate savings group dedicated to house improvement.

Strengths

- Legal owner of the majority portion of the land.
- At the 1st impression, the community displayed a strong sense of unity.
- "At the beginning, we were scared to save even 10 tk, now we are saving 150-200 tk per week." This comment from one of the CDC members signifies the trust among each-other within the community.
- The community is also willing to help the less affluent households in the settlement through co-operative loan from the community.

Community Abason Prokolpo Rajapara:

The experience of visiting a community which is a housing done by government was different. It showed us real life advantages and disadvantages gained by the general people. The community has their own saving for the last 2-3 years. 195 members have to pay 10 taka per month and the total saving is now around 50,000 BDT. But no one is interested to fix their housing problems, rather they want to take small loans and start business.

The main issue which was prominent was that the community people had dependent mentality since they had been given the housing so they were expecting government would fix their housing related issues. They were more focused on their problems rather than the facilities they were given.

Community Robi Dash Para:

Background

This community has been living here through generations for over 200 years. Every family living in this community is related to each other. The houses are grouped in different clusters and blocks. The clusters or blocks are grouped according to their kinship of the families.

Major problems identified:

- Low income community
- Threats of encroachments
- No significant savings

Issues and Challenges:

- Highly priced land adjacent to a major vehicular road
- The community is not capable of paying installments (provided they are given long term housing loans) with the existing structure of their income source. This highlights the need to incorporate a source of income along with the housing plans to ensure the household are able to pay their installments.

The Robi Dash Para in Comilla situated in ward no 18 consists of 60 families. The land is owned by them after running case with some other Muslim community people for about 20 years.

The previous Chairman of the Pouroshobha, Kamal Chowdhury improved some of the roads and then no other authority tried to help them. Now, UPPRP is giving them the chance to make their own saving groups and try to take initiatives for their own development.

When asked, the main problem of the community, the only answer was money. As all of them are shoe makers, they earn from hand to mouth so hardly gets scope for saving for which they do not think of taking loans as they fear they will not be able to repay it timely.

Almost all of the men are involved in shoe making business and the women are housewives. The community does not have any saving group except UPPRP as they had bitter experience before. They had quite a big amount of money in the previous committee they made, but one of the members had stolen the money and the community faced a big loss.

Now the community fear eviction by the wealthy people who try to snatch the land as they are living in high priced land. So some of them are selling the land to Muslim community people, only a few like Shila and her family has talked to a developer firm since they believe it would not be possible for anybody to encroach if a building is established on their land. But the meeting with the developers were not successful as the developers wanted to take two third of the property and give one third to the community. The community people desire to make shops in the roadside as that would enhance their income source.

Chapter Five: ASSESSMENT OF COMILLA CITY FOR PILOT SCHEME

A. Socio-economic considerations

1. Household survey recommendations

Within a broader perspective, communities of the city corporation of Comilla is more relatively stable and diversified than other informal settlements, more than 50 years as the mean stay and different types of communities in different religions cited among inhabitants. Communities of Comilla share many attributes of slums and urban poverty:

- a. Income and expenditure is almost similar. In some cases it was found that the expenditure is higher than income. So, few of the households are always in debt. This is supported by the fact that many households across the communities consistently spend more than what they earn.
- b. Inadequate asset base (with most residents not having more than necessary kitchenware and furniture).
- c. Inadequate provision of public infrastructure (with the vast majority of residents citing unreliable water and inaccessibility due to poor roads/paths)
- d. Inadequate provision of basic services (with inadequacies in health care and schools)
- e. Inadequate protection of rights (with insecure tenure and widespread pollution in all forms).
- f. It was found during the survey that on an average 3 to 7 families were sharing one latrine.

2. Social considerations

Assessment of social issues of the communities in Comilla city provides the following analyses as input to the selection of communities and designing housing solutions for them.

1. As few of the communities (5) will be undertaken for integrating and upgrading in this project, the plans must be adopted according to the explicit characteristics of the service facilities, demands and overall wellbeing of population of the community. Of these characteristics, willingness of the community people, length of stay and support from the local government should be considered in this pilot project.
2. Social characteristics should also be considered in the selection of communities for intervention, as the success of the project will largely depend on the attitude, perceptions and bonding of community people to the goals and activities of the project. Further, the slum upgrading should not favour only the well-off residents. Yet being important stakeholders, the sensitivities of landlords and structure owners will be very important.
3. The length of stay in the communities confirms that there is internal migration within Comilla City Corporation. It was found from the survey that a total of 33% people are living

- in the community since birth while 58% are internal migrants from within Comilla, but only 9% have migrated from other districts. These findings represent a positive interest by community people in their particular community, possibly translating into vested interests in the project.
4. According to social impact assessment survey a strong foundation of community belongingness is present in surveyed communities. Further, this community development should focus on the characteristic of "living in Comilla City Corporation" and the unity of "common needs" and sharing common resources as cohesion strategies.
 5. There was a moderate awareness of social groups within Comilla City Corporation communities showing a gender based similarity towards membership within the social groups, but low benefits reported from these groups. Men are members of different organizations, whereas female groups are mainly involved with savings groups, such as the CDC, BRAC microcredit, Grameen, and ASA microcredit. Many respondents reported that these savings groups had limited financial resources, and thus, were not able to meet the needs of its members. The integration plan of this project could thus benefit these already existing groups by expanding their membership and their role in driving community development. In turn, the project will benefit from the existing social capital stemming from these organizations, which will promote greater community ownership of, and trust in, the goals of the project.
 6. There is high awareness of social facilities such as transportation, education, medical and health etc. within Comilla City Corporation and high utilization has been reported through SES and consultation meetings, despite the inadequacy of these services. The project will enhance these facilities, but also carefully cost and thoroughly consult with the community as well as the city planners. Upgrading must effectively communicate all their activities with residents in order to promote full utilization.
 7. The socioeconomic survey and consultation meetings established that the state of public health facilities and quality of service is welcomed in Comilla City Corporation. Comilla is declared as City Corporation on 11th July 2011. Most of the health facilities are dilapidated and congested ones.

3. Economic considerations

Economic performance and capacity of the communities in Comilla for engagement with the project is presented as follows:

- i. The Export Processing Zone (EPZ) and Bangladesh Small and Cottage Industrial Corporation (BSCIC) are two important industrial sites of Comilla City Corporation. There are 34 running industries and 9 more to join the list in EPZ area and 142 cottage industries in BSCIC area. These industries offer employment and in upcoming days, it can be expected to increase potential job opportunities. A large percentage of population from the surveyed communities,

especially people from Uttar Chartha Shardar Bari, Uttar Chartha Taila Pukur Par, Gobindapur Khalifabari, Gobindapur DC road and Dhakai Bari are enjoying job opportunities in these areas. In future, it can be expected that the potential job opportunities in these areas will increase housing demands in the surroundings.

- ii. Different types of occupational groups were found in the communities like electrician, carpenter, repairing electric appliance, bamboo smith, day labourers, transport worker etc. Vegetable selling, retail shops, preparing snacks and savouries to be sold in the market and salons/barber shops were the most reported businesses. . Vegetable selling requires low skill. Thus, though this is the most common business activity, these findings also prove that residents need skills training to pursue higher and more profitable options. Operating businesses was the most reported economic activity, showing a preference for this type of economic engagement to earn a livelihood. Unlike other informal settlements in the city corporation, for example Namo Sudra Para and Nitaigonj B.K.Das road, Comilla City Corporation is surrounded by relatively poorer neighbourhoods where wage employment is difficult to come by. Thus it is not surprising that many residents here have opted to operate small businesses to earn a living. Entrepreneurial capacity building and workshop/business space should be given priority in the upgrading.
- iii. Although most of the wage labourers in Comilla are either engaged in transport work or technical work as skilled workers, they can improvise through training and capacity building opportunities. In some communities like Gobindopur Purba Para DC Road, Palpara Nurpur, have no appropriate job opportunities for women. Therefore, in addition to improvising, these communities may require some capacity building to create opportunities as skilled workers for them to enter the skilled worker market.
- iv. By analysing household expenditures by income brackets, primary and secondary needs have been identified. Food and housing are the first priorities among the lowest income earners; however, as income increases, education, health, and clothing expenditure also increases. The project can address these needs by increasing housing, health, and education infrastructure and economic capacity.
- v. Borrowing was a common and necessary method of coping with financial instability. Women groups were the most cited as performing better in addressing residents' needs, thus, the project should consider these activities in planning and as a method to reach future sustainability. Women groups both provide stability and decrease vulnerability in borrowing and promote unity in the community. Beside women groups, people tend to borrow from NGOs including BRAC, ASA, Grameen Bank, etc, their friends and business owners. The problem with this process is that when one fails to repay, conflicts emerge which threaten relationship and peace in the community. While it would be practical that the project encourages borrowing from formal organizations and credit schemes, it is also imperative that these formal organizations are also made easily available and monitored; for accelerated development.

4. Physical and environmental considerations

Physical characteristics and environmental considerations identified through the social assessment are as follows:

- i. A good number of tenants were found in the communities. Tenure schemes that address renting as an option may be offered in the project. This may be utilized as an initial source of financial support for construction work and a maintenance support for the future. The survey collected information on ownership of dwelling houses in Comilla City Corporation areas. A significant number of houses are owned by the household dwellers, either individually or jointly.
- ii. Road quality, water consistency, availability of non-pollutant lighting, number of latrines, and adequacy of recreation facilities are requested by the community to be integrated in the course of planning of the project.
- iii. Sanitation facilities should be improved as 7 or more families are using one toilet, number of toilets needs to be increased.
- iv. There was high incidence of various forms of pollution. To address these problems, the following solutions were suggested by the residents and therefore, should be incorporated in the project. Air and water pollution: covered drainage system and sanitary latrines should be constructed as a part of project facility. Water pipes should be made of a stronger material and drainage systems should be better maintained. So that supply water is not polluted.
- v. To address long distances, more water points should be established to provide residents with clean piped water and thereby reduce distances and travel time.
- vi. A modern, systematic method of solid waste disposal must be implemented. As of now, "individuals" or 'none' were the disposal methods cited in survey responses when it was asked who manages the waste disposal. Further, as disposal is presently disorganized or absent, residents must be educated on the need of such systems so that bad habits are discouraged and good habits of disposal become habituated.

B. SOCIOECONOMIC PROFILE OF THE COMMUNITIES

1. Option and preferences for housing solutions

People are living in the low income communities/slums on their own arrangement by constructing structure or by renting others' houses. Some of the households have been living by generations and inherited the land. Relocation or resettlement of the households from their place of origin may create some temporary hazards to maintain their household chores, livelihood, standard of living, etc. It is expected that the people will be getting better housing solution by introducing various interventions such as in-situ upgrading, re-blocking, sharing and voluntary resettlement.

According to the survey results, 56% of the sample households at communities in Comilla preferred in-situ upgrading. About 25% of the households preferred re-blocking whereas more than 17% agreed to share their land with others for housing solution. These also require displacement of the households elsewhere for a particular period until the new house is constructed. Only 2% of the sampled households preferred voluntary relocation (Table 4.1) that also requires displacement for the time being. Relocation of the households from their place of origin will obviously have some social and economic problems. Mitigation plans may be taken in consultation with the people to avoid or minimize the impact. Rental allowance including rental income from their house, dismantle cost, transfer and reconstruction cost, etc. may be provided to the appropriate owners of structure. Tenants may get rental allowance for a particular period as lump sum amount.

Table 4.1: Expected housing solution by the sampled households

Name of the community	In-situ upgrading		Re-blocking		Sharing		Resettlement (voluntary)		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Namo Sudra Para	7	46.67	5	33.33	2	13.33	1	6.67	15	100
Nitaygonj B.K Das Road	7	46.67	4	26.67	4	26.67	0	0	15	100
Uttar Chortha Telia Pukur Par	8	53.33	4	26.67	2	13.33	1	6.67	15	100
Uttar Chortha Sarder Bari	10	66.67	4	26.67	1	6.67	0	0	15	100
Dhakia Bari & Beside	7	46.67	3	20.00	4	26.67	1	6.67	15	100
Mistree Bari & Beside	10	66.67	4	26.67	1	6.67	0	0	15	100
Gabindapur Khalifa Bari	9	60.00	4	26.67	2	13.33	0	0	15	100
Gabindapur Purbo para DC Road	12	80.00	2	13.33	1	6.67	0	0	15	100
Uttar Nurpur Pal Para	5	33.33	5	33.33	5	33.33	0	0	15	100
Laskor Pukur Par	9	60.00	2	13.33	4	26.67	0	0	15	100
Total	84	56.00	37	24.67	26	17.33	3	2.00	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

2. Spatial distribution of communities

A total of 150 households were taken from 10 communities in Comilla city as samples household socioeconomic survey, which represents a total of 713 people. Among them male and female are 344 (50.36%) and 369 (51.75 %) respectively. In all surveyed community slums, the highest number of male (52.86%) was found in the Uttar Chortha Telia Pukur par, where female population was 47.14%. Uttar Nurpur Pal Para has the highest number of female (54.79%), where male is 45.21%. Average HHs size is 4.75 which is greater than the average HH size in urban areas (4.41 in 2010, HIES). The average sex ratio is 100:99.01 in the project which is slightly less than that of the overall urban scenario of Bangladesh 100:100.1 (See Table 4.2).

Table 4.2: Area-wise distribution of households and population

Name of the community	HH	Population						Ave. HH size	Sex ratio
		Male		Female		Total			
	No.	No.	%	No.	%	No.	%		
Namo Sudra Para	15	31	49.21	32	50.79	63	100	4.20	97:100
Nitaygonj B.K Das Road	15	36	51.43	34	48.57	70	100	4.67	106:100
Uttar Chortha Telia Pukur Par	15	37	52.86	33	47.14	70	100	4.67	112:100
Uttar Chortha Sarder Bari	15	45	51.72	42	48.28	87	100	5.80	107:100
Dhakia Bari & Beside	15	34	45.33	41	54.67	75	100	5.00	83:100
Mistree Bari & Beside	15	32	48.48	34	51.52	66	100	4.40	94:100
Gabindapur Khalifa Bari	15	36	48.00	39	52.00	75	100	5.00	92:100
Gabindapur Purbo para DC Road	15	34	51.52	32	48.48	66	100	4.40	106:100
Uttar Nurpur Pal Para	15	33	45.21	40	54.79	73	100	4.87	83:100
Laskor Pukur Par	15	26	38.24	42	61.76	68	100	4.53	62:100
Total	150	344	48.25	369	51.75	713	100	4.75	93:100

Source: Socioeconomic survey BRACU-KMC, December 2013

3. Education level of the population (5 years and above)

Education of the study population (≥ 5 years) seems underprivileged than that of the national level. Table 4.3 shows that more than 27% of the population is illiterate among which 14% are female and above 13% are male. Slightly over 39% people (19.69% male and 19.38% female) have completed primary level while about 24.62% (11.08% male and 13.64% female) studied in secondary level. Only 5.54% of the surveyed population (2.15% male and 3.38% female) completed SSC and 2% (0.62% male and 1.38%) completed HSC. Only 0.62% (0.46% male and 0.15% female) are graduates or completed masters degree. Education level of the female is slightly better than the male population.

Table 4.3: Distribution of educational level of people (5 years and above)

Education level	Male		Female		Total	
	Number	%	Number	%	Number	%
Illiterate	85	13.08	91	14.00	176	27.08
Up to class five/ Madrasha	128	19.69	126	19.38	254	39.08
Class six to nine	72	11.08	88	13.54	160	24.62
S.S.C. or equal	14	2.15	22	3.38	36	5.54
H.S.C. or equal	4	0.62	9	1.38	13	2.00
B.A./B.com/B.sc or equal	3	0.46	1	0.15	4	0.62
M.A/M.com/M.sc or equal	3	0.46	1	0.15	4	0.62
Diploma/ vocational	2	0.31	0	0.00	2	0.31
Only religious education	0	0.00	1	0.15	1	0.15

Education level	Male		Female		Total	
	Number	%	Number	%	Number	%
Total	311	47.85	339	52.15	650	100.00

Source: Socioeconomic survey BRACU-KMC, December 2013

4. Monthly income of the households

Among the surveyed households 30.67% are found within income level of up to BDT 7500 per month (90,000 per year). Household income up to 7500 per month is considered below poverty line. Following table shows that on an average, most of the population (42%) of the study area lived within the income band level of BDT above 10000.27.33% of the population has an income level of BDT 7501-10000 and 19.33% has income level of more than BDT 5001-7500. Only 2.67% monthly income level of BDT up to 2500 (Table 4.4). So the households who are living under poverty line (income up to 7500/month) may be revisited about their capability of coping with the project goals and objectives.

Table 4.4: Monthly income level of the households

Name of the community	Monthly Income level (in BDT) of households										Total	
	Up to 2500		2,501-5000		5001-7500		7501-10000		Above 10000			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Namo Sudra Para	0	0.00	4	26.67	5	33.33	2	13.33	4	26.67	15	100
Nitaygonj B.K Das Road	1	6.67	2	13.33	3	20.00	4	26.67	5	33.33	15	100
Uttar Chortha Telia Pukur Par	0	0.00	0	0.00	4	26.67	6	40.00	5	33.33	15	100
Uttar Chortha Sarder Bari	0	0.00	1	6.67	1	6.67	4	26.67	9	60.00	15	100
Dhakia Bari & Beside	1	6.67	1	6.67	3	20.00	5	33.33	5	33.33	15	100
Mistree Bari & Beside	0	0.00	1	6.67	2	13.33	5	33.33	7	46.67	15	100
Gabindapur Khalifa Bari	2	13.33	0	0.00	1	6.67	4	26.67	8	53.33	15	100
Gabindapur Purbo para DC Road	0	0.00	1	6.67	3	20.00	4	26.67	7	46.67	15	100
Uttar Nurpur Pal Para	0	0.00	0	0.00	5	33.33	4	26.67	6	40.00	15	100
Laskor Pukur Par	0	0.00	3	20.00	2	13.33	3	20.00	7	46.67	15	100
Total	4	2.67	13	8.67	29	19.33	41	27.33	63	42.00	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

5. Occupation of the heads of households

Table 4.5 shows that male are more engaged with different types of occupation than female. A total of 150 people are taken as samples to conduct the survey. Among them male are 128(85.33%) and female are 22(14.67%). The most prominent occupational group in the area is transport worker (22.67%), which only refers male people. Followed by service holder, technical worker and day labors respectively have 20.67%(16.67% male and 4% female), 17.33% (14.65% male and 2.67% female) and 14.67% (11.33%

male and 3.33% female). Other than that, project influenced area has some other opportunities like business, self employed expatriate. Only 4% housewives and 7.33%unemployed/ retired/ disable/child found among the surveyed household heads.

Table 4.5: Occupation of the heads of households

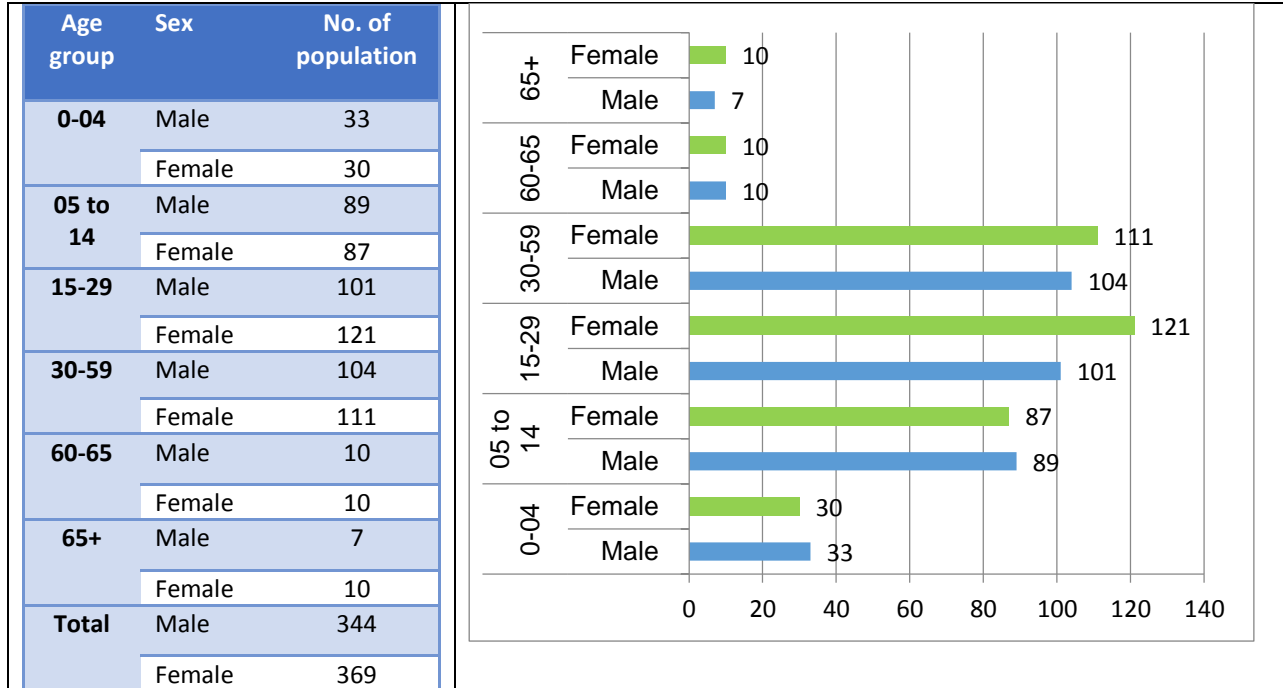
Occupation	Male		Female		Total	
	No.	%	No.	%	No.	%
Day Labor	17	11.33	5	3.33	22	14.67
Business	18	12.00	0	0.00	18	12.00
Service	25	16.67	6	4.00	31	20.67
Technical Worker	22	14.67	4	2.67	26	17.33
Transport Worker	34	22.67	0	0.00	34	22.67
Social Worker	1	0.67	0	0.00	1	0.67
Expatriate	1	0.67	0	0.00	1	0.67
Housewife	0	0.00	6	4.00	6	4.00
Unemployed/ retired/ disable/child	10	6.67	1	0.67	11	7.33
Total	128	85.33	22	14.67	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

6. Surveyed population by Age and Sex

Table 4.6 represents the age and sex distribution of surveyed population. The highest number of population (222) is from the age group of 15-29 (male and female respectively have 101 and 121). The second highest numbers are 215 (male 104 and female 111) from the group of 30-59 followed by 176 from the age group of 5-14 (male 89 and female 87). Very few numbers of people are found in the 60-65 and 65+ age group category. Overall, the numbers of males are higher than that of females and most people are young in the project influenced area.

Table 4.6: Sample Populations by Age and Sex



Source: Socioeconomic survey BRACU-KMC, December 2013

Figure 4.1: Affected population by age and sex

7. Religion

Over 90% of the population of Bangladesh is Muslim by faith. The second religion is Hindu in number here with some followers of Christian and Buddhist religion. Only Muslim and Hindu people were found during survey and consultation of this project. No other religious groups are found here. Although some Hindu communities were identified during consultation meetings, but the socioeconomic survey reveals that 97.90% total surveyed population under the Project area belongs to Islam religion were the rest 2.10% of the population were found from Hindu communities (Table 4.7).

Table 4.7: Population by Religion

Name of the community	Muslim		Hindu		Total	
	No.	%	No.	%	No.	%
Namo Sudra Para	55	87.30	8	12.70	63	8.84
Nitaygonj B.K Das Road	70	100	0	0	70	9.82
Uttar Chortha Telia Pukur Par	70	100	0	0	70	9.82
Uttar Chortha Sarder Bari	87	100	0	0	87	12.20
Dhakia Bari & Beside	75	100	0	0	75	10.52
Mistree Bari & Beside	66	100	0	0	66	9.26
Gabindapur Khalifa Bari	75	100	0	0	75	10.52
Gabindapur Purbo para DC Road	66	100	0	0	66	9.26
Uttar Nurpur Pal Para	66	90.41	7	9.59	73	10.24
Laskor Pukur Par	68	100	0	0.0	68	9.54
Total	698	97.90	15	2.10	713	100

Source: Socioeconomic survey BRACU-KMC, December 2013

8. Duration of living at the present location

Duration of living of the communities at the present location is presented in table4.8. Among the sampled 150 HHs highest numbers of them (38%) are living in the same community for last 10 years (mostly found in the Gabindapur Purbo para DC Road). The second highest number of HHs is living there since birth (32.67%). Reportedly more than 19% of the households are living here for 11 to 20 years. None of the HHs was found living there for above 50 years. This means that most people here are more or less long term or permanent residents of the city and people are interested in investing for improved housing than that of transient population.

Table 4.8: Duration of living in the present location

Name of the community	Duration in year														Total	
	Up to 10		11 to 20		21 to 30		31 to 40		41 to 50		Above 50		living since birth		No.	%
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
Namo Sudra Para	7	46.67	1	6.67	2	13.33	0	0.00	0	0	0	0.00	5	33.33	15	100
Nitaygonj B.K Das Road	8	53.33	3	20.00	2	13.33	0	0	0	0	0	0	2	13.33	15	100
Uttar Chortha Telia Pukur Par	6	40.00	2	13.33	2	13	1	7	0	0.00	0	0.00	4	26.67	15	100
Uttar Chortha Sarder Bari	1	6.67	3	20.00	0	0.00	0	0	1	7	0	0.00	10	66.67	15	100
Dhakia Bari & Beside	4	26.67	2	13.33	1	6.67	0	0.00	0	0.00	0	0.00	8	53.33	15	100
Mistree Bari & Beside	5	33.33	4	26.67	1	6.67	0	0.00	0	0	0	0	5	33.33	15	100
Gabindapur Khalifa Bari	5	33.33	5	33.33	2	13.33	1	6.67	0	0	0	0	2	13.33	15	100
Gabindapur Purbo para DC Road	9	60.00	1	6.67	2	13.33	0	0.00	0	0.00	0	0.00	3	20.00	15	100
Uttar Nurpur Pal Para	7	46.67	6	40	0	0	0	0.00	0	0.00	0	0	2	13.33	15	100
Laskor Pukur Par	5	33.33	2	13.33	0	0.00	0	0.00	0	0	0	0	8	53.33	15	100
Total	57	38.00	29	19.33	12	8.00	2	1.33	1	0.67	0	0.00	49	32.67	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

9. Land ownership pattern of the HHs

Most of the HHs are either land less (32.00%) or have less than 11 decimals of land (65.33%). Only 0.67% HHs has more than 30 decimals land and none of the sampled HHs own more than 40 decimals of land in Comilla among sampled households. Landless HH were mostly found in Gabindapur Purbo para DC Road (60%) followed by Nitaygonj B.K Das Road and Uttar Nurpur Pal Para both 46.67%. HHs with less than 11 decimal were mostly found in Uttar Chortha Sarder Bari (93.33%) followed by Dhakia Bari and Mistree Bari & adjacent area (80%). Within a range of 31 to 40 decimal lands belongs to only 1 HHs in Gabindapur Khalifa Bari (6.67%). Taking into account of the land ownership status of the population the project policy would be finalized regarding housing solution (Table 4.9).

Table 4.9: Land ownership pattern of the HHs

Name of the community	Land holding size of the HH										Total			
	Land less		Up to 10 dec.		11 to 20 dec.		21 to 30 dec.		31 to 40 dec.		> 40 dec.		No.	%
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
Namo Sudra Para	5	33.33	10	66.67	0	0.00	0	0.00	0	0.00	0	0	15	100
Nitaygonj B.K Das Road	7	46.67	8	53.33	0	0.00	0	0.00	0	0.00	0	0	15	100
Uttar Chortha Telia Pukur Par	6	40.00	8	53.33	1	6.67	0	0.00	0	0.00	0	0	15	100
Uttar Chortha Sarder Bari	1	6.67	14	93.33	0	0.00	0	0.00	0	0.00	0	0	15	100
Dhakia Bari & Beside	1	6.67	12	80.00	1	6.67	1	6.67	0	0.00	0	0	15	100
Mistree Bari & Beside	3	20.00	12	80.00	0	0.00	0	0.00	0	0.00	0	0	15	100
Gabindapur Khalifa Bari	5	33.33	9	60.00	0	0.00	0	0.00	1	6.67	0	0	15	100
Gabindapur Purbo para DC Road	9	60.00	6	40.00	0	0.00	0	0.00	0	0.00	0	0	15	100
Uttar Nurpur Pal Para	7	46.67	8	53.33	0	0.00	0	0.00	0	0.00	0	0	15	100
Laskor Pukur Par	4	26.67	11	73.33	0	0.00	0	0.00	0	0.00	0	0	15	100
Total	48	32.00	98	65.33	2	1.33	1	0.67	1	0.67	0	0	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

10. Status of ownership of the housing structure

Table 4.10 represents status of the ownership of the house by HHs. Among the total surveyed HHs, half of the total HHs have own house built by themselves (50.67%). The remaining HHs are mostly tenants (40.67%) and only 4.67% are living there in inherited property. No household found who bought the house or obtained from someone. Most of the own (built) house owner found in the Uttar Chortha Sarder Bari and Dhakia Bari area which refers 86.67% and 80% tenants found in Gabindapur Purbo para DC Road. The rented households have taken rent only structure from others, not land.

Table 4.10: Status of ownership of the housing structure

Name of the community	Status of ownership of the housing structure (by households)										Total			
	Rented HHs		Own (built)		Own (bought)		Own (inherited)		Own, (obtained from someone)		Took shelter in others house		No.	%
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%		
Namo Sudra Para	5	33.33	8	53.33	0	0	2	13.33	0	0	0	0	15	100

Name of the community	Status of ownership of the housing structure (by households)												Total	
	Rented HHs		Own (built)		Own (bought)		Own (inherited)		Own, (obtained from someone)		Took shelter in others house			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Nitaygonj B.K Das Road	9	60.00	3	20.00	0	0	1	6.67	0	0	2	13.33	15	100
Uttar Chortha Telia Pukur Par	9	60.00	6	40.00	0	0	0	0	0	0	0	0	15	100
Uttar Chortha Sarder Bari	1	6.67	13	86.67	0	0	1	6.67	0	0	0	0	15	100
Dhakia Bari & Beside	2	13.33	13	86.67	0	0	0	0	0	0	0	0	15	100
Mistree Bari & Beside	4	26.67	11	73.33	0	0	0	0	0	0	0	0	15	100
Gabindapur Khalifa Bari	6	40.00	6	40.00	0	0	2	13.33	0	0	1	6.67	15	100
Gabindapur Purbo para DC Road	12	80.00	1	6.67	0	0	0	0	0	0	2	13.33	15	100
Uttar Nurpur Pal Para	8	53.33	7	46.67	0	0	0	0	0	0	0	0	15	100
Laskor Pukur Par	5	33.33	8	53.33	0	0	1	6.67	0	0	1	6.67	15	100
Total	61	40.67	76	50.67	0	0	7	4.67	0	0	6	4	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

11. Living condition of the present location

Table 4.11 presents living condition of the present location of the sampled households. Living condition of most of the households is good which appears 59.33% followed by considerable living condition with 33.33%. Lowest number of HH's living condition is either very good (6.67%) or very bad (0.67%). Overall, living condition of the HHs present location is moderately well than that of their previous location. But their civic facilities needed to be improved. People feel secured living in Comilla rather than their previous location and this view were expressed by the most of the household's during the SES and consultation meetings.

Table 4.11: Living condition of the present location

Name of the community	Living condition								Total	
	Very bad, not habitable		Considerable		Good		Very good			
	No.	%	No.	%	No.	%	No.	%	No.	%
Namo Sudra Para	0	0	4	26.67	11	73.33	0	0	15	100
Nitaygonj B.K Das Road	0	0	5	33.33	10	66.67	0	0	15	100

Name of the community	Living condition									
	Very bad, not habitable		Considerable		Good		Very good		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Uttar Chortha Telia Pukur Par	0	0	4	26.67	9	60.00	2	13.33	15	100
Uttar Chortha Sarder Bari	0	0	10	66.67	4	26.67	1	6.67	15	100
Dhakia Bari & Beside	0	0	2	13.33	12	80.00	1	6.67	15	100
Mistree Bari & Beside	0	0	3	20.00	8	53.33	4	26.67	15	100
Gabindapur Khalifa Bari	0	0	5	33.33	10	66.67	0	0	15	100
Gabindapur Purbo para DC Road	0	0	6	40.00	8	53.33	1	6.67	15	100
Uttar Nurpur Pal Para	0	0	4	26.67	10	66.67	1	6.67	15	100
Laskor Pukur Par	1	6.67	7	46.67	7	46.67	0	0	15	100
Total	1	0.67	50	33.33	89	59.33	10	6.67	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

12. Monthly rent for housing

Among the 61 tenant's households, 62% opined that the house rent in the selected communities is within the range of BDT 1000 to 2000 while 18% informed about the rent below BDT 1000 per month and 13% said that the house rent is within BDT 2000 to 3000. Only about 5% of the respondents have reported house rent as BDT 3000 to 4000 and 1.64% paid more than BDT 4000/month (Table 4.12).

Table 4.12: Monthly rent of the housing structure

Name of the community	Rent in BDT and households												Total	
	Up to 500		501-1,000		1,001-2,000		2,001-3,000		3,001-4,000		Above 4000		HHs	%
	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%	HHs	%		
Namo Sudra Para	0	0	1	20.00	4	80.00	0	0.00	0	0.00	0	0	5	100
Nitaygonj B.K Das Road	0	0	0	0.00	8	88.89	1	11.11	0	0.00	0	0	9	100
Uttar Chortha Telia Pukur Par	0	0	0	0.00	5	55.56	3	33.33	1	11.11	0	0	9	100
Uttar Chortha Sarder Bari	0	0	1	100	0	0.00	0	0.00	0	0.00	0	0	1	100
Dhakia Bari & Beside	0	0	1	50	1	50.00	0	0.00	0	0.00	0	0	2	100
Mistree Bari & Beside	0	0	2	50.00	1	25.00	1	25.00	0	0.00	0	0	4	100
Gabindapur Khalifa Bari	0	0	0	0.00	3	50.00	2	33.33	1	16.67	0	0	6	100
Gabindapur Purbo para DC Road	0	0	2	16.67	10	83.33	0	0.00	0	0.00	0	0	12	100
Uttar Nurpur	0	0	3	37.50	3	37.50	0	0.00	1	12.50	1	12.50	8	100

Pal Para															
Laskor Pukur Par	0	0	1	20.00	3	60.00	1	20.00	0	0.00	0	0	5	100	
Total	0	0	11	18.03	38	62.30	8	13.11	3	4.92	1	1.64	61	100	

Source: Socioeconomic survey BRACU-KMC, December 2013

13. Housing space used for different purposes

Table 4.13 shows that a total of 45,221 square feet housing areas were covered during survey from which mostly (34,791 sq ft) is used as living quarters. The second highest space 6,089 sft is used for kitchen and 2144 sft is for latrine followed by 984 sft for bathroom and 639 sft for veranda. Space used for cowshed, shop and store are 270, 232 and 72 sft respectively.

Table 4.13: Housing space used for different purposes

Name of the community	Parts of the House														Total			
	Living		Kitchen		Verand a		Bathroom		Latrine		Shop		Cow-shed		Store			
	No.	sft.	No.	sft.	No.	sft	No.	sft	No.	sft	No	sft.	No	sft	No.	sft.	No	sft.
Namo Sudra Para	17	3604	14	568			2	45	15	190							48	4407
Nitaygonj B.K Das Road	19	3150	15	815	1	60	2	77	15	231							52	4333
Uttar Chortha Telia Pukur Par	18	2939	12	491			7	155	14	167							51	375 2
Uttar Chortha Sarder Bari	16	3439	9	449			4	88	13	173							42	4149
Dhakia Bari & Beside	19	4992	10	553	2	268	6	200	15	246	2	232	1	270	1	72	56	6833
Mistree Bari & Beside	17	3875	14	1124			6	91	15	316							52	5406
Gabindapur Khalifa Bari	16	3502	12	654	1	120	5	115	14	221							48	4612
Gabindapur Purbo para DC Road	15	2598	12	567	1	60	5	65	15	259							48	3549
Uttar Nurpur Pal Para	16	3389	14	525	1	35	3	50	14	164							48	4163
Laskor Pukur Par	15	3303	10	343	2	96	6	98	15	177							48	4017
Total	168	34791	122	6089	8	639	46	984	145	2144	2	232	1	270	1	72	493	45221

Source: Socioeconomic survey BRACU-KMC, December 2013

14. Savings of the households

Table 4.14 revealed that considerable numbers of households are involved in savings for emergency of the HHs. It also showed that most of the community people (about 84%) are conscious about their livelihood. They have a wide variety of savings ratio, the ratio between them, up to 10000, 10001 to 20000, 20001 to 30000, 30001 to 40000 and 40001 to 50000 and above 50000; they are respectively 58.67%, 8.67%, 5.33%, 3.33%, 2% and 6%. Among the communities, Namo Sudra Para, Dhakia Bari and Mistree Bari has highest (93.33%) savings in Bank, NGO or Samity.

Table 4.14: Savings of the households

Name of the community	Savings of the Households (in BDT)							Total No. of HHs
	None	Up to 10000	10001 to 20000	20001 to 30000	30001 to 40000	40001 to 50000	Above 50000	
	HHs	HHs	HHs	HHs	HHs	HHs	HHs	
Namo Sudra Para	1	9	1	2	0	0	2	15
Nitaygonj B.K Das Road	3	10	1	0	1	0	0	15
Uttar Chortha Telia Pukur Par	0	13	0	0	1	0	1	15
Uttar Chortha Sarder Bari	5	4	1	1	1	2	1	15
Dhakia Bari & Beside	1	9	3	1	0	0	1	15
Mistree Bari & Beside	1	11	1	0	0	0	2	15
Gabindapur Khalifa Bari	4	5	3	1	0	0	2	15
Gabindapur Purbo para DC Road	2	11	0	1	1	0	0	15
Uttar Nurpur Pal Para	5	6	1	2	1	0	0	15
Laskor Pukur Par	2	10	2	0	0	1	0	15
Total	24	88	13	8	5	3	9	150

Source: Socioeconomic survey BRACU-KMC, December 2013

15. Loan taken by households and sources

The surveyed area of this project is community based. The loan size distributions also correspond to the fact that the majority of the households are living under poverty line. A number of NGOs are working according to their policy. People can take loans from Banks, NGOs, money lenders, shop keepers, relatives, etc. Amongst the sampled households, most of them haven't taken loan (36%) from any of the sectors. About 20.67% of the surveyed households have taken loan up to BDT 10,000. About 16% of the households took loan of BDT 10,001 to 20,000 followed by 12.67% took above 50,000 and 8% from BDT 20,001 to 30,000. Households from the loan size 3.33% are significantly low compared to the above mentioned loan group; they have taken loan from BDT 30,001 to 40,000 and BDT 40,001 to 50,000. Highest number of households from these two communities named Nitaygonj B.K Das Road and Uttar Nurpur Pal Para has less participation (40%) in loan under different loan size and two communities named Dhakia Bari and Laskor Pukur Par has highest involvement in loan; they are respectively 93.33% and 86.67%.

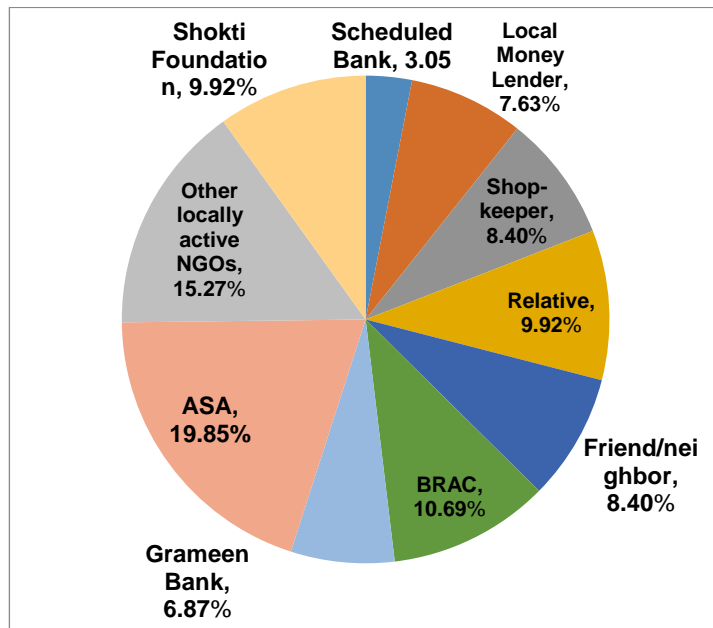
Table 4.15: Loan of the households

Name of the community	Loan amount in BDT of the households							Total	
	None	Up to 10000	10001 to 20000	20001 to 30000	30001 to 40000	40001 to 50000	Above 50000	No.	%
Namo Sudra Para	(5) 33.33	(4) 26.67	(3) 20.00	(1) 6.67	0	(1) 6.67	(1) 6.67	15	100
Nitaygonj B.K Das Road	(9) 60.00	(3) 20.00	(2) 13.33	0	0	0	(1) 6.67	15	100
Uttar Chortha	(5) 33.33	(7) 46.67	0	0	(1) 6.67	(1) 6.67	(1) 6.67	15	100
Telia Pukur Par	(7) 46.67	(1) 6.67	(4) 26.67	0	0	0.00	(3) 20.00	15	100
Uttar Chortha Sarder Bari	(1) 6.67	(2) 13.33	(2) 13.33	(1) 6.67	(2) 13.33	(2) 13.33	(5) 33.33	15	100
Dhakia Bari & Beside	(7) 46.67	(4) 26.67	(2) 13.33	(1) 6.67	0	0	(1) 6.67	15	100
Mistree Bari & Beside	(4) 26.67	(1) 6.67	(6) 40.00	(2) 13.33	0	0	(2) 13.33	15	100
Gabindapur Khalifa Bari	(5) 33.33	(4) 26.67	(1) 6.67	(2) 13.33	(1) 6.67	(1) 6.67	(1) 6.67	15	100
Gabindapur Purbo para DC Road	(9) 60.00	0	0	20.00	(1) 6.67	0	(2) 13.33	15	100
Uttar Nurpur Pal Para	(2) 13.33	(5) 33.33	(4) 26.67	(2) 13.33	0	0	(2) 13.33	15	100
Laskor Pukur Par	(2) 13.33	(5) 33.33	(4) 26.67	(2) 13.33	0	0	(2) 13.33	15	100
Total	(54) 36.00	(31) 20.67	(24) 16.00	(12) 8.00	(5) 3.33	(5) 3.33	(19) 12.67	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

Sources of loan

As discussed earlier, a good number of NGOs are working with low income communities all over Bangladesh. Some locally registered NGOs are also providing services for socioeconomic development of the slum dwellers. Among the sampled households, majority (19.85%) are found to be associated with ASA NGO and 10.69% with BRAC where 15.27% are involved with locally active NGOs (Figure 8.2). It is to be mentioned that some of the people are members of more than one NGO in case of taking services.



According to the NGO policy they repay loan and interest on weekly basis.

Source: Socioeconomic survey BRACU-KMC, December 2013
Figure 4.2: Sources of loan

16. Household expenses

The survey result revealed about 20 categories of heads of expenditure that divided into three periodic expenses such as weekly, monthly and yearly. The weekly expenses include all types of food, fuel, snacks, etc. whereas monthly expenses include all categories of bills, medical expenses, communication, transportation, etc. and yearly expenses include heads of utensils, furniture, tax, etc. Details of heads of expenses and amount in BDT per selected community of Comilla are presented in table 4.16.

Table 4.16: Average HH expenses in BDT (community wise)

Sl. No.	Type of expenses	Namo Sudra Para	Nitaygonj B.K Das Road	Jttar Chortha Telig Pukur Par	Uttar Chortha Sarder Bari	Dhakia Bari & Beside	Mistree Bari & Beside	Gabindapur Khalifa Bari	Gabindapur Purbo para DC Road	Uttar Nurpur Pal Para	askor Pukur Par
Weekly											
1	All types of food	933	1,090	1,357	1,543	1,747	1,280	1,253	1,073	1,307	1,281
2	All types of fuel	145	118		400	207	183	175	200	151	228
3	Tea, snacks, cigarette-tobacco, betel leaf-nut	115	225	185	175	193	221	174	143	222	153
Monthly											
4	All types of bill (electricity, gas, water)	1,094	376	1,430	954	1,843	505	958	417	500	518
5	All types of rent(house,land,shop)	1,400	1,705	2,350	1,980	1,167	1,740	2,600	1,569	1,875	1,517
6	All types of medical expenses	737	4,258	1,884	851	1,650	545	885	837	453	2,437
7	Communication expenses/Mobile bill	250	358	199	325	138	321	216	169	318	185
8	Transportation expense	2,600	283	364	2,000	500	725	250	1,650	875	
9	Soap/cream/hair cut/shampoo etc	311	296	404	507	420	530	440	407	547	317
10	Cinema/Drama/picnic/fair/ bill for dish antenna/ sports etc.	222	480	194	250	163	369	256	308	193	183

Sl. No.	Type of expenses	Namo Sudra Para	Nitaygonj B.K Das Road	Uttar Chortha Telia Pukur Par	Uttar Chortha Sarder Bari	Dhakia Bari & Beside	Mistree Bari & Beside	Ābindapur Khalifa Bari	Gabindapur Purbo para DC Road	Uttar Nurpur Pal Para	askor Pukur Par
11	Gift	883	500	538	1,000	343	750	617	433	500	333
Yearly											
12	All types of clothing, footwear	4,157	3,840	5,660	5,233	4,933	7,213	4,286	3,667	2,886	3,350
13	Utensils, furniture, fridge, television, CD, etc.	319	828	4,295	4,850	700	916	368	2,130	882	1,483
14	tax (Income tax, Holding tax, land return	310	300	1,052	233	627	363	312	150	56	368
15	expense of proceeding in court				1,713	50,000	60,000			23,000	
16	repair expense, belongings/house	40,200	3,000	18,463	10,583	2,180	4,710	5,000		5,025	1,175
17	religious ceremony, funeral	960	925	340	1,275	2,714	643	1,150	300	714	1,000
18	Birthday/marriage anniversary, etc.	3,000		1,840	12,000	1,550	2,850	2,000	6,500	345	8,050
19	Marriage ceremony					1,000	2,000			31,000	
20	Education (tuition fee, book, stationeries, etc)	13,489	8,756	7,858	15,408	10,000	13,636	8,550	5,500	8,611	9,178

Source: Socioeconomic survey BRACU-KMC, December 2013

17. Health and hygiene

The survey revealed that the largest number of households is living under good sanitation facilities. It is seen that households are using common latrine in most cases i.e. one for 6-7 households. The highest number of households are using common sanitary latrine (89.33%). People are having Katcha latrines or commencing open defecation is significantly low compared to the ones using sanitary latrines; they are respectively 10% and 0.67%. From the surveyed communities, two of them are covered by 100% sanitation facilities and others are also in significantly good condition (Table 4.17). It is reported that the NGOs have constructed some toilets in the slum areas that are commonly used by the community.

Table 4.17: Toilet facilities of the households

Name of the community	Type of toilet						Total	
	Open field		Kutcha		Sanitary		No.	%
	No.	%	No.	%	No.	%		
Namo Sudra Para	1	6.67	1	6.67	13	86.67	15	100

Nitaygonj B.K Das Road	0	0	3	20.00	12	80.00	15	100
Uttar Chortha Telia Pukur Par	0	0	1	6.67	14	93.33	15	100
Uttar Chortha Sarder Bari	0	0	1	6.67	14	93.33	15	100
Dhakia Bari & Beside	0	0	0	0	15	100.00	15	100
Mistree Bari & Beside	0	0	0	0	15	100.00	15	100
Gabindapur Khalifa Bari	0	0	4	26.67	11	73.33	15	100
Gabindapur Purbo para DC Road	0	0	1	6.67	14	93.33	15	100
Uttar Nurpur Pal Para	0	0	3	20.00	12	80.00	15	100
Laskor Pukur Par	0	0	1	6.67	14	93.33	15	100
Total	1	0.67	15	10.00	134	89.33	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

18. Access to electricity

The table portrays that all of the surveyed households have access to electricity (Table 4.18). But most of them aren't directly connected to the national grid. Electric line is connected with the neighborhood's line illegally and paying money to them. Reportedly most of them have to pay excess amount compare to that they actually use.

Table 4.18: Access to electricity

Name of the community	Yes		No		Total	
	No.	%	No.	%	No.	%
Namo Sudra Para	15	100	0	0	15	100
Nitaygonj B.K Das Road	15	100	0	0	15	100
Uttar Chortha Telia Pukur Par	15	100	0	0	15	100
Uttar Chortha Sarder Bari	15	100	0	0	15	100
Dhakia Bari & Beside	15	100	0	0	15	100
Mistree Bari & Beside	15	100	0	0	15	100
Gabindapur Khalifa Bari	15	100	0	0	15	100
Gabindapur Purbo para DC Road	15	100	0	0	15	100
Uttar Nurpur Pal Para	15	100	0	0	15	100
Laskor Pukur Par	15	100	0	0	15	100
Total	150	100	0	0	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

19. Livestock in households

People living in the low income community do not have enough space to keep livestock in their house. Only 05 households among the 150 households have livestock (mostly cow and goat) in their house (Table 4.19).

Table 4.19: Livestock in household

Name of the community	Yes		No		Total	
	No.	%	No.	%	No.	%
Namo Sudra Para	1	6.67	14	93.33	15	100
Nitaygonj B.K Das Road	0	0.00	15	100.00	15	100
Uttar Chortha Telia Pukur Par	1	6.67	14	93.33	15	100
Uttar Chortha Sarder Bari	0	0.00	15	100.00	15	100
Dhakia Bari & Beside	2	13.33	13	86.67	15	100
Mistree Bari & Beside	0	0.00	15	100.00	15	100
Gabindapur Khalifa Bari	1	6.67	14	93.33	15	100
Gabindapur Purbo para DC Road	0	0.00	15	100.00	15	100
Uttar Nurpur Pal Para	0	0.00	15	100.00	15	100
Laskor Pukur Par	0	0.00	15	100.00	15	100
Total	5	3.33	145	96.67	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

20. Kitchen arrangement

Table 4.20 represents that most of the households have separate kitchen. There are 78.67% households having separate kitchen and 21.33% households with no separate kitchen. Separate kitchen is found all of the surveyed community and one of them has 100% separate kitchen named Nitaygonj B.K Das Road followed by Namu Sudra Para (93.33%), Gabindapur Purbo para DC Road & Uttar Nurpur Pal Para (86.67%), and Uttar Chortha Telia Pukur Par (80%). Above 50% households of all surveyed communities have separate kitchen.

Table 4.20: Separate kitchen for household

Name of the community	Yes		No		Total	
	No.	%	No.	%	No.	%
Namo Sudra Para	14	93.33	1	6.67	15	100
Nitaygonj B.K Das Road	15	100	0	0.00	15	100
Uttar Chortha Telia Pukur Par	12	80.00	3	20.00	15	100
Uttar Chortha Sarder Bari	8	53.33	7	46.67	15	100
Dhakia Bari & Beside	9	60.00	6	40.00	15	100
Mistree Bari & Beside	14	93.33	1	6.67	15	100
Gabindapur Khalifa Bari	11	73.33	4	26.67	15	100
Gabindapur Purbo para DC Road	13	86.67	2	13.33	15	100
Uttar Nurpur Pal Para	13	86.67	2	13.33	15	100
Laskor Pukur Par	9	60.00	6	40.00	15	100
Total	118	78.67	32	21.33	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

21. Main source of fuel

Table 4.21 shows that moderately well gas facilities are found in the surveyed communities. A total of 102 household's (68%) enjoyed gas as the main fuel source for household purpose. Wood is found as the second highest fuel source in the surveyed area (23.33%). The households also use leaf, straw, cow dung and charcoal to meet their fuel need.

Table 4.21: Main source of fuel for household purposes

Name of the community	Wood		Charcoal		Leaf, straw, cowdung etc		Gas		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Namo Sudra Para	9	60.00	1	6.67	2	13.33	3	20.00	15	100
Nitaygonj B.K Das Road	7	46.67	1	6.67	1	6.67	6	40.00	15	100
Uttar Chortha Telia Pukur Par	0	0	0	0	0	0	15	100.00	15	100
Uttar Chortha Sarder Bari	1	6.67	0	0	1	6.67	13	86.67	15	100
Dhakia Bari & Beside	3	20.00	0	0	0	0	12	80.00	15	100
Mistree Bari & Beside	6	40.00	1	6.67	1	6.67	7	46.67	15	100
Gabindapur Khalifa Bari	1	6.67	0	0.00	1	6.67	13	86.67	15	100
Gabindapur Purbo para DC Road	0	0	1	6.67	0	0	14	93.33	15	100
Uttar Nurpur Pal Para	4	26.67	0	0	2	13.33	9	60.00	15	100
Laskor Pukur Par	4	26.67	0	0	1	6.67	10	66.67	15	100
Total	35	23.33	4	2.67	9	6.00	102	68.00	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

22. Drainage facilities in communities

Table 4.22 corresponds to drainage facilities of the surveyed area which is moderately well. About 64.67% households are enjoying drainage facilities and rests are deprived. Gabindapur Purbo para DC Road is one of the surveyed communities, where 100% drainage facilities are available followed by Uttar Chortha Sarder Bari (93.33%), Mistree Bari (86.67%) and Gabindapur Khalifa Bari (80%) respectively. Namu Sudra Para is a community which totally lack drainage facility followed by Uttar Nurpur Pal Para (80%).

Table 4.22: Drainage facilities in household

Name of the community	Yes		No		Total	
	No.	%	No.	%	No.	%
Namo Sudra Para	0	0.00	15	100	15	100

Name of the community	Yes		No		Total	
	No.	%	No.	%	No.	%
Nitaygonj B.K Das Road	11	73.33	4	26.67	15	100
Uttar Chortha Telia Pukur Par	11	73.33	4	26.67	15	100
Uttar Chortha Sarder Bari	14	93.33	1	6.67	15	100
Dhakia Bari & Beside	8	53.33	7	46.67	15	100
Mistree Bari & Beside	13	86.67	2	13.33	15	100
Gabindapur Khalifa Bari	12	80.00	3	20.00	15	100
Gabindapur Purbo para DC Road	15	100.00		0.00	15	100
Uttar Nurpur Pal Para	3	20.00	12	80.00	15	100
Laskor Pukur Par	10	66.67	5	33.33	15	100
Total	97	64.67	53	35.33	150	100

Source: Socioeconomic survey BRACU-KMC, December 2013

23. Drainage System in the communities

Table 4.23 portrays that a total of 97 drains were found in the surveyed communities. Among them most of the drains are open-pucca, which represents 75.26% of the total number of drains. The other types of drains are temporary (8.25 %), closed pucca (7.22 %) or plastic piped (9.28%). Uttar Chortha Sarder Bari is one of the communities where 14 drains are found among them 71.43% are open pucca drain and the rest of them are closed pucca drain or plastic piped. The lowest number of drains (3) is found in Uttar Nurpur Pal Para where most of them are open pucca drain (66.67%) and a temporary drain. It is reported by the respondents that a total of 97 drains were located in the surveyed community among them 78 drains i.e. 80.41% were provided by the City Corporation and some of the rest are constructed by the owners of the houses (10.31%) or by tenants themselves (9.28 %).

Table 4.23 :Category of drains

Name of the community	Category of drains									
	Temporary		Open pucca drain		Closed pucca drain		Plastic pipe		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%
Nitaygonj B.K Das Road	2	18.18	7	63.64	0	0	2	18.18	11	100
Uttar Chortha Telia Pukur Par	1	9.09	7	63.64	1	9.09	2	18.18	11	100
Uttar Chortha Sarder Bari	0	0	10	71.43	2	14.29	2	14.29	14	100
Dhakia Bari & Beside	1	12.50	6	75.00	0	0	1	12.50	8	100
Mistree Bari & Beside	0	0	12	92.31	0	0	1	7.69	13	100
Gabindapur Khalifa Bari	1	8.33	10	83.33	0	0	1	8.33	12	100
Gabindapur Purbo para DC Road	0	0	11	73.33	4	26.67	0	0	15	100
Uttar Nurpur Pal Para	1	33.33	2	66.67	0	0	0	0	3	100
Laskor Pukur Par	2	20.00	8	80.00	0	0	0	0	10	100
Total	8	8.25	73	75.26	7	7.22	9	9.28	97	100

Source: Socioeconomic survey BRACU-KMC, December 2013

24. Water logging issues

Table 4.24 shows that among 150 households about 81 households (54%) remain water logged during rainy season. Total 13 households i.e. 86.67% out of 15 in Namo Sudra Para community followed by Gabindapur Purbo para DC Road 73.33% and Uttar Chortha Sarder Bari 66.67% face this problem. Other than the affected households, 46% were found to be safe from the predicament.

The table revealed that among the reasons for water logging, all communities face problem of drainage system. Drains are filled up in most of the communities. There is also a big problem; that is no way to drain rain water in every community. Negligence of City Corporation was also reported during the survey. It was found in some cases that community drainage line is not connected with the city corporation's main line.

Table 4.24: Reason for water logging

Name of the community	Reasons for water logging (In percentage)					Total
	Low lying area	Drain is filled up	No drain in the area	No way to drain the rain water	Ignorance of city corp.	
Namo Sudra Para	7.69	0	61.54	30.77	0	100
Nitaygonj B.K Das Road	0	27.27	18.18	45.45	9.09	100
Uttar Chortha Telia Pukur Par	25.00	0	0	75.00	0	100
Uttar Chortha Sarder Bari	0	50.00	0	50.00	0	100
Dhakia Bari & Beside	0	22.22	44.44	22.22	11.11	100
Mistree Bari & Beside	20.00	20.00	0	60.00	0	100
Gabindapur Khalifa Bari	0	25.00	25.00	50.00	0	100
Gabindapur Purbo para DC Road	0	72.73	0	27.27	0	100
Uttar Nurpur Pal Para	22.22	0	55.56	22.22	0	100
Laskor Pukur Par	20.00	0	0	80.00	0	100
Total	7.41	24.69	24.69	40.74	2.47	100

Source: Socioeconomic survey BRACU-KMC, December 2013

25. Sufferings from water logging

People suffer from different types of problems due to water logging such as difficulty in movement, difficulty in living, difficulty in cooking etc. In all surveyed communities a common problem has been focused i.e. movement difficulties during rainy season due to water logging. Among 10 communities, members of 3 communities reported 100% movement difficulties. Water logging is also creating difficulties in living, cooking in most of the communities. In addition to those problems, Uttar Chortha Sarder Bari community face acute (80%) sanitation problem during rainy season.

Table 4.25: Sufferings from water logging

Name of the Communities	Sufferings due to water logging (response in %)						
	Difficulty in movement	Difficulty in living	Water borne disease	Increase of disease	Increase of snake, insects	Sanitation problem	Difficulty in cooking
Namo Sudra Para	84.62	53.85	0.00	7.69	0.00	15.38	30.77
Nitaygonj B.K Das Road	90.91	45.45	9.09	27.27	9.09	9.09	9.09
Uttar Chortha Telia Pukur Par	75.00	0.00	0.00	0.00	0.00	50.00	50.00
Uttar Chortha Sarder Bari	30.00	20.00	0.00	0.00	0.00	80.00	60.00
Dhakia Bari & Beside	100.00	66.67	0.00	11.11	0.00	0.00	22.22
Mistree Bari & Beside	100.00	40.00	20.00	0.00	0.00	0.00	40.00
Gabindapur Khalifa Bari	100.00	50.00	0.00	25.00	0.00	0.00	25.00
Gabindapur Purbo para DC Road	81.82	63.64	0.00	9.09	0.00	27.27	18.18
Uttar Nurpur Pal Para	77.78	11.11	11.11	11.11	11.11	11.11	44.44
Laskor Pukur Par	60.00	0.00	0.00	20.00	0.00	60.00	60.00
Total	79.01	39.51	3.70	11.11	2.47	24.69	33.33

Source: Socioeconomic survey BRACU-KMC, December 2013

C. Social Impacts of Slum Improvement Interventions

The most cost-effective eviction alternative allows squatters to stay on, lease, or purchase land they currently occupy and that transfers occupancy rights to them.⁶ However, given the land shortages that affect several of the rapidly growing urban centers in Bangladesh land occupied by slums is often of great commercial value and needed for the efficient development of the urban grid. The option of formalizing land tenure of slums close to the urban center is, therefore, not always feasible. The second alternative of land-sharing, or mixed development, encourages slum dwellers and private developers to partner in the development of a given site, with developers being given some benefits from the government as an incentive to include all or part of slum dwellers in a portion of the new plots to be developed. This alternative has garnered considerable interest in Bangladesh, especially in rapidly urbanizing areas, as a potentially viable solution that would allow for a part of the land to be cleared for critical infrastructure and urban development priorities, while at the same time promoting affordable housing options for the urban poor. It is clearly revealed from the survey that irrespective of area wise distribution, most of the participants (53.33%) mentioned in-situ upgrading to be the appropriate solution to their residential problems.

Re-blocking is a more systematic way of improving the infrastructure and physical conditions in existing communities by making some adjustments to the layout of houses and roads to install infrastructure such as sewerages, drains, walkways and roads, but doing so in ways that ensure the continuity of the community. Communities will then develop their housing gradually, at their own pace. Some lanes also have to be re-aligned to enable drainage lines, water supply system or sewerage construction. Re-blocking is an important step in the progress towards land tenure and improved housing. It is clearly revealed from the survey database that irrespective of area wise distribution, second highest of the participants (22%) mentioned re-blocking to be the appropriate solution to their residential problems.

Finally, where slums are located on environmentally risky land or where there are no options to secure tenure on site, voluntary relocation and rehabilitation of slum dwellers is an alternative to eviction. About 8% of the sample households surveyed in the five cities opted voluntary relocation as a solution.

1. In-situ upgrading and re-blocking

The communities in selected slums have preferred to remain in the same site, when upgraded under the project. In situ upgrading allows the communities to stay on site and improve their housing. There will be no displacement for in-situ development. This option will only provide housing loan for construction by the concerned households agreed on the Community Development Plan (CDP). When communities opt for re-blocking, some houses usually have to be moved and partially or entirely reconstructed to have space for the infrastructure. Displacement of people for infrastructure development will be

⁶ UN-HABITAT (2008) "Housing the Poor in Asian Cities: Quick Guide 4" United Nations Economic and Social Commission for Asia and the Pacific and the United Nations Human Settlements Programme. www.unhabitat.org/pmss/getElectronicVersion.asp?nr=2531&alt=1

avoided to the extent feasible. In unavoidable circumstances, few households may need to shift their houses to allow civil works in road, walkway, drainage, etc. The CDPs will include social management plans to mitigate, manage and compensate any adverse impacts on marginalized populations.

2. Land sharing

Land sharing is when an agreement is reached between slum dwellers and land owners (preferably public lands) that the slum dwellers will vacate all but a portion of the land (usually the least economically viable) in exchange for some form of right to stay on location. This allows slum dwellers to remain in their local communities, and usually close to economic opportunities. The community and concerned households will voluntarily vacate all but a portion of the land for the land owner(s) in exchange for some form of right to stay on the location. The physical structures will be relocated and pushed back into the land portion allowed for them to stay. Some of the households and other physical establishments will be relocated temporarily for the construction period.

3. Voluntary relocation

Surveyed communities are located on environmentally risky land, or where there are no options to secure tenure on site, voluntary relocation and rehabilitation of community dwellers is an alternative to eviction. In case of voluntary relocation, the communities will arrange the land without any encumbrances whatsoever. They may purchase the land on their own or take on lease for longer term or manage to have the land through voluntary donation by philanthropic personalities in the area. The NHA may also arrange the land through involuntary acquisition, direct purchase or inter-ministerial transfer and lease out to the communities on long-term basis. The housing solution will not involve involuntary resettlement but the land taking process may trigger involuntary displacement of people based on current use of the land. NHA may acquire private land or resume public land from private uses triggering involuntary displacement and loss of livelihoods. Compensation for land, and resettlement and livelihood restoration of involuntarily displaced peoples will be financed by the project.

PART B: SOCIAL MANAGEMENT FRAMEWORK

Chapter Six: INTRODUCTION

This Social Management Framework (SMF) has been prepared for the Pro-poor Slum Integration Project (the Project) as the guidance for NHA and target communities to mainstream social development and safeguard compliance issues in identification, planning, design, implementation and post-implementation operation of housing solutions for the poor urban communities in selected cities. The SMF spells out principles, processes and guidelines for management of pro-poor housing solutions inclusive of all target beneficiaries irrespective of social and ethnic identity, poverty, gender and vulnerability. The SMF will also guide NHA in identification of communities and developing preferred housing solutions for financing under the project in compliance with the country legal framework and the Bank operational policies on social development and safeguards. The SMF provides the guidelines for social screening, social impact assessment and preparation of social management plans (SMP) and/or resettlement action plans (RAP) as and where necessary.

A. Objectives of the SMF

The SMF is designed to mainstream social development principles into the subproject design and ensure social safeguards compliance in subproject cycle. The specific objectives of the SMF are the following:

- Enhance social development outcomes of the activities for pro-poor housing solutions under the project;
- Promote inclusion, participation, transparency and social accountability through the use of extensive stakeholder consultation and disclosure procedures, grievance resolution and communications;
- Avoid, minimize, mitigate and manage adverse social impacts including loss of livelihood, which may result from the land-based basic infrastructure development, rehabilitation and improvement;
- Identify and compensate for unavoidable adverse social impacts that subprojects of housing solutions in a community might cause on people, including protection against loss of livelihoods;
- Ensure compliance with the relevant GoB policies and those of the World Bank on social safeguards and other social issues including gender; and
- Strengthen social management capacity within NHA and the target communities.

The SMF contains policy principles and frameworks on social development and safeguard compliance and includes relevant activities in subproject cycle to guide preparation, implementation and monitoring of social development and safeguard measures. Subprojects are activities related to identification, design and implementation of housing solutions in a selected community based on their expressed agreement and readiness as per policy principles of the project.

B. Social Management Principles

1. Inclusion and participation

Subprojects will be designed to ensure that all sections of the communities including the very poor, women, tribal peoples, traditional minority communities, and marginalized and disabled persons either titled, non-titled, or renters, get access to housing solutions under the project. NHA will adopt a bottom up approach for identification of communities based on their expressed demand and agreement to housing solutions suitable to their respective locations. Subproject planning will be done through engagement of the communities and each constituent group for inclusion and participation. Identified communities agreeing with certain option on housing solutions will form for all communication and transaction with the NHA for housing solutions to the constituent households and peri-urban resource centers (URC) will be established in each selected town during implementation. The URC will provide technical assistance to the housing CHSs through community mobilizers, community minded architects, engineers, social and environmental support, and financial specialists. The first URC has been established in Comilla City Corporation. An Interagency District Committee (IDC) will be established at the city level with at least one representative from the housing CHSs among others for tendering, bid evaluation and award. The housing CHS invites community groups in open meetings to participate in development discussions and opinion sharing on activities of the IDC. The URCs and CHSs will ensure that inclusion is addressed from identification through design and implementation.

2. Transparency and social accountability

The Right to Information Act (2009) recognizes that stakeholders can exercise their rights to access information in context of development programs and the public institutions including NHA are obligated to place information in public domain. This creates an enabling environment to develop trust among implementing partners and builds in checks and balances to strengthen the system. Subproject information will be disclosed in public domain including the social screening/assessment report, social management plan and resettlement action plan, as applicable.

The project will implement social accountability tools to improve citizen participation and transparency. Strengthened transparency and accountability includes display of information of all activities including cost and sources of finance at prominent and public places in the wards, participation of communities in monitoring and evaluation, and use simple formats for reporting findings at planning, implementation and post-implementation project stages. Specific measures will be designed on (i) consultation, feedback and grievance-redress mechanisms to alert project staff to problems identified by beneficiaries, affected people, and other stakeholders; (ii) participatory planning to ensure the project meets the needs of beneficiaries; and (iii) participatory monitoring and evaluation for identification of problems.

3. Social safeguards

Legal and policy framework provides for acquisition of land and assets and compensation measures for the assets acquired. The project approach will be to avoid or minimize, to the extent feasible, the hardships and impoverishment that land acquisition or displacement associated with the implementation of subprojects under the project. The CHSs will prepare subproject proposals based on the following principles:

- Acquisition of private and public lands causing physical displacement of people will be avoided or minimized to the extent feasible.
- In unavoidable circumstances, if additional land is required, the CHSs may seek voluntary contribution from the concerned land owners, and /or explore alternatives to voluntary contribution without coercion or threat of sanctions.
- CHSs may also opt to purchase the required lands directly through negotiation and get them in exchange of similar lands or on contribution against compensation.
- Acquisition of lands owned by tribal peoples will be avoided in all circumstances. Acquisition of lands owned by any other vulnerable groups will be considered only in exceptional circumstances, if no other feasible alternatives are available.
- Displaced people will be compensated and assisted for livelihood restoration, and demolished physical structures will be replaced or compensated commensurate to ground situations.

The above principles will be mainstreamed adopting appropriate process for social impact assessment and mitigation of impacts.

4. Subproject exclusion criteria

Communities in selected cities will review and agree on a certain housing solutions including in-situ development and re-blocking, land sharing and voluntary relocation. To ensure that the subprojects for housing solutions meet the main objectives of the project, legal requirements and social safeguards, a set of exclusion criteria will be applied including the following:

- Subprojects requiring land acquisition or population displacement that the housing CBOs cannot manage with their own resources;
- Subproject affecting mosques, temples, graveyards and cremation grounds, and other places/objects of religious, cultural and historical significance;
- Subprojects threatening cultural tradition and way of life of tribal peoples; severely restrict their access to common property resources and livelihood activities; and
- Subproject interventions facing grievances petitions from communities on social and environmental issues, cannot be resolved even at the PMU level.

C. Communication Strategy

The Project objective is to improve living conditions in informal settlements in selected municipalities and city corporations in Bangladesh by enhancing security of tenure, improving infrastructure, and facilitating access to credit for improvements in shelter based on plans developed by the community. Hence, to major extent, the success of the project depends on effective and meaningful communication strategy. Strategic communications approach is a social process of dialogue, negotiation, and consensus building through the use of a variety of methods. Based on principles of inclusion, transparency and accountability, the communication strategy aims to enhance the ability of stakeholders to engage, influence local level institutions and hold them accountable for their work. The project will encourage civic engagement through CHSs, IDCs and Grievance redress committees, where the community is part of the planning and monitoring process of the housing solutions schemes including grievance management. This is a long term process of continued dialogue, clarifying issues under discussions and finding solutions to matters of common concern. Through engagement a space is created where issues can be openly discussed, compromises negotiated and solutions acceptable to the majority accepted and ratified. This strategy seeks to foster social, political, and institutional changes at different levels by building trust among implementers and the users, promoting a two-way communication, exchanging knowledge and skills for a sustainable change in both availability of services and behavior that is consistent with fact on the ground.

As part of communication strategy of the project it is proposed to inform the project information directly to the concerned stakeholders. The communication methods could include: (i) interpersonal communication, (ii) community level consultations for agreement on land sharing, re-blocking, in-situ upgrading and other means of housing solution, (iii) workshops/seminars, (iv) presentation to institutions, (v) display hoardings, pamphlets, fliers, etc. NHA will design an action plan for implementation of the communication strategy along with the social management plan for subprojects.

D. Grievance Response

The project will establish a grievance response mechanism (GRM) to answer to queries, receive suggestions and address complaints and grievances about any irregularities in application of the guidelines adopted in this framework for inclusive project design, and assessment and mitigation of social and environmental impacts. Based on consensus, the procedure will help to resolve issues/conflicts amicably and quickly, saving the aggrieved persons from having to resort to expensive, time-consuming legal action. The procedure will however not pre-empt a person's right to go to the courts of law. Grievance response focal points will be available at the city level at URC and project level within NHA. A Grievance Redress Committee (GRC) will be formed for each city with the URC. The CHS at the community level will be the first focal point on project GRM and the GRC at the city level will be authorized to deal with all suggestions and complaints at the subproject level. Scope and process of GRM has been discussed in more detail in *Chapter Ten*.

E. Approval and Disclosure

The SMF will be submitted to the Bank for review and clearance by the designated regional safeguard unit of the Bank and formally agreed with the Government of Bangladesh. Appraisal of the social management issues for each subproject as well as SMP of each subproject and RAP wherever required, will also be subjected to review and clearance by the Bank. Whenever requested, NHA will provide the Bank with copies of the social screening reports for all subprojects by URCs and the project consultant.

NHA will upload the SMF in their official website along with the Bangla translation. The English version of the SMF will be forwarded to the World Bank for disclosure at country office information centre and in the Bank Info shop before appraisal. NHA will advertise the date of disclosure and its website address through newspapers. Each SMP and any RAP will be translated in Bangla and disclosed similarly. Apart from disclosing on official websites, a printed copy in Bangla will be placed at the project site.

Chapter Seven: IMPLEMENTATION ARRANGEMENT AND PROCESS

A. Institutional Arrangement

The National Housing Authority (NHA), under the Ministry of Housing and Public Works (MoHPW), will be the primary GoB counterpart agency, and the main contact point with the Bank for all matters relating to project implementation. Urban Resources Centres (URC) and Interagency District Committees (IDC) will be established as facilitating institution at the city level. NHA will be responsible for undertaking all studies, design, and implementation of this project. It will also be responsible for operation and maintenance (O&M) of the project after its completion. The project will encourage adopting and practicing participatory process in subproject planning and implementation. The project will promote the community operating through Community Housing Societies (CHS) for materialization of housing solutions. URC at the city level will assist the CHSs in identification, planning and implementation of housing solution subprojects and the IDCs will facilitate contract bidding and evaluation after the investments are approved for implementation by NHA.

The Government would have overall responsibility for project management and coordination through its MoHPW. A Project Steering Committee (PSC) would provide the forum for overall guidance, policy advice and coordination of the project activities and addressing the inter-agency issues. NHA will be responsible for the implementation of the Project through a Project Management Unit (PMU).

B. Project Management

1. Project Steering Committee (PSC).

The PSC would be chaired by the Secretary of the Ministry of Housing and Public Works and will include the Secretaries of Finance, Local Government, Land, ERD, and representatives of the local/district administration as its members. The PSC will oversee the project; provide policy-level guidance and inter-agency coordination for the project. The Project Director of the PMU will act as the secretary of the PSC.

2. Project Management Unit (PMU)

The NHA has set up a Project Management Unit (PMU) for overall management of the project. The PMU is staffed with a Project Director, Deputy Project Director, as well as Procurement, Financial Management Specialist, Environment and Social staff. The PMU will also hire one senior and one junior engineer to be placed in each town, under the supervision of the NHA, to assist with the supervision of works at the field level. The credit line in Bangladesh Bank will be managed as a separate window. Staff from Bangladesh Bank will oversee the qualification process of financial intermediaries and manage the credit line on behalf of NHA. Goods in the form of office equipment

or additional staffing will be procured by NHA on behalf of Bangladesh Bank. The roles and responsibilities of the PMU officials and staff have been discussed at [Annex-7](#)

3. NHA-Field Offices (XEN and SDE)

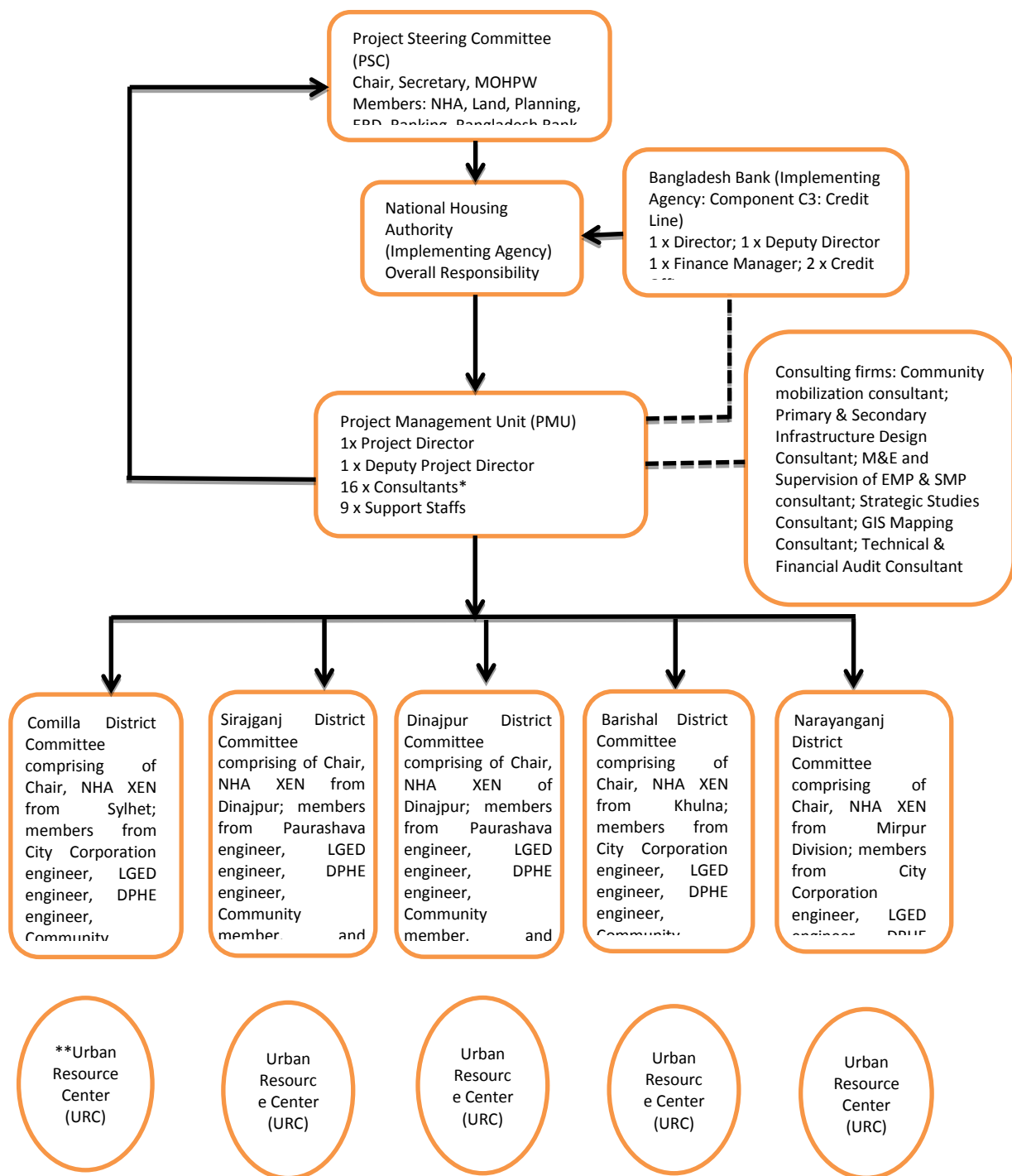
NHA field offices will attend meetings with local elites, Mayors, Deputy Commissioners (DC), affected people/beneficiaries as and when required and monitor activities of the project implementing agency and coordinate with office of Deputy Commissioner for land acquisition, compensation payment, possession of land, clearance of proposed site, etc. In case of in-situ upgrading, re-blocking and sharing of the land parcels for construction of houses, the NHA local office will play vital role in mitigation of any claims/grievances of the beneficiaries. One SDE at the field office will be additionally assigned as Social Development Officer (SDO) who will be responsible to mobilize the community and also act as interface between NHA and the community. He/she will coordinate with the Social Development Specialist at the PMU and the social specialists of the project consultant. Roles and responsibility of the NHA field officials would broadly include the following:

- i. Maintain liaison with DC office, City Corporation/Municipalities, etc;
- ii. Monitor various activities related to scrutinize and selection of the communities for upgrading of housing facilities, construction of houses, resettlement and rehabilitation, income and livelihood restoration, etc.
- iii. Ensure that households have been properly selected for upgrading of their houses;
- iv. Assist and advice NHA Social Development Specialist in matters related to social development and safeguards compliance;
- v. Review plan of actions and monthly/periodic reports submitted by consultants;
- vi. Participate in regular meetings;
- vii. Attend meetings and participate in Grievance Redress Committee meetings for redress of grievances;
- viii. Organize disbursement of compensation/benefits checks to affected persons
- ix. Monitor relocation of the households in new location within given timeline
- x. Liaison with concerned department for inclusion of affected persons in income generating schemes of programs;
- xi. Maintain record of physical and financial progress of the project implementation;
- xii. Any other work that may be assigned from time to time by the PD/CRO, etc.

The NHA field offices will be assisted by project consultants in performing their management actions.

Figure 7.1 shows the organ gram of PMU, NHA at different echelons.

Figure 7.1: Project Management Organogram, NHA



*Consultants in the PMU are: Urban Technical Advisor, Senior Procurement Consultant, Procurement Specialist, Financial Management Specialist, Environment Specialist, Social Development Specialist, Communication Specialist, Procurement Associate, Financial management Associate, Database and IT support specialist, GIS specialist, 2 Professional Engineers, 2 Diploma Engineers, Legal advisor
 ** Urban resource center will consist of staffs from NHA such as NHA recruited Professional Engineers, Diploma Engineers and different

The project consultant engaged by NHA for identification, design and implementation supervision of subprojects has staff resources on social management. The Consultant team includes one Senior Social Development Specialist (SDS) and one Junior SDS. The senior SDS will be working at the policy and management level while the junior one will be completely field based to carry out various social mobilization, social screening and impact assessment, consultation and other activities. The consultant and URC will assist the communities in preparation and design of subprojects and help NHA in subproject appraisal and approval. The project consultant will play vital role in overall activities of the project implementation. The required land/area for project implementation will be made encumbrance free prior to start civil works construction. The Community Architect will be working on the project site from the preparatory stage of the project. Community will be selected based on set criteria of the project⁷. The compensation/ benefits payment to affected households would be completed at least 1 month before taking possession and dislocation of the households. Roles and responsibility of the Project Consultants have been discussed at [Annex-7](#).

5. Urban Resource Centers

During implementation, urban resource centers (URCs) will be established in each of the five towns under the project. The URC will provide technical assistance to selected communities through community mobilizers, community architects (willing to and capable of designing low-cost housing infrastructures in selected communities), engineers, social and environmental support, and financial specialists. The URCs will be overseen by the PMU, with key Consultant staff visiting frequently to monitor and supervise the quality of work. The first URC has been established in Comilla City Corporation to provide the technical and detailed design support to the selected communities, and liaise with key municipal officers. The staff for the URCs will be provided through the Project Consultant on board to start, but will also focus on training programs and capacity building of local officials and local community members to ensure sustainability after the project ends.

6. Interagency District Committee

Civil works construction (Components B1 & B2) will be outsourced through competitive bidding to reputable and experienced contractors. The tendering, bid evaluation and award will be undertaken through an interagency committee established at the city level, chaired by the Executive Engineer from the NHA responsible for that division. The interagency district committee (IDC) will include one City Corporation or Pourashava Engineer, one LGED and/or DPHE Engineer, and at least one community leader. Tendering would be done through e-tendering, with a copy of the tenders received in the Deputy Commissioner's office in each of the towns. NHA recruited engineers (2 per city, one professional engineer and one diploma engineer) will assist NHA to supervise the construction quality, with verification to be undertaken by the IDC. Payments are to be made directly from NHA in Dhaka, upon verification and certification of the works. Technical assistance will be provided to community groups to supervise the quality of construction, so as to promote high

⁷Minimum basic qualifying criteria applied to selection of communities are: (i) low income and urban settlement; (ii) size of between 50-300 households; (iii) presence of representative community organization; and (iv) presence of community savings groups.

levels of participation. Small works contracts that are technically simple could also be executed through community contracting, through existing channels that are established in the selected communities.

C. Management of Social Concerns and Impacts

The project will utilize an all-inclusive participatory process in subproject planning and implementation. When a subproject is identified at the community level, social assessment will be carried out including social screening, social impact assessment, and community consultation during subproject planning. NHA with assistance from the consultants will ensure social screening of each subproject at identification and planning stages to identify social development and safeguards compliance issues and social impacts associated with the development of housing facilities. Social management plan (SMP), and resettlement action plan (RAP), as appropriate, will be prepared based on results of social screening and social impact assessment and approved by NHA for social development and safeguard compliance prior to civil works construction.

NHA will facilitate selection, design and implementation of subprojects in accordance with the following guidelines:

- *Social Inclusion and Participation Framework*: Contains principles and guidelines to identify and deal with non-safeguard social issues like inclusion, beneficiary participation, benefit sharing, empowerment and vulnerability management (Chapter Eight).
- *Resettlement Policy Framework*: Contains principles, policies and guidelines for private land acquisition and use of public lands and adverse impact mitigation; mitigation measures; and implementation and monitoring arrangements for mitigation plans (Chapter Nine);

D. Social Management in Subproject Cycle

NHA and CHSs will be responsible for ensuring inclusion, participation, transparency, and social accountability in subproject selection, design and implementation through disclosure, consultation and participation. Subprojects for housing solutions will be identified at the community level through civic engagement within CHSs and finalized after availability of lands and feasibility study. Initial social screening will be carried out at the feasibility stage and as per results of social screening, social impact assessment (SIA) will be carried out at the planning and design stage. Social management plan (SMP) for each subproject will be prepared for mainstreaming social development agenda while RAP will be prepared based on the findings of SIA. The process is indicated in flow diagram in Figure 10.2. Social development principles in subproject cycle will be mainstreamed as follows:

Identification – Inclusion and participation will be ensured at the earliest stage of the subproject cycle. Information dissemination at national, city and community level will be carried out on the scope of the project, roles and responsibilities of all stakeholders and timeline of the project. Communities will participate in identification of community level housing problems and solutions in

community level open meetings. They will consolidate their proposals for housing improvement ensuring benefits to all community groups including the vulnerable and excluded communities. The community problems will be discussed in the CHS meetings to review and confirm inclusion and participation. URC will provide technical assistance to the CHSs for consolidation of identified housing problems for solution under the project financing. The URC will assist CHSs in development of subprojects/CDP and the concerned Municipality will approve the subprojects design for execution. Subproject selection process will be agreed during appraisal.

Planning and design – The housing CHSs will agree with the community members on a housing and tertiary infrastructure solution including service improvements, prepare a Community Development Plan (CDP) in a specific area and produce to the URC for scrutiny. The CHSs with assistance from the URC/project consultant will include feasibility study of the subprojects along with social screening for adverse social consequences including need for additional public or private lands, methods of obtaining lands (voluntary donation, direct purchase, long term lease or involuntary acquisition), and involvement of involuntary displacement of people.

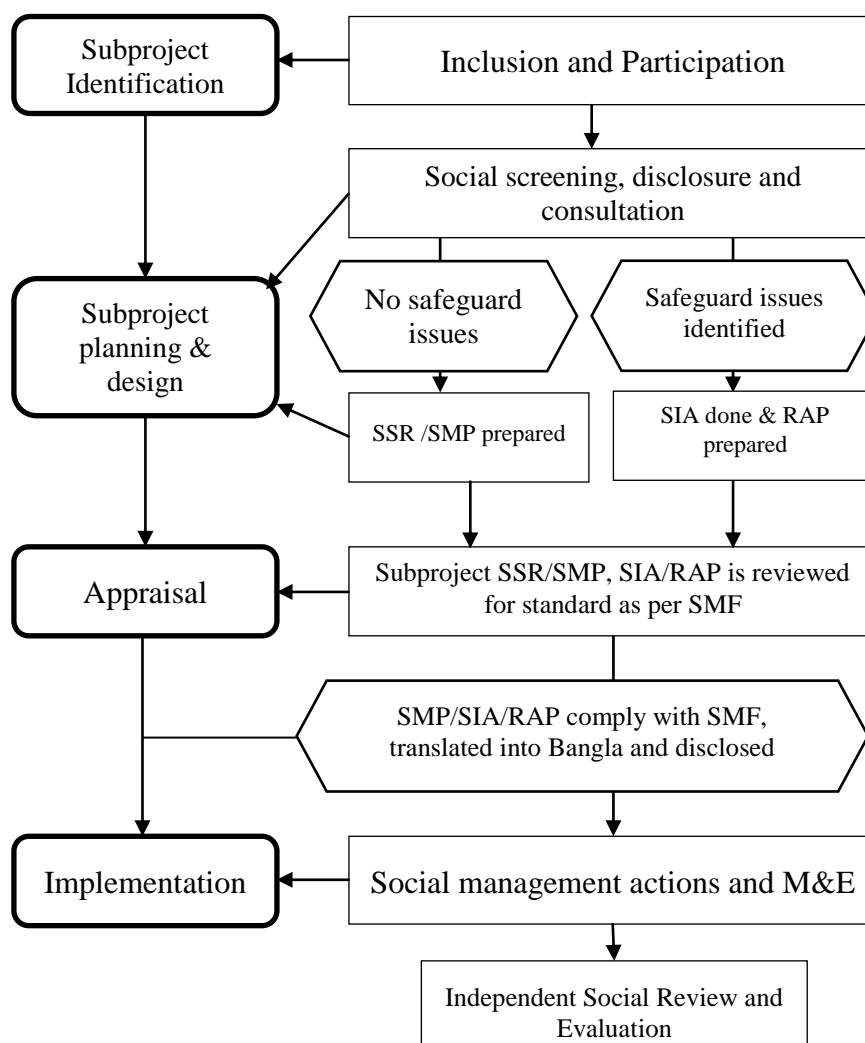
The project consultant/URC will verify the social screening results of subprojects and where required advise and assist in carrying out SIA including extensive consultation with beneficiaries, affected persons and other relevant stakeholders. The results of the SIA and community consultation will be a decisive element in selection of design, size and location of the subprojects. CHSs will include an SMP with the subproject proposals and where required RAP based on results of SIA. The SMF will be followed for SIA and preparation of SMP and RAP, as applicable.

The URC will review the CDPs and assist CHSs in finalization of the subproject design/CHS for investment under the project. The CDPs will mandatorily include housing plans for the vulnerable community members. The CHSs will identify the most vulnerable households in the community like the renters, elderly, handicapped household, beggars, and so others and design equitable housing plans integrated with the CDPs. The CDPs along with site confirmation by the NHA will be submitted to the Paurashava for approval before requesting funds to NHA for procurement and construction.

Subproject Appraisal – NHA will appraise subproject proposals with CDP received from the selected communities including the Social Screening Report (SSR), SMP and RAP, where required. With assistance from the project consultant, NHA will review compliance of subproject design along with other standards for approval. For unique observations pursuant to this SMF, NHA will advise CHSs to revise and resubmit subproject proposals before approval for implementation. Based on the appraisal and, if needed, the field appraisal, NHA will approve the subproject with conditions of implementation supervision of social development and safeguard compliance.

Implementation – The compliance of social development requirements including social safeguards will be monitored and ensured by the URC and NHA field offices during implementation of subprojects as per appraisal conditions and the SMF. The project consultant will conduct oversight and assist NHA in ensuring social compliance of subproject implementation.

Figure 10.2: Social Assessment and Management Flow Chart



When community members in an area (geographically full or partial) will be able to agree on an option for housing solution, they will form and register a CHS through due process as per law. At least 90% of the community households to agree on an option for project finance. However, 100% agreement on a certain option will be preferred for investment under the project.

Chapter Eight: INCLUSION AND PARTICIPATION FRAMEWORK

A. Background

Social inclusion is the process through which NHA will value all individuals in a community irrespective of their gender, ethnic identity, poverty and vulnerability. Their diverse contributions to communities will be respected and considered in identification and design of subprojects for housing solutions for the poor urban peoples in slums. Communities in slums in the selected towns are mostly living on the government land with or without permission. Men in the selected towns are mostly engaged in income earning while the women are largely engaged in household chores except a few. There are some industries and commercial areas in the selected cities where men and women are working for wages. There are limited business opportunities for the poor people in the city areas, where women are also involved.

Status of the slum dwellers is diverse in financial and economic terms and on social and political context. Most of the households have their own housing while a portion of them are living in rental houses. Local elected representatives and the aspirants to be elected in future in and outside the settlements are, in many cases, the custodians of the communities. There are vulnerable households having no savings capacity thus unable to avail any housing credit for improvement of their housing in improved communities under the project. The project will therefore, seek to adopt all inclusive consultative process to help ensure that subproject designs be inclusive of all groups in the community, regardless of gender, disability, or socio-economic status.

Implementation of the project should, therefore, pay particular attention to the needs of women and other excluded groups during the community selection procedure, in the determination of relocation requirements, and in the development of housing and infrastructure solutions. NHA will explicitly take into account social and gender concerns into project design and the active participation of all sections of the community will be ensured during implementation. It will include social assessment and gender analysis for socially inclusive design, implementation and operation with beneficiary participation.

B. Social and Gender Analysis

The objective is to identify the differences and provide evidence for gender roles, activities, needs and available opportunities for men and women. This will provide the information necessary for effective integration of gender issues into project design and will be a key to promoting social inclusion and participation of various cross sections of the people including local elites, elected people's representatives, concerned government departments, line agencies, etc. NHA, in the course of project implementation, will undertake an assessment of the target communities to gather their views and preferences disaggregated by gender, ethnicity, and poverty in order to resolve housing and infrastructure problems in the selected communities, and to establish a participatory process for implementation and monitoring. This will require analyzing the existing conditions that indicate vulnerability of the different community groups, and assessing their capacity to agree on housing and community infrastructure solutions through community participation. Analysis may include, but not limited to, the following information:

- Community location, describing physical characteristics (topography and other features) of the settlements in the community.
- Community profile, indicating population size, ethnicity, education, major economic activities, formal/informal institutions and rules and behavior, and the scope of strengthening them to assume ownership of the project.
- Occupational groups among landless persons/households, including women
- Existence of common property resources like rivers and other water bodies, forests, etc., that are used by the people of the selected community
- Existing and potential gender issues and concerns related to the roles women play in the household and how they cope with the changes of the housing pattern, as well as feedback on alternatives that would lessen their burden
- Existing divisions between social groups within the community, with particular attention to relationships between renters and owners, and between community leaders and members.

C. Inclusion and Participation

In compliance with community feedback during consultation, the project proposes the following principles, guidelines and procedures to mainstream social inclusion and participation including gender actions in respect of subproject interventions adopted in subproject SMP or RAP.

- Ensure that community selection and implementation of the subproject activities including land acquisition and resettlement are participatory, and that various cross sections of residents, including women, renters, and the ultra-poor are involved in the process.
- Carefully screen the subproject to identify needs and expectations of, and potential adverse impacts on, women and document them.
- Identify the impact details and the most appropriate mitigation measures through intensive consultation with the affected/benefited communities, NGOs and civil society organizations, professionals, and the like.
- Identify appropriate actions to ensure and maximize subproject benefits to community people including women and other vulnerable groups through the consultative process.
- If women are involved in civil works of the project, ensure: (i) equal pay for equal work; (ii) gender friendly work environment; and (iii) work place safety for women and children.

The project will facilitate a socially-inclusive design and ensure the active participation in the project process of all community members including women, thereby maximizing project benefits for them and safeguarding against social vulnerability during the implementation of subprojects.

1. Ensuring community cohesiveness

Only communities with a demonstrated history of community organization and cohesiveness will be selected for project participation to ensure that infrastructure and housing redesigns meet the needs of all community members. Because of the community-driven design of the project, assuring that communities are willing and able to work together in an equitable manner will help guard against the exclusion of less powerful groups within the communities during implementation. The selection process will study the history of community-driven activities, including the running and community management of other infrastructure and livelihood projects, and will assess trust in community organizations and leaders through interviews and focus group discussions with community members.

2. Increasing participation of women

Participation of women will be ensured during selection and design stage of the project by stimulating their participation in all community meetings and also consulting them separately in focused group discussions to learn their preferences, experiences and needs in terms of housing solution. During the implementation process, women will be encouraged to participate in all community meetings, to be represented in decision-making for implementation of RAP/abbreviated RAP and to contribute in safeguarding themselves from health and social vulnerabilities. Women will be fully informed about entitlements, timetable of compensation delivery and relocation activities.

3. Equitable participation of renters, the ultra poor, and excluded groups

The interests and needs of renters, the ultra poor, and any other excluded groups will be identified in the social assessments and through separate focus groups. Community mobilizers will also ensure their active participation in community meetings and working groups to guard against the development of exclusionary community infrastructure and housing redesigns.

4. Participation of NGOs

Locally active NGOs are to be consulted about the goals and objectives of the project including timeline of project implementation, scope of participation of the NGOs with their livelihood development programs including microcredit to uphold livelihood standard of the community people and coping up with the project. NHA will ensure participation of the NGOs in consultative process and implementation of the project including alternative land searching for relocation of households, searching of voluntary donors of the land, etc.

5. Participation of other agencies

Implementation of the project will need support from the government agencies such as district administration, municipality, Bangladesh Power Development Board, and other line agencies. NHA will coordinate with other related government agencies in designing and implementation of the project. The project will create scope of business opportunities for the business communities such as contractors, suppliers, etc. during project implementation.

6. Participation of local elites and community people

Selection of the communities as per criteria for qualification under the Project naturally requires involvement of Mayor and Word Councilors of the concerned towns. Local elites playing role in the community should be consulted in selection of the community and potential relocation site and voluntary donors. They will also participate in design and implementation of the project. NHA will ensure participation of these groups from the initial stage of the project.

D. Consultation and Participation at Subproject Cycle

Involvement of communities is not limited to interactions with them but also disclosing relevant information pertaining to the project tasks and targets. Consultation and participation (CP) with communities and other stakeholders will take place through interpersonal communications, focused group discussions and small and large community meetings. Additionally, radio broadcast and other media forms may be used to further disseminate information. The CHSs and Paurashavas will be the platforms for disclosure and consolidate feedback from beneficiary communities and other stakeholders.

1. Identification stage

Subproject identification will start from the individual household level. Dissemination of the project information to the community and relevant stakeholders is to be carried out by the project consultant/URC at the identification stage. The communities shall be made aware of the scope of subproject interventions including guiding principles and policies and participation in the subproject cycle. This will include the process being followed for prioritization of the identified communities and subprojects for housing solutions. The beneficiary members in CHSs and other stakeholders will be involved in the decision making to the extent possible. The URC will facilitate to inform and consult the communities for identification of subproject for equitable benefits to the diverse community households. Information generated at this stage will be documented with evidence.

2. Subproject Planning and Design Stage

Subproject information will be disseminated amongst the beneficiaries towards increasing their awareness and their roles and responsibilities. Planning stage is intended to be an interactive process with the intended beneficiaries at least in two stages. Initially while carrying out feasibility study and second at the finalization of the subproject. This would be the joint responsibility of the CHS and the URC/project consultant.

In case of voluntary land donation, direct purchase, displacement and involuntary land taking, consultation with the beneficiaries and affected persons and their profiling are mandatory as per the requirements of the SIA and preparation of social development and safeguard plans including SMP orRAP as appropriate. Consultation will be done at socioeconomic and census surveys as part of the SMP/RAP preparation. Consultation with respect to cultural aspects will be carried out as part of the social assessment of the subprojects.

3. Implementation stage

Consultations as part of the implementation stage would be direct interactions of the NHA with the beneficiaries and affected persons, if any. These would comprise of consultations towards the role of beneficiaries in subproject implementation, establishment of CHS, grievance mechanism, compensation for income or asset loss, relocation of affected persons and/or cultural properties, and towards addressing impacts on common property resources.

4. Review and evaluation stage

Communities and other stakeholders will participate in the subproject workshops at mid-term and at the end of the subproject implementation through URC. The independent social reviewer will make use of the consultation and participation process and involve the communities in addition to the Paurashava and NGOs. Communities will be consulted for their views on implementation process, social management measures for inclusion, participation, transparency, and impacts of resettlement and grievance response.

5. Consultation checklist

The following checklist will be the guiding tool for carrying out consultation and enhance participation of communities and other stakeholders in a subproject cycle.

INFORM	CONSULT	ENGAGE	COLLABORATE	EMPOWER
Goal:	Goal:	Goal:	Goal:	Goal:
Promote community understanding of issues, problems, alternatives, opportunities and solutions through balanced and objective information	Obtain feedback on analysis alternatives and decisions	Work directly with communities to ensure that their concerns and aspirations are understood and considered	Communities become partners in each aspect of the decision, including development of alternatives and identification of preferred solutions	Final decision-making in the hands of communities
Commitment	Commitment	Commitment	Commitment	Commitment
Keep the communities informed	Listen and acknowledge communities concerns and expectations	Ensure community's concerns/aspirations directly reflected in subproject design and appraise them how their input influenced the	Value community's advice and innovations in devising solutions and incorporate their advice and recommendations	Implement the project as decided by the communities

INFORM	CONSULT	ENGAGE	COLLABORATE	EMPOWER
Goal:	Goal:	Goal:	Goal:	Goal:
		decision	to the maximum extent	
Techniques	Techniques	Techniques	Techniques	Techniques
<ul style="list-style-type: none"> ✓ Fact sheets ✓ Briefings ✓ Open meetings ✓ Websites 	<ul style="list-style-type: none"> ✓ Public comment ✓ Focus groups ✓ Surveys ✓ Public meetings 	<ul style="list-style-type: none"> ✓ Meeting with communities/ NGOs ✓ Workshops 	<ul style="list-style-type: none"> ✓ Participatory decision making ✓ CHS, IDC 	<ul style="list-style-type: none"> ✓ Citizen juries ✓ Delegated decisions

E. Monitoring Inclusion and Participation

Social inclusion will be monitored in line with the social analysis of inclusion and participation of various groups/agencies including women and consistent with the activities/issues that have been integrated into project design. NHA will monitor the issues on a regular basis and include the results in the quarterly reports. Social inclusion will also be included in the independent review and evaluation of the SMP/ RAP implementation.

Social and gender analysis will be carried out during selection of communities within selected towns and measurable indicators on social inclusion and gender mainstreaming will be set to gather information during implementation as essential inputs for evaluation and impact assessment. Depending on the project contents and objectives, subproject indicators for evaluation should take into account, among other relevant aspects, the following points:

- Specific needs of community people including affected and benefited groups irrespective of gender and incorporation of them into subproject design.
- Local knowledge and inputs for enhancement of subproject outcomes.
- Intended and unintended social and gender effects of the subprojects.

Lessons and good practices to be drawn from the monitoring process which can help mainstreaming gender and inclusion of community people in project design and implementation in any future projects.

Chapter Nine: RESETTLEMENT POLICY FRAMEWORK

This Resettlement Policy Framework (RPF) provides norms and procedures to screen, assess, and plan land acquisition and resettlement activities for housing solution subprojects. The resettlement policy is prepared in full compliance with WB's Involuntary Resettlement Policy (OP 4.12) as well as applicable laws of the Government of Bangladesh.

A. Key Policy Norms and Principles

Principles related to social safeguards compliance management has been laid down in Chapter One Section B those guides management of involuntary resettlement and restoration of livelihoods of affected persons. The resettlement principles adopted for the project recognizes the Acquisition and Requisition of Immovable Property Ordinance 1982 (subsequent amendment in 1993 and 1994) and the requirements of the World Bank (WB) policies on Involuntary Resettlement (OP 4.12) and relevant local laws, policies and guidelines related to urban development in Bangladesh. The RPF has been prepared based on the general findings of the review of existing experience and stakeholder consultations at the selected towns as a guide for relocation and resettlement of affected persons at instances of both involuntary displacement and voluntary relocation for site development and construction.

NHA will get existing land in possession of a selected community (khas land or departmental land) transferred to it before leasing out to the community for tenure security of longer term. Land acquisition and involuntary displacement will be avoided or minimized to the extent possible through the incorporation of social considerations into project design.

1. Involuntary Displacement

Involuntary displacement is likely when NHA will acquire private lands or resume public lands from private uses for allocation of the same to the selected communities for infrastructure and housing solutions against expressed consent as a community housing society.

In case of land sharing, physical displacement will be involved although voluntary at the consent of the community households.

Involuntary displacement due to acquisition of land for sites for voluntary relocation and voluntary displacement due to land sharing will be covered under the RPF as project responsibility addressed by the NHA.

2. Voluntary Relocation

Voluntary relocation as a housing solution is not likely to involve any involuntary displacement consequent to the move by the beneficiary communities. They will agree the voluntary relocation

from their current place of residence, which are under eviction threat, to a new more secured place arranged by NHA.

In case of in-situ development and re-blocking, existing land mass will be taken for site development with provisions of roads, drainage and water supply system and improvement of existing housing by the communities. Re-blocking will be planned in a way to avoid displacement of housing and assets to the extent possible. Only in unavoidable circumstance, concerned community household will volunteer land and shifting of structures in remaining land for new construction with housing credit.

In extreme circumstances of vulnerability of the household to move, the community will provide compensation for shifting of structures with contribution from the community households. This compensation plan will be included in the CDP.

B. Social Impact Assessment

Once community agrees on a housing and infrastructure solution with service improvements (subproject), social screening (as discussed earlier, with assistance by URC and project consultants) will be carried out for assessing feasibility of the options. The Screening process will determine the level of assessment that should be undertaken with regard to a specific defined potential investment, as initially identified in the PPSIP preparation studies. The social screening will provide a rapid assessment of the subproject characteristics, its beneficiaries, the socioeconomic dimensions of the area, and its potential impacts and risks. It will also identify potential need for additional lands and the methods of obtaining those lands. Results of the social screening will determine whether or not an individual subproject requires Social Impact Assessment (SIA). Subprojects without social safeguard issues will be considered for detailed preparation. A social screening report (SSR) will be prepared.

SIA will be carried out during the subproject preparation stage when social screening will identify potential social safeguard issues. The principal opportunity of the SIA involves identifying viable alternatives; identifying potential social impacts, including direct or indirect; permanent or temporary; physical or economic, assessing their significance; designing least-cost mitigation measures and monitoring requirements; formulating institutional arrangements; and ensuring meaningful public consultation and information disclosure procedures. To ensure that social concerns are adequately addressed, specific social analyses will include: (i) Socio-economic analysis; (ii) Stakeholder analysis and (iii) Involuntary resettlement (including temporary or permanent relocation and compensation for loss of assets). The assessment will identify and estimate impacts, risks and opportunities and suggest measures to avoiding or minimizing, mitigating and managing, and compensating adverse social impacts.

C. Resettlement Planning

Tenure security will be ensured by NHA for selected communities those will agree on any one of the housing solutions including in-situ development and re-blocking, land sharing and voluntary relocation. Involuntary resettlement may be involved in the process of acquiring land by the NHA (by involuntary acquisition, direct purchase or inter-ministerial transfer) for leasing out to the selected communities. Temporary or permanent relocation may also be involved in the process of re-blocking and land sharing. Social screening and SIA will be carried out for each subproject to identify social safeguard compliance issues with regard to the Bank OP 4.12 on Involuntary Resettlement. Based on

findings, the NHA will prepare RAP for the subproject with assistance from project consultant and the CHS will prepare SMP with assistance from the URC. An abbreviated RAP will be prepared if the subproject affecting less than 200 persons and a full RAP will be prepared if the subproject affects more than 200 persons.

If a subproject has no adverse impact, due diligences report will be included in the SMP confirming the same and also stating reasons for the same. The SMPs or RAPs will be shared with the Bank for review and clearance prior to the contract bidding and implemented before award of civil works contracts. The Bank will periodically review and do random checks for the documents.

A full resettlement plan shall include a statement of involuntary resettlement objectives and strategy, with:

1. Description of the Sub-Project with measures taken to minimize adverse impacts;
2. Findings of the socioeconomic survey and social and gender analysis including summary of public consultations held, cut-off date;
3. Survey Maps showing land requirements, proposed location
4. Land requirements and action plan for obtaining land (LA/Land Purchase/Voluntary Donation Plan);
5. Legal and policy framework, including eligibility criteria and cut off date for the subproject (cross referring to SMF)
6. Entitlements Matrix, proposed resettlement measures for the affected PAP categories
7. Participation, Consultation, Grievance Redress Mechanisms for resolution of complaints and conflicts with appeals procedures;
8. Relocation Planning (If some householders are displaced) with information on resettlement site, if available;
9. Income restoration and livelihood support measures including access to training, temporary employment, and credit;
10. Post resettlement support, if any required (shelter, infrastructure, and social services);
11. Organizational responsibilities for implementing, monitoring and evaluation;
12. Cost estimate for implementing RAP; and
13. Implementation schedule, showing how activities will be scheduled with time-bound actions in coordination with the civil works.

The abbreviated RAP will include key details such as: the list of affected households, their impact category, magnitude of loss or damage to land and/or assets suffered by them (based on census survey); the entitlements matrix, cut-off date, detail information on specific entitlements of the implementation schedule including the payment of compensation and resettlement assistance,

budget, and site hand over for the civil work. Like the full RAP, the abbreviated RAP shall ensure that adequate compensation, rehabilitation, and relocation arrangements are planned and budgeted.

D. Eligibility and Entitlements

An Entitlement Matrix will be developed as per this framework following the Table 9.1 that will outline various types of losses resulting from a subproject and provide for compensation and resettlement and rehabilitation assistance for various categories of affected people. The matrix lists types of impacts and losses, application guidelines, and entitlements. The matrix will apply to all subprojects entailing relocation and resettlement impacts irrespective of the size of the subproject and extent of impact. RAP will be updated, if additional resettlement impacts are identified in any stage of a subproject implementation.

The entitlement matrix has been prepared in accordance with the GoB laws and in compliance with the World Bank safeguard policies. Following the finalization of the design, the detailed survey of the affected land and/or non-land assets and detailed census survey of the affected families will be carried out to record the actual impacts. As a part of the land acquisition, replacement cost surveys (or asset valuation) will be carried out, which will form the basis for determining the compensation for the affected land and assets.

This valuation can also be used to inform the negotiation of land value between plot owner as per the laws on land acquisition and the community, or when land is to be directly purchased. All involuntary land acquisition (other than exceptional voluntary land donation) will be compensated at replacement cost. Moreover, the affected persons will be assisted to re-establish their living standards (affected shelter and incomes) to a level equal to or better than their living condition prior to the sub-project. Under the Project, representatives from the affected persons and the CHSs are required to be a member of resettlement sub-committee (RSC) to ensure compensation for assets is at replacement value. The other members of the RSC will be representatives from URC, District Committee, Municipality and NHA at the division and the Deputy Commissioner of the district. The NHA is required to pay the difference to the land losers where the replacement cost is lower than the market value. In cases of disputes such as where land records are not updated and/or where the affected people are unable to produce the desired documents or absentee land owners, then the compensation amount will be deposited in the account of the concerned CHS until the case is disposed.

Table 9.1: Eligibility and Entitlement Matrix

Loss Item 1: Loss of Land				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Legal owner/ titleholders as identified by Deputy Commissioner (DC)	<ul style="list-style-type: none"> • Replacement cost (RC) of land. • Dislocation allowance (DA) to land owners. 	<ul style="list-style-type: none"> • RC will be recommended by RSC that will include current market price and the transaction cost (stamp duty and registration cost). • DC will pay cash compensation under law (CCL) for the land. • If RC is higher than CCL, the difference (top-up) will be paid by NHA. • The DA will also be paid by NHA directly to the PAPs. 	<ul style="list-style-type: none"> • Legal owners will be assisted by NHA through URC/project consultant to organize legal documents in support of their ownership. • URC/Project consultant will identify loss and entitlement of female owners and co-sharers through share determination at the field upon receipt of payment data from DC office. 	<ul style="list-style-type: none"> • As determined by PAVC

Loss Item 2: Loss of structures with title to land				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Legal owner/ titleholders as identified by DC	<ul style="list-style-type: none"> • RC of structure as determined by PAVC. • Transfer Grant (TG) of affected structure @ 12.5% of structure value. • Reconstruction Grant (RG) of affected structure @ 12.5% of structure value. • Special Allowance (SA) for each residential households headed by a destitute female, a disabled, an elderly (over 60) persons or a very poor (below poverty line) households whose annual income is up to BDT 90,000 (ninety thousand) amounting to BDT 10000 per 	<ul style="list-style-type: none"> • Applicable to all structures located on the site boundary at cut-off dates. • RSC will recommend the RC of the structures. • DC will pay CCL for structure and if CCL is less than RC, NHA will pay the difference (top-up) directly with the assistance from IA. • NHA will provide other resettlement assistance (TG and RG and SA) directly. • The SA will be equivalent to one month's income at the rate of daily 	Assistance in relocation and reconstruction.	<ul style="list-style-type: none"> • As determined by PAVC • 12.5% of structure value. • 12.5% of structure value. • BDT 10000 per Household

	Household. <ul style="list-style-type: none"> Owner will be allowed to take away all salvageable materials free of cost within NHA declared deadline. 	wage rate in the locality.		
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Loss Item 3: Loss of structures without title to land				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
<ul style="list-style-type: none"> Socially recognized owners of structures built within the site boundary as identified during census and verified by RSC 	<ul style="list-style-type: none"> RC of structure as determined by PAVC. Transfer Grant (TG) of affected structure @ 12.5% of structure value. Reconstruction Grant (RG) of affected structure @ 12.5% of structure value. SA for each residential households headed by a destitute female, a disabled, an elderly (over 60) persons or a very poor (below poverty line) households whose annual income is up to BDT 90,000 (ninety thousand) amounting to BDT 10000 per Household.. Owner will be allowed to take all salvageable materials free of cost within NHA declared deadline. 	<ul style="list-style-type: none"> Applicable to all structures located on the site boundary at cut-off dates. RSC will recommend the RC of the structures. NHA will provide other resettlement assistance (TG and RG and SA) directly. The SA will be equivalent to one month's income at the rate of daily wage rate in the locality. 	Assistance in relocation and reconstruction.	<ul style="list-style-type: none"> As determined by PAVC 12.5% of structure value. 12.5% of structure value. BDT 10000 per Household

Loss Item 4: Loss of community properties on private or public lands				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
<ul style="list-style-type: none"> • Legal owners identified by DC in the process of CCL payment. • Socially recognized owners of structures built on the ROW as identified by PAVC 	<ul style="list-style-type: none"> • RC of structure as determined by PAVC. • Transfer Grant (TG) of affected structure @ 12.5% of structure value. • Reconstruction Grant (RG) of affected structure @ 12.5% of structure value. <p>Or</p> <ul style="list-style-type: none"> • NHA will replace the community property at alternative site with the project cost • Owner will be allowed to take all salvageable materials free of cost within NHA declared deadline. 	<ul style="list-style-type: none"> • Applicable to all community properties located within the site boundary at cut-off dates. 	Assistance in relocation and reconstruction.	<ul style="list-style-type: none"> • As determined by PAVC • 12.5% of structure value. • 12.5% of structure value.

Loss Item 5: Loss of trees with title to land and owner of trees on public land or lessees				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
<p>Legal owner/ titleholders as identified by DC</p> <ul style="list-style-type: none"> • Socially recognized owners of trees grown on public or other land, as identified by PAVC. • Owners of trees such as Forest Department, Zilla Parishad, Society, Union Parishad, Lessee on public land 	<ul style="list-style-type: none"> • RC of trees determined by RSC. • Value of fruits @ 30% of timber value for each grown up trees. • Owner of the tree will be allowed to fell and take the trees free of cost within the NHA declared deadline. 	<ul style="list-style-type: none"> • Applicable to all trees and plants located within site boundary at cut-off dates. • DC will pay CCL as applicable for trees/plants. • If CCL is less than RC or there is no CCL (for socially recognized owners), the difference or RC of different species of trees will directly be paid by NHA with assistance from IA. • RSC will recommend RC of trees and fruits. 	NHA/URC will explain policies regarding compensation for the trees of different categories and size and make the PAPs aware that they could take the timber and fruits free of cost.	<ul style="list-style-type: none"> • Determined by RSC

Loss Item 6: Loss of standing crops/fish stock with title to land				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Owner cultivators as identified in joint verification by DC, NHA and RSC.	<ul style="list-style-type: none"> • RC of standing crops/fish stock as assessed by DC. • Owners will be allowed to take crops and fish stock within NHA declared deadline. 	<ul style="list-style-type: none"> • Applicable for all crops/fish stock standing on land/pond within site boundary at the time of dispossession. • DC will pay CCL for crops/fish stock. • NHA will pay the difference directly to the PAPs, if CCL is less than RC. • RSC will recommend RC of crops/fish stock at take away. 	NHA/URC will assist PAPs in the process of claiming compensation from DC offices for organizing necessary documents.	<ul style="list-style-type: none"> • As assessed by DC.

Loss Item 7: Loss of leased or mortgaged land				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Leaseholder with legal papers	<ul style="list-style-type: none"> • RC of crops/fish stock as assessed by DC. • DA will be paid to the actual cultivator of the acquired land by NHA. • The cultivator will be allowed to take the crops/fish within the NHA declared deadline 	<ul style="list-style-type: none"> • With legal agreement: Legal owner and mortgagee/ leaseholder will be paid CCL by DC in accordance with the law. • With customary tenancy agreements, including socially-recognized verbal agreements: • NHA will ensure RC of crops to the cultivator with direct payment of the difference, if CCL is less than RC. 	<ul style="list-style-type: none"> • IA will assist in ensuring that the lessee receives all eligible payments. • IA will mediate refund of outstanding lease money by the owner to the lessees. 	<ul style="list-style-type: none"> • Assessed by DC.

Loss Item 8: Loss of income from dismantled commercial and industrial premises				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Any proprietor or businessman or artisan operating in premises, at the time of issuance of Notice u/s 3 and/or as per census.	<ul style="list-style-type: none"> • An amount equivalent to three months' net income based on three years average income but not exceeding BDT 50,000(fifty thousand) per month for large scale business enterprises. • An amount equivalent to three months' net income against the small and medium scale business operators as per census but not exceeding BDT 24,000 (twenty four thousand) in total. • One time moving assistance of BDT 5,000 (five thousand) for tenants. 	NHA will directly pay the entitlement to the eligible PAP.	Vulnerable PAPs will be brought under income generating program.	<ul style="list-style-type: none"> • BDT 50,000(fifty thousand) per month for large scale business enterprises. • Small and medium scale business operators as per census but not exceeding BDT 24,000 • BDT 5,000 (five thousand) for tenants.

Loss Item 9: Loss of income (wage earners in agricultural, small business and industry excluding owners or employers)				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Regular wage earners affected by the acquisition as identified by census.	<ul style="list-style-type: none"> • Grant to cover temporary loss of wage income (wage grant - WG) @ 300/day for 90 days if lost due to the project interventions. 	<ul style="list-style-type: none"> • PAP must have been an employee of landowner or business located in the acquired lands for at least twelve months, as identified by Joint Verification and/or Census. • The needs of vulnerable groups will be assessed. • The WG will be paid by NHA directly to the eligible PAP. 	<ul style="list-style-type: none"> • Vulnerable PAPs will be brought under income and livelihood regenerating program. • Involvement of qualified PAPs in construction work. • Involvement of qualified PAPs in tree plantation and social afforestation. 	<ul style="list-style-type: none"> • 300/day for 90 days

Loss Item 10: Loss of income from rented-out and access to rented-in residential and commercial premises				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
<ul style="list-style-type: none"> • Legal owner/titleholders of the rented-out premises as identified in Census. • Household/person rented-in any such structure as identified in Census. 	<ul style="list-style-type: none"> • Rental allowance (RA) for both residential and commercial rented-out premises to owner of the structure for the amount equivalent to 3 months' rent but not exceeding BDT 7,500 (seven thousand five hundred). • Alternative housing allowance (AHA) for both residential and commercial rented-in premises to eligible PAPs (rentees) for the amount equivalent to one month's rent but not exceeding BDT 5,000 (five thousand). • Additional structures erected by tenant will be identified by the RSC and compensated as Item No. 3. • Right to salvage materials from demolished structure erected by tenant. 	<ul style="list-style-type: none"> • The owner of rented out premises will be entitled for dislocation allowance for each unit of premises rented out to separate households or persons. • In case of any advance deposited by the tenant, an agreement on non-claim or outstanding balance should be certified by the local government representative between owner and tenant. <p>The RA and AHA will be paid by NHA directly to the eligible PAPs.</p>	Vulnerable PAPs will be brought under income and livelihood regenerating program.	<ul style="list-style-type: none"> • 3 months' rent but not exceeding BDT 7,500 • one month's rent but not exceeding BDT 5,000

Loss Item 11: Loss of Tube-well				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Legal owner/titleholders as identified by DC Socially recognized owners of affected tube-well within the site boundary as identified during census.	Compensation to be determined by the RSC but not over BDT 10000/tube well. Salvageable materials will be allowed to take away free of cost.	DC will pay CCL and NHA will pay top-up if RC is higher than CCL and full RC if DC does not recognize the loss. Salvageable materials will be given back after payment of CCL for the tube well.	NHA will provide guidance in installation of arsenic free tube-well at alternative site.	<ul style="list-style-type: none"> • Determined by RSC but not over BDT 10000/tube well.

Loss Item 12: Loss of Toilet				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Legal owner/ titleholders as identified by DC Socially recognized owners of structures identified during census.	Compensation to be determined by the RSC. but not over BDT 10000/toilet. Salvageable materials will be allowed to take away free of cost.	DC will pay CCL and NHA will pay top-up if RC is higher than CCL and full RC if DC does not recognize the loss. Salvageable materials will be given back after payment of CCL for the tube well.	NHA will provide guidance in installation of the toilet at relocated/alternative site.	<ul style="list-style-type: none"> Determined by RSC but not over BDT 10000/toilet.

Loss Item 13: Disconnection of utilities (gas, electricity, telephone, water, sewage, etc)				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Legal owner/ titleholders as identified by DC	New connection assistance as determined by RSC	NHA will make payment of the compensation money directly to the PAPs	NHA will provide assistance for reinstallation of the utilities	

Loss Item 14: Loss of government agency provided residence				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Households/persons residing in government agency assigned housing as identified by the Accommodation Board and Administration Unit	Shifting to housing of equal or better condition provided by the government agency Shifting cost covered by the government agency Right to salvage materials from demolished structure erected/extended by the government employee.	Applicable to all government employees residing in government assigned housing within site boundary on cut off dates Shifting cost will be covered by the government agency under the regulation of government. RSC will identify and recommend the additional infrastructure erected/extended by the government employee.	NHA will identify the government employee and corresponding assigned structure from respective office.	

Loss Item 15: Unforeseen adverse impacts				
Persons Entitled	Entitlements	Application Guidelines	Additional Services	Monetary Amounts
Households/ persons affected by any unforeseen impact identified during RP implementation	Entitlements will be determined as per the resettlement policy framework	The unforeseen impacts will be identified through special survey by NHA as per request from impacted population. The entitlements will be approved by NHA and World Bank.	As appropriate	

E. Compensation Payment Procedure

NHA will ensure that the properties (land, structure and non-structure assets) to be affected by the project will be compensated at their full replacement cost determined by a legally constituted Resettlement Sub-committee (RSC) as per structure and mandate outlined in the subproject RAP. The payment of compensation and other assistance, target replacement of productive assets and restoration of loss of income and workdays by the relocated households, especially the vulnerable household's .Compensation and other cash assistance will be paid through bank bills (cheques) payable in Bank accounts opened by the affected persons eligible for compensation and assistance under RAP. The Bank account will be in the joint name of husband and wife as the case may be.

Compensation under law (CUL) and that as per provision in the RAP will be paid through two different channels. CUL will be paid by Deputy Commissioner mandated for acquisition of land for the NHA while NHA will directly pay the remaining as per requirement of the RAPs directly to the project affected persons. NHA through the project consultant will advise, assist and monitor the affected persons receiving compensation and other cash assistance for better use of the money.

F. Eligibility and cut-off date

The cut-off date of compensation eligibility for title holders is decided according to the Acquisition and Requisition of Immovable Property Ordinance, 1982 and for non-titleholders; it is the start date of the census survey. Those who encroach into the subproject area after the cut-off date will not be eligible for compensation or any other assistance for relocation and resettlement.

Chapter Ten: GRIEVANCE REDRESS MECHANISM

A. Background and Purpose

Beneficiary selection and displacement due to infrastructure development induce social and environmental concerns. Slum upgrading and urban infrastructure development and improvement have a more complicated situation due to the density of settlement and rapid growth in urbanization. It is very likely that communities will have questions and complaints and in some cases suggestions on alternative options for location and design for housing solutions. The beneficiaries and the likely affected persons for project purpose may have issues of inclusion and participation and recognition of losses and the compensation process applied for them. The current legislative framework has limitations in addressing such claims and complaints and there is no mechanism to hear and redress grievances of beneficiaries and non-titled persons affected by project interventions. Considering the context, the project will establish a grievance response mechanism (GRM) to answer to queries, receive suggestions and address complaints and grievances about any irregularities in application of the guidelines adopted in this framework for inclusive project design, and assessment and mitigation of social and environmental impacts. Based on consensus, the procedure will help to resolve issues/conflicts amicably and quickly, saving the aggrieved persons from having to resort to expensive, time-consuming legal action. The procedure will however not pre-empt a person's right to go to the courts of law.

B. Grievance Focal Points

Grievance response focal points will be available at the CHSs, at ULBs and at project level within NHA. The CHS at the ward level will be the first focal point on project GRM and the Grievance Redress Committee (GRC) at the ULB level will be authorized to deal with all suggestions and complaints at the community level. NHA will ensure that communities are fully informed about the GRM and their rights to offer suggestions and make complaints, and the different mechanisms through which they can do so, including grievances related to the land taking process and physical displacement. The Secretariat for each GRC will be at the Mayoral office and each of the CHS may sit on any grievance and suggestions from the communities at the ward level locally or in the office of the ward councilor. GRM focal points and the case record management are shown in flow diagram at Figure 3.

The membership of the GRCs will ensure proper presentation of complaints and grievances as well as impartial hearings and investigations, and transparent resolutions. The GRC Chairman will call the concerned Ward Councilor from which the complaint was received for hearing. If the aggrieved person is a female, GRC will ask the concerned female Ward Councilor to participate in the hearings.

To ensure that grievance redress decisions are made in formal hearings and in a transparent manner, the GRC Chairman will apply the following guidelines:

- Reject a grievance redress application with any recommendations written on it by a GRC member or others such as politicians and other influential persons.

- Remove a recommendation by any person that may separately accompany the grievance redress application.
- Disqualify a GRC member who has made a recommendation on the application or separately before the formal hearing:
- Where a GRC member is removed, appoint another person in consultation with the Project Director.
- The GRC Chairmen will also ensure strict adherence to the guidelines of social management and impact mitigation policies adopted in this framework and the mitigation standards, such as compensation rates established through market price surveys.

C. GRM Policy Guidelines

The GRM focal points at the CHS level will be established before approval of the subprojects by the Paurashava for implementation under the project financing. GRC at the URC level will meet at least once before commencement of a subproject and have an orientation on their mandate, functions and working procedures. Within the context of the project, for the proposed GRM to work effectively, the following issues will be taken into account.

1. Sensitization and Dissemination of GRM: The URCs will disclose project related information including subproject interventions with location, provision of GRM with scope and procedures, and rights of the communities of accessing the GRM with limitations through subproject launching meeting. As part of the subproject launching program, a session with CHSs, GRC, ULB office bearers and administrative and engineering staff is to be organized on the GRM provision including functions of GRC, CHS, URC and NHA, and rights and responsibility of the communities. Exact addresses for lodging complaining and providing suggestions to the project team will be disclosed in the meeting and subsequently in leaflets distributed among the beneficiaries.

2. Social Inclusion and Safeguards: URCs must ensure effective implementation of OP4.01, 4.04, 4.11 and 4.12. NHA will appoint designated Social Development Specialist and project level personnel helping the CHSs in social management including land transfer and resettlement of project affected persons. Specifically, NHA will ensure that CHSs implement project SMF in its full meaning and requirements.

3. Setting up GRM Data Bank: NHA will set up a central Data Bank on all complaints received and handled segregated by types of complaints. The data base should be accessible by all key project staff with the PMU. NHA will send quarterly GRM report to the World Bank. This report will provide detailed information on number and types of complaints received by districts followed by status of resolutions. The World Bank will have access to the GRM Data Bank, if required. The CHSs will be able to access their own data in the GRM Databank. The project consultant and URC will help the project to set up and maintain such databank. Setting up this databank will include developing and administering necessary computer software and networking with the project supported division offices of NHA.

4. Independent M&E of GRM Implementation: An independent monitoring and evaluation (M&E) and associated sanction measures will ensure check and balance of the GRM of the project. The

M&E report on GRM will be prepared against a set of indicators developed at the time of implementation and included in the SMP and RP.

D. Formation of Grievance Redress Committee (GRC)

The member secretary of GRCs will be regularly available and accessible for affected/benefited persons to address concerns and claims/grievances. Female member of CHS will participate in the grievance redress sessions when the aggrieved person will be a female. The NHA may appoint a Legal Advisor to provide legal support during grievance resolution. The legal advisor will not be a member of the GRC.

Table 11.1: Hierarchy of GRCs

Level	Members of the GRC at different levels
Project Level (PMU)	<ul style="list-style-type: none"> • Project Director– Convener • Superintending Engineer (SE)- Member • Deputy Director (Land and Asset Management)- Member • Social Development Specialist, Member Secretary • NGO representative (Locally active)- Member
Local level (ULB)	<ul style="list-style-type: none"> • Executive Engineer of NHA– Convener • Community Architect (URC)- Member Secretary • Representative of the Paurashava - Member • Representative of CHS – Member • A woman representative CHS will join in the complainant is a woman • NGO representative (Locally active)- Member

E. Scope and Jurisdiction of GRC

The scope of work and jurisdiction of GRC are:

- 1 The GRC shall review, consider and resolve grievances, related to social/resettlement and environmental mitigations during implementation, received by the committee.
- 2 Any grievances presented to the GRC should ideally be resolved on the first day of hearing or within a period of one month, in cases of complicated cases requiring additional investigations.
- 3 Grievances of indirectly affected persons and/or persons affected during project implementation will also be reviewed by GRC.
- 4 The GRC will not engage in any review of the legal standing of an “awardees” other than in direct losses or distribution of shares of acquired property among the legal owners and associated compensation or entitlement issues.
- 5 GRC decisions should ideally be arrived at through consensus, failing which resolution will be based on majority vote. Any decision made by the GRC must be within the purview of social, resettlement and environmental policy framework.
- 6 The GRC will not deal with any matters pending in the court of law. But if the parties agree on through a written appeal, GRC can mediate. The parties will withdraw the litigation.
- 7 A minimum three (3) members shall form the quorum for the meeting of the GRC.

- 8 The Legal Adviser will not play role as member but will put his lawful advice/ suggestion during GRC sessions

F. Filing Grievance Cases and Resolution Process

The person interested will be able to file their grievances without any fear and intimidation. Where required, the URC will assist the people in drafting the grievances. All grievances must be submitted in writing to the Chair, GRC at local level. The complainant may be represented by the people him/herself or appointed agent such as locally elected officials/legal advisors. The judgment made by GRC will be communicated to the concerned aggrieved person in writing. If dissatisfied with the agreement of the GRC, the concerned aggrieved person may request through the convener of local level GRC, a further review of the judgment of GRC by the Project-level GRC. In such cases, the case will be forwarded to the Convener of the project-level GRC with all documentations by the local level GRC. If the disputant still remain unsatisfied, he/she can go to the formal court of law.

GRC procedures and operational rules will be publicized widely through community meetings, notices and pamphlets in the local language (Bangla) so that affected/benefited people are aware of their rights and obligations, and procedure of grievance redress.

GRC meetings will be held in the respective Field Office of NHA or URC or other location(s) as agreed by the Committee. If needed, GRC members may undertake field visits to verify and review the issues on dispute, including titles/shares of the land parcel, land occupancy, or other relevant matters. The complaints and grievances from the aggrieved persons will be addressed through the process described below.

Table 11.2 Grievance Resolution Process

Step 1	<ul style="list-style-type: none"> • The URC on behalf of NHA informs person-interested and counsels them about the project goals, objectives, role of people and project authority in project implementation, land acquisition and resettlement policy, compensation and entitlement modalities, entitlement packages, and eligibility and process to obtain the entitlements, etc. during consultation meetings and on regular personal contact. • People with clear understanding approach to URC and NHA for solution of the problems and compensation under law and assistance (in case of acquisition) as applicable. • People-interested with confusion and valid complaints on land acquisition and resettlement process, entitlements or any other issues related to project implementation approach GRC for resolution. The aggrieved persons may also opt to produce their grievances directly to the Project Director.
Step 2	<ul style="list-style-type: none"> • The implementing agency assists the aggrieved PAPs to produce a written complaint to the convener of GRC with stories and expectations. The URC counsels the aggrieved persons on the mandate and procedure of grievance resolution. • GRC scrutinize the case records and sort out cases to be referred to the DC or the court of law and those to be resolved in GRC. • Hearing is organized on cases with merit at the GRC secretariat or at Mayor/Councillor offices at local level and resolution is given by the GRC in one month of receiving the complaints. • Aggrieved persons satisfied with the resolution approach the NHA for quick

	<p>implementation of the decision under the provision of the RAP. The agreed resolution is forward to NHA central office for approval by the PD before execution of the decision.</p> <ul style="list-style-type: none"> • In case the resolution is not acceptable to the aggrieved person, he/she approaches the PD (project level GRC) through the local level GRC convener with assistance from the implementing agency for further review.
Step 3	<ul style="list-style-type: none"> • Cases with all proceedings are placed with the PD for review. The PD with assistance from the Superintending Engineer (Member Secretary) will review and take decision. If found necessary, field investigation is carried out and the resolutions are given within one month of receiving the complaints. • The resolution will be sent to the Conveners office of the local level GRC to communicate to the aggrieved persons for acceptance. The resolution accepted by the aggrieved person is then approved by the PD. • In case the resolution is not acceptable to the aggrieved person, he/she approaches the court of law for resolution.
Step 4	<ul style="list-style-type: none"> • The resolution accepted by the aggrieved persons at any level (Local or project level) is approved by the Project Director and forwarded back to the Conveners' office keeping records at his/her office. • Based on the approved grievance resolution, the implementing agency processes his/her entitlements and assists NHA in quick execution of the resolution.

G. GRM Documentation and Monitoring

To ensure impartiality and transparency, hearings on complaints at the GRC level will remain open to the public. The GRCs will record the details of the complaints and their resolution in a register, including intake details, resolution process and the closing procedures. NHA will maintain the following three GRM Books:

Opening Book: (1) Case no., (2) Date and channel of receipt, (3) Name of complainant, (4) Gender, (5) Father or husband, (6) Complete address, (7) Main objection (loss of land/property or entitlements), (8) Complainants' story and expectation with evidence, and (8) Previous records of similar grievances.

Resolution Book: (1) Serial no., (2) Case no.,(3) Name of complainant, (4) Complainant's story and expectation, (5) Date of hearing, (6) Date of field investigation (if any), (7) Results of hearing and field investigation, (8) Decision of GRC, (9) Progress (pending, solved), and (10) Agreements or commitments.

Closing Book: (1) Serial no. (2) Case no., (3) Name of complainant, (4) Decisions and response to complainants, (5) Mode and medium of communication, (6) Date of closing, (7) Confirmation of complainants' satisfaction, and (8) Management actions to avoid recurrence.

Grievance resolution will be a continuous process during subproject implementation. The URCs and PMU will keep records of all resolved and unresolved complaints and grievances (one file for each

case record) and make them available for review as and when asked for by IDA and any other interested persons/entities. The URCs will also prepare periodic reports on the grievance resolution process and publish these on their websites. NHA will consolidate reports from the URCs on GRM and post in their website.

Chapter Eleven: MONITORING AND EVALUATION

A. Introduction

Monitoring and evaluation (M&E) is an integral part of any project. Monitoring is a periodic assessment of planned activities providing midway inputs facilitates changes and gives necessary feedback of activities and the directions on which they are going, whereas evaluation is a summing up activity at the end of the project assessing whether the activities have actually achieve their intended goals and purposes. The project M&E mechanism will measure subproject performance and fulfillment of the objectives of inclusion, participation, transparency, social accountability and social safeguard compliance. The subprojects will be implemented by the CHSs with assistance from the URCs and NHA will supervise through project based supervision staff and project consultant, the project will be subject to oversight by a Project Steering Committee with the Ministry of Housing and Public Works. The Project Director in NHA will prepare quarterly progress reports for the IDA, apart from one for the IMED.

M&E of social development and safeguard activities in subproject cycle will consist of an array of steps relate to inclusive and participatory planning and design, land taking, preparation and implementation social development and safeguards plans. The PMU will adopt a participatory monitoring strategy and resort to both internal monitoring and external review and evaluation involving project consultants, CHS, IDC and Parashavas.

B. Internal Monitoring

NHA will carry out internal monitoring with assistance from the project consultant and the Social Development (SD) Specialist. The Executive Engineers of the NHA at division level will be responsible for internal monitoring of the social management actions and preparation and implementation of SMP/RAP. The SD Specialist will develop monitoring formats which will be filled in by the field level NHA staff. The assigned NHA staff will be thoroughly briefed about the SMF and any social development and safeguard planning documents and the Bank's Policy on social safeguards. The SD Specialist will visit the subproject areas routinely at both planning and implementation stages. The internal monitoring will broadly involve:

- Administrative monitoring: daily planning, implementation, trouble shooting, feedback and trouble shooting, progress and performance.
- Social management issues: inclusion, participation, transparency, accountability and social safeguard compliance.

C. External Review and Evaluation

External review and evaluation will be carried out to assess how effectively and efficiently social development and social safeguards issues have been identified and mitigation measures planned and implemented. An independent consultant (individual expert or an organization) will be

employed by both NHA for carrying out independent review and evaluation. The external review and evaluation will specifically assess

- Whether the broader social development objectives of the subproject are met, what difficulties there are and suggest corrective measures.
- Whether the subproject impacts on key social, economic and environmental indicators show positive trend, what difficulties are there and suggest corrective measures.
- Whether the project strategy of inclusiveness, participation, transparency, social accountability and equity are followed specifically in rehabilitation and improvement of urban infrastructures.

The independent evaluation consultant will develop a baseline in the beginning of project implementation in the subproject areas under the project funding. A mid-term review will be carried out by the consultant halfway of the project implementation period. An end term evaluation will be carried out for subprojects funded through the project.

D. Monitoring Strategy

Monitoring in the project will be done in a participatory manner and will be a bottom up process. The participants in monitoring and evaluation particularly in reporting the grassroots level activities on social management in subproject planning and implementation will be the beneficiary communities including the members of the CHSs and other stakeholders. Self-monitoring by communities through CHS will be a main input to both internal and external monitoring.

A set of measurable social development and safeguard compliance indicators will be developed by NHA for collection of information on changes from the subproject areas. These indicators will be identified in consultation with the communities and fine-tuned by the URC. The project consultant will facilitate the process of identification of indicators on process, output and impacts of the project interventions in selected communities.

E. Indicators for Social Management

1. Indicators for Social Development Process

Social development processes have several intricacies. Social development activities as per agreed SMP adopted as per the SMF will be monitored using following indicators. Data regarding these indicators will be collected periodically and will be analyzed to find the outcomes of the processes. However, these indicators will be reviewed at the subproject preparation stage and customized for specific subprojects.

Inclusiveness	1. Options and equity issues of vulnerable communities considered in subproject identification and design for housing solutions and basic
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	<p>infrastructure services</p> <p>2. Subproject budget and components, construction time table and contractors information are discussed in CHS meetings</p>
Participation	<p>3. Representation of women and vulnerable groups in CHSs</p> <p>4. Representation of women and vulnerable groups in GRCs</p> <p>5. Representation of women and vulnerable groups, occupational groups, men and women in consultation process,</p> <p>6. Beneficiary options reflected in subproject design and implementation</p>
Transparency	<p>7. Disclosure of project information, SMF and other social development and safeguard plans</p> <p>8. Community awareness about the subproject and the social management issues and policies</p>
Social accountability	<p>9. Feedback from communities carried for design and implementation support by NHA</p> <p>10. Grievance petitions received at CHSs and at GRCs</p> <p>11. Grievance cases resolved at the entry level at CHS</p> <p>12. Representation of community peoples in monitoring process</p>

2. Indicators for Monitoring Land Acquisition

The following indicators will be used to monitor status of major tasks involved in land acquisition (if an ULB intends), and preparation and implementation of resettlement activities. Engineering designs are pre-requisite to starting the land acquisition activities. Once they are finalized determining the acquisition needs and their locations on the ground, NHA field office will prepare land acquisition proposal, submit to respective DC office, and follow up and assist DC office in the land acquisition process. Data will be collected on indicators and report periodically for progresses. Following are the indicators for monitoring progress in land acquisition:

Land Acquisition	<ol style="list-style-type: none"> 1. Date of finalization of land acquisition proposals (LAPs) 2. Date LAPs submitted to the Deputy Commissioners (DCs) 3. Date Notice-3 issued by DCs 4. Date Notice-6 issued by DCs 5. Date Compensation Estimates submitted by DCs to ULBs 6. Date NHA reviewed the Compensation Estimates 7. Date NHA placed the compensation funds with DCs 8. Date Notice-7 issued by DCs 9. Date the DCs start CCL payment 10. % of land paid compensation for 11. % of affected persons compensated
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3. Indicators for Monitoring RAP

Preparation process for impact mitigation plans will begin on finalization of the engineering designs indicating the amount and ground locations of the acquisition of lands. The following tasks will be monitored to assess progress:

Resettlement	<ol style="list-style-type: none">1. Census of project affected persons and assets, and fixing of the cut-off dates for squatters (number of PAPs, quantity of assets to be lost and the dates)2. Survey of replacement costs and market prices of affected lands and other assets (date of survey and recommended rates approved)3. Disclosure and consultation process (reports)4. Formation of the Grievance Redress Committees (dates)5. Preparation of Compensation Budgets for squatters and others (displaced business and other activities) and top-up for titleholders (dates and amount)6. Preparation and submission of RAPs for IDA review and clearance (date)7. Preparation of the individual entitlement files for different PAP groups (number of PAPs and dates)8. Approval of the Compensation Budget by NHA/CHS (dates)9. Development of relocation plan (dates)10. Payment of resettlement assistance and relocation (number of PAPs, dates and amount)11. Continuing monitoring and reporting progress in payment
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Any other tasks that may have remained unknown will be included in the monitoring system. Progress in land acquisition and resettlement planning and implementation activities will be reported in appropriate tabular formats and matrices.

F. Reporting

The NHA field offices will provide monthly progress reports to the PMU at Dhaka on progress and achievements in social management and resettlement of project affected persons. The PMU will provide IDA with the following information for review of performance and compliance with the SMF and the Bank's OP 4.12 and other requirements.

- Quarterly Progress Report indicating progress on social development issues, and social safeguards including land acquisition and implementation of any impact mitigation plans (with and without land acquisition) adopted by the individual CHS;
- Community wise updates on compensation payment for land acquisition (where NHA decides to acquire) and other impacts as and when the Bank requests them for work-package clearance and disbursement; and

- Updates for formal supervision missions, if the report produced for the current quarter is deemed not sufficiently informative.

The independent social review and evaluation consultant will produce a baseline, a mid-term review and an end-term evaluation report.

LIST OF ANNEXTURES

Annex-1: The Policy Comparison between World Bank (WB) and Government of Bangladesh (GOB)

Aspect	World Bank OP 4.12	GOB ARIPO 1982 (Ordinance II) and other applicable laws/Guidelines	Gaps between WB Policy and GOB Law	Safeguard Measures Adopted to Bridge the Gaps
Objectives				
1. <u>Avoid</u> involuntary resettlement	Involuntary resettlement should be avoided where feasible.	Avoidance of resettlement is not specifically mentioned in the 1982 Ordinance – focus on mitigation than avoidance.	Gaps with regard to this principle to avoid resettlement impact through alternative options.	NHA SMF adheres to this principle - i.e., avoid resettlement impacts where feasible
2. Voluntary Land Donations	There is no specific policy/ guideline	There is no specific policy/ guideline but there is a practice of it in social development works		This project encourages for voluntary donations of land for housing solutions.
2. <u>Minimize</u> involuntary resettlement	Minimize involuntary resettlement by exploring all viable alternative project designs	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.	Section 3/under 1982 Ordinance requires notification only; no consultation is required	Here physical displacement is unavoidable due to project nature. So displacement time should be as minimum as possible.
3. <u>Mitigate</u> adverse social impacts	Where it is not feasible to avoid resettlement, resettlement activities should be conceived and executed as sustainable development programs, providing sufficient investment resources to	The mitigation measures are cash compensation only for lost assets. The complexities of resettlement is not addressed by the Ordinance	Only cash-based compensation for acquired assets. The impacts of loss of land, houses and the need for resettlement are not considered.	Provision for replacement value for assets lost (i.e., land, structures, trees etc.) at replacement cost. Project includes constructions of houses for the targeted communities including other civic facilities. Separate Livelihood and Income Restoration Plan RPAPs to be disclosed to the community and available in <i>Bangla</i> .

Aspect	World Bank OP 4.12	GOB ARIPO 1982 (Ordinance II)and other applicable laws/Guidelines	Gaps between WB Policy and GOB Law	Safeguard Measures Adopted to Bridge the Gaps
	enable the persons displaced by the project to share in project benefits.			
Core Principles				
1. Identify, assess and address the potential social and economic impacts	Through census and socio-economic surveys of the affected population, identify, assess, and address the potential economic and social impacts of the project that are caused by involuntary taking of land.	The 1982 Ordinance requires preparation of a Land Acquisition Plan (LAP) for land acquisition and compensation purposes.	Impact assessments are typically done in the case of externally funded projects; otherwise, a land acquisition plan is prepared for acquisition purposes.	SMF requires identification of impacts caused by displacement whether or not through land acquisition (maintaining the principle that lack of formal title to land should not be a bar to compensation and resettlement assistance), including number of affected persons. The Framework also addresses both direct and indirect impacts.
2. Prepare mitigation plans for affected persons	To address the Project impacts, prepare resettlement action plan or a resettlement policy framework prior to Project appraisal, estimating to the extent possible the total population to be affected and the overall resettlement costs.	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.	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.	SMF requires full census and/or updating, where possible, for up-to-date database. RAP will be developed on the updated survey data Provide guidelines to ensure displaced persons and communities' compensation/resettlement benefits provided for the time of temporary relocation.
3. Consider alternative project design	Assess all viable alternative project designs to avoid, where feasible, or minimize involuntary	Feasibility studies including social, political, cultural and environmental impact assessments, detailed engineering	No specific laws for considering project design to avoid or minimize involuntary	SMF considers feasible alternative project design to avoid or at least minimize physical or economic displacement, while balancing

Aspect	World Bank OP 4.12	GOB ARIPO 1982 (Ordinance II)and other applicable laws/Guidelines	Gaps between WB Policy and GOB Law	Safeguard Measures Adopted to Bridge the Gaps
	resettlement	surveys as basis for acquisition of private property or rights.	resettlement. Feasibility study considers cost-benefit more from technical than socio-cultural considerations.	environmental, social, technical and financial costs and benefits.
4. Involve and consult with stakeholders	Consult project-affected persons, host communities and local nongovernmental organizations, as appropriate. Provide them opportunities to participate in the planning, implementation, and monitoring of the resettlement program.	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.	There is no provision in the law for consulting the stakeholders but the land allocation committees at district, division and central government level.	SMF has provisions for community consultation and public disclosure of impacts as well as mitigation measures, including disclosure of Resettlement Action Plan. Further, grievances redressal procedures involving cross-section of people, including representative of affected persons, have been established for accountability and democratization of the development process
5. Disclose and inform PAs of RAP and mitigation measures	Disclose draft resettlement plans, including documentation of the consultation process, in a timely manner, before appraisal formally begin, in an accessible place and in a form and language that are understandable to key stakeholders.	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).	Disclosure takes place in case of donor-funded projects.	SMF requires disclosure of Draft RAP to the affected communities in a form or language(s) that are understandable to key stakeholders, civil society, particularly affected groups and the general public in a national workshop. Further, updated RAP will be disclosed based on material changes as a result of the concerns of affected families.
6. Support existing social and cultural institutions of	To the extent possible, the existing social and cultural		No provision in any existing laws.	People were consulted for housing solutions. Social, cultural institutions will be rebuilt where required.

Aspect	World Bank OP 4.12	GOB ARIPO 1982 (Ordinance II)and other applicable laws/Guidelines	Gaps between WB Policy and GOB Law	Safeguard Measures Adopted to Bridge the Gaps
the affected persons	institutions of resettlers and any host communities are preserved and resettlers' preferences with respect to relocating in pre-existing communities and groups are honored.			
Supervision	For all interventions that involve resettlement or physical or economic displacement, a resettlement action plan will be prepared. The RAP will lay down appropriate time-bound actions and budgets, and the full costs of resettlement, compensation, and rehabilitation will be included in the presentation of the costs and benefits of the development intervention.	No provision in the 1982 Ordinance.	There is no law or directives on the supervision of the land acquisition process by Deputy Commissioner.	Project will follow other similar types of development projects in Bangladesh and the region.
Monitoring	Regular supervision on resettlement implementation to determine compliance with the resettlement instrument.	The 1982 Ordinance II has provision that the DC will monitor and submit a statement to the Government annually about the properties acquired	Existing laws not have any provision for rehabilitation of project affected persons and therefore, no monitoring is	SMF has provision for internal, external monitoring, plus periodic monitoring by independent agency. Monitoring results will be shared and findings will be used for enhancement, if needed.

Aspect	World Bank OP 4.12	GOB ARIPO 1982 (Ordinance II)and other applicable laws/Guidelines	Gaps between WB Policy and GOB Law	Safeguard Measures Adopted to Bridge the Gaps
		for different requiring bodies and mode of utilization of the land.	done.	
Evaluation	The borrower is responsible for adequate monitoring & evaluation of the activities set forth in the resettlement instrument.	No provision for evaluations of the post-displaced lives of the affected households and communities		NHA through Safeguard Specialist will conduct annual evaluation of the performance of resettlement operations as well as impacts of resettlement during and after implementation of resettlement plans to assess resettlement efficiency, effectiveness, impacts, and sustainability.

Annex-2: Consultation schedule, location and discussions

Table 1: Consultation schedule, location and discussions (Narayangonj)

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
01	14 th December, 2013 (10:05 – 10:45 am)	1 No. Railway Colony, Ward no-15	Garments workers, House wives, Member of Temple Committee, Service Holders, labors etc	06	05	<ul style="list-style-type: none"> • Cheap house rate • Cheap life style • Moderate water and electric supply • Health center is nearer • Cheap health care • Moderate literacy rate • Access to social Safety Net project 	<ul style="list-style-type: none"> • Very poor sanitation, road communication and drainage system that causes water logging. • No access to gas • Fear of eviction • Very congested residence • Floating prostitutes • Not many job opportunities for women 	<ul style="list-style-type: none"> • The community expects government and municipality to come forward to solve their problems 	<ul style="list-style-type: none"> • Access to Gas connectivity • Good quality residence with permanent ownership, reduced harassment from government authority • Good drainage system to reduce sewerage busting • More latrines construction considering to total households • Improved communication system
02	10 th December, 2013 (9.08 - 10.00 am)	Notun Jimkhana Community, Ward no-15	Housewives, Housemaids, Tailors, Shopkeepers, Night guards, Hushnary business (under garments)	02	23	<ul style="list-style-type: none"> • Accessible water supply • Moderate transport facilities • Good relationships among residents • Decent house with affordable rent • Cheap life style • Adequate medical facilities • Available support 	<ul style="list-style-type: none"> • No gas connection • Minimum corporation cleanliness activities made the community unhygienic and a breeding ground for fly and mosquitoes • Poor drainage system • Fear of eviction 	<ul style="list-style-type: none"> • The community expects city corporation and government to take necessary steps to solve their problems 	<ul style="list-style-type: none"> • Access to Gas connectivity • Adequate drainage system to avoid water logging • Fixed land ownership • High level of environmental improvement (garbage collection) • Accessible electric supply • Increased social awareness to reduce gender discrimination

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> from NGO's • Access to social Safety Net project 			<ul style="list-style-type: none"> • Improved infrastructure • Arranged a play ground
03	10 th December, 2013 (12:50-1:30pm)	Char Shimulpar Refugee Colony, Ward no-06	Day laborers, painters, house wives, unemployed, etc.	08	02	<ul style="list-style-type: none"> • Good electric supply • Moderate sanitation facilities • Moderate communication system • Government Health Care Center with adequate medical facilities • Access to social Safety Net project • Cheap lifestyle • Moderate literacy rate 	<ul style="list-style-type: none"> • No access to supply water or gas • No drainage system, which causes water logging • Inadequate latrine facilities • The hospital is 8 km away from the community • There are no collage or educational institutes for higher studies near the community 	<ul style="list-style-type: none"> • The community expects pouroshava to come forward with solution to drainage and sanitation problems • They also expect government to provide gas and water supply 	<ul style="list-style-type: none"> • Access to water supply • Access to Gas connectivity • Good utility facilities • Construction of drains • College in this area • Increased social awareness to reduce gender discrimination • Infrastructure development including residential HHs. • Good quality residence with permanent ownership
04	10 th December, 2013 (11:56 am – 12:25 pm)	Khanbari Community, Ward no- 06	Businessmen, House wives, Day labors, Retired, Barbers	04	07	<ul style="list-style-type: none"> • Simple living standard • Accessible water, gas and electric supply • Moderate communication system • Moderate sanitation facilities • Government Health Care Center with adequate medical facilities • Access to social Safety 	<ul style="list-style-type: none"> • Drainage system is very poor • Drinking water problem • Inadequate latrine facilities • No proper rubbish dumping grounds, rubbish are thrown everywhere • Collage and medical facilities are quite far from the community 	<ul style="list-style-type: none"> • The community expects government support to solve WATSAN problem • The city corporation should take actions to find a waste collection and better drainage system 	<ul style="list-style-type: none"> • Good drainage system to avoid water logging • Safe drinking water • College in this area • Increased latrines number • Garbage collection • Improved infrastructure • Increased social awareness to reduce gender discrimination • Hospital in this area

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						Net project • Good relationship among residents • No eviction threat	only maternity and child care center		
05	11 th December, 2013 (3:30 - 4:20 am)	Ekrampur Sweeper Colony Community, Ward no- 23	Service holders, Garments workers, House wives, Sweepers, Temple Secretary, Club President etc	08	08	• Accessible water and electric supply • Moderate transport facilities • Health center is nearer • Cheap life style • People are united and help one another in needles of need • Cheap house rent • Access to social Safety Net project	• Drainage system is very poor • Drinking water problem • Inadequate latrine facilities • No proper rubbish dumping grounds, rubbish are thrown everywhere • Collage and medical facilities are quite far from the community only maternity and child care center	• The community expects government to provide them with gas supply • They also expect city corporation to take necessary steps to resolve other problems of the community	• Access to Gas connectivity • Good drainage system to reduce sewerage busting • Good sanitation • Separate Bathroom • Support from the government for permanent ownership • Play ground • Good security • Stop the practice of child marriage • Increased social awareness • Street lighting • Development project • Advanced level of health facility • Increased educational facility
06	11 th December, 2013 (9.05 -9:55 am)	Ekrampur Jelepara, Ward no- 23	Businessmen, Housewives, Gold Smith	09	11	• Moderate water and electric supply • Availability of regional institutions • Good relationships among residents	• Poor sanitation facility and road communication • No drainage system, it causes water logging in the community	• The community expects city corporation to solve their problems	• Good drainage system • Good communication system • Good marketing system • Accessibility within the community

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> • Access to social Safety Net project • Support from NGO's • Good leadership • Simple living standard • Cheap house rent • Health center is nearer 			<ul style="list-style-type: none"> • Community police post • Construction of roads • Development project • Advanced level of health facility • Good environment • Garbage collection
07	08 th December, 2013 (9.20 - 10.05 am)	Godnail BGMC, Ward no-10	Housewives, service holders, Businessmen, etc.	04	20	<ul style="list-style-type: none"> • Access to social Safety Net project • Access to C.D.C project • Simple life style • Cheap house rent • Good neighbor • Access to sanitation project under supervision of NGO • Moderate electricity 	<ul style="list-style-type: none"> • Poor sanitation facility and road communication • No drainage system, it causes water logging in the community • No access to gas for HH use • Fear of eviction • Distance of collage and nearest hospital is 6/7 kms from the community. 	<ul style="list-style-type: none"> • They expect to negotiate the land problem with government • They expect NGO assistance to solve watsan problem • Lastly, city corporation to solve drainage problem of the community 	<ul style="list-style-type: none"> • Access to water supply • Access to gas connectivity • Good drainage system • Good medical facility • Good houses with permanents ownership, reduced harassment from government office • Access to social Safety Net project • College in this area • Access to utility facility • Good environment • Decent houses with affordable house rent • Stop child marriage • By-pass to be constructed hence high communication
08	7 th December	Godnail Mirpara Slum	Labor, Businessmen,	40	84	<ul style="list-style-type: none"> • Accessible electric supply • Access to C.D.C 	<ul style="list-style-type: none"> • No proper rubbish dumping grounds, rubbish are thrown 	<ul style="list-style-type: none"> • The community needs hospitals with complete medical 	<ul style="list-style-type: none"> • Safe drinking water • Good communication system

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	, 2013 (9:20 - 10:14 am)	community, Godnail, Gudaraghat, Narayangonj, Ward no 10	Garments workers, Housewives, Students etc			<ul style="list-style-type: none"> project • Simple living standard • Effective marketing system • Support from available groups ,e.g. NGO's • Good relationship among residents • Clean drainage system around the community • No eviction threat 	<ul style="list-style-type: none"> everywhere • Narrow road communication • No arrangement for drinking water and the supply water is not very clean • Health facilities are far away from the community • There are no place for socialization, the community needs a common center for that 	<ul style="list-style-type: none"> facilities for them • Land owners should volunteer to solve road communication problem • The community requires deep tube well for drinking water • City corporation should come forward to solve their waste disposal and drainage system 	<ul style="list-style-type: none"> • Garbage collection • Good environment • Good drainage system to reduce water logging • Government health Center with adequate facilities • Community center • Increased social awareness • Access to social safety net project • College in this area • Accessible educational facilities • Affordable school fees
09	9 th December, 2013 (10:00-10:50 am)	Nitaigonj B K Road Daspara community, Ward no 18	Service holder, Rickshaw puller, Garments workers, Housewives etc.	14	18	<ul style="list-style-type: none"> • Accessible water ,gas and electric supply • Access to social safety net project • Available support from NGO's • Access to C.D.C project • No eviction threat • Simple life style • Cheap house rent • Good leadership • Good relationship among residents 	<ul style="list-style-type: none"> • Latrine, drainage and sanitation facility are very poor • Communication roads are very narrow for access of ambulance or fire services • No city corporation activities for cleanliness • Electric cable distribution is not organized 	<ul style="list-style-type: none"> • City corporation should come forward to solve their waste disposal and drainage system, in addition to that, they should find solutions to electric pole problems for safety of the community • Land owners should voluntarily leave some space to solve road connectivity problem. 	<ul style="list-style-type: none"> • Improved infrastructure • Good environment • Increased social awareness • Government health Center with adequate facilities • Good drainage system to reduce sewerage busting • Good sanitation System • Increased number of educational institutions
10	09 th Dec	Nitaigonj Rishipara	Businessmen,	14	16	<ul style="list-style-type: none"> • Accessible water and electric supply 	<ul style="list-style-type: none"> • Inadequate latrines and poor drainage 	<ul style="list-style-type: none"> • The government should arrange fixed 	<ul style="list-style-type: none"> • Access to gas connectivity • Fixed land ownership

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	mber , 2013 (8.53-9.50 am)	slum community, Ward no 17 & 18,	Carpenter, Auto driver, Service, Garment worker, Household worker and house wives.			<ul style="list-style-type: none"> • Clean drainage system around the community • Good relationship between Hindu and Muslims • Good relationship among residents • Good leadership • Simple living standard • Access to C.D.C project • Good education facilities • Access to social safety Net projects • Support from available NGO's 	<ul style="list-style-type: none"> • Fear of eviction • Houses are very close to each other that is and eminent threat to fire safety • No connection to gas supply 	<ul style="list-style-type: none"> • land ownership to solve eviction problem • The community may select volunteers for temporary fire safety • Need adequate drainage and latrine facilities 	<ul style="list-style-type: none"> • Good drainage system to avoid water logging • Good sanitation system • Decent houses with affordable house rent • Good communication system • Good security • Support from the city Mayor • Garbage collection
Total				109	194				
				303					

Table 2: Consultation schedule, location and discussions (Sirajganj)

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
01	17 th December, 2013 (02:55 – 04:10 pm)	Chak Kopdashpara Community, Ward no-07	Rickshaw pullers, Day labors, House servants, disables, Business men, House wives, Students etc	19	50	<ul style="list-style-type: none"> • Accessible electric supply • Access to C.D.C project • Support from available groups, e.g.-NGO's • Government health care center • Health center is nearer • Cheap health care • Cheap house rent • Simple living standard • Access to Social Safety Net project 	<ul style="list-style-type: none"> • No drainage system, no access to gas for HH use • Condition of water, especially drinking water is very poor • Eviction threat • Very congested residential area • Lack of awareness of female health issues, child marriage 	<ul style="list-style-type: none"> • The government should arrange fixed land ownership to solve eviction problem • Pouroshova should take necessary steps to solve water logging problem 	<ul style="list-style-type: none"> • Access to gas connectivity • Good houses with permanent ownership, reduced harassment from government • Good marketing system • Good utility facility • Good security • Community police post • Street lighting • Good drainage system to avoid water logging • Stop child marriage • Increased social awareness • Advanced level of medical facilities • Increased educational facilities • Good security
02	12 th December, 2013 (4:20-5:25 am)	Copdashpara community, Ward no- 07	Rickshaw pullers, Drivers, Aged, House servants, Day Labors, House wives,	06	21	<ul style="list-style-type: none"> • Accessible electric supply • Urban Health Care center for treatment • Simple life style • Cheap house rent • Health center is nearer • Cheap health care • Good neighbors 	<ul style="list-style-type: none"> • Eviction threat • Water logging problem • Scarcity of drinking water • Poor literacy and job opportunity 	<ul style="list-style-type: none"> • Need deep tube wells to solve drinking water problem • Need land arrangements and allocations by relevant government bodies • Pouroshava should take steps to solve drainage 	<ul style="list-style-type: none"> • Access to C.D.C project • Fixed land ownership • Good drainage system to avoid water logging • Safe drinking water • Equal distribution of resources • Effective marketing system

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
			Service holders etc					problems	<ul style="list-style-type: none"> • Access to gas connectivity • Good communication system • Access to social safety Net Project • Decent house with affordable house rent • Good security • Advanced level of medical facilities
03	18 th December, 2013 (8.30 – 9.35 am)	Ghurka shoshan ghat Community, Ward no 09	House wives, businessmen, day laborers, social workers, tailors, students, elderly people, etc.	10	49	<ul style="list-style-type: none"> • Moderate electric facilities • Access to C.D.C project • Available support from NGO's • Health center is nearer • Increased social awareness • Access to Social Safety Net Projects • Simple living standard • Good relationships among residents 	<ul style="list-style-type: none"> • No drainage system, no access to gas for HH use • Condition of water, especially drinking water is very poor • Communication roads are very narrow • Eviction threat • Latrine and sanitation problem • No employment opportunities for women 	<ul style="list-style-type: none"> • The community expects government to solve their land problem by allocating lease to the community. • The community is also willing to work together with government and NGOs to solve their problems 	<ul style="list-style-type: none"> • Access to gas connectivity • Good houses with permanent ownership, reduced harassment from government • Government health center with adequate facilities • Good communication system • Good environment • Good security • Community police post • Good sanitation system • Increased educational facilities • Affordable school fees
04	18 th December, 2013 (9:55 -)	Goyla Uttarpura community (Notu)	Labor, Business men, Garments workers,	04	27	<ul style="list-style-type: none"> • Accessible electric supply • Ordinary life style • Access to C.D.C project • Available support from NGO's 	<ul style="list-style-type: none"> • No communication roads, no drainage system, no gas connectivity • Condition of supply water and latrines are 	<ul style="list-style-type: none"> • The community expects government and pouroshava to come forward to solve their problems. 	<ul style="list-style-type: none"> • Access to gas connectivity • Accessible water supply • Adequate sanitation facilities • Effective marketing

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	11:05 am)	n Bostin / Kazipur Nowka Ghat), Ward no 09	House wives, Students etc			<ul style="list-style-type: none"> • Health center is nearer • Cheap health care • School, college and madrasa are nearer • Government health care center in this community • Strong social awareness • Access to social safety Net Project 	<ul style="list-style-type: none"> • very poor • Fear of eviction 		<ul style="list-style-type: none"> • system • Mill- factory in this area • Availability of business opportunities • Adequate drainage system • Advanced level of medical facilities • Fixed land ownership • Decent house with affordable house rent • Good security • Community police post • Street lighting
05	18 th December , 2013 (2:15 – 3:25 pm)	Hosnarpur Uttorpara Community, Ward no- 11	Social workers, Students , CDC Leader, CDC Member, House wives, Business men , etc	06	21	<ul style="list-style-type: none"> • Moderate water, electric and gas supply • Access to C.D.C project • Available support from NGO's • Health center is nearer • Cheap health care • Government Health Center in this area • No eviction threat • Access to social safety Net project • Strong social awareness 	<ul style="list-style-type: none"> • No drainage system; causes water logging • Only 30% HHs have access to gas • Very congested residences • No play ground for children 	<ul style="list-style-type: none"> • The community needs sound drainage system to avoid water logging • Pouroshava and government should take steps to solve gas and other utility problems 	<ul style="list-style-type: none"> • Mill-factory in this community • Adequate drainage system to avoid water logging • Accessible gas connection • Play ground • Decent house with affordable house rent • More educational institutions • Good security • Good environment • Community police post
06	18 th December , 2013 (3:40 - 5:20	Hosnarpur, Jogonath Bari Comm	Service holders, House wives, driver, engineer	05	17	<ul style="list-style-type: none"> • Accessible to water ,gas and electric supply • School and college(within this community) • Government Health 	<ul style="list-style-type: none"> • Factories are inside community, it makes sound pollution • Densely populated • Other awareness issues concerning drugs, dowry 	<ul style="list-style-type: none"> • The factories should be moved out of the residential areas • Housing arrangements should be changed • Need more awareness 	<ul style="list-style-type: none"> • Strong social awareness to reduce dowry problem • Strong law enforcement to reduce dowry problem

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	pm)	unity, Ward no 11	, mechanic,			<ul style="list-style-type: none"> Center in this community Bank is nearer Available support from NGO's Simple life style Cheap house rent Access to CDC projects Cheap house rent Good relationship among residence Access to social safety Net Projects 	and school drop outs	activities in the community	<ul style="list-style-type: none"> Promoting the existing youth groups and educating them on the negative effects at drug abuse Advanced level of health facilities Access to C.D.C project Decent house with affordable rent Good drainage system Stop child marriage Good security Community police post
07	18 th December , 2013 (11:20 am – 12:15 pm)	Kol Goyla Poschimpara Community, Ward no -12	House wives, Retired men ,Day labors , Business men , Barbers etc	08	12	<ul style="list-style-type: none"> Moderate water and electric supply Access to C.D.C project Government health care center with cheap medical facilities Strong social awareness Access to Social Safety Net Project Simple life style 	<ul style="list-style-type: none"> Eviction threat Water logging problem Congested residential area 	<ul style="list-style-type: none"> Pouroshava should take necessary steps to solve the water logging problem Government should take necessary steps to solve land problems permanently 	<ul style="list-style-type: none"> Access to water and gas supply Free education Adequate drainage system to avoid water logging Mill-factory in this area More educational institutions Fixed land ownership Advanced level of medical facilities Improved communication system Effective marketing system Good security
08	18 th December , 2013	Amlapara Community,	Day Labors, Carpenters ,	14	84	<ul style="list-style-type: none"> Accessible electric facilities Access to C.D.C projects Government Health 	<ul style="list-style-type: none"> No access to gas for HH use Condition of water, especially drinking 	<ul style="list-style-type: none"> The community expects government and pouroshava to solve their problems 	<ul style="list-style-type: none"> Access to gas connectivity Accessible water supply Adequate sanitation

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	(12:40 – 01:40 pm)	Ward no- 12	Retired men , House wives, House maids , Van pullers , Tailors , Business men etc			<ul style="list-style-type: none"> center is nearer • Available support from NGO's • Ordinary life style • Cheap health care • Good relationship among residence • Bank is nearer 	<ul style="list-style-type: none"> water is very poor • Drainage system is very poor • Accommodation problem • Narrow communication roads • Not many employment opportunities for women 		<ul style="list-style-type: none"> facilities • Strong social awareness • Good security • Increased educational facilities • Widen roads • Adequate drainage facilities • Fixed land ownership • Advanced level medical facilities • More latrines • Effecting marketing system
09	21 st December , 2013 (03:05 – 04:10 pm)	Soyagobind o Pramanikpara ,Ward no-05	Retired , Drivers , Masson , Aged , House maid, Business men, House wives, Students etc	11	71	<ul style="list-style-type: none"> • Accessible electric facilities • School and college in this area • No eviction threat • Access to C.D.C project • Government health care center is nearer • Cheap health care • Access to social safety net projects • Simple living standard • Cheap house rent • Good neighbor 	<ul style="list-style-type: none"> • No drainage system or gas connectivity • Water logging problem • Congested residential area • Inadequate sanitation facility 	<ul style="list-style-type: none"> • Residence should be arranged in a systematic way • Pouroshava should take necessary steps to avoid water logging and sanitation problems 	<ul style="list-style-type: none"> • Mill-factory in this area • Stop child marriage • More latrines • Affordable school fees • Increased educational facilities • Strong social awareness • Good security • Community police post • Adequate drainage facilities • Decent house with affordable rent • Effective marketing system
10	21 th December , 2013 (4.20 -	Shaheed Nagar Mazhi Para	House wives, Domestic helper, Auto	06	17	<ul style="list-style-type: none"> • Moderate water and electricity facilities • Access to C.D.C project • Government health care center is nearer 	<ul style="list-style-type: none"> • Eviction threat • Water logging problem • Inadequate latrine and electricity facility • Densely populated 	<ul style="list-style-type: none"> • Government should arrange permanent ownership to solve this problem • The government and 	<ul style="list-style-type: none"> • Accessible electric supply • Permanent land ownership • More latrines

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	5:20 pm)	Community, Ward no 05	driver, Barber, Business men,			<ul style="list-style-type: none"> • Cheap health care • Access to Social Safety Net projects • Support from NGO's • Simple life style • Cheap house rent • Good relationships among residence 	residential area	pouroshava should take steps to provide all facilities to the community	<ul style="list-style-type: none"> • Good drainage system to reduce sewerage busting • Strong law enforcement to reduce dowry problem • Strong social awareness • Separate washroom's for Mosque • Multi storied buildings with affordable rent • Boundary wall • Healthy environment • Garbage collection
Total				89	369				
				458					

Table 3: Consultation schedule, location and discussions (Comilla)

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
01	7 th December , 2013 (3.45 - 5:15 pm)	2 nd Muradapur (Loskarpukur par) Community, Ward no -17	House wives, Domestic helper, Auto driver, Business men, Carpenter , Housemaid	04	21	<ul style="list-style-type: none"> • Simple life style • Cheap house rent • Good relationships among residence • Access to water, electricity and gas supply • No eviction threat • Access to C.D.C project • School in this community • Health care center is nearer 	<ul style="list-style-type: none"> • Only 8-10 HHs have gas connectivity • No drainage system • Need dustbin • Need repairing of roads 	<ul style="list-style-type: none"> • The city corporation and government should take steps to resolve their problems 	<ul style="list-style-type: none"> • Accessible water , electricity and gas supply • Adequate drainage system • Garbage collection • Healthy environment • Repairing roads • Advanced medical facilities (specially mother and child health care) • Good security • Strong social awareness (specially female rights) • Access to social safety Net project
02	7 th December , 2013 (4.00 - 5:30 pm)	Palpara Nurpur, Ward no 17	House wives, Domestic helper, Auto driver, Day Labor, Business men,	06	19	<ul style="list-style-type: none"> • Access to water , electricity and gas supply • Access to C.D.C project • Available supports from NGO's including educational scholarship • Merry Stop's Health Care facilities for women • Health care center is nearer 	<ul style="list-style-type: none"> • The community has no water supply or drainage system • Road communication, electricity, sanitation facilities need improvements 	<ul style="list-style-type: none"> • Government should take necessary steps to solve these problems 	<ul style="list-style-type: none"> • Accessible water , electricity and gas supply • Good communication system • Adequate drainage system • Adequate medical facilities • Strong social awareness • Community police post • Decent house with

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> No eviction threat Cheap living standard Cheap house rent Education scholarship from NGO's Good neighbor 			<ul style="list-style-type: none"> affordable school fees Affordable school fees Access to social Safety Net project
03	14 th Decem ber , 2013 (9.20 - 10:50 pm)	2 nd Muarpur -, Moddho para, Ward no 14	House wives, Domestic helper, Auto driver, Barber, Business men,	08	29	<ul style="list-style-type: none"> Accessible electric supply Access to water and gas supply Ordinary life style Cheap house rent Medical center is nearer Access to Social safety Net projects Access to C.D.C project Available supports from NGO's Clean drainage system around the community No eviction threat Simple life style Cheap house rent Good relationships among residence 	<ul style="list-style-type: none"> Lack of medical services Need drainage facilities Lack of educational institutes Inadequate tube-wells 	<ul style="list-style-type: none"> The community advised to establish medical centers, educational institutes and industries to solve their problems 	<ul style="list-style-type: none"> Accessible water and gas supply Adequate drainage system to reduce sewerage busting Community Center Mill-factory Adequate medical facilities Good communication system Strong social awareness to reduce gender discrimination Accessible to Social safety Net projects Adequate security Community police post Decent house with affordable rent
04	13 th Decem ber , 2013 (11.30 - 1:10 pm)	Nomosu dro Para, Ward no- 14	House wives, Domestic helper, Auto driver, , Business men, EPZ Worker	04	33	<ul style="list-style-type: none"> Access to water and electric supply No eviction threat Simple life style Cheap house rent Good neighbors Access to C.D.C project Government health care center is nearer 	<ul style="list-style-type: none"> Need gas connectivity Proper water supply Need adequate latrines and separate bathing facilities 	<ul style="list-style-type: none"> Respective government organizations should take steps to solve their problems 	<ul style="list-style-type: none"> Accessible to water and electric supply Adequate sanitation facilities Separate bathrooms More latrines Good drainage system Access to Social safety Net projects

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> • Available supports from NGO's 			<ul style="list-style-type: none"> • Community police post • Decent house with affordable rent • Advanced level of medical facilities • Effective marketing system
05	8 th December , 2013 (3:00-4:350 pm)	Dhakaya para and adjacent area, Word No 01	House wife's , business, Print Worker, Community Leaders-UPPR	4	24	<ul style="list-style-type: none"> • Access to water , electricity and gas supply • Access to CDC projects • Strong social awareness • Access to social safety Net projects • Available support from NGO's • Good relationships among residence • Simple life style • Cheap house rent • No eviction threat 	<ul style="list-style-type: none"> • Eviction threat • Water logging and sanitation problems • Very densely populated • 25% population have no access to electricity 	<ul style="list-style-type: none"> • Need permanent solutions to land problem • The rest of the problems has to be solved by pouroshava and government 	<ul style="list-style-type: none"> • Accessible water, electricity and gas supply • Adequate drainage system to avoid water logging • Good sanitation system with adequate number of latrines • Government Health Care center with adequate medical facilities • Boundary wall around the community • Good security • Community police post • Decent house with affordable house rent
06	10 th December , 2013 (11.15 - 12:30 pm)	Mistree Bari and its inside , Ward no 01	House wives, Domestic helper, Auto driver, Barber, Business men,	06	17	<ul style="list-style-type: none"> • Access to water and gas supply • Accessible electric supply • Access to CDC project • Heath center is nearer • Access to social safety Net projects • Ordinary life style 	<ul style="list-style-type: none"> • Population density, unemployment and lack of education are the major problems of this community • Besides, utility: water, drainage and gas are also problems to the community 	<ul style="list-style-type: none"> • The government should come forwards to solve their problems • In addition to that, the community needs institutional development for better employment 	<ul style="list-style-type: none"> • Accessible water and gas supply • Good drainage system • Women employment • Strong social awareness to reduce gender discrimination • Good security • Community police post

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> • Cheap house rent • Good neighbors • Support from available NGO's • No eviction threat 		and educational opportunities	<ul style="list-style-type: none"> • Decent house with affordable house rent • Good communication system • Dustbins
07	12 th December , 2013 (9.25 - 9:52 pm)	Gobindopur, kholifabari, Ward no. 07	House wives, Domestic helper, Auto driver, Barber, Business men,	07	18	<ul style="list-style-type: none"> • Access to water supply • Good communication facilities • Accessible electricity and gas supply • Strong social awareness • Access to social safety Net projects • Available support from NGO's • Simple living standard • Cheap house rent • No eviction threat • Good neighbors 	<ul style="list-style-type: none"> • The major problem of this community is water and sanitation • Need educational institutes near the community 	<ul style="list-style-type: none"> • The community expects pouroshova to come forward with solutions to their problems 	<ul style="list-style-type: none"> • Accessible water supply • Mill-factory in this area • Good drainage system to reduce sewerage busting • More latrines • High school in this area • Dustbins in this community • Access to social safety Net projects • Decent house with affordable house rent • Access to CDC projects • Good security • Community police post • Accessible utility facilities • Effective marketing system • Clean drainage system around the community
08	12 th December , 2013 (3.10 - 4:20 pm)	Gobindopur Purbo para DC Road, Ward no 07	House wives, Domestic helper, Auto driver, Barber,	01	21	<ul style="list-style-type: none"> • Access to water supply • Accessible electricity and gas supply • Strong social awareness • Access to social safety Net projects 	<ul style="list-style-type: none"> • The community immediately needs a proper garbage collection system • Needs more latrine facilities • Low land causes water 	<ul style="list-style-type: none"> • The community members urged government to solve the land problem permanently • The city corporation 	<ul style="list-style-type: none"> • Adequate drainage system to avoid water logging • Garbage collection • Access to social safety Net projects • Promoting the existing

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
			Business men,			<ul style="list-style-type: none"> • Available support from NGO's • Good relationships among residence • Simple life style • Cheap house rent • No eviction threat 	<ul style="list-style-type: none"> • logging • It is a very densely populated community 	<ul style="list-style-type: none"> • should build more latrines and develop proper garbage collection system 	<ul style="list-style-type: none"> • youth groups and educating them on the negative effects at drug abuse • Good communication system • Decent house with affordable house rent • Access to CDC projects • Good security • Community police post
09	8 th December , 2013 (2.15 - 3:45 pm)	Sardar bari Uttor Chartha, Ward no 12	House wife's, Domestic helper, Auto driver,, Business men,	02	20	<ul style="list-style-type: none"> • Access to water and electric supply • Accessible gas supply • Heath center is nearer • Access to social safety Net projects • Ordinary life style • Cheap house rent • Good neighbors • Support from available NGO's • No eviction threat • Strong social awareness 	<ul style="list-style-type: none"> • Water logging • Inadequate Water supply • Not enough space to build HHs for everyone 	<ul style="list-style-type: none"> • Maintenance of drainage system is needed • Need water supply • Land problem should be solved permanently 	<ul style="list-style-type: none"> • Accessible water and electric supply • Adequate drainage system to reduce water logging • Access to CDC project • Good security • Clean drainage system around the community • Community police post • Decent house with affordable house rent • Good communication system
10	8 th December , 2013 (10.30 - 12:05 pm)	Uttar Chartha Tailapur Par, Ward no 12	House wives, Domestic helper, Auto driver, , Business men,	00	13	<ul style="list-style-type: none"> • Access to water , gas and electricity supply • Moderate latrine facilities • Access to CDC projects • Government health care center is nearer • Access to social safety Net projects • Available support from 	<ul style="list-style-type: none"> • No drainage system, causes water logging • No street lights • Dustbin is a crying need 	<ul style="list-style-type: none"> • The community expects city corporation to take immediate steps to solve their problems 	<ul style="list-style-type: none"> • Adequate drainage system to avoid water logging • Street light • Garbage collection • Strong social awareness to reduce gender discrimination • Good communication system

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
						NGO's • Simple life style • No eviction threat			<ul style="list-style-type: none"> • Community police post • Good security • Healthy environment
Total				42	215				
				257					

Table 4: Consultation schedule, location and discussions (Barisal)

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
01	17 th December, 2013 (3.20 – 4:40 pm)	Lakutia Khalepar (Purb), Ward no-01	Laborers, Housewives, Aged	03	31	<ul style="list-style-type: none"> • Access to water and electric supply • Micro credit support from available NGO's • School in this area • Access to social safety net projects • Simple life style • Cheap house rent • Good relationships among residents • Health care center is nearer • Cheap health care • Access to CDC project • Educational scholarship support from NGO's 	<ul style="list-style-type: none"> • No gas connectivity • No drainage system • Condition of other utilities: latrine, water, communication roads, electricity are very poor • Need a bridge on the canal for better communication • The community is very densely populated 	<ul style="list-style-type: none"> • The community expects City Corporation/ NGOs / Government to come forward with solution to their problems 	<ul style="list-style-type: none"> • Accessible water and electric supply • Access to gas supply • Good drainage system to reduce sewerage busting • Good security • Good sanitation system with adequate number of latrines • Community police post • Government health care center with adequate medical facilities • Embankment on bank of the canal • Adequate educational facilities with affordable school fees • Strong social awareness to reduce gender discrimination • Fixed land ownership • Good communication system
02	17 th December, 2013 (3.30 - 4:50 pm)	Poschim Kawnia Baganbari, Ward	Housewives, Students	00	24	<ul style="list-style-type: none"> • Simple life style • Cheap house rent • Good relationships among residence • Access to water supply • Accessible electric supply • No eviction threat 	<ul style="list-style-type: none"> • No gas connectivity or drainage system • No dustbin • Water supply is not adequate 	<ul style="list-style-type: none"> • The community expects city corporation to solve their problems 	<ul style="list-style-type: none"> • Access gas supply • Accessible water supply • Adequate drainage system • Dustbin in this community • Healthy environment • Advanced medical facilities (specially mother and child)

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
		no.-01				<ul style="list-style-type: none"> Health care center is nearer Cheap health care 			<ul style="list-style-type: none"> health care) Good security Strong social awareness (specially female rights) Access to social safety Net project Good communication system
03	21 st Decem ber , 2013 (04:05-05:10p m)	Kawn ia Horizon Colony, Ward no.-02	House wives , Services	07	15	<ul style="list-style-type: none"> Access to water Accessible electric supply Micro credit support from available NGO's School, college , mosque , madrasa in this area Strong social awareness Access to social safety net projects Simple life style Cheap house rent Good relationships among residents No eviction threat Moderate transport facilities Health care center is nearer Cheap health care 	<ul style="list-style-type: none"> No gas connectivity The community especially needs support to improve their latrine and drainage system. The community needs stairs to access pond water 	<ul style="list-style-type: none"> They expect City Corporation to solve their residential problems They also expect government to create some job opportunities for them 	<ul style="list-style-type: none"> Accessible water supply Access to gas supply Good drainage system Adequate number of latrines Boundary wall around the community Good security Adequate employment facilities Good sanitation facilities Adequate accommodation amenities Mill-factory in this community Community police post Advanced level of health care facilities with lower cost
04	21 st Decem ber , 2013 (04:05-05:10p	Kawn ia Sardar Bari, Ward	House wives , Services, Stude	00	33	<ul style="list-style-type: none"> Access to water Accessible electric supply Micro credit support from available NGO's School, college , mosque , madrasa in this area 	<ul style="list-style-type: none"> No gas connection No job opportunities Water, drainage, connecting roads, sanitation facilities are very poor 	<ul style="list-style-type: none"> The community expects City Corporation/ associated Government departments to come forward with solution to their problems. 	<ul style="list-style-type: none"> Accessible water supply Access to gas supply Adequate drainage system Dustbins in this community Adequate accommodation amenities

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	m)	no. – 02	nts, Business			<ul style="list-style-type: none"> • Access to social safety net projects • Simple life style • Cheap house rent • Good relationships among residents • No eviction threat 			<ul style="list-style-type: none"> • Adequate transport facilities • Mill-factory in this community • Adequate employment facilities • Community police post • Advanced level of health care facilities with lower cost • Strong social awareness to reduce gender discrimination • Good security • Good environment
05	23 rd December, 2013 (09:10 – 10:50am)	Kola Potri Community, Ward no. – 06	House wives, Day labors, Business, Handicraft	02	36	<ul style="list-style-type: none"> • Access to water and electric supply • Access to social safety net projects • Simple living standard • Cheap house rent • Good neighbors • Strong social awareness • Micro credit support from available NGO's 	<ul style="list-style-type: none"> • Inadequate sanitation facilities • No access to gas • Poor drainage system causes overflow during rainy season • Need dustbins for a hygienic living condition • Need schools inside the community 	<ul style="list-style-type: none"> • The community expects City Corporation/ NGOs / Government to come forward with solution to their problems 	<ul style="list-style-type: none"> • Accessible water and electric supply • Access to gas supply • Good sanitation system • Dustbin in this area • Adequate drainage system to avoid water logging • Adequate educational facilities with affordable school fees • Educational scholarship support from NGO's • Government health care center with lower cost • Fixed land ownership • Accessible social safety net projects • Decent houses with affordable house rent • Community police post
06	24 th Decem	Shishu	C.R.P facilit	01	18	<ul style="list-style-type: none"> • Access to water and electric supply 	<ul style="list-style-type: none"> • No gas connectivity • Communication road and 	<ul style="list-style-type: none"> • The community expects city corporation to solve 	<ul style="list-style-type: none"> • Accessible water and electric supply

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
	ber, 2013 (09:20-10:45am)	park Colony, Ward no.-06	ator, Leaders, Housewives			<ul style="list-style-type: none"> • Micro credit support from available NGO's • School, college, mosque, madrasa in this area • Health care center is nearer • Access to social safety net projects • Simple life style • Cheap house rent • Good relationships among residents 	<ul style="list-style-type: none"> • drainage system are very poor • Electricity and drainage system requires improvement 	their problems	<ul style="list-style-type: none"> • Access to gas supply • Adequate drainage system • Adequate number of latrines • Adequate accommodation facilities • Play ground • Adequate number of latrines • Community police post • Advanced level of health care facilities with lower cost • Strong social awareness to reduce gender discrimination • Good houses with permanent ownership, reduced harassment from government office • Accessible social safety net projects • Adequate number of tube-wells
07	22 nd December, 2013 (09:30-10:40am)	Vatar Khal, Ward no.-10	Housewives, Business, Shoppers	00	21	<ul style="list-style-type: none"> • Access to water supply • Accessible electric supply • Health care center is nearer • Cheap health care • Cheap life style • Accessibility within the community • Support from NGO's • Cheap life style • Access to social safety net projects 	<ul style="list-style-type: none"> • No gas connectivity • Sanitation and drainage system needs improvement • No dustbin • Need more tube well 	<ul style="list-style-type: none"> • City corporation should take steps to solve their problems 	<ul style="list-style-type: none"> • Access to gas supply • Accessible water supply • Good drainage system • Adequate medical facilities with free cost • School in this area • Adequate number of latrines • Decent houses with permanent land affordable house rent • Strong social awareness to reduce gender discrimination

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
									<ul style="list-style-type: none"> • Permanent ownership, reduced harassment from government office • Good communication system • Community police post
08	22 nd December, 2013 (04:15-05:30pm)	Balurmath Razzaq Colony, Ward no.-10	Housewives, Services, House maids, Business	00	31	<ul style="list-style-type: none"> • Access to water supply • Accessible electric supply • Access to social safety net projects • Simple living standard • Cheap house rent • Good neighbors • Strong social awareness • Micro credit support from available NGO's • School, college in this community • Health care center is nearer 	<ul style="list-style-type: none"> • No drainage or gas connection • Road communication system is very poor • The community needs better water and latrine facilities 	<ul style="list-style-type: none"> • The community expects City Corporation/ NGOs / Government to come forward with solution to their problems. 	<ul style="list-style-type: none"> • Access to gas supply • Accessible water supply • Good communication system • Good drainage system • Adequate educational facilities with affordable school fees • Advanced level of medical facilities with lower cost • Fixed land ownership • Decent houses with affordable house rent • Community police post • Effective marketing system • Healthy environment • Community police post • Good security
09	25 th December, 2013 (09:25 – 10:40 am)	Charer Bari Uttor, Ward no.-11	Housewives, Services, Business, Secretary C.D.C	04	14	<ul style="list-style-type: none"> • Access to social safety net projects • Accessible water and electric supply • Health care center is nearer • Cheap health care • Simple living standard • Cheap house rent • Good neighbors • Micro credit support from 	<ul style="list-style-type: none"> • No gas connectivity • Drainage facility is very poor • The community needs better latrines and road communication system 	<ul style="list-style-type: none"> • The community expects City Corporation/ associated Government departments to come forward with solution to their problems 	<ul style="list-style-type: none"> • Access to gas supply • Good sanitation system with adequate number of latrines • Adequate business facilities • Good drainage system to avoid water logging • Government health care center with lower cost • Decent houses with affordable house rent • Community police post

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems/issues of the community	Possible solutions/addressing issues	Community vision for future
				Male	Female				
			Cashier C.D.C			<ul style="list-style-type: none"> available NGO's No eviction threat 			<ul style="list-style-type: none"> Good security Healthy environment Effective marketing system Mill-factory in this area Adequate employment facilities
10	24 th December, 2013 (09:30 – 10:44 am)	Stadium colony, Ward no.-11	Housewives, Services, Business, day labors, House maid	01	15	<ul style="list-style-type: none"> Accessible water and electric supply Ordinary life style Cheap house rent Medical center is nearer Access to Social safety Net projects Micro credit supports from NGO's Good relationships among residence 	<ul style="list-style-type: none"> No gas connectivity Sanitation and drainage system needs improvement No dustbin Need more tube well 	<ul style="list-style-type: none"> The community needs industrialization City corporation should take steps to solve their problems 	<ul style="list-style-type: none"> Access to gas supply Adequate number of tube-wells Mill-factory in this area Adequate job opportunities Good drainage system with widen drains Garbage collection Dustbins in this community Adequate medical facilities Strong social awareness to reduce gender discrimination Adequate security Community police post Decent house with affordable house rent and adequate space. Fixed land ownership Effective marketing system
Total				18	238				
				256					

Table 5: Consultation schedule, location and discussions (Dinajpur)

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
	30 December , 2013 (11:37am-12:20pm)	Hotath Para (Boro Bondor), Ward-06	Housewife, Student, Day labor	00	26	<ul style="list-style-type: none"> • Access to water and electric supply • Micro credit support from available NGO's • Access to social safety net projects • Simple life style • Cheap house rent • Good relationships among residents • Health care center is nearer • Cheap health care • Access to CDC project 	<ul style="list-style-type: none"> • Soil erosion during monsoon • No street lights • Large trees block entrance • Congested living space • Inadequate toilet facility 	<ul style="list-style-type: none"> • Need embankment by the canal • Individual toilet per HH • Municipality should install street lights and arrange toilet facilities • Two storied buildings can be constructed to solve land problem • Entrance should kept clear from tree blockings 	<ul style="list-style-type: none"> • Accessible water and electric supply • Access to gas supply • Good drainage system to avoid water logging • Good security • Good sanitation system • Community police post • Government health care center with adequate medical facilities • Embankment on the bank of channel • Strong social awareness to reduce gender discrimination • Fixed land ownership
	30 December , 2013	Jogen Babur Math, Ward-06	Housewives ,Services, Small	02	19	<ul style="list-style-type: none"> • Access to water supply • Accessible 	<ul style="list-style-type: none"> • No water supply • Lack of toilet facility • Drainage system needs to 	<ul style="list-style-type: none"> • People who have occupied road space should apply new 	<ul style="list-style-type: none"> • Access to gas supply • Accessible water supply • Adequate drainage system

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
	(09:58-11:10am)		Business, day labors ,Social worker			<ul style="list-style-type: none"> electric supply • Good sanitation system • Access to CDC projects • Strong social awareness to reduce gender discrimination • Access to social safety Net projects • Micro-credit support from NGO's • Simple living standard • Cheap house rent • Good neighbors 	<ul style="list-style-type: none"> reconstructed • Congested spacing • Narrow connecting roads 	<ul style="list-style-type: none"> arrangements voluntarily • CDC can support to provide latrine facilities • The cannel nearby can be filled up to construct buildings • Municipality should take good care of the drainage and water supply 	<ul style="list-style-type: none"> to avoid water logging during rainy season • Good sanitation system with adequate number of latrines • Street light • Good communication system with widen roads • Decent house with affordable house rent • Separate kitchen • Good security • Community police post
	31 st December , 2013 (11:30am-12:12)	Uttor Balu Bari, Ward-07	Housewife, Homemade Employee, Home-base Work, Small Business	00	13	<ul style="list-style-type: none"> • Access to water and electric supply • Good sanitation system • Micro credit support from available 	<ul style="list-style-type: none"> • Eviction treat • Congested living space • No water supply system • Connecting roads are narrow • Inadequate drainage system causes water logging during monsoon 	<ul style="list-style-type: none"> • Municipality should repair the drainage system • Need embankments beside cannels • Government can build two storied buildings to solve space problem after allocating the land as lease 	<ul style="list-style-type: none"> • Access to gas supply • Accessible water and electric supply • Multi storied buildings • Adequate drainage system with widen drains • Embankment on the channel of bank • Adequate accommodation

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
						NGO's <ul style="list-style-type: none"> • School in this area • Access to social safety net projects • Simple life style • Cheap house rent • Good neighbors • Access to CDC projects 			amenities <ul style="list-style-type: none"> • Adequate communication system with widen roads • Embankment beside the channel • Adequate employment facilities • Fixed land ownerships • Community police post • Advanced level of health care facilities • Strong social awareness to reduce gender discrimination • Good security
	31 st December , 2013 (10:00am-10:47am)	Dhipipara, Ward-7	Housewife, Service, Student, Small business, Day labor, Unemployed , Homemade Employee	06	30	<ul style="list-style-type: none"> • Accessible water and electric supply • Good sanitation system • Good communication facilities • Access to CDC projects • Strong social awareness to reduce gender discrimination • Access to 	<ul style="list-style-type: none"> • Water overflows through existing drainage system • Low elevation of roads cause water logging • No streetlamp • Congested living space 	<ul style="list-style-type: none"> • The community expects municipality to come forward to solve their problems 	<ul style="list-style-type: none"> • Access to gas supply • Mill-factory in this area • Adequate drainage system to reduce sewerage busting • Street light • Good communication system with widen roads • Play ground for children's • Decent house with affordable house rent • Good security • Community police post • Accessibility of utility facilities • Effective marketing system • Multi -storied buildings

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
						social safety Net projects <ul style="list-style-type: none"> • Available support from NGO's • Simple living standard • Cheap house rent • Good neighbors 			
	01 st January, 2014 (11:50am-12:40am)	Dhakaipotti, Ward-8	Housewife, Service, Student, Small business, Day labor	02	14	<ul style="list-style-type: none"> • Access to water • Accessible electric supply • Good sanitation system • Access to CDC projects • Micro credit support from available NGO's • School in this area • Access to social safety net projects • Simple life style • Cheap house 	<ul style="list-style-type: none"> • Fire services cannot be reached due to narrow road communication • Inadequate drainage system • Eviction threat • Households need repair work 	<ul style="list-style-type: none"> • The 'Women Collage' bent should be straightened for access of fire brigade • Municipality should build drainage system • Government can solve the land problem by providing long term lease contract • Water development board should build embankments to prevent flooding 	<ul style="list-style-type: none"> • Accessible water supply • Access to gas supply • Widen roads • Permanent ownership, reduced harassment from government office • Embankment on the bank of channel • Good drainage system to avoid water logging during rainy season • Good security • Community police post • Government health care center with adequate medical facilities • Strong social awareness to reduce gender discrimination • Fixed land ownership • Garbage collection

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> rent • Good relationships among residents • Health care center is nearer • Cheap health care 			<ul style="list-style-type: none"> • Healthy environment • Decent houses with affordable house rent
	01 st January, 2014 (09:50am-10:45am)	Porapotti, Ward-8	Housewife, Homemaker, Service, Student, Small business, beggar, Rickshaw Puller.	02	23	<ul style="list-style-type: none"> • Accessible water and electric supply • Micro credit support from available NGO's • School in this area • Access to social safety net projects • Simple life style • Cheap house rent • Good relationships among residents • Access to CDC 	<ul style="list-style-type: none"> • Eviction treat • Congested living space • Households need maintenance • Connecting roads are narrow • Inadequate drainage system causes water logging during monsoon 	<ul style="list-style-type: none"> • Municipality should repair the drainage system • Need embankments beside canals • Government can build two storied buildings to solve space problem after allocating the land as lease 	<ul style="list-style-type: none"> • Access to gas supply • Adequate drainage system with widen drains • Adequate accommodation amenities • Adequate communication system with widen roads • Embankment beside the bank of channel • Adequate employment facilities • Fixed land ownerships • Community police post • Advanced level of health care facilities • Strong social awareness to reduce gender discrimination • Healthy environment • Good security

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
						projects			
	01 st January, 2014 (03:45pm-04:35pm)	Dakshin Baluadanga, Ward-10	Housewife, Service, Homemade Employee	0	26	<ul style="list-style-type: none"> • Access to water • Accessible electric supply • Micro credit support from available NGO's • School in this area • Access to social safety net projects • Simple life style • Cheap house rent • Good relationships among residents • Health care center is nearer • Cheap health care • Access to CDC project • Educational scholarship 	<ul style="list-style-type: none"> • No water supply or drainage system • Inadequate latrine facility • Eviction threat • Households need repair work 	<ul style="list-style-type: none"> • Municipality should provide water supply and build drainage system • Government/ municipality/ foreign organization can provide support to build more latrines • Water development board should build embankments to prevent flooding • Government can solve the land problem by providing long term lease contract 	<ul style="list-style-type: none"> • Accessible water supply • Access to gas supply • Good drainage system to avoid water logging during rainy season • Good security • Good sanitation system with adequate number of latrines • Community police post • Government health care center with adequate medical facilities • Embankment • Strong social awareness to reduce gender discrimination • Fixed land ownership

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
						support from NGO's			
	02 nd January, 2014 (10:24am-11:15am)	Baludanga Notunpara, Ward-10	Housewife, Service, Student, Small business, Day labor	0	47	<ul style="list-style-type: none"> • Access to water and electric supply • Good sanitation facilities • Good communication system • Ordinary life style • Cheap house rent • Medical center is nearer • Access to Social safety Net projects • Access to C.D.C project • Available supports from NGO's • Good relationships among residence 	<ul style="list-style-type: none"> • Fear of eviction • Water logging due to poor drainage system • Solid waste management condition is very poor • Congested residential space 	<ul style="list-style-type: none"> • Water development board can manage 	<ul style="list-style-type: none"> • Accessible water and electric supply • Access to gas supply • Good drainage system with widen drains • Garbage collection • Dustbins in this community • Adequate medical facilities • Strong social awareness to reduce gender discrimination • Accessible to Social safety Net projects • Adequate security • Community police post • Decent house with affordable house rent and adequate space
	03 rd January, 2014	Mission Road, Ward-11	Housewife, Tailoring at Home	0	14	<ul style="list-style-type: none"> • Accessible water and electric supply 	<ul style="list-style-type: none"> • No waste disposal system • Fear of eviction • Congested living space 	<ul style="list-style-type: none"> • Municipality should provide dustbin facility and together with electric 	<ul style="list-style-type: none"> • Access to gas connectivity • Dustbins in this community • Garbage collection

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
	(10:10am - 10:47am)					<ul style="list-style-type: none"> • Ordinary life style • Access to C.D.C project • Good sanitation system • Good communication system • Available support from NGO's • Health center is nearer • Cheap health care • Access to social safety Net Project 	<ul style="list-style-type: none"> • No electric poles, wires are dangling dangerously 	<p>development board they can solve the electric pole problem.</p> <ul style="list-style-type: none"> • Government can allot lease to the community to solve land problem then they can build two storied buildings to solve spacing problems 	<ul style="list-style-type: none"> • Good relationships among residence • Good leadership • Multi storied buildings with affordable house rent • Electric pole • Availability of business opportunities • Advanced level of medical facilities • Fixed land ownership • Good security • Community police post • Street lighting • Strong social awareness
	02 nd January, 2014 (03:45pm-04:35pm)	Pashchim Mission Road, Ward-11	Housewives, Service, Small business	0	14	<ul style="list-style-type: none"> • Access to water supply • Accessible electric supply • Adequate sanitation facilities • Adequate transport facilities • Access to CDC project 	<ul style="list-style-type: none"> • Too much iron in tube well water. Need alternative drinking water supply • Need improved drainage and garbage collection system • Need electric poles for safer wiring 	<ul style="list-style-type: none"> • Government and municipality should take actions to find solutions to the problems of this community 	<ul style="list-style-type: none"> • Accessible water supply • Good drainage system to reduce sewerage busting and avoid water logging • Dustbin in this community • Play ground for children's • Electric pole • Street lighting • Strict law enforcement to stop drug abuse • Strong social awareness to reduce gender

Sl. No.	Date and Time	Location	Type of Participants	Number of Participants		Present advantages of the community	Present problems / issues of the community	Possible solutions /addressing issues	Community vision for future
				Male	Female				
						<ul style="list-style-type: none"> • Heath center is nearer • Access to social safety Net projects • Ordinary life style • Cheap house rent • Good neighbors • Support from available NGO's 			discrimination <ul style="list-style-type: none"> • Good security • Community police post • Decent house with affordable house rent • Permanent land ownership
Total				12	226				
				238					

Annex 3: Consultation and Participation Framework during implementation stage

Project cycle and steps	How	Output	Who	Remarks
Implementation				
1. Participation in committees	<p>Instruct project agencies to establish a systematic consultation process</p> <p>Ensure DPs active participation in management and land valuation committees:</p> <p>Appoint community mobilizer/ resettlement workers to deal with DPs on a regular basis</p> <p>Provide capacity building training to the EA on RAP implementation</p> <p>Conduct informal consultation meetings with various stakeholders on a regular basis</p>	<p>The client representatives are consulted about the consultation process</p> <p>They are aware of the consultation mechanism and steps of consultation</p> <p>Stakeholders category for consultation is also known to the client</p> <p>Capacity of the client is built on RAP implementation procedure and steps</p> <p>Representation and participation of DPs are ensured in decision making process of project implementation</p>	<p>Primary and secondary stakeholders including affected and or benefited persons/ community, Executing Agency, Implementing Agency, other line agencies and concern Deputy Commissioners</p>	<p>Consider using local institutions and NGOs/ Consultancy Firm for RAP implementation and monitoring; however, these collaborating agencies are to be carefully screened and selected on the basis of experience, competence, and a local presence in the area</p> <p>Ensure that all level stakeholders are meaningfully consulted during preparation as well as implementation stages of the project.</p>
2. Participation in delivery of assistance	<p>Where appropriate and feasible, encourage DPs to implement and manage community development activities (construction of house, schools, and water sanitation facilities) and other programs</p> <p>Provide training on above issues</p>	<p>Community will be organized and capable in decision making and management of development activities</p> <p>Physical facilities and services</p>	<p>Project resettlement unit, with DP committee and with community representatives</p>	<p>To ensure successful resettlement, transfer responsibility from the project resettlement unit to the settlers and local agencies in a timely manner</p> <p>People especially women and other vulnerable DPs should collect compensation/ benefits from the EA without hassle.</p>
3. Participation in process of grievance redress and monitoring of RAP implementation	<p>Invite DPs to participate in the grievance redress mechanism and monitoring committees to make aware of the DPs and other stakeholders about procedure of filing grievances and redressal mechanism</p>	<p>Involvement of DPs are ensured in monitoring and grievance resolution process</p> <p>People are aware of the Grievance Redress</p>	<p>Project resettlement unit, with DP committee and local government representatives</p> <p>EA will internally monitor the project activities</p>	<p>Ensure deployment of experienced person/institution for externally monitoring of the RAP implementation.</p>

	Provide training on above issues	<p>Mechanism</p> <p>All grievances are resolved with stipulated time</p> <p>Feedback from initial phase used to improve performance</p> <p>Mechanisms for corrective action functioning effectively</p>	<p>External agency periodically monitoring RAP implementation</p> <p>Apart from these World Bank will monitor the activities on a timely fashion.</p>	
Project Completion				
4. Participation in evaluation	<p>Invite DPs to plan and participate in the evaluation of the RAP component</p> <p>Provide training in above</p>	<p>An experienced evaluator is deployed by the Executing Agency</p> <p>Report on project implementation and further remedial action(if needed) are suggested by evaluator.</p>	<p>Third party evaluation of the project will be more effective</p>	<p>Evaluator will need to be deployed after completion of the project activities but not later than 6 months of completion.</p>

Annex-4: Consultation questionnaire

Pro-poor Slum integration Project (PPSIP)

Date:		Starting and finishing time:		
	<u>DD</u>	<u>MM</u>	<u>YY</u>	
Meeting facilitation:		Code:		
Report preparation:		Code:		
Venue:		Code:		
District:		Code:		

Date and time	Location	Type of Participants	Number of participants	
			Male	Female

1. General information of the community:

Age of the community:			
Area:			
Number of HHs:			
Population:			
HH type:			
Land ownership:	Govt.	Private:	
Present market price of land:			
Types of residence:	Owner:	Owner:	

2. What is the condition of the specified utilities in your community?	Facilities:	Available or not? 1 = yes 2 = no	Condition of facility? 1 = Very poor (unusable) 2 = usable; not good	3 = good 4 = very good
	Water			
	Electricity			
	Latrine			

	Road		
	Drainage		
	Gas		
Others (Specify)			
... ..			

2. What are the disadvantages of residing in this community and what can be the possible remedies?

Sl No.	Disadvantages	Possible Remedies
01.		
02.		
03.		
04.		
05.		

4. Are there any group to provide savings facility in this community? Please provide following information:

SL No	Name of organization	% of HHs involved	Total savings	Other involvements of the group
01.				
02.				
03.				
04.				
05.				
06.				

5. What are the distances and communication process of the following organizations?

Si No	Name of organization	Distance	How do people of this community go to these places?
01.	School		
02.	Collage		
03.	Mosque		
04.	Madrassa		
05.	Hospital		
06.	Clinic		
07.	bank		

6. Main occupation of the inhabitants and percentage:

Sl No	Occupation	Involvement of gender groups 1 = female ; 2 = male	kZKiv nvi (%)
01.	Rickshaw puller		
02.	Cobbler		
03.	Business of fish/vegetable		
04.	Auto-rickshaw puller		

05.	Tailor		
06.	Carpenter		
07.	Mason		
08			
7.	What is the school enrolment rate of boys/girls?	boys – girls -	

8. What kind of provisions do this community have for mother and child health care?
9. What kind of diseases was acute over last year in this community?
10. What are the gender discriminations that are visible in various sectors?
11. Is there any eviction treat in this community? If yes, then what kind?
12. Where is the origin of most of the residents of this community why did they come here?
13. Is there any social safety net program in this community? What are they?
14. What kind of NGOs are involved with this community? What kind of projects are they involved in?
15. Is there any additional expenses to live in this community?
16. What kind of other facilities are required for the well beings of this community? What should be the HH types?

Annex-5: Format for voluntary donation of land

Voluntary Donation of Land On a

BDT 300- Stamp Paper

1. This deed of voluntary donation is made and executed on
 day of between
 .Md./Mr.....S/o.....

W/o..... Age.....
 Occupation..... resident of
herein after
 called titled holder and legally owner(s) of land on one part. This expression shall mean and include his legal representatives, successors — in-interest, heirs, assignees, nominees etc.

AND

Md./Mr/Ms. S/o

w/oAged
 Designation..... herein after called the " Recipient" which term denotes to "for and on behalf of National Housing Authority, Government of Bangladesh on the other part and shall mean and include his/her successors —in-office, nominees and assignees etc.

2. Whereas, the details of the Location of the, land are given below:

Location Details	
Mouza	
Upazila	
District	
Land owners Details:	
Name of land owner((authorised one))	
Father/ Husband's Name of land owner	
Age	Yrs. Occupation: Address:
Gender	
Schedule of Land	
Plot No.	
Khatian No.	
Area of land (Decimal)	Proportion of total land holding (%): _____ <small>[the donated land should not be more than 10% of total land holding]</small>
Location/Mouza	
Territory :	

North Boundary	
East Boundary	
West Boundary	
South Boundary	

Note: Detailed Map to the scale is appended.

3. Whereas the land owner(s) is presently using/ holding the transferable right of the above mentioned piece of land in the Mouza mentioned above.

4. Whereas the land owner testifies that the land is free of encumbrances and not subject to other claims/ claimants.

5. Whereas the land owner hereby voluntarily surrenders the land without any type of pressure, influence or coercion what so ever directly or indirectly and hereby surrender all his/her subsisting rights in the said land with free will and intention.

6. Whereas the Recipient shall construct and develop housing for the slum dwellers under Pro-Poor Slum Integration Project and take all possible precautions to avoid damage to adjacent land/structure/other assets.

7. Whereas both the panics agree that the infrastructure so constructed/developed shall be for the interest of the public.

8. Whereas the provisions of this agreement will come into force from the date of signing of this agreement.

Signature of Land owner		Signature of Tahasildar	
Name of land owner		Name of Tahasildar	
Date		Date	
Identified by			
1.			
2.			
Witnesses			
Signature of Mayor/World Councillor			
Name of Mayor/Word Councillor			
Signature of NHA official with seal			

Name of NHA official	
Witnesses	
Signature of Implementing Agency official with seal	
Name of Implementing Agency official	

Annex-6: Screening from for social safeguards issues

[The filled out forms will be reviewed and evaluated by a professional expert assigned by NHA/project consultant. The project consultant will include a summary estimate of the impacts and mitigation requirements for each community in the Screening Report. Impacts identification and the mitigation eligibility and requirements should follow the principles adopted in this SMF. Preparation of a social management plan does not depend on this screening.]

REVIEW and EVALUATION

Name of Community: Municipality:

Name of Maholla..... Name of District:

I. Resettlement Impacts

In respect of the social impacts and community concerns, is there a need to,

Undertake an in-depth social impact assessment study? Yes No

Prepare a Resettlement Action Plan? Yes No

II. Impacts on Tribal Peoples

In respect of the social impacts on TPs and their concerns, is there a need to,

Undertake an in-depth impact assessment study? Yes No

Prepare a Tribal Peoples Plan? Yes No

The attached filled out format has been reviewed and evaluated by:

Name:

Designation:

Signature:

Date:

SOCIAL SAFEGUARDS SCREENING OF SUBPROJECT

[To be filled in for each community jointly by NHA and Project consultant. Where private lands are to be acquired or public lands are to be resumed from authorized and unauthorized private users, census of affected persons and inventory of losses to be carried out.]

A. Identification

1. Name of Community: Municipality:
Maholla..... District:
2. Project component:
.....

3. Brief description of the physical works:
.....
.....
.....

4. Screening Date(s):

B. Participation in Screening

- 5. Names of consultants’ representatives who screened the subproject :
- 6. Names of NHA officials participated in screening:
- 7. Local Government representatives and community members & organizations participated in screening: List them in separate pages with names and addresses, in terms of community selection and any other information to identify them during preparation of impact mitigation plans.
- 8. Would-be affected/benefited persons participated in screening: List them in separate pages with names, addresses in terms of community selection where they would be affected, and any other information to identify them during preparation of impact mitigation plans.

C. Land Requirements & Ownership

9. Will there be a need for additional lands* to carry out the intended works under this contract?

Yes No (* 'Additional lands' mean lands beyond the existing available land)

10. If 'Yes', the required lands presently belong to (Indicate all that apply):

- Private citizens Government – *khas* & other GoB agencies
 Others (Mention):

D. Current Land Use & Potential Impacts

11. If the required lands belong to Private Citizens, they are currently used for (Indicate all that apply):

- Agriculture # of households using the lands:
 Residential purposes # of households living on them:
 Commercial purposes # of persons using them: # of shops:
 Other Uses (Mention): # of users:

12. If the required lands belong to Government agencies, they are currently used for (Indicate all that apply):

- Agriculture # of persons/households using the lands:
 Residential purposes # of households living on them:
 Commercial purposes # of persons using them: # of shops:
 Other Uses (Mention): # of users:

13. How many of the present users have lease agreements with any government agencies?
.....

14. Number of private homesteads that would be affected on private lands:

Entirely, requiring relocation: Partially, but can still live on present homestead:

15. Number of business premises/buildings that would be affected on private lands:

Entirely and will require relocation: # of businesses housed in them:

Partially, but can still use the premises: # of businesses housed in them:

16. Residential households will be affected on public lands:

Entirely affected and will require relocation: # of these structures:

of structures built with brick, RCC, & other expensive and durable materials:

of structures built with inexpensive salvageable materials (bamboo, GI sheets, etc.):

Partially affected, but can still live on the present homestead: # of structures:

of structures built with brick, RCC, & other expensive and durable materials:

of structures built with inexpensive salvageable materials (bamboo, GI sheets, etc.):

17. # of business premises that would be affected on public lands:

Entirely affected and will require relocation:

of these structures:

of businesses housed in these structures:

of persons presently employed in the above businesses:

of these structures built with brick, RCC, & other durable materials:

of structure built with inexpensive salvageable materials (bamboo, GI sheets, etc.):

Partially affected, but can still stay in the present premises:

of these structures:

of businesses housed in these structures:

of persons presently employed in these businesses:

of these structures built with brick, RCC, & other durable materials:

of structure built with inexpensive salvageable materials (bamboo, GI sheets, etc.):

18. # of businesses/trading activities that would be displaced from make-shift structures on the project area:

19. Do the proposed project works affect any community groups' access to any resources that are used for livelihood purposes?

Yes No

20.If 'Yes', description of the resources:

.....

21. Do the proposed works affect community facilities like school, cemetery, mosque, temple, or others that are of religious, cultural and historical significance?

Yes No

22. If 'Yes', description of the facilities:

.....
.....
.....
.....
.....

23. Describe any other impacts that have not been covered in this questionnaire?

.....
.....
.....
.....

24. Describe alternatives, if any, to avoid or minimize use of additional lands:

.....
.....
.....
.....
.....

E. ADDITIONAL INFORMATION ON TRIBAL PEOPLES

(This section must be filled in if polders are located in areas that are also inhabited by tribal peoples or tribal peoples.)

25. Is the community located in an area inhabited by tribal peoples?

Yes No

If the answer is no, skip this section of the form.

26. If the answer is Yes, is there any TPs Impacted by the land acquisition or any other interventions of the project?

Yes No

27. If the answer is Yes to question no. 26, is there any TPs also likely to be benefited from the subproject?

Yes No

28. If the answer is Yes to question no. 26, is there any TPs likely to be affected by the subproject?

Yes No

If the answers to questions 26, 27 and/or 28 are no, skip the following sections of the form.

29. Have the TP community and the potential affected TPs been made aware of the potential positive and negative impacts and consulted for their feedback and inputs?

Yes No

Has there been a broad-based community consensus on the proposed works?

Yes No

30. Total number of would-be affected TP households:

31. The potential affected TP households have the following forms of rights to the required lands:

Legal: # of households:

Customary: # of households:

Lease agreements with any GoB agencies: # of households:

Others (Mention): # of households:

32. Does the project affect any objects that are of religious and cultural significance to the TPs?

Yes No

33. If 'Yes', description of the objects:

.....
.....

34. The following are the three main economic activities of the potential affected TP households:

- a.
- b.
- c.

35. Social concerns expressed by TP communities/organizations about the works proposed under the subproject:

.....
.....

36. The TP community and organizations perceive the social outcomes of the subproject:

Positive Negative Neither positive nor negative

37. Names of TP community members and organizations who participated in screening:

.....
.....

On behalf of the project consultant, this Screening Form has been filled in by:

Name:

Designation:

Signature:

Date:

Annex-7: Roles and Responsibilities of PMU officials

Table 7.1: Roles and responsibilities of NHA

Position	Responsibilities/Accountabilities
Project Director	<p>The Project Director will provide overall strategic leadership to all aspects of the implementation of the project. He will be the key contact person to liaison with the World Bank in respect of the implementation of the project and other matters;</p> <ul style="list-style-type: none"> • Hold regular meetings with project officials and consultants to take stock of the project progress and resolve any issues affecting project implementation; • Provide support for convening of the meetings of the Project Steering Committee; • Ensure timely completion of all necessary reports; • Monitor and manage disbursement to ensure the expenditure remains within budget; • Establish and maintain close working relationship with other collaborating institutions/agencies; • Ensure all project activities are implemented in a timely manner; • Supervise implementation of the work plan; <p>Supervise preparation and implementation of seminar/ workshops;</p>
Deputy Project Director	<ul style="list-style-type: none"> • Provide all support to the Project in the implementation of the project • Liaise with Development Partners (DPs) and help improve line of communications between DPs and government ; • Review progress of progress implementation, identify shortcomings and develop strategy for future improvement; <p>Prepare progress and other technical reports as per requirement.</p>
Architect	<p>The architect will support the project director. S/he will provide expert opinion and review consultant's recommendations regarding overall architectural layout, design and master plan for all kinds of housing and other infra-structure to be constructed for up gradation of housing in the communities.</p>
Urban Planner	<p>The Urban Planner will support the project director in reviewing Consultant's recommendations regarding town level community mapping, community level housing up gradation, planning etc.</p>
Sub divisional Engineer /Assistant Engineer	<p>Supervise the quality of construction works in 5 cities.</p>

Director , Bangladesh Bank	Director will be responsible for overall management of the Shelter Lending Fund including selection of participatory financing institutions (PFIs).
Deputy Director, Bangladesh bank	Deputy Director will assist the Director in overall management of the Shelter Lending Fund including selection of participating financing institutes/ NGOs/ banks for on lending the fund to Cooperatives/ beneficiaries
Finance Manager	Finance Manager will be responsible for providing and interpreting financial information; monitoring and interpreting cash flows and predicting future trends; analyzing change and advising accordingly; formulating strategic and long-term project plans; researching and reporting on factors influencing project performance; developing financial management mechanisms that minimize financial risk; conducting reviews and evaluations for cost-reduction opportunities; monitoring and reporting systems; liaising with auditors to ensure annual monitoring is carried out; producing accurate financial reports to specific deadlines; managing budgets; supervising staff; keeping abreast of changes in financial regulations and legislation
Credit Officers	Credit officer will be responsible for reviewing monthly delinquency reports, assesses the integrity and accuracy of the loan grades and other monitoring metrics, promptly identify declines in credit quality to bring proper corrective action and to minimize loss potential, provides guidance to the account managers for the purpose of managing the portfolio, reviews results of credit-related examinations, both internal and external, coordinates any responses authored by Bangladesh Bank and NHA to ensure completeness and timeliness. Acts as directed to facilitate reviews and responses, and is party to discussions involving the credit portfolios of their respective districts.

Table 7.2 : Roles and responsibilities of the Consultants of Project Management Unit

Consultant	Responsibilities
Urban Technical Advisor (International)	<ul style="list-style-type: none"> • Provide technical inputs and support to NHA in the implementation of the project's components, especially as it relates to the community-led approach to upgrading and housing development; • Assist NHA in the supervision of project consultants responsible for components on securing land tenure, improving services and accessing finance to housing, ensuring the full integration of all of these components, and supervising the consultant teams on their deliverables; • Liaise with key technical counterparts in the Ministry of Housing and Public Works, as well as other relevant stakeholders at the national and local level to ensure that the project's activities are integrated and recognized within the broader urban development agenda in Bangladesh; and • Participate as full member of the NHA's project management team,

Consultant	Responsibilities
	working closely with the Project Director and Deputy Project Director.
Senior Procurement Consultant (International)	<ul style="list-style-type: none"> • Ensure that the bid/proposal selection procedures comply with the regulations of the WB and the government • Elect the most qualified bidder with high quality and ensure value for money in the whole procurement process. • Participate in the evaluation of Tender, expression of interest (EOI) and proposal submitted in response to Request for Proposal (RFP) • Review Contract Document, Request for Expression of Interest (REOI), Request for Proposal (RFP), Evaluation report for the Expression of interest, Proposal, and Tender etc. to ensure that those have been prepared in conformity with the World Bank guidelines and practices. • Participate in the contract negotiation
Procurement Specialist	<ul style="list-style-type: none"> • Plan, manage and coordinate all procurement and contractual aspects of project; prepare and update procurement plan, • Prepare tender document, RFPs, conduct all aspects of bid/proposal evaluations in accordance with World Bank/ PPA and PPR guidelines • Prepare the minutes of the Bid/Proposal Evaluation Committee meetings, and also prepare the requests for “no objection”, and coordinate arrangements for the negotiation process, where necessary • Systematically record all procurement related transactions; • Any other task assigned by the Project Director in relevance to effective project implementation.
Financial Management Specialist	<ul style="list-style-type: none"> • keep financial accounts, reports on financial progress, ensure internal control and auditing; • maintain a computerized financial management system; • preparation of annual budget estimates, revised budget and prepare financial plan; • prepare the Interim Unaudited Financial Reports (IUFR);prepare annual and quarterly cash flow and disbursement forecasts; • Prepare SOE/Withdrawal Application . • ensure internal control through application of appropriate policies and procedures; • any other task assigned by the Project Director for effective project implementation.
Environment Specialist	<ul style="list-style-type: none"> • Review the infrastructure layout plan to ensure that negative environmental impact is minimized, • Review the environmental screening tools and techniques provided in the EMF and update/revise them based on actual site situation • Coordinate with the M&E and MIS team of NHA and provide guidance for establishment of an environment monitoring cell at NHA to address all environmental aspects related to the project • Prepare necessary documents and coordinate for the locational

Consultant	Responsibilities
	/environmental clearance from the Department of Environment (DoE) and ensure the disclosure requirement of the World Bank.
Social Development Specialist	<ul style="list-style-type: none"> • Review the approach and methodology developed and followed by the Consulting Firm for social assessment of different communities and sub-projects; • Supervise social assessment process and selection of communities for inclusion, participation, transparency and social accountability; • Coordinate with various stakeholders/ agencies for overseeing the implementation and monitoring of social management actions and other social/community development activities; • Liaise with concerned DC offices to monitor land acquisition and expedite payment of compensation;
Communication Specialist	<ul style="list-style-type: none"> • Maintain liaison with different government agencies, NGOs and Community Based Organizations (CBOs) • Communicate and disseminate information to media, other organizations and to the community people
GIS Specialist	<ul style="list-style-type: none"> • Maintain GIS based mapping for all the selected towns and communities providing information on Slum and low income settlement, demographic information, locational/ spatial data etc.
Professional Engineer	<ul style="list-style-type: none"> • Liaise with local authorities and representatives of other government departments on all aspects of infrastructure for low-income areas • Oversee work of consultants. This will involve checking plans and designs and ensuring that contracts are supervised adequately, as required by the consultants' contract or contracts. • Provide technical inputs/support to Urban Resource Centres (URCs). • Provide technical support to community organizations set up under the project. • Provide advice to municipalities and NGOs on the infrastructure needs of low-income settlements.
Site Engineer	<ul style="list-style-type: none"> • Will be responsible for checking estimates and tenders, working with standard costing methods such as the Standard Schedule of Rates. • Check quality of works, record measurement of quantity of works done
Procurement Associate	<ul style="list-style-type: none"> • Assist Senior Proc. Specialist in preparing tender document, RFPs, conducting all aspects of bid/proposal evaluations in accordance with World Bank/ PPA and PPR guidelines • Systematically record all procurement related transactions; • any other task assigned by the Project Director/ Sr. Procurement Specialist in relevance to effective project implementation.
Financial Management	<ul style="list-style-type: none"> • Assist Financial Management Specialist in keeping financial accounts,

Consultant	Responsibilities
Associate	<p>reporting on financial progress etc.</p> <ul style="list-style-type: none"> • Maintain a computerized financial management system; • prepare the Interim (unaudited) Financial Reports (IUFR); prepare annual and quarterly cash flow and disbursement forecasts; • any other task assigned by the Project Director/FMS for effective project implementation.
Data Analyst & IT Specialist	<ul style="list-style-type: none"> • Present data, maintain data bank (soft and hard copies) and update database regularly • Manage and maintain web server and update PPSIP, NHA webpage regularly • Assist all officers and specialists in writing reports, presentation of reports and preserving reports as an important document of the project • Develop Management Information System (MIS) and photo gallery for PPSIP, NHA, and manage, update and improve on a regular basis

Table 7.3: TOR for Community Mobilization, Design and Supervision Consultant

Position	Responsibilities
Team Leader	<p>Team Leader will guide through the overall project, coordinate among all partners of the JV and facilitate each expert's job. His key responsibilities will be to:</p> <ul style="list-style-type: none"> ▪ Represent and Act as authorized representative on behalf of the Consultants' partners with respect to all technical, administrative and financial matters. ▪ Represent the lead partner of the JV, i.e. BRAC University, and review all important decisions regarding the project. ▪ Direct several necessary actions to enable the team working efficiently. ▪ Manage and coordinate among all actors of the project dealing with problems, troubled situations and conflicts.
Project Manager	<p>Key responsibilities will include but not be limited to the following:</p> <ul style="list-style-type: none"> ▪ Prepare and update regularly a detailed work plan of the project. ▪ Provide managerial and technical inputs and guidance required for the implementation of project activities, and to ensure that team members coordinate with each other as required to deliver the project outputs. ▪ Manage the logistics required to ensure that all team members can carry out their assigned tasks in an effective and timely manner. ▪ Liaise with the NHA and PMU, reporting on progress and dealing with queries, comments and complaints. ▪ Visit project field offices, communities and construction sites for monitoring. Participate/ organize joint monitoring missions with on-going monitoring and evaluation by the World Bank. ▪ Assess immediate and future training and learning needs for all level of project staff, and organize appropriate training programmes, including on-the-job training, seminars, workshops and possibly study tours.
Deputy Project Manager	<p>Key responsibilities will include but not be limited to the following:</p> <ul style="list-style-type: none"> ▪ Assist the Project Manager in overall management of the project. ▪ Provide managerial and technical inputs and guidance required for the implementation of project activities, and to ensure that team members coordinate with each other as required to deliver the project outputs. ▪ Liaise with the NHA and PMU, reporting on progress and dealing with queries, comments and complaints.
Community Minded Architect	<ul style="list-style-type: none"> ▪ Support and train the team of Community Architects to devise a community-led action plan. ▪ Ensure city-wide approach by making connection with other communities in the town. ▪ Facilitate and moderate city-wide workshop to share knowledge, information and experience with community members as well as with the members of all stakeholders in the team. ▪ Contribute in field study and community mapping by maximizing community members' participation. ▪ Work as a team member to identify and prioritize the needs and problems to develop options and alternatives for housing interventions.
Community Mobilizer	<ul style="list-style-type: none"> ▪ Facilitate the community members' engagement throughout the whole process so that they can work constantly in assistance with other stakeholders and the consultants.
<p>▪ Create awareness among the people on their housing rights and entitlements.</p>	

	<p>women's rights, community cohesion, etc.</p> <ul style="list-style-type: none"> ▪ Ensure integral involvement of the communities and keep them motivated to identify and implement housing solutions designed by the consultants in close association with themselves
Housing Finance Specialist	<p>The key job includes development of a Financial Management System for the implementing agency, i.e. NHA. The specific responsibilities will be to:</p> <ul style="list-style-type: none"> • Develop and propose tools of an appropriate financial system for implementation of the project (PPSIP) incorporating the pro-poor communities to meet their requirements and affordability, also of the NHA and the WB at central level; • Assist formulating a long term perspective about the project finance (building cost and maintenance cost), and thereby design saving schemes, payment systems, grace periods, etc. accordingly; • Assess the financial management capacity of the institutions proposed for implementation of the project. • Prepare terms of reference and cost estimates for developing a computerized project financial management system, which is appropriate for the size and scope of the project. The computerized project financial management system should be capable of generating periodic progress reports required for project management. • The Financial Management System would be documented in a Project Financial Management Manual which would include the following: <ul style="list-style-type: none"> (a) flow of funds process; (b) accounting system including internal controls; (c) financial and accounting policies; (d) planning and budgeting system; (e) financial forecasting system; (f) procurement and control of administration monitoring system; (g) financial reporting (quarterly reports and annual financial statements); (h) auditing arrangements; and (i) organization, staffing, training and technical support for financial management. • Attend and participate in project meetings and give input to HF related matters; • Visit the sites, offer feedback and keep regular communication with related field and central level staff, if required.
Civil Engineer	<ul style="list-style-type: none"> ▪ Study the relevant building codes and recommend the amendments in building codes and policies (if and when needed) to realize the project. ▪ Participate with the local counterpart and contribute (from home/ field) in structural design of the building options and for provision of basic services like water, sanitation, biogas, solar energy services, etc. ▪ Provide guidance and training to junior Civil Engineers in the team. • Supervise research on possible building technologies for the pro-poor communities, ensuring their participation in all levels of construction.

Land Tenure Specialist	<p>The local Land Tenure Specialist will manage the critical issues related to land ownership, land acquisition and displacement, which is of paramount importance for any housing development program. Her key responsibilities will be to:</p> <ul style="list-style-type: none"> ▪ Review Land Laws, Land Acquisition Laws and Safeguard Policies of the World Bank. ▪ Guide the process of studying and analyzing land tenure situation in the selected towns. Also provide support in producing relevant reports. ▪ Produce Operational Manual and Guidelines involving land acquisition and displacement issues. ▪ Supervise and internally monitor the Survey and preparation of Resettlement Plans. ▪ Develop options for land tenure solution for different kind of housing interventions. ▪ Guide and train the team members about the issues of land acquisition, land rights, implementation of resettlement plan, etc.
Resettlement Specialist	<p>He will be working as the Resettlement Specialist and will be leading the team in all phases of social assessment, impact assessments and resettlement action plan. His key responsibilities will be to:</p> <ul style="list-style-type: none"> ▪ Prepare social survey instruments and oversee survey activities, employing a good mix of quantitative and qualitative methods for data collection to obtain information on land, demography, economy, health, education and community properties. ▪ Produce Social Management Framework (SMF) and Social Impact Assessment (SIA) to devise suitable mechanism to minimize the adverse impacts on land acquisition, resettlement and on community in the project area. ▪ Prepare Land Acquisition and Resettlement Plan (LARP), in case of any kind of land acquisition, based on the principle of adequate compensation with grievance redress and livelihood restoration options. ▪ Identify temporary impacts and minimize inconvenience caused to the people. ▪ Largely incorporate/ ensure Beneficiary Participation Aspect in the whole process, keeping more transparency.
Social Researcher/ Resettlement Specialist	<p>He will be in the leading position of the ‘social team’ to carry out social survey, execute research and to design the social components of the project. The key responsibilities will be to:</p> <ul style="list-style-type: none"> ▪ Act as ‘field visit coordinator’ and arrange for all necessary facilities for effective and successful visits. ▪ Lead the team to prepare a baseline inventory of each selected community, prepare community profile by collecting data to obtain information on land, demography, economy, health, education and community properties and identify the range of skills of the community. ▪ Write reports, conduct desk research, field based qualitative and quantitative research and organize workshops as needed. ▪ Assist in preparing Social Management Framework (SMF) and Social Impact Assessment (SIA). ▪ Devise a participation strategy involving the diverse set of stakeholders. ▪ Contribute in preparation and implementation of Resettlement Action Plan (RAP).

Environment Specialist	<p>Environmental Specialists will take care of the environmental issues relevant to the project and will provide guidance to minimize any adverse impact, which is crucial for any development intervention. The key responsibilities will be to:</p> <ul style="list-style-type: none"> ▪ Conduct a desk review of GOB laws, policies, acts and rules which deal with 'Environment' and 'Housing' and analyze World Bank OP 4.01 in order to sort out the relevant aspects of the environment that will be considered for the project. ▪ Prepare Environmental Management Framework (EMF) as a combined guideline for using in later steps of Environmental Impact Assessment (EIA) and Environmental Management Plan (EMP). ▪ Screen out whether the selected project sites require EIA, based on EMF. ▪ Perform EIA, Assessing The Baseline Condition Of The Selected Environmental Components And To Predict The Project Impact On These Components And Thereby, Suggest Mitigation Measures To Avoid Or Minimize The Predicted Impacts. ▪ Finalize The EIA Report, Based On The Feedback From Client And Used For Preparing Emp. ▪ Prepare EMP Consisting Of Three Components – Mitigation Measures, Monitoring Mechanism And Institutional Arrangement To Avoid Or Eliminate Adverse Impacts On Environment During Implementation. ▪ Establish A Linkage With Suggestions By SIA And Rap. ▪ Arrange Capacity Building Programs And Training Of Staffs To Implement The Project Following The EMP, Where Necessary.
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Table 7.4 : Roles and Responsibilities of Monitoring and Evaluation Consultant

Position	Responsibilities
Team Leader (International)	<ul style="list-style-type: none"> • Overall management of the M&E tasks and responsible for delivery of the expected outputs up to the MTR. Develop monitoring indicators and standard formats, supervise and involve in base line survey, periodic assessment and other specific studies and in final impact evaluation. Lead discussions with M&E presentations to PSC. .
Deputy Team Leader/ GIS & Information Management Specialist (National)	<ul style="list-style-type: none"> • Work with the Team Leader up to MTR and take over the TL position after the MTR. • Overall management of the M&E tasks and delivery of outputs after the MTR. • Develop web-based software for project management and monitoring and prepare technical reports. • Maintain M &E data base and take responsibility for producing and submitting all regular reports to PSC and the Government with assistance from the other team members.
Urban Development/	<ul style="list-style-type: none"> • Overall responsible for the M&E of Components A, C, D and E of the project. • Design M&E indicators, design, conduct and monitor baseline survey and

M&E Specialist (National)	<ul style="list-style-type: none"> prepare baseline report for overall M&E of impact Contribute to regular M&E reports, MTR report and ICR.
Civil Engineer/M&E Specialist (National)	<ul style="list-style-type: none"> Overall responsible for M&E of Component B of the project. Design M&E indicators, design, conduct and monitor baseline survey and prepare baseline report for Component B. Responsible for overall M&E of impact of Components. Contribute to regular M&E reports, MTR report and ICR.
Economist (National)	<ul style="list-style-type: none"> Overall responsible for monitoring, evaluating and ensuring compliance with Social/Resettlement Policy Framework of the project. Also responsible for economic evaluations of impacts Review and Clear SAs/RAFs of sub-projects. Design and conduct surveys and studies to assess social development impact of the project Contribute to regular M&E reports, MTR report and ICR.
Environmental Specialist (National)	<ul style="list-style-type: none"> Overall responsible for monitoring, evaluating and ensuring compliance with Social/Resettlement Policy Framework of the project. Review and Clear EAs/EMPs of subprojects. Design and conduct surveys and studies to assess environmental impact of the project Contribute to regular M&E reports, MTR report and ICR
Information Management Specialist (National)	<ul style="list-style-type: none"> Overall information management strategy. Take overall responsibility for formatting and preparing all project reports.
Field Data Collectors (National)	<ul style="list-style-type: none"> Involve in base line survey (as a team member with NGOs), conduct periodic assessment, and collect data for other specific studies and final impact evaluation.
Data and Information Analysts - 6 staff (National)	<ul style="list-style-type: none"> Involve in overall data analysis and management of the project

Table 7.5: Roles and responsibilities of Shelter Lending Support Consultant

Position	Responsibilities
Shelter Lending Support Consultant	<p>The main task of the Shelter Lending Support consultant is to support participating financial intermediaries (PFIs) in the Project in the development of both group-based and individual housing microfinance products. Other tasks are as follows:</p> <ul style="list-style-type: none"> Providing technical inputs and support to PFIs

	<p>under the project in the implementation of the housing finance component of the project, specially as it relates to the community-led approach to upgrading and housing development;</p> <ul style="list-style-type: none"> • To assist PFIs in product development, design and deployment of both group based and individual housing microfinance products customized to the context of low income communities and informal settlements in Bangladesh; and • Liaise with key technical counterparts in the Ministry of Housing and Public Works, Bangladesh Bank, regulatory agencies and the private sector to ensure integration with complementary activities and to keep the PFIs informed of market developments and opportunities in Bangladesh.
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Table 7.6: Roles and responsibilities of primary/secondary infrastructure consultants

Position	Responsibilities
Team Leader (I)	Overall direction of team, developing work plan, organizing workshops, preparing presentations and reports, overall responsibility for all contract documents
Municipal Infrastructure Specialist (I)	Lead role in preparing town-wide plans, assessing municipal infrastructure options and developing designs, details and contract documents
Wastewater treatment specialist (I)	Assessment of wastewater treatment strategies and options, bearing in mind their power, management capacity and other requirements Guide design of preferred facilities.
Electricity transmission and distribution specialist (I)	Guiding planning for improved electricity supply in the five towns. Providing overall guidance and direction for sub-projects to increase electricity supply capacity/reliability.
Deputy Team Leader (N)	Manage team in Team Leader's absence. Arrange meetings with Client and others. Assist Team Leader in all his/her responsibilities.
Two water supply engineers (N)	Provide inputs into town-wide plans, as directed by Team Leader and Municipal Infrastructure Specialist Prepare detailed designs, contract documents and cost estimates for water supply components of sub-projects
Sewerage and drainage engineer (N)	Provide inputs into town-wide plans, as directed by Team

	Leader and Municipal Infrastructure Specialist. Prepare detailed designs, contract documents and cost estimates for sewerage and drainage components of sub-projects, including land filling as necessary
Electrical engineer (N)	Provide inputs into town-wide plans under direction of Team Leader and Municipal Infrastructure Specialist Prepare detailed designs, contract documents and cost estimates for electricity and street lighting components of sub-projects
Road and transport engineer (N)	Assess overall road and access needs of the towns and prepare detailed plans and designs, contract documents and cost estimates for schemes to improve access to low-income areas.
Sanitation specialist (N)	Work with sewerage and drainage engineers, under direction of Team Leader/Deputy Team Leader, to ensure that sanitation issues are adequately covered Liaise with consultants for housing schemes to ensure that off-site aspects of sanitation proposals have been taken into account
Social specialist (N)	Provide advice and guidance on social aspects of infrastructure schemes, in particular ensuring that schemes do not cause unnecessary disruption to residents and working with engineers to ensure that proposals are Social appraisal of sub-projects in accordance with World Bank and GoB guidelines
Environmental specialist (N)	Assessment of likely environmental impact of proposed sub-projects and preparation of environmental appraisals of those projects in accordance with World Bank and GoB guidelines.
Gas distribution engineer (N)	Assessment of potential to provide piped gas supply to project areas and preparation of plans, detailed designs, drawings and contract documentation for proposed gas supply works

Annex-8: Transfer of Land

Transfer of Immovable Property: The Transfer of Property Act 1882 was enacted to regulate transfer of property under legal framework and to avoid any fraudulent or illegal transfer. In the Act there are provisions for transfer of Movable and Immovable properties (section 5-53), sale of immovable properties (section 54-57), mortgage, lease (section 58-117), exchange (section 118-121), gift (section 122-129) etc. The Registration Act 1908 has the provisions where registration for transfer of property is mandatory and where it is optional. Registration of sale deed, lease deed, gift deeds etc are mandatory. Many amendments were made to the Registration Act to meet the updated requirements.

Transfer of Land for Development Purpose: Land is owned either by the Government or private persons/bodies and land is required for development purpose. For public interest and development purpose the private owned land may be donated by the owner, the requiring body may purchase land directly; the requiring body may get land under the Policy for Settlement of Non-Agricultural Khas Land, and also acquire land under the provisions of Acquisition and Requisition of Immovable Property Ordinance 1982. For transfer and settlement of Government land there are many laws, policies and circulars.

Government Land: There are lands held under the Ministry of Land (MOL) as described in Land Management Manual, 1990 and recorded in the name of the Deputy Commissioner of a District. Khas land, Pourashava land, City corporation land, Housing and Public Works, Bangladesh Railway, Port Authority etc. is different categories of land owned by the Government and the semi Government or autonomous bodies.

Settlement of Agricultural Khas Land: The Agricultural Khas Land has been defined by a gazette notification on 8 March 1995 as all the lands except the non-agricultural khas land. The Government issued circular on settlement of agricultural khas land, free of salami, with landless agriculturist families in 1971 (Board of Revenue Memo No. 928(22)-vii-76/71-L.S. dated 10 November 1971). A Policy for settlement of agricultural khas land was made in 1987 for settlement of agricultural khas land among the landless. In 1997 the Government declared the Agricultural Khas Land Management and settlement Policy (M/O Land memo no. Bhu Ma /Sha-8/Kha Ja Ba/46/84/260 dated 16-4-1997). In the policy the landless family is defined as that family who has no agricultural land but the family is dependent on agriculture. The policy provides the priority list of the landless categories and the detailed procedure of settlement of khas land to the landless families.

Settlement of Non-Agricultural Khas Land: The Government has the Policy for Settlement of Non-Agricultural Khas Land (M/O Land No. Bhu Ma Sha -8-Kha Ja Ba-4684 124 dated 7 March 1995). Under the policy the Non-Agricultural Khas Land is defined as the land within the City Corporations and Municipalities area and the demarcated Thana (Police Station) head quarters of the country including the agricultural khasland. The non-agricultural khas land is transferred following the Non-Agricultural Khas Land Management and Settlement Policy. Among others the non-agricultural khas land may be settled

(i) In favor of Government departments or organizations on payment of actual market value (section 3 ka).

(ii) Five decimal of non-agricultural khas land may be given long term lease in favor of a family affected due to natural calamities and legally resettled by the Government if the land will not be required for any other Government purpose (section 3 Gha).

(iii) Five decimal of non-agricultural khas land may be settled in favor of a person who is possessing the land on yearly lease for more than 10 years and paying the Government dues (section 3 Ja).

(iv) In the metropolitan area maximum 8 decimal, district and thana head quarter 16 decimal khas land may be leased out to the original owner of acquired land which was resumed as khas land on payment of the market price with certain conditions (section 3 Jha).

Procedure for Settlement: Except sale on auction, for settlement of non-agricultural khas land in the metropolitan area approval from the Head of the Government shall be taken through the Ministry of Land. For settlement of more than 8 decimal in district hq and more than 16 decimal in thana hq approval from the Land Reform Board for each proposal will be required. In all cases the Deputy Commissioner shall prepare case records after fixation of the salami of the proposed land.(M/O Land-No. BhuMo Sha-8- kha Ja Ba-4684 124, dated 7 March, 1995).

Fixation of Salami: The auction value or the market price in case of settlement of non-agricultural khas land will be three times the average value of land transferred during previous 12 months of that mouza under Dhaka and Chittagong Mega city,for Khulna, Sylhet, Rajshahi, Barisal, Narayangonj, Savar, Gazipur, Tongi municipal areas that will be two times and for other town or village areas that will be one and half (1.5) times (M/O Land- No. BhuMo Sha-8- kha Ja Ba/9/98/546, dated 8 October, 1998).

Time for Disposal of Settlement Cases:

(1) All the applications should be submitted to the Deputy Commissioner

(2) The Deputy Commissioner, on receipt of the application, shall take necessary action and send that to higher authority within 30 days of receipt of the proposal.

(3) The Divisional Commissioner shall dispose up the settlement proposal within 15 days of receipt of the case record and inform the decision to the Land Reform Board.

(4)The Ministry of Land shall complete the necessary actions within 30 days of receipt of the case record from the Deputy Commissioner (M/O Land- No. Bhu Mo Sha-8- kha Ja Ba/46/686, dated 7 September, 1995).To avoid delay in disposal of settlement cases the Ministry of Land instructed the Deputy Commissioners to send proposal directly to the Ministry of Land (M/O Land- No. Bhu Mo Sha-8- kha Ja Ba/366/2000/434(64) dated25 November 2002).

Transfer of Khas land to DIT (now RAJUK), CDA and KDA: For construction of road if the organization requires khas land that will be given without cost and the ownership will be with the Government and if the road is abandoned then ownership of the land will be vested with the Government. If any land is required beyond the alignment of the road for any other purpose that land will be acquired and the compensation shall be given as per market rate without additional 15% cost (No. L-13/69/409 AI-L dated 18 August 1968).

Transfer of Unused acquired Land from one Govt. Organization to Another Govt. Organization: The procedure for transfer of unused acquired Land from one Govt. Organization to Another Govt. Organization has been given by the Ministry of Land (Memo No. Bhu Ma/Shah-10/hut ha/General-1/94/345 (64) Aquin dated 26-10-1994). The notification provides that any acquired land if not required for the requiring body that may be transferred to another Govt/semi-Govt organization through the M/O Land. In that case at first the land shall be transferred to the Deputy Commissioner then further process will be followed in accordance to the provisions of section 114 of the Land

Management Manual. The provision in that section is that in case of transfer of ownership of land from a Govt. Department to a Department under another Ministry the concerned Ministry will send transfer proposal to the M/O Land mentioning the reasons and circumstances why the transfer is required and what is the market price of the land. If there is no dispute against the proposal the M/O Land will approve the proposal with certain conditions. For transfer of land from one department to another the following procedure is to be followed (Acquisition of Immovable Property Manual 1997, serial no. 72):

- (a) The new requiring body will submit proposal to the M/o Land with 3 sets of sketch map (demarking the proposed area with red ink), 3 sets of Plot Index (mentioning Mouza no., JL no., quantity of total land of the plot, quantity of proposed transfer of land) and why the new requiring body requires the land , is there allocation of fund for the project, with the number of LA Case under which the land was acquired
- (b) After receipt of the proposal the M/o Land will send one set of sketch map and one set of plot index to the M/O previous requiring body for its opinion, at the same time M/o Land will send one set of sketch map and one set of plot index to the concerned Deputy Commissioner (DC) to collect information like if that LA case had been finalized, the present position of the acquired land, will there be any legal complexity or if there any future complexity if the proposed transfer is approved.
- (c) After getting the opinion of the concerned Deputy Commissioner and the Ministry the M/o Land will consider the issue and take appropriate decision and inform that to all concerned.
- (d) When the transfer proposal is approved by the M/o Land and Deputy Commissioner is informed then the DC will determine the market price of the land and request the new requiring body to deposit the requisite money and at the same time comply the conditions of the M/o Land if any.
- (e) The DC shall refund the compensation money that was deposited by the previous requiring body and the excess amount shall be deposited to the relevant account of the Government. The value of the infrastructure over the land will be entitled to get by the previous requiring body.
- (f) The DC will then prepare 2 sets of final map on tracing paper and deliver one set to the new requiring body (RB) and hand over possession of the land to the RB and the other set will be preserved by the DC. At the same time the DC shall prepare maps of the previous LA case on tracing paper and deliver one set to the former RB and will preserve the other set with the LA case record.
- (g) After transfer of possession the DC shall arrange to publish notification regarding derequisition and transfer of the property in the Government Gazette
- (h) After publication of Gazette Notification the DC shall arrange mutation in favor of the new RB by the Concerned Assistant Commissioner (Land) and arrange correction of record-of-right and preservation of records in the concerned Govt. offices.

Transfer of Unused Land of Government Departments and Organizations: The Government departments and organizations require land for infrastructure and other development activities normally that land is acquired under the Acquisition and Requisition of Immovable Property Ordinance 1982. Section 17 of the Acquisition and Requisition of Immovable Property Ordinance 1982 is applicable regarding use of acquired property. The provision of the section is (1) No property acquired under this part shall, without the prior approval of the Government, be used for any purpose other than the purpose for which it is acquired.

(2) If any requiring person uses any acquired property in contravention of provision of the sub section (1) or does not use it for the purpose for which it is acquired, he shall be liable to surrender the property to the Deputy Commissioner (DC) on being directed by him to do so. When the DC

resumes any such non-agricultural land to khas possession he may settle the land following the Policy for settlement of non-agricultural khas land.

Land Use by the Government, Semi-Government, Autonomous Bodies: The Government, Semi-Government, Autonomous Bodies, Municipal corporations, Municipalities etc. can use their own acquired land for development purpose. When the organizations require additional land or land for new project they will have to go for acquisition of land under the Acquisition and Requisition of Immovable Property Ordinance 1982 or settlement of land under the Policy for Settlement of Non-Agricultural Land 1995.

Land use by The National Housing Authority (NHA): The National Housing Authority (NHA) is an Organization under the Ministry of Housing and Public Works and has been working for residential accommodation of the urban dwellers where mostly the well to do people were benefited and now some projects have been taken for the squatters, small and mid income level people. The NHA develops residential plots, constructs flats and lease out plots or flats for long term realizing salami at a time or by installment.

How NHA owns Land: The NHA utilizes land for its different projects from their earlier acquisition or from new acquisition of land under the Acquisition and Requisition of Immovable Property Ordinance, 1982. After acquisition of land under the Ordinance the NHA develops the residential or commercial plots, or constructs residential flats. Now there are a good number of projects under implementation by the NHA. Some of them are mentioned in the following table:

Sl. No	Description	Present Status
1	Squatters, small and mid level income persons flat at Mirpur section 11, Dhaka	Construction on going
2	Limited income people flat 1020 nos. Mohammadpur Dhaka.	Construction on going
3	For Govt. servants 182 flats, Lalmatia, Dhaka	Construction on going
4	For Govt. servants 360 flats, Mirpur section 2, Dhaka	Construction on going
5	For Govt. servants 1716 flats, Mirpur section 15, Dhaka	Construction on going
6	Limited income people flat 168 nos. Dohar Upazila, District Dhaka.	Construction on going
7	Small and mid level income persons plot at Shibchar Upazila, Madaripur.	Development on going
8	Small and mid level income persons plot at Magura, District Magura.	16.50 acre land acquired for Tk. 13,05, 79,794/-
9	Bogra Housing Estate, District Bogra 135 flats	Construction on going
10	Gopalganj Housing Estate, District Gopalganj 15 commercial plots and 228 residential plots	Development on going
11	Chapai Nababgonj Residential plot development	Land acquisition going on
12	Majidi, District Noakhali plot development	Eviction of unauthorized persons stopped by DC.
13	374 plots development in Moulvibazar, District Moulvibazar	Land acquisition under process
14	230 plots development in Raujan, District Chittagong	Land acquisition under process
15	Bagmara District Rajshahi development of 217 plots	For acquisition of land notice

		under sections 3 and 6 served.
16	Sherpur of Bogra District development of 257 plots	Land acquisition under process
17	Construction of 15 storied flat at Raujan of Chittagong District	Land acquisition under process
18	Construction of 15 storied flat at Raujan of Chittagong District	Transfer of land from RHD to NHA under process.
19	Construction of 72 flats at Dinajpur of Diajpur District	Construction on going
20	Development of residential plots at Mirjapur of Tangail District	Acquisition of 19.94 acres of land under process.

Apart from the above projects there are similar projects in many other places of the country. The NHA has to acquire land under the Acquisition and Requisition of Immovable Property Ordinance, 1982 for implementation of the projects. The NHA calculates the price of plots and flats considering the compensation paid for acquisition of land, development of land with civic facilities and the construction cost of the infrastructure adding a per cent of overhead cost. The allottees are to pay the cost by one or more installments. The NHA prepares prospectus mentioning the terms and conditions of allotment of plots and flats, invites applications from the intending persons and selects by open lottery .After payment is complete a long term registered lease document is executed between the NHA and the allottee.