

# Resettlement Plan (Draft)

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July 2013

## BAN: Power System Expansion and Efficiency Improvement Program – Tranche 2

Prepared by Dhaka Power Distribution Company (DPDC) for the Asian Development Bank

This resettlement plan is a document of the Borrower. The views expressed herein do not necessarily represent those of ADB's Board of Directors, Management, or staff, and may be preliminary in nature.

## **Abbreviations**

ADB	Asian Development Bank
AFD	French Development Agency
AP	Affected Person/Party
ARIPO	Acquisition and Requisition of Immovable Property Ordinance
CHT	Chittagong Hill Tracts
CSR	Corporate Social Responsibility
DC	Deputy Commissioner
DESCO	Dhaka Electricity Supply Company Ltd
DMS	Detailed Measurement Survey
DP	Displaced Person
DPDC	Dhaka Power Distribution Company
EA	Executing Agency
GAP	Gender Action Plan
GRC	Grievance Redress Committee
GRM	Grievance Redress Mechanism
HIES	Household Income and Expenditure Survey
IOL	Inventory of Losses
IP	Indigenous People
JVT	Joint Verification Team
LILO	Line In Line Out
MOPEMR	Ministry of Power, Energy and Mineral Resources
NGO	Non-Government Organization
PGCB	Power Grid Company of Bangladesh
PMU	Project Management Unit
PVAT	Property Valuation Advisory Team
ROW	Right of way
RP	Resettlement Plan
RU	Resettlement Officer
T/L	Transmission Line

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## Executive Summary

1. **Project description:** The preparatory phase for the BAN: Power System Enhancement and Efficiency Improvement Program - Tranche 2 received ninety-three subprojects altogether that have been proposed by three power transmissions and distribution companies in Bangladesh. The three agencies are Power Grid Company of Bangladesh (PGCB), Dhaka Power Distribution Company (DPDC) and Dhaka Electricity Supply Company Ltd (DESCO). All the subprojects have aimed to strengthen the power supply stability, reliability and transmission and distribution network capacity in Bangladesh.

2. The Dhaka Power Distribution Company (DPDC) proposed twenty four subprojects altogether which included the construction and expansion of the transmission and distribution network of the North and South Zone service area of DPDC in the districts of Dhaka and Narayanganj. The proposed twenty four subprojects of DPDC will be financed by French Development Agency (AFD) and the Asian Development Bank (ADB) under four different components. The Executing Agency (EA) will be the DPDC hereinafter referred to as EA.

3. **Scope of land acquisition and involuntary resettlement impact:** Of the 24 subprojects, 22 subprojects will not lead to any temporary or permanent physical or economic displacement and involuntary resettlement of either the title or the non-title-holders. None of the subprojects required any land acquisition and the substations will be constructed within the existing substation premises or on vacant land belonging to the EA. Two subprojects have permanent resettlement impacts as those projects involve land acquisition, population displacements, and resettlement. Fifteen households living on these two properties would be displaced by the two subprojects and they will have to be relocated and resettled. However, if any land is acquired in replacement of the existing land and in anticipation of financing from ADB, the process of acquisition, payment of compensation and resettlement will be guided by the Resettlement Framework of BAN: Power System Enhancement and Efficiency Improvement Program - Tranche 1 (September 2012) and the Safeguard Policy Statement of the ADB (2009). The EA will update the RP and submit to ADB for approval and disclosure prior to the commencement of any construction work by the contractors.

4. **Socio-economic profile of the displaced persons:** There are six households living on the land identified for the construction of the 33kV/11kV Kamalapur Railway Hospital substation. The land belongs to the Bangladesh Railway Department. The household heads of two families are the employees of the Railway Department. The heads of three other households are handicapped beggars. The head of the sixth household is a woman who is employed as a housemaid. The 33kV/11kV substation at Monipuripara would be constructed on a land that is owned by the EA. Construction of the substation would displace nine households who are the employees of the EA. The total number of persons to be displaced is estimated at 80.

5. **Socio-economic profile of the impact area:** A baseline survey conducted with 110 households living in the subproject impact area included 64.5 percent living in semi-urban areas; another 16.3 percent in urban areas; and 19 percent in rural areas. The total population of the 110 households was 539 with an average household size of 4.9. Of this population, 31.4 percent were dependents below the age of 18 years. The male and female population was 57.1 percent and 42.8 percent respectively. The married population was 65.6 percent whereas the

rest 34.4 were unmarried. All the 110 households were Bangali nationals. By religion, 95 percent were Muslims and the rest 5 percent were Hindus. 84.5 percent of the households were living in nuclear families while the rest 15 percent in extended families. All the households were male headed. The educational achievement of 77 percent of the population was below the junior school certificate. Poverty has been the major underlying factor that deprived a large number of children pursuing higher education. The educational standards among women are low compared to men. Opportunities for pursuing vocational and technical education are limited and access to available resources is curtailed by household poverty. Only 11 percent owned land and 80.9 percent lived in rented out houses. Households in project sites drew incomes from multiple sources. The males constituted 74.3 percent of the family income earners. 96.5 percent of the small businesses were run by men. In contrary, women constituted the majority (89.6 percent) in running poultry farms, fishnet making, tutoring and tailoring. Men dominated the government sector jobs having a share of 90.9 percent of the government employment. Migrants for foreign employment were 2.8 percent. The foreign remittance that households received ranged from Tk10,000 to Tk50,000 a month (US \$125-625). The average monthly income of the households was Tk20,762.05 whereas their monthly per capita income stood at Tk4,237.15. The monthly average household expenditure was at Tk19,543.84 with a monthly per capita expenditure of Tk3,988.53. Of the monthly expenditures, 98.4 percent was spent on consumables and 1.6 percent on non-consumable investments such as agricultural activities. The households spent 47.3 percent of the monthly incomes on food, 5.5 percent on electricity and another 4.4 percent for purchasing fuel wood. Regular prevalence of fever, jaundice, typhoid, dysentery, anemia, diabetics, skin diseases and malnutrition among working women and pregnancy related problems have been reported. Only 24.1 percent obtained treatment from a government hospital or a health centre. In general, people were dissatisfied with the poor quality of services provided by the government health services and this has adverse implications on poor and lower middle class families who cannot afford to access private sector health services. Except for the educated, knowledge and awareness on HIV/AIDS was significantly low among a majority of the population.

**6. Socio-economic impact of the subprojects:** The subprojects will significantly contribute to enhancing the power supply capacity in Bangladesh, to minimize frequently experienced load shedding and increased access to electricity by local communities. They will also provide a stable and reliable supply of electricity to a large number of existing and emerging commercial and industrial establishments in Dhaka and Narayaganj districts thereby reducing the cost of production. With increased productivity, the commercial and industrial establishments will increase their supplies of goods and services to the market, reduce their prices bringing a favourable control over rising inflation rates and generate more employment opportunities for the poor and vulnerable populations. The large numbers of urban poor families operating small businesses will also benefit from stable and reliable supplies of electricity as it will allow them to increase their productivity and maintain stable incomes. The agriculture sector too will benefit by using electricity for irrigation replacing their diesel operated water pumps. A stable supply of electricity will help the rice growers to provide uninterrupted supplies of water to their paddy fields and to reduce crop losses causing from poor irrigation. Lower production costs in turn will reduce the food prices and this will indirectly benefit the landless and other poor households who spend a substantial proportion of their incomes on food. The lower food prices can also bring down the current inflation rate which stands around 10 percent. Since the return to income of electricity in Bangladesh is 20 times higher compared to biomass energy, increased access and connectivity to power supply by non-grid connected households will further contribute to their poverty reduction. The projects will also

have several other non-quantifiable social impacts such as improvements in literacy, education, access to information, community participation, sanitation, medical care, personal safety etc. which will altogether contribute to enhancing the living standards of the poor households.

7. **Impact on indigenous populations:** None of the subprojects interfere with the territories of the indigenous populations or ethnic minorities, their livelihood systems, customary properties or their natural or cultural resources within the boundaries earmarked for the construction of the subprojects.

8. **Information disclosure, consultation and participation:** The Resettlement Plan (RP) was developed in consultation with several stakeholders including the officials of the Executing Agencies (EAs), professional associations, community based organizations, civil society organizations and members of the communities potentially to be displaced or affected. Consultations were conducted in 8 locations and participants included 73 men and 61 women. In general, both men and women consulted had no major issues over the proposed subprojects since they did not have any adverse impacts on their personal lives or their communities. Men and women aspired timely completion of the projects and anticipated that subprojects contribute to reduce frequent load shedding, expand the service area to the local communities, help the households to initiate self-employment activities, and provide a stable and efficient supply of electricity to industrial and commercial establishments so that they would be able to increase their productivity. And the increased productivity will generate more employment opportunities for poor people. The EA will continue to engage in consultations with the displaced persons to disclose information included in the RP, entitlement matrix, compensation payment procedures, progress of resettlement related activities, safeguard plans etc. through the Project Management Unit (PMU). The EA will enter into a negotiated settlement with the displaced persons (DPs) if a dispute arises with regard to land acquisition or payment of compensation.

9. **Grievance Redress Mechanism:** It is anticipated that potential grievances to arise from displacements would be minimal as the majority of the DPs will be provided with alternate residential facilities and compensation required for relocation to rest of the DPs. Therefore, it is not required to institute a comprehensive grievance redress process. Any grievances of the DPs can be reported to the PMU through the Resettlement Officer (RO) which in turn would address the grievances in consultation with the aggrieved parties.

10. **Entitlements:** Provisions have been made to pay compensation at 'replacement cost' for the losses caused to the DPs such as the provision of alternate residential facilities, resettlement assistance, assistance for vulnerable households, compensation for temporary loss of incomes etc. irrespective of the title that DPs hold to such properties.

11. **Resettlement Plan implementation:** Since this RP was prepared on the basis of preliminary engineering designs and other information, EA will review and update the RP after the detailed measurement surveys (DMS), preparation of the Inventory of Losses (IOL) of assets and the final engineering designs are concluded. And the updated RP will be disclosed to the DPs and the general public and obtain ADB's approval prior to the commencement of the project construction work by the contractor. The PMU will take the overall responsibility for coordination and monitoring the RP implementation.

12. **Monitoring RP implementation and reporting:** The PMU will develop monitoring methodologies inclusive of the relevant indicators and a monitoring plan for disclosure of

monitoring results well in advance of the project implementation. The monitoring system will adopt a participatory approach and engage all the relevant stakeholders in the monitoring process. The methodologies to be adopted for monitoring will include focus group discussions, individual interviews, rapid appraisals, sample surveys and studies. A set of verifiable indicators will be used to measure the process, outcomes and impacts of RP implementation and its compliance with safeguard plans. The PMU will prepare biannual reports to be submitted to ADB through the EA.



# 1. Introduction

1. **The Safeguard Policy Statement (SPS)** of the Asian Development Bank (2009) requires the borrowers/clients to prepare a resettlement plan (RP) when involuntary resettlement impacts of a project are significant and that it affects a large number of persons or their families. In compliance with the ADB safeguard policy this RP is prepared to (i) screen and assess the magnitude of the impacts of the proposed electricity subprojects, (ii) plan appropriate strategies and measures to avoid, minimize, mitigate or compensate for the potential adverse impacts on displaced persons, (iii) ensure that displaced persons are adequately informed and consulted during project preparation and implementation and (iv) disclose safeguard plans that secure the rights of displaced persons.

2. This RP prepared for the subprojects proposed by Dhaka Power Distribution Company (DPDC) for BAN: Power System Enhancement and Efficiency Improvement Program- Tranche 2 includes an assessment of the involuntary resettlement impacts resulting from land acquisition, a description of the socio-economic profile of the persons to be potentially displaced and the project impact area, an entitlement matrix that provides for compensation and other needed assistance for displaced persons, a strategy for livelihood and income restoration, grievance redress processes, institutional arrangements for the implementation of the RP, a timeframe for RP implementation, a budget and a financial plan and a monitoring and reporting framework. Since this RP was prepared on the basis of preliminary engineering designs and other information, EA will review and update the RP after detailed measurement surveys (DMS), census for preparing the inventory of losses and final engineering designs are concluded. The updated RP endorsed by the EA will be submitted to ADB for approval prior to the commencement of civil construction work. The preparation of the RP was guided by the following principles.<sup>1</sup>

- a. Acquisition of land and other assets, and resettlement of people will be avoided or minimized as much as possible by identifying possible alternative project designs and appropriate social, economic, operation and engineering solutions that have the least impact on populations in the project area.
- b. No site clearing will be done in anticipation or before being considered for inclusion in the project site.
- c. Displaced households residing, working, doing business and/or cultivating land within the impact area during the conduct of the census and in the detailed measurement survey (DMS), are entitled to be compensated for their lost assets, incomes and businesses at replacement cost, and will be provided with assistance to improve or at least maintain their pre-project living standards, income-earning capacity and production levels.
- d. Displaced households will be eligible for compensation and rehabilitation assistance, irrespective of tenure status, social or economic standing and any such factors that may discriminate against achievement of the resettlement objectives. Lack of legal rights to lost assets or tenure status and social or economic

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<sup>1</sup> Quote from Resettlement Framework (September 2012) BAN Power System Expansion and Efficiency Improvement Investment Programme: MFF Tranche 1

status will not bar the affected households from entitlements to compensation and assistance.

- e. Displaced households will be fully consulted and given the opportunity to participate in matters that will affect their lives during the design, implementation and operation. Moreover, plans for the acquisition and use of assets will be carried out in consultation with the displaced households who will receive prior information of the compensation and other assistance available to them.
- f. Any acquisition of, or restriction on access to, resources owned or managed by the displaced households as a common property such as pasture area will be mitigated by arrangements that will ensure they have access to equivalent resources.
- g. There will be no deductions in compensation payments for structures or other affected assets for salvage value, depreciation, taxes, stamp duties, fees or other payments.
- h. There will be effective mechanisms for hearing and resolving grievances during the planning and implementation of the subprojects.
- i. If ownership over any affected asset is under dispute, the case will be handled in accordance with the grievance redress mechanism agreed with the EA.
- j. Temporarily affected land and structures will be restored to pre-project conditions.
- k. Existing social, cultural and religious practices will be respected.
- l. Special measures will be incorporated in the RP to complement mitigation and enhancement activities to protect socially and economically vulnerable groups at high risk of impoverishment. Appropriate assistance will be provided to help them improve their socio- economic status.
- m. Adequate resources will be identified and committed during the preparation of the RP. This includes adequate budgetary support fully committed and made available to cover the costs of compensation, resettlement and rehabilitation within the agreed implementation period for the project; and, adequate human resources for supervision, liaison and monitoring of land acquisition, resettlement and rehabilitation activities.
- n. Appropriate reporting, monitoring and evaluation mechanisms will be identified and set in place as part of the resettlement management system.
- o. The RP or its summary will be translated into local language and placed in district and sub-district offices for the reference of displaced households and other interested groups.
- p. Civil works contractors will not be issued a notice of possession for any given geographic location in accordance with the approved RP until (i) compensation payment at replacement cost have been satisfactorily completed for that area; (ii)

agreed rehabilitation program is in place; and (iii) the area is free from all encumbrances.

- q. Cash compensation for displaced households losing commercial structures will be made available well ahead of civil works to allow the displaced households sufficient lead time for reconstruction and to re-establish the business. No demolition of assets and/or entry to properties will be done until the displaced household is fully compensated and relocated.

## **2. Project Description**

3. The preparatory phase for the BAN: Power System Enhancement and Efficiency Improvement Program - Tranche 2 received ninety-three subprojects altogether that have been proposed by three power transmissions and distribution companies in Bangladesh. The three agencies are Power Grid Company of Bangladesh (PGCB), Dhaka Power Distribution Company (DPDC) and Dhaka Electricity Supply Company Ltd (DESCO). All the subprojects have aimed to strengthen the power supply stability, reliability and transmission and distribution network capacity in Bangladesh.

1. DPDC proposed twenty four subprojects altogether which included the construction and expansion of the transmission and distribution network of the North and South Zone service area of DPDC in the districts of Dhaka and Narayaganj (see Table 2.1)
2. The 24 subprojects will be financed by the French Development Agency (AFD) and the Asian Development Bank under four components (components 4, 5, 6 and 7). Component 4 (Financed by AFD) includes construction of seven 132/33kV GIS substations with a total firm capacity of 600MVA with associated 132kV cable. These substations are required to strengthen the power supply in the southern half of Dhaka city.
3. Component 5 (Financed by AFD) includes eight 33/11kV substations with a total firm capacity of 196MVA and associated cables. These substations and lines are required to strengthen the power supply in the southern half of Dhaka city.
4. Component 6 and 7 (Financed by ADB) includes construction of distribution substations and lines, namely (i) seven 33/11kV substations with a total firm capacity of 224MVA, (ii) 450km of 11kV OH line, (iii) 320MVA distribution transformer capacity. These substations and lines are required to strengthen the power supply in the southern half of Dhaka city.

**Table 2.1: Details of DPDC subprojects**

No.	Project	Substation Capacity (MVA)
<b>Component 4: Financed by AFD</b>		
1.	132/33kV GIS Substation at Mothijheel	80/120
2.	132/33kV GIS Substation at Kazla	80/120
3.	132/33kV GIS Substation at Charsayedpur	80/120
4.	132/33kV GIS Substation at New Ramna	80/120
5.	132/33kV GIS Substation at Fatullah	80/120
6.	132/33kV GIS Substation at Postogola	80/120
7.	132/33kV GIS Substation at Lalbagh - Zigatola	80/120
<b>Component 5: Financed by AFD</b>		
8.	33/11kV substation at B. S. Mujib Medical University (BSMMU)	28/35
9.	33/11kV Substation at P & T	28/35
10.	33/11kV Substation at Monipuripara	28/35
11.	33/11kV Substation at Green Road Dormitory	28/35
12.	33/11kV Substation at B. B. Avenue	28/35
13.	33/11kV Substation at Dhaka Udyan	28/35
14.	33/11kV Substation at Segunbagicha	28/35
<b>Component 6: Financed by ADB</b>		
15.	33/11kV Substation at Banasree	28/35
16.	33/11kV Substation at Mugdapara Hospital	28/35
17.	33/11kV Substation at Dhapa (Fatullah)	28/35
18.	33/11kV Substation at Dhaka Medical College (DMC)	28/35
19.	33/11kV Substation at Kamalapur Railway Hospital	28/35
20.	33/11kV Substation at Mondalapara	28/35
21.	33/11kV Substation at Nandalapur	28/35

22.	33/11kV Substation at Laxminarayan Cotton Mill (LNCM)	28/35
No.	Project	Substation Capacity (MVA)
<b>Component 7: Financed by ADB</b>		
23.	11kV Feeders and Distribution Transformers– North Zone [11kV OH – 120km]	100
24.	11kV Feeders and Distribution Transformers– South Zone [11kV OH -330km]	200

### 3. Scope of Land Acquisition and Involuntary Resettlement Impact

4. Due diligence was conducted by social safeguard specialists for all the twenty four subprojects and the following methodologies were adopted.

5. Firstly, the Social Safeguard Specialists visited the sites identified for the Green Road Dormitory and B.B. Avenue 33/11kV substations (May 2013) and observed the locations identified for project implementation and collected information on the status of land ownership and resettlement related issues.

6. Secondly, a Rapid Appraisal was conducted (May-June 2013) for the rest of the subprojects by verifying information already available and eliciting additional information from the EA particularly on the status of land availability, acquisition process, households to be potentially displaced and resettlement related issues. This information gathering exercise was followed by a field visit to randomly selected fourteen subprojects for further validation of the information obtained from the EA. The subprojects visited included the following.

1. 132/33 kV GIS Substation at New Ramna
2. 132/33 kV GIS Substation at Fatullah
3. 132/33 kV GIS Substation at Lalbagh – Zigatola
4. 33/11kV Substation at B. S. Mujib Medical University (BSMMU)
5. 33/11kV Substation at P & T
6. 33/11kV Substation at Monipuripara
7. 33/11kV Substation at Banasree
8. 33/11kV Substation at Green Road Dormitory
9. 33/11kV Substation at B. B. Avenue
10. 33/11kV Substation at Dhapa (Fatullah)
11. 33/11kV Substation at Dhaka Medical College (DMC))
12. 33/11kV Substation at Segunbagicha
13. 33/11kV Substation at Kamalapur Railway Hospital
14. 33/11kV Substation at Nandalapur

### 3.1 Subprojects that do not cause displacement or involuntary resettlement

7. Of the twenty four subprojects reviewed for the due diligence, twenty two subprojects will not lead to any temporary or permanent physical or economic displacement and involuntary resettlement of either the title or the non-title-holders. None of those subprojects required any land acquisition nor do they cause any displacements or adverse impacts on people's livelihoods. As described in Table 3.1 below, a majority of the substations would be constructed in a part of the premises of the existing substations. Therefore, no land acquisition is required. The rest of the subprojects will be constructed on vacant land either belonging to the EA or transferred to the EA by another government agency with no encumbrances on land. The poles for feeders and the underground cables will be installed along road easements and by paths. In order to avoid or minimize disturbances to the routine lives of people and the livelihoods of street/pavement vendors etc., the EA and its respective contractors will ensure that underground cables are installed at night time to avoid traffic disruption and possible economic losses to street/pavement vendors. The EA will also ensure that work agreements with contractors include provisions for compensation to be paid by the respective contractors for loss of incomes to the street/pavement vendors if installation of underground cables led to any disruption of their livelihood activities. Appropriate clearances will also be secured prior to laying of cables. And any damages caused to public or private property will be compensated at replacement cost as per the provisions in the Electricity Act No. IX of 1910.

8. If any land is acquired for these subprojects to replace the existing land and in anticipation of financing from ADB, the process of acquisition, payment of compensation and resettlement will be guided by the Resettlement Framework of BAN: Power System Enhancement and Efficiency Improvement Program- Tranche 1 (September 2012) and the Safeguard Policy Statement (2009) of the ADB. The EA will update the RP and submit to the ADB for approval prior to the commencement of any construction work by the contractor

9. Table 3.1 presents the details of these twenty two subprojects.

**Table 3.1: Subprojects that do not cause displacement or involuntary resettlement**

No.	Proposed Subproject	District/Zila	Division	Reasons for not having involuntary resettlement impacts
<b>Component 4: Financed by AFD</b>				
01.	132 kV/33 kV substation, Mohtijheel	Dhaka	Dhaka	Construction will be within DPDC's existing substation premises where there is sufficient land available
02.	132 kV/33 kV substation, Kazla	Dhaka	Dhaka	Construction will be within DPDC's existing substation premises where there is sufficient land available
03.	132 kV/33 kV substation, Charsayedpur	Narayanganj	Dhaka	Construction will be within DPDC's existing substation premises where there is sufficient land available
04.	New R132 kV/33 kV substation, New Ramna	Dhaka	Dhaka	Construction will be within DPDC's existing substation premises where there is sufficient land available
05.	132 kV/33 kV substation, Fatullah	Narayanganj	Dhaka	Land available within the DPDC's office complex

No.	Proposed Subproject	District/Zila	Division	Reasons for not having involuntary resettlement impacts
06.	132 kV/33 kV substation, Postogola	Dhaka	Dhaka	Construction will be within DPDC's existing substation premises where there is sufficient land available
07.	132 kV/33 kV substation, Lalbagh - Zigatola	Dhaka	Dhaka	Construction will be within DPDC's existing substation premises. The U/G cable will be laid along road easement
<b>Component 5: Financed by AFD</b>				
08.	33 kV/11 kV substation, B. S. Mujib Medical University (BSMMU)	Dhaka	Dhaka	Construction will be within the DPDC's existing substation premises provided by PG Hospital. The U/G cable will be laid along road easement
09.	33 kV/11 kV substation, P & T	Dhaka	Dhaka	Construction will be within DPDC's existing substation premises. The U/G cable will be laid along road easement
10.	33 kV/11 kV substation, Green Road Dormitory	Dhaka	Dhaka	Construction will be on a land transferred to DPDC by Public Works Department (PWD). The U/G cable will be laid along road easement. One family (contractor's staff) who lived on this land temporarily left the premises voluntarily for resettlement in another location.
11.	33 kV/11 kV substation, B. B. Avenue	Dhaka	Dhaka	Construction will be on a vacant land owned by DPDC. The U/G cable will be laid along road easement
12.	33 kV/11 kV substation, Dhaka Udyan	Dhaka	Dhaka	Construction will be on a vacant land owned by DPDC. The U/G cable will be laid along road easement
13.	33 kV/11 kV substation, Segunbagicha	Dhaka	Dhaka	Construction will be on a vacant land to be allotted by PWD. The U/G cable will be laid along road easement
<b>Component 6: Financed by ADB</b>				
14.	33 kV/11 kV substation, Dhaka Medical College (DMC)	Dhaka	Dhaka	Construction will be on a vacant land of 0.07 acres allotted by Dhaka Medical College. The U/G cable will be laid along road easement
15.	33 kV/11 kV substation, Mugdapara Hospital	Dhaka	Dhaka	Construction will be on a vacant land owned by DPDC. The U/G cable will be laid along road easement
16.	33 kV/11 kV substation, Dhapa (Fatullah)	Narayanganj	Dhaka	Construction will be on a vacant land donated to DPDC (0.07 acres). The U/G cable will be laid along road easement
17.	33 kV/11 kV substation, Banasree	Dhaka	Dhaka	Construction will be on a vacant land owned by DPDC. The U/G cable will be laid along road easement
18.	33 kV/11 kV substation, Mondalpara	Narayanganj	Dhaka	Construction will be within DPDC's existing substation premises. The U/G cable will be laid along road easement

19.	33 kV/11 kV substation, Nandalalpur	Narayanganj	Dhaka	DPDC is in the process of purchasing the low lying land. The U/G cable will be laid along road easement
No.	Proposed Subproject	District/Zila	Division	Reasons for not having involuntary resettlement impacts
20.	33 kV/11 kV substation, Laxminarayan Cotton Mill (LNCM)	Narayanganj	Dhaka	Construction will be on own a vacant land owned by DPDC. The U/G cable will be laid along road easement
<b>Component 7: Financed by ADB</b>				
21.	11kV Feeders and Distribution Transformers– North Zone 11kV OH – 120km	Dhaka	Dhaka	Polls will be installed along road easement and foot paths
22.	11kV Feeders and Distribution Transformers– South Zone 11kV OH - 330km	Dhaka	Dhaka	Polls will be installed along road easement and foot paths

### 3.2. Subprojects that cause permanent physical displacement

10. Of the twenty-four subprojects, two subprojects of the EA will lead to permanent physical displacement of 15 households.

a) **33kV/11kV Kamalapur Railway Hospital substation**

The construction of this substation requires the acquisition of 0.09 acres of land. The land identified for the project belongs to the Bangladesh Railway Department located at Shajahanpur Railway Colony. The transfer of the land to the EA is in progress. However, land acquisition leads to displacement of the six households who have been living on this land. The total number of persons to be displaced is estimated at 35 (see chapter 4, para 30 for more details of the DPs). The EA will provide cash compensation in accordance with the Entitlement Matrix of the RP for the six households who are the squatters on this railway department land and will ensure that they are resettled in a suitable location in the vicinity where there is sufficient land available. Thus, the resettlement of the six households will not affect their current livelihood activities. During the consultations held with the six DPs, they all expressed their willingness to vacate their residences and resettle elsewhere. However, all the six households expected adequate compensation for their resettlement. One DP requested support for developing his vocational skills.

b) **33kV/11kV substation at Monipuripara**

The substation would be constructed on a land that is owned by the EA. Therefore, no land acquisition is required. However, nine households who are living on this land would



have to be relocated and resettled. The total number of persons to be displaced is estimated at 45 (see chapter 4, para 31 for more details of the DPs). The EA will provide alternate residential facilities for these nine households in official quarters assigned for their employees. It was reported that the EA currently holds 64 vacant quarters to be allocated for their employees in different parts of the city. During the consultations held with the nine DPs, they all expressed their willingness to vacate their residences and resettle elsewhere. However, all the nine DPs expected adequate assistance for their resettlement.

## **4. Socio-Economic Profile**

### **4.1 Introduction**

11. A social analysis has been carried out with the broad objectives of (a) establishing a baseline of socio-economic profile of the displaced persons as well as people living in the surroundings of the proposed subprojects; and b) identifying the impacts on communities potentially to be displaced by the implementation of the subprojects. Data collected for the social analysis included the socio demography of their communities, livelihood practices, incidence of poverty and unemployment, land ownership patterns, household energy usage, status of housing, education, health, water and sanitation, migration patterns, development interventions in the communities, roles of women etc. A summary of findings are presented in the following section and the detailed report of the social analysis conducted for all the ninety-three subprojects of Tranche 2 is provided in Annex 1.

### **4.2 Methodology of the social analysis**

12. The data for the social analysis was derived from both primary and secondary sources. The secondary data was largely based on the Bangladesh national census of 2011<sup>2</sup> and Household Income and Expenditure Survey (HIES) of 2010<sup>3</sup> and a selected number of research studies and reports that was accessible. Since the majority of the subprojects proposed by the EA (92 percent) would be located within existing substation premises or vacant land belonging to the EA which do not lead to any form of displacements, no household survey of displaced persons was carried out. Since the land acquisition process is in its preliminary stages and information on the intended acquisition has not been disclosed to persons potentially to be displaced, only informal consultations were conducted with the fifteen households to be displaced by the Kamalapur railway hospital and Monipuripara 132/33kV substations. This chapter also presents a socio-economic profile of the project impact area. This profile is based on data derived from a sample socio-economic survey conducted with randomly selected 110 households living in the surroundings of the subprojects, consultations conducted with 73 men 61 women in 8 subproject locations (see summary discussions of public and gender consultations, June 2013, Annex 3 & 4). The proposed subprojects such as Ulon, PG Hospital, Segunbagicha, Lalbagh, Green Road Dormitory and Nandalapura are to be located beside the survey area of Bashundara-Tongi T/L.

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<sup>2</sup> Bangladesh Bureau of Statistics (2012) Population and Housing census 2011 Socio-Economic and Demographic Report National Series Vol.4

<sup>3</sup> Bangladesh Bureau of Statistics (2010) Report of the Household Income and Expenditure Survey

### **4.3 Socio-economic profile of displaced persons**

13. Short socio-economic profiles of displaced persons of the subprojects are presented in this section based on informal consultations with the DPs. The profiles will be updated after the final census of the DPs.

14. Among the six households to be displaced with the construction of the Kamalapur railway hospital are two households whose heads are employees of the Railway Department. One works as a mechanic and the other is a driver of the department. They have been living on this railway colony for almost 4 years. The heads of three other households are handicapped beggars living on this land for nearly 5 years. The head of the sixth household is a woman who earns her living by working as a housemaid. All the six households are squatters. The total number of persons to be displaced is estimated at 35. They all live in temporary tin sheds.

15. The nine households to be displaced with the construction of the Moripuripara substation are the employee families of the EA. The heads of the nine households are employed as clerks of the EA. The total number of persons to be displaced is around 45.

### **4.4. Socio-economic context of the subprojects' impact area**

16. The twenty four subprojects would be located within the districts of Dhaka and Narayaganj in the Dhaka Division. The project locations are largely urban or semi-urban with populations varying from 500 to 5,000 households. 50-90 percent of the population consists of migrants who have come to these urban settings in search of employment and other business opportunities. Most of the subproject locations are surrounded by large number of commercial establishments such as shops, grocery stores, markets, departmental stores etc. as well as industrial belts encompassing a considerable number of garment factories, and other industrial units (for more details, see summaries of gender consultations, June 2013 in Annex 3).

17. The size of the land occupied by households in the subproject locations varied between 0.01 to 0.12 acres. A majority of the poor families remained landless (see summary discussions of public consultations, June 2013, Annex 4). The poor and the migrant population, a majority of whom engaged in blue-collar jobs such as garment and factory work or in small businesses and informal sector jobs do not have the financial resources to buy land, value of which runs into several million Takas.

18. The Dhaka Division records a poor population of 30.5 percent with a rural-urban divide of 38.8 percent and 18.0 percent respectively. In the Dhaka Division, per capita income of the poor households exceeded the national average of Tk1,270 and is at Tk1,406.

19. The poor population varied considerably across subproject locations from 5 to 60 percent. The populations also included a significant proportion of middle and lower middle class families. The unemployment rates too varied from 2 to 25 percent. The poor and vulnerable households are characterized by relatively large families ranging from 7-10 members; heads of the households being widowed or divorced, illiterate or low educated; either landless or owning a relatively small plot of land; and employment as agriculture labourers, rickshaw pullers, factory workers. The other vulnerable categories included slum dwellers and widows, unemployed old people and old women without children and physically disabled persons (see summary

discussions on gender and public consultations, June 2013, Annex 3 & 4). Incidence of poverty among women headed households is comparatively high and they face considerable hardships in the absence of male earners.

#### **4.5A socio-economic profile of communities in the subprojects' impact area**

20. **Socio-demography:** The baseline survey of 110 households included 64.5 percent of the households living in semi-urban areas; another 16.3 percent in urban areas; and 19 percent in rural areas. The total population of the 110 households was 539 with an average household size of 4.9 which is slightly higher than the national figure of 4.5. Of this population, 31.4 percent are dependents below the age of 18 years. The male population was 57.1 percent and far exceeded their national figure of 49.9 percent. The female population was 42.8 percent and was below their national figure of 50.0 percent. The married population was 65.6 percent whereas the rest 34.4 were unmarried. All the 110 households were Bangali nationals. By religion, 95 percent were Muslims and the rest 5 percent were Hindus. 84.5 percent of the households were living in nuclear families while the rest 15 percent in extended families. All the households were male headed families.

21. **Literacy and education:** A little more than one-fourth of the sample population has studied only upto the primary level. Another one-fourth of the population has been able to reach the secondary school certificate level. Junior school certificate has been obtained by 17.9 percent of the population. It is only 22.4 percent who has been able to reach the higher secondary school certificate and the degree levels. Among the sample, there were 7.7 percent who were illiterate. Poverty has been the major underlying factor that deprives a large number of children pursuing higher education. For females, in addition to poverty, lack of transport facilities, security concerns, early marriage and conventional family norms have largely influenced to prevent them from attaining higher education. Opportunities for pursuing vocational and technical education were rather limited and access to available resources was curtailed by household poverty. However, attitudes towards education are rapidly changing and communities including the poor have begun to realize the value of providing equal education for both girls and boys

22. **Land and housing:** Only 11 households reported owning land. Of them, 10 households owned paddy land and 1 family owned a highland. Land holdings of 45.4 percent of them were less than 0.20 acres. Another 36.3 percent owned 0.20 to 0.30 acres. Land holdings between 0.40 to 0.50 acres were owned by 18.1 percent. Though 95.4 percent of the sample claimed that they have been living on a private land 80.9 percent of them were rented/leased properties. 16.3 percent lived on a parental property and 1.8 percent on land that belonged to their children or relatives. It is only 0.9 percent who claimed having self-owned property. 4.5 percent of the households were the squatters.

23. 44.5 percent and 11.8 percent of the households were living in semi *pucca* (semi permanent) and *pucca* (permanent) houses respectively. Both categories exceeded their corresponding national figures of 10.8 percent and 3.6 percent. Also, another 38.1 percent of the households lived in tin sheds constructed with durable construction materials which figure was slightly below the national figure of 41.8 percent. Meanwhile, 4.5 families lived in mud houses and another 0.9 percent occupied thatched houses. 61.8 percent of the households were living in houses which had 3-4 rooms whereas another 15.4 percent had rooms varying from 5-6. The houses with 1-2 rooms were occupied by 13.6 percent of the households. The

large spacious houses with more than 7 rooms were occupied by 9.0 percent. Houses occupied by 80.9 percent of the households were rented and owned by outside parties. 16.3 percent of the households lived in a house that belonged to their parents and they may be the families living in extended families. Another 1.8 percent lived in a house that belonged to their children or relatives. And it was only 0.9 percent who lived in a self-owned house.

24. **Drinking water:** 71.8 percent of the households drew their water from a private tube well while another 18.1 percent accessed drinking water from a public tube well. Water from a government scheme was accessed by 2.7 percent; 1.8 percent from both a public and a private well; 0.9 percent from a river/stream; and 4.5 percent from other sources such as rain water harvesting or purchasing water from others

25. **Toilets:** 76.3 percent of the households used a sanitary toilet with water seal facility. 16.3 percent of the households used sanitary toilets without water seal. Flush toilets were used by 2.7 percent of the households while 1.8 percent used non sanitary hanging toilets. 2.7 percent of the households did not have a toilet.

26. **Household assets:** Other than the electrical appliances owned by households, 75.4 percent of the households reported having valuable household furniture such as drawing room sets, almirahas and wardrobes made out of wood or steel, dressing tables etc. Mobile telephones were owned by 80.9 percent of the households. This means that around another 20-35 percent of the households did not possess any of those valuable assets. The other valuable goods such as different kinds of motor vehicles were owned by only a very few households. Ownership patterns of different household goods shows that despite the permanent nature of the housing structures, and their basic amenities like electricity, water and sanitation facilities, families have not been able to accumulate many household assets. And those families may be surviving on their daily/monthly cash incomes without being able to make any savings for investments in either movable or immovable properties.

27. **Energy use:** All the 110 households in the sample were connected to the grid electricity and all of them have been using electricity for household lighting. Only 5.4 percent of the households reported using electricity for cooking purposes. 9.0 percent used LP Gas for cooking and other boiling/heating purposes. Apart from household lighting and cooking, households have been using electricity for operating televisions, refrigerators, phone chargers, electric fans and irons, computers, water pumps etc. The peak hours of using electricity were from 6.00 p.m. to 10.p.m. 79.0 percent reported using electricity during these four hours primarily for household lighting and operating televisions. The number of kWh used by an average household was in the range of 150-200 a month. However, electricity usage among affluent families was comparatively high with 300-400 kWh per month. The unit rate payable for electricity by households varied from Tk4.50 to Tk10 and their monthly electricity bills ranged between Tk700 to Tk8,000. The majority has been paying a monthly electricity bill of Tk1,500 to Tk2,000. The households spent 5.5 percent of their incomes on electricity and another 4.4 percent for purchasing fuel wood. Frequent load shedding and power cuts, inadequate supply of electricity to meet the rising demand, lack of clarity and transparency in the electricity tariff system are the key electricity related issues that were reported by men and women consulted for this study (see also summary discussions of public and gender consultations, June 2013, Annex 3 & 4).

28. **Livelihoods and occupations:** People in subproject locations were engaged in diverse forms of livelihoods which among others range from garment and factory work, small scale businesses, street vending, agriculture or construction related labour work and fishing to professionals, industrialists and big businessmen. Among the 110 sample of households there were 463 persons who were above 7 years of age. Of them, students, persons of old age or disabled constituted 37.3 percent (173 persons). Another 9.5 percent were reported as unemployed (44 persons). Of the unemployed, females constituted 59.0 percent. The rest 246 persons were engaged in various forms of livelihood activities. Of them, 16.2 percent claimed to have a secondary source of income. The males constituted 74.3 percent of the people earning from these livelihood sources. The rest 25.7 percent were females. 96.5 percent of the small businesses were run by men and it was only 4.5 percent of the women who engaged in businesses. In contrary, women constituted the majority (89.6 percent) in running poultry farms, fishnet making, tutoring and tailoring. On the other hand, men dominated the government sector jobs having a share of 90.9 percent of the government employment. The subproject areas being largely urban or semi-urban areas, the number of families who were engaged in cultivation of paddy and other crops such as vegetables, and fruits were only a few. 82.8 percent of the households that engaged in agriculture used their family labour for agricultural activities while another 25 percent used hired labour in addition to their family labour. The produce from agricultural activities was exclusively used for household consumption.

29. **Migration and foreign employment:** There were 7 persons (2.8 percent) among the 110 households, who have migrated to a foreign country for employment. The foreign remittance that families received in subproject areas ranged from Tk10,000 to Tk50,000 a month.

30. **Health:** In project sites, regular prevalence of fever, jaundice, typhoid, dysentery, anemia, diabetics, skin diseases and malnutrition among working women and pregnancy related problems have been reported. 27.4 percent of the households accessed medical services from a private clinic or a hospital. Another 20.4 percent obtained treatment from a clinic run by an NGO. The proportion of households that approached a government hospital, government medical college hospital or government community clinic or health centre was 24.1 percent. 22.5 percent has accessed a mother and child care centre. Both men and women expressed their dissatisfaction with the standards of government medical services and their unwillingness to obtain treatment from government health facilities because of the poor quality of services provided, inconsiderate behaviour of health/medical personnel, non-availability of doctors particularly in emergencies, obsolete medical equipment, and the non-availability of medicine.

31. **Awareness on HIV/AIDS:** People did not have a comprehensive knowledge of what HIV/AIDS is or its implications. Some preliminary knowledge has been acquired through television and reading newspapers. However, they perceived HIV/AIDS as causing from 'an illegal sexual contact between a man and a woman'. They are of the opinion that the best way to prevent HIV/AIDS is through self-restraint. None of the subproject areas reported any prevalence of HIV/AIDS.

32. **Household incomes:** The monthly income of 20 percent of the households was reported as below Tk10,000 of whom 50 percent was less than Tk5,000. The monthly income of 37.2 percent was between Tk10,000-20,000. A monthly income of Tk20,000-30,000 was received by another 28.1 percent of the households. 14.5 percent of the households generated a monthly income over and above Tk30,000 of whom 50 percent earned more than Tk40,000.

The average monthly income was estimated at Tk20,762.05 whereas their monthly per capita income stood at Tk4,237.15. The average monthly household income and its per capita income far exceeded both the national as well as the divisional figures. This may be because of the recent increases in the per capita income since 2011 at a rate of 8-9 percent in 2012 and 2013 respectively. According to the Bangladesh Bureau of Statistics, the annual per capita household income in the current fiscal year of 2013 has increased from US \$848 to US \$923. This is largely accredited to higher influx of foreign remittance to the country (The Daily Star, 17<sup>th</sup> May 2013).

33. **Household expenditures:** The monthly household expenditure of 13.6 percent of the households was reported as below Tk10,000 of whom around 2.0 percent of the households' monthly expenditure was less than Tk5,000. The household expenditure of 43.6 percent households was in the range of Tk10,000-20,000. Another 29.0 percent reported their monthly expenditure as Tk20,000-30,000. The monthly expenditure of the rest of the households i.e. 13.6 percent was over and above Tk30,000 of whom around 3.0 percent exceeded their expenditures over Tk40,000. The monthly average household expenditure thus stood at Tk19,543.84 with a monthly per capita expenditure of Tk3,988.53. The expenditure pattern of the households almost coincides with the expenditure pattern for urban areas in the country with 98.4 percent on consumables and 1.6 percent on non-consumable investments such as agricultural activities. The average expenditure on food alone accounted for 47.3 percent of their total monthly expenditure.

34. **Household indebtedness:** 26.3 percent of the households (29 households) reported having taken loans over the past 12 months. And 7.2 percent had outstanding loans which they have taken prior to the previous 12 months. 68.9 percent have accessed loans from an NGO or a community based organization. The micro credit programs operated by BRAC and Grameen Bank were quite popular in the subproject areas and several women reported having accessed loans from the two micro finance institutions. Another 17.2 percent had obtained loans from a commercial bank or a financial institution. The private money lenders were the source of loans for 13.7 percent of the households. The interest rate payable on loans ranged between 14-18 percent per annum. 31.0 percent of the households have taken loans to meet the expenses connected with a family event. 17.2 percent to cover the costs of house construction work. Investment in industries or agricultural activities was the reason for 13.7 percent of the households to obtain loans. 10.3 percent had obtained loans to cover expenses related to medical treatment of a family member while another 6.8 percent had taken loans to spend on children's education. The rest 20.6 percent had taken loans either for family consumption or other casual purposes.

35. **Role of women:** A majority of women in the subproject areas are confined to their domestic roles. A housewife's day would begin around 5.00 a.m. and end around 11.00 p.m. The household functions they perform include cooking, washing, house cleaning and supervising children's studies. During leisure time of about 3 hours a day, women would watch the television or listen to the radio, visit relatives or friends or else would share some gossip with neighbours. Some women would engage in domestic livelihood activities such as poultry, cattle rearing, dress making and home gardening. Such economic activities would generate a monthly income of Tk500-1,000. A majority of women (90 percent) have easy access to water sources having them located either within their own dwellings or in a radius of 200 meters. Therefore, women do not have to spend much of their time to draw water from distant areas. 86 percent of

the women use fuel wood/straw/leaves/dried cow dung for cooking purposes (see Social Analysis in Annex 1 and Gender Analysis in Annex 2).

36. Only a very few women read a newspaper. Low literacy levels, burden of household work and confinements to the domestic circles may have been the causes that reduced women's access to a newspaper. However, women have a higher tendency of listening to the radio or watching the television. Early marriage among girls, poor public transportation system and their restricted mobility, conventional family norms and values and safety issues prevent girls reaching higher education. These conventional value systems are however changing rapidly and a majority of the people in Bangladesh has a positive outlook towards girls' education.

37. In project sites, women complained of not having adequate facilities for girls to pursue technical education. Poultry, cattle rearing, dress-making, nursing, health care, computer education, furniture making technology, toy making are identified as potential fields for skills development of girls particularly for those who drop-off from schools

38. The traditional norms and value systems in Bangladesh do not prescribe women moving out of their domestic spheres and engaging in employment. In the traditional culture, it is the legitimate responsibility of the male members of the family to look after the family needs and the sustenance of women. However, these cultural practices are changing dramatically. More and more women are engaging in economic activities and are sharing their incomes for the wellbeing of their families.

39. In urban environments, 50-60 percent of women are enrolled in garment industries or other factory work. They would work for nearly 10 hours a day and return home around 11.00 p.m. The income that those women factory or garment workers earn ranges between Tk2,000-8,000 a month. It was reported that women are paid equal wages in factories. However, women complained of issues related to their physical and sexual insecurity, working hours that are insensitive to women's security and family obligations, low wages, neglect of the timely payment of wages and their poor water and sanitation facilities within factories and industries. Only a very few women are engaged in foreign employment.

40. In the informal sector employment, women's wages are almost 20 percent below the wages paid to men. The patriarchal attitudes of men that women work less, their vulnerabilities and lack of power and organized strength to bargain are some of the reasons for this unequal remuneration for men and women working in the informal sector.

41. Several women reported of having in their possession gold jewellery and land given to them by their 'fathers' as part of the dowry at marriage. Poor women also owned poultry and cattle. As the majority of Muslim and Hindu women are housewives and do not generate cash incomes they are unable to accumulate much valuable assets of their own. However, there is no social or cultural barrier for women to acquire property if they wished to or have the sufficient financial resources to buy them.

42. In educated families, there is consultation between wife and husband and joint decision-making in important family matters. Also, working women have a better chance of participating

and influencing family decision-making processes compared to non-working women. In poor families and religiously conservative families, decision-making is however, dominated by men.

43. Domestic violence occurs irrespective of the economic or social status of the families. Among the factors that trigger domestic violence are alcoholism of husbands, issues related to dowry, unemployment of husbands and perverted attitudes of men. Many female victims of domestic violence leave their homes and work as housemaids in the homes of rich urban families or in the Middle Eastern countries. Domestic violence also leads to physical abuse of women, desertion or divorce and suicide.

44. Not many community development programs that aimed at women's development have been implemented in subproject areas. The only popular program among women is the micro credit program run by Grameen Bank and BRAC. The activities associated with this credit program include organizing women into small groups, giving them training and credit for investment in income generating activities. Women complained of the micro credit program not having a risk fund that could support women in emergency situations when they are unable to repay loan installments. Women are of the view that if there was such a risk fund it would have avoided a lot of harassment from the credit delivery authorities.

45. Instances of women being elected to local government institutions such as Union Parishad, Pourashava, and Upazila Parishad have been reported. Generally, common and poor women have no role in politics except for their voting. It is the rich and educated women with a family background in politics who will actively engage in politics. Also, social taboos discourage women's engagement in politics.

#### **4.6 Impact on Indigenous Population**

46. Indigenous people (IP) of Bangladesh are the native ethnic minorities living in the south-eastern, north-western, north-central and north-eastern regions of the country. These regions include the Chittagong Hill Tracts, Sylhet Division, Rajshahi Division and Mymensingh District. The total population of indigenous ethnic minorities in Bangladesh was estimated to be over 2 million in 2010. The Chittagong Hill Tracts (CHT) is the home to the country's largest concentration of indigenous people namely the Bawm, Sak, Chakma, Khumi, Khyang, Marma, Mru, Lushai, Uchay (also called Mrung, Brong, Hill Tripura), Pankho, Tanchangya and Tripura (Tipra). Of the 45 indigenous communities in Bangladesh, 13 indigenous ethnic communities live in the CHT. There are approximately 600,000 IPs in the CHT.

47. The Chakmas are the largest ethnic group in the CHT, making up more than half the tribal population. Chakmas are divided into 46 clans or Gozas. The Chakma have their own language, customs, culture, and are the followers of Theravada Buddhism. The Marmas live in the highland valleys and they too are Buddhists. The Tripura is another indigenous community living both in the plains and the CHT. Tanchangya communities are concentrated in the southeastern Bangladesh. Tanchangyas are the 5th largest indigenous ethnic community in CHT. They are spread in Rangamati, Bandarban, Roisyabili and Sadhikyabili in the Chittagong district, and Ukhia and Teknaf in the Cox's bazaar district. The Mros are considered the original inhabitants of the Chittagong Hills. They live on valleys and often fortified their villages. They had no written language of their own, but some could read the Burmese and Bangla scripts. Most of them claimed to be Buddhists, but their religious practices are largely animistic. There



are some other tribal groups in other parts of the country. Santals are inhabitants of Rajshahi and Dinajpur areas. The Khasis, Garos, and Khajons are in Mymensingh and Sylhet regions.

48. About 50 percent of the IPs are followers of Theravada Buddhism (Chakmas, Marmas, Tanchangya, and partially the Mru); 49 percent are Muslims and Hindus (Tripuras), Christians (Lushais, Pankho and Bawm and some Mru), or animists fall into the balance 1 percent. However, nearly all the IPs also includes traditional indigenous elements into their formal religious beliefs and practices

49. It is also reported that the poverty status and overall socio-economic situation of Bangladesh's indigenous people are acutely disadvantaged compared with the rest of the country. Generally, indigenous communities face discrimination and many suffer from ill-health, bad nutritional conditions and bad hygiene. The socio-economic status of most indigenous communities in the plains is known generally to be even worse than that of indigenous communities in the CHT. *Adivasi* face different problems depending on where they live. Many *Adivasi* are being dispossessed of their lands and only receiving nominal compensation. Many instances of land grabbing are accompanied by false cases against the dispossessed, as well as physical intimidation and harassment, but few affected people are able to obtain redress'.<sup>4</sup> The Chittagong Hill Tracts (CHT) are undergoing deforestation and land degradation resulting from environmentally unsuitable activities such as tobacco cultivation in sloping land, shifting cultivation and logging. And it would create severe difficulties for the IPs to eke out a living from these degraded lands.

50. The surveys, appraisals and consultations conducted for twenty four subprojects did not identify the presence of any territories of the indigenous populations or ethnic minorities, their livelihood systems, customary properties or their natural or cultural resources within the boundaries earmarked for the construction of the twenty four subprojects.

#### **4.7 Socio-economic impact of the subprojects**

51. The Government of Bangladesh's declared vision for the power sector in 2010 is to eliminate load shedding at the earliest possible and to make electricity available to all by 2021. The government estimated that realizing this vision would require an additional 9,000 MW of generating capacity installed by the end of 2015. The country however, experiences a severe energy crisis where it cannot meet the growing annual demand for electricity at a rate of 9 percent. The current demand for electricity is estimated at 7000 MW (2013) while it generation is only 4500-4750 MW leaving a significant gap in supply<sup>5</sup>. The country also experiences frequent and severe power shedding and power cuts ranging from 2-5 times a day affecting both the household activities and the productivity of the industrial and commercial establishments. On the other hand, only 56.6 percent of the households are connected to grid electricity (2010) and there is a wide disparity between rural and urban areas. In rural areas, only 42 percent of the households are connected to electricity whereas in urban areas the connected households constitute almost 90 percent. Biomass energy sources such as fuel wood, animal waste and crop residues account for over half of the country's energy consumption. The per capita electricity consumption remains at 252kWh (2009) while the global per capita electricity consumption is at 2,596 kWh and 392 kWh for Low-Income Countries.

<sup>4</sup> Roy R.D. (2012) Country Technical Notes on Indigenous People's Issues People's Republic of Bangladesh p.1

<sup>5</sup> Resettlement Plan (September 2012) BAN: Power System Enhancement and Efficiency Improvement Program- Tranche 2

52. The twenty four subprojects proposed by the EA for BAN: Power System Enhancement and Efficiency Improvement Program - Tranche 2 aims to strengthen the power supply stability, reliability and transmission and distribution network capacity in Bangladesh. It is thus anticipated that the implementation of the proposed subprojects would significantly contribute to enhancing the power supply capacity in the country, to minimize load shedding and increased access to electricity by local communities. On the other hand it would provide a stable and reliable supply of electricity not only to the large numbers of existing commercial and industrial establishments in Dhaka but also the emerging industrial belts and service centres while reducing their waste of resources and cost of production. With increased productivity, the commercial and industrial establishments would increase their supplies of goods and services to the market, reduce their prices bringing a favourable control over rising inflation rates and generate more employment opportunities for the poor and vulnerable populations in the country. And the new employment opportunities created would particularly benefit the country's youth population between 15-24 years whose employed population sharply dropped by 11 percent during the period 1990 and 2010. Meanwhile, the large numbers of poor men and women in urban areas of Dhaka and Narayanganj who are operating small businesses such as food outlets, restaurants, tailoring shops etc. would remarkably benefit from stable and reliable supplies of electricity which would eventually allow them to increase their productivity and sustain stable incomes.

53. Despite the limited numbers of households engaged in agricultural activities in the subproject areas, those engaged in farming will benefit from the expansion of electricity and its stable supply. The electricity is heavily subsidized for the agriculture sector compared to other sectors such as residential, commercial, and industrial sectors. For example, a unit of electricity produced at 3.1 Tk is sold at 1.9 Tk for the agriculture sector. Around 87 percent of the irrigation in the country is run on diesel and it covers 71 percent of the total farmland under mechanized irrigation. It is reported that use of electricity for irrigation is much cheaper than the use of diesel despite the government subsidy given on diesel used for irrigation. Benefitting from this subsidy, farmers would be attracted to replace their diesel operated water pumps with electricity for their irrigation and operate them without any interruption. It is reported that about 12 percent of the Boro rice production is destroyed annually due to frequent power cuts which prevent farmers operating their water pumps to irrigate their rice cultivations. The lost production is calculated in the range of 2,060,410 million metric tons of rice per year which can sufficiently meet 38 percent of the rice requirement of the people living below the food poverty line in Bangladesh. Lower production costs in turn would reduce the food prices and this would indirectly benefit the landless and other poor households who spend a substantial proportion of their incomes on food. The lower food prices can also bring down the national inflation rate which was around 10 percent in 2011<sup>6</sup>. Overall, the subprojects under Tranche 2 would have a significant impact on country's poverty reduction efforts and improving the wellbeing of communities

54. The return to income of electricity in Bangladesh is 20 times higher compared to biomass energy. Increased capacity of power supply would enable the non-grid connected households who are largely dependent on biomass to access electricity. This in turn would further contribute to their poverty reduction. Apart from these direct economic benefits to poor households, there would be several other non-quantifiable social impacts such as improvement

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<sup>6</sup> Resettlement Plan (2012) prepared for BAN Power System Expansion and Efficiency Improvement Investment Program: MFF Tranche 1

in literacy, education, access to information, community participation, sanitation, medical care, personal safety etc. which would altogether contribute to enhancing the living standards of the poor households<sup>7</sup>.

## **5. INFORMATION DISCLOSURE, CONSULTATION AND PARTICIPATION**

### **5.1. Consultations**

55. A series of consultations were conducted with a variety of stakeholders to be associated with the planning and implementation of the proposed subprojects. The first category of stakeholders included the relevant officers of the Ministry of Power, Energy and Mineral Resources and DPDC and professional associations and civil society organizations operating in the subproject areas. Consultations evolved around identifying issues and gaps in service delivery, anticipated benefits from the proposed subprojects, alternative project designs considered, preliminary plans for project implementation, land acquisition and addressing resettlement related issues including safeguards and the institutional capacities for project implementation. Consultations continued throughout the project preparation and planning stage that extended from April to July 2013. The consultation process also included joint field visits to proposed subproject sites, communications with local level officers of the EA and gathering on-site information.

56. The second category of stakeholders consulted included persons potentially to be displaced by the project implementation as well as the general public who live in the surroundings of the proposed subproject areas. The general public consulted for project preparation and planning included men and women of diverse socio-economic backgrounds such as farmers, businessmen, professionals, housewives, students, factory workers, garment workers, labourers, rickshaw-pullers, community leaders etc. Details of persons consulted appear in Annex 3 and 4. The methods adopted for consultations included individual meetings, group consultations and consultations during the household survey. Public consultations were conducted in 8 locations and the total number of persons participated in these consultations was 73 men. Furthermore, consultations were conducted exclusively with women's groups in another 8 locations and the total number of participants in these group discussions was 61. These public and women consultations were carried out in the months of May and June 2013.

57. During the consultations conducted with the DPs and the general public, information on preliminary project designs, geographical locations earmarked for the projects, project implementation processes, entitlements for potential displaced persons and their anticipated benefits was shared. Consultations were also focused on to elicit the concerns, fears and expectations of the DPs and the general public on the proposed subprojects as well as their suggestions and proposals for effective implementation of the planned projects. Consultations were also expanded to discuss and share information on the socio-demography of the communities living around subproject locations, their livelihood patterns, types of infrastructure and services available and their gaps, issues related to family and community life, incidence of poverty and unemployment and their underlying causes and issues related to the use of electricity and other energy sources. Opportunities for community participation in project

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<sup>7</sup> Resettlement Plan (September 2012) BAN: Power System Enhancement and Efficiency Improvement Program-Tranche 2

planning and implementation were also discussed and identified. Issues and recommendations emerged from these consultations have been addressed in the RP with appropriate safeguards incorporated for avoiding or minimizing adverse resettlement impacts. Outcomes of these consultations are summarized in Annex 3 and 4.

58. In general, both men and women consulted had no major issues over the proposed subprojects since they did not have any adverse impacts on their personal lives or their communities.

59. Men and women aspired timely completion of the projects. Among the benefits that they anticipated from the subprojects are a reduction of load shedding frequently experienced by households. It was reported that households experience frequent power-cuts sometimes 2-3 times a day. Also, they hoped that projects would help the electricity providers to expand their service area and to supply sufficient electricity to the local communities. With increasing numbers of households getting connected to the grid, they believed that those households would be able to initiate and establish self-employment activities. Furthermore, women living in urban environments and closer to industrial zones expected that a stable and efficient supply of electricity to industrial and commercial establishments would increase their productivity which in turn would help those industries to generate more employment opportunities for poor people. People also proposed that escalating electricity rates should be reduced and that a more transparent and simple procedure should be developed to determine the tariff rates.

60. Consultations also resulted in reaching a comprehensive understanding of the issues and vulnerabilities of women living around subproject areas as well as those potentially to be displaced. These women related issues have been incorporated into the project design and a Gender Action Plan has been prepared separately for implementation during the life cycle of the project with inputs from the EA.

## **5.2. Information disclosure**

61. In order to maintain transparency and accountability in project planning and implementation and to further the active involvement of the DPs and other stakeholders, the PMU of the EA will ensure that resettlement related documents are made available to all the relevant stakeholders including the DPs in the local language of Bengali at convenient places easily accessible to them. Information disclosure to potential DPs particularly on their eligibility and entitlements will be carried out prior to the conduct of the final census and the detailed measurement surveys. Information brochures will be made available to DPs and other interested parties. Such brochures will include the following information.

1. Project description
2. Implementation schedule
3. Project impacts
4. Entitlement and compensation policy
5. Compensation rates for each type of impact
6. Application procedures for entitlements
7. Institutions responsible for payments
8. Grievances and appeal procedures
9. Date of delivery of entitlements

62. The EA will also submit the endorsed draft RP, final RP, and any updated versions or new RPs with corrective action plans prepared during project implementation to be placed on ADB's website.

### **5.3. Continued consultation and participation**

63. For continued consultation and participation of the DPs and other stakeholders, the PMU will ensure the implementation of the following activities.

- The PMU will appoint a Resettlement Officer (RO) to organize and conduct periodic meetings with DPs and other stakeholders such as the Railway Department to inform them the status of entitlements and payment of compensation.
- The RO engages DPs and other stakeholders to review the entitlements and other benefits.
- The RO conducts consultations with DPs and other stakeholders to elicit their views and suggestions to revise and to update the RP.
- The RO shares the final RP with DPs and other stakeholders prior to its submission to the ADB for approval.
- The RO holds periodic meetings with DPs and other stakeholders to review any unanticipated or indirect consequences of involuntary resettlement and the implementation of safeguard plans.
- The RO assists the DPs to access necessary information, prepare documentation and access resettlement assistance and other project related benefits.

## **6. GRIEVANCE REDRESS MECHANISM**

### **6.1. Statutory mechanisms**

64. There are two distinct pieces of legislation in Bangladesh that make provisions for addressing the issues and grievances arising from the implementation of electricity related projects. The first piece of legislation is the Acquisition and Requisition of Immovable Property Ordinance (ARIPO) enacted in 1982 and amended in 1983, 1993 and 1994 which governs the acquisition or requisition of immovable property for a public purpose or in the public interest. The second legislation is the Electricity Act of 1910 that provides for full compensation for any damage, detriment or inconvenience caused by electricity lines laid by energy suppliers (licensee) or their duly authorized operators.

### **6.2 Grievance redress process**

65. None of the subprojects proposed by the EA would result in the acquisition of private property. As mentioned earlier, two of its subprojects however would lead to the permanent physical displacement of 15 households. The EA will provide alternate residences of similar or better status with needed resettlement assistance to 9 of its employee families resettlement assistance to six other poor squatter families who have been living on the Kamalapur Railway hospital premises. Therefore, it is anticipated that potential grievances to arise from displacements would be minimal. In the circumstances, it is not required to institute a comprehensive grievance redress process. Any grievances of the DPs can be reported to the

PMU through the RO who in turn would address the grievances in consultation with the aggrieved parties.

66. The subprojects that involve installation of underground cables along road alignments may cause temporary disruption to the livelihood activities of the pavement/street vendors. Though the Electricity Act of 1910 provides a mechanism for grievance resolution of disputes arising from compensation for damages causing from laying electricity lines through arbitration, its emphasis is mainly on compensation for damages caused to public property such as streets, railways, tramways, pipe wires, sewers and telegraph lines and not much on the private properties or the livelihood activities. As such, it is necessary to institute a simple mechanism for redressing the grievances of persons whose private properties or livelihood activities are temporarily affected leading to temporary physical or economic displacement. Grievances of such nature can be reported to the PMU through the RO who in turn would take appropriate action with the respective contractors either to avoid or minimize such disruptions or to ensure the effective enforcement of the provisions in the work agreements of the contractors to pay adequate compensation for the loss of incomes of the DPs.

## **7. LEGAL FRAMEWORK**

67. The laws and regulations in Bangladesh that relate to involuntary resettlement and provide safeguards to secure the rights and interests of persons displaced by property acquisition or requisition or the implementation of development projects are reviewed in this section. Furthermore, it analyses the degree to which these policies, laws and regulations comply with the ADB Safeguard Policy Principles of 2009 and recommends action to address those gaps.

### **7.1. Laws of Bangladesh**

68. The history of legislature in Bangladesh points to a number of laws related to acquisition and requisition of property/land. They include the following<sup>8</sup>.

1. Land Acquisition Act of 1870
2. Land Acquisition (Mines) Act of 1885 (being part of the former)
3. Land Acquisition Act 1 of 1894 (having repealed the Act of 1870) – empowered the Controller (now the Deputy Commissioner) to take over the possession of land after paying due compensation or in a case of emergency before paying compensation.
4. East Bengal (Emergency) Requisition of Property Act XIII of 1948 – empowered the Deputy Commissioner to take over the possession of the land required for a ‘public purpose or in public interest’.
5. East Bengal Acquisition of Waste Land of 1950 – regulated the acquisition of waste land for a public purpose.
6. Town Improvement Act XII of 1953 – empowered the Board of Trustees of the Dhaka Improvement Trust (Now RAJUK) to acquire land within Dhaka metropolitan area in compliance with Land Acquisition Act 1 of 1894

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<sup>8</sup> Revised Resettlement Action Plan (1993) Jamuna Multipurpose Bridge Authority Resettlement Unit, Government of Bangladesh

7. Chittagong Development Authority Ordinance II of 1959 – empowered the acquisition of land in compliance with East Bengal (Emergency) Requisition of Property Act XIII of 1948
  8. Khulna Development Authority Ordinance II of 1961 - empowered the acquisition of land in compliance with East Bengal (Emergency) Requisition of Property Act XIII of 1948
69. **Acquisition and Requisition of Immovable Property Ordinance (ARIPO), 1982**
- The law governing the acquisition of immovable property for a public purpose or in the public interest including land for the construction of electricity projects is the Acquisition and Requisition of Immovable Property Ordinance (ARIPO) enacted in 1982 and amended in 1983, 1993 and 1994. The Ordinance (Ordinance II of 1982) has replaced the Land Acquisition Act of 1894 and the East Bengal (Emergency) Requisition of Property Act of 1948. Under this Ordinance, any private property other than places for religious worship, graveyards and cremation grounds can be acquired by the government for public purpose or in the public interest. The procedures to be followed in the acquisition of immovable property as stipulated in the Ordinance are summarized below.
- a. The Requiring Body submits a proposal from the Requiring Agency justifying the need for land and other property on the basis of field surveys including detailed engineering designs.
  - b. The Deputy Commissioner publishes a Notice under Section 3 notifying the intention of the government to acquire the said property;
  - c. Interested parties to the property raise their objections to the proposed acquisition in writing to the Deputy Commissioner within 15 days of publishing the Notice under Section 3.
  - d. Deputy Commissioner holds an inquiry into the objections raised by the interested parties and prepares a report along with his own opinion within 30 days of holding the inquiry.
  - e. If the extent of the property exceeds 50 bighas, Deputy Commissioner submits his report to the Government; if the extent is below 50 bighas, the report is submitted to the Divisional Commissioner.
  - f. If no objections are raised, Deputy Commissioner with the written permission of the Divisional Commissioner makes the final decision to acquire the land within 10 days of the expiry of the period granted for raising objections.
  - g. When the Government or the Divisional Commissioner made the final decision to acquire the property within a period not exceeding 15 days and 90 days respectively, the Deputy Commissioner publishes a Notice informing the decision of the Government, Divisional Commissioner or the Deputy Commissioner to take over the possession of the property and all interested parties to submit their nature of their interest in the property and claims for compensation within 15 days of publishing that Notice.
  - h. The Deputy Commissioner holds an inquiry into the eligibility of each and every party who have submitted a statement of their interest in the property as well as the value of the property at the time of publishing the Notice under Section 3.
  - i. The Deputy Commissioner within 7 days of making his decision on the compensation to be awarded will notify all such interested parties the amount of compensation that

- they are eligible to receive. The Deputy Commissioner also sends this compensation estimate to the requesting party of the property.
- j. The requesting party of the property deposits the required funds with the Deputy Commissioner within 60 days of receiving the Notice.
  - k. The Deputy Commissioner will pay compensation to the entitled persons within a period not exceeding 60 days of receiving the funds deposited by the requesting party. Compensation should be paid before taking over the possession.
  - l. If a dispute arose as to the amount of compensation, title of the property or the persons eligible to receive compensation, the Deputy Commissioner will deposit the money in the Public Account of the Republic until such disputes are resolved by the arbitrator. An appeal to the Arbitrator should be made within a period of 45 days from the date of issuing the notice of award by the Deputy Commissioner. If the parties are not satisfied with the decision of the arbitrator, they can appeal to the Arbitration Appellate Tribunal.
  - m. Soon after the compensation is paid by the Deputy Commissioner, the property will be vested with the Government and the Deputy Commissioner will take over the possession. A declaration to this effect will be published in the official gazette by the Deputy Commissioner.
  - n. In case of temporary requisition of property for a public purpose, the Deputy Commissioner with the prior approval of the government can take over the possession for a period not exceeding two years. In case of emergency, no such prior approval is required.

70. Detailed procedures have been prescribed to ensure that the Deputy Commissioner proceeds systematically and on sound principles in such cases, leaving room for owners to raise objections which must be disposed of after due hearing. In addition, the Ordinance has defined procedures for payment of compensation for an acquired piece of land. If, for example, the land is used for rice growing, then an amount equivalent to approximately 1.5 times the market value of a given variety of rice (e.g., paddy) that is currently being (or could be) produced annually is fixed as an yearly lease value. In case of outright purchase (carried out on a 99-year lease), the compensation-value of acquired land varies widely according to the locality, soil fertility, and access to transportation and related infrastructure factors.

#### 71. **Property (Emergency) Acquisition Act IX of 1989**

The Act was formulated with a view to expedite acquisition of land on an emergency basis 'to control inundation, flood and upsurge caused by natural calamity and to prevent river erosion'. The Act was enacted for five years and it became redundant in 1994. There were many similarities between the Act of 1989 and the 1982 Ordinance. This Act introduced a quicker land acquisition process with simplified procedures. Unlike in the 1982 Ordinance where the Deputy Commissioner could use his discretion to acquire land which was less than 10 bighas, the Act of 1989, authorized the Deputy Commissioner to acquire any amount of land with prior approval from the government. Also, the Act governed the acquisition of both movable and immovable property whereas in the Ordinance, it allowed only the acquisition of immovable property. The 1989 Act emphasized quicker compensation based on the concept of 'provisional compensation' which was to be determined by the Deputy Commissioner within 10 days of the publication of the order of acquisition. Land was acquired on payment of provisional compensation.



72. **The Acquisition of Immovable Property Rules 1982**  
The Acquisition of Immovable Property Rules of 1982, are made for the exercise of the powers conferred upon by Section 46 of the Acquisition and Requisition of Immovable Property Ordinance 1982.
73. **Land Reform Ordinance 1984**  
Under the Ordinance 1984, families owning lands up to 60 Bighas (about 6.7 ha) at a given time were to be barred from acquiring further land by purchase, inheritance, or otherwise. A family or person inheriting lands in excess of 60 Bighas would have to surrender the 'surplus' land, for which due compensation was to be paid. In addition, the Ordinance is a bar on the eviction from rural homestead, even in the process of law, for non-payment of rent or tax.
74. **The Movable Property Requisition (Compensation) Rules, 1990**  
The Rules makes provision for constituting a Compensation Assessment Committee in each district for determining compensation for any requisitioned vehicle, vessel or bus, truck, minibus etc. In case of requisition of a vehicle or vessel, the order of requisition should clearly state the period of requisition, purpose of requisition, and the amount of compensation to be awarded.
75. **Acquisition and Requisition Act, 1994 (under determining compensation)**  
In December 1994, the Government passed a rule to amend the provisions of the Acquisition of Property on Emergency Basis Act 1989 for determining compensation under the Acquisition and Requisition Act. According to this Act, in case of an arbitration suit lodged against the compensation determined by the Deputy Commissioner, an increase of only an additional 10 per cent of the compensation can be awarded by the Arbitrators. Similarly, the Arbitration Appellate Tribunal should limit its award to within this additional 10 percent.
76. **Electricity Act No. IX of 1910**  
The Electricity Act of 1910 provides for full compensation for any damage, detriment or inconvenience caused by electricity lines laid by energy suppliers (licensee) or their duly authorized operators [Section 19(1)]. This Act however, places its emphasis on compensation for damages caused to public properties such as streets, railways, tramways, pipe wires, sewers and telegraph lines and not much on the private properties. It also provides a grievance redress mechanism. Disputes arising from compensation for damages causing from laying electricity lines will be determined by arbitration [Section 10 (2)].
77. **Telegraph Act No. XIII of 1885**  
The Telegraph Act of 1885 provides for full compensation for all interested persons for damages to property caused through telegraph lines and poles [Section 10(d)]. Disputes related to the amount of compensation and/or the persons entitled to receive compensation would be determined by a district judge [Section 16 (3)].
78. **Laws of Bangladesh and indigenous peoples<sup>9</sup>**  
Overall, there are not many laws in Bangladesh that directly or indirectly address the

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<sup>9</sup> Extracted from Roy R. D (2012) Country Technical Note on Indigenous People's Issues People's Republic of Bangladesh, IFAD and AIPP

issues of indigenous people and particularly the indigenous people living in the plains and to secure their rights. There are a few laws and regulations that are enforced in the partially autonomous Chittagong Hill Tract (CHT) region. However, the East Bengal State Acquisition and Tenancy Act, 1950 (Act XX of 1950, at section 97), restricts the sale of lands of “aboriginal castes and tribes” to anyone other than aboriginal castes and tribes domiciled in Bangladesh. In addition, oral customary rules of indigenous people in the plains regulate marriage, divorce, maintenance, child custody, inheritance and related matters. Five major Acts of the of the CHT address crucial aspects of indigenous peoples’ rights in the CHT Region. They include:

1. The *CHT Regulation, 1900*, provides a unique administrative, legal and judicial system for the CHT that combines the functions of traditional chiefs and headmen, associated with overseeing and executive functions of state functionaries, based on statutes and local customs, practices.
2. The *CHT Development Board Ordinance, 1976* (Ordinance XX of 1976), provides for a statutory development authority for the CHT with local and indigenous participation;
3. The *Hill District Council Acts of 1989* (Acts XIX, XX and XXI of 1989), provide for partially autonomous administrative, land and developmental functions (a total of 33 subjects) upon indigenous-majority district-level councils, headed by indigenous chairperson;
4. The *CHT Regional Council Act, 1998* (Act XII of 1998) provides for a regional council for the entire CHT – also with a two-thirds indigenous majority and an indigenous chairperson – to supervise the functions of the district and lower tier local government councils, among others, and
5. The *CHT Land Disputes Resolution Commission Act, 2001* (Act XX of 2001), establishes a body with the authority of a civil court, including indigenous leaders, to provide expeditious remedies on land-related disputes in the CHT.

79. In addition, there is a large body of customary law, including both family law and resource rights regimes of indigenous peoples, which apply to the region. Several issues related to the enforcement of these laws have been highlighted. They include;

- a. The chiefs, headmen and IP chairpersons have not been allowed to exercise their functions as members of Consultative Committee of the Board.
- b. Inadequacy of the quota provided for indigenous in government jobs.
- c. Meager governmental support received by Chiefs and Headmen for office management and court processes
- d. Vulnerability of the tribes to harassment by police for possessing traditionally produced liquor despite provisions for them to keep such liquor under Drugs and Alcoholic Substances Control Act, No. XX of 1990.
- e. Suspension of land title grants since 1989
- f. Bypassing of chiefs and headmen in the land grant process for non- indigenous population transferees.
- g. Disrespect for Headmen's powers to provide land grants by Government officials.
- h. Disregard for and condemnation of shifting cultivation as ‘primitive’ by government officials
- i. Increasing trends of privatization of grazing lands belonging to marginal farmers

## **7.2 ADB Safeguard Policies 2009 - Involuntary Resettlement Safeguards**

80. The objective of the involuntary resettlement safeguards is to avoid involuntary resettlement wherever possible; to minimize involuntary resettlement by exploring project and design alternatives; to enhance, or at least restore, the livelihoods of all displaced persons in real terms relative to pre-project levels; and to improve the standards of living of the displaced poor and other vulnerable groups.

81. The involuntary resettlement safeguards covers physical displacement (relocation, loss of residential land, or loss of shelter) and economic displacement (loss of land, assets, access to assets, income sources, or means of livelihoods) as a result of (i) involuntary acquisition of land, or (ii) involuntary restrictions on land use or on access to legally designated parks and protected areas. It covers them whether such losses and involuntary restrictions are full or partial, permanent or temporary. The involuntary resettlement safeguards policy principles are as follows;

- 1 Screen the project early on to identify past, present, and future involuntary resettlement impacts and risks. Determine the scope of resettlement planning through a survey and/or census of displaced persons, including a gender analysis, specifically related to resettlement impacts and risks.
- 2 Carry out meaningful consultations with affected persons, host communities, and concerned nongovernment organizations. Inform all displaced persons of their entitlements and resettlement options. Ensure their participation in planning, implementation, and monitoring and evaluation of resettlement programs. Pay particular attention to the needs of vulnerable groups, especially those below the poverty line, the landless, the elderly, women and children, and Indigenous Peoples, and those without legal title to land, and ensure their participation in consultations. Establish a grievance redress mechanism to receive and facilitate resolution of the affected persons' concerns. Support the social and cultural institutions of displaced persons and their host population. Where involuntary resettlement impacts and risks are highly complex and sensitive, compensation and resettlement decisions should be preceded by a social preparation phase.
- 3 Improve, or at least restore, the livelihoods of all displaced persons through (i) land-based resettlement strategies when affected livelihoods are land based where possible or cash compensation at replacement value for land when the loss of land does not undermine livelihoods, (ii) prompt replacement of assets with access to assets of equal or higher value, (iii) prompt compensation at full replacement cost for assets that cannot be restored, and (iv) additional revenues and services through benefit sharing schemes where possible.
- 4 Provide physically and economically displaced with needed assistance, including the following: (i) if there is relocation secured tenure to relocation land, better housing at resettlement sites with comparable access to employment and production opportunities, integration of resettled persons economically and socially into their host communities, and extension of project benefits to host communities; (ii) transitional support and development assistance, such as land development, credit facilities, training, or employment opportunities; and (iii) civic infrastructure and

community services, as required.

- 5 Improve the standards of living of the displaced poor and other vulnerable groups, including women, to at least national minimum standards. In rural areas provide them with legal and affordable access to land and resources, and in urban areas provide them with appropriate income sources and legal and affordable access to adequate housing.
- 6 Develop procedures in a transparent, consistent, and equitable manner if land acquisition is through negotiated settlement to ensure that those people who enter into negotiated settlements will maintain the same or better income and livelihood status.
- 7 Ensure that displaced persons without titles to land or any recognizable legal rights to land are eligible for resettlement assistance and compensation for loss of nonland assets.
- 8 Prepare a resettlement plan elaborating on displaced persons' entitlements, the income and livelihood restoration strategy, institutional arrangements, monitoring and reporting framework, budget, and time-bound implementation schedule.
- 9 Disclose a draft resettlement plan, including documentation of the consultation process in a timely manner, before project appraisal, in an accessible place and a form and language(s) understandable to affected persons and other stakeholders. Disclose the final resettlement plan and its updates to affected persons and other stakeholders.
- 10 Conceive and execute involuntary resettlement as part of a development project or program. Include the full costs of resettlement in the presentation of project's costs and benefits. For a project with significant involuntary resettlement impacts, consider implementing the involuntary resettlement component of the project as a stand-alone operation.
- 11 Pay compensation and provide other resettlement entitlements before physical or economic displacement. Implement the resettlement plan under close supervision throughout project implementation.
- 12 Monitor and assess resettlement outcomes, their impacts on the standards of living of displaced persons, and whether the objectives of the resettlement plan have been achieved by taking into account the baseline conditions and the results of resettlement monitoring. Disclose monitoring reports.

### **7.3 Gaps between laws of Bangladesh and the ADB Involuntary Resettlement Policy**

82. The Acquisition and Requisition of Immovable Property Ordinance (ARIPO), 1982 and other subsidiary laws in Bangladesh only provides compensation for acquired land, structures and crops or the properties damaged due to construction of development projects. The Ordinance provides for compensation for acquired properties at market value, for injurious

affection and severance. Furthermore, the Electricity Act of 1910 also provide for full compensation for damaged properties and their restoration. Both the ARIPO and the Electricity Act also stipulate provisions for grievance redress mechanisms particularly on issues related to acquisition and compensation.

83. The current compensation and resettlement provisions in the Ordinance are however inadequate. The statutory compensation prescribed in the Ordinance is based on 'market value' and not on 'replacement cost. The grievance redress mechanisms are empowered only to address issues related to land acquisition and compensation but not the issues related to resettlement. No clear provisions are made in the Ordinance for screening the suitability of the property or exploring alternative properties prior to the publication of the intention of acquisition under Section 3. However, there are administrative procedures that require the Deputy Commissioner to undertake a field inspection visit to the proposed site, to verify its suitability and get clearance from the District Land Allocation Committee and the Central Land Allocation Committee before he proceeds with the acquisition process.

84. Legal provisions covering adequate compensation to the displaced persons, particularly disadvantaged groups such as women and squatters and such other vulnerable groups are not included in the Ordinance.

85. Furthermore, the legal framework in Bangladesh does not make provisions for the project executing agencies to address the resettlement issues such as (a) exploring alternative project options that avoid or minimize adverse impacts and risks on people; (c) compensation for non-titled persons; (c) consulting displaced persons and their host communities on resettlement issues and options; (d) providing for successful social and economic integration of the displaced people and their host communities, and (e) full social and economic rehabilitation of the displaced persons. Table 7.1 reviews the compliance of the laws and regulations of Bangladesh with ADB Safeguard Policy of 2009 and recommends action to address the gaps.

86. In the absence of a comprehensive legal framework that meets the safeguard policy requirements of ADB, the core involuntary resettlement safeguard principles have been incorporated into the RP. They include (a) provisions for exploring alternative project sites to minimize adverse impacts on people's livelihoods; (b) payment of additional compensation to the DPs by the EAs to bridge the gap between the 'market value' determined by the DC and the 'replacement value'; (c) consultation and information disclosure to DPs; (d) assistance for livelihood restoration and improvement; (e) special assistance for vulnerable groups including the provisions for implementation of a GAP; (f) assistance for non-titled displaced persons; (g) payment of compensation before displacement and project implementation; (h) establishing a GRC that is easily accessible and immediately responsive to the DPs. and (i) monitoring the implementation of the RP.

**Table 7.1 A compliance review of the Bangladesh laws and regulations and the involuntary resettlement safeguard principles of the ADB Safeguard Policy Statement of 2009**

No	ADB Safeguard Policy Principles (2009)	Relevant Policies, Laws and Regulations in Bangladesh	Degree of compliance or gaps and proposed action to address gaps
01	Avoid involuntary resettlement wherever possible		There is no legislative provision. EA will adopt suitable measures to minimize involuntary resettlement
02	Minimize involuntary resettlement by exploring project and design alternatives.		There is no legislative provision. EA will adopt suitable measures to explore alternative options
03	Screen the project early on to identify past, present, and future involuntary resettlement impacts and risks.	<ul style="list-style-type: none"> <li>▪ DC<sup>10</sup> receives a proposal from the Requiring Agency justifying the need for land and other property on the basis of field surveys including detailed engineering designs.</li> <li>▪ DC issues the Notice of acquisition of an identified property for a public purpose. But excludes properties used for religious worship, graveyard and cremation ground [APIRPO<sup>11</sup>, section 3].</li> <li>▪ DC acquires property with approval of the Government or the Divisional Commissioner when such property is needed permanently or temporarily for a public purpose. No such approval is needed in case of emergency [APIRPO section 18. (1)]</li> </ul>	<p>The Ordinance does not make provisions for project screening. However, administrative procedures require the DC to undertake a field inspection visit, estimate the number of families, trees and crops to be affected and get clearance from the District Land Allocation Committee and the Central Land Allocation Committee before he publishes the acquisition notice.</p> <p>It is also assumed that DC screens the suitability of the property when objections are raised by interested parties after publishing the Notice under Section 3. Or else, by the Divisional Commissioner or the Government when DC submits his report of inquiry for lands exceeding 60 bighas. EA will assess resettlement impacts and risks.</p>
04	Carry out meaningful consultations with affected persons, host communities, and concerned nongovernment organizations.		There is no legislative provision. EA will initiate a consultation process.

<sup>10</sup> Deputy Commissioner

<sup>11</sup> Acquisition and requisition of Immovable Property Ordinance, 1982

No	ADB Safeguard Policy Principles (2009)	Relevant Policies, Laws and Regulations in Bangladesh	Degree of compliance or gaps and proposed action to address gaps
05	Establish a grievance redress mechanism to receive and facilitate resolution of the affected persons' concerns.	<ul style="list-style-type: none"> <li>▪ Persons interested can object to the DC on proposed acquisition within 15 days of publishing the notice under section 3 [ARIPO, section 4. (1)]</li> <li>▪ DC holds an inquiry into the objections raised by the interested parties [ARIPO, section 2]</li> <li>▪ DC issues a notice informing the interested parties to submit their claims for compensation after the final decision is made to acquire the land [ARIPO, section 6 (1)]</li> <li>▪ Any interested person not satisfied with the compensation awarded by DC within forty-five days from the date of service of notice of the award, can make an application to the Arbitrator for revision of the award [ARIPO, section 8. (1)]</li> <li>▪ Claimants not satisfied with the award of the Arbitrator can appeal to the Arbitration Appellate Tribunal whose decision is final [ARIPO, section 34. (1)]</li> <li>▪ Disputes arising from compensation for damages causing from laying electricity lines will be determined by arbitration [Electricity Act. 1910, section 10 (2)]</li> </ul>	The ARIPO and Electricity Act provide a number of mechanisms for grievance redress in respect of individual interests in the property and issues related to compensation. But there is no provision to hear several other resettlement related grievances arising from loss of livelihoods, loss of access to public infrastructure, damages to property causing from acquisition and construction related impacts. EA will establish a grievance redress mechanism at local level which is easily accessible and immediately responsive.
06	Improve, or at least restore, the livelihoods of all displaced persons		There is no legislative provision. EA will implement a livelihood restoration and improvement plan well in advance of displacement and resettlement.

No	ADB Safeguard Policy Principles (2009)	Relevant Policies, Laws and Regulations in Bangladesh	Degree of compliance or gaps and proposed action to address gaps
07	Provide cash compensation at replacement value	<ul style="list-style-type: none"> <li>▪ Compensation is based on considerations of a) 'market value' of the property at the date of the publication of the notice under section 3, [the average value of similar property during 12 months preceding the publication of such notice]; b) damages to standing crops or trees; c) severing of property from other property held by persons interested; d) injurious affection to his other moveable/immoveable property and earnings; e) compulsion to change his residence or business premises; and f) diminution of his income from property [ARIPO, section 8 (1)]</li> <li>▪ In addition, a premium of 15 percent (ARIPO 1982, section 8 (2)) and subsequently amended to 50% (1993) of the 'market value' is added to the compensation in view of the compulsory nature of the acquisition.</li> <li>▪ In temporary requisition, compensation includes a) a recurrent payment equal to a monthly rent; b) expenses for vacating the requisitioned property c) cost of re-occupying the property after the release of the requisition; and d) damages caused to property including cost of their restoration [ARIPO, section 5]</li> <li>▪ Full compensation for any damage, detriment or inconvenience caused by electricity lines laid by energy suppliers (licensee) or their duly authorized operators [Electricity Act, 1910, section 19(1)]</li> </ul>	<p>The ARIPO provides for compensation which includes compensation at market value, injurious affection and severance. In practice, compensation rates determined by the DC are far below the market rates. EA will provide additional compensation to bridge the gap between 'market value' and 'replacement value'. The EA will establish a JVT to prepare an accurate record of all DPs and their losses and a PVAT to establish the replacement cost value.</p> <p>The Electricity Act (1910) places its emphasis on compensation for damages caused to public property such as streets, railways, tramways, pipe wires, sewers and telegraph lines and not much on the private properties.</p> <p>Also, the Electricity Rules prevent payment of compensation for land used for erecting transmission line towers and land under Right of Way. However, compensation will be paid only for the loss of or damages to crops.</p>
08	Provide additional revenues and services through benefit sharing schemes		There is no legal provision. EA will ensure additional support for affected persons
09	Provide physically and economically displaced persons with needed assistance		There is no legal provision. EA will ensure needed assistance for affected persons



10	Improve the standards of living of the displaced poor and other vulnerable groups, including women, to at least national minimum standards		There is no legal provision. EA will ensure improvement of living standards of the displaced poor and vulnerable groups and the implementation of a GAP
11	Ensure that displaced persons without titles to land or any recognizable legal rights to land are eligible for resettlement assistance and compensation for loss of nonland assets.	<ul style="list-style-type: none"> <li>DC pays a portion of compensation in cash to persons who cultivate the land of another person on condition of delivering a share of produce from that land to that person (<i>bargadar</i>) for the value of standing crops on that land (ARIPO, section 10A.)</li> </ul>	The ARIPO provides for payment of compensation for tenants for crops they cultivate, but no other non-titled holders such as squatters, encroachers are specified. EA will provide adequate assistance to non-titled persons.
12	Pay compensation and provide other resettlement entitlements before physical or economic displacement	<ul style="list-style-type: none"> <li>DC pays compensation to persons entitled within 60 days of depositing the required funds by the 'requiring person/agency'. [ARIPO, section 10. (1)]</li> </ul>	The Act stipulates a reasonable timeframe for payment of compensation. However, delays are reported in practice. EA will ensure payment of compensation before displacement.
13	Disclose a draft resettlement plan, including documentation of the consultation process in a timely manner, before project appraisal, in an accessible place and a form and language(s) understandable to affected persons and other stakeholders.		There is no legal provision. EA will take necessary action for public disclosure of the RP.
14	Conceive and execute involuntary resettlement as part of a development project or program. Include the full costs of resettlement in the presentation of project's costs and benefits.		There is no legal provision. EA will include full resettlement cost in the project's costs.
15	Monitor and assess resettlement outcomes, their impacts on the standards of living of displaced persons		There is no legal provision. EA will implement a monitoring and reporting system to assess resettlement outcomes and impacts.

## 8. ENTITLEMENTS, ASSISTANCE AND BENEFITS

### 8.1. Eligibility

87. All displaced households residing, working, doing business and/or cultivating land within the impact area during the conduct of the census and in the detailed measurement survey (DMS), are entitled to be compensated for their lost assets, incomes and businesses at replacement cost, and will be provided with assistance to improve or at least maintain their pre-project living standards, income-earning capacity and production levels. The cutoff date to establish eligibility of the DP will be the final date of the census. Any person who encroaches into the impact area of the subproject will not be entitled for compensation or any other

assistance. Both title-holders and non-title holders will be recognized as eligible persons for receiving compensation though there are differences in the compensation packages that they can legally claim for.

## 8.2. Entitlements

88. The entitlements have been framed taking into account the provisions made in the land acquisition laws of Bangladesh and the safeguard principles of the ADB (2009) to provide compensation for the envisaged impacts. The DPs will be entitled to a combination of compensation depending on the nature of their ownership rights to the lost assets, severity of resettlement impacts and their social and economic vulnerabilities. All compensation paid to the DPs will be at replacement cost. In case the statutory compensation paid to the DPs under ARIPO, 1982 is lower than the replacement cost, the EA will pay the difference between the statutory compensation and the replacement cost. The EA will engage the RO of the PMU to conduct a survey and prepare an Inventory of losses. Furthermore, EA will establish a Joint Verification Team (JVT) to verify the accuracy of all information collected by RO on all DPs and their losses and a Property Valuation and Advisory Team (PVAT) to review the inventory of losses and to determine the replacement cost value for all losses (see chapter 11 for further details on JVT and PVAT). If the entitlement matrix has not covered any particular impact or the prices set in the RP do not correspond to the replacement cost, the entitlement matrix will be updated after the final census to include entitlements that have not been covered and to adjust the prices to commensurate with replacement cost. However, in updating the entitlement matrix of the resettlement plan, standards set in the original entitlement matrix will not be lowered.

**Table 8.1 Entitlement Matrix**

No.	Type of Loss	Definition of Entitled Person	Entitlement	Responsible Agency
01	Loss of residential structures	Legal title holders tenants (statutory/non-statutory) and non-title holders	<ul style="list-style-type: none"> <li>▪ Alternate housing (if DP is willing to accept)</li> <li>▪ Market value of the structure + 50% premium of the market value [only for title holders]</li> <li>▪ A cash grant to bridge the gap between statutory compensation based on 'market value' and 'replacement value'[only for title holders]</li> <li>▪ A monthly rental for a period of six months not exceeding Tk15,000 a month determined on the basis of the type of house occupied and its residential area [both legal title holders, tenants and non-title holders]</li> <li>▪ Option for DPs to keep the salvage construction material</li> <li>▪ Additional assistance for vulnerable households/groups for their relocation</li> </ul>	<ul style="list-style-type: none"> <li>▪ RO conducts a survey of all DPs and their losses and verified by JVT</li> <li>▪ DC determines statutory compensation [for title holders only]</li> <li>▪ EA deposits the money with the DC required for payment of compensation</li> <li>▪ EA pays the difference between statutory compensation and replacement cost and any other entitlements not covered by the DC as determined by PVAT</li> <li>▪ EA provides alternate housing</li> <li>▪ EA provides</li> </ul>

No.	Type of Loss	Definition of Entitled Person	Entitlement	Responsible Agency
				compensation for non-title holders
02	Damages caused to property during subproject construction, repair and maintenance	Legal title holders, tenants, lease holders and non-titled holders	<ul style="list-style-type: none"> <li>Full compensation at replacement value for any damage, detriment or inconvenience caused by electricity lines laid by energy suppliers (licensee) or their duly authorized operators [Electricity Act, 1910, section 19(1)]</li> <li>Full restoration of the property used by contractors to its original status or to a better condition before it is returned to the owner</li> </ul>	<ul style="list-style-type: none"> <li>EA will include provisions in the Contractors' agreement to pay compensation for damages</li> <li>The losses and compensation entitlements will be determined by JVT &amp; PVAT respectively</li> </ul>
03	Impacts on vulnerable households/ groups	Women headed households, persons with disabilities, persons in old age, very poor families etc.	<ul style="list-style-type: none"> <li>A special cash grant not exceeding TK10,000 a month for a period of three months</li> <li>Other needed assistance such as shifting allowance, transport, admission of children to schools, cash grants to get electricity and water connections etc.</li> <li>Assistance for livelihood restoration and improvement</li> <li>Employment in subprojects</li> </ul>	<ul style="list-style-type: none"> <li>RO will conduct a vulnerability assessment and prepare a schedule of assistance required and approved by the JVT and PVAT respectively.</li> <li>EA will provide the necessary assistance</li> </ul>
04	Temporary disruptions to livelihoods during subproject construction, repair and maintenance	Persons who were engaged in agriculture based or non-agriculture based livelihoods and not covered in the above entitlements	<ul style="list-style-type: none"> <li>Compensation for loss of earnings during construction, repair and maintenance period</li> </ul>	<ul style="list-style-type: none"> <li>RO will conduct an assessment of the losses</li> <li>PVAT will determine the compensation</li> <li>Contractors will pay compensation</li> </ul>

## 9. RELOCATION AND INCOME RESTORATION

89. Economic displacements anticipated from the twenty four subprojects are minimal. Eleven of the fifteen households to be displaced due to acquisition of land for the construction of the Kamalapur Railway Hospital substation and the Moripuripara substation are regular employees of the Railway Department and the EA. Therefore, their displacement and relocation will not drastically change their employment. The construction of the Kamalapur Railway Hospital substation may impact on the livelihoods of three beggar households and one woman headed household due to their physical displacements and relocation. The following safeguard measures will be adopted to mitigate any adverse impacts on the livelihoods of displaced households.

- a. The EA will ensure that the two railway employee families in Kamalapur site are relocated in a place similar or relatively better to the place that they have been living

in the pre-project situation. Their new settlements will provide easy access to their work places/livelihood activities without having to incur additional cost for their transportation, meals etc.

b. The EA will ensure that their nine employee families at Moripuripara site are relocated in a place similar or relatively better to the place that they have been living in the pre-project situation. Their new settlement will provide easy access to their work places without having to incur additional cost for their transportation, meals etc.

c. The EA will provide additional assistance to relocate the four squatter households at Kamalapur site in places that do not hinder their livelihoods.

d. EA will include provisions in the contractual agreements of the contractors to provide compensation for any loss of incomes of the DPs causing from disruptions to their livelihood activities during subproject construction, repair and maintenance.

## **10. RESETTLEMENT BUDGET AND FINANCING PLAN**

### **10.1. Resettlement budget**

90. The budget prepared for the implementation of the RP is only indicative as it is based on preliminary information collected on approximate costs and several assumptions. Therefore, it needs to be reviewed and revised after completion of the detailed census, inventory of losses, final engineering designs and property valuations. The budget includes costs of providing resettlement assistance for the 15 households to be relocated. The parameters used for budgeting are explained below.

#### **91. Notes on budgetary provisions**

- **Resettlement assistance:** A lump-sum of Tk15,000 has been recommended for each household to cover their shifting costs, which include transport, cleaning and repairs to new dwellings, buying additional household utensils etc. .
- **Livelihood assistance for vulnerable households:** Provisions have been made for the payment of a livelihood allowance of Tk10,000 per month but not exceeding for a period of three months in view of the possible disturbances to their regular livelihoods.
- **Administrative costs:** 15 percent of the total resettlement budget has been allocated to cover the administrative costs of the RP implementation which include costs of staff salaries, staff training and capacity building, vehicle hires, consultations and monitoring.
- **Contingencies:** 10 percent of the total budget has been allocated for contingencies taking into account the possible variations in cost estimates and inflationary rates.

## DPDC Resettlement Budget

No	Subproject	Description	Unit Cost (in Tk)	No. Units	ADB	AFD
					Component 6 (in Tk)	Component 5 (in Tk)
01	33/11kV Substation at Kamalapur Railway Hospital	Resettlement assistance for 6 households	15,000/per household	6 households	90,000.00	
		Assistance for disturbances to the livelihoods of 4 squatter households	30,000/per household	04 households	120,000.00	
02	33/11kV Substation at Monipuripara	Resettlement assistance for 9 households	15,000/per household	9 households	-	135,000.00
<b>TOTAL</b>					<b>210,000.00</b>	<b>135,000.00</b>
03	Administrative support for RP implementation -15% of the total cost				31,500.00	20,250.00
04	Contingencies 10% of the total budget				24,150.00	15,525.00
	<b>TOTAL RESETTLEMENT BUDGET</b>				<b>265,650.00</b>	<b>170,775.00</b>

### 10.2. Financing plan

92. The funds required for the implementation of the RP will be sourced by the EA through the PMU.

## 11. INSTITUTIONAL ARRANGEMENTS

93. The Power Division of the Ministry of Power, Energy and Mineral Resources is the EA responsible for the overall coordination of the BAN: Power System Enhancement and Efficiency Improvement Program - Tranche 2 whereas DPDC will be the EA responsible for the implementation of the subprojects and safeguards. The Ministry and the EA together will set up a Program Management Unit (PMU) which will be responsible among other things for resettlement planning, fund disbursements, coordination of all the activities related to RP implementation, monitoring and reporting. The PMU will be headed by a Program Director. In the implementation of the RP, the PMU will carry out the following functions.

- Prepare the draft RP, final RP and any other updated versions of RP through meaningful consultations with DPs and other stakeholders and submit to the ADB for approval through the EA.
- Coordination with the relevant government agencies
- Monitor the compliance of the RP implementation with safeguard policies and plans
- Prepare budgets and disburse funds required for the planned activities of the RP

- Ensure the timely and effective disclosure of information to the DPs and the conduct of consultations
- Facilitate the prompt payment of compensation to the DPs before land is handed over to the contractors and the commencement of civil works
- Engage in grievance redress and ensure the prompt resolution of complaints
- Appoint a Resettlement Officer to facilitate the efficient implementation of the RP
- Establish a Joint Verification Committee (JVT) to verify the accuracy of information provided in the IOL.
- Establish a Property Valuation Advisory Team (PVAT) to determine the replacement cost value.
- Conduct periodic reviews, appraisals, surveys and studies
- Report to both the Government of Bangladesh and the ADB

94. The PMU will appoint a Resettlement Officer (RO) to carry out the resettlement and monitoring related activities. The RO will be responsible for carrying out the following functions.

- Ensure the smooth implementation of the resettlement activities
- Coordinate with the local officials involved in resettlement activities
- Ensure budget and fund availability for resettlement activities
- Report DP grievances to the PMU and ensure their resolution
- Disburse cash grants e.g. replacement costs and other assistance to the DPs
- Ensure DP participation in resettlement activities
- Coordinate with contractors and ensure that contractors address the grievances of the DPs on any issues affecting them during project construction
- Prepare periodic progress reports

95. In order to ensure participation of all relevant stakeholders and transparency in the preparation of the final IOL, the EA/PMU will establish a Joint Verification Team (JVT) to verify the information collected by RO on all DPs and their respective losses. The members of the JVT will include representatives of EA, RO, and the DPs.

96. In order to ensure participation of all relevant stakeholders and maintain transparency in determining the replacement cost value to bridge the gap between statutory compensation and replacement cost, the EA/PMU will establish a Property Valuation Advisory Team (PVAT) to determine the 'replacement cost' to be paid by the EA. The members of the JVT will include representatives of EA, RO, and the DPs.

97. Table 11.1 describes the roles and responsibilities of the different agencies related to land acquisition and resettlement activities.

**Table 11.1: Institutional roles and responsibilities for resettlement activities**

<b>Activity</b>	<b>Responsible Agency</b>
<b>Pre-project implementation stage</b>	
Conduct surveys, appraisals, consultations in subproject locations	EA & Consultant
Prepare the draft RP	Consultant & EA
Obtain approval for RP implementation	ADB & EA
Establish the PMU	MOPEMR & EA
Appoint a Resettlement Officer (RO)	PMU & EA
Establish JVT and PVAT	PMU & EA
<b>RP updating stage</b>	
Conduct consultations with DPs and other stakeholders	RO
Information disclosure	RO
Conduct census and social surveys	RO
Review and update the RP	PMU & RO
RP approval	ADB, MOPEMR & PMU
RP disclosure	PMU & RO
<b>RP Implementation stage</b>	
Prompt payment of compensation for displaced households	PVAT, PMU & EA
Prompt payment of compensation for disturbances to livelihoods	PMU, PVAT, RO, EA & Contractors
Conduct grievance redress	RO, PMU & Contractors
Conduct stakeholder consultations	RO & PMU
Information disclosure	RO
Resettlement monitoring and reporting	PMU

## 12. IMPLEMENTATION SCHEDULE

98. All activities related to land acquisition, payment of compensation and resettlement will be completed before subproject sites are handed over to the contractor and the commencement of the civil work constructions. All land will be freed from its encumbrances before they are handed over to the contractor. However, public consultations, information disclosure, grievance redress processes, and monitoring will continue on an intermittent basis for the entire duration of the project which is now considered to be five years. Table 12.1 presents an implementation schedule for resettlement activities. The implementation schedule for resettlement activities are tentative and subject to modification based on the actual progress of work.

**Table 12.1: Implementation schedule**

Activity	Time Frame																			
	Yr.1				Yr.2				Yr.3				Yr.4				Yr.5			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4
<b>Pre-project implementation stage</b>																				
Conduct surveys, appraisals, consultations in subproject locations																				
Information disclosure																				
Prepare the draft RP																				
Obtain approval for draft RP implementation																				
Establish the PMU																				
Appoint a Resettlement Officer (RO)																				
Establish JVT and PVAT																				
<b>RP updating stage</b>																				
Conduct consultations with DPs and other stakeholders																				
Information disclosure																				
Conduct census and social surveys to prepare the final Inventory of Losses (IOL) of assets																				
Review and update the RP																				
RP approval																				
RP disclosure																				
<b>RP Implementation stage</b>																				
Prompt payment of compensation for displaced households																				
Prompt payment of compensation for disturbances to livelihoods																				
Consultations with DPs & other stakeholders																				
Information disclosure																				
Grievance redress																				
Resettlement monitoring and reporting																				



### 13. Monitoring and Reporting

99. The PMU will hold the responsibility for monitoring the overall program processes, outputs, outcomes and impacts in periodic intervals. It will engage the Resettlement Officer in the monitoring activities in addition to his/her resettlement activities. It will provide the required capacity building training for the RO. The PMU will also develop monitoring methodologies inclusive of the relevant indicators and an elaborate monitoring plan for disclosure of monitoring results well in advance of the project implementation. The monitoring system will also focus on engaging all the relevant stakeholders in the monitoring processes and adopt participatory processes. The methodologies would include review of documents produced by the EA, contractors etc., individual/group meetings with DPs and stakeholders and surveys and studies. The PMU will maintain a database of all the relevant information such as baseline survey data, information related to land acquisition, profiles of DPs and information related to resettlement.

100. The RO will undertake regular field visits to project sites and engage in communication with DPs and ensure that consultations are conducted regularly and effectively. The monitoring process will focus on the progress of the implementation of the RP, degree of compliance of project implementation with safeguard plans and measures provided in the legal agreements, disclosure of monitoring results to the DPs and other stakeholders and the level of consultations conducted with DPs and other stakeholders to address gaps in RP implementation, to adopt necessary measures to mitigate, avoid or minimize adverse impacts arising from project implementation and to redress grievances of any displaced persons.

101. The RO will systematically document the monitoring results and monthly reports will be produced for the appraisal of the PMU, EA and the contractors. The PMU will produce consolidated bi-annual reports for review by ADB on the progress of the implementation of resettlement activities and any compliance issues and corrective actions adopted. These reports will closely follow the involuntary resettlement monitoring indicators agreed at the time of resettlement plan approval. The bi-annual reports will be submitted to ADB through the EA.

102. The monitoring systems designed by PMU will include a set of verifiable indicators that measure the process, outcomes and impacts of the RP implementation. The following are some of the indicators suggested to measure and assess the progress of RP implementation.

- a) *Status of the RP* – conduct of surveys and census after the completion of the final engineering designs and updating the RP, disclosure to DPs and other stakeholders and obtaining approval
- b) *Public consultations* and information disclosure – type of consultations conducted, participation of DPs and other stakeholders, issues discussed and addressed, status of information disclosure, outcomes of consultations and information disclosure and measures adopted to address them in the updated and final RPs
- c) *Land acquisition* – status of property valuation and acquisition process, objections from the interested parties, legal action taken (if any), land clearances, handing over the land to contractors etc.
- d) *Payment of compensation* – status of statutory compensation and other additional compensation paid
- e) *Resettlement* – resettlement of DPs and the status of assistance provided, livelihood and other assistance provided
- f) *Physical progress of the construction work* – progress of construction work and any

- adverse effects on adjacent communities
- g) *Grievance redress* –status of handling grievances and grievance redress

103. The following indicators are suggested for measuring and assessing the outcomes and impacts of the implementation of the RP.

- a) Compliance of the RP implementation with safeguard plans and measures agreed.
- b) Project related benefits to DPs and their impacts e.g. housing, livelihoods etc.
- c) Improved socio-economic status of the DPs including vulnerable households
- d) Social integration of DPs with host communities
- e) Decrease of grievances from the DPs
- f) Decrease of the indirect and unforeseen adverse impacts of project implementation and involuntary resettlement

# Social Analysis

## 1. Introduction

The broad objectives of the social analysis included (a) establishing a socio-economic profile of the people living in and around the subproject locations proposed for the BAN: Power System Enhancement and Efficiency Improvement Program- Tranche 2; (b) establishing a baseline database of the population living in those subproject locations potentially to be affected by the subprojects which included the socio demography of their communities, livelihood practices, incidence of poverty and unemployment, land ownership patterns, household energy usage, status of housing, education, health, water and sanitation, migration patterns, development interventions in the communities, roles of women etc. and (c) identifying the impacts on communities potentially to be affected by the implementation of the subprojects. In order to provide a comprehensive and a contextual understanding of the socio-economic situation in the specific subproject locations and its various dimensions, this analysis would be placed within the broader macro socio-economic context of Bangladesh as well as the Divisions and Districts (Zilas) within which the proposed subprojects would be implemented.

## 2. Methodology of the social analysis

The data for the social analysis was derived from both primary and secondary sources. The secondary data was largely based on the Bangladesh national census of 2011<sup>12</sup> and Household Income and Expenditure Survey (HIES) of 2010<sup>13</sup> and a selected number of research studies and reports that was accessible. The primary data was derived from (a) a sample socio-economic survey conducted with randomly selected 110 households living along five Transmission Line subprojects who are potentially to be affected by the construction of transmission lines. A structured questionnaire was administered to elicit the information; (b) public consultations conducted with 190 men in 22 locations randomly selected from among the proposed subproject areas; and (c) gender consultations conducted with 181 women in 22 locations randomly selected from among the proposed subproject areas.

## 3. Socio-demography

The People's Republic of Bangladesh is a multi-ethnic and multi-religious community and records a population of 139,252,683 (2011)<sup>14</sup>. Of this population, 81 percent live in rural areas of the country while the rest is concentrated in urban areas. It is also reported that there are about two million indigenous people in Bangladesh. The total number of households accounts for 31,705,684. The average household size has reduced from 4.85 in 2005 to 4.5 in 2010. This change in the household size is attributed to the reduction of fertility rates and the decomposition of the large extended families into nuclear families<sup>15</sup>.

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<sup>12</sup> Bangladesh Bureau of Statistics (2012) Population and Housing census 2011 Socio-Economic and Demographic Report National Series Vol.4

<sup>13</sup> Bangladesh Bureau of Statistics (2010) Report of the Household Income and Expenditure Survey

<sup>14</sup> Bangladesh Bureau of Statistics (2012) Population and Housing census 2011 Socio-Economic and Demographic Report National Series Vol.4

<sup>15</sup> Bangladesh Bureau of Statistics (2010) Report of the Household Income and Expenditure Survey

However, some point out that the downward trend in household size is associated with a fall in the number of children in a household, indicating a fundamental demographic change rather than household splitting or migration<sup>16</sup>. The population density is estimated at 1,015 per square kilometer. The female population slightly exceeds their counterpart male population and their corresponding figures are 50.0 and 49.9 percent respectively. Infant mortality rate is 37.3 percent per 1,000 live births and the crude death rate is 4.8 percent.

As we mentioned earlier, the eighty-nine subprojects would be implemented in the three Divisions of Chittagong, Dhaka and Sylhet. The total population in these three Divisions accounts for 81,914,403 and represents 58.8 percent of the total population in Bangladesh. The total population in the three projects implementing Zilas (i.e. Chandpur, Chittagong and Comilla) in the Chittagong Division (15,419,658) is 56.7 percent of its total population. In the Dhaka Division, the six Zilas (i.e. Dhaka, Gazipur, Manikganj, Mymensingh, Narayanganj and Narasingdi) where the subprojects would be located record a total population of 27,124,189. This is 59.5 percent of that Division's total population. The Sylhet Division reports the lowest population among the three Divisions with 9,181,937. The population in the project implementing Sylhet Zila represents 37.4 percent of the Division's population.

The total number of households in the three Divisions is reported as 17,893,577 and forms 56.4 percent of the total number of households in Bangladesh. The number of households in the ten Zilas selected for project implementation amounts to 9,934,637 and constitutes 55.5% of the total number of households in the three Divisions.

Except in the Sylhet Division, the population density in both Chittagong and Dhaka Divisions exceeds the national average of 1,015. Also, except for Manikganj Zila, population density in all other Zilas goes beyond the average density of their respective Divisions. Dhaka and Narayanganj Zilas in the Dhaka Division record the highest population density over and above of all other Zilas (see Table 3.1).

**Table 3.1: Population, No. households and population density in the 10 Zilas 2011**

<b>Division and Zila</b>	<b>Population</b>	<b>No. Households</b>	<b>Population Density (per sq. Km)</b>
<b>Chittagong Division</b>	<b>27,163,631</b>	<b>5,552,269</b>	<b>831</b>
Chandpur	2,416,018	506,521	1,468
Chittagong	7,616,352	1,532,014	1,442
Comilla	5,387,288	1,053,572	1,712
<b>Total</b>	<b>15,419,658</b>	<b>3,092,107</b>	
<b>Dhaka Division</b>	<b>45,568,835</b>	<b>10,578,551</b>	<b>1,502</b>
Dhaka	12,043,977	2,786,133	8,229
Gazipur	3,403,912	826,458	1,884
Manikganj	1,392,867	324,794	1,007
Mymensingh	5,110,272	1,155,436	1,163
Narayanganj	2,948,217	675,652	4,308
Narasingdi	2,224,944	477,976	1,934
<b>Total</b>	<b>27,124,189</b>	<b>6,246,449</b>	
<b>Sylhet Division</b>	<b>9,181,937</b>	<b>1,762,757</b>	<b>779</b>
Sylhet	3,434,188	596,081	995

<sup>16</sup> Kotikula A, Narayan A & Zaman H (2010) To What Extent Are Bangladesh's Recent Gains in Poverty Reduction Different from the Past? Policy Research Working Paper WPS5199, The World Bank

<b>Total</b>	<b>3,434,188</b>	<b>596,081</b>	
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Source: Population and Housing Census 2011

The baseline survey of 110 households conducted along five proposed subproject areas included 64.5 percent of the households located in semi-urban areas, another 16.3 percent is in urban areas and 19 percent in rural areas. The total population of the 110 households was 539 with an average household size of 4.9 which is slightly higher than the national figure of 4.5. The age composition of the 539 persons is given in Table 3.2 below.

31.4 percent are dependents below the age of 18 years. The male population is 57.1 percent and far exceeded their national figure of 49.9 percent. The female population is 42.8 percent and is below their national figure of 50.0 percent. The married population is 65.6 percent whereas the rest 34.4 are unmarried.

**Table 3.2: Age composition of the 110 households**

<b>Age group</b>	<b>No. persons</b>	<b>Percentage</b>
0-7 years	59	10.9
8-17 years	111	20.5
18-29 years	150	27.8
30-44 years	130	24.1
44 years & above	89	16.5

Source: Sample survey 2013

All the 110 households surveyed are Bangali nationals. By religion, 95 percent of the households are Muslims and the rest 5 percent are Hindus. 84.5 percent of the households are living in nuclear families while the rest 15 percent has been living in extended families. All the households surveyed are male headed families.

#### **4. Literacy**

*Literacy:* The overall literacy rate for Bangladesh is 47.6 percent with 49.8 for males and 45.5 percent for females (2011). The literacy levels in the urban areas are much higher than in the rural areas for both sexes. In urban areas, literacy rate stands at 70.3 percent whereas it is only 53.3 percent in rural areas. Males in urban areas have a higher literacy rate (73.1 percent) compared to their counterparts in rural areas (56.6 percent). Similarly, urban women have a higher literacy rate with 67.6 percent, while the literate women in rural areas represent only 50.2 percent (2010).

The literacy levels among women in the ten Zilas of Chittagong, Dhaka and Sylhet are generally low when compared to their counterpart men. The proportion of women who cannot read and write in all the ten Zilasa is higher than the men. However, a marked difference is not seen among men and women who can only read. But on the other hand, the men who are capable of both reading and writing surpass the women who claimed to have acquired those literary skills (Table 4.1).

**Table 4.1: Literacy levels of population over and above 7 years of age (in percentages)**

<b>Division and Zila</b>	<b>Cannot read &amp; write</b>			<b>Can read only</b>			<b>Can read &amp; write</b>		
	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
<b>Chittagong Division</b>									
Chandpur	31.6	34.5	33.1	8.8	8.1	8.5	59.6	57.4	58.5

Division and Zila	Cannot read & write			Can read only			Can read & write		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Chittagong	22.7	30.5	26.7	7.4	6.1	6.7	69.0	63.4	66.6
Comilla	30.1	34.4	32.3	7.0	6.5	6.7	62.9	59.2	60.9
<b>Dhaka Division</b>									
Dhaka	20.5	26.6	23.6	5.5	5.7	5.6	73.9	67.7	70.8
Gazipur	25.7	31.6	28.7	7.0	6.0	6.5	67.3	62.3	64.8
Manikganj	35.7	45.1	40.5	7.0	5.3	6.1	57.3	49.5	53.4
Mymensingh	39.8	43.3	41.5	8.3	7.8	8.1	51.9	48.9	50.4
Narayanganj	31.6	36.6	34.1	9.6	8.8	9.2	58.8	54.7	56.7
Narasingdi	35.2	36.7	35.9	8.4	8.8	8.6	56.4	54.6	55.5
<b>Sylhet Division</b>									
Sylhet	34.5	40.5	37.5	8.3	7.3	7.8	57.2	52.2	54.7

Source: Population and Housing Census 201

## 5. School enrollment

The school enrollment rates in the country are however in favour of females than males. The school enrollment rates among children in the age group of 6-10 years point to 86.9 percent of girls and 82.6 percent of boys. A similar trend is observed among the children in the age category of 11-15 years where the enrollment rate among girls is 83.6 percent while their counterpart boys account for only 72.4. It is also shown that school enrollment rates are much higher among the non-poor families compared to the poor families. For example, enrollment rate of children in the age group 6-10 years who are coming from non-poor families stand at 89.0 percent while the enrollment rate of children from poor families is only 78.3 percent. A similar trend is observed among children in the age group of 11-15 years where the rate of enrollment among non-poor children is 85.5 percent while it is 70.2 percent among poor children.

Of the three Divisions, Dhaka Division records the highest school enrollment rate with 84.44 percent followed by the Chittagong Division with a record of 83.0 percent. Sylhet Division records the lowest rate of school enrollment with 75.6 percent (2010).

## 6. Educational achievements

In terms of educational achievements of Bangladesh's population, 45.2 percent of the population over and above 7 years of age has not passed the class one. Females exceed the males with 47.97 percent and 42.3 percent respectively. 22.4 percent of males and 21.2 percent of females have studied only upto class V with an average of 21.8 percent. The population that studied between classes VI-IX is 20.2 percent who constitutes 19.4 percent of males and 21.3 percent of females. The population that passed SSC, HSC or their equivalent comprises only 9.4 percent. Of them, males are 10.9 percent and females are 8.0 percent (2010). Despite the comparatively high school enrollment rates among girls, their low achievements in education can be easily attributed to their early drop out of school for reasons of household poverty and other social factors such as early marriage. The mean age of marriage for girls in Bangladesh is 17.5 years whereas it is 23.9 years for boys.

The educational achievements of 480 members in the 110 sample households are presented in Table 6.1. A little more than one-fourth of this population has studied only upto the primary level. Another one-fourth of the population has been able to reach the secondary school certificate

level. Junior school certificate has been obtained by 17.9 percent of the population. It is only 22.4 percent who has been able to reach the higher secondary school certificate and the degree levels. Among the sample, there is 7.7 percent who are illiterate. Community consultations pointed to poverty as the major underlying factor that deprives a large number of children pursuing higher education. For females, in addition to poverty, lack of transport facilities, security concerns, early marriage and conventional family norms have largely influenced to prevent them from attaining higher education. However, attitudes towards education are rapidly changing and communities including the poor have begun to realize the value of providing equal education for both girls and boys.

**Table 6.1: Educational achievements of 110 households**

Level of education achieved	No. persons	Percentage
Illiterate	37	7.7
Below primary school certificate	57	11.8
Primary school certificate	81	16.8
Junior school certificate	86	17.9
Secondary school certificate	111	23.1
Higher secondary school certificate	76	15.8
Graduate & above	31	6.4
Professional diploma/degree	01	0.2

Source: Sample survey 2013

## 7. Access to information and communication

The daily newspapers are read by 15.2 percent of the population in Bangladesh while the radio is listened to by 3.9 percent. However, the population watching the television is relatively high and is at 44.8 percent (2011).

In the three Divisions and ten Zilas, newspaper reading is largely confined to the male population and it is only a very few women who read a newspaper. Low literacy levels, burden of household work and confinements to the domestic circles may have been the causes that reduced women's access to a newspaper. However, compared to men, women have a higher tendency of listening to the radio in most of the Zilas. There is no marked difference in the men and women watching the television but both sexes surpass the other in some Zilas (see Table 7.1).

**Table 7.1: Population reading newspapers, listening to radio and watching television by gender, 03 divisions and 10 Zilas in 2011 (in percentages)**

Division and Zila	Reading newspaper		Listening to radio		Watching television	
	Male	Female	Male	Female	Male	Female
<b>Chittagong Division</b>	<b>80.3</b>	<b>19.7</b>	<b>52.4</b>	<b>47.6</b>	<b>50.0</b>	<b>50.0</b>
Chandpur	90.6	9.4	44.4	55.6	49.6	50.4
Chittagong	71.8	28.2	62.2	37.8	50.2	49.8
Comilla	79.6	20.4	48.2	51.8	48.9	51.1
<b>Dhaka Division</b>	<b>84.9</b>	<b>15.1</b>	<b>46.7</b>	<b>53.3</b>	<b>50.4</b>	<b>49.6</b>
Dhaka	77.3	22.7	44.9	55.1	48.8	51.2
Gazipur	89.8	10.2	47.0	53.0	49.9	50.1
Manikganj	95.2	4.8	49.3	50.7	50.8	49.2
Mymensingh	70.6	29.4	43.7	56.3	52.5	47.5

Narayanganj	74.2	25.8	46.6	53.4	50.1	49.9
Narasingdi	93.8	6.2	40.1	59.9	50.6	49.4
<b>Sylhet Division</b>	<b>79.5</b>	<b>20.5</b>	<b>52.2</b>	<b>47.8</b>	<b>50.5</b>	<b>49.5</b>
Sylhet	73.5	26.5	51.5	48.5	50.0	50.0

Source: Population and Housing Census 2011

The number of households who use a land/fixed telephone in Bangladesh is rather low and is only about 2.0 percent. A majority of such telephone users are families living in urban areas. Alternatively, the number of households using mobile telephones has increased rapidly over the past few years and has reached to 63.7 percent. The rural-urban divide of the mobile phone users is 56.7 percent and 82.74 percent respectively. However, it is reported that phone users among the poor families are only about 2 percent<sup>17</sup>. Computers are available in 3 percent of the households. 8.5 percent of the households in urban areas have a computer in their homes whereas in rural areas, it is only 0.9 percent that possesses a computer (2010). In our sample of 110 households, 80.9 percent reported having a mobile telephone and a television.

## 8. Land and housing

The rural households who are landless in Bangladesh decreased from 5.3 percent in 2005 to 4.6 percent in 2010. Meanwhile, same rural households that owned 0.01-0.40 acres increased from 55.2 percent in 2005 to 60.5 percent in 2010. A slight decrease of households holding 0.50-0.99 acres was observed between 2005 and 2010 declining from 12.4 percent to 11.6 percent. Households that owned 1.00-2.49 acres increased from 14.6 percent to 17.6 percent during the same five year period. A similar increase could be observed among households that owned 2.50-7.49 acres. The increase was from 7.6 to 8.7. Rural households that owned more than 7.5 acres accounted for only 1.6 percent.

Consultations conducted with men and women in the proposed subproject sites revealed that the size of the land owned by households varied between 0.01 to 0.12 acres. A majority of the poor families remained landless. In the sample of 110 households, it is only 11 households that reported owning land. Of them, 10 households owned paddy land and it was only 1 family that owned a highland. Of these land owners, the size of land owned by 45.4 percent of the households is less than 0.20 acres. Another 36.3 percent owned 0.20 to 0.30 acres. 18.1 percent owned land between 0.40 to 0.50 acres in extent. The price of land in Bangladesh particularly in urban areas is exorbitant. In the subproject areas, the market price of paddy lands ranged between Tk50-60,000,000 an acre (US \$625,000-750,000). The subproject areas being largely inhabited by migrant families who have come from rural areas in search of employment and the majority of them being engaged in blue-collar jobs such as garment and factory work or in small businesses and informal sector jobs do not have the adequate financial resources to buy land at such high prices. Meanwhile, many poor and vulnerable families have sold out their land because of their financial difficulties. Or else, they have been evicted from their lands by more powerful people. Though 95.4 percent of the sample claimed that they have been living on a private land 80.9 percent of them belonged to an outside party. This means that the majority of the households have been living on rented out properties. 16.3 percent lived on a property that belonged to their parents. Another 1.8 percent lived on land that was owned by their children or relatives. It is only 0.9 percent who claimed that the property they live is self-owned. 4.5 percent of the households have been the squatters.

<sup>17</sup> Kotikula A, Narayan A & Zaman H (2010) To What Extent Are Bangladesh's Recent Gains in Poverty Reduction Different from the Past? Policy Research Working Paper WPS5199, The World Bank



Around 78 percent of the population in Bangladesh lives in a separate dwelling while another 6.3 percent live in an apartment. The joint housing or barracks are occupied by another 16.2 percent. 41.8 percent of the households live in *katcha* houses where durable construction materials such as tin/GI sheets are used for roof and walls. However, another 34.1 percent live in *katchas* where part of the construction materials used is non durable like jute or straw. High-income households use cement for wall and floor, while the rest use mud and bamboo for floor and hey/straw/bamboo/leaves for wall. Temporary houses called *jupri* are occupied by 9.4 percent. Permanent (*pucca*) and semi permanent (semi *pucca*) houses are occupied by 3.6 percent and 10.8 percent respectively (2010).

44.5 percent and 11.8 percent of the 110 sample households are living in semi pucca and pucca houses respectively. Both categories exceeded their corresponding national figures of 10.8 percent and 3.6 percent. Also, another 38.1 percent of the households live in tin sheds constructed with durable construction materials which figure is slightly below the national figure of 41.8 percent. Meanwhile, 4.5 families live in mud houses and another 0.9 percent occupies thatched houses. 61.8 percent of the households have been living in houses which had 3-4 rooms whereas another 15.4 percent had rooms varying from 5-6. The houses with 1-2 rooms are occupied by 13.6 percent of the households. The large spacious houses with more than 7 rooms are occupied by 9.0 percent.

The majority of the population in the three subproject implementing Zilas live in their own dwellings. The only exception is Dhaka Zila where the majority (69.2 percent) lives in rented houses. It is only 28.2 percent of the households in Dhaka Zila that possessed their own housing (see Table 8.1). Among the other Zilas that recorded higher numbers of rented out dwellings are Gazipur and Narayanganj in the Dhaka Division and the Chittagong Zila in the Chittagong Division. These Zilas comprise of large migrant populations from rural areas who have come in search of employment and other business opportunities in the urban environments. Scarcity of land and their high prices have deprived these migrant population in possessing their own land or dwellings in the communities to which they migrated.

**Table 8.1: Tenure patterns in housing in the 10 Zilas (in percentages)**

<b>Zila</b>	<b>Own</b>	<b>Rented</b>	<b>Rent free</b>
<b>Chittagong Division</b>			
Chandpur	93.8	3.1	3.1
Chittagong	67.9	30.4	1.7
Comilla	92.1	5.9	2.0
<b>Dhaka Division</b>			
Dhaka	28.2	69.2	2.5
Gazipur	52.2	44.8	3.0
Manikganj	93.6	2.7	3.7
Mymensingh	90.7	3.9	5.4
Narayanganj	58.3	37.2	4.4
Narasingdi	82.0	11.2	6.7
<b>Sylhet Division</b>			
Sylhet	80.5	16.2	3.3

Source: Population and Housing Census 2011

In the sample of 110 households, houses occupied by 80.9 percent of the households are rented out and owned by outside parties. 16.3 percent of the households live in a house that belonged to their parents and they may be the families living in extended families. Another 1.8

percent lives in a house that belonged to their children or relatives. And it is only 0.9 percent who lives in a self-owned house.

## 9. Household amenities

*Drinking water:* The source of drinking water for 89.1 percent of the Bangladesh's population is a tube well or a deep tube well. 8.1 percent draws water from a tap. The rest 3 percent collects their water from diverse sources such as wells, ponds, rivers, ditches, canals etc.

In the Sylhet Division, 91.7 percent of the households draw their drinking water from tube wells, the highest among the three Divisions. The corresponding figures for Chittagong and Dhaka Divisions are 78.3 percent and 75.1 percent respectively. The household population who is dependent on water supplied by other government agencies includes 21.3 percent in the Dhaka Division, 13.7 percent in the Chittagong Division and 3.8 percent in the Sylhet Division. Water from ponds, streams etc. have been used for drinking purposes by 1.9 percent of the households in the Chittagong Division, 0.04 percent in the Dhaka Division and 0.8 percent in the Sylhet Division (2010). A majority of the households in the ten Zilas have their water sources located either within their own dwellings or in a radius of 200 meters (see Table 9.1)

**Table 9.1: Access to drinking water by Divisions and Zilas**

Division and Zila	Inside the dwelling	Within 200 meters	200 meters +
<b>Chittagong Division</b>	<b>41.8</b>	<b>47.7</b>	<b>10.4</b>
Chandpur	18.6	66.2	15.2
Chittagong	41.4	50.6	8.4
Comilla	54.9	39.2	6.0
<b>Dhaka Division</b>	<b>65.6</b>	<b>29.2</b>	<b>5.2</b>
Dhaka	80.3	17.7	2.0
Gazipur	71.6	26.4	2.0
Manikganj	84.5	13.6	1.8
Mymensingh	19.0	67.8	13.2
Narayanganj	58.2	38.7	3.1
Narasingdi	93.0	5.8	1.2
<b>Sylhet Division</b>	<b>47.7</b>	<b>40.4</b>	<b>11.9</b>
Sylhet	59.9	30.1	10.0

Source: Population and Housing Census 2011

71.8 percent of the 110 households draw their water from a private tube well while another 18.1 percent access drinking water from a public tube well. The households drawing water from both private and public tube wells (89.9 percent) almost matched with the national figure of 89.1 percent but exceeded the Divisional figures for Chittagong (78.3 percent) and Dhaka (75.1). The corresponding figure for Sylhet Division is 91.7 percent. Water from a government scheme is accessed by 2.7 percent; 1.8 percent from both a public and a private well; 0.9 percent from a river/stream; and 4.5 percent from other sources such as rain water harvesting or buying water from others.

*Toilets:* Sanitary toilets with water seal are available for 27.8 percent of the Bangladesh households. Another 33.8 percent use sanitary toilets but without water seal facility. Non-sanitary toilets called *kutchha* are used by 31.4 percent of the households. Households who do

not have a toilet and use open space account for 7.0 percent (2011).

Tables 9.2 and 9.3 show the type of toilets used by households in the Chittagong, Dhaka and Sylhet Divisions and in their respective Zilas. The Tables also show the proportion of households that do not have the toilets (2011). The use of water seal sanitary toilets is high in the urban areas of all three Divisions compared to their respective rural areas. The use of sanitary toilets without water seal facility is evenly distributed across both rural and urban areas. The use of non-sanitary toilets (*kutcha*) is high in the rural areas. Also, the households that do not have toilets and used the open space are also high in rural areas of the three Divisions.

**Table 9.2: Types of toilets in the households of the Chittagong, Dhaka and Sylhet Divisions (in percentages)**

Type of toilet	Chittagong		Dhaka		Sylhet	
	Rural	Urban	Rural	Urban	Rural	Urban
Sanitary with water seal	19.3	44.3	22.1	50.3	15.6	42.4
Sanitary without water seal	43.7	34.7	40.0	38.0	30.8	35.6
Non-sanitary ( <i>kutcha</i> )	31.5	19.6	32.1	10.7	44.0	20.8
Open space	5.5	1.4	5.8	1.0	9.5	1.2

Source: Population and Housing Census 2011

**Table 9.3: Types of toilets in the households of the ten Zilas (in percentages)**

Division and Zila	Sanitary with water seal	Sanitary without water seal	Non-sanitary ( <i>kutcha</i> )	Open space
<b>Chittagong Division</b>				
Chandpur	11.3	57.2	27.7	1.8
Chittagong	36.3	40.8	20.1	2.8
Comilla	19.7	42.7	36.2	1.4
<b>Dhaka Division</b>				
Dhaka	44.6	47.9	7.2	0.3
Gazipur	41.3	38.5	19.4	0.8
Manikganj	19.1	40.4	26.7	3.9
Mymensingh	16.7	27.3	44.2	11.8
Narayanganj	22.3	42.7	32.7	2.3
Narasingdi	22.1	34.4	38.2	5.4
<b>Sylhet Division</b>				
Sylhet	29.1	34.9	29.5	6.4

Source: Population and Housing Census 2011

In the sample of 110 households, 76.3 percent of the households use a sanitary toilet with water seal facility. This figure far exceeds the national figure of 27.8 percent of the households that used water seal sanitary toilets as well as similar figures for ten Zilas in the three Divisions of Chittagong, Dhaka and Sylhet. 16.3 percent of the households use sanitary toilets without water seal which is almost half the national figure of 31.4 percent using sanitary toilets without water seal. Flush toilets are used by 2.7 percent of the households while 1.8 percent uses non sanitary hanging toilets. 2.7 percent of the households do not have a toilet which is almost half the national figure of 7.0 percent (2011) without toilets.

## 10. Households assets

Other than the electrical appliances owned by households, 75.4 percent of the 110 households reported having valuable household furniture such as drawing room sets, almirahas and wardrobes made out of wood or steel, dressing tables etc. Mobile telephones are owned by 80.9 percent of the households. This means that around another 20-35 percent of the households did not possess any of those valuable assets. The other valuable goods such as different kinds of motor vehicles have been owned by only a very few households. The Table 10.1 below presents the valuable household goods (excluding electrical appliances) owned by the 110 households. Ownership patterns of different household goods shows that despite the permanent nature of the housing structures, and their basic amenities like electricity, water and sanitation facilities, families have not been able to accumulate many household assets. And those families may be surviving on their daily/monthly cash incomes without being able to make any savings for investments in either movable or immovable properties.

**Table 10.1: Household assets 110 families**

Household asset	No. Households	Percentage
Mobile telephones	89	80.9
Household furniture	83	75.4
Push bicycles	12	10.9
Rickshaw	7	6.3
Car	5	4.5
Motor bicycles	4	3.6
Water pumps	3	2.7
Van	2	1.8
Buses	1	0.9
CNG auto rickshaw	1	0.9
Lorries	1	0.9
Nasimon	1	0.9

Source: Sample survey 2013

## 11. Energy use

*Electricity for lighting:* Grid electricity is used for household lighting by 56.6 percent of the population in Bangladesh. Around 42 percent of the rural households are connected to grid electricity. However, their corresponding number in the urban areas is around 90 percent. Kerosene is used by 39.5 percent for lighting. Solar power is used for lighting by 3.3 percent. The rest use biogas or other energy sources.

Of the three Divisions, the highest number of households that are connected to electricity is reported from Dhaka Division with 67.3 percent followed by Chittagong Division recording a percentage of 60.3. The lowest number of household electricity connections is reported from the Sylhet Division with 47.2 percent (2010). The highest number of households that use electricity for household lighting is reported from Chittagong and Comilla Zilas in the Chittagong Division, and Dhaka, Narayanganj, Gazipur and Narasingdi in the Dhaka Division. The proportion of households using electricity for lighting in the Sylhet Zila is 62.8 percent. Kerosene is the major source of energy used for lighting by non-connected households. Except in the Chandpur in Chittagong Division, use of solar power by households for lighting is less than 5 percent (see Table 12).

*Electricity for cooking:* Electricity is used for cooking only by a negligible number and they account for 0.4 percent. 51.2 percent of the households in Bangladesh use straw/leaves/dried cow dung for cooking purposes. Fuel wood is used by 34.8 percent for the same purpose. Gas/LPG is used for cooking by 12.6 percent of the households. Kerosene is used by another 1 percent.

Similarly, use of either electricity or kerosene for household cooking is extremely low in the three Divisions of Chittagong, Dhaka and Sylhet and their respective ten Zilas. A majority of the households use biomass such as fuel wood, straw and dried cow dung as the source of energy for cooking. The use of LP gas for cooking is high only in Dhaka followed by Gazipur and Chittagong Zilas probably due to the difficulty of finding suitable biomass within urban environments and the limited space available in their households (see Table 11.1).

In the urban areas, households' expenditure on fuel and lighting formed 14.41 percent of their total expenditures whereas in the rural households, it amounted to 7.29 percent of the households' monthly expenditure. At national level, household expenditure on fuel and lighting was 9.95% of the total expenditure.

**Table 11.1: Source of energy used for household lighting and cooking by 10 Zilas in 2011 (in percentages)**

Source	Chand pur	Chittagong	Comilla	Dhaka	Gazipur	Manikganj	Mymensingh	Narayanganj	Narasingdi	Sylhet
<b>Household Lighting</b>										
<b>Electricity</b>	50.2	81.9	76.7	97.6	87.4	49.6	42.3	95.9	70.5	62.8
<b>Solar</b>	6.7	2.7	1.9	0.1	2.3	4.0	3.2	0.1	3.8	1.1
<b>Kerosene</b>	41.5	15.0	21.1	2.2	10.1	44.9	52.3	3.8	25.6	35.8
<b>Biogas</b>	0.1	0.1	0.1	0.0	0.0	0.7	0.2	0.0	0.1	0.0
<b>Other</b>	1.5	0.3	0.2	0.0	0.2	0.7	2.0	0.1	0.1	0.3
<b>Household Cooking</b>										
<b>Wood</b>	47.7	56.0	32.2	11.9	35.9	6.0	54.5	27.9	29.2	64.8
<b>kerosene</b>	1.6	0.5	1.5	0.2	0.5	0.5	1.6	0.5	0.8	0.8
<b>Gas/LPG</b>	4.3	33.0	11.2	75.4	38.4	2.1	5.0	46.8	15.4	18.7
<b>Electricity</b>	0.3	0.5	0.3	1.0	0.4	0.3	0.6	1.2	0.9	0.5
<b>Straw/dried cow dung</b>	46.1	9.8	54.7	11.5	24.9	91.1	38.3	23.4	53.7	15.0
<b>Biogas</b>	0.0	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.0	2.0

Source: Population and Housing Census 2011

All the 110 households in the sample are connected to the grid electricity and all of them have been using electricity for household lighting. Only 5.4 percent of the households reported using electricity for cooking purposes and it exceeded the national figure of 0.4 percent. 9.0 percent used LP Gas for cooking and other boiling/heating purposes. Apart from household lighting and cooking, households have been using electricity for operating the following equipment.

**Table 11.2: Electrical appliances used in the 110 households**

Electrical appliance	No. Households	Percentage of the households
Television	89	80.9
Electric fan	87	79.0
Telephone charger	65	59.0
Refrigerator	48	43.6
Electric iron	22	20.0
Computer	13	11.8
Water pumps	12	10.9
Radio/cassette recorder	5	4.5
Blender	4	3.6
Rice cooker	1	0.9
Boiling water/heating food	1	0.9

Source: Sample survey 2013

The peak hours of using electricity by the 110 households are from 6.00 p.m. to 10.p.m. 79.0 percent reported using electricity during these four hours primarily for household lighting and operating televisions. Another 16.6 percent used electricity between 10.00 p.m. to 12.00 midnight. Only, 4.2 percent of the sample used electricity from 6.00 a.m. to 6.00 p.m. and the lowest usage hours are from 8.00 a.m. to 2.00 p.m. However, households who owned refrigerators operated them for 24 hours of the day while electric fans have been used for nearly 8.1 hours a day. Televisions are used for 4.9 hours whereas radios have been operated for 6 hours a day. Water pumps have been operated for 2 hours a day. The number of kWh used by an average household was in the range of 150-200 units a month. However, electricity usage among affluent families was comparatively high with 300-400 kWh per month. The unit rate payable for electricity by households varied from Tk4.50 to Tk10 and their monthly electricity bills ranged between Tk700 to Tk8,000. The majority has been paying a monthly electricity bill of Tk1,500 to Tk2,000. The 110 households spend 5.5 percent of their incomes on electricity and another 4.4 percent for purchasing fuel wood.

## 12. Livelihoods/Occupations

The labour force in Bangladesh constitutes the population in the age group of 15-59 years. The labour force in urban areas exceeds their counterparts in rural areas. The urban labour force account for 62.45 percent whereas the rural labour force is only 57.89 percent (2010). The reason for a larger urban work force is due to the internal migration of workers from rural areas in search of employment and business opportunities. More than one third of the country's labour force (36%) is occupied in the agriculture, fishery and forestry sectors. Employees in the craft and related trades account for 12.9 percent. Those employed in professional and managerial services is altogether 18.0 percent. The clerical support workers constitute 9.3 percent of the labour force whereas plant and machine operators and assemblers are 8.4 percent. Those engaged in elementary occupations including transport workers are 16.6 percent.

Among the 110 sample of households there are 463 persons who aged above 7 years. Of them, students, persons in old age or disabled constituted 37.3 percent (173 persons). Another 9.5 percent were reported as unemployed (44 persons). Of the unemployed, females constituted 59.0 percent. The rest 246 persons are engaged in various forms of livelihood activities. Of them, 16.2 percent claimed to have a secondary source of income. The males constituted 74.3 percent of the people who are engaged in livelihood practices. The rest 25.7

percent are females. The Table 14 below presents the primary and secondary occupations/livelihoods of these 246 persons. 96.5 percent of the small businesses are run by men and it is only 4.5 percent of the women who are engaged in businesses.

In contrary, women constituted the majority (89.6 percent) in running poultry farms, fishnet making, tutoring and tailoring. On the other hand, men dominated the government sector jobs having a share of 90.9 percent of the government employment.

**Table 12.1: Occupations and livelihoods of the 110 households**

Occupation/Livelihood	Primary source of livelihood		Secondary source of livelihood	
	No. Persons	Percentage	No. Persons	Percentage
Small businesses e.g. grocery shops, tea kiosks, hotels & restaurants, stationery shops, supply businesses, transport services etc	86	34.9	11	27.5
Poultry farms, fishnet makers, tutors, tailors	58	23.5	12	30.0
Private sector employee	40	16.2	1	2.5
Paddy cultivation & other agricultural crops	13	5.2	7	17.5
Government employee	11	4.4	-	-
Employee in a foreign country	7	2.8	-	-
Garment factory worker	7	2.8	-	-
Driver/Transport worker	7	2.8	1	2.5
Construction work	6	2.4	1	2.5
Agricultural labourer	5	2.0	2	5.0
Rickshaw pulling	3	1.2	-	-
Animal husbandry	1	0.4	-	-
Marine & fresh water fishing	1	0.4	4	10.0
Employee in an NGO	1	0.4	-	-
Skilled/semi-skilled worker	1	0.4	-	-
Highland crop cultivation	-	-	1	2.5
<b>Total</b>	<b>246</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>

Source: Sample survey 2013

The subproject areas being largely urban or semi-urban areas, the number of families who are engaged in cultivation of paddy and other crops such as vegetables, and fruits are only a few. 82.8 percent of the households engaged in agriculture used their family labour for agricultural activities while another 25 percent used hired labour in addition to their family labour. The produce from agricultural activities was exclusively used for family consumption. The types of crops cultivated are given in Table 12.2.

**Table 15: Types of crops cultivated by sample households**

Type of crops cultivated	No. Households	Percentage
Rice	13	43.9
Vegetables	10	24.3
Chillies	4	9.7
Mangoes & other fruits	4	9.7
Onions	3	7.3
Potatoes	1	2.4
Jute	1	2.4
<b>Total</b>	<b>41</b>	<b>100.00</b>

Source: Sample survey 2013

### 13. Migration and foreign employment

Of the country's population, around 2,845,572 persons (2.0 percent) live in foreign countries and they largely constitute the migrant population employed in the Middle-East countries. Of them, 95 percent are males. In 2010, the migrant population constituted 12.2 percent representing 13.7 from rural areas and 8.3 percent from urban areas. 3.9 percent of them migrated within the country while 8.6 percent migrated to foreign countries. Migrants to foreign countries constituted 9.2 percent from rural areas and 6.8 percent from urban areas. 41.5 percent of the foreign migrants are in the age group of 25-34 years; 26.2 percent between 45-54 years; 19.1 percent in the age of 15-24 years; and 10.5 percent is between 45-54 years. Among the 110 sample households, there are 7 persons (2.8 percent) who have migrated to a foreign country for employment. The foreign remittance that families in subproject areas received ranged from Tk10,000 to Tk50,000 a month (US \$125-625). There is a strong positive correlation between the receipt of foreign remittances and household expenditures. The poverty rate among receivers of foreign remittances is 17 percent compared to 42 percent among other families.<sup>18</sup>

### 14. Health and disabilities

The major chronic diseases that affected the Bangladesh population included gastric ulcers, high/low blood pressure and rheumatic fever. In the 12 months preceding the year 2010, 24.0 percent of the population suffered from gastric ulcers; 10.5 percent from high/low pressure; and 14.0 percent from rheumatic fever. 40.2 percent of the patients have obtained treatment from a pharmacy or a dispensary; 24.4 percent from a private doctor; 14.3 percent from a government doctor who has been engaged in private practice; and 9.2 percent from a government doctor at a government health/medical centre. In project sites, regular prevalence of fever, jaundice, typhoid, dysentery, anemia, diabetics, skin diseases and malnutrition among working women and pregnancy related problems have been reported.

The proportion of persons suffering from either physical or mental disability or both accounted for 9.0 percent of the country's population (2011). Among them, 10 percent were females and 8.1 percent were males.

<sup>18</sup> Ibid



79 percent of country's men and women have obtained treatment from a pharmacy or a private doctor or a government doctor engaged in private practice despite such private treatment is expensive and is unaffordable to patients from poor and lower middle class families (2010). In the sample of 110 households, 27.4 percent accessed medical services from a private clinic or a hospital. Another 20.4 percent obtained treatment from a clinic run by an NGO. The proportion of households that approached a government hospital, government medical college hospital or government community clinic or health centre is 24.1 percent. 22.5 percent has accessed a mother and child care centre.

In the consultations conducted with both men and women, they expressed their dissatisfaction with the standards of government medical services and their unwillingness to obtain treatment from government health facilities. The reasons included the poor quality of services provided, inconsiderate behaviour of health/medical personnel, and poor quality of service provided by doctors, non-availability of doctors particularly in emergencies, obsolete medical equipment, and the non-availability of medicine.

## **15. Awareness on HIV/AIDS**

People did not have a comprehensive knowledge of what HIV/AIDS is or its implications. Some preliminary knowledge has been acquired through television and reading newspapers. However, they perceived HIV/AIDS as causing from 'an illegal sexual contact between a man and a woman'. They are of the opinion that the best way to prevent HIV/AIDS is through self-restraint. A higher incidence of HIV/AIDS was reported from Sylhet area where there is a large population of remittance workers living in European and other Middle-Eastern countries. It is reported that the highest number of foreign remittance workers in Bangladesh are from Sylhet. No other subproject areas reported any prevalence of HIV/AIDS (Gender consultations, Ghoshpara, Sylhet).

## **16. Household incomes and expenditures**

The number of income earners per household is 1.31 at national level. In urban households, the number of income earners is 1.40 while in rural households it is 1.27. During the period 2005-2010, household incomes of the people in Bangladesh showed a remarkable increase almost in the range of 63 percent across national, urban and rural sectors. At national level, monthly household income increased from Tk7,203 to 11,479; from Tk10,463 to Tk16,463 in urban areas; and from Tk6,095 to Tk9,648 in rural areas. The average monthly household income in the Chittagong Division was Tk14,092; it was Tk13,226 in the Dhaka Division; and Tk11,629 in the Sylhet Division, all three Divisions exceeded the national average of Tk11,479 (2010). A large number of industrial and commercial establishments are concentrated in the Dhaka Division while Sylhet Division represents the highest population of foreign remittance workers in the country. Along with household incomes increases, monthly per capita income too increased by almost 58 percent. At national level, per capita income increased from Tk1,485 to Tk2,553; from Tk2,217 to Tk3,740 in urban areas; and from Tk1,246 to Tk2,130 in the rural areas (2010).

Of the 110 households, 20 percent of the households reported a monthly income below Tk10,000 of whom 50 percent was below Tk5,000. The annual income of the majority of the households i.e. 37.2 percent was between Tk10,000-20,000. An annual income of Tk20,000-30,000 was received by another 28.1 percent of the households. 14.5 percent of the households

generated an annual income over and above Tk30,000 of whom 50 percent earned more than Tk40,000 per annum. The average monthly income is estimated at Tk20,762.05 whereas their monthly per capita income stands at Tk4,237.15. The average monthly household income and its per capita income far exceed both the national as well as the divisional figures. This may be because of the recent increases in the per capita income since 2011 at a rate of 8-9 percent in 2012 and 2013 respectively. According to the Bangladesh Bureau of Statistics, the annual per capita household income in the current fiscal year of 2013 has increased from US \$848 to US \$923 (Tk73,840)<sup>19</sup>. This is largely accredited to higher influx of foreign remittance to the country (The Daily Star, 17<sup>th</sup> May 2013). The Sylhet Division represents the country's highest population that migrated to foreign countries as remittance earners.

In Bangladesh, household have derived their incomes from multiple sources. For example, in rural households nearly one third of the income has been derived from agricultural activities whereas in urban households, incomes are largely accrued through wages and salaries and business and commercial activities.

It is also noteworthy to observe that the rural sector households are gaining a substantial share of their incomes from non-agricultural sources such as professional wages and salaries and business and commerce. Gifts and remittances constituted a significant proportion of the rural household incomes compared to the urban households. The share that each source contributed to the total composition of the household income is presented in Table 16.1.

**Table 16.1: Share of income of Bangladesh's households by source of income 2010 (in percentages)**

Source	National	Rural	Urban
Agriculture	20.44	29.73	5.56
Business & commerce	19.16	15.05	25.75
Professional wages & salaries	35.55	29.57	45.14
Housing services	7.27	5.18	10.63
Gifts and remittances	13.62	17.28	7.75
Other	3.93	3.16	5.15

Source: Household Income and Expenditure Survey, 2010

Table 16.2 below shows the average monthly incomes generated from different livelihoods engaged in by the 110 households and their proportional contribution to the overall incomes of the 110 households.

**Table 16.2: Livelihood sources of 110 households and their average monthly incomes**

Source of livelihood	Average monthly income	Source of livelihood	Average monthly income
Small businesses e.g. grocery shops, tea kiosks, hotels & restaurants, stationery shops, supply businesses, transport services etc	16,256.14	Construction work	9,666.67

<sup>19</sup> At the current conversion rate of US \$1=Tk80

Private sector employee	15,705.73	Paddy cultivation	9,218.36
Fresh water fishing	15,000.00	Skilled/semi-skilled worker	8,000.00
Employee in an NGO (non - governmental organization)	14,000.00	Garments factory worker	7,333.33
Government employee	13,908.33	Poultry farms, fishnet makers, tutors, tailors	5,404.17
Employee in a foreign country	12,500.00	Retail trade	2,000.00
Rickshaw pulling	11,333.33	Highland crop cultivation	1,708.33
Driver/transport worker	10,129.63		

Source: Sample survey 2013

The average monthly expenditures of Bangladesh's households in 2010 was Tk11,200. In rural areas, household monthly expenditure was Tk9,612 whereas in the urban sector, it was Tk15,531. The household monthly expenditures of the three Divisions of Chittagong, Dhaka and Sylhet exceeds the national average and record an expenditure of Tk14,360, Tk11,643 and Tk12,003 respectively.

Of the 110 households in our sample, the monthly household expenditure of 13.6 percent of the households is reported as below Tk10,000 of whom around 2.0 percent of the households' monthly expenditure was less than Tk5,000. The household expenditure of the majority 43.6 percent households is in the range of Tk10,000-20,000.

Another 29.0 percent reported their monthly expenditure as Tk20,000-30,000. The monthly expenditure of the rest of the households i.e. 13.6 percent is over and above Tk30,000 of whom around 3.0 percent exceeded their expenditures over Tk40,000. The monthly average household expenditure thus stands at Tk19,543.84 with a monthly per capita expenditure of Tk3,988.53 which are beyond the national and the divisional averages for household expenditures.

In the rural households of Bangladesh, 98.2 percent of the expenditure was spent on consumption items while the rest 1.8 percent was on non-consumption items. In the urban sector, consumption related expenditure constituted 98.4 percent and the expenditure on non-consumption items was 1.6 percent. The expenditure pattern of the sample of 110 households almost coincides with the expenditure pattern for urban areas with 98.4 percent on consumables and 1.6 percent on non-consumable investments such as agricultural activities. The average expenditure on food alone accounted for 47.3 percent of their total monthly expenditure.

## 17. Household indebtedness

26.3 percent of the 110 households (29 households) reported having taken loans over the past 12 months. And 7.2 percent had outstanding loans which they have taken prior to the previous 12 months. Of the 29 households who have obtained loans, 68.9 percent have accessed those loans from an NGO or a community based organization. The micro credit programmes operated by BRAC and Grameen Bank were quite popular in the subproject areas and several

women reported having accessed loans from the two micro finance institutions (Gender consultations, June 2013). Another 17.2 percent has obtained loans from a commercial bank or a financial institution. The private money lenders were the source of loans for 13.7 percent of the households. The interest rate payable on loans ranged between 14-18 percent per annum. Of the 29 households who have taken loans, 31.0 percent has taken them to meet the expenses connected with a family event. 17.2 percent to cover the costs of house construction work. Investment in industries or agricultural activities was the reason for 13.7 percent of the households to obtain loans. 10.3 percent has obtained loans to cover expenses related to medical treatment of a family member while another 6.8 percent has taken loans to spend on children's education. The rest 20.6 percent has taken loans either for family consumption or other casual purposes.

## **18. Poverty**

The People's Republic of Bangladesh is one among the seven low-income countries in the Asia-Pacific region. In terms of per capita income, Bangladesh ranks 155 out of 183 countries (IMF, 2012) while its Human Development Index ranks 146 out of 165 countries (UNDP, 2011). Bangladesh recorded an upper level poverty incidence of 56.7 percent in 1991 which was drastically reduced to 31.5 percent in 2010 at a declining rate of 1.33 percent per annum. It is projected that the incidence of poverty in Bangladesh would be further reduced to 27.8 percent in 2012 and 13.5 percent in 2031.

The rural poor constitute 35.2 percent of the population while the proportion of urban poor is 21.3 percent (upper poverty line). The population living below the upper poverty line in the Chittagong Division is 26.2 percent with 31.0 percent in rural areas and 11.8 percent in urban areas. The Dhaka Division records a poor population of 30.5 percent with a rural-urban divide of 38.8 percent and 18.0 percent respectively. In the Sylhet Division, the population living below poverty line is 28.1 percent who constituted 30.5 percent in rural areas and 15.0 percent in urban areas (2010).

The average per capita income of the poor households was Tk1,270 (US \$16) per month which was almost half the national per capita income of Tk2,553 (US \$ 31) per month (2010). The monthly per capita income of the rural poor households was Tk1,211 Tk (US \$15) whereas it was Tk1,546 (US \$19) for urban poor<sup>20</sup>. In the Chittagong and Dhaka Divisions, per capita income of the poor households exceeded the national average of Tk1,270 and remained at Tk1,307 and Tk1,406 respectively. It was in the Sylhet Division that poor household per capita income was below the national average and recorded as Tk1,045.37.

The monthly per capita expenditure of the poor households was Tk1,245.76 (2010). Once again, Chittagong and Dhaka Divisions reported a higher per capita expenditure over and above the national figure with Tk1,381.76 and 1,290.00 respectively. The per capita expenditure of the poor households in Sylhet Division was Tk1,116.95.

Income inequalities have widened in both rural and urban areas of Bangladesh. It is reported that the richest 5 percent at the top layer of the social hierarchy accrue 24.61 percent of the income while the poorest 5 percent at the lowest level accrue only 0.78 percent of the income. Incidence of poverty is comparatively high among service workers, production and transport

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<sup>20</sup> The conversions from Tk to US dollars are based on 2013 rates.

workers and agriculture sector workers. The Table 18.1 below shows the incidence of poverty among different occupational groups.

**Table 18.1: Incidence of poverty among occupational groups in Bangladesh 2010**

<b>Occupational group</b>	<b>Poverty incidence (in percentage)</b>
Professional/technical related workers	19.5
Administration & managerial workers	0.8
Clerical and government executives	17.7
Sales workers	22.3
Service workers	44.2
Agriculture, fishery and forestry workers	37.0
Production and transport workers	41.0
Household heads not working	24.2

Source: Household Income and Expenditure Survey, 2010

The poor households are characterized by relatively large families ranging from 7-10 members; heads of the households being widowed or divorced, illiterate or low educated; either landless or owning a relatively small plot of land; and employment as labourers in agriculture, fishery, forestry, manufacturing, services and transport sectors.

Incidence of poverty among female headed households was 29.5 percent compared to 40.8 percent among male headed households. In the rural sector, poverty among female headed households is 31.0 percent and it is 44.9 percent among male headed households. In the urban sector, incidence of poverty among female and male headed households was 24.4 percent and 28.7 percent respectively. The gap in poverty incidence among male and female headed households in rural areas is wider than the gap observed in the urban sector. Lower incidence of poverty among female headed households is sometimes explained in terms of women's careful spending of household incomes and its proper management and their ability to save whatever the remittances they receive from migrant family members working abroad or in other parts of the country. However, in contrary some point out that poverty rate is just 16 percent among households headed by married women (about a third of the female-headed households in the HIES 2005 sample), compared to 48 percent among households headed by women who are divorced or separated and 37 percent when she is a widow. And they further show that on the whole, those female headed households face considerable hardships in the absence of adult male earners<sup>21</sup>.

Poverty among households whose heads are illiterate is high (42.8 percent) compared to the literate heads of households (19.0 percent). Also poverty among landless or those who own small plots of land is very much higher than the poverty among land holding categories of people.

The incidence of poverty among landless and those who own land between 0.05-0.049 acres was 35.4 percent and 45.1 percent respectively. There was no significant difference in poverty

<sup>21</sup> Kotikula A, Narayan A & Zaman H (2010) To What Extent Are Bangladesh's Recent Gains in Poverty Reduction Different from the Past? Policy Research Working Paper WPS5199, The World Bank

levels between the Muslims and the Non-Muslims as the incidence of poverty remained at 31.6 percent and 31.1 percent respectively for the two groups<sup>22</sup>.

## 19. Poverty reduction

Progress in economic development and poverty reduction in Bangladesh has been observed in the past three decades. The Gross Domestic Product (GDP) per employed person has increased from USD 2,118 in 1990 to USD 3,917 in 2010. The prevalence of malnutrition has decreased from 62 percent in 1990 to 39 percent in 2005. Poverty gap at \$1.25 a day had decreased from 22 percent in 1990 to 11 percent in 2010. Poverty headcount ratio at \$1.25 a day had decreased by 24 percent during the same period from 67 to 43 percent. The employment of vulnerable categories in the total employed population increased by 16 percent between 1995 and 2005 from 69 to 85 percent. The unemployment rates had been successfully reduced from 40 percent in 2005 to 5 percent in 2011.<sup>23</sup> Between 2000 and 2005, the value of livestock an important household asset, especially in rural areas increased in real terms by about 20 percent for all households. For poorer households the increase was almost 50 percent. The increase appears to have come both from existing owners increasing their livestock holdings and from a higher number of households owning livestock<sup>24</sup>.

Marked progress has also been seen in some of the social development indicators when compared with rest of the South Asian and low-income countries. For example, life expectancy at birth remains at 69 years and is higher than the average life expectancy at birth for South Asia (65 years) and low-income countries (59 years). Infant mortality rate (per 1,000 live births) records a lower figure of 38 compared to 52 in South Asia and 70 in low income countries. The rate of households with access to electricity has increased. While households having radios have increased, those having televisions are mainly limited to high-income households. A majority of the population use tube well water for drinking purposes. Regarding types of toilet facilities, the rate of population who use open space has decreased nationally, except for poor segment of them whose share of using open space as toilet is still high.

The sharp decline in poverty is attributed to consumption growth and the higher annual GDP growth. The steady increase in access of the poor to microcredit, workers' remittances, social services, and the improvements in mobility, skills, and productivity have helped substantial numbers of households to reduce their poverty levels. The increasing employment opportunities in non-agricultural production in rural areas are another contributing factor to reduce poverty. Basic human skills such as educational levels, literacy rates and health conditions, access to electricity, infrastructure including roads, financial systems including microfinance, and remittance from abroad play an important role for the poor to engage in non agricultural production. However, those who live in remote areas and unfavorable agricultural environments, those who have limited access to transport, power and other infrastructure, female-headed households, illiterate people and agricultural wage laborers still remain impoverished. The incidence of poverty is the highest in the Western areas including

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<sup>22</sup> Based on Year 2010 data reported by the Bangladesh Bureau of Statistics and reproduced in the Resettlement Plan (2012) prepared for BAN Power System Expansion and EfficiencyImprovement Investment Program: MFF Tranche 1

<sup>23</sup> <http://www.indexmundi.com/g/g.aspx?v=72&c=bg&l=en> Accessed on 11.6.2013

<sup>24</sup> Kotikula A, Narayan A & Zaman H (2010) To What Extent Are Bangladesh's Recent Gains in Poverty Reduction Different from the Past? Policy Research Working Paper WPS5199, The World Bank

Rajshahi Division, followed by Khulna Division.

Compared with Barisal and Rajshahi Divisions, the poverty reduction rates are higher in Dhaka, Chittagong and Sylhet Divisions. Rural poor tend to depend on volatile daily wage incomes as they do not have easy access to land<sup>25</sup>. In the agriculture sector, type of land ownership is one of the key determinants of poverty.

Growth in rural areas is also due to expanding new income sources such as non-farm self-employment, salaried wages and remittances from abroad since 1990s. However, the extremely poor could not benefit from those new income sources as they did not have the necessary resources to grab those new opportunities. As a result inequalities have increased in rural areas throughout the 1990s.

In urban areas, the extremely poor are unable to fully access the new income sources such as non-farm self-employment income, salaried wage, and remittances from abroad and rental value of housing<sup>26</sup>. Livelihoods of urban poor in slums are also more disadvantaged than those of the rural poor because of the limited urban employment opportunities, degraded environmental and health conditions and worse housing and sanitation. Many of the jobs the urban poor are engaged in are labor intensive, negatively affecting health conditions, and not more than earning daily wages and having less growth potentials. Therefore, the urban poor are still in a difficult situation to get over poverty.

Despite the positive growth, the employed population of the country's labour force dropped by 5 percent between 1990 and 2010. And the employed population in the age group of 15-24 years, dropped by 11 percent during the same period. The income share held by the lowest 20 percent of the population remained constant at 9 percent from 1990 to 2010 indicating that the achievements in economic growth and poverty reduction had not changed much in the income distribution patterns<sup>27</sup>. The GINI per capita in Bangladesh is US \$700 whereas it is US \$1,176 for South Asia and US \$528 for low income countries. The prevalence of malnutrition among children below 5 years is at 41 percent compared to 33 percent in the South Asian countries and 23 percent in other low income countries. It is highly likely that worse health indicators such as high mortality rates among infants and children under five years, short height for age, and underweight for age are observed in low-income households. On the other hand, the higher the income levels of households, the higher the rates of vaccination, rates of pregnant and nursing mothers who consult their doctors and rates of deliveries attended by trained personnel. Furthermore, the birth control rates and proportion of population who know about HIV/AIDs prevention are higher in high-income households<sup>28</sup>.

The literacy rates among over and above 15 years of age are still at 56 percent whereas it is 61 percent for both South Asia and low-income countries. The population having access to improved water facilities is only 81 percent of the total population and below the average for South Asia (90 percent) but far above the proportion for low income countries (65 percent). It is important that Bangladesh focuses its poverty reduction strategy on employment generation

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<sup>25</sup> Japan Bank for International Cooperation (2007) Poverty Profile People's Republic of Bangladesh Executive Summary

<sup>26</sup> Japan Bank for International Cooperation (2007) Poverty Profile People's Republic of Bangladesh Executive Summary

<sup>27</sup> Ibid

<sup>28</sup> Japan Bank for International Cooperation (2007) Poverty Profile People's Republic of Bangladesh Executive Summary

particularly for youth, while ensuring equity in income distribution, education, nutrition and sanitation<sup>29</sup>.

## **20. Bangladesh's current economic performance and future<sup>30</sup>**

In 2012, GDP growth stood at 6.3 percent. Agricultural growth dropped to 2.5 percent because of the decline in crop production resulting from increased prices of power, fuel, and fertilizer. Industry growth was strong at 9.5 percent due to the expansion of the manufacturing sector by 9.8 percent. Services growth slowed slightly to 6.1 percent, mainly because of lower exports and imports.

Inflation rose up to 11.6 percent in January 2012 because of the elevated food prices and the increases in nonfood prices in response to rapid growth in credit, upward adjustments in government- administered fuel and power prices, and sharp taka depreciation. However, inflation declined from February, reaching 8.6% in June 2012, as food prices dropped with improving market supply following the harvest and as monetary policy tightened. Although the January 2013 increase in various fuel prices by 5.3%–11.5% will put pressure on prices, higher crop production and lower international food and commodity prices are expected to dampen inflation.

Remittances were strengthened by 10.2% in 2012, up from 6.0% in the previous year, because of a larger number of Bangladeshi workers going abroad, taka depreciation since early 2011, and better banking services. Despite higher remittances, growth in demand for private consumption is expected to weaken as households adopt a cautious approach to spending because of political uncertainties ahead of parliamentary elections expected by early 2014, and depressing production in industries oriented to domestic markets. Remittance growth is expected to decelerate in the remainder of the year and stand at 12.0% in 2013 and 10.0% in 2014 as fewer workers go overseas, their numbers down by 31.8% in the first 8 months of 2013.

Worsening power shortages as new supply lags growing demand, the inability of new industrial units to get natural gas connections because of supply limits, increased fuel and electricity prices along with wage pressures adding to production costs, and sluggish activity in the real estate market and construction would impede the country's growth.

Bangladesh's share of the global garment market has been growing. It is the second-largest exporter to the European Union, with a 12.0% market share in 2012, when exports surged by 21.6%, substantially benefiting from a change in Generalized System of Preferences rules of origin that became effective in January 2011. Bangladesh also had a significant 4.6% share of the US market. Exports of high-end garments are rising, and garment sales to Australia, Canada, the People's Republic of China, India, Japan, Turkey, and other emerging markets in Asia and South America are expanding briskly.

Bangladesh needs to give priority to enhancing its business climate. The country also lags in South Asia in terms of infrastructure quality. In addition to improved infrastructure and trade logistics, the trade regime needs to become more open to force manufacturers to improve their

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<sup>29</sup> Data from World Bank reproduced in the Resettlement Plan (2012) prepared for BAN Power System Expansion and Efficiency Improvement Investment Program: MFF Tranche 1

<sup>30</sup> The paragraphs below have been extracted from: Asian Development Outlook 2013, Asia's Energy Challenge, Asian Development Bank, 2013



productivity and global competitiveness. This would accelerate economic growth and create more and better jobs.

Bangladesh's acute shortage of skills constrains productivity growth in manufacturing and limits economic diversification. With 30% of the population younger than 15 years old, Bangladesh is poised to reap a strong demographic dividend. A major challenge, however, is to transform the vast young population into a trained human resource base in short order by boosting education quality and developing the specific skills industry demands. Land shortage is emerging as a major constraint on infrastructure and industrial development. Unplanned urbanization is compounding the problem of finding suitable locations for enterprises, which are excessively concentrated in the capital. Dhaka generates over a third of the country's GDP with less than a tenth of its population, and congestion in Dhaka and Chittagong, the country's second city, hampers international competitiveness. The absence of developed connectivity and basic services in other cities and towns robs them of favorable production opportunities and attractive living conditions. Policy makers need to identify new growth drivers, notably promoting labor-intensive manufacturing for export and expanding industry to serve domestic markets. With the country's abundant supply of low-cost labor and advantageous location, strong potential exists for a number of sectors: pharmaceuticals, shipbuilding, electronics, leather, textiles, home furnishings, ceramics, agro-processing, jute, footwear, light engineering, plastics, information and communication technology, and business processes outsourcing. Climate change poses huge risks for this low-lying, flood-prone country. An emerging challenge is to expand capacity and mobilize financing to cope with and help mitigate climate change.

### Gender Analysis

The role of women both at household and community level, problems and issues encountered by women and their access to and control over resources and opportunities are analyzed in this section. The analysis is based on data derived from a number of sources such as national census of 2011 and Household Income and Expenditure Survey<sup>31</sup> (2010) and information generated from a primary socio-economic household survey conducted around proposed subproject sites and a series of consultations conducted with women and men living in and around project sites. .

#### 1. Socio-demographic features of men and women

The People's Republic of Bangladesh is a multi-ethnic and multi-religious community and records a population of 139,252,683 (2011)<sup>32</sup>. 81 percent of the population lives in rural areas of the country while the rest is concentrated in urban areas. The total number of households accounts for 31,705,684. The female population slightly exceeds their counterpart male population and their corresponding figures are 49.9 percent and 50.0 percent respectively. The married women constitute 50.9 percent of the female population while 41.5 percent is never married. The married population among males (46.3 percent) is lower than the female population while their unmarried exceeds their counterpart females (52.8 percent). The rest of the female population includes 6.5 percent of widows; 0.4 percent of divorced; and another 0.4 percent of separated women. The three categories among men are however lower than the female population with 0.6 percent widows, 0.06 percent divorced, and 0.4 percent separated. The mean age at marriage for women is 17.5 years whereas it is 23.9 years for males. Maternal mortality rate in rural areas is 2.4 percent and it is 1.0 percent in urban areas and with a national figure of 2.1 percent.

#### 2. Women's literacy and education

The literacy rates among females are comparatively low and remain at 45.5 percent whereas the literacy rate among men is at 49.8 percent (2011). The urban women have a higher literacy rate with 67.6 percent, while their counterparts in rural areas account for only 50.2 percent (2010). There are a higher proportion of women who cannot read and write in the ten Zilas of Chittagong, Dhaka and Sylhet Divisions where the proposed subprojects would be implemented. Also, the men who are capable of both reading and writing surpass the women who claimed to have acquired those literary skills. However, there is no marked difference among men and women who can only read.

The school enrollment rates in the country are however in favour of females than males. In the age group of 6-10 years, 86.9 percent of girls and 82.6 percent of boys are enrolled in school. Similarly, 83.6 percent of girls and 72.4 percent of boys in the age category of 11-15 years are enrolled in school.

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<sup>31</sup> Bangladesh Bureau of Statistics (2010) Report of the Household Income and Expenditure Survey

<sup>32</sup> Bangladesh Bureau of Statistics (2012) Population and Housing census 2011 Socio-Economic and Demographic Report National Series Vol.4

47.9 percent of the females and 42.3 percent of males over 7 years of age has never passed the class one. 21.2 percent of females and 22.4 percent of males have studied only upto class V. Those who studied between classes VI-IX averaged to 21.3 percent females and 19.4 percent males. Only 8.0 percent of females and 10.9 percent of males have passed SSC, HSC or their equivalent (2010). This shows that despite the comparatively high school enrollment rates among girls, their achievements in education remain at a low level.

Household poverty is the major factor that constraints families pursuing education for their children. Boys and girls from very poor families or the children living in slums either do not enroll in school or drop off early from their education. Early marriage among girls and their restricted mobility and safety issues are other factors that prevent girls reaching higher education. Poor public transportation system with overcrowded buses is another factor that discourages girls attending their schools. The cultural value system does not prescribe girls riding a motor bicycle or a push bicycle. In some instances, conventional family norms and values discourage higher education for girls and place less priority and fewer resources at the disposal of their education.' Girls go to school up to high school level but not to find a job. Education is a plus point for a girl in marriage. Guardian of the village thinks higher education is not good for females. It sometimes can make them derailed. They think own home is the safe place for the women. To save the women from increasing violence, they should stay in the community. And community relatives will protect them (Consultations with women at Kalerbazar, June 2013).

In the three Divisions and the ten Zilas, only a very few women read a newspaper. Low literacy levels, burden of household work and confinements to the domestic circles may have been the causes that reduced women's access to a newspaper. However, compared to men, women have a higher tendency of listening to the radio in most of the Zilas. There is no marked difference in the men and women watching the television but occasionally both sexes surpass the other in some of the Zilas.

These conventional value systems are however changing rapidly and a majority of the people in Bangladesh has a positive outlook towards girls' education. They are of the view that girls and boys should not be discriminated in education and both should be provided with equal access to educational opportunities. However, several women express their dissatisfaction with the present education system in the country as heavily biased towards private coaching and tuition and not attuned to the job market.

### **3. Technical education and training for women**

In project sites, women complained of not having adequate facilities for girls to pursue technical education. Technical training institutes are hardly available in the vicinity of project sites and girls are severely constrained in accessing training centres in the cities due to lack of money, poor transport facilities and security concerns. Poultry, cattle rearing, dress-making, nursing, health care and computer related technical education were identified as potential fields for skills development of girls particularly for those who drop-off from schools(Consultations with women's groups, June 2013) .

#### **4. Women's role**

A majority of women in Bangladesh are confined to their domestic roles. A housewife's day would begin around 5.00 a.m. and end around 11.00 p.m. The household functions they perform include cooking, washing, house cleaning and supervising children's studies. During leisure time of about 3 hours a day, women would watch the television or listen to radio, visit relatives or friends or else would share some gossip with neighbours. Some women particularly in rural areas would engage in domestic livelihood activities and the most conventional forms of livelihoods they conduct include poultry, cattle rearing, dress making and home gardening. Such economic activities would generate a monthly income of Tk500-1,000. The daily routine of a woman is described as follows.

"Normally women in the area awake at 5 a.m. and they say prayers. From 7 a.m. they perform their household work of cooking for breakfast and get the children ready for school. Working women go to the factory and returns at 11 p.m. Housewives' start their routine around 9 a.m. They clean dishes and wash their clothes upto 11 a.m. From 11 a.m. to 2 p.m., they cook food for lunch. From 2 p.m. to 3 p.m. they spend time for sweeping their house and bathing. After bathing they eat their lunch around 4 p.m. Then upto 6 p.m. is their leisure time. During leisure time they watch TV and use the time for rest. After 6 p.m. they supervise their children's studies and at the same time cook food for dinner.

From 9 p.m. to 10 p.m. they have dinner. From 10 p.m. to 11 p.m. is the time for rest and watching TV and for other family matters. 11 p.m. is the normal time they go to bed. During leisure time they normally watch TV, engage in community work, gossip or visit relatives and friends" (Consultations with women's groups, June 2013)

A majority of women (90 percent) in the ten Zilas where the subprojects are to be implemented have easy access to water sources. Most of their water sources are located either within their own dwellings or in a radius of 200 meters. Therefore, women do not have to spend much of their time to draw water from distant areas. 86 percent of the women would use fuel wood/straw/leaves/dried cow dung for cooking purposes (see chapter on Social Analysis).

#### **5. Women and employment**

The employed female population in Bangladesh is only about 13 percent out of a total workforce of 39,924,862 (2011). The traditional norms and value systems in Bangladesh do not prescribe women moving out of their domestic spheres and engaging in employment. In the traditional culture, women are not expected to bear the burden of spending on household needs and it is the legitimate responsibility of their husbands, fathers and brothers to look after the family needs and the sustenance of women. Also in the upper middle class families with conservative values, women would be discouraged to engage in employment by their husbands and in-laws (Consultations with women's groups, June 2013). However, these cultural practices are changing dramatically. More and more women are engaging in economic activities and are sharing their incomes for the wellbeing of their families. The Table 1 below shows the occupations engaged in by men and women who are above 15 years of age.

**Table 1: Occupations of men and women above 15 years (2011)**

<b>Occupations</b>	<b>National</b>	<b>Male</b>	<b>Female</b>
Managerial	12.5	13.6	12.1
Professional	5.7	4.8	12.1
Technicians and associate professionals	1.8	1.8	2.0
Clerical support workers	2.8	2.6	3.9
Service and sales workers	8.9	7.9	15.6
Skilled, agricultural, forestry and fishery workers	30.4	33.0	13.2
Craft and related trade workers	12.7	11.0	24.2
Plant and machine operators and assemblers	8.5	9.3	3.0
Elementary occupations	16.5	15.8	20.7
Other occupations	12.0	0.2	0.1

Source: Population & Housing Census, 2011

The occupations that a majority of women are engaged in include craft and related trade work, elementary occupations, service and sales work and agricultural, forestry and fishery related work. Except in the latter, in all other three sectors women employees exceed their counterpart males. In professional categories, women outnumber the males in significant proportions while in the managerial positions, proportion of women workers is slightly below the male population. In urban environments, 50-60 percent of women are enrolled in garment industries or other factory work. And they mostly constitute the migrant population from rural areas. Most of them are also unmarried or divorced/separated women. They would work for nearly 10 hours a day and return home around 11.00 p.m. The income that those women factory or garment workers earn ranges between Tk2,000-8,000 a month. It was reported that women are paid equal wages in factories. However, women complained of issues related to their physical and sexual insecurity, working hours that are insensitive to women's security and family obligations, low wages, neglect of the timely payment of wages and their poor water and sanitation facilities within factories and industries (Consultations with women's groups, June 2013). Only a very few women are engaged in foreign employment and they represent only 5 percent of a total migrant population of 2,845,572 working in foreign countries.

In the informal sector employment, women's wages are almost 20 percent below the wages paid to men. The patriarchal attitudes of men that women work less, their vulnerabilities and lack of power to bargain are some of the reasons for this unequal remuneration for men and women working in the informal sector. Women in the informal sector are hardly organized and therefore they do not have any organizational strength to negotiate with their respective employers for better wages and working conditions (Consultations with women's groups, June 2013).

## **6. Women's assets**

Several women reported of having in their possession gold jewellery and land given to them by their 'fathers' as part of the dowry at marriage. Poor women also owned poultry and cattle. As the majority of Muslim and Hindu women are housewives and do not generate cash incomes they are unable to accumulate much valuable assets of their own. The traditional Hindu culture regards women as the custodians of their inherited property. However, there is no social or cultural barrier for women to acquire property if they wished to or have the sufficient financial

resources to buy them.

## **7. Women's participation in household decision-making**

In educated families, there is consultation between wife and husband and joint decision-making in important family matters. Also, it has been reported that working women have a better chance of participating and influencing family decision-making processes compared to non-working women. In poor families and religiously conservative families, decision-making is however, dominated by men. Also, in extended families, daughter-in-law may not get an opportunity to participate in household decision-making processes. Her husband and his parents would make decisions (Consultations with women at Hyderabad village).

## **8. Domestic violence**

Domestic violence occurs irrespective of the economic or social status of the families. Among the factors that trigger domestic violence are alcoholism of husbands, issues related to dowry, unemployment of husbands and perverted attitudes of men. Incidences of women been tortured by husbands and his family members for getting money from her father to invest in husband's business or for him to go for foreign employment were also reported. It has been reported that men who create domestic violence lack proper ethical and moral training in their childhood. Many female victims of domestic violence leave their homes and work as housemaids in the homes of rich urban families or in the Middle Eastern countries. Domestic violence also leads to physical abuse of women, desertion or divorce and suicide.

## **9. Women and health**

Among the diseases reported with a higher prevalence rate in Bangladesh (2010) were gastric ulcers (24.02%), rheumatic fever (14.01%), high/low pressure (10.53%), asthma/respiratory problems (8.87%), and chronic heart diseases (7.34%). Compared to men, incidence of gastric ulcers (24.23%), rheumatic fever (16.22), and high/low pressure was high among women. In project sites, women reported of having frequent occurrence of fever, jaundice, typhoid, dysentery, anemia, diabetics, skin diseases and malnutrition among working women and pregnancy related problems.

The proportion of persons suffering from either physical or mental disability or both in Bangladesh accounted for 9.07 percent of the country's population (2011). Among them, 10 percent were females and 8.13 percent were males.

79 percent (79%) of country's women have obtained treatment from a pharmacy or a private doctor or a government doctor engaged in private practice despite such private treatment is expensive and is unaffordable to patients from poor and lower middle class families. In the consultations conducted with women's groups, they expressed their dissatisfaction with the standards of government medical services and their unwillingness to obtain treatment from government health facilities. The reasons included the poor quality of services provided, inconsiderate behaviour of health/medical personnel, poor service from doctors, non-availability of doctors particularly in emergencies, obsolete medical equipment, and the non-availability of medicine.

## **10. Women's awareness on HIV/AIDS**

Women did not have a comprehensive knowledge of what HIV/AIDS is or its implications. Some preliminary knowledge has been acquired through television and reading newspapers. However, they perceived HIV/AIDS as causing from 'an illegal sexual contact between a man and a woman'. They were of the opinion that the best way to prevent HIV/AIDS is through self-restraint. A higher incidence of HIV/AIDS was reported from Sylhet area where there is a large population of remittance workers living in European and other Middle-Eastern countries. It is reported that the highest number of foreign remittance workers in Bangladesh are from Sylhet. No other subproject areas reported any prevalence of HIV/AIDS (Gender consultations, Ghoshpara, Sylhet).

## **11. Poverty among women headed households**

Incidence of poverty among women headed households is 29.5 percent compared to 40.8 percent among male headed households. In the rural sector, poverty among female headed households is 31.0 percent and it is 44.9 percent among male headed households. In the urban sector, incidence of poverty among female and male headed households was 24.4 percent and 28.7 percent respectively. The gap in poverty incidence among male and female headed households in rural areas is wider than the gap observed in the urban sector. Lower incidence of poverty among female headed households is sometimes explained in terms of women's careful spending of household incomes and its proper management and their ability to save whatever the remittances they receive from migrant family members working abroad or in other parts of the country. On the other hand, poverty rate is just 16 percent among households headed by married women compared to 48 percent among households headed by divorced or separated women. It is 37 percent when she is a widow. On the whole, female headed households face considerable hardships in the absence of adult male earners<sup>33</sup>.

## **12. Women's participation in community development activities**

Apart from regular infrastructure development and maintenance services carried out by government agencies like City Corporation and Local Government Engineering Department, not many community development programmes that aimed at women's development were reported. The only popular programme among women particularly in rural areas is the micro credit programme run by Grameen Bank and BRAC. The activities associated with this credit programme include organizing women into small groups, giving them training and credit for investment in income generating activities. Women complained of the micro credit programme not having a risk fund that could support women in emergency situations when they are unable to repay loan installments. Women are of the view that if there was such a risk fund it would have avoided a lot of harassment from the credit delivery authorities. These micro-credit programmes are also not widely conducted in urban areas because it is very difficult to organize urban populations into small groups as they are very mobile (Consultations with women's groups, June 2013).

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<sup>33</sup> Kotikula A, Narayan A & Zaman H (2010) To What Extent Are Bangladesh's Recent Gains in Poverty Reduction Different from the Past? Policy Research Working Paper WPS5199, The World Bank

### **13. Political participation of women**

Instances of women getting elected to local government institutions such as Union Parishad, Pourashava, and Upazila Parishad have been reported. Generally, common and poor women have no role in politics except for their voting. It is the rich and educated women with a family background in politics who will actively engage in politics. Also, social taboos discourage women's engagement in politics.

### **14. Women's views on the proposed electricity subprojects**

Women in general have no major issues over the proposed subprojects since they did not have any adverse impacts on their personal lives or their communities. However, women cautioned of risks to their livelihoods if the projects led to acquisition of their private property including agricultural land. They expressed concerns over meager compensation paid by the acquiring authorities.

Many women aspired timely completion of the projects. Among the benefits that women anticipated from the subprojects are a reduction of load shedding frequently experienced by households. It was reported that households experience frequent power-cuts sometimes 2-3 times a day. Also, they hoped that projects would help the electricity providers to expand their service area and to supply sufficient electricity to the local communities. With increasing numbers of households getting connected to the grid, they believed that those households would be able to initiate and establish self-employment activities. Furthermore, the women living in urban environments and closer to industrial zones expected that a stable and efficient supply of electricity to industrial and commercial establishments on one hand would increase their productivity and on the other hand generate more employment opportunities for poor people. Finally, women proposed that escalating electricity rates should be reduced and that a more transparent and simple procedure should be developed to determine the tariff rates.



### Gender Consultations: A summary of discussions

No.	Theme	Description
01	Type of community	<ul style="list-style-type: none"> <li>Partly a migrant community with 15,000 households. Migrant population lives in rented homes [Ghorahsal Povurashava]</li> <li>A population of 2000 households [Baimail]</li> <li>6,000 households;35,000 population[Junglepar]</li> <li>2,000 households and 12,000 population, 90% original inhabitants and 10% migrants [Nobiagori]</li> <li>700 households and 4,000 population. 60%are migrants living here for 3-4 generations. A semi-urban area. Mostly illiterate [Bahadurpur]</li> <li>Semi-urban low lying area with scattered 300 households. 60% migrants from other areas [Ward 48, Gazipur City Corporation]</li> <li>13,000 population. The area is very famous as 'Tongi'. Earlier it is known as Tongi Pourshava. Tongi is situated on the bank of the river Turag, transport and cargo boats are also available. A new boat terminal is ready for use. The newly constructed Tongi Diversion Road forms another important artery of the road network leading to Dhaka via Narshindhi. Tongi is railway junction station [Ward 48]</li> <li>40,000 households, located close to airport and Uttara planned city. Literacy rate 60% [Dhakin Khan Union]</li> <li>400 households, 60% migrants from other areas;50% literate [Hydrabad]</li> <li>Low lying village near Tong-Pubail road that gets submerged during rains, a conservative village. 500 households. 50% literate. 20% very poor families; 40% lower middle class; 30% middle and 10% rich [Kakerbazar]</li> <li>300 households. Located at Sripur Pourshava [Bara Rathura]</li> <li>Semi-urban area with 500 households. 50% local people and others are migrants. People are affluent [Mirerbazar]</li> <li>900 households, 70% Muslims and 30% Hindus. Around 80% of the population has migrated from Noakhali, Comilla, Moulvibazar, Hobigonj and other districts since 1990. Literacy rate around 55%. 40% of the population is below poverty line, 40% is lower middle class, 19% is middle and 1% is rich [Ghoshpara]</li> <li>A small village. 500 families. 20% local &amp; 80% have migrated. Low lying area. Water logging is the main problem in the village. Literacy level is 40% [Nanadalalpur]</li> <li>Approximately, 1020 families, 90% are migrants came 40 years ago in search jobs. 70% literate [Ward No.1 Shyampur]</li> <li>About 800 families, 85% migrants came 50 years ago in search of jobs. 60% literate [Fatullah bazaar]</li> <li>More than 2000 families, 90% have migrated 60 years back in search of jobs. One part of Green Road Dormitory is Govt. Staff quarters and the other part is private residential area [Green Road]</li> <li>600 families, 90% are migrants. Educationists, physicians and high ranking government employees live here (Moripuripara)</li> <li>About 2000 families of high class elites [Segunbagicha]</li> <li>About 300 families. Poor, lower middle and rich people are residing here. The living standard is not high. About 20% poor and 40% middle class and rest 20 % are rich.60% literate [Kalachadpur]</li> <li>About 40,000 families, 90% have migrated, a semi urban area near the 'Sahjalal International Airport'. 60% literate [Dakhin Khan]</li> <li>About 500 families. South East side is non residential area &amp; North West side is residential area[Sahbagh]</li> </ul>

No.	Theme	Description
		<ul style="list-style-type: none"> <li>About 2000 families, 95% are migrants. Most of the families are middle class, 5% families are poor. Most of the families are conservative [Ullon]</li> </ul>
02	<b>Physical infrastructure / service centres in the area</b>	<ul style="list-style-type: none"> <li>2 educational institutions, 1 health centre, 3 community hospitals, 5 mosques [Baimail]</li> <li>12 mosques [Junglepara]</li> <li>3 schools and one health centre [Nobiagori]</li> <li>1 pre-school [Bahadurpur]</li> <li>1 primary school, 1 high school and 1 mosque [Gazipur City Corporation]</li> <li>1 primary school, 1 high school and 1 mosque [Hydrabad]</li> <li>Tongi Govt. College and University, Tongi Pilot School &amp; Girls' College, Shafiuddin Sarkar Academy and College, Ta'mirul Millat Kamil Madrasha, Tongi Campus, Siraj Uddin Sarker Vidyaniketan, Shahaj Uddin Sarkar Adarsho, Biddalaya, Tongi Islamia Sinior Madrasha, Sataish High School, Shaheed Smrity High School [Ward 48, Gazipur City Corporation]</li> <li>10 educational institutions, 1 health centre, 3 community hospitals, 30 mosques, 15 temples and 1 church [Ghorashal Pourashava]</li> <li>100 schools, 50 mosques, Haj Camp [Dhakin Khan Union]</li> <li>1 high school, 1 primary school and 1 mosque [Kalerbazar]</li> <li>1 university college, 1 primary school, 1 high school and 2 mosques [Bara Rathura]</li> <li>Several plastic and foam factories, small industries, 3 primary schools, 2 high schools and 1 college [Mirerbazar]</li> <li>01 high School; 1 primary school; 1 college; 14 mosque; and 5 Hindu temples. There are about 30 factories in the ward that produce fried and flat rice etc. [Ghoshpara]</li> <li>1 govt. primary school , 1 private high school and 2 mosques [Nandalapur]</li> <li>7 schools, 1 college, 5 mosques, one model madrasha (religious school) and a health centre [Ward 1, Shyampur]</li> <li>2 schools, 1 college, 2 mosques, a health centre, about 1000 shops , two big markets and a wholesale market [Fatullah bazaar]</li> <li>5 schools, 2 colleges , 25 mosques, 3 prestigious private hospitals, more than 500 shops &amp; grocery shops , a big market and 2 big departmental stores [Green Road]</li> <li>A residential area of new Dhaka. The National Assembly House, Great Islamia Eye Hospital, 3 big private hospitals, Freedom Fighters museum, Bangladesh Agriculture Research Council (BARC), 3 schools, 2 colleges, 6 mosques, 1 church [Moripuripara].</li> <li>A diabetic hospital and a hospital for disabled [Segunbagicha]</li> <li>Bashundhara future park , Apolo Hospital, Cambrian College, mosque, about 200 shops in the market [Kalachadpur].</li> <li>Haj Camp near the airport, 100 schools, 3 colleges, 50 mosques &amp; a health centre [Dhakin Khan]</li> <li>BS Mujib Medical Hospital , Birdem Hospital , Bangladesh Betar Kendro , National Museum , Centre Of Public Library , Fine arts college , &amp; the renown university of the country 'Dhaka University ' [Sabagh]</li> <li>5 schools, 2 colleges, 20 mosques, 1 health centre, 5 private clinics [Ullon]</li> </ul>

No.	Theme	Description
		<ul style="list-style-type: none"> <li>• About 3000 families, 40% migrants. Lalbagh is known as Old Dhaka. The locality is divided into two parts. One part is residential and another part is industrial area [Lalbagh]</li> <li>• All the tannery industries. 12high schools, 5 colleges, 1 leather technology college ,5 vocational training institutes , about 50 mosques [Lalbagh]</li> </ul>
03	<b>Livelihoods (in general) and land use</b>	<ul style="list-style-type: none"> <li>• 70% of land is under Boro paddy cultivation [Ward 48, Gazipur City Corporation]</li> <li>• 20% under Boro rice, vegetable, pulse and oil seeds cultivation. Marketing in the closest urban centres [Ghorashal/Baimail/Junglepara]</li> <li>• Jackfruit and pineapples are largely grown and sold in the capital city [Junglepara]</li> <li>• 70% are farmers; cultivate Boro paddy, vegetables, oil seeds, jackfruit, pineapple and jute [Nobiagori/Bahadurpur]</li> <li>• Garment workers (90%); 10% unemployed. 10% of land under paddy cultivation [Ward 48,Tongi]</li> <li>• 75% of the population employed; 25% in businesses around airport and Haj Camp [Dhakin Khan Union]</li> <li>• 70% land is under paddy cultivation [Hydrabad]</li> <li>• Agriculture during dry seasons and fishing during monsoons. HYV and hybrid varieties of rice grown [Kalerbazar]</li> <li>• Community agriculture and business. There are poultry farms and jackfruit plantations. Paddy is cultivated in low lying areas. Jackfruit and chicken are sold in Dhaka [Bara Rathura]</li> <li>• Paddy, vegetable and oil seeds cultivation. Marketed in nearby cities. 10% of the population is receiving remittances from family members working abroad [Mirerbazar]</li> <li>• 5% unemployed; 60% small factory workers; 10% construction workers; 5% in agriculture; 20% drivers. The cropping patterns are mainly boro and winter vegetables, pulse and oil seeds. Marketing of the products is in the nearby market and growth centre. [Ghoshpara]</li> <li>• Many people work outside the village [Nandalalpur]</li> <li>• Around 60% are garments workers,40% housewives [Ward 1, Shyampur/Fatullah bazaar]</li> <li>• 60% are housewives, 35% employees and 5% in informal jobs [Green Road]</li> <li>• Women do not engage in income generating activities other than their employment [Green Road]</li> <li>• 60% housewives, 35% employees and 5% do informal jobs. Employment is the main source of income [Moripuripara]</li> <li>• Informal jobs, businesses and house rent are the main sources of income [Kalachadpur]</li> <li>• 70% depend on service sector, 25% on businesses, 5% on airport &amp; haj cam related activities. 25% in the middle class, 60% in the lower middle class, 5% is poor &amp; 10% is in the upper middle class [Dhakin Khan]</li> </ul>
04	<b>Livelihoods of women</b>	<ul style="list-style-type: none"> <li>• Factory workers (juice factory), agricultural labourers, construction workers, educated women in teaching profession, and (women's routine work include) poultry &amp; cattle rearing, home gardening [Ghorashal / Baimail/Tongi/Junglepara]</li> <li>• Self-employed conduct dress-making [Ward 48,Tongi]</li> </ul>

No.	Theme	Description
		<ul style="list-style-type: none"> <li>60% of women are garment factory workers; 30% housewives; 10% self-employed [Baimail]</li> <li>Housewives (50%) and factory workers (50%); poultry, cattle rearing and home gardening [Bahadurpur/Ghorasal]</li> <li>Garment workers (60%), housewives (30%), self employed e.g. tailoring and dress-making (10%)[Junglepara]</li> <li>95% of women are housewives and no outside work, engage in traditional household work [Ward 48, Gazipur City Corporation]</li> <li>Dress-making and educated women engage in tutoring [Ward 48, Gazipur City Corporation]</li> <li>60% is are factory workers, 10% garments workers and 30% housewives [Nobiagori]</li> <li>30% of women are working in NGOs, government and private offices and in kindergarten teaching [Dhakin Khan Union];several other women are engaged as maids for children who accompany them to school and back (Dhakin Khan Union]</li> <li>95% are housewives; also they engage in poultry, home gardening and cattle rearing, dress-making. Some are tutors [Hydrabad/Mirerbazar]</li> <li>100% of women are housewives engaged in traditional household work and poultry, cattle rearing and home gardening. During harvesting they help husbands in paddy threshing [Kalerbazar]</li> <li>20% engage in poultry and some others work in poultry farms. Traditional women make handicrafts, bamboo baskets etc. They are also earning from selling fruits. [Bara Rathura]</li> <li>A majority of women are housewives, 5% of poor women work in factories [Mirerbazar]</li> <li>40% poor women are working in small industries and rest are housewives. Some educated women are engaged in teaching in different schools in Sylhet city [Ghoshpara]</li> <li>15% are garment workers, 80% housewives and 5% in informal sector jobs [Nandalalpur].</li> <li>Around 60% are garments workers,40% housewives. 10% housewives do informal jobs. Sewing, candle making &amp; handicraft are the extra income generating activities of women [Ward 1, Shyampur]</li> <li>Housewives engage sewing, home tutoring and handicrafts-making [Fatullah bazaar]</li> <li>Women are mainly housewives and engage in social and cultural activities. Household affairs are looked after by maids. Some women own houses and they rent them out [Segunbagicha]</li> <li>Many women run beauty parlors. But salary is the main source of income for working women [Kalachadpur]</li> <li>.Working women do their work in their working places 8-10hours a day. Some women work as maids to children taking them to school and back [Dhakin Khan]</li> <li>70% are housewives, 30% engaged in various professions such as teachers, physicians, bankers, lawyers etc. Most of the housewives are highly educated [Sabagh]</li> <li>40% employed , 50% housewives, 10% in informal jobs [Ullon]</li> <li>90% are housewives, 5% employees, 5% do other informal jobs. the housewives are conservative. They want to live in the circle of family members and close relatives. They speak in 'Dhaka' dialect. This</li> </ul>

No.	Theme	Description
		dialect quite different from standard colloquial bangla. They feel proud for their language heritage. Religious traditions and family traditions are one of the characteristics of this society [Lalbagh]

05	<b>Women's economic contribution to family</b>	<ul style="list-style-type: none"> <li>• Incomes range between Tk2000-6,000 and use it for family needs [Ghorashal/Baimail]</li> <li>• Incomes range between Tk2000-8000[Junglepara/Bahadurpur/Nobiagori/Fatullah bazaar]</li> <li>• Women contribute to family wellbeing, though they are not expected to spend on family due to cultural reasons[Baimail]</li> <li>• Women can also save and invest money</li> <li>• A garment factory worker's monthly earnings are in the range of Tk5000.</li> <li>• A woman would earn Tk500-1000 a month from home gardening, poultry, cattle rearing etc. It is a meager income , but they spend for family needs[Ward 48, Gazipur City Corporation/Hydrabad]</li> <li>• Women earn Tk5,000-15,000 a month and contribute to meet family needs [Dhakin Khan Union]</li> <li>• Poor women spend their earnings on family needs and the rich families save for their daughters' dowries, weddings or other emergencies like illnesses etc. [Kalerbazar,Nandalalpur/Ward 1,Shyampur]</li> <li>• Most of the garment workers are single, or separated. Their income goes to their father, mother, and children [Nobiagori/Junglepara].</li> <li>• Men have now made it a habit/right to grab women's salary. But not a wide practice [Baimail/Ghorashal]</li> <li>• Legally, Bangladeshi women are not obliged to spend their money for family purpose though they spend their earnings for family welfare voluntarily [Nobiagori/Junglepara/Ghaoarshal]</li> <li>• Most of the Muslim and Hindu women are not engaged in jobs. Their husbands, fathers, and brothers are legally liable to provide money for the sustenance of woman [Baimail].</li> <li>• Women earn about Tk2,000 a month. Spend part of it on family needs and the rest is put on savings [Mirerbazar]</li> <li>• The earnings of women are on average Tk.5000. Educated women get Tk. 5000 to Tk. 10,000 from teaching profession. The poor use it for family needs and poor educated use their earnings for personal needs [Ghoshpara]</li> <li>• As the market price of all essential commodities is high, so they cannot save money. The whole income is spent to meet their family needs. Some housewives earn money from sewing, giving tuition and making handicrafts [Fatullah bazaar]</li> <li>• Working women earn about Tk. 5000 to Tk15, 000 per month. Poor women use all the money for family basic needs but educated use their earnings for jewellery, make up, dress etc. [Dhakin Khan]</li> </ul>
06	<b>Women's issues related to employment and work place</b>	<ul style="list-style-type: none"> <li>• In the informal sector, women are paid less than 20% of the salaries paid to men[Junglepara/Baimail/Ghorasal/Nandalalpur]</li> <li>• In factories, both men and women receive the same wages[Baimail/Ward 48,Tongi/Ghorashal]</li> <li>• Employers consider women work less than men; patriarchal attitudes towards women; women's vulnerability [Nobiagori / Bahadurpur /</li> </ul>

		<p>Junglepara/Baimail/Ghorasal/Ghoshpara/Ward 1, Shyampur]</p> <ul style="list-style-type: none"> <li>• Women are not organized to bargain for higher salaries [Ghorasal / Baimail/Junglepara]</li> <li>• For both men and women, poor wages and payments not paid in time, poor working conditions, safety issues, same working hours for both men and women (Nobiagori/Bahadupur/Baimail/Ghoarasal/Fatullah bazaar]</li> <li>• Poor water and sanitary conditions in work places[Junglepara / Baimail/Ghorasal/Ghoshpara]</li> <li>• Safety issues –physical and sexual [Junglepara/Baimail/Ghorasal/Ghoshpara]</li> <li>• Women work for about 10 hours untill 11.00 p.m.[Baimail]</li> <li>• In small factories, there are wage disparities and women are paid 20% less than men's wage. For labour work in Sylhet, men are paid Tk350 a day while women are paid Tk300 per day [Ghoshpara]</li> <li>• Tea plantation workers who are mostly Indian women (brought for plantation work by British] are paid Tk50 per day and with some rations [Ghoshpara]</li> <li>• Women are paid less because there is abundant supply of labour of women who migrated due to poverty from rural areas and river erosion [Nandalalpur/Ward 1, Shyampur]</li> <li>• Family norms sometimes prevent women working [Nandalalpur/Ward 1, Shyampur/Fatullah bazaar]</li> <li>• Wage disparities in the informal sector jobs like hotel cook, household servants etc. In hotel trade, a woman worker gets Tk.150 with three meal but a male worker gets Tk250 with three meals [Ward 1,Shyampur]</li> <li>• Factory management insists them to do overtime and no medical facilities provided [Fatullah bazaar]</li> <li>• There are no women in senior management positions [Fatullah bazaar]</li> <li>• Women have no barrier to access employment [Fatullah bazaar]</li> <li>• Housemaids are poorly paid despite workload [Dhakin Khan]</li> </ul> <p>Qualified women think that the women worker should be paid less than the male worker. They think that a male worker is physically strong than a female worker[Sabagh]</p> <ul style="list-style-type: none"> <li>• A male worker gets Tk.300 to Tk400 per day (8 a.m. to 6 p.m). But female servants either get 3 meals (roughly Tk.60 value), free accommodation (sleeping on floor) and old clothes and working hours from 6 a.m. to 12 midnight. Or else they would be paid Tk 100 per day (7 a.m. to 6 p.m) and no specific task for her. She has to do everything [Ullon]</li> <li>• Social attitudes, poverty and family norms prevent women accessing employment [Lalbagh]</li> </ul>
07	<b>Women's/Girls' issues related to education</b>	<ul style="list-style-type: none"> <li>• Education is encouraged by families [Nobiagori/Ward 48, Gazipur City Corporation]</li> <li>• Safety issues for girls restrict their mobility, though families like to educate girls at least upto secondary school [Baimail / Ghoashal / Hyderabad/Ward 1,Shyampur]</li> <li>• Household poverty (particularly in very poor families) constrain children pursuing higher education [Nobiagori/Baimail/Nandalalpur]</li> <li>• Education is largely tuition based and coaching [Junglepara / Baimail / Ghorashal]</li> <li>• Education is not job oriented and quality is poor [Nobiagori / Junglepara/ Baimail/Ghorashal]</li> </ul>

		<ul style="list-style-type: none"> <li>• Transport difficulties and crowded public transport to go to schools [Ward 48, Gazipur City Corporation / Nobiajori / Junglepara / Baimail /Ward 48, Tongi/ Kalerbazar]</li> <li>• Riding push bicycles and motor bicycles is a social taboo for girls [Ghorashal]</li> <li>• In family spending, girls' education receives low priority, though it is changing now [Ghorashal]</li> <li>• In very poor families, children are pushed to find employment to support their families[Baimail/Ghaorashal]</li> <li>• Slum children do not go to school or drop-off early [Junglepara/Nobiajori/Bahadurpur/]</li> <li>• Poor families cannot afford children's education [Ward 1,Shyampur]</li> <li>• 10% drop out of school due to poverty [Ward 48, Gazipur City Corporation/Baimail/Ghorashal/Ghoshpara]</li> <li>• Boys drop out of school to go for foreign employment [Ghospara]</li> <li>• Girls go to school up to high school level but not to learn for jobs. Because education is a plus point for a girl in marriage. Guardian of the village thinks higher education is not good for females. It sometimes can make them derailed. They think own home is the safe place for the women. To save the women from increasing violence, they should stay in the community. And community relatives will protect them [Kalerbazar/Ward 1, Shyampur].</li> <li>• Only a few girls pursue higher education. Education is commercialized, less humane and lack moral development of children. Increasing family expenditures prevent children pursuing education[Mrerbazar]</li> <li>• Family values sometimes push the girls to enter marriage at the age of 20 yrs [Fatullah bazaar]</li> <li>• Girl's pursuing education is rapidly increasing. After independence it was hardly to see girls continuing their studies after primary level. But now even the daughters of a daily labourer and a beggar are going to school [Ghoshpara]</li> <li>• In school and colleges, quality of teaching is very low. It has mostly confined to rich people and money. Political chaos in colleges and universities [Ghospara].</li> <li>• Poverty, deaths of parents and migration, accidents prevent children from such families pursuing education [Nandalalpur/Ward 1, Shyampu/Fatullah bazaar/Green Road]</li> <li>• Spoken English is not given adequate emphasis [Green Road/Moripuripara]</li> <li>• Drug addiction is a reason for school drop outs [Green Road]</li> <li>• Children study in the English medium [Segunbagicha]</li> <li>• In old Dhaka both male and female have negative attitude towards higher education. Male engaged in business and female in household work. Social and family norms prevent girls' pursuing higher education. They do not like girls pursuing technical education. Their interest of education up to primary level. They think that primary education is good enough to lead a life. As they do not like to be educated, dropping out is not a problem for them. After completing primary education guardians encouraged their children to engage in business [Lalbagh]</li> </ul>
08	<b>Economic opportunities available for school drop-</b>	<ul style="list-style-type: none"> <li>• Agriculture related work, work in garages, welding shops, transport work, garments factories, restaurants and hotels construction work, driving, (if possible) go abroad as remittance earner. Girls work as housemaids &amp; in garment factories [Nobiajori/Bahadurpur/Junglepara/Ward 48 Tongi /</li> </ul>

	<b>out youth</b>	<p>Ghorashal/Kalerbazar/Mirerbazar/Ghoshpara/Nandalalpur/Fatullah bazaar]</p> <ul style="list-style-type: none"> <li>• Many poor girls get married after leaving school [Nobiagori/Ghoshpara]</li> <li>• Work in hotels or garages, collect waste paper or valuable discarded items from garbage bins and sell them [Junglepara/Nobiagori/Green Road]</li> <li>• Work in shops and factories [ward 48, Gazipur City Corporation/Ward 1, Shyampur]</li> <li>• Work in garment factories is the only opportunity for many girls [ward 1, Shyampur]</li> </ul>
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<b>09</b>	<b>Opportunities available for girls to enhance their technical skills</b>	<ul style="list-style-type: none"> <li>• No facilities/training institutes for technical education [Nobiagori / Bahadurpur / Junglepara/Ward 48 Tongi / Ghorashal / Kalerbazar / Ghoshpara / Nandalalpur/ Fatullah bazaar/Kalachadpur]</li> <li>• In Uttara, there is a women's medical college, Bangladesh Garment Manufacturing and Export Association (BGMEA), Institute of Fashion Technology. But these are beyond reach of working women[Ward 48, Gazipur City Corporation/ Ward 48, Tongi/Hydrabad].</li> <li>• Lack of money and transport facilities[Junglepara/ Ward 48, Gazipur City Corporation/ Nandalalpur]</li> <li>• Girls learn sewing while working in garment factories since they do not have technical education facilities [Ward 48, Gazipur City Corporation/ Nobiagori/Junglepara/Baimail]</li> <li>• Scope for skills oriented technical jobs is very limited. Women are keen to learn technical skills [Ghospara].</li> <li>• Some women think technical education is not suitable for them [Nandalalpur/Ward 1, Shyampur]</li> <li>• Facilities are available for technical education [Moripuripara / Segunbagicha / Ullon]</li> </ul>
<b>10</b>	<b>Potential areas for girls' skill development</b>	<ul style="list-style-type: none"> <li>• Poultry, cattle rearing, tailoring, dress-making, nursing, health care and computer related technical education [Junglepara/Baimail/Ward 48, Tongi/ Kalerbazar/Mirerbazar/Ghoshpara]</li> <li>• Nursing, medical science and computer related technical education [Bahadurpur/Green Road/Moripurpara]</li> <li>• Computer literacy, dress making, beauty culture courses and cooking [Dhakin Khan Union]</li> <li>• Nursing, medical science and computer related technical education [Nobiagori]</li> <li>• Nursing, computer science, medical technical education. electronic technology, toy making, furniture technology etc. [Nandalalpur]</li> <li>• TV, and refrigerator, assembling electronic goods, food processing and dress-making [Fatullah bazaar]</li> <li>• Beauty culture, handicraft making, food processing [Kalachadpur/Dhakin Khan/Ullon]</li> </ul>
<b>11</b>	<b>Women's daily routine and leisure</b>	<ul style="list-style-type: none"> <li>• Daily routine of the women in the area is as follows. Normally women in the area awake at 5 a.m. and say prayer. From 7 a.m. they perform their household work cooking for breakfast and make the children get ready for school and working women go to the factory and returns at 11 p.m.</li> <li>• Housewives' routine from 9 a.m. they clean dishes and wash their clothes upto 11 a.m. from 11 a.m. to 2 p.m. they cook food for lunch. From 2 p.m to 3 p.m. they spend time for sweeping their house and bathing. After bathing they eat their lunch around 4 p.m. Then upto 6</li> </ul>



		<p>p.m. is their leisure time, during leisure time they watch TV and use the time for rest. After 6 p.m. they supervise their children's studies and at the same time cook food for dinner. From 9 p.m. to 10 p.m. they have dinner. From 10 p.m. to 11 p.m. is the time of rest and watching TV and for other family affairs. 11 p.m. is the normal time they go to bed. During leisure time they normally watch TV, engage in community work, gossip or visit relatives and friends</p> <ul style="list-style-type: none"> <li>• The day starts at 6.00 a.m. and ends around 7.00 p.m. The working women finish their factory work at 5.00p.m. [Ghoshpara]</li> <li>• There are 2 types of working women. Full time employees and housewives .Working women work on average 10 hours a day. On the other hand housewives' working time table is not fixed. They work morning to midnight. Working women have to work in their households as well. This is overload for them. Working women claim that they work much more than men. Some women expressed that their husbands are very co-operative and sympathetic. On the other hand some husbands do not care for this. Working women have no leisure time.To speak the truth, working women treated as a pressure cooker. However they are passing their days with satisfaction and dissatisfaction. Interesting matter is they have no frustrations[Fatullah bazaar]</li> </ul>
12	<b>Women's assets, dowry, marriage and related issues</b>	<ul style="list-style-type: none"> <li>• Possess jewellery and cows, goats and chicken[Nobiagori / Bahadurpur / Junglepara/Baimail/Ghoshpara/Fatullah bazaar]</li> <li>• 70% of women have land and jewellery given to them by their fathers as part of dowry [Ward 48, Gazipur City Corporation/Hydrabad/Mirerbazar]</li> <li>• Women inherits whatever the property given to her by parents [Dhakin Khan Union]</li> <li>• Poor womwn do not have any assets [Fatullah bazaar]</li> <li>• 25% of women have land that was inherited from their fathers (Kalerbazar]</li> <li>• Valuable assets acquired/owned by women are less as Muslim and Hindu women do not engage in income generating activities or jobs [Junglepara / Ghorashal]</li> <li>• There is no barrier for women to possess land [Ghorashal].</li> <li>• Hindu women are only custodians of inherited property but if she earns money she can possess land [Baimail/Ghorashal]</li> <li>• Women are confined to household work. Therefore, they are not holding land ownership [Nobiagori]</li> <li>• Dowry is insisted by men and their families [Ward 48, Gazipur City Corporation/Ghorashal]</li> <li>• Dowry system is widely practiced by husband and husband's family. It is a problem of their mentality and it should be changed [Nobiagori/Junglepara]</li> <li>• Girls enter into early marriage when they cannot pursue education (Hydrabad]</li> <li>• Women who have money have the property and jewellery [Mirerbazar]</li> <li>• Hindu women are only the custodians of property belonging to their husbands and fathers as per the Hindu law in Bangladesh. But if women earns, she can possess land [Ghoshpara]</li> <li>• Cash, sewing machines and jewellery brought from parents. But they do not own land because they are migrants [Nandalalpur/Ward 1,</li> </ul>

		<p>Shyampur]</p> <ul style="list-style-type: none"> <li>Women possess houses, sewing machines, land, jewellery and cash received from parents [Green Road / Monipuripara / Segunbagicha / Sabagh/Ullon/Lalbagh]</li> </ul>
13	<b>Women's participation in household decision-making</b>	<ul style="list-style-type: none"> <li>In educated families, both husband and wife jointly make decisions [Bahadurpur/Junglepara/Ghorashal/Ghoshpara].</li> <li>Both wife and husband make joint decisions [Ward 48, Gazipur City Corporation /Dhakin Khan Union/Green Road/Monipuripara]</li> <li>Working women have a better position in decision making than non-working women [Ward 48, Gazipur City Corporation / Nobigori / Bahadurpur/ Junglepara/Baimail/Ghorashal/Kalerbazar/Mirerbazar/Ghoshpara/Nandalalpur/Ward 1, Shyampur/Fatullah bazaar/Green Road/Monipuripara].</li> <li>In poor families, husbands make decisions. In exceptional situations women too join decision-making [Bahadurpur]</li> <li>In poor and religiously conservative families, man dominates decision making [Nobiagori/Bahdurpur/Junglepara/Baimail/Ghorashal/Mirerbazar/Ghoshpara]</li> <li>In extended families, daughter-in-law does not get an opportunity to participate in decision-making. Husband and his parents would make decisions [Hydrabad]</li> <li>Women can easily find employment in the garment factories but sometimes they are restricted by husbands and in-laws [Nobiagori/Junglepara Baimail/Ghorashal]</li> <li>Middle class and conservative families, sometimes discourage females working [Nobiagori/Junglepara].</li> <li>Head of the household make decisions [Nandalalpur]</li> <li>Final decision is taken by husbandsbut he may consult others [Ward 1, Shyampur/Fatullah bazaar/Lalbagh]</li> <li>Women are dominant in decision-making [Segunbagicha]</li> </ul>
14	<b>Common diseases prevalent among women and community</b>	<ul style="list-style-type: none"> <li>Fever, jaundice, typhoid, dysentery, anemia, diabetics, and pregnancy related problems [Ghorashal/Baimail/Mirerbazar/Ghoshpara]</li> <li>Malnutrition and skin diseases [Baimail/Nandalalpur]</li> <li>Malnutrition among working females, skin diseases, fever, cold, anemia etc. [Nobiagori/Bahadurpur/Kalerbazar]</li> <li>Cold, Fever, dysentery, anemia related problems [Ward 48, Gazipur City Corporation/Hydrabad/Kalerbazar/Nandalalpur/Fatullah bazaar].</li> <li>Children suffer from pneumonia.</li> <li>Malnutrition among working females and skin diseases, fever, cold, anemia, gastro enteritis, and pregnancy related problems [Junglepara/Ward 48, Tongi]</li> <li>Poverty, lack of awareness and shortage of pure drinking water supply are root causes of illnesses [Nobiagori / Bahadurpur / Junglepara / Ghorashal/Ghoshpara]</li> <li>In Sylhet prevalence of HIV/AIDs is comparatively high largely due to foreign remittance earners in Western countries. In overcrowded poor areas incidence of TB is high [Ghoshpara]</li> <li>Diarrhea, dysentery, cold, hepatitis B, and different fevers [Ward 1, Shyampur]</li> <li>Diarrhea, dysentery ,diabetics , kidney, heart diseases, venereal diseases, high blood pressure [Green Road]</li> <li>Diarrhea, dysentery, diabetics, waist pain, kidney disease, high blood</li> </ul>

		pressures, obesity are mainly observed. Root cause is unplanned urban life, no physical work, lack of open space, Junk and traditional rich food etc. [Lalbagh]
15	<b>Health facilities available for women</b>	<ul style="list-style-type: none"> <li>• Largely depend on private medical treatment, hardly go for government medical services[Fatullah bazaar/Moripuripara]</li> <li>• Poor people obtain medicine from a pharmacy or a government hospital [Hydrabad]</li> <li>• Government healthcare service is below standard in terms of quality [Baimail/Ward 48,Tongi/Ghorashal/ Kalerbazar/Ghoshpara]</li> <li>• Inconsiderate behaviour of health/medical personnel [Junglepara / Baimail/Ghorashal]</li> <li>• Poor service from doctors [Junglepara/Baimail/Ghorashal/Ghoshpara]</li> <li>• Non-availability of doctors particularly in emergencies [Junglepara/ Baimail / Ghorashal/Ghoshpara]</li> <li>• Most of the time medical equipment remains obsolete[Junglepara / Baimail/Ghoarshal]</li> <li>• Medicine is not available[Junglepara/Baimail/Ghorashal]</li> <li>• Cost of treatment in private hospitals is high and not affordable to lower middle classes[Junglepara/Baimail/Ghoarshal]</li> <li>• People are not happy with government health services [Ward 48,Gazipur City Corporation]</li> <li>• Health care is mainly private and Government healthcare service is below standard. So, most people are unable to get service [Nobiagori / Bahadurpur/Ward 1, Shyampur]</li> <li>• Though there is a health centre, people have to buy medicine from outside. Poor cannot afford [Mirebazar]</li> <li>• No health centre. People have to go far away for treatment [Nandalalpur]</li> <li>• Dhaka Medical College, Bangubandhu Medical University and several other private treatment centre and facilities [Lalbagh]</li> </ul>
16	<b>Women's knowledge of HIV/AIDS</b>	<ul style="list-style-type: none"> <li>• Seen as an illegal sexual contact between man and woman [Junglepara/ Baimail/Ghorashal/Ghoshpara]</li> <li>• HIV/AIDS is not found in the area (as far as they know) [Junglepara / Baimail/Ghorashal].</li> <li>• Main way to prevent HIV/AIDS is self restraint [Junglepara / Baimail / Ghorashal/Segunbagicha]</li> <li>• Only the educated people have some knowledge of HIV/AIDS [Ward 48,Gazipur City Corporation/Monipuripara/Segunbagicha]</li> <li>• Have only some preliminary knowledge[Nobiagori / Bahadurpur / Kalerbazar/Green Road]</li> <li>• The subject is not taught in schools; only what they know is what is shown on TV or read in the newspapers (Dhakin Khan Union)</li> <li>• No awareness on HIV/AIDS [Nandalalpur/Ward 1,Shyampur/Fatullah bazaar/Lalbagh]</li> <li>• HIV/AIDS could be prevented by practicing a religious life [Monipuripara]</li> <li>• Have a fairly good knowledge [kalachadpur]</li> </ul>

17	<b>Domestic violence and sexual abuse</b>	<ul style="list-style-type: none"> <li>• Causes of domestic violence are dowry issue, alcoholism and unemployment of husbands, perverted attitude and lack of ethical and moral teaching [Ward 48, Gazipur City Corporation / Nobiajori / Junglepara / Baimail / Ghorashal / Kalerbazar/Mirerbazar/Ward 1, Shyampur/Fatullah bazaar]</li> <li>• Victims of sexual and domestic violence work as housemaids sometimes in other countries [Ghorashal].</li> <li>• Domestic violence occurs in both educated and non-educated families [Ward 48, Gazipur City Corporation]</li> <li>• In case of sexual abuse, sometimes they become panicked. They are busy and no access to media, so they know less about the frequency of such issues [Nobiajori/Junglepara]</li> <li>• Sexual abuse is a moral issue. Domestic violence is moral and domestic issue and due to lack of family guidance [Bahadurpur]</li> <li>• Domestic violence is dowry related; leads to wife beating and suicide. A concern of educated women because they can read newspapers [Dhakin Khan Union/ Kalerbazar]</li> <li>• No domestic violence, but men are dominant [Kalerbazar]</li> <li>• Husband and in-laws torture wife to get money from her father to go abroad for employment, to set up business etc.[Mirerbazar]</li> <li>• Sexual abuse, dowry issue is frequently seen in the area Cause of domestic violence and sexual abuse is perverted attitude and lack of ethical and moral teaching. Moral teaching is degrading. It is for diminishing family values and separation of family members who live abroad as remittance earners. Sylhet economy is mainly remittance based and the highest number external migrants are from Sylhet [Ghoshpara].</li> <li>• Poverty and poor education cause domestic violence [Nandalalpur]</li> <li>• Husbands and in-laws torture women for not giving adequate dowries [Fatullah bazaar]</li> <li>• 'Silent-violence' occurs in families due to economic poverty or unhappy married life [Green Road/Monipuripara/Segunbagicha]</li> </ul>
18	<b>Development related interventions in the community and its surroundings</b>	<ul style="list-style-type: none"> <li>• Construction of a bridge, culvert and carpeting the Pourashava road, sanitation, managing pure drinking water by Local government Engineering Department.[Junglepara/Baimail/Ghorashal/Fatullah bazaar]</li> <li>• Microcredit programmes, community development activities and awareness building activities are conducted by NGOs [Junglepara / Baimail /Ghorashal].</li> <li>• Awareness building programmes by NGOs [Ward 48,Gazipur City Corporation]</li> <li>• Road development work by City Corporation [Ward 48, Gazipur City Corporation]</li> <li>• Construction of bridges, culverts and carpeting the road, sanitation, providing pure drinking water carried out by government. Microcredit activities are conducted by NGOs [Nobiajori/Bahadurpur/Junglepara].</li> <li>• Micro credit programmes run by NGOs. Annual interest rate is 27% (Kalerbazar)</li> <li>• Micro credit and road development work [Mirerbazar]</li> <li>• Microcredit programmes, non formal education, and health awareness programmes run by NGOs and road development work carried out by government [Ghoshpara].</li> <li>• ASA operates a micro credit programme [Nandalalpur/Fatullah bazaar]</li> </ul>

		<ul style="list-style-type: none"> <li>• Diabetic Association is conducting awareness programmes on diabetics of women and children. 'Nari Odhikar Songsta'(Women Rights Agency) , 'Mohila Somitty'(Women Association) on women's rights [Segunbagicha]</li> <li>• Diabetic hospital [Segunbagicha]</li> <li>• BRAC, has a non formal education programme in the urban areas. 'Nari Maitri'(Women Friendship) has some urban programmes [Ullon]</li> <li>• The 'Hatir Jheel Project' [Ullon]</li> </ul>
19	<b>Benefits to women from community development activities and gaps</b>	<ul style="list-style-type: none"> <li>• Micro-credit programmes [Junglepara / Baimail / Ghorashal/ Kalerbazar / Ghoshpara/Ghoshpara/Nandalalpur]</li> <li>• Rural road carpeting and development make most of the areas accessible particularly to the district headquarter and growth centre and improves market convenience [Junglepara/Baimail/Ghorashal]</li> <li>• No skills development programmes run by NGOs [Junglepara / Baimail /Ghorashal]</li> <li>• No risk fund (sometimes poor people are unable to repay loan installments and face harassment) and unable to get themselves out of poverty [Junglepara/Baimail/Ghorashal]</li> <li>• Micro-credit programmes are not conducted in urban areas because people are mobile and difficult to organize [Ward 48, Gazipur City Corporation]</li> <li>• Micro credit programme benefits women a lot. Otherwise they have to pay 10% to 20% to obtain loans from moneylenders.</li> <li>• Improved communication [Fatullah bazaar]</li> </ul>
20	<b>Women's participation in community development activities</b>	<ul style="list-style-type: none"> <li>• Participation in micro-credit programmes run by BRAC, Grameen Bank &amp; ASA. Working women form groups for getting microcredit , attend group meetings and get microcredit (Nobiagori / Bahadurpur / Junglepara / Baimail / Ghorashal/ Ward 1, Shyampur/Fathulla bazaar]</li> <li>• Sylhet is a conservative area. Community level role is not prominent for women [Ghoshpara]</li> <li>• Women hardly participate in community work [Nandalalpur/Green Road/Monipuripara]</li> <li>• Women participate in social and cultural activities, women's human rights issues</li> <li>• Several NGOs in the area e.g. 'URBAN', 'ASA' and BRAC etc. Educated women in the area work in The NGO/CBOs and in the Kindergartens [Dhakin Khan]</li> <li>• They have no role in political activities. Social attitude prevents them engaging in politics. But some high-ranking women of 'Nabab family'(aristocratic family from Moghul era) play a community role in the area[Lalbagh]</li> </ul>
21	<b>Women's participation in political processes</b>	<ul style="list-style-type: none"> <li>• In the local government, three women representatives have participated in election and they play important role in community activities [Nobiagori/Ghorashal/Fatullah]</li> <li>• Women function as elected members of Union Parishad, Pourashava , and Upazila Parishad [Nobiagori/Junglepara/Baimail/Ghorashal/Mirerbazar/Ghoshpara]</li> <li>• Women are elected as councilors to City Corporation [Ward 48, Gazipur City Corporation]</li> <li>• Engaging in politics is a social taboo but not a legal issue [Nobiagori / Bahadurpur/ Ghorashal/ Nanadalalpur/Ward 1, Shyampur/Fatullah]</li> <li>• Generally, common and poor women have no role in politics. But rich, educated and women of political background ground have role</li> </ul>

		<p>[Nobiagori / Junglepara / Baimail/Fatullah bazaar].</p> <ul style="list-style-type: none"> <li>• There is a demonstration effect of women not participating in politics [Mirerbazar/Green Road]</li> <li>• Several women participate in politics [Segunbagicha]</li> </ul>
22	<b>Women's fears of the proposed project</b>	<ul style="list-style-type: none"> <li>• Nothing, since there is no land acquisition [Ward 48, Gazipur City Corporation/Junglepara/Ghorashal]</li> </ul>
23	<b>Anticipated benefits from the project</b>	<ul style="list-style-type: none"> <li>• Reduction in electricity load shedding [Ward 48, Gazipur City Corporation/Nobiagori/Bahadurpur/Junglepara/Baimail/Ghorashal/Dhakin Khan Union/ Hyderabad/ Kalerbazar/ Kalerbazar/ Mirerbazar/ Ghoshpara/ Fatullah bazaar/ Segunbagicha]</li> <li>• Increase of employment/self employment opportunities after reducing load shedding [Ward 48, Gazipur City Corporation / Nobiagori /Bhadurpur / Junglepara/Baimail/Ghorashal/Hydrabad Kalerbazar]</li> <li>• Sufficient electricity supply to the local people [Ward 48, Gazipur City Corporation/Nobiagori/Junglepara/fatullah bazaar]</li> <li>• Being an industrial zone Grid T/L will help to overcome frequent load shedding and ensure improved productivity and employment (Ward 48, Tongi]</li> <li>• Reduce the cost for diesel by using electricity for water pumping [Mirerbazar]</li> <li>• Would be helpful for their livelihoods [Nandalalpur]</li> <li>• Increase power supply and would help women to increase their efficiency of work [Ward 1, Shyampur/Lalbagh]</li> <li>• Increase power supply to local communities [Monipuripara/Sabagh]</li> <li>• There should be a fair distribution of power [Lalbagh]</li> </ul>
24	<b>Proposals and suggestions for proposed subproject improvement</b>	<ul style="list-style-type: none"> <li>• Timely completion of the project [Baimail/ Dhakin Khan Union/ Ghoshpara/ Nandalalpur]</li> <li>• Providing sufficient electricity supply to the local people [Baimail].</li> <li>• Improve local people's access to electricity [Junglepara/Ward 48, Tongi/ Ghorashal/ Mirerbazar/ Ghospara]</li> <li>• Reduce high rates of electricity [Junglepara/ Nobiagori/ Kalerbazar/ Fatullah bazaar/ Green Road]</li> <li>• Sufficient compensation for affected families [Kalerbazar]</li> <li>• Increase grid electricity generation because non-grid electricity is expensive [Segunbagicha/ Sabagh]</li> </ul>

## Gender Consultations – List of Participants

No	Date	Location & Subproject Site	No. participants	Names of participants	Social /occupation al status
01	11.6.2013	<b>Hydrabad, City Corporation (0.5 km from the subproject )</b>  400 kV double circuit Ghorasal-Tongi transmission line to accommodate shifting of Ishurdi-Ghorasal 230 kV transmission line to new 230 kV GIS switchyard (28 km)	10	Jarina Khatoon	Housewife
				Jesmin	Housewife
				Monowara	Housewife
				Saleha	Housewife
				Aziza Khatoon	Housewife
				Nadira	Housewife
				Shimu	Housewife
				Hamida Begum	Housewife
				Laila	Housewife
				Hasna Begum	Housewife
02	11.6.2013	<b>Kalerbazar, Gazipur City Corporation (0.5 km from the subproject)</b>  400 kV double circuit Ghorasal-Tongi transmission line to accommodate shifting of Ishurdi-Ghorasal 230 kV transmission line to new 230 kV GIS switchyard (28 km)	09	Hasina Akhter	Housewife
				Jaba	Housewife
				Rumana	Housewife
				Shahida banu	Housewife
				Baby	Housewife
				Chameli begum	Housewife
				Kanta	Housewife
				Shirin	Housewife
03	9.6.2013	<b>Nobiagori, Upazila (subdistrict) :Bhaluka, Mymensing (0.25 km from the subproject)</b>  132 kV double circuit Sripur-Bhaluka transmission line (33 km)	10	Khodeza Khatoon	Housewife
				Amena Khatoon	Housewife,
				Jarina Khatoon	Housewife
				Rekha	Housewife
				Kalpana	Housewife
				Tania	Garment factory worker
				Jesmin	Garment factory worker
				Sultana	Housewife
				Sumaya	Housewife
				Taslima	Housewife
04	9.6.2013	<b>Bahadurpur,Upazila(subdistrict): Sripur, Gazipur (0.25 km from subproject)</b>  132 kV double circuit Sripur-Bhaluka transmission line (33 km)	09	Tamanna Begum	Housewife
				Marufa Akhter	Housewife,
				Akhi	Housewife
				Parvin	Housewife
				Ikra	Student
				Shadia	House wife
				Happy	Student
				Sumi	Housewife
				Anguri	Housewife

No	Date	Location & Subproject Site	No. participants	Names of participants	Social /occupation al status
05	9.6.2013	Junglepara, Vaowal Mirzapur, Gazipur Sadar (0.25 km from subproject)  132 kV double circuit Sripur-Kodda transmission line (35 km)	11	Rani	Garment factory worker
				Jarina	Garment factory worker
				Halima	Garment factory worker
				Samida	Garment factory worker
				Halima Akhter	Garment factory worker
				Shirina	Garment factory worker
				Kajoli	Garment factory worker
				Khaleda	Garment factory worker
				Nilufa	Garment factory worker
				Mamtaj	Housewife
				Yasmin	Housewife
06	9.6.2013	Baimail , City Corporation (0.5 km from the subproject)  132 kV double circuit Sripur-Kodda transmission line (35 km)	7	Laily	Housewife
				Ruma	Housewife
				Moushumi	Housewife
				Khadiza	Housewife
				Shahinoor	Housewife
				Tamanna	Garments Worker
				Rahima	Garments Worker
07	15.6.2013	Dakhin Khan Union Parishad (0.5 km from the subproject)  230 kV transmission line to connect Bashundhara-Tongi 230 kV double circuit line and re-route existing Ghorasal-Tongi 230 kV double circuit line with 230 kV Tongi switchyard (3 km)	08	Mosammat Salma	Housewife
				Parvin	Housewife
				Duria	Housewife
				Shahnaj Begum	Housewife
				Amina Akhter	Housewife
				Hafiza Begum	Housewife
				Aklm	Housewife
				Honeara Begum	Housewife
08	5.6.2013	Ward No-48, Gazipur City Corporation( 0.5 km from the subproject) 230 kV transmission line to connect Bashundhara-Tongi 230 kV double circuit line and re-route	10	Ayesha Khatoon	Housewife
				Hawa Begum	Student
				Simu Akhter	Housewife
				Sultana Rajia	Housewife



		existing Ghorasal-Tongi 230 kV double circuit line with 230 kV Tongi switchyard (3 km)		Sarufa Begum	Housewife
				Mazeda Khatton	Housewife
				Shaheda	Housewife
				Julekha	Housewife
				Tripti	Housewife
				Tahura	Housewife
09	9.6.2013	<b>Bara Rathura, Sripur Pouravasha (0.25 km from Subproject)</b>  230/132/33 kV AIS Substation at Sripur (Gazipur District)	08	Samatonnesa	Housewife
				Aziza	Housewife,
				Safura	Housewife
				Rasheda begum	Housewife
				Hasna begum	Housewife
				Sajeda	Poultry farm worker
				Shahida Begum	Poultry farm worker
				Tahura	Housewife
10	6.6.2013	<b>Ghorashal Pourashava, Ward No.2 (0.5 km from the subproject)</b>  230 kV GIS switching station at Ghorasal	10	Taslima Akhter	Housewife
				Nasima Akhter	Student
				Sarufa Begum	Housewife
				Rupali	Housewife
				Nilufa	Housewife
				Maksuda	Housewife
				Nahar Begum	Housewife
				Nilima Parvin	Housewife
				Lucky Mridha	Housewife
				Maruf Akter	Housewife
11	10.6.2013	<b>MirerBazar , Gazipur City Corporation, near Kaliganj Upazila border (0.25 km from the subproject)</b>  230 kV double circuit Ghorasal-Tongi transmission line, re-conductoring (27 km)	07	Kusum Banu	Housewife
				Rafiza	Worker in Plastic Factory
				Humaira	Housewife
				Mosammat Jubida	Housewife
				-	Housewife
				Shirin Akhter	Housewife
				Sufia Begum	Housewife
12	17.6.2013	<b>Ghoshpara Sylhet City Corporation, Ward-27(0.25 Km from the Subproject)</b>  132/33 kV GIS Substation at Sylhet	07	Laxmi Rani	Housewife
				Shashi Rani	Small business
				Gita	Housewife
				Maya Rani	Housewife
				Payel	Housewife
				Bichitra	Housewife
				Suchitra	Housewife

No	Date	Location & Subproject Site	No. participants	Names of participants	Social /occupatio nal status
13	22.6.2013	<b>Nandalalpur, Union: Kutubpur, Dist: Narayanganj (0.5km from the subproject)</b>  132 kV Nandalalpur Substation	08	Ayesha Akhter Nahar Banu Salma Begum Mojida Khanom Laily Beoa Hasina Begum Amina Khatoon Hamida Begum	Housewife Housewife Housewife Housewife Housewife Garments Worker Housewife Garments Worker
14	22.6.2013	<b>Ward No.1, Shaympur Union Parishad (0.5 Km from the subproject)</b>  230kv Shyampur substation	07	Kanta Sumi Dilara Fatema Lily Begum Noor Nahar Shuma	Housewife Housewife Housewife Housewife Hotel Cook Service Housewife
15	20.6.2013	<b>Fatullah Bazar, Fatullah Narayanganj (0.5Km from the subproject)</b>  Fatullah 132KV/33KV substation	07	Safura Begum Sameja Shahida Akter Rasheda Maimuna Swapna begum Hafiza Khatoon	Housewife Hotel Worker House wife Garments Worker Housewife House wife Housewife
16	17.6.2013	<b>Green Road , Kathal bagan , Dhaka (0.4 Km from the subproject)</b>  33kv/11KV Green Road Dormitory substation	08	Rubaya Rahman Sinthia Prottasha Tagore Habiba Khanom Salma Akhter Nishu Jebin Nipa Rahman Nurun Nahar	Housewife Housewife Service Housewife Housewife Service Service Housewife
17	17.6.2013	<b>Monipuripara Dhaka (0.6 km from the project)</b>  33kv/11KV Monipuripara sub station	07	Hafsa Khatun Sumaya Khondokar Sirin Sharmin Reba Talukder Madhuri Akhter Moushumi Mina Hamid	Housewife Housewife Service Housewife Housewife Service Service
18	16.6.2013	<b>Segunbagicha, Dhaka (0.3 km from the subproject)</b>  33 KV/11KV Segunbagicha substation	08	Jannat Khondokar Ayesha Abir Sultana Sharmin Shamima Akhter Protiva Talukder Tyasha Tagore Suporna Tagore Khondokar Mehjabin	Housewife Housewife Housewife Housewife Housewife Housewife Housewife Housewife

No	Date	Location & Subproject Site	No. participants	Names of participants	Social /occupational status
19	16.6.2013	<b>Kalachadpur , Gulsion, City Corporation, Dhaka (0.4 km from the subproject)</b>  Basundhara sub station	07	Beuty Marak Dipali shangma Rupali Aktar Hasna Banu Swpna Begum Rejwana Begum Nadia Khanam	Service Beautician Housewife Service Housewife Housewife Housewife
20	15.6.2013	<b>Sahbagh , Dhaka (0.3 Km from the subproject)</b>  33 KV/11KV BS Mujib Medical university substation.	08	Shima Yasmin Farzana Akhter Zara Habib Tamanna Mishu Himani Sarker Preety Mitro Tasnim Ara Lubona Akhter	Housewife Housewife Housewife Physician Banker Housewife Physician Banker
21	16.6.2013	<b>Ullon , Rampura , Dhaka(0.4 km from the subproject)</b>  230/132/33kv Ullon GIS sub station	08	Fari Akhter Fahima Akhter Mina Akhter Suborna Mutofa Borna Alam Samiya Mirza Tilok Yasmin Lobiba Ara	Housewife Housewife Housewife Service Service Housewife Service Housewife
22	18.6.2013	<b>Lalbagh , Dhaka (0.4 km from the subproject)</b> Lalbagh – Zigatola 132KV/33KV substation	07	Bipasha Akhter Sumona Tarana Mishu Munia Neherun Nisa Lily Khanom Hmida Banu Zisha Jaharul	Housewife Service Housewife Service Service Housewife Housewife

## Public Consultations – Summary of Discussions

No.	Theme of the discussion	Description
01	Socio-demography of communities	<ul style="list-style-type: none"> <li>Population is 100,000. Some are migrants came in search of employment 50 years ago (Ghorasal Pourvasah, Ward 7)</li> <li>12,000 households with 60,000 population. Mainly migrants from rural areas who came in search of employment 30 years ago. 20% illiterate [ward 48, Gazipur]</li> <li>Urban area. 10,000 households, 50,000 population and mostly migrants, 60% is literate, Gazipur Sardar is an industrial belt [Kodda bridge]</li> <li>Approximately 500 households. People of high society live here. The Great Nowab Families live here. Literacy rate is very high [Sahbagh].</li> <li>Approximately 2000 households. People of high society live here. Most of the people lead a luxurious life. In the context of Bangladesh their life is quite different from other people of the country. Education levels are high. Educationists, experts &amp; Intellectuals live here [Segunbagicha].</li> <li>More than 2000 households, 90% of the families have migrated 60 years ago in search of jobs. There is a government staff quarter area and private house owner residential area [Green Road dormitory].</li> <li>About 600 households, 90% of the families have migrated 60 years ago in search of jobs. A residential area of Dhaka City Corporation. Well-educated community [Monipuripara].</li> <li>About 2000 households, 95% of the families have migrated 50 years ago in search jobs. A residential area of Dhaka City Corporation [Ullon].</li> <li>About 1020 households, 90% of the families have migrated 40 years ago in search of jobs. An industrial area. It is semi-urban. It is well connected with capital city Dhaka and is about 10 Km from Dhaka. 70% literate [Ward 1, Shyampur].</li> <li>An industrial area. It is semi-urban and well connected with capital city of Dhaka and about 25 Km from Dhaka. About 800 households, 85% of the families have migrated 50 years ago in search jobs. 85% literate [Fatullah bazaar]</li> <li>A small village. 500 families live here. 20% local and 80% are migrants from other areas. Only 40% is literate. It is a low lying area and water logging is the main problem in the village. Most people work outside the village [Nandalalpur].</li> <li>About 500 households living for nearly five generations. Dhaka- Mymensing highway runs through the village. Small hills and low-lying areas, 60% is literate [Kathalia]</li> <li>An important growth centre approximately 7 km to north</li> </ul>

		<p>from Gazipur crossing (Chowrasta). Approximately 5,000 households. The whole area is under newly declared Gazipur City Corporation. The area is now an industrial belt. To the north there is a reserve forest mostly consisting of Gajari trees. About 50% are migrants from rural areas settled 20 years ago [Salna Bazaar].</p> <ul style="list-style-type: none"> <li>• Located by the Tongi-Pubmail-Ghorashal road, a rural area with about 500 household. Migrants constitute 20% of the population. 55% literate population [Mazukhan]</li> <li>• Located along Tongi-Pubail –Gorashal road with 300 households. Developed residential area. 70% migrants. People live in low lying areas due to population pressure, 55% literacy rate [Shilmoon]</li> <li>• Low lying area. Approximately 500 households. The village and adjacent areas are low lying. Local people are living here for last 3 to 4 generations. 65% literate [Pilanpur]</li> <li>• Located about 1km away from Tongi-Pubail –Gorashal road. Approximate 400 households. The village and adjacent areas are low lying. Local people are living here for last 3 to 4 generation. 50% literate [Pubail]</li> <li>• A small village in the Sylhet district and under Sylhet City Corporation. A semi urban area, about 100 families, 80% have migrated, 20 years ago in search of jobs. 80% literate [Ghosh Para].</li> <li>• A semi urban area with high population density. Located near Sahjalal International Airport. About 40,000 families, 90% families are migrants who came 35 years ago in search of jobs. 60% literate [Dakhin Khan]</li> <li>• A planned residential area near Gulshan of Dhaka City Corporation, with about 2,000 households. 95 % have migrated from rural areas. 100% literacy [Bashundara]</li> <li>• Approximately 12,000 households mostly migrated from rural areas over the last 30 years. 80% literate [Satrong]</li> <li>• A historical with about 3000 households, 40% being migrants. One part of the city is residential and another part is an industrial area. 50% is literate [Lalbagh]</li> <li>• A middle level growth centre and a village in Bhaluka Upazila, Mymensing. 2000 households with recently migrated people who constitute about 30% of the population. 55% literate [Seed Store]</li> <li>• Located adjacent to Sripur Municipality with a population of 700 households, 2% migrants. 60% literate [Patharia]</li> </ul>
02	Livelihoods communities of	<ul style="list-style-type: none"> <li>• Workers at Ghorasal power plant, Janata jute mill, and Pran food &amp; beverage factory, agriculture labourers, construction workers, transport workers, fishing, agriculture (Boro, HYV rice varieties, winter vegetables), business, teaching [Ghorasal]</li> <li>• Agriculture production mainly for local consumption but linked to markets in Dhaka [Ghorasal]</li> <li>• Garment factory workers; workers in diverse commercial and service establishments; rickshaw pullers, seasonal agriculture for poor people in the low lying areas. Poor</li> </ul>

		<p>families run small groceries and some of them are mobile vendors on streets [Ward 48,Gazipur]</p> <ul style="list-style-type: none"> <li>• Brick-making,15% in agriculture,10% agricultural labourers, 5% wage labourers, 10% in industry , 15% in commerce, 5% in transport,15% in construction, 20% in services, and 5% others [Kodda bridge]</li> <li>• Jobs in garment factories and backward linkage factory for readymade garment(RMG); small businesses including tea stalls, food and beverage shops, grocery shops, stationery shops, rickshaw pulling, and running battery driven autos (mainly for poor). Agriculture is the source of seasonal employment for poor people in the low lying area, fishing [Kodda bridge]</li> <li>• Employment and small businesses [Shilmoon]</li> <li>• Major crops are Boro i.e. winter crop, some winter vegetables. Some hybrid variety and HYV paddy e.g BR_29 and BR-28 varieties are grown. But the area is well connected with the markets of Dhaka city. Main fruits are Jackfruit, pineapple, litchi, mango, black berry, guava, papaya, palm [Kodda bridge]</li> <li>• 90% of the people are industrialists or big businessman, 10% are high ranking officials such as expert physicians, renowned lawyers, bankers, chartered accountants [Sahbagh].</li> <li>• 80% are either industrialists or big businessmen, 20% are high ranking officials [Segunbagicha]</li> <li>• Expert physicians, renowned Lawyers, bankers [Monipuripara]</li> <li>• 70% factory workers, 25% businessmen, 3% in informal jobs (bus drivers, rickshaw pullers, construction workers etc.)[Ward 1, Shyampur]</li> <li>• 75% are factory workers, 20% are businessmen, 3% in the informal sector jobs e.g. bus drivers, rickshaw pullers, construction workers [Fatullah Bazaar]</li> <li>• Fishery and agriculture. In the Mymensing region, Bhaluka is a fish breeding zone. But powerful gets the main benefit and poor land owners are deprived accessing fish resources. High yielding boro is cultivated [Kathalia]</li> <li>• Migrants are mostly working in garment factories or conduct various businesses relating to garments industry. Main occupations include 5% in agriculture, 5% agricultural labourers, 20% wage labourers, 10% in industry, 20% in commerce, 5% in transport, 10% in construction work, 20% in service sector and 5% in others occupations. There are several small businesses including tea kiosks, food and grocery shops, stationery shops. Rickshaw pulling, battery driven auto rickshaw, diesel driven low cost local made 'Nasimon ' CNG auto rickshaw provide employment for the poor[Salna Bazaar].</li> <li>• About 40% are govt. employees, 40% businessmen, 10% private sector employees and 10% in informal jobs [Green Road Dormitory]</li> </ul>
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		<ul style="list-style-type: none"> <li>• Agriculture (boro crop cultivation during winter), fishing (during monsoons) and small businesses. [Mazukhan/Pubail]</li> <li>• Agriculture and fishing are very important occupation. During monsoon about 10% people engage in seasonal fishing. Mainly boro crops are cultivated in the winter. Landless group in dry season work as daily labourers. As winter paddy people cultivate both hybrid and local HYV. Hybrid production is sometime 4.2 tons per acre [Pubail].</li> <li>• Agriculture, small businesses and fishing. During monsoon about 20% people engage in seasonal fishing .Fishing and agriculture labour is the alternative occupations of the rural people. Mainly boro crops are cultivated in the winter. During dry season, Landless work as daily labourers. As winter paddy people cultivate both hybrid and local HYV. Paddy production is between, 3 to 4 tons per acre. Wage of a daily labourer in agriculture is Tk.300 per day (8.a.m. to 6.00 p.m) But pre monsoon period they do not have any work and remain unemployed. Fish and paddy are exported to the capital city. [Pilanpur]</li> <li>• 85% factory workers, 10% businessmen, 3% in informal jobs (bus drivers, rickshaw pullers, construction workers etc. 20% is cultivation land. Cultivations are amon and boro paddy and vegetables [Ghosh Para]</li> <li>• 70% are employees, 25% in businesses, 5% in informal jobs (airport &amp; haj camp based jobs, drivers, hotel cooker etc.) [Dakhin Khan]</li> <li>• Mostly professionals e.g. doctors, engineers, garments owners, senior government employees. No agriculture land [Bashundara]</li> <li>• Construction, transport and fishing are the sources of livelihood. Agriculture is the source of seasonal employment for poor people in the low lying areas. Also employment in garment factories and backward linkage of readymade garment (RMG). There are several small businesses including tea stalls, food and beverage shops, grocery, stationery shops etc. [Satrong]</li> <li>• About 60% in the garment factories, 20% depends on agriculture and agriculture labour work. Producing huge jack fruit which is exported every year to the national market. Boro crop and vegetables and other Rabi crops are cultivated [Seed Store].</li> <li>• 45% cultivate amon and boro crops and vegetables [Patahria]</li> </ul>
03	Employment and unemployment in the communities	<ul style="list-style-type: none"> <li>• 70% of the population is employed; 25% underemployed; 5% unemployed [Ghorasal].</li> <li>• 90% employed; 10% unemployed[Ward 48,Gazipur]</li> <li>• 90% employed and 10% unemployed [Kodda bridge]</li> <li>• Hardly any unemployment [Green Road Dormitory].</li> <li>• No major unemployment problem [Monipuripara]</li> <li>• 70% employed, 20% unemployed, 10% in informal</li> </ul>

		<p>sector jobs [Ullon].</p> <ul style="list-style-type: none"> <li>• About 20% is unemployed [Kathalia]</li> <li>• 90% employed and 10% unemployed [Salna Bazaar]</li> <li>• 2% unemployed [Ward 1, Shyampur]</li> <li>• 2% is unemployed [Fatullah bazaar/Ghosh Para]</li> <li>• 80% employed and 20% is unemployed. But most of unemployed engage in informal sector jobs [Nandalalpur]</li> <li>• 30% underemployment and 10% unemployment [Mazukhan]</li> <li>• 25% underemployment and 15% unemployment [Shilmoon]</li> <li>• 40% underemployment and 10% unemployment [Pilanpur / Pubail]</li> <li>• 10% unemployment [Satrong]</li> <li>• 20% unemployment [Seed Store]</li> </ul>
04	<b>Level of poverty in the communities and vulnerable groups</b>	<ul style="list-style-type: none"> <li>• 60% is poor and are in the working class; 40% is rich and they are professionals and businessmen. 40% of the poor (about 2400 families) work as garment workers, rickshaw pullers etc. are vulnerable e.g. slum dwellers. 20% of the rich fall into ultra rich.</li> <li>• Hardly any poor families. House maids and drivers working for rich families and floating women and children are the vulnerable groups [Sahbagh/Segunbagicha/Green Road Dormitory/Monipuripara]</li> <li>• Most of the families are middle class, 5% of the families are poor. 10% are very poor. Old women, handicapped, old aged people, rickshaw pullers, van drivers &amp; push cart drivers are vulnerable [Ullon].</li> <li>• 40% of the people are middle class families, another 40% is lower middle class, 5% is poor and 15% is upper middle class Only 5% are very poor [Ward 1, Shyampur]</li> <li>• Among the ultra poor are slum dwellers and widows, unemployed old people and old women without children and physically disabled persons who are most vulnerable [Ward 1, Shyampur/Fatullah Bazaar/Nandalalpur]</li> <li>• 45% of the people are middle class families, another 40% is lower middle class families, 5% is poor and 10% is upper middle class [Fatullah Bazaar]</li> <li>• 20% of the people are middle class families, 50% is lower middle class families, 25% is poor and 5% is upper middle class [Nandalalpur]</li> <li>• The landless working group is poor. They are about 40%. 10% of them are vulnerable. Different business groups and middle class people (approx. 40%) are rich and solvent [Kathalia]</li> <li>• The area is economically active but a large section of the population (40%) is in working group and they are poor. 20% of them are vulnerable groups such as slum dwellers, garment workers and rickshaw pullers. 40% business group is rich [Salna Bazaar]</li> </ul>



		<ul style="list-style-type: none"> <li>Poor families are about 100 families. 50 families are very poor. Poor do not have the skills and capital to engage in income generating activities [Mazukhan]</li> <li>The working group is under poverty level (30%). About 15% is vulnerable. Landless, illiterate and who have only literacy and primary level education are vulnerable. Poor families-90 and very poor-45 families. They have no formal skills to engage in employment. Only employment is in garments and informal service sector. Families who have a single earning member, handicapped, elderly are in vulnerable group. [Shilmoon]</li> <li>About 120 poor families and another 120 very poor families. Landless farmers are the most vulnerable. They do not have any other skills and compelled to engage in agriculture. But farm gate price of paddy is always low. Family labour is used for agriculture production. 30% of farmers are unemployed. Bank loans are not given to farmers. They take loans from money lenders at Tk.20% monthly interest. So, rural pauperization is high. And due to this, migration to city is too high [Pilanpur/Pubail]</li> <li>40% middle class families, 40% poor families, 5% very poor &amp; 15% in the upper middle class [Ghosh Para].</li> <li>25% in the middle class, 60% in lower middle class, 5% is poor and 10% people in the upper middle class. Widows, unemployed old people and childless old women and physically disable persons are the vulnerable groups [Dakhin Khan]</li> <li>Poor and vulnerable groups include house maids, security guards, cleaners, drivers etc. [Bashundara]</li> <li>40% is below poverty. About 2400 families are vulnerable and 2400 families are poor. Garments workers, rickshaw pullers, small business and mobile vendors of the streets and slum dwellers are vulnerable groups [Satrong]</li> <li>70% rich, 20% middle class and 10% poor and vulnerable. 10% are poor &amp; vulnerable. Old women, handicapped, old aged rickshaw pullers and push cart drivers, slum dwellers, floating landless women and child are among vulnerable category [Lalbagh]</li> <li>30% poor. Landless daily labourers and garments workers fall into vulnerable category [Seed Store]</li> <li>40% in the middle class, 40% is low middle class, 10% is poor and 10% in middle class. Landless poor, daily labourers, share croppers, female headed households are the vulnerable groups [Patharia]</li> </ul>
05	Land ownership patterns in the communities	<ul style="list-style-type: none"> <li>10% landless; 20% has only the homestead; 50% has upto 0.10 acres; 5% has 0.33 acres; average landholding is 0.10 acres [Ghorasal]</li> <li>90% is landless; Average land holding size is 0.045 acres [Ward 48, Gazipur]</li> <li>20% landless 20%, 40% has only marginal lands, 20% has intermediate holdings. Per capita land is 0.05 acres [Kodda bridge].</li> </ul>

		<ul style="list-style-type: none"> <li>Land ownership ranges from 0.15 to 0.30 acres [Sahbagh]</li> <li>Land ownership ranges from 0.10 decimal to 0.30 acres. No cultivable land. [Segunbagicha]</li> <li>Land ownership ranges from 0.05 to 0.10 acres. No cultivable land [Green Road Dormitory]</li> <li>Land ownership varies from 0.04 to 0.20 acre No cultivable land. [Monipuripara]</li> <li>Land ownership ranges from 0.02 to 0.10 areas. No cultivable land. [Ullon]</li> <li>Land ownership ranges from 0.04 to 0.10 acres. No cultivable land [Ward 1, Shyampur]</li> <li>Land ownership ranges from 0.03 to 0.12 acres. No cultivable land [Fatullah Bazaar]</li> <li>As this is a low lying village, there are no highlands or agricultural land [Nanadalalpur]</li> <li>Average land holding size is 0.50 acres per household [Kathalia]</li> <li>20% is landless, 40% is having marginal lands, 20% in intermediate category and 20% is rich; per capita land is 0.05 acres. Only 10% is land owners and 90% is landless [Salna Bazaar].</li> <li>20% is landless, land ownership size is 0.20 [Mazukhan]</li> <li>40% landless. Land holdings are 0.10 acres. Most people live on rented houses [Shilmoon]</li> <li>Land holdings are about 0.20 acres [Pilanpur]</li> <li>Land holding size is about 0.20 acres. 20% is landless, 40% has only homestead, 20% has up to 1.00 acre, 10% has 1.00 to 2.00 acres and another 10% above 2 acres [Pubail]</li> <li>Land ownership range from 0.05 to 1.00 acre [Ghosh Para]</li> <li>Land ownership ranges from 0.04 to 0.10 acres. No cultivation land [Dakhin Khan]</li> <li>Land holdings range from 0.03 to 0.10 acres [Bashundara]</li> <li>Only 10% own land and 90% is landless. Average land holding size is 0.045 acre [Satrong]</li> <li>Land ownership ranges from 0.05 to 0.15 acres [Lalbagh]</li> <li>Average land holding size is 0.30 acres per household [Seed Store]</li> <li>Land ownership ranges from 0.10 to 1.00 acre [Patharia]</li> </ul>
06	Drinking water sources of communities	<ul style="list-style-type: none"> <li>Private tube wells and pumps [Ghorasal / Shilmoon /Pilanpur / Bashundara/Patharia]</li> <li>Tube well and deep tube well (Ward 48, Gazipur, Ward 1, Shyampur / Fatullah Bazar/Nandalalpur/Kathalia/Salna Bazaar / Mazukhan / Pubail/Ghosh Para/Satrong/Seed Store)</li> <li>Provided by City Corporation [Sahbagh/Segunbagicha/Green Road Dormitory/Moripuripara/Dakhin Khan/Bashundara/Lalbagh]</li> </ul>
07	Commercial	<ul style="list-style-type: none"> <li>About 100 shops and groceries [Ghorasal/Seed Store]</li> </ul>

	<b>establishments located in and around communities</b>	<ul style="list-style-type: none"> <li>• About 1,000 shops, groceries [Ward 48,Gazipur/Satrong]</li> <li>• About 135 grocery shops and 07 departmental stores [Sahbagh]</li> <li>• About 150 groceries and 05 departmental stores [Segunbagicha]</li> <li>• More than 500 shops and grocery shops , a big market and 2 big departmental stores [Green Road Dormitory]</li> <li>• About 100 shops, 200 grocery shops and 5 big departmental stores [Monipuripara].</li> <li>• About 500 grocery shops and 3 departmental stores [Ullon]</li> <li>• More than 1000 small shops and groceries, and 3 markets [Ward 1, Shyampur].</li> <li>• More than 500 small shops, 1 big market and a wholesale market [Fatullah Bazaar].</li> <li>• More than 100 small shops and 1 market [Nandalapur]</li> <li>• About 30 small shops and grocery shops Kathalia]</li> <li>• About 500 shops and grocery shops [Salna Bazaar]</li> <li>• About 100 shops [Mazukhan/Pubail/Bashundara]</li> <li>• About 50 shops, and groceries and a few small establishments like garment accessories [Shilmoon]</li> <li>• About 50 shops [Pilanpur]</li> <li>• About 20 shops [Ghosh Para]</li> <li>• About 2000 shops and groceries, 2 big vegetable markets , 2 big shopping markets [Dakhin Khan]</li> <li>• About 1000 shops and grocery shops, 15 big departmental and 3 big markets [Lalbagh]</li> <li>• About 10 shops [Patharia]</li> </ul>
<b>08</b>	<b>Industrial establishments located in and communities</b>	<ul style="list-style-type: none"> <li>• Fertilizer factory, jute mill, juice factory of ‘Pran’ group [Ghorasal].</li> <li>• 07 Garment factories and garment accessory manufacturing industries</li> <li>• Around 50 big industries &amp; 300-350 mid level factories mainly garment factories[Ward1, Shyampur]</li> <li>• More than 500 industrial units [Fatullah Bazaar]</li> <li>• Middle level factories located 2 Km from the village [Nandalapur].</li> <li>• 2 agro-based industries [Kathalia]</li> <li>• About 7 garments factories [Salna Bazaar/Satrong]</li> <li>• No industrial establishments [Mazukhan / Pilanpur / Pubail / Bashundara/Patharia]</li> <li>• No factory but a few enterprises working with sub contractors of the garments trade [Shilmoon]</li> <li>• About 30 small factories [Ghosh Para]</li> <li>• About 100 industrial establishments [Dakhin Khan]</li> <li>• More than 100 tannery industrial units and more than 200 plastic factories [Lalbagh]</li> <li>• 3 garment factories [Seed Store]</li> </ul>
<b>09</b>	<b>In-migration to communities</b>	<ul style="list-style-type: none"> <li>• 50% have migrated in search of jobs [Ghorasal]</li> <li>• 75% have migrated in search of jobs [Ward 48,Gazipur]</li> <li>• Some families bought luxury flats to lead a better life [Sahbagh].</li> </ul>

		<ul style="list-style-type: none"> <li>• 95% migrated in search of jobs [Ullon/Bashundara/Satrong]</li> <li>• 90% migrated in search of jobs [Ward 1,Shyampur/Monipuripara/Dakhin Khan]</li> <li>• 85% migrated in search of jobs [Fatullah Bazaar]</li> <li>• 80% migrated in search of jobs [Nandalapur]</li> <li>• 10% have migrated in search of jobs [Kathalia]</li> <li>• 50% have migrated in search of jobs in the industrial zone [Salna Bazaar]</li> <li>• 40% have migrated in search of jobs [Lalbagh]</li> <li>• 30% have migrated in search of jobs [Seed Store]</li> <li>• 2% have migrated in search of jobs [Patharia]</li> </ul>
10	<b>Out-migration from communities</b>	<ul style="list-style-type: none"> <li>• 5% has out-migrated [Ghorasal]</li> <li>• Families receive monthly remittances in the range of Tk 25,000-50,000 [Sahbagh]</li> <li>• Families receive monthly remittances in the range of Tk 25,000-50,000 [Segunbagicha]</li> <li>• Many families migrated out. Families receive monthly remittances in the range of Tk 10,000-15,000 [Moripuripara/ Nanadalapur/Green Road Dormitory/Patharia]</li> <li>• Families receive monthly remittances in the range of Tk 15,000-20,000 [Ullon/Ward 1, Shyampur/Fatullah Bazaar/Dahkin Khan/Pubail/Lalbagh]</li> <li>• 5% have migrated as remittance earners [Mazukhan/Pilanpur/Pubail/Dakhin Khan]</li> </ul>
11	<b>Common diseases prevalent in the communities</b>	<ul style="list-style-type: none"> <li>• Diabetic, Typhoid, Fever ,Dysentery, TB etc. [Ghorasal/Salna Bazaar]</li> <li>• Fever ,diarrhea, dysentery, Jaundice [Ward 48,Gazipur/Satrong]</li> <li>• Diabetic , high pressure , dysentery [Sahbagh / Segunbagicha / Green Road Dormitory/Moripuripara/Ullon]</li> <li>• Diarrhea, dysentery, cold &amp; fever &amp; hepatitis-B, TB [Ward 1, Shyampur/Fatullah Bazaar/Dakhin Khan]</li> <li>• Diarrhea, dysentery, and diabetics [Nandalapur/Lalbagh/Patharia]</li> <li>• Dysentery, fever and malnutrition [Kathalia/Seed Store]</li> <li>• Waterborne diseases, fever, malnutrition [Mazukhan]</li> <li>• Waterborne diseases, ARI (Acute Respiratory Infection), Pregnancy related complications [Shilmoon]</li> <li>• Waterborne diseases, fever, malnutrition etc, gastric, ulcer [Pilanpur/Pubail]</li> <li>• Diarrhea, dysentery, Acute Respiratory Infection, cold fever &amp; diabetics [Ghosh Para].</li> <li>• Diabetic, blood pressure, kidney disease, back pain, heart diseases, obesity [Bashundara]</li> </ul>
12	<b>Source of health and medical care for communities</b>	<ul style="list-style-type: none"> <li>• Ghorasal Upazila Government Hospital</li> <li>• Tongi Government Hospital, private clinics and diagnostic centres [Ward 48,Gazipur]</li> <li>• All medical facilities are available [Sahbagh / Segunbagicha / Green Road Dormitory/Moripuripara/Ullon]</li> </ul>

		<ul style="list-style-type: none"> <li>• Government medical services are not satisfactory [Green Road Dormitory/Moripuripara/Ullon]</li> <li>• Medical facilities are available but it is below standard in government hospitals. Treatment in private hospitals is more expensive [Ward 1, Shyampur/Fatullah Bazaar].</li> <li>• Medical facilities are not available here. For emergencies, people go to Dhaka Medical College and Narayanganj General Hospital [Nandalalpur]</li> <li>• Mymensing Medical College located 20 km to the north for serious illnesses [Kathalia]</li> <li>• Tongi government hospital and community clinic [Mazukhan / Shilmoon/Pubail/Satrong]</li> <li>• Upazila health complex [Pilanpur]</li> <li>• No medical facilities in the village [Ghosh Para/Patharia]</li> <li>• 5 private medical centres [Dakhin Khan]</li> <li>• Apollo international hospital [Bashunadara]</li> </ul>
13	<b>Community awareness on the prevalence of HIV/AIDS</b>	<ul style="list-style-type: none"> <li>• Root cause is the illegal sexual relationship; but no idea beyond that [Ghorasal].</li> <li>• People are aware of HIV/AIDS [Sahbagh/Green Road Dormitory / Moripuripara/Ullon/Dakhin Khan/Bashunadara/Lalbagh]</li> <li>• Do not have a comprehensive knowledge [Ward 1, Shyampur / Fatullah Bazaar/Nandalapur/Kathalia/Salna Bazaar / Mazukhan / Pilanpur/Pubail/Ghosh Para/Satrong/Seed Store/Patharia]</li> </ul>
14	<b>Activities conducted by NGOs and CBOs in the communities</b>	<ul style="list-style-type: none"> <li>• Micro-credit programmes of BRAC &amp; Grameen Bank [Ghorasal/Ward 48, Gazipur/Shilmoon/Pilanpur/Pubail/Dakhin Khan]</li> <li>• Diabetic Association conducts a diabetic disease awareness and treatment program [Segunbagicha/Satrong]</li> <li>• 'Bishwo Sahyito Kendro' (World Literature Centre) is the only a community based organization [Sahbagh / Segunbagicha].</li> <li>• BRAC, ASA (Association for Social Advancement) and Grameen Bank operate micro credit programs. They give loans to poor people to be repaid in installments [Ward 1, Shyampur/Fatullah Bazaar/Patharia].</li> <li>• The ASA is the community based organization. It gives loans to poor people to be repaid in installments [Nandalalpur]</li> <li>• BRAC and ASA and 'Buro' are working on microcredit [Kathalia]</li> <li>• BRAC, operates a micro credit program [Salna Bazaar/Mazukhan/Satrong/Seed Store]</li> <li>• BRAC non-formal education school [Patharia]</li> </ul>
15	<b>Recent development activities conducted in the communities</b>	<ul style="list-style-type: none"> <li>• Road development and maintenance by Local Government Engineering Department [Ward 1, Shyampur/Fatullah Bazaar/Salna Bazaar]</li> <li>• Highway development from 2 lane to 4 lane [Kathalia]</li> <li>• A diabetic hospital for women and children [Segunbagicha]</li> <li>• The 'Hatir Jheel Project' (Beautification of lake) is one of</li> </ul>

		the development activities in this locality. This is a tourist area now. People of this locality can communicate with other parts of the city easily [Ullon]
16	<b>Decision-making processes &amp; structures in the communities</b>	<ul style="list-style-type: none"> <li>• Pourashava level councilors are engaged in decision making. Local politicians, local powerful, educated or rich or elderly persons deal with community issues [Ghorasal/ward 48, Gazipur]</li> <li>• Ward commissioner makes decisions [Sahbagh / Segunbagicha/ Green Road Dormitory / Moripuripara / Ullon/Nandalapur]</li> <li>• Ward counselor &amp; Union Parishad Chairman of this locality make decisions on community issues [Ward 1, Shyampur / Fatulla Bazaar/Ghosh Para/Dakhin Khan/Satrong/Lalbagh/Patharia]</li> <li>• Local elites and elderly make decisions on community issues [Kathalia/Salna Bazaar/Mazukhan/Shilmoon/Pilanpur / Pubail / Bashundara/Satrong/Seed Store]</li> </ul>
17	<b>Type of energy used in the communities</b>	<ul style="list-style-type: none"> <li>• Electricity used for residential, commercial, industrial purposes [in all the communities]</li> <li>• Non-grid energy sources used for household lighting, irrigation and other commercial and industrial purpose include diesel operated generators [Sahbagh/Segunbagicha/Ullon/Green Road Dormitory/Ward 1, Shyampur/Fatullah Bazaar/Salna Bazaar]</li> <li>• Bulbs illuminated with diesel generators. Traders charge Tk10-12 per 100 watt bulb. Average Tk200 per month [Ghoarashal/Salna Bazaar]</li> <li>• Bulbs illuminated with diesel generators. Traders charge Tk15 per 100 watt bulb. Average cost Tk450per bulb [ward 48,Gazipur]</li> <li>• Generators during load shedding [Sahbagh / Segunbagicha / Ullon/Green Road Dormitory/Ward 1, Shyampur/Fatullah Bazaar/Salna Bazaar/Bashundara/Satrong]</li> <li>• Gas [Dakhin Khan]</li> </ul>
18	<b>Average number of electricity units used by a household per day</b>	<ul style="list-style-type: none"> <li>• 5 kWh [Ghorashal/Pilanpur]</li> <li>• 5-10 kWh [Ward 48,Gazipur/Ullon/Ward 1, Shyampur/Fatullah Bazaar/Nanadalapur/Kathalia/Salna Bazaar/Mazukhan/Shilmoon/Pubail Ghosh Para/Satrong/Seed Store/Patharia]</li> <li>• 30kWh/day [Sahbagh/Segunbagicha]</li> <li>• 10-20 kWh [Dakhin Khan/Bashundara/Lalbagh]</li> </ul>
19	<b>Average number of electricity units used by commercial ventures per day</b>	<ul style="list-style-type: none"> <li>• 25kWh (Commercial ventures like large hotels, groceries, pharmacies etc, but small commercial shops may consume 5 to 10 unit per day) [Ghorashal]</li> <li>• 20 kWh [Mazukhan/Shilmoon/Pilanpur/Pubail/Patharia]</li> <li>• 50 kWh [Ward 48,Gazipur/Ward 1,Shyampur/Salna Bazaar/Dakhin Khan/Bashundara/Satrong/Lalbagh]</li> <li>• 40 kWh [Sahbagh/Segunbagicha/Ullon/Nandalapur/Ghosh Para]</li> </ul>

		<ul style="list-style-type: none"> <li>• 10-20 kWh [Green Road Dormitory/Moripuripara/Kathalia]</li> <li>• 60 kWh [Fatullah Bazar]</li> <li>• 30kWh [Seed Store]</li> </ul>
20	Average rate for electricity unit for a household	<ul style="list-style-type: none"> <li>• Tk8 [Tk3.80 upto 100 units][Ghorashal/Patharia]</li> <li>• Tk 10 [Ward 48, Gazipur / Sahbagh / Segunbagicha/Green Road Dormitory/Moripuripara/Bashundara/Satrong/]</li> <li>• Tk7 [Ullon/Ward 1, Shyampur/Fatullah Bazaar/Nandalalpur/Ghosh Para/Dakhin Khan]</li> <li>• Tk4.50 unit [Kathaliya/Salna Bazaar]</li> <li>• Tk5 [Mazukhan/Shilmoon/Pilanpur/Pubail]</li> <li>• Tk6 [Lalbagh/Seed Store]</li> </ul>
21	Average rate for electricity unit for a commercial venture	<ul style="list-style-type: none"> <li>• Tk13 [Satrong]</li> <li>• Tk10 [Sahbagh/Segunbagicha/Green Road Dormitory /Moripuripara / Ullon/ Ward 1, Shyampur/Fatullah Bazaar / Nandalalpur / Kathalia / Mazukhan/Shilmoon/Pilanpur/Pubail/Ghosh Para/Dakhin Khan / Lalbagh/Patharia]</li> <li>• Tk12 [Salna Bazaar/Seed Store]</li> <li>• Tk11 [Bashundara]</li> </ul>
22	Average monthly electricity bill for households	<ul style="list-style-type: none"> <li>• Tk700-1,000 [Ghorashal/Nandalalpur/Mazukhan/Pubail/Patharia]</li> <li>• Tk 1500-2000 [Ward 48,Gazipur/Ward 1, Shyampur/Fatullah Bazaar/Salna Bazaar/Shilmoon/Satrong]</li> <li>• Tk.6,000 [Sahbagh]</li> <li>• Tk5,000 [Segunbagicha]</li> <li>• Tk5,000-8,000[Green Road Dormitory]</li> <li>• Tk3,000-7,000 [Moripuripara]</li> <li>• Tk1,000-2,000 [Ullon/Dakhin Khan]</li> <li>• Tk700 [Kathalia]</li> <li>• Tk600 [Pilanpur/Seed Store]</li> <li>• Tk1000-5000 [Ghosh Para]</li> <li>• Tk2000-3000 [Bashundara]</li> <li>• Tk1500-3000 [Lalbagh]</li> </ul>
23	Electricity related issues	<ul style="list-style-type: none"> <li>• Frequent load shedding (5 times a day) during summer [Ghorashal/Ward 48,Gazipur/Kathalia/Bashundara/Satrong Salna Bazaar/Satrong/Seed Store]</li> <li>• Lack of transparency and clarity in electricity charges and how they are calculated [Ghorashal/Satrong]</li> <li>• Inadequate supply [Sahbagh / Segunbagachi/ Green Road Dormitory/ Moripuripara / Ullon / Ward 1, Shyampur/Fatullah Bazaar/Nandalalpur/Mazukhan/Shilmoon Pilanpur/Pubail/Ghosh Para/Dakhin Khan/Lalbagh/Patharia]</li> <li>• High cost of electricity (Present monthly bill per household is Tk.600 but 1 year back it wasTk.150 and unaffordable to many households) [Pubail/Seed Store]</li> </ul>
24	Land prices (paddy land)	<ul style="list-style-type: none"> <li>• Tk 60, 000,000/acre [Gazipur/Satrong]</li> <li>• Tk50,000,000/acre in low lying areas [Salna Bazaar]</li> </ul>

		<ul style="list-style-type: none"> <li>• Tk20,000,000/acre [Mazukhan]</li> <li>• Tk30,000,000/acre Low lying areas- (Shilmoon)</li> <li>• Tk1,000,000/acre Low lying areas [Pilanpur/Ghosh Para]</li> <li>• Tk10,000,000/acre [Pubail]</li> <li>• Tk40,000,000/acre [Seed Store]</li> <li>• Tk80,000,000/acre [Patharia]</li> </ul>
25	Land prices (highlands)	<ul style="list-style-type: none"> <li>• Tk 100,000,000/acre [Gazipur/Satrong/Seed Store/Patharia]</li> <li>• Tk 50,000,000/acre [Sahbagh/Segunbagicha]</li> <li>• Tk3,000,000/0.01 acre[Green Road Dormitory/Moripuripara]</li> <li>• Tk2,500,000/0.01 acre [Ullon]</li> <li>• Tk2,000,000/0.01 acre [Ward 1, Shyampur]</li> <li>• Tk 1,500,000/0.01 acre [Fatullah Bazaar]</li> <li>• Tk60,000,000-70,000,000 [Kathalia/Pubail]</li> <li>• Tk800,000/0.01 acre[ Nanadalalpur]</li> <li>• Tk100,000.000 [Salna Bazaar]</li> <li>• Tk40,000,000/acre [Mazukhan]</li> <li>• Tk70,000,000/acre [Shilmoon]</li> <li>• Tk3,000,000/acre [Pilanpur]</li> <li>• Tk1,500,000/acre [Ghosh Para]</li> <li>• Tk200,000,000/acre [Dakhin Khan]</li> <li>• Tk200,000,000/0.01 acre [Lalbagh]</li> <li>• Tk2,000,000/acre [Bashundara]</li> </ul>
26	Perceived impact of the subprojects	<ul style="list-style-type: none"> <li>• No major impact [Sahbagh / Segunbagachi/ Green Road Dormitory/ Moripuripara / Ullon / Ward 1, Shyampur/Fatullah Bazaar/Nanadalalpur/Ghosh Para/Dhakin Khan/Bashundara/Satrong/Lalbagh/Seed Store/Patharia]</li> <li>• Temporary crop losses [Mazukhan/Shilmoon/Pilanpur/Pubail]</li> </ul>
27	Reasons for communities to support the proposed subprojects	<ul style="list-style-type: none"> <li>• There is no land acquisition[project will be constructed on BPDB's land]</li> <li>• Local people will be happy if there are more electricity connections in the adjacent areas.</li> <li>• Would reduce load shedding.</li> <li>• As this is an industrial belt (Ghorasal), with sufficient electricity connections, there will emerge more factories, business opportunities, employment and incomes.</li> <li>• Would facilitate uninterrupted supply of electricity to industries and create more employment opportunities [Ward 48,Gazipur/Satrong/Seed Store]</li> <li>• BS Mujib Medical University and the Birdem Hospital(Dziabetic Hospital) would be more benefitted from the proposed project [Sahbagh/Bashundara]</li> <li>• Power supply will increase [Segunbagicha/Green Road Dormitory / Moripuripara/Ullon/Fatullah Bazaar / Nanadalalpur / Pilanpur / Shilmoon/ Ghosh Para/Patharia]</li> <li>• Power supply will increase and frequent power-cuts would be reduced [Ward1, Shyampur/Bashundara]</li> <li>• Industries will benefit [Kathalia]</li> </ul>



		<ul style="list-style-type: none"> <li>• Supply and distribution will improve [Salna Bazaar / Mazukhan / Pubail/Dakhin Khan/Lalbagh]</li> <li>• More entrepreneurs will be attracted [Seed Store]</li> </ul>
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### Public Consultations – List of Participants

No	Date	Place	No. participants	Names of participants	Social/Occupational status
01	6.6.2013	<b>Ward -7.Ghorashal Pourashava : Ghorrasal, Upazila Palash (0.25 Km from the subproject)</b>  [230 kV GIS switching station at Ghorasal]	08	Abdul Baten	Business
				Abdur Rob Khan	Retired government employee
				Moudud Hasan	Student
				Mainuddin	Student
				Waij Uddin	Unemployed
				Abdus Sattar	Unemployed
				Md. Harisul Hoque	Service
				Md. Zahidul Islam	Teacher
02	15.6.2013	<b>Sahbagh , Dhaka (0.2km from the subproject)</b>  33 KV/11KV BS Mujib Medical University substation	10	Anjan Chowdhury	Physician
				Moloy Kumar Sur	Physician
				Kamal Ahmed	Chartered Accountants
				Sujan Ahmed	Physician
				Abdul Mannan	Banker
				Mrittunjoy Kumar	High Official
				Krishnodor	Physician
				Joar Hoque Prodhan	Banker
				Faisal Ahmed	Physician
03	16.6.2013	<b>Segunbagicha , Dhaka ( 0.2km from the subproject)</b>  33 KV/11KV Segunbagicha substation	10	Enamul Hossain	Banker
				Hasan Mahmood	Businessman
				Rezaul Kobir	Businessman
				Jamal Seikh	Businessman
				Ahmed Sk. Nasir	Businessman
				Omor Chapra	High Official
				Porimol Mitra	High Official
				Abijheet Gupta	Businessman
				Ananda Gupta	Businessman
04	17.6.2013	<b>Green Road , Kathal bagan , Dhaka (0.5km from the subproject)</b>  33kv/11KV Green Road Dormitory substation	10	Ziaul Houqe	High Official
				Abir	Businessman
				Masum Hossain	Business
				Palash Chowdhury	High Official
				Prince Chowdhury	Business
				Towhid Ur Rahman	Business
				Tamim Ashraf	Business
				Sh Jibon	Service
				Rupom Khondokar	Business
				Tomal Saha	Service
				Khondokar Suvho	Service
				Habib U Rahman	Service

05	17.6.2013	<b>Monipuripara Dhaka (0.5km from the subproject)</b>  33kv/11KV Monipuripara sub station	10	Abdulla Al Rakib	Business
				Minhaj Uddin Ahmed	Business
				Sagor Hossain	Business
				Imon Chowdhury	High Official
				Sohel Ahmed	Banker
				Sobuj Hmed	Physician
				Yunus Ahmed	Business
				Kamal Pasha	Physician
				Tommas	High Official
				Bijoy Ahmed	Business
06	16.6.2013	<b>Ullon , Rampura , Dhaka (0.5km from the subproject)</b>  230/132/33kv Ullon GIS sub station	07	Azmol Hossain	Business
				Khairul Hoque	Business
				Anisuz Zaman	Banker
				Nobi Ul Hoque	Banker
				Rajib Sorkar	Service
				Sumon Thlukder	Business
				Abdul Malek	Business
07	19.6.2013	<b>Ward no.1 , Shyampur union Parishad (0.5km from the subproject)</b>  230kv Shyampur substation	09	Suruj Mia	Service
				Sajib Ahmed	Business
				Shamim Reza	Transport Business
				Shaju	Grocery Shop
				Sharif	Garments worker
				Shabuddin	Taxi Driver
				Shamol chowddury	Dependent House rent
				Subir Bomik	Hotel Business
				Rashid	Service
08	18.6.2013	<b>Fatullah Bazar, Fatullah Narayanganj (0.5km from the subproject)</b>  Fatullah 132KV/33KV substation	07	Abdur Rouf	Garment Worker
				Shuman	Tea stall business
				Razu	CNG driver
				Shamim Ahmed	Business
				Shamsu	Small Business
				Rajib Ahmed	Stationery shop
				Shamsuddin	Rickshaw puller
09	18.6.2013	<b>Nandalalpur , Kutubpur Union , Narayanganj (0.5km from the subproject)</b>  32 kV Nandalalpur Substation	10	Gulam Mowla	Business
				Hannan Miah	Business
				Asraful Alom	Service
				Khondokar Aminul Islam	Service
				Siblu Ahmed	Business
				Lutfur Seikh	Van Driver
				Mahfuzur Rahman	Business
				Nasir Ahmed	Service
				Sawon Miah	Rickshaw Puller
				Rana Seikh	Service
				Rafiqul	Small business
				Mossarraff Hossain	Teacher
10	8.6.2013	<b>Kathalia, Bhaluka, Mymensing 0.2 km from the subproject)</b>  132KV double circuit Sripur-KoddaT/L,	08	Rustom Ali	Worker in Poultry feed factory
				Hashem Khan	Fish culture
				Abdul Hye	Farmer
				Robin	Agri. labourer
				Shamim	Tea stall
				Raju Ahmed	Small business

11	8.6.2013	<b>Salna Bazar, Gazipur Sadar, Gazipur (0.5 km from the subproject)</b>  132KV double circuit Sripur-Kodda transmission line,	08	Badal Biswas	Small business
				Monayem	Business
				Muhubul Hossain	Garments Worker
				Abul Hossan	School Teacher
				Shahjahan	Garments Worker
				Shabuddin	Rickshaw puller
				Habibur Rahman	Business
				Azmot Hosan	UP member
12	5.6.2013	<b>Mazukhan, Gazipur Sadar (0.5 km from the subproject)</b>  230 kV Ghorshal –Tongi 230 T/L	08	Abdul Hoq	Business
				Shamshul Islam	Farmer
				Sharif Hossan	Student
				Salim	Daily labourer
				Shajahan	Farmer
				Saikat	Garments worker
				Hasan	Service
				Rafque	Farmer
13	5.6.2013	<b>Shilmoon, Gazipur City Corporation, Gazipur (0.2 Km from the subproject)</b>  230 kV Ghorshal –Tongi T/L	08	Nikhil das	Business
				Abul Hasan	Tea stall owner
				Nahid	Student
				Jobair Hossain	Garments worker
				Shamshul Hoq	Unemployed
				Monayem	Unemployed
				Shamsuddin	Service
				Shuman Ahmed	Teacher
14	6.6.2013	<b>Pailanpur, Kaliganj (0.5 Km from the subproject)</b>  400 kV Ghorshal –Tongi T/L	08	Abdul Karim	Farmer
				Abdul Hye	Farmer
				Golam Rasul	Small business
				Shamim	Daily labourer
				Altaf Hossan	Farmer
				Shahadat	Tea stall owner
				Sukumar	Farmer
				Taizuddin	Farmer
15	6.6.2013	<b>Pubail, Gazipur Sadar(0.5 Km from the subproject)</b>  400 kV Ghorshal –Tongi T/L	08	Shariar ahmed	Farmer
				Azizur Rahman	Farmer
				Jashim Uddin	Student
				Nurul Hoq	Daily labourer
				Hossan Ahmed	Farmer
				Nazmul	Tea stall owner
				Shahadat hossan	Service
				Rafique	Farmer
16	16.6.2013	<b>Ghosh Para, Ward-27, Sylhet City Corporation, Sylhet (0.2 Km from the subproject)</b>  132/33KV GIS Substation at Sylhet	07	Bijit Kumar	Factory Worker
				Jontu Ghosh	Business
				Sukantho	Business
				Joyontho	Business
				Onil Kumar	Construction
				Mohon Ghosh	Driver
				Sunil Kumar	Business

17	13.6.2013	<b>Dakhin khan, Ward-2 , Adarsha Par , Dhaka (0.4 km from the subproject)</b>  230KV double circuit Bashundhara-Tongi T/L	10	Shamim Khondokar	Business
				Kazi Taherul	Service
				Harunur Rashid	Business
				Shimanto Tagore	Service
				Arnob Abir	Travel Agent
				Bappa Karim	Service
				Ajad Seijh	Service
				Aman Chowdhury	Service
				Fardin Khan	Business
				Monoj Kumar	Service
18	16.6.2013	<b>Bashundhara, Dhak City Corporation (0.25 Km from the subproject)</b>  230kV Bashundhara Substation	08	Abul Hasan	Businessman
				Ruhul Amin	Doctor
				Abdul Majid	Service
				Abdur rahim	Lawyer
				Musshfiqur Rahman	Banker
				Azmol Hossan	Service
				Rakibuddin	Retired employee
				Md.Naim	Service
19	5.6.2013	<b>Satrong WAPDA Gate , Ward No-48 Gazipur City (0.25 Km from the subproject)</b>  230KV double circuit Bashundhara –Tongi T/L	08	Shanta Mia	Shopkeeper
				Siddiqur Rahman	Business
				Swapan Mia	Business
				Liton	Worker
				Shafique	Garment Worker
				Rafique	Rickshaw puller
				Babul	Small Business
				Md.Naim	Service
20	18.6.2013	<b>Lalbagh , Dhaka (0.5 Km from the substation)</b>  132KV/33KV Lalbagh-Zigatola substation	09	Amin Ahmed	Business
				Niaz Kabir	Business
				Morshed Karim	Business
				Arman Talukder	Service
				Afjal Seikh	Business
				Subroto Dey	Service
				Bissojit Kumar	Service
				Bodiuz Zaman	Business
				Bijohn Seikh	Business
21	8.6.2013	<b>Seedstore, Bhaluka, Mymensing (0.5 Km from the subproject)</b>  132KV double circuit Sripur-Bhaluka T/L	09	Arjat Ali	Small business
				Ahmed Hossain	Farmer
				Hedayet hossan	Garment worker
				Lutful Kabir	Farmer
				Hamidul	Farmer
				Rafique	Agri. labourer
				Sadek	Tea stall
				Shahabuddin	Small business
				Hafez Ahmed	Driver
22	9.6.2013	<b>Patharia ,Gazipur (0.5 Km from the subproject)</b>  230kV Sripur Substation	10	Farid Ahmed	Agriculture
				Samsul Hoque	Agriculture
				Muzibur Rahman	Business
				Abdul Hakim	Agriculture
				Manna Seikh	Business
				Abdul Hafij	Agriculture
				Shah Alam	Business
				Kala Chand	Agriculture
				Nizam	Business
				Muslem Mia	Agriculture