

FEDERAL REPUBLIC OF NIGERIA



NIGERIA FOR WOMEN PROJECT

RESETTLEMENT POLICY FRAMEWORK (RPF)

JANUARY 2018

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Definitions Of Glossary	
Children:	All persons under the age of 18 years according to international regulatory standard (convention on the rights of Child 2002).
Community:	A group of individuals broader than households, who identify themselves as a common unit due to recognized social, religious, economic and traditional government ties or shared locality.
Compensation:	Payment in cash or in kind for an asset or resource acquired or affected by the project.
Cut-off-Date:	A day on and beyond which any person who occupies land or assets, or constructs assets on land, required for project use, will not be eligible for compensation. The date is often the day when the assessment of persons and their property in the project area commences.
Displacement:	Removal of people from their land, homes, farms, etc. as a result of a project's activities. Displacement occurs during the involuntary taking of lands and from involuntary restriction or access to legally designated parks and protected areas resulting in adverse impacts on the livelihoods of PAPs. .
Entitlement:	The compensation provided to displaced persons, (including: financial compensation; the right to participate in livelihood enhancement) in the respective categories.
Head of the Household:	A person in a household , who is running the household and looking after the qualifies dependents”
Household:	A group of persons living together who share the same cooking and eating facilities, and form a basic socio-economic and decision making unit. One or more households often occupy a homestead.
Lost Income Opportunities:	Lost income opportunities refers to compensation to project affected persons for loss of business income, business hours/time due to project
Operational Policy 4.12:	Describes the basic principles and procedures for resettling, compensating or at least assisting involuntary displace persons to improve or at least restore their standards of living after alternatives for avoiding displacement is not feasible

<i>Physical Displacement:</i> A loss of residential structures and related non-residential structures and physical assets because such structures / assets are located in the project area.
<i>Project-Affected Community:</i> A community that is adversely affected by the project.
<i>Project-Affected Person:</i> Any person who, as a result of the project, loses the right to own, use or otherwise benefit from a built structure, land (residential, agricultural, or pasture), annual or perennial crops and trees, or any other fixed or moveable asset, either in full or in part, permanently or temporarily.
<i>Rehabilitation:</i> The restoration of the PAPs resource capacity to continue with productive activities or lifestyles at a level higher or at least equal to that before the project.
<i>Replacement Cost:</i> The amount of cash compensation and/or assistance suffices to replace lost assets and cover transaction costs, without taking into account depreciation or salvage value.
<i>Resettlement Action Plan (RAP):</i> Documented procedures and the actions a project proponent will take to mitigate adverse effects, compensate losses, and provide development benefits to persons and communities affected by a project.
<i>Resettlement Assistance:</i> Support provided to people who are physically displaced by a project. This may include transportation, food, shelter, and social services that are provided to affected people during their resettlement. Assistance may also include cash allowances that compensate affected people for the inconvenience associated with resettlement and defray the expenses of a transition to a new locale, such as moving expenses and lost work days.
<i>Resettlement:</i> A compensation process through which physically displaced households are provided with replacement plots and residential structures at one of two designated resettlement villages in the district. Resettlement includes initiatives to restore and improve the living standards of those being resettled.
<i>Vulnerable persons:</i> People who may by virtue of gender, ethnicity, age, physical or mental disability, economic disadvantage or social status are more adversely affected by resettlement than others; and who may have limited ability to claim or take advantage of resettlement assistance and related development benefits.-

List of acronyms

EA	-	Executing Agency
ESMF	-	Environmental and Social Management Framework
FGN	-	Federal Government of Nigeria
FIAS	-	Foreign Investment Advisory Services
FMOCI	-	Federal Ministry of Commerce and Industry
FMoWASD	-	Federal Ministry of Women Affairs and Social Development
FMF	-	Federal Ministry of Finance
FPIU	-	Federal Project Implementation Unit
GoN	-	Government of Nigeria
GRC	-	Grievance Redress Committee
GRM	-	Grievance Redress Mechanism
IDA	-	Investment Development Association
IFC	-	International Finance Corporation
LGA	-	Local Government Area
LUA	-	Land Use Act
MDAs	-	Ministries, Department and Agencies
MIGA	-	Multilateral Investment Guarantee Agency
MoWASD	-	Ministry of Women Affairs and Social Development
MSME	-	Micro Small and Medium Enterprise
NDHS	-	National Demographic and Health Surveys
NEEDS	-	National Economic Empowerment and Development Strategy
NESG	-	Nigerian Economic Summit Group
NGP	-	National Gender Policy
NGO	-	Non Governmental Organization
NIPC	-	Nigeria Investment Promotion Commission
NSC	-	National Steering Committee
NTDF	-	Neighbourhood Tourist Development Fund
NTFP	-	Non Timber Forest Product
PC	-	Project Coordinator
PLWA	-	Persons Living with HIV & Aids
PMU	-	Project Management Unit
PAP	-	Project Affected Person
PIU	-	Project Implementation Unit
RAP	-	Resettlement Action Plan
RPF	-	Resettlement Policy Framework
SEEDS -	-	State Economic Empowerment and Development Strategy
SIL	-	Specific Investment Loan
SPIU	-	State Project Implementation Unit
WAG	-	Women Affiliation Group
WAIG	-	Women Affinity and Interest Group
WBG	-	World Bank Group

Executive summary

ES 1 Introduction

The Federal Government of Nigeria (FGN) through support from the World Bank is implementing the design of a national program on “Nigeria for Women Project” (the Project) with an objective to support to “women’s access to social and financial capital for improved livelihood opportunities in targeted communities of Nigeria “through a multi-sectoral approach that aims to address the social, cultural, institutional, market and information failures limiting women’s socio-economic outcomes in Nigeria. The proposed project will target the most poor, vulnerable and marginalized women for mobilization and participation in WAGs. For livelihoods support, it will target women who are currently economically active including women engaged in informal, unipersonal, small-scale businesses and small-scale farming as they are underserved by current programming and have better readiness for upward socio-economic mobility. The Project is proposed as a Federal program, with the first phase in the amount of US\$100m to be implemented in the 6 participating states which are Edo, Ogun, Niger, Abia, Kebbi and Taraba.

ES 2. Project Components

The project comprises the following components:

- Component 1: Building Social Capital
- Component 2: Improved Livelihood for Women
- Component 3: Innovation, partnership and pilots for women, and
- Component 4.: Implementation support capacities

ES3. Rational for RPF

The Resettlement Policy Framework (RPF) is designed to provide procedures and guidelines that will be followed because the World Bank’s OP 4.12 is triggered by the sub-project activities. Proposed subprojects to be supported by Nigeria for Women project will be prepared and implemented over a period of years and the details of the sub-projects (volume, scope, scale and/or actual nature of activities, etc.) are not known.

Given that sufficient details of the sub- project activities are not known, it is not possible to prepare site specific Resettlement Action Plan (RAP) or an Abbreviated Resettlement Plan (ARAP). The World Bank Operational Policy on Involuntary Resettlement (OP 4.12) therefore requires the development of a Resettlement Policy Framework (RPF). **The proponents of each subproject will prepare site specific RAP or ARAP satisfactory to the Bank in order to be eligible for project funds.**

The main objective of the RPF is to describe and clarify the policies, principles and procedures to be followed in minimizing and mitigating adverse social and economic impacts that will be caused by Nigeria for Women project in the course of implementation. The RPF is formulated to establish

and clarify the resettlement principles, organizational arrangements and design criteria to be applied to subprojects which will be prepared during project implementation. Sub-project resettlement plans consistent with the RPF will subsequently be prepared and submitted to the World Bank for approval when relevant and specific information on the sub-project's activities becomes available.

The RPF shall serve as a practical tool (e.g. screening checklist) to guide the preparation of Resettlement Action Plans (RAPs) for sub-projects during the implementation of the Nigeria for Women programme. It is vital to note that for each subproject supported under the Project that involves land acquisition or relocation of people, a separate Resettlement Action Plan (RAP) satisfactory to the Bank is required prior to signing a work order.

ES4. Project Impacts, Avoidance and Mitigation Measures

Positive Impacts

- Enhanced economic status and well being of the most poor, vulnerable and marginalized women;
- Improved women participation in livelihoods resulting from training, enlightenment and sensitization programs
- Reduction in social factors and norms that limit women voices and economic participation through policy and sensitization.
- Creation of enabling environment for value chain improvement in the livelihoods mostly applied by women
- Upscale of access to marketing and income independence of women.

Adverse Impacts

Adverse impacts of the project include those impacts associated with physical and/or economic displacement. They include but not limited to:

- Loss of family affinity and income;
- Loss of fallow and agricultural Land;
- Loss of crops and economic trees;
- Displacement of population

Impacts Avoidance Measures that were taken:

- Design changes that avoids encumbrances or impacts;
- Use of existing right of way that minimizes encumbrances for infrastructure facility routing such as road rehabilitation;

- Offering host communities the opportunity to participate in the planning process of the sub projects including issues on land acquisition.

Mitigation Measures:

- Impacts that cannot be avoided will be addressed via adequate compensation and will be determined via social assessment during ARAP/RAP preparation stage within the location for land acquisition/investment;
- PAPs will be consciously consulted and engaged to continuously participate in all involuntary resettlement planning issues that would lead to the preparation of Resettlement Plans;
- Vulnerable persons among the project affected persons (PAP) will be identified and special assistance offered during the compensation implementation process.

ES5. Concerns and Risks that the project will grapple with:

- Norms, Cultural barriers and religious restrictions against women access to, and participation in the market place/shops. In the northern states, many married women are barred from participating in trading and from exposure to the public; and therefore, puts a limit to their access to market, productivity and income.
- Subsistence mindset to livelihood: It was observed that many women in the rural areas participate in livelihood activities at subsistence level and not with a mind to scaling up productivity and income. The frame of mind for large scale farming and trading is lacking in many of them, and this may result to poor performance if given credit or livelihood grant.
- Financial illiteracy: this is a key risk factor in women participation in livelihood. A great proportion of women in farming, petty trading and vocations do not own bank accounts nor keep records of their daily livelihood transactions. Often times, it is difficult for the rural women to distinguish between business money and personal income due to lack of culture of record keeping.
- Elite capture: The culture of politicians hijacking project management is a threat to project success which was top at the mind of many stakeholders consulted. The channels of project hijack include the imposition of staff of the SPIUs, influencing the procedure for selection of beneficiaries which often results in leaving out the real targeted populations; and contract cost inflation, etc.

ES6: Grievance Redress Mechanism

The RPF acknowledges the need for setting a grievance redress mechanism to address and resolve complaints that will result from involuntary resettlement. There will be 3 levels at which aggrieved

PAP or grievant can channel their complaints for redress. These shall include 1) the project site level, 2) the project management unit level and 3) the state project steering committee level. It is however, the right of the PAP to take a matter to the court of law as the final arbiter if he/she felt dissatisfied with the resolution(s) obtained from the grievance redress mechanism set up by this project.

ES7: Project Implementation Principles and Institutional arrangement

The project will adhere to the following important principles in its implementation:

- No construction should be undertaken unless PAPs are compensated for their losses, and have received their resettlement entitlements;
- Taking of land and related assets may take place only after compensation has been paid and where applicable, resettlement sites and moving allowances would have been provided to displaced persons.
- No civil works contracts for proposed projects site will be initiated unless land free of any encumbrance is made available; this could be done in phases;
- PAPs will need to be compensated in accordance with the resettlement policy framework.

ES: RAP Implementation Budget and Funding

The budget for resettlement cannot be realistically determined now until the time of preparation of RAP. However, feasible cost of RAP is one that does not exceed 20% of the total project cost.

The participating State Governments shall fund their respective state resettlement liabilities while the State Project Coordinator will be responsible for ensuring the prompt provision and efficient flow of the budgeted funds for resettlement to the various subprojects.

ES9: Public Consultations

Consultation is key to the success of the project and the consultation that commenced through the preparation of this RPF will continue all through the project implementation phase. The consultations held at this stage showed that stakeholders are happy with the project. It also identified some concerns of women such as possible hijack of project, security risks (herdsmen attack, etc), gender restrictions posed by culture, norms and traditions which limit woman access to marketing. It also exposed traditions that work against women inheritance of land and assets in some project areas which may affect women participation in agriculture.

ES10: Implementation arrangement

The Federal Ministry of Women Affairs and Social Development shall have the overall responsibility of project implementation through a Federal Project Implementation Unit (FPIU) that provides technical support to State Project Implementation Units (SPIUs), and ensure monitoring & evaluation, Policy M&E. The primary responsibility for project design and execution shall be the responsibility of the respective participating States, through their SPIU. There shall be a project coordination desk at the selected LGAs. This LGA coordination shall ensure supervision and monitoring of safeguards and report to the Social Safeguard Officer at the SPIU.

ES11: Need and Training for Safeguards Implementation

The capacity screening exercise carried out for the purpose of this RPF shows that FMoWASD as well as the State Ministries of Women Affairs do not have sufficient capacity in house to implement and monitor RPF and RAPs. On this basis, the FMoWASD shall engage the services of a Social and Livelihood Specialist with proven evidence in the understanding of OP 4.12 to work with the Project Implementation Unit to be established at the federal and state levels.

Monitoring and evaluation will be a continuous process in the implementation of this RPF and the subsequent ARAPs/RAPs, and will include internal and external monitoring. External monitoring shall entail the engagement of an independent M&E auditor. The objective of M&E is to assess the performance of the RAP and to identify early gaps and issues that the mitigation measures described in the plan are not able to address, with a view to providing remedial measures to forestall a setback to project success. The monitoring indicators are also described in this RPF.

CHAPTER ONE: INTRODUCTION

1.1 Project Overview

The Federal Government of Nigeria (FGN) through support from the World Bank is implementing the design of a national program on “Nigeria for Women Project” (the Project) with an objective to support to “women’s access to social and financial capital for improved livelihood opportunities in targeted communities of Nigeria “through a multi-sectoral approach that aims to address the social, cultural, institutional, market and information failures limiting women’s socio-economic outcomes in Nigeria.

The proposed project intends to achieve this by implementing, across multiple local contexts in Nigeria, approaches that have proven to contribute to women’s economic betterment, and through them, the well-being of individual households and the community. As proven by similar interventions in other contexts, addressing barriers to women’s socio-economic advancement is a medium to long-term process that extends beyond the scope of a single project. Therefore, Nigeria For Women proposes a programmatic approach that extends over three phases which will be implemented over five years each, and to be implemented over a ten-year period with overlapping phases. The phases will overlap to ensure complementarity and incorporate lessons and experience from preceding phases.

Phase 1 of the program is a US\$100 million IDA financing covering 6 states and 18 Local Government Areas (LGAs) in Nigeria. The selection of these states is based on an institutional assessment that examined the *need* – gender gaps in women cash earnings, land ownership and overall poverty levels; *enabling environment* – socio-political environment, policy instruments, existing programming coverage and organisational arrangements; and *implementation capacity* - financial capital, infrastructure, technology and other endowments; for addressing gender equality and support to women’s social and economic advancement.

Phase 2, estimated at \$100 million, will scale up to 12 states and 36 LGAs and expand support to women on or just above the poverty line, to enhance their incomes.

Phase 3, estimated at \$100 million, will maintain the program in 12 states but will scale up to 54 LGAs to tackle areas with more deeply entrenched gender inequalities and challenges in 18 LGAs in Phase 1 states

The Project is proposed as a Federal program, with the first phase to be implemented in the 6 participating states which are Edo, Ogun, Niger, Abia, Kebbi and Taraba. The project will be implemented at the State level and in 3 Local Government Areas in the participating states based

on their comparative advantage and relative capacity in implementing previous/ongoing women empowerment programs.

Target beneficiaries will include women over the age of 18 in the target LGAs for mobilization and participation in Women Affinity Groups (WAGs). The project will also work with existing groups in the participating communities to support their mobilization into WAGs. For livelihoods support, the project will specifically target women who are currently active in subsistence level economic activities including women engaged in informal, unipersonal, small-scale businesses and subsistence farming as they are underserved by current programming and have better readiness for upward socioeconomic mobility.

1.2 Project Components

The project is structured into four components as follow:

Component 1: Building Social capital (approximately US\$ 32 million)

- This component aims to build critical social capital by strengthening and galvanizing the formation of WAGs that can serve as institutional platforms for women in Nigeria. The project will aim to create an enabling environment to ensure the buy-in of key stakeholders and adequate support at the household level to facilitate investments focused on women. In doing so, an Awareness Creation and Communications Campaign including Behavior Change will be designed and implemented at the Federal, State, LGA and community levels and will ensure the identification of champions at the Federal, State, LGA and community levels. The project will build capacity of all WAGs members through holistic life skills, financial literacy and enterprise training. The WAGs will be supported to serve as savings and credit groups to allow for consumption smoothing of members and follow key principles of group functioning. The WAGs will be incentivized through grants for capital infusion in two tranches based on key performance criteria that include building of trust and social cohesion.
- WAGs will be instrumental in: (i) influencing social norms that limit women's voice and participation in community and household level decision making, and access to critical economic opportunities; and (ii) improving life-skills, greater financial literacy through savings and inter-lending as well as a better understanding of value of money.

Component 2: Livelihoods Support (approximately US\$ 55 million)

- This component aims to support economically active women in the WAGs through provision of livelihoods grants and holistic as well as targeted skills trainings to include psycho-emotional entrepreneurship, market responsive technical skills and life skills; based on sound analysis of the livelihood sectors and market demand. Business plans prepared through this process of capacity building will support the implementation of livelihood grants to meet both capital and operational costs as detailed in the business plans while clearly highlighting the use of funds and its contribution to livelihood enhancement. This component will have two subcomponents for supporting individual business plans and

for group based livelihood collective's business plans.

Component 3: Innovations, Partnerships and Pilots (approximately US\$ 5 million)

- This component aims to utilize “Nigeria’s talent pool” to support innovations that can (i) transform women’s social and livelihood outcomes and (ii) improve project delivery and overall impact. Under this component, the project will also support strategic partnerships for improving project delivery and impact. Successful pilots that have demonstrated scalable impact for improving women’s socio-economic wellbeing in Nigeria or other countries will scaled up with project support.

Component 4: Project Management, Monitoring and Evaluation, and Learning (approximately US\$ 8 million)

- The aim of this component is to support the socio-economic empowerment of women by supporting the advancement of policy dialogue, strengthening technical and implementation capacity of coordination and implementing partners at the Federal, State and LGA levels through the use of highly qualified technical professionals. This component will have provision for supporting technology based solution for project management and project related service delivery and monitoring. Support will be provided for designing project’s management information system (MIS); evaluation of outcome and impacts; environmental and social safeguards monitoring; and participatory M&E and internal learning. M&E activities will include regular monitoring of progress and performance of implementation; independent process monitoring of the community-level planning and effectiveness and quality of capacity-building efforts; and undertaking annual thematic studies and outcome as well as impact assessment of the project.

1.3 Rational for Resettlement Policy Framework (RPF) and Linkage with Nigeria For Women Project

The Resettlement Policy Framework (RPF) is designed to provide procedures and guidelines that will be followed because the World Bank’s OP 4.12 is triggered by the sub-project activities. Subprojects supported by Nigeria for Women project will be prepared and implemented over a period of years and the details of the sub-projects (volume, scope, scale and/or actual nature of activities, etc.) are not known at this stage.

In a situation where all the details of the sub- project activities are not known, it is not possible to prepare a Resettlement Action Plan (RAP) or an Abbreviated Resettlement Plan (ARAP). The World Bank Operational Policy on Involuntary Resettlement (OP 4.12) therefore requires the development of a Resettlement Policy Framework (RPF). **The proponents of each subproject will prepare a RAP or ARAP satisfactory to the Bank in order to be eligible for project funds.**

The main objective of the RPF is to describe and clarify the policies, principles and procedures to be followed in minimizing and mitigating adverse social and economic impacts that will be caused by Nigeria for Women project in the course of implementation. The RPF is formulated to establish and clarify the resettlement principles, organizational arrangements and design criteria to be applied to subprojects which will be prepared during project implementation. Sub-project resettlement plans consistent with the RPF will subsequently be prepared and submitted to the

World Bank for approval when relevant and specific information on the sub-project's activities becomes available.

The RPF shall serve as a practical tool (e.g. screening checklist) to guide the preparation of Resettlement Action Plans (RAPs) for sub-projects during the implementation of the Nigeria for Women programme. It is vital to note that for each subproject supported under the Project that involves land acquisition or relocation of people, a separate Resettlement Action Plan (RAP) satisfactory to the Bank is required prior to signing a work order.

All relevant documents will be disclosed in-country and on the Bank's external website before specific works could start. This framework (RPF) is prepared based on screening of potential environmental and social risks and consultations held with partner institutions and groups in the participating states.

1.4 Principles and Objectives of RPF

Project-induced involuntary resettlement, unless properly managed, may result in long-term hardship and impoverishment for project affected persons (PAPs) and communities. These impacts if left unmitigated, often gives rise to severe economic, social and environmental risks resulting in production and communal systems being dismantled, people facing impoverishment when their productive skills may be less applicable and the competition of resources greater; community institutions and social networks being weakened; kin/clan groups being dispersed; and cultural identity, traditional authority, and the potential for mutual help are diminished or lost. For these reasons, projects supported by the Bank (WB) are designed to avoid involuntary resettlement where feasible. Where it is unavoidable to embark on involuntary resettlement, appropriate measures to minimize, as much as possible, are chosen. For adverse impacts on displaced persons and host communities, a carefully planned and implemented framework is ensured to mitigate the impacts.

This document provides basic and binding principles that will be applied in all such situations. Basic principles are:

- If possible, resettlement should be avoided exploring viable alternatives in Project design;
- If this proves to be impossible, all adverse effects should be minimized;
- When unavoidable adverse effects and social impact occurs, loss of assets and livelihoods shall be compensated at replacement costs and PAPs livelihood restored at least to the level before the Project implementation.
- PAPs will be assisted in all phases of the Project in their effort in livelihood restoration and living standards in real terms to level prior to Project implementation and resettlement.
- All resettlement needs to be managed in accordance with national laws, OP/BP 4.12, accepted international best practices and the basic principles of this document.

- Special support and consideration should be given to affected vulnerable groups according to their specific vulnerability criteria set out in this documents. Also, inclusion of women, part of affected households, in all public consultation, specific mitigation measures gender tailored, and other measures with the goal to provide women the possibility to participate in mitigation measures provided for resettlement impact, will be given under this RPF.
- In accordance with this RPF, RAPs will be prepared for all cases of resettlement under each sub-project. Full RAPs will be prepared for all cases when resettlement impacts are significant. ARAP is prepared when less than 200 people are affected, and resettlement impacts are minor, as provided by the OP/BP 4.12.
- RPF and the RAPs will be publicly disclosed with public consultations held prior to its approval to allow affected persons and stakeholders to participate in project development and planning and implementation of resettlement programs.
- During the Project implementation and resettlement cycle, stakeholders will be provided with clear information about grievance rights and procedures. All grievances will be taken into account during Project implementation and resettlement activities.
- All resettlement activities should be conceived as sustainable projects providing sufficient investment resources to enable principles and goals of resettlement defined by this RPF and RAPs.

1.5 Process for Preparing and Approving Subsequent Resettlement Action Plans

1.5.1 The Screening Process

Each sub project proposed for inclusion in the Nigeria For Women Project in each of the 6 states would be screened and classified according to its social impact.

The steps to be undertaken for each individual Resettlement Plan (RAP /ARAP) include a screening process; a socioeconomic census and land asset inventory of the area; and identification of Project Affected Persons (PAPs). This is followed by the development of a Resettlement Action Plan (RAP) or ARAP; review and approval; implementation of the RAP or ARAP and monitoring of the (RAP or ARAP) implementation and success. The goal of screening is to identify and consider resettlement issues as early as possible.

The principles outlined in the World Bank's Operational Policy 4.12 have been adopted in preparing this Policy Framework and will be applied to the RAPS for the sub-projects. In this regard, the following principles and objectives apply:

- Acquisition of land and other assets and resettlement of people will be minimized as much as possible.

- All PAPs will be entitled to be provided with rehabilitation measures sufficient to assist them to improving or at least maintaining their pre-project living standards, income earning capacity and production levels.

The rehabilitation measures to be provided are:

- Compensation at replacement cost without deduction for depreciation,
- Transaction fees or salvage materials for house and other structures
- Agricultural land for land of equal productive capacity or in cash at substitution cost according to the PAPs preference
- Replacement of premise land of equal size acceptable to the PAP or in cash at the substitution cost
- Compensation for income losses from businesses and transfer and subsistence allowances.

Vulnerable PAPs will be provided with income restoration measures such as, preferential access to employment generated by the project, microfinance loan schemes, local community development programmes and adequate cash compensation for loss of income.

Replacement premise and agricultural land will be as nearby as possible to the land that was lost and be acceptable to the PAP.

1.5.2 Categories of Entitlement

Different project-affected people will sustain different levels of impacts by the project in various ways, which will have implications for the type of compensation that they receive.

The World Bank's OP 4.12 makes provision for this by requesting an entitlement matrix, as part of all RAPs. The entitlement matrix is central to any RAP. It is also useful for planning the resettlement and compensation budget. When a full census has been carried out, as part of the RAP, a list of the categories of entitlement will be drafted. These individual RAPs, which must be consistent with this RPF, will be prepared by the proponent, validated by the affected people and the government and implemented before the commencement of any civil works.

1.5.3 Resettlement Action Plans Development

Resettlement Action Plans, following this policy framework will be prepared for each sub-project to be supported by this Project that will lead to land acquisition . This policy framework will be used as a guide for the development of the RAPs. Each specific RAP should at least be completed no later than 2 months prior to the estimated date for the commencement of each sub-project. The compensation, resettlement and rehabilitation activities should be at least 6 months before awarding contracts of civil works under each sub-project. The essence is to ensure that all implementation procedures including handling of possible grievance cases are completed.

CHAPTER TWO: METHODOLOGY AND SCOPE OF WORK FOR THE RPF

2.1 Introduction

In preparing the RPF, the following approaches and methodology was followed: meeting with team of the Federal Ministry of Women Affairs and Social Development (FMWASD) and World Bank, review of other RPFs prepared for other recent World Bank projects in Nigeria; Visit of selected participating states for Data Gathering and consultations.

2.1.1 Meeting with team of FMWASD and Bank

The meeting took place at the World Bank country office on 8th January and was helpful for deliberating on the project context and development objectives. Outcome of the meeting included the collection of the contacts of respective states, Ministry of Women Affairs and Social Development and collection of relevant project materials.

2.1.2 Review of Regulations and Policies on Involuntary resettlement

A review of the Nigerian Land Use Act and various States policies and initiatives on Land Acquisition and Compensation were carried out with a view to gaining understanding on the procedures regarding land taking and compensation. Similarly, the World Bank guideline on involuntary resettlement (OP 4.12) was reviewed and compared to the Nigerian extant law to ascertain areas of gaps that the project will need to address.

The team also reviewed RPFs prepared for other recent World Bank projects in Nigeria including the Community and Social Development Project (CSDP), Commercial Agriculture Development Project (CADP) and Rural Access and Mobility Project (RAMP).

2.1.3 Visit to Selected Participating States for Data Gathering and Consultations:

The consultant visited Abia and Kebbi states which represent one participating state each from the southern and northern Nigeria. The choice of the states was based on the report of the previous Bank Team Mission to the 6 project states. It was premised that at this framework preparation stage of the project, the peculiarities of the two states (Abia and Kebbi) could adequately provide general information to land administration, acquisition, compensation and risks that are common to the southern and northern Nigeria. The team worked closely with the FMWASD to identify key stakeholders and MDAs who were consulted during the state visit. Some of the ministries and agencies consulted are: FMWASD, Ministry of Agriculture, Ministry of Rural Development, Ministry of Environment, Ministry of Land & Survey, Ministry of Trade and Investment, Community Based Organizations and Women Livelihood Based NGOs.

The outcome of the field visit was the identification of existing land conflicts and/or patterns of conflict in the project area and how such conflicts are being resolved, changes in women livelihoods participation which have occurred in recent years; right to land ownership by women, factors affecting women access to market, norms and cultural barriers that affect women's participation in resettlement process, etc.

2.1.4 Development of the Resettlement Policy Framework

Following the results from the literature review and consultations, this RPF will be developed in consistence with the World Bank Operational Policy 4.12 guideline.

CHAPTER 3: GEOGRAPHIC AND BASELINE SOCIAL DESCRIPTION OF THE PROJECT AREA

3.1 Project Location

Nigeria has 36 states which constitute 6 geopolitical zones arrangement namely: North Central, North East, North West, South East, South-South and South West. The 6 participating States for this project are drawn from each of the geopolitical zones including Niger State for North Central; Taraba State for North East; Kebbi State for North West; Abia State for South East; Edo State for South South and Ogun State for South West.

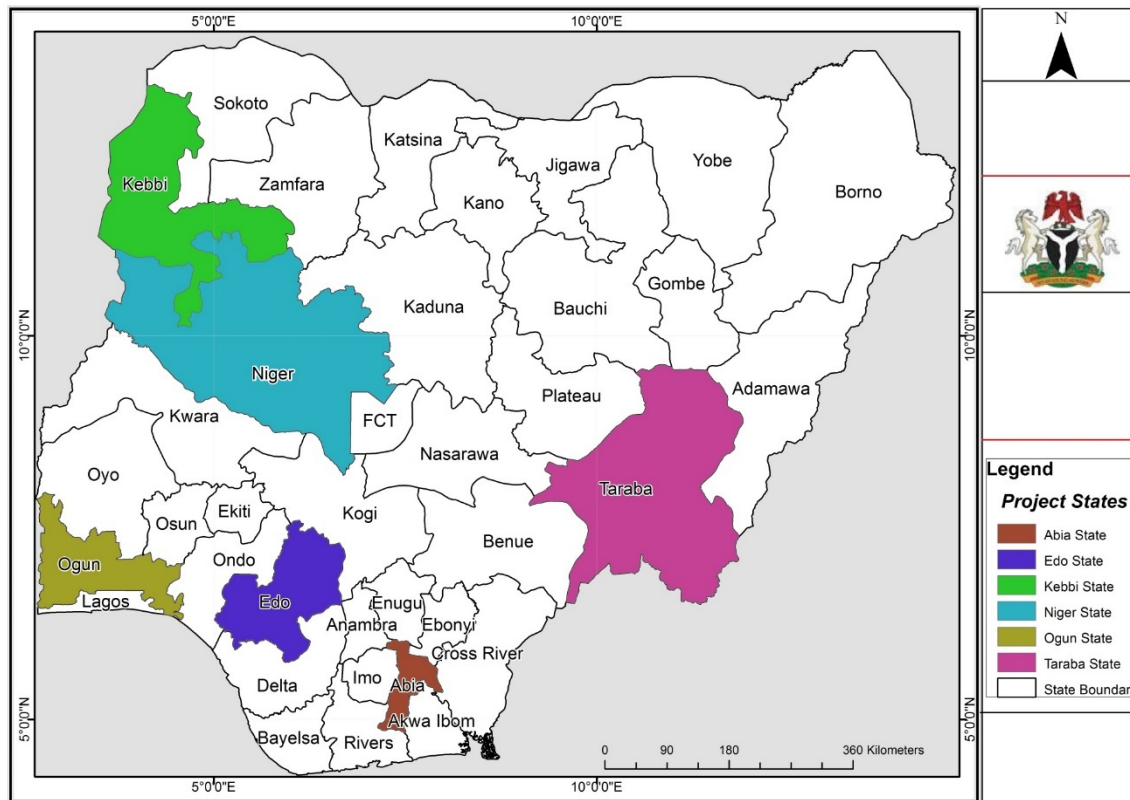


Figure 1: Map of Nigeria showing the Nigeria For Women Project States

3.2 Social and Demographic Description of Nigeria by Gender

The social and demographic description of Nigeria herewith, is based on the 2015 statistical report for men and women in Nigeria published by the Bureau of Statistics.

Population

As at 2015, Nigeria's population was projected at 183 million people, of which, 90,989,254 are females and 92,387,474 are males. Also, the sex ratio was 102 men per 100 women. In line with current trend, total fertility rate (TFR), remained the same at 5.5 births per woman, that is, 5,500 births per 1000 women while the total number of internal migrants remained as estimated at 11,257 (NPopC, 2010).

Health

The national *life expectancy* for women was 56 years and for men 53 years (NBS, 2013). Overall, women appear to live longer than men in all the states. However, among reported cases of diseases, *HIV/AIDS* affected females most. On the average, the disease accounted for 58.6 percent of female deaths and 41.4 percent of male deaths in the period 2010-2015 (NBS, 2013). *Malaria* was the second leading disease for both men and women infecting, on the average, 54.8 percent females and 45.2 percent males within the same period.

Education

The proportion of girls' enrolled in primary school increased from 45.7 percent in 2010 to 48.6 percent in 2015. Completion rate for girls in primary and secondary schools increased from 46.7 percent and 47.1 percent in 2010 to 48.3 percent and 47.9 percent respectively in 2015. Secondary schools enrolment for boys and girls is on the increase. The proportion of girls enrolled in secondary school increased slightly from 45.3 percent in 2010 to 45.7 percent in 2015. However, enrolment into tertiary institutions across the country appeared male dominated on the average. At the primary level of education, women teachers constituted the highest proportion decreasing at higher levels of education. Women constitute about 25 percent of teaching staff at the tertiary level of education. Similarly, the gender school enrolment gap still persists in most states of the north. For example, in 2015, secondary school enrolment ratio for girls was 56.1% in Abia, 48.6% in Edo, 28.5% in Kebbi, 37.3% in Niger, 50.1% in Ogun and 43.2% in Taraba (NBS, 2016).

Employment

The national labour force participation rate of women and men based on the 2015 statistical report in the ages 15-64 years was 74.7 percent. The proportion of men was 82.6 percent while women accounted for 78.4 percent. For the period, 2010-2015, on the average, 72.3 percent of senior positions in State Civil Service were occupied by men compared to 27.7 percent occupied by women.

Land Use Pattern, Agricultural Production and Livelihoods

The estimated land area of Nigeria is 924,000 km². Land use varies based on location and the needs of the community. However, the different uses of land revolve around agriculture, industry and social needs such as the provision of infrastructure. Recent data shows that between 50%- 60% of the land area of Nigeria is under various forms of intensive rainfed small holder agriculture (crop and animal) production and forest plantation.

Women are disadvantaged in terms of land holding for agriculture. Most cultures in the southern Nigeria are biased against inheritance of land by women. There is also the nefarious norm in some cultures in which relations of late husband's hijack land and assets from the widows and render them landless. In northern Nigeria, women inheritance of land is permitted but participation in agriculture and marketing is restricted or bared by culture and/or determined by the permission of their husbands.

Power and Decision Making

Although men and women have approximately equal number of eligible voting population in Nigeria, there exists under-representation of women at the political scene at the national, state and local government levels. At the national parliament in 2015, 94.3 percent of seats were occupied by men compared to 5.7 percent occupied by women.

Violence Against Women

Physical and sexual violence against women affects mostly females in the age bracket 20-24 years. However, in the absence of newer data, the available statistics (NDHS 2013) estimated females in the age bracket 15-19 years, to have experienced female genital cutting the most. Between 2008 and 2013, 89.9 percent on the average of women and girls' in the ages 15-19 years experienced genital cutting at ages under 5 years. In the period under review, the proportion of women in prison was 1.9 percent, on the average. More females were trafficked in the period 2010-2015 with the proportion of females trafficked for prostitution as high as 70.8 percent for persons in ages 18-27 years in 2015.

3.3 Geo-Demographic Overview of the Participating States

Below is the description of the 6 participating states with respect to geophysical, demographics and agriculture as well as socioeconomics:

ABIA STATE	
PROFILE	DESCRIPTION
Geographic Location and Profile	<ul style="list-style-type: none"> Abia State is located in southeast Nigeria with Umuahia as her capital town. It has 17 local government areas. The state was created on the 27th of August 1991. Abia State is bounded on the north and northeast by Anambra, Enugu and Ebonyi States and to the west by Imo State and to her east and southeast by Cross River State and Akwa Ibom State respectively.
Demography	<ul style="list-style-type: none"> Abia has a population of 2,833,999 (2006 population census) made up of 51.46 males and 48.5% females The state occupies about 5,834 km². According to the 2006 National census, Abia State, has a comparatively high literacy rate of 85.2%. In the National literacy survey of 2010 Abia has the second highest youth literacy (in English) level of 95.6% in Nigeria (National Bureau of Statistics, 2010). The literacy rate is higher for males (60%) than females (40%) and higher in urban areas.
Physical Environment	<ul style="list-style-type: none"> Geology Abia State has a variety of landforms, despite the fact that it is dominated by flat and low-lying land, generally less than 120m above sea level. The low-lying plain is the inland extension of the coastal plain from the Bight of Benin. The central part of the state is characterized by undulating land with many hills. The highland areas are part of the Enugu - Nsukka - Okigwe cuesta. This area has an average height of between 120m and 180m above sea level. On the other hand, the southern part of the state has low lying to moderately high plain topography. General surface elevation ranged between 95 – 130m above sea level. It is drained by Imo River and its tributaries which flow in a southern direction and empties into Atlantic Ocean. The soils of Abia State fall within the broad group of ferrallitic soils of the coastal plain sand and escarpment. Rainfall The rainy season begins in March and ends in October with a break in August. The dry season which lasts for four months begins in November. Heavy thunderstorms are characteristic of the onset of the rainy season. The total rainfall decreases from 2200mm in the south to 1900mm in the north. The

	<p>relative humidity is usually high throughout the year, reaching a maximum during the rainy season when values above ninety per cent are recorded.</p> <ul style="list-style-type: none"> • Temperature Temperature values are high throughout the year over the project environment. Mean maximum ambient temperature values range between 32°C in February and 28°C in July and September, while minimum temperatures range between 29°C in March and 27°C in August. A quick overview of the data indicates that higher temperatures were recorded at the peak of the dry season, between November and May, while lower temperatures were recorded in the rainy season, between June and October. It is obvious that the rains appear to have a moderating influence on temperatures.
<p>Socio-economic Characteristics, Poverty and income Livelihoods</p>	<ul style="list-style-type: none"> • The major occupation is trading, influenced by the situation of <i>Ariaria</i> International Market in Aba which is a major city in Abia State. • Agriculture is the second main economic sector and contributes 27% of the GDP, while providing employment for about 70% of the state workforce.
<p>Agriculture</p>	<ul style="list-style-type: none"> • Agriculture is the major occupation of the people and about 70% of the population is engaged in it. Subsistence farming is prevalent and farming is determined mainly by the seasonal distribution of rainfall. • The main food crops grown are: <ul style="list-style-type: none"> ❖ yam, cassava, rice, cocoyam and maize, ❖ while the cash crops include oil-palm, rubber, cocoa, banana and various types of fruits. ❖ Modern poultry has been introduced and is practised by a good number of people.

EDO STATE

PROFILE	DESCRIPTION
Geographic Location and Profile	<ul style="list-style-type: none"> • Edo State is an inland state in Western Nigeria created on the August 27, 1991 • Its capital is Benin City; and is bounded in the North and East by Kogi State, in the south by Delta State and in the west by Ondo State. • Edo State is geographically defined by latitudes 5o 44" to 7o 34" north of the Equator and longitudes 6o 04' to 6o 43" east of the Greenwich meridian. • Area coverage of the State is 19, 806.37 square kilometer. • It has 18 local government areas. • It has a total area of 17,802 km²
Demography	<ul style="list-style-type: none"> • English is the official language of the state. • The major tribal languages spoken in the state are Igarra, Edo, Esan and Okpamheri. • Some of the ethnic groups in the State are Edo, Okpe, Esan, Afemai, Ora, Akoko-Edo, Igbanke, Emai and Ijaw. • Edo State is a multi-religious state with a good mix of adherents of Christianity, Islam and Traditional religions. • The population based on 2006 population census is 3,218,332 which consisted of 1,640,461 males and 1,577,871 females. • The literacy level as at 2010 was estimated at 73.5% male and 53.1% female.
Physical Environment	<ul style="list-style-type: none"> • Climate The state has a warm climatic condition, with relatively high temperatures throughout the year. It experiences both wet and dry seasons; the wet season lasting from April to November while, the dry lasts from December to March. The South and Central parts lie in the forest belt while the northern part is in the Guinea Savannah Zone. In general, while there is hardly any dry season in the extreme southern tip of the study area, the dry season hardly last more than three months in the North-Eastern portion. • Rainfall The state is however not homogeneous with respect to local climate. The rainfall distribution pattern range from 2900 mm per year in the south and as low as 350 mm per year in the north. Hence a semi savannah agro ecology is obtainable in the northern part of the State specifically areas like Auchi, Igarra and Ubijaja while a rain forest ecology is obtainable in the southern part. • Humidity Edo State is in a low-lying area except to the north where it is marked by undulating hills rising to a peak of about 672 meters above sea level. December to February is usually marked by Northeast trade winds which causes harmattan.

	<ul style="list-style-type: none"> • Drainage The state is drained by four major rivers namely Orle, Osse, Orihionmwon and Ikpoba. River Osse is characterized by its wide flood plain, as compared to the other three major rivers which are characterised by steeply incised valleys in their 12 upper courses; which become broad as they enter River Ethiope in Delta State. Rivers Owan and Orle forms the main drainage outlets to the west and east of the State respectively.
Socio-economic Characteristics Poverty and income Livelihoods	<ul style="list-style-type: none"> • Edo State is an agrarian State as depicted in the proportion of land area used for agriculture which plays a critical role in the economy of Edo State. With good vegetation, soil types, adequate rainfall and diverse ecology, over 2 million hectares of land is available for arable cropping. Edo State is also richly endowed with wood and forestry resources. In livestock development, the state has a great potential for commercial production own in the proportion of land area that is forested. • Farming is the dominant economic activity for both the males and females who are involved in food crop production and in trading which is the second most important source of income.
Agriculture	<ul style="list-style-type: none"> • The State has one of the best soil conditions amongst the south-South states (sandy loam) and one that supports large scale cultivation of a variety of crops and good climatic condition to boot. • Majority of the women in the rural areas participate in farming (cultivation, livestock) and agricultural processing. • The major agriculture produce in the state are cassava, cocoa, oil palm, rubber. • Livestock rearing such as poultry and birds.

KEBBI STATE	
PROFILE	DESCRIPTION
Geographic Location and Profile	<ul style="list-style-type: none"> • Kebbi state was created on the 27th of August 1991 from Sokoto state. • It is bordered by Sokoto State to the North and East, Niger State to the South, Dosso Region in the Republic of Niger to the North-west and the Republic of Benin to the West. • The state capital is Birnin Kebbi, and it has 21 LGAs. • It has a total area of 36,229 sq km² (10th largest in Nigeria).

Demography	<ul style="list-style-type: none"> • Kebbi State is mainly populated by Hausa people with some members of Bussawa, Dukawa, Kambari, and Kamuku, ethnic communities. The religions in Kebbi are Christianity and Islam. • The estimated population of the state as at 2006 was 3, 238, 628. • The literacy level as at 2010 was estimated at 25.3% (15.56% male and 9.71% female).
Physical Environment	<ul style="list-style-type: none"> • Geology The southern part of the state is rocky and the northern part is sandy. The State has two important agricultural lands namely – the FADAMA land and dryland. The FADAMA is an agricultural land which seasonally flooded with water during the period of rains and recede during the dry season leaving a coating of alluvial clay soil. The dryland areas of the State shared similar characteristics with other dry areas of the world. They were characterized as slowly permeable, most of the water is lost by run-off and might have been formed under aridity from wind-stored desert sands that accumulated over long periods of time. • Temperature and Rainfall The average maximum temperature ranges between 300°c and 410°c, while the average minimum ranges between 150°c and 260°c. Average rainfall is 740mm annually, and spreads over a rainy season of about 120 days. • Hydrology and Water Resources Kebbi state is endowed with economically viable rivers such as the Niger and the Rima for the development of fisheries activities. • Vegetation The state has Sudan and Sahel Savannah vegetation
Socio-economic Characteristics Poverty and income Livelihoods	<ul style="list-style-type: none"> • A large percentage of the people are farmers. • Fishing has always been one of the key occupation of the inhabitants of the state • The state has substantial deposits of gypsum, marble, kaolin. • The poverty rate in the state was placed at 86.0% as at 2010.
Agriculture	<ul style="list-style-type: none"> • The major agriculture produce in the state are rice, wheat, millet, guinea corn, sorghum, maize, soyabeans, cowpea, pepper, and economic trees including sheabutter, mango, cashew. • Kebbi state is also a big exporter of livestock (cows, goats, rams) to the south (Lagos, Port-harcourt and Abeokuta) • There are some processing mills in the state including <ul style="list-style-type: none"> ✓ Wacot Rice Mill ✓ Labana rice mill ✓ Cassava processing mill in Jega ✓ Groundnut processing mill in Karaye and Maima

	<ul style="list-style-type: none"> About 40% of women in the rural areas participate in farming (cultivation, livestock) and agricultural processing.
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OGUN STATE	
PROFILE	DESCRIPTION
Geographic Location and Profile	<ul style="list-style-type: none"> Ogun state was created on the 3rd of February 1976 from the old western region. Its capital is Abeokuta. It shares a continuous boarder with Lagos state to the south, Oyo state and Osun state to the North, Ondo state to the East and Republic of Benin to the west. It its nicknamed the gateway state due to the continuous boarder it shares with the Republic of Benin. Ogun State is situated at latitude 6.2⁰N & longitude 3.0⁰E 85.0⁰E It has 20 local government areas. Ogun state occupies an area of 16980.55km²
Demography	<ul style="list-style-type: none"> English is the official language of the state. The major tribal language of the Ogun people is Yoruba but there are four main dialects to take care of the four ethnic majority groups. Ogun state has four major ethnic groups which includes the Egba who are located in Abeokuta, the Egbado who are also located at the capital Abeokuta, the Ijebus who are majorly found at Ijebu-ode, Ijebu-Igbo and other Ijebu town and lastly but north the least are the Remo people who are located at Sagamu. There are also minorities groups found in Ogun state which includes the Egun people, the Ilaje, the Ikale and Dahomey who migrated into the area from Republic of Benin. Christianity and Traditional Religion are the majorly practiced religions in the State. Ogun State has a population of 3751,140 people as at the last population census 2006 in Nigeria with population density of 220/km³ that is 220 persons per square kilometers. The literacy level as at 2010 was estimated at 72.1% male and 60.3% female.
Physical Environment	<ul style="list-style-type: none"> Geology Ogun state has a unique geology. There are two main type of rock form in the state; the geology is made up of basement complex rock of the Precambrian age which is made up of older and younger granite. At the southern part of the state on the other hand there are younger and older sedimentary rocks of both the tertiary and secondary ages. Relief

	<p>Ogun state can be said to have an undulating relief form i.e. the state has an undulating lowland with numerous hills scattered about the state which are interfluves between the different river valleys within the state with some being remnants of large planation of inselbergs found in the state capital Abeokuta such as the Olumo rock.</p> <ul style="list-style-type: none"> • Drainage <p>The state is drained by many rivers such as the rivers Ogun, Oyan, Osun, Yewa, Yemoji, Ona, Sosa, Oru, Oha, Iju Abifon etc. Due to the location of the state most of these rivers are either tributaries or empty into the coastal lagoons or into the Atlantic Ocean.</p> <ul style="list-style-type: none"> • Climate <p>Ogun state is located in the hot humid tropical climate zone of Nigeria. It has two distinct seasons which are wet or rainy season and dry season. The rain seasons last from March or April to November while the dry season last from November to March or April. The mean annual rainfall of the state varies from 128cm in the southern part of the state to 105cm in the Northern. Temperature also varies with season with the highest temperature at the dry season and the lowest at the rainy season. The average monthly temperature ranges from 28⁰C in the rainy season and the dry season has the highest of 35⁰C.</p> <ul style="list-style-type: none"> • Soil and Vegetation <p>The soil and vegetation of Ogun state varies from one location to the other and this has to do with the fact that Ogun state is bounded by different vegetation belts on its west, south, east and North. Thus at one part there is a mangrove forest vegetation while on the other there is a rain forest vegetation and other part show a guinea savannah vegetation. The soil type is determined by the parent material and type of vegetation found in each region.</p>
<p>Socio-economic Characteristics Poverty and income Livelihoods</p>	<ul style="list-style-type: none"> • Ogun State has lots of tourist centers. They include: Olumo rock located at Ikija in Abeokuta, the Ogun state Hall of Fame, Bilikisu Osungbo shrine in Ijebu-Ode, Osuuru Spring at Imeko to name but a few. • The economy of the State is agro-based, with large expanse of arable land. Farming is the dominant economic activity for both the males and females who are involved in food crop production and in trading which is the second most important source of income.
<p>Agriculture</p>	<ul style="list-style-type: none"> • Majority of the women in the rural areas participate in farming (cultivation, livestock) and agricultural processing. • The major agriculture produce in the state are cassava, yam, potato and cocoyam. Cotton grown in the village supplies the Yaru tread and textile

	<p>Industries in Benin republic. Other crops include pepper, maize, groundnut, yam, vegetables, cocoa, cashew etc.</p> <ul style="list-style-type: none"> • Livestock rearing such as poultry, goats and sheep.
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NIGER STATE	
PROFILE	DESCRIPTION
Geographic Location and Profile	<ul style="list-style-type: none"> • Niger State was created from the defunct North- Western State of Nigeria on 3rd February, 1976 and is located in North Central Nigeria. • The state capital is Minna, and other major towns are Bida, Kontagora, and Suleja. • The State lies on latitude 8° to 11°:30' North and Longitude 03° 30' to 07° 40' East. • The state is bordered to the North by Sokoto State, to the west by Kebbi State, South by Kogi, South-West by Kwara State. Kaduna State and the Federal Capital Territory border the State to both the North-East and South-East respectively. Also, Niger State shares an international boundary with the Republic of Benin along New Bussa, Agwara and Wushishi Local Government Areas. • The State has 25 local government areas.
Demography	<ul style="list-style-type: none"> • Niger State covers a total land area of 83,266,779 square kilometres or about 8.3 million hectares which represents about 8% - 10% of the total land area of Nigeria. This makes it the largest landmark state in the country. About 85% of the land is arable. • There are three major ethnic groups (Nupe, Gbagyi, and Hausa) in the State, other tribal groups include - Kadara, Koro, Baraba, Kakanda, Ganagana, Dibo, Kambari, Kamuku, Pangu, Dukkawa, Gwada and Ingwai. • Christianity and Traditional Religion are the majorly practiced religions in the State. • Niger State has a population of 3,950,249 people based on the last population census 2006 in Nigeria; 2,032,725 males and 1,917,524 females
Physical Environment	<ul style="list-style-type: none"> • Geology Niger State is covered by two major rock formations: The sedimentary and the basement complex rocks. The sedimentary rocks to the south are characterized by sandstones and alluvial deposits, particularly along the Niger valley and in most parts of Borgu, Bida, Agaie, Lapai, Mokwa, Lavun, Gbako and Wushishi LGAs. To the north is the basement complex,

	<p>characterized by granitic outcrops or inselbergs which can be found in the vast topography of a rolling landscape. Such inselbergs dominate the landscape in Rati, Shiroro, Minna, Mariga and Gurara.</p> <ul style="list-style-type: none"> • Soil Like most alluvial soils, the soil in Niger State is the flood plain type and is characterized by considerable variations. The soil is of two main types which could be used for agriculture and are rich in minerals for the manufacture of various products. The two types of soils are: a) The Ku-soil which has little hazards b) The Ya-soil which has a better water holding capacity. • Drainage The state is drained by kaduna, Gurara, Niger and Wushishi Dam. • Climate Niger State experiences distinct dry and wet seasons with annual rainfall varying from 1,100mm in the northern parts to 1,600mm in the southern parts. The mean annual temperature increases northward from about 30oC to 37oC. The maximum temperature is recorded between March and June, while the minimum is usually between December and January. The rainy season lasts for about 150 days in the northern parts to about 120 days in the southern parts of the State. Rainfall intensity ranges from 60mm/hr to 105mm/hr. • Vegetation The vegetation is characterized by woodlands and tall grasses interspersed with tall dense floral species. However, within the Niger trough and flood plains, there are taller trees and a few oil palm trees. In some areas, traces of rain forest species can be seen.
<p>Socio-economic Characteristics Poverty and income Livelihoods</p>	<ul style="list-style-type: none"> • The economy of the State is agro-based, with large expanse of arable land. Farming is the dominant economic activity for both the males and females who are involved in food crop production and in trading which is the second most important source of income. • Women agricultural cooperatives exists (Ayenuje, Zomolo women Cooperatives). • Women engage in dry-season farming by digging out water from the dry riverbeds.
<p>Agriculture</p>	<ul style="list-style-type: none"> • Niger state is one of the highly agricultural states in the federation. • Niger State women are actively involved in agricultural activities at every stage. • The major agriculture produce in the state are yams, rice, maize, soya beans,

	<p>sesame (benniseed), cassava, sorghum as well as melon, beans, shea-butter and cowpeas.</p> <ul style="list-style-type: none">• Livestock rearing such as fish, cattle, goats and sheep.
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TARABA STATE

PROFILE	DESCRIPTION
Geographic Location and Profile	<ul style="list-style-type: none"> • Taraba state was created out of the former Gongola State on 27 August 1991. It is bounded in the west by Nasarawa State and Benue State, northwest by Plateau State, north by Bauchi State and Gombe State, northeast by Adamawa State, east and south by Cameroon. • The state covers a land area of 59,400 square kilometres and has currently 16 Local Government Areas.
Demography	<ul style="list-style-type: none"> • According to the 2006 census figures, Taraba State has a population of 2,300,736 made up of 1,199,849 males and 1,100,882 females.
Physical Environment	<p>Climate: Taraba State has a wet and dry climate. The wet season lasts, on the average, from April to October. Mean annual rainfall varies between 1058mm in the north around Jalingo and Zing, to over 1300mm in the South around Serti and Takum. The wettest months are August and September.</p> <p>The dry season lasts from November to March. The driest months are December and January with relative humidity dropping to about 15 percent. Mean annual temperature around Jalingo is about 28oC with maximum temperatures varying between 30 oC and 39.4 oC The minimum temperatures range between 15 oC to 23 oC. The Mambilla plateau has climatic characteristics typical of a temperate climate.</p>
Biological Environment	<p>Vegetation: The vegetation of Taraba State comprises three types of vegetational zones namely; the Guinea Savannah which is marked by mainly forest and tall grasses are found in the southern part of the State like Wukari, Ussa,. Kurmi, Takum and Donga. The Sub-Sudan type characterised by short grasses are found in Jalingo, Lau and Ardo kola, interspersed with short trees. While the semi-temperate zone marked by luxuriant pasture and short trees is found on the Mambilla Plateau.</p>
Socio-economic Characteristics and agriculture	<p>Agriculture is the predominant occupation engaged by about 75% of the people. Cash crops produced in the state include coffee, tea, groundnuts and cotton. Crops such as maize, rice, sorghum, millet, cassava, and yam are also produced in commercial quantity. In addition, cattle, sheep and goats are reared in large numbers, especially on the Mambilla Plateau, and along the Benue and Taraba valleys</p>

3.4 Overview of the Federal Ministry of Women Affairs and Social Development

The Ministry for Women Affairs and Social Development is the institution promoting and implementing this project, and shall establish units at the federal, state and local government levels for actual implementation.

The Ministry promotes the development of women with equal rights and corresponding responsibilities. The ministry is headed by a Minister appointed by the President, assisted by a Permanent Secretary, who is a career civil servant.

The objectives of the Ministry include stimulating action to promote civic, political, social and economic participation of women; coordinating and monitoring women's programmes; providing technical and financial support to women non-governmental organizations, especially the National Council of Women Societies. The Ministry of Women Affairs is required to review substantive and procedural laws that affect women.

At the state level, there are also State Ministries of Women Affairs and Social Development which ensures the coordination and implementation of the goals of the Women Affairs and Social Development Ministry with coordination centers across the state Local Government Areas. Generally, key mandates of the Ministry as also depicted in the various states mandates are stated below:

Mandates

- To promote Gender Equality and provide Empowerment facilities for Socio-economic Development
- To promote the survival, protection, participation and development of children
- To promote family harmony and reduce juvenile delinquency
- To provide care, support, rehabilitation and empowerment for the vulnerable groups(challenged persons, older persons, destitute and the likes)
- To collaborate and network with Non-Governmental Organisations, Professional Institutions and other MDAs on issues affecting women, children/vulnerable ones

CHAPTER FOUR: LEGAL/ INSTITUTIONAL FRAMEWORK

4.1 Land Tenure Systems in Nigeria

Experiences from World Bank funded projects in Nigeria such as the Growth and Employment (GEMS), Rural Access and Mobility Project (RAMP), Nigerian Erosion Control and Watershed Management Project (NEWMAP), etc have revealed that the land tenure system in Nigeria is complex; essentially because of an intricate mix of traditional customary land ownership and the national legislation Land Use Act (LUA) 1978.

Land holdings in the project states are broadly classified into public/government, private and communal. Public/government lands are lands owned by government comprising federal, state and local governments and their agencies. Private lands are defined as those whose ownership is vested in private individuals, families, and lands under customary tenancies.

Communal lands are lands which have their ownership vested in communities. These lands are usually administered by community leaders mainly chiefs with the assistance of their councils of elders.

4.2 Land Acquisition Procedures in Nigeria

According to the existing national legislation, the compulsory land acquisition needs to follow these steps:

- Individuals/organizations request land from the State Governor, who in turn instructs the Commissioner of Land to obtain the land through compulsory land acquisition.
- The Commissioner of Land instructs the Surveyor General to demarcate the land and conduct a land survey i.e. identifies the owner and establishes the compensation entitled under the national legislation.
- After the Commissioner of Land has reviewed and approved the survey results, the Director of Land issues a public announcement/notice to the concerned communities that invites all right holders to identify themselves to the authorities.

- After the end of the public disclosure period a final survey is conducted to confirm the findings of the land survey and/or register any changes.
- After the survey results have been either accepted by the right holders or confirmed by the Director of Lands, compensation is paid and the land becomes the possession of the State government, which then in turn can issue a certificate of occupancy to the investor.

To conduct this process the State Government is required to establish a Land Use and Allocation Committee that reviews and solves disputes related to the compensation amounts. In addition, the State Government is required to set up a Land Allocation Advisory Committee, to advise the Local Governments on how to identify and allocate replacement land, when customary rights of occupancy on agriculture land are expropriated. The State Government has further the right to take over the process if the Local Government doesn't solve this issue in a reasonable time.

As the land is hold in trust by the State Government, there is no compensation foreseen for the land as such, but for the “unexhausted improvement”, which is defined as anything of any quality permanently attached to the land directly resulting from the expenditure of capital or labour by any occupier or any person acting on his behalf, and increasing the productive capacity the utility or the amenity thereof and includes buildings plantations of long-lived crops or trees, fencing walls, roads and irrigation or reclamation works, but does not include the result of ordinary cultivation other than growing produce.” Consequently developed land is defined in section 50(1) as “land where there exists any physical improvement in the nature of road development services, water, electricity, drainage, building, structure or such improvements that may enhance the value of the land for industrial, agricultural or residential purposes”.

In sum, the provisions of the Land Use Act with a view on compensation are:

- Compensation is not paid for fallow or undeveloped land i.e. with no physical improvements resulting from expenditure, capital or labour.
- Compensation is estimated based on the value of improvements.
- The provision of Section 6(5) of the Act, which defines that the “holder” and the “occupier” of customary right of occupancy are entitled for this compensation, is rather confusing and vague as it fails to acknowledge that the holder of the certificate of occupancy might be different from the

occupier /user of the land, just as the user of improvement on land (e.g. house) may be a tenant rather than the owner, who is the holder of certificate of occupancy.

- When the right of occupancy is revoked in respect of a part of a larger portion of land, compensation shall be computed in respect of the whole land for an amount equal to the rent, if any, paid by the occupier during the year in which the right of occupancy was revoked less a proportionate amount calculated in relation to the area not affected by the revocation; and any interest payable shall be assessed and computed in the like manner. When there are buildings, improvement or crops on the portion revoked, the compensation amount shall follow the principle outlined above.

The Act makes no clear description of how the public or the PAPs will be consulted in the process of involuntary resettlement and again remains rather vague by saying “*there shall be a public notice so that those who have interest in the affected land will indicate their interest*”.

4.3 International requirements for land acquisition and resettlement

Based on lessons learned from early investments that caused significant resistance, public and private actors in Nigeria gradually started to use international standards and approaches to access and value assets and land involving compulsory acquisition or displacement. Survey from this RPF reveals that most states in Nigeria have improved on the valuation rate it uses for assets which is a departure from the obsolete gazetted rate contained in the Land Use Act of 1978. The current rates used by individual states are varied but under this project, the participating states have committed to complying with the requirements of the Involuntary Resettlement Policy of the World Bank (OP 4.12).

The OP 4.12 applies to all components of this Project including activities resulting in involuntary resettlement that are (a) directly and significantly related to the project, (b) necessary to achieve its objectives as set forth in the project documents and (c) carried out, or planned to be carried out, contemporaneously with the investments.

The OP 4.12 covers direct economic and social impacts caused by the involuntary taking of land resulting in (i) relocation or loss of shelter; (ii) loss of assets or access to assets; or (iii) loss of income sources or means of livelihood, whether or not the affected persons must move to another location. To address these impacts a RPF and subsequent RAPs are prepared to ensure that the displaced persons

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

If the impacts include physical relocation, the RPF and RAPs include measures to ensure that the displaced persons are (i) provided assistance (such as moving allowances) during relocation; and (ii) provided with residential housing, or housing sites, or, as required, agricultural sites for which a combination of productive potential, locational advantages, and other factors is at least equivalent to the advantages of the old site. Where necessary, the RPF and RAPs shall also include measures to ensure that displaced persons are (i) offered support after displacement, for a transition period, based on a reasonable estimate of the time likely to be needed to restore their livelihood and standards of living and (ii) provided with development assistance in addition to compensation measures as outlined above (iii) such as land preparation, credit facilities, training, or job opportunities. Particular attention should be paid to the needs of vulnerable groups among those displaced, especially those below the poverty line, the landless, the elderly, women and children, indigenous peoples, ethnic minorities, or other displaced persons who may not be protected through national land compensation legislation.

The implementation of the land acquisition and resettlement activities shall be linked to the implementation of the investments to ensure that displacement does not occur before necessary measures for resettlement are in place. These measures include provision of compensation and of other assistance required for relocation, prior to displacement, and preparation and provision of resettlement sites with adequate facilities, where required. In particular, taking of land and related assets shall take place only after compensation has been paid and, where applicable, resettlement sites and moving allowances have been provided to the displaced persons.

As indicated for displaced people whose livelihoods are land-based, preference should be given to land-based resettlement strategies and resettlers provided with land for which a combination of productive potential, location advantages, and other factors is at least equivalent to the advantages of the land taken. If land is not the preferred option of the displaced persons or sufficient land is not available at a reasonable price, non-land-based options built around opportunities for

employment or self-employment should be provided in addition to cash compensation for land and other assets lost. The lack of adequate land must be demonstrated and documented to the satisfaction of the Bank.

Payment of cash compensation for lost assets may be appropriate where (a) livelihoods are land-based but the land taken for the project is a small fraction of the affected asset and the residual is economically viable; (b) active markets for land, housing, and labour exist, displaced persons use such markets, and there is sufficient supply of land and housing; or (c) livelihoods are not land-based. Cash compensation levels should be sufficient to replace the lost land and other assets at full replacement cost in local markets.

Displaced persons may be classified in one of the following three groups:

- those who have formal legal rights to land (including customary and traditional rights recognized under the laws of the country);
- those who do not have formal legal rights to land at the time the census begins but have a claim to such land or assets--provided that such claims are recognized under the laws of the country or become recognized through a process identified in the RAP; and
- those who have no recognizable legal right or claim to the land they are occupying.

Persons covered under para. (a) and (b) are provided compensation for the land they lose, and other assistance. Persons covered under para. (c) are provided resettlement assistance in lieu of compensation for the land they occupy, and other assistance, as necessary, to achieve the objectives set out in this policy, if they occupy the project area prior to a cut-off. Persons who encroach on the area after the cut-off date are not entitled to compensation or any other form of resettlement assistance. All persons are provided compensation for loss of assets other than land.

4.4 Gap analysis between national and international standards and gap filling measures

Table 4.1 below provides assessment of key relevant clauses in the Nigerian extant law regarding involuntary resettlement/land acquisition and that of the principles of operation 4.12 of the World Bank, and provides solutions to existing gaps.

Table 4.1: Comparison of Nigerian Law and WB Safeguards Policy

Category	Nigerian Law	World Bank OP4.12	Measures to Filling the Gaps
Minimization of resettlement	No requirement to consider all options of project design in order to minimize the need for resettlement or displacement	Involuntary resettlement should be avoided where feasible, or minimized, exploring all viable alternative project designs	Design of footprints (actual and specific designs) of project-related activities, particularly commercial farmland, will be undertaken so as to minimize resettlement.
Information and Consultation	It's lawful to revoke or acquire land by the governor after issuance of notice. No consultation is required.	PAPs are required to be meaningfully consulted and participate in the resettlement process	PAPs shall be meaningfully consulted and engaged in the resettlement process
Timing of Compensation	The law is silent on timing of payment	Compensation implementation to take precedence before construction or displacement	Compensation and resettlement implementation to take place before construction or displacement
Livelihood restoration	Makes no proscription on livelihood restoration measures	Requires that vulnerable PAPs be rehabilitated	Livelihood restoration measures will be put in place for vulnerable PAPs
Grievance Process	The land use and allocation committee appointed by the Governor is vexed with all disputes/grievances and compensation matters	Requires that a grievance redress mechanism be set early constituting the representative of PAPs and, prefers local redress mechanism. The law court is the last resort when available mechanism or outcome is unsatisfactory to PAP	A grievance redress committee (GRC) shall be established early and existing local redress process shall be considered to address issues of project induced grievances. PAPs or their representatives shall be members of the GRC.
Owners of economic trees and crops	Compensation for an amount equal to the value as prescribed by the appropriate officer of the government	Compensation for the market value of the yield plus the cost of nursery to maturity (for economic tree) and labour	Compensation for the market value of the yield plus the cost of nursery to maturity (for economic tree) and labour
Community land with	Compensation in cash to the community, chief or leader of the community for the	Land for land compensation or any other in-kind compensation agreed to with the community	Land for land compensation or any other in-kind compensation agreed to with the community

customary right	benefit of the community		
Agricultural land	Entitled to alternative agricultural land ¹	Land for land compensation	Land for land compensation
Fallow land	No compensation	Land for land compensation subject to land holding right	Land for land compensation subject to land holding right
Statutory and customary right Land Owners	Cash compensation equal to the rent paid by the occupier during the year in which the right of occupancy was revoked	Recommends land-for-land compensation or other form of compensation at full replacement cost.	Recommends land-for-land compensation or other form of compensation at full replacement cost.
Land Tenants	Entitled to compensation based upon the amount of rights they hold upon land.	Are entitled to some form of compensation whatever the legal recognition of their occupancy.	Are entitled to some form of compensation whatever the legal recognition of their occupancy.
Squatters settlers and migrants	Not entitled to compensation for land, but entitled to compensation for crops.	Are to be provided resettlement assistance in addition to compensation for affected assets; but no compensation for land	Are to be provided resettlement assistance in addition to compensation for affected assets; but no compensation for land
Owners of “Non-permanent” Buildings	Cash compensation based on market value of the building (that means depreciation is allowed)	Entitled to in-kind compensation or cash compensation at full replacement cost including labour and relocation expenses, prior to displacement.	Entitled to in-kind compensation or cash compensation at full replacement cost including labour and relocation expenses, prior to displacement.
Owners of “Permanent” buildings, installations	Resettlement in any other place by way of reasonable alternative accommodation or Cash Compensation	Entitled to in-kind compensation or cash compensation at full replacement cost including labour and relocation	Entitled to in-kind compensation or cash compensation at full replacement cost including labour and relocation

¹ Nigerian Land Use Act 1978

	based on market value.	expenses, prior to displacement.	expenses, prior to displacement.
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4.5 Key Ingredients of the Review of Nigeria Legislation (LUA) and the International Policy on Involuntary Resettlement

Following the review and gap analysis contained in Table 4.1 above, the following conclusions can be made:

- That where gaps exist between the LUA and the WB OP4.12, the more stringent and pro-poor law is to be followed in the implementation of this project.
- That entitlement value for affected land and assets varies with the type of asset which are identified as follow:

- **State (urban and non urban) owned Land**

State owned land would be allocated free by the Governor or Local Government (perhaps except for processing and registration fees). The State Agency would be expected to pay compensation/resettlement assistance to acquire land in this category in cases where the state-owned land is being used by landlords or squatters, settled upon or otherwise being used.

- **Privately owned Land**

Privately owned property, would have to be acquired at the replacement cost. The guiding principle is that whoever was using the land to be acquired would be provided other land of equal size and quality.

- **Assets held under Customary Law**

According to Nigeria law, assets held under customary rights are in the Local Government jurisdictions only and would have to be valued according to the following method and compensation paid for:

- The project would compensate for assets and investments, including labor,

buildings, and other improvements, according to the provisions of the resettlement plan. Compensation rates would be based on replacement costs as of the date and time that the replacement is to be provided;

- Compensation would not be made after the entitlement cut-off date in compliance with this policy. Under customary law land belongs to chiefdoms, towns and villages;
- The permanent loss of any such land will be covered by community compensation, which will be in-kind, only. However, because the Bank's policy on resettlement (OP4.12) makes no distinction between statute and customary rights, not only assets and investments will be compensated for, but also land;
- Thus, a customary land owner or land user on state owned land will be compensated for land, assets, investments, loss of access etc. at market rates at the time of the loss.

CHAPTER FIVE: POTENTIAL IMPACTS OF THE PROJECT

5.1 Introduction

The Nigeria For Women Project is conceptualized to deliver a broad based positive impacts and transformation in the lives of women in Nigeria. The positive impacts of the project include but not limited to:

- Enhanced economic status and well being of the most poor, vulnerable and marginalized women;
- Improved women participation in livelihoods resulting from training, enlightenment and sensitization programs
- Reduction in social factors and norms that limit women voices and economic participation through policy and sensitization.
- Creation of enabling environment for value chain improvement in the livelihoods mostly applied by women
- Upscale of access to marketing and income independence of women.

Notwithstanding the huge expected positive impacts, the project implementation activities and land acquisition/displacement concerns are likely to pose some risks that may offset the positive impacts, impair future gains and project sustainability. Discussion on the identified risks/adverse impacts follows in the next section below.

Project Risks

Risk identification for the purpose of this RPF covers only social-cultural and involuntary resettlement related risks which were identified via previous experience of the consultant and through consultations with stakeholders during fieldwork. The risk identification did not necessarily dwell on political, demand, supply and credit/financial risks. The identified risks are catalogued in terms of adverse social impacts related to involuntary resettlement and the risks due to the conceptual project design, implementation and management.

Project Risks Due to Conceptual Design, Implementation and Management:

Project risks associated with conceptual design, implementation and management include:

- Norms, Cultural barriers and religious restrictions against women access to, and participation in the market place/shops. In the northern states, many married women are barred from participating in trading and from exposure to the public; and therefore, puts a limit to their access to market, productivity and income.
- Subsistence mindset to livelihood: It was observed that many women in the rural areas participate in livelihood activities at subsistence level and not with a mind to scaling up productivity and income. The frame of mind for large scale farming and trading is lacking in many of them, and this may result to poor performance if given credit or livelihood grant.
- Financial illiteracy: this is a key risk factor in women participation in livelihood. A great proportion of women in farming, petty trading and vocations do not own bank accounts nor keep records of their daily livelihood transactions. Often times, it is difficult for the rural women to distinguish between business money and personal income due to lack of culture of record keeping.
- Elite capture: The culture of politicians hijacking project management is a threat to project success which was top at the mind of many stakeholders consulted. The channels of project hijack include the imposition of staff of the SPIUs, influencing the procedure for selection of beneficiaries which often results in leaving out the real targeted populations; and contract cost inflation, etc.

5.2 Adverse Social Impacts due to Involuntary Resettlement

The specific scope of project impact would be ascertained when RAP/ARAP is prepared. However, this RPF has presented in chapter six a sub-section on entitlement matrix that describes the range of groups of PAPs for a broad spectrum of possible social impacts and entitlements.

5.2.1 Estimate of Project Affected People

Estimate of PAPs cannot be ascertained at this stage since project activities, geographical scope and extent of land take and implementation designs are yet to be sufficiently determined. For each sub-project, which might require physical resettlement, the number of PAPs will be established through ARAPs/RAP which will be elaborated before sub-project implementation.

However, this RPF identifies the categories of persons and groups that will be affected by the sub-projects in the participating states as described below:

5.2.2 Categories of Project Affected Persons (PAPs)

Classifications of PAPs are in two major areas: 1) in terms of legal right, culture and norms; 2) in terms of social and vulnerability status or condition.

Category of PAPs based on Legal Right, Culture and norms:

- Women in marriage whose right to involuntary resettlement entitlement may be downplayed, denied or captured by their husbands due to cultural belief and norms that favour men/husbands dominance and control of decision;
- Those who have formal legal rights to the land they occupy;
- Those who do not have formal legal rights to land, but have a claim to land that is recognized or recognizable under the national, local, or traditional laws including; or
- Those who have no recognizable legal right or claim to the land they occupy.

Category of PAPs based on community status or economic conditions:

- *Individuals:* These are individuals who risks losing assets, investments, land, property and/or access to natural and/or economic resources as a result of a sub-project.
- *Households:* A household is affected if one or more of its members are affected by any sub-project. This includes any member in the households, men, women, children,

dependent relatives and tenants; vulnerable individuals who may be too old or ill to farm along with the others; insofar as displacement due to the sub-project activities creates challenges for which these people are ill prepared.

- **Vulnerable Persons/Groups:** The project implementation would particularly pay attention to the needs of *vulnerable groups* among those displaced such as the most poor; the landless, the elderly and widows. Others are children headed household, the physically challenged and other displaced persons who may not be protected through Nigerian land compensation legislation. The objective is to provide whatever additional assistance that may be necessary to restore pre-project living standards of these extraordinary needing persons who are displaced due to the project activities.

Some of the vulnerable PAPs likely to be found in the proposed project States that will require special consideration due to physical displacement as a result of land take are highlighted below:

a. Internally Displaced Persons

These groups of people are those who have been forced to flee their homes but who remain within Nigeria's borders. They are often poor, destitute, unemployed and often shunned by rest of contemporary society.

b. Elderly persons

Elderly people farm or carry out some other form of work as long as they are able. However, resettlement would damage their economic viability even more than losing land since it will separate them from the person or household on whom they depend for their support.

c. Persons Living with HIV/AIDS

It is generally reported that there is a growing trend of people living with aids. Thus PLWA should pay attention with a view not to compound the woes of their lives. These could readily be identified through health centres and NGOs, etc who support initiatives in this direction and thus adequately compensate them.

d. Orphans and Street Children

These children are more vulnerable since they are often “voiceless” because they have no parents to defend or stand up for them and also because they are considered too young to be heard. Orphaned children engage in any form of economic activity to provide for themselves and their siblings, by engaging in activities such as manual work at open air markets, transporting loads for short distances, scavenging for waste paper and metals and other exploitative employment. Compensation for these orphans and street children, if they are affected by the projects in a way which requires their physical relocation, would take the form of paying for their rehabilitation and training to acquire useful vocational skills.

e. Unmarried women and/or Widow-Female-headed Households

These are women who may be dependent on sons, brothers, or others for support. Since an affected individual is able to name the person with whom he/she is linked in dependency as part of the household, resettlement will not sever this link.

In addition, in other cases, women are the main breadwinners in their household and therefore need relatively easy access to health service facilities, as mothers and wives. These women should not be resettled in a way that separates them from their households as the very survival of their households may depend on them. Their compensation must take into account all these factors.

f. Small-scale Female Farmers

Small-scale female farmers are also vulnerable because they may not have men available within the household to carry out male specific land preparation tasks. Either male relatives in other households help them voluntarily, or they hire men for cash, or food. Land compensation specifically includes the labour costs of preparing new land, so these women are provided for by the compensation plan.

g. Non-farming Females

These women earn income from other sources and/or depend on relatives for “exchanges” of staple foods. Since they do not farm they will not be affected by the sub-projects need for agricultural land. However, if their buildings lie on land needed by a subproject, they will receive replacement cost compensation.

h. Dependent Persons

These are people who are closely tied to their traditional or customary lands and natural resources on these lands, but these lands may not be under legal ownership. Any form of resettlement for local people embodies more serious risks than for any other populations and should consequently be avoided. If this is not feasible, the project will offer affected local and customary people at least compensation and due process available to those with full legal title to land in the case of commercial development of their land under national laws, together with culturally appropriate development opportunities. The project will enter into good faith negotiation with the affected people and document their informed participation and the successful outcome of the negotiation.

i. The Physically Challenged Persons

These include people with handicaps such as blindness, paralysis, difficulties with locomotion, incapacity to work, etc. Priority must be given to these kinds of vulnerable persons who are affected. And the needs of each physically challenged person must be taken into consideration peculiarly. In some cases, it could be necessary for qualified persons to provide direct assistance in locating (or constructing) new housing nearby to relatives who can help care for an invalid or help a widowed mother, providing transitional support (e.g. moving expenses, temporary food supply, etc.), possibly job training and other support needed to allow vulnerable people to resume their lives under conditions at least as good as prevailed before displacement.

The SPIU will have to either involve specialized agencies or provide such care for vulnerable people itself. The idea is not for the state government to become a welfare agency, except insofar as displacement creates challenges for which vulnerable people who are ill prepared.

j. Other Vulnerable Groups and Activities

As with those listed above, any other member of the society that could be identified as vulnerable should be identified as being particularly vulnerable to land acquisition activities, and as such the following considerations will be made when project sites are identified and PAPs listed:- Special consideration should be paid to these groups outlined above by identifying their needs from the socio-economic and baseline studies undertaken as part of the RAP process. The groups should be

individually consulted and given opportunities to participate in the resettlement decision-making process, as well as sub-project activities.

5.3 Framework to avoid or Minimize Impacts and Risks to the Success of Nigeria For Women Project

From the experience of similar projects and the concerns from stakeholder consultations conducted, this RPF in line with the principles of OP 4.12 provides guidance to impact avoidance and minimization. The principles of OP 4.12 require that as much as reasonably practicable, involuntary resettlement should be avoided or minimized. In line with this, the State PIUs will control these risks by avoiding/minimizing some of the impacts through the following considerations:

- Design changes that avoids encumbrances or impacts;
- Use of existing right of way that minimizes encumbrances for infrastructure facility routing such as road rehabilitation;
- Offering host communities the opportunity to participate in the planning process of the sub projects including issues on land acquisition.

5.4 Mitigation Measures

Impacts that cannot be avoided will be addressed via adequate compensation and will be determined via social assessment during ARAP/RAP preparation stage within the location for land acquisition/investment. The framework for the compensation/resettlement will then be applied incorporating the following: (1) institutional arrangements, (2) resettlement/compensation eligibility criteria, (3) valuation procedures (4) implementation procedures, (5) financial responsibilities, and (6) monitoring and evaluation plan. Livelihood restoration measures will consider issues such as: (1) income, (2) other non-monetary sources of livelihood, (3) constraints and opportunities for income generation, (4) number of persons notable to revert to previous occupation, and(5)existing skills of affected persons.

PAPs will be consciously consulted and engaged to continuously participate in all involuntary resettlement planning issues that would lead to the preparation of Resettlement Plans.

Vulnerable persons among the project affected persons (PAP) will be identified and special assistance offered during the compensation implementation process. Criteria include age-above 65years, physical/mental disability, women, migrant farmers and herdsmen, widows, orphaned children and bedridden or seriously sick persons.

Cut-off date will be announced using existing local media to ensure that no one will enter as newly affected person into the project land after the cut-off date.

CHAPTER SIX: ENTITLEMENT AND ELIGIBILITY DESCRIPTIONS

6.1 Introduction

This section is important for providing the guidelines and procedures for identifying eligible persons for compensation and/or assistance. It describes the various entitlements applicable to the varied categories of PAPs and also describes the valuation procedures for the different categories of impacts identified in this project.

6.2 Description of Eligibility Criteria

This RPF recognizes that all forms of impacts caused by permanent or temporal land acquisition under this project should be mitigated. Based on the policy guideline of the World Bank's OP4.12, the following criteria are recognized:

- Those with formal rights to land (including customary and traditional and rights recognized under the Federal Laws of Nigeria).
- Those who do not have formal legal rights to land at the time of the census begins but have a claim to such land or assets provided that such claims are recognized through a process identified in this resettlement plan;
- Those who have no recognizable legal right or claim to the land they are occupying, using or getting their livelihood.

6.3 Proof of Eligibility for Individual and Household Compensation

The SPIU will consider various forms of evidence as proof of eligibility as stated in this framework to cover the following:

- PAPs with formal legal rights, documented in the form of land title registration certificates, leasehold indentures, rent receipts, and building and planning permits among others. Also, unprocessed/unregistered formal legal documents will be established in the RAP.
- PAPs with no formal or recognized legal rights-criteria for establishing non-formal, undocumented or unrecognized claims to eligibility shall be established paying particular attention to each situation and its peculiarities. Alternative means of proof of eligibility will include:

- Affidavit signed by landlords and tenants; and
- Witnessed or evidence by recognized traditional authority, customary heads, community elders, family heads and elders and the general community.

During the preparation/implementation of RAPs, PAPs recent passport photograph or a digital image capture will be carried out, PAPs contact address, Phone Number, and Name of Next-Of Kin will be collected and documented for use as means of eligibility identification of PAPs during screening for compensation.

6.4 Eligibility for Community/Village/Clan Compensation

Communities (districts, villages and clans) permanently losing land and/or access to assets and or resources under customary rights will be eligible for compensation. Example of community compensation could include construction of market places, community lock up shops, community hall, and employment for locals within the projects sites as well as sinking of boreholes, schools and health centres. The rationale for this is to ensure that the pre-project socio-economic status of communities were restored and/or improved upon. The local community leaders will play a crucial role in identifying community needs.

Where an affected asset/land belongs to a family group or an association, it will be advised that as much as possible, the asset be reallocated to each eligible member/owner so that each person be captured and compensated separately. Where this arrangement is not possible or desirable, the household or association may agree within themselves and present one person among them to be recognized as the PAP. In that case, compensation will be paid to the person to whom the family had agreed to represent their common interest. The PAP is the one whose identification/photograph will be captured during census and inventory.

6.5 The Cut – off Date

The cut-off date in the WB OP 4.12 is critical and refers to the date beyond which any person who occupies land or assets, or constructs assets on land, required for project use, will not be eligible for compensation. The date is often the day when the assessment of persons and their property in the project area is completed. The establishment of a cut-off date is required to prevent

opportunistic invasions /rush migration into the chosen land thereby posing a major risk to the project. Besides it helps to avoid unidentified costs for the project. Given its importance therefore, this date must be effectively communicated to the project affected persons through the community leaders and using prevailing and effective medium of public communication in the community.

6.5.1 Common complications in the Application of Cut-off Date

The application of cut-off date sometimes become controversial especially if there is a delay between the time the census is carried out and the start and completion of the project. However, the World Bank OP 4.12 recognizes that individuals and households who occupy project-affected areas after the cut-off date are not eligible for compensation. The WB OP 4.12 sets a caveat for nullifying new claims as follows “*provided that there has been an effective public dissemination of information on the area delineated, and systematic and continuous dissemination subsequent to the delineation to prevent further population influx*’.

There is also the complication of unfinished structures which were later finished at or after the time of census / cut-off date. Unfinished structures should be identified during mapping prior to setting of cut-off date. Thus, unfinished sites should be secured, and unused materials piled at the site should be noted and the cut -off survey can estimate investment which should be compensated for in lieu of expenses (including labour) incurred until the cut - off date. Nevertheless, if works are not initiated two years or more after declaration of a cut-off date, a new census and evaluation of properties must be carried out.

Table 6.1: Indicative Entitlement Matrix

Asset	Type of Impact	Affected Person/unit	Eligibility Criteria	Financial or In-Kind Compensation	Allowances/Assistance
Land(including fallow land used as part of agricultural cycle)	Permanent acquisition of land	Land owner (individual, clan or community)	Person with formal right to land or without formal legal right to land but have recognizable claim to land recognized under the prevailing local land tenure	Replacement with land of equal size and quality in locations adjudged as same in value to the acquired one. If land replacement is not possible or available then cash compensation at full replacement value. Community land – replacement land or if unavailable, compensation to be paid to the community with their full consultation and participation	<u>Land Transfer allowance</u> 10 % of market value in cash covering all administrative fees related to the purchase or provision of replacement land.
	Temporary acquisition of land	Tenant/User (will not receive compensation for land but for improvements to land they have made such as crops, houses, sheds etc. (see below for details))		Full restoration to pre-project conditions; Financial compensation for any crops or trees acquired or destroyed; compensation for any rent received from land; replacement land if lack of access will last for an agricultural cycle and prevent farmers from either planting or harvesting crops. Return of land to land user after use	Moving allowance
Cultural Heritage	Permanent /Temporary loss of cultural heritage including sacred sites.	Community	Community Land not under dispute	Replacement in consultation with concerned parties including ministry of environment with respect to forest/trees Cash compensation of temporary loss of income	NA
	Restriction /loss of grazing ground	Fulani herdsmen and others	Verifiable established grazing pattern/history	Assistance to create grazing reserve elsewhere in consultation with PAPs Cash compensation for temporary loss of income.	NA

Asset	Type of Impact	Affected Person/unit	Eligibility Criteria	Entitlement Description	Allowance/ Assistance
Crops/ Trees	Destruction/damage/loss of crops	Landowner	Landowner with formal or informal right to own land on which crops / fruit trees are grown	Cash compensation for crops at full market value of crop yield per hectare	NA
	Loss of fruit trees	Tenants/Users of land and cultivators/owners of crops/fruit trees, including individuals of the same household who tend their own piece of land and grow crops on it.		Cash compensation for fruit trees at full market value of fruit yield per season	NA
	Destruction/Loss of wood trees		Recognized owner of affected fruit tree	Cash compensation for wood tree at current market value	Moving/Setup allowance
Structures	Destruction of permanent immovable structures	Owner	Recognized owner of affected structure irrespective of land ownership status	Cash compensation at full replacement value , or replacement structure; Cost of moving Disturbance assistance (10%)	Cash or in-kind moving assistance
		Tenant/User	Recognized tenant		
	Temporary displacement of moveable structures	Owner	Recognized owner of affected structure irrespective of land ownership status	Cost of re-building and moving back to initial location; Disturbance allowance (10%)	Cash or in-kind moving assistance
		Tenant	Recognized tenant/user		
Businesses and Commercial Enterprises (formal and informal)	Business person distinct from owner of the structure	Those operating business on the affected project land irrespective of their land ownership status			
Loss of access to rivers or lakes	Loss of access to fishing livelihood	Recognized fishermen/women who substantially rely on fishing for their livelihood	Verification that fishing is important livelihood for household or individual	Compensation and assistance to be discussed with PAP such as cash compensation, livelihood restoration including micro credit to start alternative business or to get access to alternative fishing grounds/ forming cooperatives with others.	

CHAPTER SEVEN: VALUATION METHODS

7.1 Methods of Valuation for Different Categories of Assets/Entitlements

The scope of valuation in this RPF covers all categories of impacts/assets identified during the social assessment and described in the entitlement matrix. The essence is to ensure appropriate procedure and fair compensation to the project affected groups that are in tandem with best practices which OP 4.12 supports. Therefore the basis of this valuation is derived from the OP 4.12 of the World Bank and the Land Use Act 1978 of Nigeria.

7.2 *Description of Key Valuation Approaches and Compensation terms*

- (a) Replacement cost approach (RCA): Replacement cost is the market value of the affected asset plus transaction cost. The RCA is based on the assumption that cost and value are related. It involves finding the estimate of the gross replacement cost of an asset which is the estimated cost of constructing a substitute structure or buying an alternative land in a location and size of equal value at current market prices.
- (b) Market comparison Approach (MCA): this involves the direct comparison of the property's value determining features with those of immediate and surrounding vicinity that sold recently. This method simply arrives at the value of an asset by taking an estimate of similar asset (in size, frame and location) sold in recent time to arrive at the cost of the asset to be acquired or demolished by a project. It is most desirable when cash compensation is the choice compensation.

7.3 *Valuation Methods for Categories of Impacted Assets*

1. Land

Replacement cost approach (RCA) or market comparison approach (MCA) whichever is more commensurate. If it is found that replacing land for land would not be a feasible option and upon extensive consultation with community/PAPs, then the application of MCA will be suitable for land valuation.

2. Structure/Building

The replacement cost approach will be adopted for the valuation of dwellings and structures.

To use replacement cost approach relevant data to be captured during RAP preparation include:

- Location details of the affected land (boundaries of the area/section of the land);
- Affected immovable properties (detailed measurement of building/structure);
- Property details including construction information such as number of rooms, type of roof, wall, interior ancillary decoration, etc.
- Social profile/data on affected household (owner, tenants, dependents)

3. Fruit trees/Farm crops/Woodlots

Impacts associated with losses of income from any of the above items will be calculated as follows:

Compensation for fruit tree is cash compensation for average fruit production for 3 years at current market value. Although government rate prepared by NTDF exists, market research will be conducted by appropriate experts (independent quantity survey) to determine if the government rate is in tune with current market rate. Where this rate is different from current market rate, the later will be used to fulfill the condition “*current market rate*” of OP 4.12.

Compensation for farm crops is at full market value of crop yield per hectare. This entails conducting an inventory of size of hectares farmed by each PAP and the type of crop. The existing market value of crop yield per hectare will be determined and adjusted (as may be necessary for inflation) during RAP preparation so that end result will be reminiscent of prevailing market price at the time of RAP compensation.

Compensation for woodlot is Cash compensation at current market value. All woodlot attract a flat rate using market rate.

7.4 Mechanism for Voluntary Donation of Land: Procedure and Records

The Project anticipates that land for widening of existing setbacks or establishment of agro logistic hub may be donated by communities or individuals that will be directly benefitting from the project. This RPF recognizes that these **voluntary donations** should not severely affect the living standards of PAPs and that the community agrees to replace any of their losses. This RPF requires that voluntary donations are confirmed and verified by an independent third party. The following procedures, records and safeguards will be adhered to by the project and included in respective RAPs of subprojects, which involve voluntary donations of land and other assets:

1. Site Selection Consultations

While selecting a site for a structure for any of the sub-projects or activities associated with the sub-projects, proponent should conduct detailed consultations with customarily recognized or legally titled landowners and any non-titled affected people, such as squatters, tenants, and herders that may have traditional access to these areas. The SPIU/project team will facilitate meetings to reach consensus for locations that have least adverse impact. The donors of such land could be a community/clan or sub-clan that owns undivided land collectively or as individuals.

2. Replacement of Losses of the Vulnerable and Poor

Where site selection severely affects the living standards of PAPs, the project will undertake to replace the loss by relocating them to a similar location with comparable resources within the same community or paying reasonable compensation that is acceptable to them. To help facilitate a mutual understanding of 'reasonable compensation,' the Project team will guide both parties in line with the compensation and valuation principles in the Project's Entitlement Matrix.

3. Record of Communally-Guaranteed Amelioration Measures, Third Party Verification, and Grievance Redress

Agreed measures to replace losses of people severely affected by the donations will be verbally accepted by all the PAPs (recognized heads of each household) in the presence

of a mutually agreed third party and documented on an affidavit which shall include a description of the amelioration measures guaranteed by the community. The donor community will be represented by a recognized elder(s) of clan(s) or sub-clan(s) who will affix their signatures and/or thumb impressions on the affidavit. The NGOs that are present or involved in facilitating the community mobilization will play the role of the third party. The NGO will also affix their signatures and/or thumb impressions on the affidavit. Construction will only proceed after the donor community has replaced losses through agreed measures and the amelioration has been verified by the PAPs themselves to the mutually agreed third party, verbally and documented in an affidavit to which all PAPs (recognized heads of each household) and the third party affix their signatures and/or thumb impressions. The PAPs will be informed of voluntary donation procedures as part of the disclosure policy of the Project and have access to the grievance redress mechanism outline in this RPF.

4. Record of Donation and Verified Transfer by Legal Authority

Donations by the community or an individual will be documented on an affidavit and confirmed verbally by the individual owner or a recognized elder(s) of clan(s) or sub-clan(s) in front or in the presence of two witnesses known from the same community certifying the identity of the donors. The donors and witnesses will affix their signatures and /or thumb impressions on the affidavit and the land will be transferred in the name of the community organization (CO) of the respective subproject.

5. Report on Subproject Voluntary Donation Process and Documents

The Project team shall compile a report of the above described process and records and documents and submit it to the SPIU who shall certify and forward a copy to the Bank prior to the commencement of the civil works.

CHAPTER EIGHT: GRIEVANCE REDRESS MECHANISM

8.1 Introduction

Grievance Redress Mechanism (GRM) is a proactive alternative dispute resolution arrangement. It is not inconceivable that grievances or complaints may arise as fallout of RAP implementation. Going through the court (judicial system) by aggrieved PAPs for redress may take longer periods and many times, are accompanied with court injunctions which adversely affect project implementation. Therefore, establishing a GRM is a proactive measure for addressing and resolving complaints out of court..

Potential grievances and disputes that arise during the course of implementation of the resettlement and compensation programme may be related to, but not confined to the following issues:

- (i) Incomplete census as well as inadequate valuation of properties.
- (ii) Errors related to identification and disputes on boundaries between affected individual(s) and specifying their land parcels and associated development.
- (iii) Disagreements on plot/asset valuation.
- (iv) Divorces, successor and family issues resulting into ownership dispute or dispute share between heirs or family.
- (v) Disputed ownership of a given Asset (two or more affected individual(s) having claim on the same land.
- (vi) Where affected individual(s) opt for a resettlement based option, disagreement on the resettlement package (the location of the resettlement site does not suit them).

8.2 Informing Parties on Levels and Channels of Grievance Uptake

There will be 3 levels at which aggrieved PAP or grievant can channel their complaints for redress. These shall include 1) the project site level, 2) the project management unit level and 3) the state project steering committee level. It is however, the right of the PAP to take a matter to the court of law as the final arbiter if he/she felt dissatisfied with the judgments obtained from the grievance redress committees set up by this project.

PAPs shall be communicated early during RAP/ARAP public consultation and census about the existence of the GRM and sufficient information provided to them on the grievance uptake channels. This RPF requires that each participating state should clearly indicate in the RAP/ARAP report how PAPs were informed about the channels of grievance redress uptake.

Subject to site peculiarity, during RAP/ARAP stage SPIUs are to set up grievance redress mechanisms at the following levels:

- Site/Community Level;
- Project Management Unit Level;
- State Steering Committee Level:

8.3 Setting up a Grievance Redress Mechanism

During the time of development of sub-projects ARAP/RAP, the participating states SPIU shall establish a Grievance Redress Mechanism that incorporates the use of existing local grievance redress mechanism available in the community. It will be effective and result oriented to work with existing and functional local structures of dispute resolution than to design an entirely new one which may be alien to the people. However, field survey to be conducted by the SPIU through the independent RAP/ARAP consultant will among other things ascertain the strength of the existing local grievance redress structure and where need be; the existing GRM can be restructured and strengthened for adaptation by this project context.

8.4 Membership of the Grievance Redress Committee (GRC)

The specific composition of the GRC will vary depending upon location and context. In general membership of the GRC for the 3 levels of grievance uptakes shall comprise as follow:

GRC at the Site/community Level:

- The traditional Ruler/District head or a person appointed by him from his council;
- The village head;
- The Woman leader in the community or her secretary;
- A woman leader of an affinity association;
- 2 Representatives of PAPs including at least a woman;
- 2 members of the site committee including at least a woman.

GRC at the PMU Level:

It is recommended that the state project coordinator shall constitute a team within the SPIU to receive, hear and address complaints arising from the project. The team will be headed by the Social and Livelihood Officer. Membership of the team shall be as follow:

- Social and Livelihood Officer;
- Communication officer/ Public relations officer;
- Environmental officer
- Monitoring and Evaluation officer, and
- The project engineer

GRC at the State Steering Committee Level:

The committee at this level shall be headed by the Permanent Secretary MoWASD while the State Project Coordinator of Nigeria For Women Project shall serve as the secretary of the committee.

Membership of the GRC at this level shall constitute as follows:

- The Permanent Secretary MoWASD;
- Director Ministry of Land & Survey
- Director Ministry of Agriculture;
- Director Ministry of Environment
- The State Project Coordinator of Nigeria For Women Project

8.5 Grievance Redress Process Procedure

Registration

It may be less depending on the severity of the matter under consideration. The first step is the presentation of a grievance at the uptake point at any level. The social contact person or secretary of the committee will receive grievance from the complainant, register and acknowledge receipt of grievance to the grievant within 2 days. The registration will capture the following data: name of the complainant, date of the grievance, category of the grievance, persons involved, and impacts on complainant life, proofs and witnesses. A registration form will have all these bits of information.

Verification

The verification determines among other things whether the matter has relationship with the project activities, and whether the matter can be handled/resolved at the level where it is presented. This will determine if the matter should be referred to the next level or not. Part of the investigations may also be to assess the cost of lost or risk involved in the grievance.

Processing

The processing step is when options for the approach to resolving the case are weighed and determined. Parties involved in the case are brought together for the first attempt at resolution with suggestions from the parties on practical steps to be taken which may also involve site visit for physical inspection and determination of the claim.

Feed back

All responses to the complainant in a grievance redress process that moves beyond a unit level must be communicated in writing and/or by verbal presentation to the complainant. This will include a follow up on the corresponding authority where cases

are referred, to ascertain the status of reported cases. Feedback on outcome of each case should get to the complainant through the secretary of committee or social contact/safeguard person as the case may be. It is expected that reported complaints at each level will be resolved and determined within **21 days** from date of receipt of the complaint.

8.6 Financing of the Grievance Redress Mechanism and Cost of Remediation

The proponent shall be responsible for the funding of logistics for the GRC as well as the eventual compensation or resettlement remediation that aggrieved party may be entitled to. The proponent will also be responsible for the cost of the judicial process for cases that result to court for adjudication.

Table 8.1: implementation plan for grievance mechanism

Steps	Process	Description	Completion Time frame	Responsible Agency/Person
1	Receipt of complaint	Document date of receipt, name of complainant, village, nature of complaint, inform the SPIU	1 day	Secretary to GRC at project level
2	Acknowledgement of grievance	By letter, email, phone	1-5 days	Social safeguard officer at SPIU
3	Screen and Establish the Merit of the Grievance	Visit the site; listen to the complainant/community; assess the merit	7-14 days	GRC including the social safeguard officer & the aggrieved PAP or his/her representative
4	Implement and monitor a redress action	Where complaint is justified, carry out resettlement redress in line with the entitlement matrix/OP 4.12	21 days or at a time specified in writing to the aggrieved PAP	PC-PIU and Social safeguard Officer
5	Extra intervention for a dissatisfied scenario	Review the redress steps and conclusions, provide intervention solution	2-3 weeks of receiving status report	PC-PIU
6	Judicial adjudication	Take complaint to court of law	No fixed time	Complainant
7	Funding of grievance process	GRC logistics and training, redress compensation, court process	No fixed time	The proponent (government or investor)

CHAPTER NINE: IMPLEMENTATION SCHEDULE, LINKING RESETTLEMENT IMPLEMENTATION TO CIVIL WORKS AND RPF IMPLEMENTATION BUDGET

9.0 Introduction

This section emphasizes that in each sub-project, resettlement implementation schedules will be aligned with construction schedules. All resettlement activities arising out of the civil works to be implemented in a given year will be completed prior to the scheduled start-up date of those works on the respective sub-projects, and prior to disbursements of funds for activities related to the respective sub-project.

9.1 Important principles in Project Implementation

The project will adhere to the following important principles in its implementation:

- No construction should be undertaken unless PAPs are compensated for their losses, and have received their resettlement entitlements;
- Taking of land and related assets may take place only after compensation has been paid and where applicable, resettlement sites and moving allowances would have been provided to displaced persons.
- No civil works contracts for proposed projects site will be initiated unless land free of any encumbrance is made available; this could be done in phases;
- PAPs will need to be compensated in accordance with the resettlement policy framework.
- For activities involving land acquisition or loss, denial or restriction to access, it is further required that these measures include provision of compensation and of other assistance required for relocation prior to displacement and preparation of resettlement sites with adequate facilities, where required.
- For project activities requiring relocation or loss of shelter, the policy further requires that measures to assist the displaced persons are implemented in accordance with the individual RAPs.
- The measures to ensure compliance with this RPF will be included in the RAPs that will be prepared for each land involving resettlement or compensation.
- There will be transition arrangements for displaced families until they get their replacement housing.

- Information sharing and consultation with PAPs will continue throughout the planning and implementation phase of the program, including the relocation and the restoration of livelihoods.
- A completion survey of the delivery of compensation and resettlement entitlements will be undertaken as per the RPF requirement.

9.2 Linking RAPs and Civil works

In compliance with this policy, the screening process must ensure that RAPs contain acceptable measures that link resettlement activity to civil works. The timing mechanism of these measures would ensure that no individual or affected household would be displaced (economically or physically) due to civil works activity before compensation is paid and/or resettlement sites with adequate facilities are prepared and provided for to the individual or community affected.

Once the resettlement plan is approved by the state agencies, as well as local and national authorities, the resettlement plan should be sent to the World Bank for final review, approval and disclosure.

9.3 Implementation process

The schedule of the resettlement will be coordinated with the implementation of the main investment component of the project requiring resettlement. All RAPs will include an implementation schedule for each activity covering initial baseline and preparation, actual relocation (where applicable), and post relocation economic and social activities. The plan should include a target date when the expected benefits for resettled persons and hosts would be achieved. Arrangements for monitoring implementation of resettlement and evaluating its impact will be developed during project preparation and used during supervision. Monitoring provides both a warning system for project managers and a channel for resettled persons to make known their needs and their reactions to resettlement execution.

Target dates for achievement of expected benefits to resettled persons and hosts should be set and the various forms of assistance to the resettled persons should be disseminated to them.

Planning and coordination of the tasks of the various actors is crucial to successful implementation. To achieve this, workshops will be organized with the stakeholders

and other relevant government agencies, at project launching and at the commencement of every subproject identified to have adverse social impacts. The workshops will focus on the following:

- taking stock of the legal framework for compensation
- settling institutional arrangements and mechanisms for payment of compensation
- defining tasks and responsibilities of each stakeholder
- establishing a work plan.

The stakeholders will be requested to participate in the decision making process and provide inputs in the area of their expertise in order to establish a coherent work plan or schedule. To approve RAPs would be to confirm that the resettlement plans contain acceptable measures that link resettlement activity to civil works in compliance with the World Bank policy.

9.4 RPF and RAP Implementation Budget

The budget for resettlement will be determined based on field assessments, prevailing asset values, and actual experience from on sub-project RAPs to ensure that adequate funds for resettlement are allocated during the course of project implementation.

At this stage, it is not possible to estimate the exact number of people who may be affected since the technical designs and details of the sub-projects have not yet been developed. When these locations are known, and after the conclusion of the site specific socio-economic study, information on specific impacts, individual and household incomes and numbers of affected people and other demographic data will be available, a detailed and accurate budgets for each RAP will be prepared.

Each RAP must include a detailed budget, using the indicative template. The RAP will include a detailed budget for the payment of compensation and implementation of the various resettlement aspects for a particular subproject, including amongst others, costs of surveys, third party validations of voluntary land donation, land acquisition, loss of livelihood, loss of crops and other property, and allowances/in-kind assistance for the vulnerable members of the community. This would enable facilitating the preparation of a detailed and accurate budget for resettlement and compensation. The SPIUs will

prepare the resettlement budget and will finance this budget through the administrative and financial management rules and manuals like any other activity eligible for payment under the program. This budget will be subject to the approval of the World Bank.

Further to the budget funding, some of the costs of resettlement (e.g. professional services, site preparation, construction, etc.) can be financed from the Bank loan, while other costs (e.g. compensation payments, acquisition of land) cannot be financed from the Bank loan and must be borne out of counterpart funds.

9.5 Sources of Funding

The participating State Governments shall fund their respective state resettlement liabilities.

The State Project Coordinator will be responsible for ensuring the prompt provision and efficient flow of the budgeted funds for resettlement to the various subprojects. Assisted by the PRC, he will ensure that land acquisition and compensation are adequately funded and carried out in accordance with applicable rules as presented in this framework.

Appropriate safeguards will be developed, utilizing gender-disaggregated socioeconomic information from the census surveys, to ensure that men and women are compensated equally.

The resettlement budget and financing will cover funds for compensation of private property, community infrastructure replacement and improvement, assistance to top-up compensation, training and the management of resettlement expenses, including those for the SPIU and other stakeholders for external monitoring.

CHAPTER TEN: CONSULTATIONS AND STAKEHOLDER PARTICIPATION

10.1 Introduction

Stakeholder and Community consultations are key to the success of the project as well this RPF. Consultation is important both as a tool for information gathering and for carrying the stakeholders along in order to achieve sustainability. Consultations which began at this stage of the RPF will continue during the RAP/ARAP preparation stage up to the project implementation stage.

The thrust of the consultations carried out in preparing this RPF are to:

- notify project affected persons and community about the project set up and development objectives;
- establishing and maintain a two way process of dialogue and understanding between the project and its stakeholders,
- create ownership and
- elicit broader inputs and suggestions that will ensure project sustainability and success.

10.2 How Project Stakeholders were identified

The RPF team worked in conjunction with the FMoWASD in identifying the stakeholders. Stakeholders include groups, institutions and MDAs who will be affected by the project and/or those that have responsibilities in project implementation. In addition to the list stated below for identified stakeholders, it is expected that more stakeholders at the rural and community levels will be identified at the RAP/ARAP development stage. Among the identified stakeholders at this stage include:

- Ministry of Women Affairs and Social Development
- Ministry of Rural Development
- Ministry of Agriculture
- Ministry of Lands & Survey
- Ministry of Environment
- Ministry of Trade and Investment
- Women Farmers Association

- Rural Women Groups
- NGOs and Cooperatives

10.3 Summary of Consultations held during the RPF preparation Stage

Date	9 th to 18 th January, 2018
Category of Stakeholders	Officials of the Ministry of Women Affairs and Social Development in Abia and Kebbi States
Introduction	The PRO MWASD introduced the Consultant to those present and called up the Lead Consultant to address the gathering. He gave a brief introduction of the project which is the Nigeria For Women Project. He further stated that the purpose of the meeting is to interact with relevant stakeholders to gather information to relevant to prepare an acceptable and workable Resettlement Policy Framework (RPF) which is a safeguard document for addressing the possible involuntary resettlement that might be caused by land acquisition and displacement as a result of the project.
Concerns	<ul style="list-style-type: none"> • Conditions attached to securing loan are cumbersome. It is difficult for the women especially those in the rural areas to meet up with collateral, documentation requirements and referees. • The land tenure system poses a traditional barrier as majority of women do not have access to family land to use as collateral. • Proximity of the banks to the women in rural areas is adversely affecting the savings attitude of most women with regards to micro economic livelihoods • Illiteracy and lack of adequate information about ongoing programs and policies.
Major Findings from the Consultations	
Major factors affecting women's access to market?	<ul style="list-style-type: none"> • Bad access roads. • High cost of transportation.
How land conflicts addressed and who are within the society are	<ul style="list-style-type: none"> • Traditional Rulers and community leaders are responsible for grievances and conflicts on land or other civil matters • Mediation by the Ministry of Woman Affairs where a woman is being dispossessed.

responsible for resolving the issues?	<ul style="list-style-type: none"> • Litigation (usually a last resort).
What are the means of livelihood predominant for women in Abia State.	<ul style="list-style-type: none"> • Animal and Crop farming • Artisanship which includes cloth weaving, hair dressing, tailoring, and bead-making. • Food processing (palm oil, soap and <i>garri</i>). • Trading.
What are the factors limiting progress in Agriculture	<ul style="list-style-type: none"> • Lack of storage facilities. • Limited number of Agriculture based cooperatives for women. • Lack of good access roads and cost of transportation. • Shortage of sufficient land released to women to enable women farm and establish industries for food processing. • Pests such as rice weevil, garden egg worms etc.
Does the Ministry have experience working with Donor Agencies?	<ul style="list-style-type: none"> • No
Are there vocational centers in the State for women administered by the MWASD?	<ul style="list-style-type: none"> • There is one in each senatorial zone and in Umuahia. • The centers are all in need of refurbishing and new ones are needed.
What major areas of opportunity are open to women; what areas should be emphasized in sensitization?	<ul style="list-style-type: none"> • The project should address training of women at the grassroots level on how to farm for commercial purposes as against farming merely for subsistence • Efforts should be made to encourage more women to be at the forefront of policy making especially on issues affecting women. • Sensitization of Traditional Rulers on women's right to own land and dispose of it as she deems fit.
Concerns/Expectations	<p>Major concerns expressed by the people are stated as follow:</p> <ul style="list-style-type: none"> • Fear of project fund being siphoned • It was expressed that such a project may be hijacked and benefits extended to the advantaged persons rather than the targeted poor women;

	<ul style="list-style-type: none"> • Fear of project being abandoned
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9.5 Plan for Future Consultations and Communication

This RPF recommends that consultation will continue before, during and after project implementation. The requirements and phasing of consultations are as follows:

- Consultation on the finalization of RPF – to include:
 - Circulation of the draft RPF for comments to relevant institutions and stakeholders
 - Public disclosure of Final RPF (cleared by WB) in-country at designated centres accessible to stakeholders and at the WB info shop prior to appraisal
- During the preparation of individual A/RAP
 - PAPs, groups and communities will be consulted and informed about their rights and entitlements with respect to their range of impacts
 - Consultation should include census of PAPs
 - Cut-off date should be announced to the community at the end of the census exercise to avoid opportunistic entrants into the land.
 - Consultation of the proponent and implementing government agencies on relevant policy terms such as replacement value, livelihood restoration measures, vulnerable group, etc.
- During the Implementation of the A/RAP
 - PAPs will be informed about the date/schedule of resettlement/compensation
 - They should be involved in site selection, screening and planning for land and housing compensation
 - PAPs should be notified on the start off time of project implementation to enable them relocate their assets early and without losses
- During audit/monitoring and evaluation of the A/RAP to determine the livelihood restoration performance of the PAPs

- PAPs will be consulted to assess the condition of their livelihood prior and after the implementation of RAP. This will take place 6 months after A/RAP or 2 years after RAP implementation.

9.6 Mechanism for Future Engagement/Consultation of PAPs

PAPs shall be consulted via the use of the existing recognized traditional structure in which consultation is conducted through the village/community leadership. This means of engagement is widely acceptable and an easy way to reach all the groups in the community based on the existing traditional governance structure. The use of social gatherings such as Women Associations, Village Meeting Structure, Cooperative Groups, Churches and Mosques will be important for dissemination of information to PAPs, and finally, there is the need to segment consultations into smaller targeted groups. This is premised at giving a voice to less advantage groups, minority settlers and groups in the resettlement planning. To do this effectively, the attendance records of the various groups having phone numbers and contacts will be used to call or reach out to PAPs, including coordinating them for group meetings as and when necessary.

9.7 Tools for Consultation of Stakeholders

Depending on the target stakeholder and objective of consultation at any point, one or a combination of the following tools should be used.

Stakeholder	Consultation Tools
Project affected persons and groups <ul style="list-style-type: none"> • Farmers groups • Traders • Land owners, tenants, squatters • Herdsmen • Vulnerable group/women 	Focus group discussions, questionnaire, worship centres, community town hall meetings, Print materials, texting by phone
Government Agencies/Ministries, Contractors	Phone calls, e-mails, visit, meetings, electronic media

9.8 Disclosure Requirements

The RPF and RAP will be disclosed in compliance with relevant Nigerian regulations and the World Bank operational policy. It will be disclosed in-country at designated centers such as the Federal Ministry of Women Affairs and Social Development, State Ministries of Women Affairs and Social Development, Federal Ministry of Environment, State Ministry of Land and Survey, State Ministry of Environment; translated as much as possible into main local languages (Hausa, Igbo and Yoruba). It will also be disclosed in 2 daily newspapers for 21 days as required by the Nigerian extant laws, while the World Bank will disclose the document at its info shop.

CHAPTER ELEVEN: LIVELIHOOD ENHANCEMENT AND RESTORATION

11.1 Introduction

The FMoWASD is prepared to implement livelihood enhancement and restoration as necessary in line with applicable international best practices. The Goal of the Livelihoods Restoration Program is the sustainable livelihood of vulnerable PAPs and households. This livelihood restoration package is not an alternative to compensation entitlement to PAPs, but seeks to ensure that vulnerable PAPs are provided with sustainable livelihood measures/alternative. The definition of vulnerable PAPs in this RPF include aged PAPs of 65 years and above, female headed households affected by the project, orphans, persons with disabilities and the poorest among PAPs defined as those to whom the affected asset represent their only or major source of livelihood.

The Objectives of the Program are:

- Provision of a menu of livelihood restoration activities for land-, wage- and enterprise-based activities to vulnerable PAPs;
- Provide English literacy, financial literacy and business plan training to the vulnerable PAPs regardless of livelihoods training;
- Ensure technical skills training for identified needs within long-term operations work;
- Ensure access to inputs and market to the vulnerable PAPs

11.2 Approach

The basic approach to be used includes:

- Establishing local skills and identify gaps in community skill base;
- Establishing pre-project livelihood activities;
- Establishing potential livelihood activities associated with the Project;
- Providing choice to impacted households on livelihoods training ensuring local capacity for food security;
- Providing training and sensitization for local households;

- Providing management and oversight for local economic development activities; and
- Ensuring implementation of monitoring and evaluation program.

11.3 Vulnerability Categories

Vulnerability may be viewed in two stages: pre-existing vulnerability and transitional hardship vulnerability. Pre-existing vulnerability includes that stage which would be present with or without Project development. Transitional hardship vulnerability occurs when those directly affected by the Project, whether predisposed or not, are unable to adjust to new conditions due to shock or stress related to Project activities.

The Vulnerability Program would be designed to address both, pre-existing vulnerability and transitional hardship vulnerability, and not only households in the pre-existing stage.

11.3.1 Criteria

Criteria used to assess vulnerability include pre-Project poverty, household composition, income, food supply, housing; social support, health, disability and level of food insecurity Table 11.1 can be used as a basis for identification and assessment of vulnerable households and individuals.

Table 11.1: Vulnerability Assessment Tool

Household Vulnerability			
Category	Indicators	True	False
1. Pre-Project Extreme Poverty-the Pre-Disposed	No Farm		
	No Land		
	No Job		
	No Business		
2. Household Composition	Elders and/or Children only or		
	Women and Children only or		
	Disabled or Diseased only ^{3 4}		
3. Income	None from Farm		
	None from Job		
	None from Business		
	None from Rental		
4. Food	Have <u>no</u> Stored Food		
	Claim to be eating one meal or less/day		
5. Housing	Homeless or		
	Living in Charitable Housing		
6. Social Support	No Extended Family Support		

Household Vulnerability			
	No Community/Neighbourhood support		
7. Health	HH has ->1 Disabled, diseased, drug addict or prostitute.		

11.4 Vulnerability Assessment

The primary objective of the vulnerable persons assessment and assistance measures is to avoid the occurrence of project-induced vulnerability, and if it occurs, to mitigate this through preventive and follow-up measures.

Criteria used to assess Project-induced vulnerability include pre-Project poverty, household composition, income, food supply, housing, social support, and health. The criteria are used to establish household vulnerability relative to local conditions. Vulnerability thus becomes locally defined as those households that are recognized to be in a difficult situation against the background of general poverty in the area.

11.5 Monitoring

Vulnerable household monitoring is integral to the general resettlement monitoring framework. All vulnerable households should be tracked from registration to self-sufficiency in the Project database. Assistance measures will also be tracked from recommendation to completion in the Project database. A watch-list of households should be tracked in the database and visited on the ground at least once a quarter. Each follow up visit will be recorded in the database flagging changes to indicators that are problematic.

CHAPTER TWELVE: RPF/ARAP COORDINATION AND IMPLEMENTATION ARRANGEMENT

12.1 Overview

The implementation of this RPF would require a multi sector operation with lead coordination role resting upon the FMoWASD. The FMoWASD shall have the overall responsibility of project implementation through a Federal Project Implementation Unit (FPIU) that provides technical safeguard support to State Project Implementation Units (SPIUs).

Specific roles of the various institutions and MDAs in the implementation of the RPF and the subsequent ARAPs/RAPs are as specified in the table below:

Table12: Institutions and their Social Safeguard Responsibilities	
Category	Roles & Responsibilities
Federal Project Implementation Unit (FPIU) under the FMoWSD	<ul style="list-style-type: none"> • Preparation of an RPF that meets the requirement of the World Bank • Responsible for setting up a Social Safeguard Unit with well trained personnel in resettlement, who shall ensure and supervise the implementation of this RPF Recruiting and training a Social Safeguard Specialist who will have the overall responsibility providing technical assistance to the SPIUs such as review of TOR and ARAP reports • Ensuring that State agencies adhere to the OP4.12 guideline of the Bank
Federal Government MDAs (Federal Ministry of Environment)	<ul style="list-style-type: none"> • Provide Policy Guidance, Ministerial Coordination and Institutional Changes regarding Environmental & Social issues of the project through the steering committee • Ensure that the disclosure policy of the government of Nigeria is adhered to by the project.
State Ministry of Lands, Survey and Urban Development,	<ul style="list-style-type: none"> • Provide project related policy decisions and guidance regarding land acquisition and compensation • Ensuring compliance at State Level, on matters of Land Acquisition and compensation and other resettlement issues • Set up a functional Safeguards Unit in the SPMU
SPIU Safeguards Unit	<ul style="list-style-type: none"> • Responsible for preparation of TOR for ARAP/RAP • Review all ARAPs/RAPs documents prepared by consultants and ensure adequacy under the World Bank Safeguard policies. • Ensures that the beneficiaries comply with social safeguard guidelines given in this RPF • Prepare compliance reports with statutory requirements; • Ensure that PAPs are compensated and carried along in line with this RPF • Review and approve the Contractor's Implementation Plan for the environmental Liaise with various Central and State Government agencies on environmental, resettlement and other regulatory matters;

Table12: Institutions and their Social Safeguard Responsibilities	
Category	Roles & Responsibilities
World Bank	<ul style="list-style-type: none"> • Assess and monitor implementation process of the RPF/ARAP • Review and clearance of TOR for ARAP/RAP • Responsible for disclosure of RPF/ARAP on the Bank’s external website • Responsible for final review and clearance of RPF/ARAP
Local government	<ul style="list-style-type: none"> • Liaising with the SPMU to set up LGA Implementation Units and Ward Facilitation Teams, which shall be responsible for ensuring participation of community and PAPs in resettlement implementation process • The LG will also be responsible for verifying adequacy of resettlement location and provide approval for such sites, providing additional resettlement area if the designated locations are not adequate, Provide necessary infrastructures in relocated areas, engage and encourage carrying out comprehensive and practical awareness campaign for the proposed sub-projects, amongst the various relevant grass roots interest groups. • The Local Government Council has to be fully briefed and enlightened in the process and steps to be taken in the RPF/ARAP and the overall project execution.
NGOs/CSOs	Assisting in their respective ways to ensure effective response actions, Conducting scientific researches alongside government groups to evolve and devise sustainable environmental strategies and livelihood restoration measures, Organizing, coordinating and ensuring safe use of volunteers in a response action, and actually identifying where these volunteers can best render services effectively & Providing wide support assistance helpful in management planning, institutional/governance issues and other livelihood related matter, Project impacts and mitigation measure, Awareness campaigns.
Grievance Redress Committee	Responsible for receiving, registration, verification and processing of grievances and complaints related to the project, including giving feedback to aggrieved persons and the project management.

12.2 Capacity Need and Training

RPF and A/RAP preparation process and implementation are a high skilled area that requires trained and experienced experts. The capacity screening exercise carried out for the purpose of this RPF shows that FMoWASD as well as the State Ministries of Women Affairs lack the capacity to implement and monitor ARAP/RAP. On this basis, the FMoWASD shall engage the services of a consultant Social and Livelihood Specialist with proven evidence in the understanding of OP 4.12 to work with the Project Implementation Unit to be established at the federal and state levels. There is

the need to designate and train a social development officer that will be part of the SPIU team in each of the participating states.

The Social Development officer will be responsible for designing site screening checklist, Terms of reference for ARAP/RAP, review of reports, coordination of consultations with communities and affected groups and implementation of RAP. Thus, the need for training and retraining cannot be overemphasized.

The training should focus on the following, *inter alia*:

- World Bank Safeguard Policy (O.P 4.12) on resettlement and other World Bank operational policies;
- Land acquisition and resettlement and Compensation Laws and procedures in Nigeria
- Compensation and supplementary assistance;
- RAP Implementation process.
- Grievance Redress Procedures

CHAPTER THIRTEEN: MONITORING AND EVALUATION

13.1 Introduction

Monitoring and evaluation will be a continuous process in the implementation of this RPF and the subsequent ARAPs/RAPs, and will include internal and external monitoring. External monitoring will entail the engagement of an independent firm/consultant in the audit of the adherence and effectiveness of safeguards implementation by the SPIU. The objective of M&E is to assess the performance of the RAP and to identify early gaps and issues that the mitigation measures described in the plan are not able to address with a view to providing remedial measures to forestall a setback to project success.

The safeguards officer in the SPIU shall play a key role in reporting compliance and the progress of implementation to the PIU and the World Bank.

The RPF underscores the importance of monitoring and evaluation of the sub projects under the Project. It also highlights mechanisms for internal and external monitoring which are described below.

13.2 Internal Monitoring

Internal monitoring of RAP/ARAP activities under this project involves the periodic monitoring of the progress of the plan during and after implementation of ARAP/RAP. The social safeguard unit of the various SPIUs will perform this function and report to the PC and World Bank.

For those areas with minor resettlement, the PIU Safeguard section will report at least quarterly on the implementation schedule, delivery and usage of any resettlement compensation, relocation of marketers and transporters, and their pre- and post-move sales, extent of community involvement and efficiency of resettlement agencies in fulfilling their obligations.

In the areas where a RAP or ARAP is required because of land acquisition or significant numbers of displaced persons, the Safeguards Unit, will provide a quarterly progress report on the various resettlement activities. The report will provide detailed explanation of resettlement progress, fund allocation, and issues and problems arising, as well as solutions devised, during implementation. In addition, the report which shall be in a tabular format will have comparisons on the following:

- Estimated and actual extent of compensation delivered
- The number of structures demolished
- The number of new homes, shops, market stalls and other required structures built
- And all other matters deemed pertinent for facilitating resettlement and project progress.
- No. of sub-projects requiring preparation of a RAP;

- No. of households, and number of individuals (women, men and children) and number of identified vulnerable PAPs, physically or economically displaced by each sub-project;
- Length of time from sub-project identification to payment of compensation to PAPs;
- Timing of compensation in relation to commencement of physical works;
- Amounts of compensation paid to each PAP household (if in cash), or the nature of compensation (if in kind);
- Number of people raising grievances in relation to each sub-project;
- Number of unresolved grievances.

13.3 External/Independent Monitoring

The purpose of independent monitoring of RAP/ARAP is to provide verification of key concerns in resettlement, such as compliance with resettlement policies, implementation progress, the extent of effective consultation and participation of local populations, and the direction and extent of changes of income and livelihood among displaced persons.

The SPIUs will engage an independent firm or consultant to conduct this periodic external assessment of resettlement progress. The SPIU will develop a detailed monitoring work plan for the terms of reference, based on the resettlement plan submitted to and approved by the World Bank. The SPIU will review and approve the questionnaires and inventory forms developed by the consultant, as well as the research methods, analytic techniques, and reporting formats proposed by the consultant or firm.

13.4 Monitoring and Evaluation Indicators

A number of objectively verifiable indicators shall be used to monitor the impacts of the compensation and resettlement activities. These indicators will be targeted at quantitatively measuring the physical and socio-economic status of the PAPs, to determine and guide improvement in their social well-being. The establishment of appropriate indicators in the RAPs/ARAPs is essential since what is measured is what will be considered important. Indicators will be created for affected people as a whole, for key stakeholder groups, and for special categories of affected groups such as women headed households, disable persons, marginalized persons etc.

A number of objectively verifiable indicators shall be used to monitor the impacts of the compensation and resettlement activities. These indicators will be targeted at quantitatively measuring the physical and socio-economic status of the PAPs, to determine and guide improvement in their social well-being.

The monitoring indicators to be used for different RAPs are developed to respond to specific site conditions.

1. **Input** indicators include the resources in terms of people, equipment and materials that go into the RP. Examples of input indicators in the RAP include: the sources and amounts of funding for various RP activities; and the establishment of the Land Acquisition Team.
2. **Output** indicators concern the activities and services, which are produced with the inputs.
Examples of output indicators in the RP include a database for tracking individual plot compensation; and the payment of compensation for loss of land or assets.
2. **Process** indicators represent the change in the quality and quantity of access and coverage of the activities and services. Examples of process indicators in the RP include: the creation of grievance mechanisms; the establishment of stakeholder channels so that they can participate in RAP implementation; and, information dissemination activities.

Table 13.1 outlines indicators to monitor and evaluate the implementation of resettlement and compensation plans.

Table 13.1: Resettlement and Compensation Performance Measurements Indicators	
Monitoring Indicators	Evaluation Indicators
1. Outstanding Compensation or Resettlement Contracts not completed before next agricultural season	1. Outstanding individual compensation or resettlement contracts
2. Communities unable to set village-level compensation after two years	2. Outstanding village compensation contracts
3. Grievances recognized as legitimate out of all complaints lodged.	3. All legitimate grievances rectified
4. Pre- project production and income (year before land used) versus present production and income of resettlers, off- farm-income trainees, and users of improved mining or agricultural techniques.	4. Affected individuals and/or households compensated or resettled in first year who have maintained their previous standard of living at final evaluation.
5. Pre-project production versus present production (crop for crop, land for land)	5. Equal or improved production household
6. Pre-project income of vulnerable individuals identified versus present income of vulnerable groups.	6. Higher income of vulnerable individuals indicates efficient project performance.

APPENDICES

Appendix 1: Valuation Gazette of Economic Trees

Harmonised Compensation Rates for Economic Trees and Crops in South-South
Geo-Political Zone

S/N	Economic Trees	A Mature	B Immature	C Seedling
1.	Mango	2,000	1,000	500
2.	Coconut	3,500	750	3500
3.	Guava	400	200	100
4.	Pawpaw	500	250	125
5.	Locust Beans Tree	200	100	50
6.	Shea Nut Tree akan	200	100	50
7.	Cashew	600	300	150
8.	Banana	800	400	120
9.	Plantain	1000	500	250
10.	Pineapple	200	100	50
11.	Bamboo/India	100	50	25
12.	OIL PALM TREE	2,500	1250	650
	(a) Plantation Tree			
	(b) Other Types	1500	750	300
13.	Orange/Tangerine	2000	1000	500
14.	Coffee	500	250	125
15.	Bagoruwa	300	150	75
16.	(a) Kola nut Tree	1000	500	250
	(b) Kola nut Ganja	1000	500	250
17.	Raffia Palm	800	400	200
18.	Rubber Tree	1000	400	150
19.	Agbono (Bush Mango)	2000	1000	500
20.	Starapple/Ndiya/Otiem	500	250	125
21.	Oha (Mkpafera)	500	250	125
22.	Timing Tree (Pepper Fruit)	1000	500	250
23.	Bitter Kola	800	400	200
24.	Grape fruit	7500	375	187
25.	Lemon	1000	500	250
26.	Lime	1000	500	250
27.	Calabash Tree	300	150	75
28.	Cainwood	200	100	50
29.	Camword	200	100	50
30.	Ugiri (Ibaba)	1500	750	375
31.	Hardwood e.g. Mahaogany, Iroko Aora, Obeche etc	1500	750	375
32.	Softwood e.g. Chestnut Tree	1500	750	375
33.	Boababa	750	375	187
34.	Animal Trap (constructed)	15000	7500	3750
35.	Date Palm	400	200	100
36.	Atititiba (Alilib)	200	100	50
37.	E-calyplus	200	100	50
38.	Rimi (Silk Cotton)	400	200	100
39.	Gproba	400	200	100
40.	Tsamiya	400	200	100
41.	Gomgomya	35	17	8
42.	Native [ear (Orunmwun)	1000	500	250

43	Avacado Pear	1000	500	250
44	Caclus	400	200	100
45	Gmelina	500	250	125
46	Neem (Dogo Yaro)	600	300	150
47	Cocoa Tree	1000	500	250
48	Gum Arabic	1000	500	250
49	Native Pium	600	300	150
50	Oil Bean Tree	800	400	200
51	Castor Oil Tree	800	400	200
52	Wall nut (Okwe or Ukpa)	600	300	150
53	Bread fruit (Dinya)	70	35	17
54	Mal Plant	200	100	50
55	Indigo	200	100	50
56	Almond tree (Ebelbor umbrella tree)	400	200	100
57	Bread-fruit	400	200	100
58	Walnut wood	7500	3750	1875
59	Mangrove	820	410	205
60	Icheku	400	200	100
61	Animal Trap/Fence			

S/N	Crops	Rate Per Stand			Rate for Hectare		
		A	B	C	A	B	C
1	Millet	14	7	3.50	45,000	22,500	11.5
2	Guinea corn	18	9	4.50	56,000	28,000	14
3	Soya Beans	20	10	5	58,000	29,000	14.5
4	Irish Potatoes	21	10.50	5.25	96,000	48,000	24
5	Acca	15	7.50	3.75	50,000	25,000	12.5
6	Babba	14	7	3.50			
7	Duma	14	7	3.50	47,000	23,500	11.75
8	Wheat	18	9	4.50	115,000	57,500	28.75
9	Niaga	12	6	3	35,000	17,500	8.75
10	Beniseed	15	7.50	3.75	35,250	17,625	8.2.5
11	Maize	20	10	5	112,500	56,250	
12	Rice	25	12.50	6.25	120,000	60,000	30
13	Beans (creeper)	21	10.50	5.25	50,000	25,000	12.5
14	Beans (standing)	15	7.50	3.75	35,150	17,575	8.7.5
15	Cotton	11	5.50	2.75	33,750	16,875	8.4.5
16	Groundnut	20	10	5	70,250	35,125	17,562.5
17	Coco yam	18	9	4.50	56,250	28,125	14,26.5
18	Yam	115	57.50	28.75	1,000,000	500,000	250
19	Sugar Cane	60	30	15	105,250	52,625	26,312.5
20	Cassava	200	100	50	800,000	400,250	200.125
21	Pepper	100	50	25	105,250	52,625	26,312.5
22	Kanaf (Jule)	50	25	12.50	115,000	57,500	28.75
23	Tobacco	-	-	-	112,500	56,250	28.125
24	Sweet Potatoes	90	45	22.50			
25	Others, vegetable e.g. Carrots, Cabbages/Onions	50	25	12.50	55,000	27,500	13.75
26	Bitter Leaf, Water leaf, Editan, Afang	20	10	5	35,000	17,500	8.75

Annex 2: World Bank Policy on Involuntary Resettlement (OP 4.12)

1. This annex describes the elements of a resettlement plan, an abbreviated resettlement plan, a resettlement policy framework, and a resettlement process framework, as discussed in [OP 4.12, paras. 17-31](#).

Resettlement Plan

2. The scope and level of detail of the resettlement plan vary with the magnitude and complexity of resettlement. The plan is based on up-to-date and reliable information about (a) the proposed resettlement and its impacts on the d persons and other adversely affected groups, and (b) the legal issues involved in resettlement. The resettlement plan covers the elements below, as relevant. When any element is not relevant to project circumstances, it should be noted in the resettlement plan.

3. *Description of the project.* General description of the project and identification of the project area.

4. *Potential impacts.* Identification of

- (a) the project component or activities that give rise to resettlement;
- (b) the zone of impact of such component or activities;
- (c) the alternatives considered to avoid or minimize resettlement; and
- (d) the mechanisms established to minimize resettlement, to the extent possible, during project implementation.

5. *Objectives.* The main objectives of the resettlement program.

6. *Socioeconomic studies.* The findings of socioeconomic studies to be conducted in the early stages of project preparation and with the involvement of potentially d people, including

- (a) The results of a census survey covering
 - (i) Current occupants of the affected area to establish a basis for the design of the resettlement program and to exclude subsequent inflows of people from eligibility for compensation and resettlement assistance;
 - (ii) standard characteristics of d households, including a description of production systems, labor, and household organization; and baseline information on livelihoods (including, as relevant, production levels and income derived from both formal and informal economic activities) and standards of living (including health status) of the d population;

- (iii) the magnitude of the expected loss--total or partial--of assets, and the extent of ment, physical or economic;
 - (iv) Information on vulnerable groups or persons as provided for in [OP 4.12, para. 8](#), for whom special provisions may have to be made; and
 - (v) Provisions to update information on the d people's livelihoods and standards of living at regular intervals so that the latest information is available at the time of their ment.
- (b) Other studies describing the following
- (i) land tenure and transfer systems, including an inventory of common property natural resources from which people derive their livelihoods and sustenance, non-title-based usufruct systems (including fishing, grazing, or use of forest areas) governed by local recognized land allocation mechanisms, and any issues raised by different tenure systems in the project area;
 - (ii) the patterns of social interaction in the affected communities, including social networks and social support systems, and how they will be affected by the project;
 - (iii) public infrastructure and social services that will be affected; and
 - (iv) social and cultural characteristics of d communities, including a description of formal and informal institutions (e.g., community organizations, ritual groups, nongovernmental organizations (NGOs)) that may be relevant to the consultation strategy and to designing and implementing the resettlement activities.

7. *Legal framework.* The findings of an analysis of the legal framework, covering

- (a) the scope of the power of eminent domain and the nature of compensation associated with it, in terms of both the valuation methodology and the timing of payment;
- (b) the applicable legal and administrative procedures, including a description of the remedies available to d persons in the judicial process and the normal timeframe for such procedures, and any available alternative dispute resolution mechanisms that may be relevant to resettlement under the project;
- (c) Relevant law (including customary and traditional law) governing land tenure, valuation of assets and losses, compensation, and natural resource usage rights; customary personal law related to ment; and environmental laws and social welfare legislation;
- (d) Laws and regulations relating to the agencies responsible for implementing resettlement activities;
- (e) gaps, if any, between local laws covering eminent domain and resettlement and the Bank's resettlement policy, and the mechanisms to bridge such gaps; and

(f) Any legal steps necessary to ensure the effective implementation of resettlement activities under the project, including, as appropriate, a process for recognizing claims to legal rights to land--including claims that derive from customary law and traditional usage (see [OP 4.12, para.15 b](#)).

8. *Institutional Framework*. The findings of an analysis of the institutional framework covering

(a) The identification of agencies responsible for resettlement activities and NGOs that may have a role in project implementation;

(b) an assessment of the institutional capacity of such agencies and NGOs; and

(c) any steps that are proposed to enhance the institutional capacity of agencies and NGOs responsible for resettlement implementation.

9. *Eligibility*. Definition of d persons and criteria for determining their eligibility for compensation and other resettlement assistance, including relevant cut-off dates.

10. *Valuation of and compensation for losses*. The methodology to be used in valuing losses to determine their replacement cost; and a description of the proposed types and levels of compensation under local law and such supplementary measures as are necessary to achieve replacement cost for lost assets.¹

11. *Resettlement measures*. A description of the packages of compensation and other resettlement measures that will assist each category of eligible d persons to achieve the objectives of the policy (see [OP 4.12, para. 6](#)). In addition to being technically and economically feasible, the resettlement packages should be compatible with the cultural preferences of the d persons, and prepared in consultation with them.

12. *Site selection, site preparation, and relocation*. Alternative relocation sites considered and explanation of those selected, covering

(a) institutional and technical arrangements for identifying and preparing relocation sites, whether rural or urban, for which a combination of productive potential, locational advantages, and other factors is at least comparable to the advantages of the old sites, with an estimate of the time needed to acquire and transfer land and ancillary resources;

(b) Any measures necessary to prevent land speculation or influx of ineligible persons at the selected sites;

(c) Procedures for physical relocation under the project, including timetables for site preparation and transfer; and

(d) Legal arrangements for regularizing tenure and transferring titles to resettlers.

13. *Housing, infrastructure, and social services.* Plans to provide (or to finance resettlers' provision of) housing, infrastructure (e.g., water supply, feeder roads), and social services (e.g., schools, health services);² plans to ensure comparable services to host populations; any necessary site development, engineering, and architectural designs for these facilities.

14. *Environmental protection and management.* A description of the boundaries of the relocation area; and an assessment of the environmental impacts of the proposed resettlement³ and measures to mitigate and manage these impacts (coordinated as appropriate with the environmental assessment of the main investment requiring the resettlement).

15. *Community participation.* Involvement of resettlers and host communities,⁴

(a) a description of the strategy for consultation with and participation of resettlers and hosts in the design and implementation of the resettlement activities;

(b) a summary of the views expressed and how these views were taken into account in preparing the resettlement plan;

(c) a review of the resettlement alternatives presented and the choices made by d persons regarding options available to them, including choices related to forms of compensation and resettlement assistance, to relocating as individuals families or as parts of preexisting communities or kinship groups, to sustaining existing patterns of group organization, and to retaining access to cultural property (e.g. places of worship, pilgrimage centers, cemeteries);⁵ and

(d) Institutionalized arrangements by which d people can communicate their concerns to project authorities throughout planning and implementation, and measures to ensure that such vulnerable groups as indigenous people, ethnic minorities, the landless, and women are adequately represented.

16. *Integration with host populations.* Measures to mitigate the impact of resettlement on any host communities, including

- (a) Consultations with host communities and local governments;
- (b) Arrangements for prompt tendering of any payment due the hosts for land or other assets provided to resettlers;
- (c) Arrangements for addressing any conflict that may arise between resettlers and host communities; and
- (d) Any measures necessary to augment services (e.g., education, water, health, and production services) in host communities to make them at least comparable to services available to resettlers.

17. *Grievance procedures.* Affordable and accessible procedures for third-party settlement of disputes arising from resettlement; such grievance mechanisms should take into account the availability of judicial recourse and community and traditional dispute settlement mechanisms.

18. *Organizational responsibilities.* The organizational framework for implementing resettlement, including identification of agencies responsible for delivery of resettlement measures and provision of services; arrangements to ensure appropriate coordination between agencies and jurisdictions involved in implementation; and any measures (including technical assistance) needed to strengthen the implementing agencies' capacity to design and carry out resettlement activities; provisions for the transfer to local authorities or resettlers themselves of responsibility for managing facilities and services provided under the project and for transferring other such responsibilities from the resettlement implementing agencies, when appropriate.

19. *Implementation schedule.* An implementation schedule covering all resettlement activities from preparation through implementation, including target dates for the achievement of expected benefits to resettlers, hosts and terminating the various forms of assistance. The schedule should indicate how the resettlement activities are linked to the implementation of the overall project.

20. *Costs and budget.* Tables showing itemized cost estimates for all resettlement activities, including allowances for inflation, population growth, and other contingencies; timetables for expenditures; sources of funds; and arrangements for timely flow of funds, and funding for resettlement, if any, in areas outside the jurisdiction of the implementing agencies.

21. *Monitoring and evaluation.* Arrangements for monitoring of resettlement activities by the implementing agency, supplemented by independent monitors as considered appropriate by the Bank, to ensure complete and objective information; performance monitoring indicators to measure inputs, outputs, and outcomes for resettlement activities; involvement of the d persons in the monitoring process; evaluation of the impact of resettlement for a reasonable period after all resettlement and related development activities have been completed; using the results of resettlement monitoring to guide subsequent implementation.

Abbreviated Resettlement Plan

22. An abbreviated plan covers the following minimum elements:⁶

- (a) a census survey of d persons and valuation of assets;
- (b) description of compensation and other resettlement assistance to be provided;
- (c) consultations with d people about acceptable alternatives;
- (d) institutional responsibility for implementation and procedures for grievance redress;
- (e) arrangements for monitoring and implementation; and
- (f) a timetable and budget.

Resettlement Policy Framework

23. The purpose of the policy framework is to clarify resettlement principles, organizational arrangements, and design criteria to be applied to subprojects to be prepared during project implementation (see [OP 4.12, paras. 26-28](#)). Subproject resettlement plans consistent with the policy framework subsequently are submitted to the Bank for approval after specific planning information becomes available (see [OP 4.12, para. 29](#)).

24. The resettlement policy framework covers the following elements, consistent with the provisions described in [OP 4.12, paras. 2 and 4](#):

- (a) a brief description of the project and components for which land acquisition and resettlement are required, and an explanation of why a resettlement plan as described in paras. 2-21 or an abbreviated plan as described in para. 22 cannot be prepared by project appraisal;
- (b) Principles and objectives governing resettlement preparation and implementation;
- (c) a description of the process for preparing and approving resettlement plans;
- (d) estimated population ment and likely categories of d persons, to the extent feasible;
- (e) Eligibility criteria for defining various categories of d persons;
- (f) a legal framework reviewing the fit between borrower laws and regulations and Bank policy requirements and measures proposed to bridge any gaps between them;
- (g) Methods of valuing affected assets;

(h) organizational procedures for delivery of entitlements, including, for projects involving private sector intermediaries, the responsibilities of the financial intermediary, the government, and the private developer;

(i) A description of the implementation process, linking resettlement implementation to civil works;

(j) A description of grievance redress mechanisms;

(k) A description of the arrangements for funding resettlement, including the preparation and review of cost estimates, the flow of funds, and contingency arrangements;

(l) A description of mechanisms for consultations with, and participation of, d persons in planning, implementation, and monitoring; and

(m) Arrangements for monitoring by the implementing agency and, if required, by independent monitors.

25. When a resettlement policy framework is the only document that needs to be submitted as a condition of the loan, the resettlement plan to be submitted as a condition of subproject financing need not include the policy principles, entitlements, and eligibility criteria, organizational arrangements, arrangements for monitoring and evaluation, the framework for participation, and mechanisms for grievance redress set forth in the resettlement policy framework. The subproject-specific resettlement plan needs to include baseline census and socioeconomic survey information; specific compensation rates and standards; policy entitlements related to any additional impacts identified through the census or survey; description of resettlement sites and programs for improvement or restoration of livelihoods and standards of living; implementation schedule for resettlement activities; and detailed cost estimate.

Process Framework

26. A process framework is prepared when Bank-supported projects may cause restrictions in access to natural resources in legally designated parks and protected areas. The purpose of the process framework is to establish a process by which members of potentially affected communities participate in design of project components, determination of measures necessary to achieve resettlement policy objectives, and implementation and monitoring of relevant project activities (see [OP 4.12, paras. 7 and 31](#)).

27. Specifically, the process framework describes participatory processes by which the following activities will be accomplished

(a) *Project components will be prepared and implemented.* The document should briefly describe the project and components or activities that may involve new or more stringent restrictions on natural resource use. It should also describe the process by which potentially d persons participate in project design.

(b) *Criteria for eligibility of affected persons will be determined.* The document should establish that potentially affected communities will be involved in identifying any adverse impacts, assessing of

the significance of impacts, and establishing of the criteria for eligibility for any mitigating or compensating measures necessary.

(c) *Measures to assist affected persons in their efforts to improve their livelihoods or restore them, in real terms, to pre-ment levels, while maintaining the sustainability of the park or protected area will be identified.* The document should describe methods and procedures by which communities will identify and choose potential mitigating or compensating measures to be provided to those adversely affected, and procedures by which adversely affected community members will decide among the options available to them.

(d) *Potential conflicts or grievances within or between affected communities will be resolved.* The document should describe the process for resolving disputes relating to resource use restrictions that may arise between or among affected communities, and grievances that may arise from members of communities who are dissatisfied with the eligibility criteria, community planning measures, or actual implementation.

Additionally, the process framework should describe arrangements relating to the following

(e) *Administrative and legal procedures.* The document should review agreements reached regarding the process approach with relevant administrative jurisdictions and line ministries (including clear delineation for administrative and financial responsibilities under the project).

(f) *Monitoring arrangements.* The document should review arrangements for participatory monitoring of project activities as they relate to (beneficial and adverse) impacts on persons within the project impact area, and for monitoring the effectiveness of measures taken to improve (or at minimum restore) incomes and living standards.

1. With regard to land and structures, "replacement cost" is defined as follows: For agricultural land, it is the pre-project or pre-ment, whichever is higher, market value of land of equal productive potential or use located in the vicinity of the affected land, plus the cost of preparing the land to levels similar to those of the affected land, plus the cost of any registration and transfer taxes. For land in urban areas, it is the pre-ment market value of land of equal size and use, with similar or improved public infrastructure facilities and services and located in the vicinity of the affected land, plus the cost of any registration and transfer taxes. For houses and other structures, it is the market cost of the materials to build a replacement structure with an area and quality similar to or better than those of the affected structure, or to repair a partially affected structure, plus the cost of transporting building materials to the construction site, plus the cost of any labor and contractors' fees, plus the cost of any registration and transfer taxes. In determining the replacement cost, depreciation of the asset and the value of salvage materials are not taken into account, nor is the value of benefits to be derived from the project deducted from the valuation of an affected asset. Where domestic law does not meet the standard of compensation at full replacement cost, compensation under domestic law is supplemented by additional measures so as to meet the replacement cost standard. Such additional assistance is distinct from resettlement measures to be provided under other clauses in
2. Provision of health care services, particularly for pregnant women, infants, and the elderly, may be important during and after relocation to prevent increases in

morbidity and mortality due to malnutrition, the psychological stress of being uprooted, and the increased risk of disease.

3. Negative impacts that should be anticipated and mitigated include, for rural resettlement, deforestation, overgrazing, soil erosion, sanitation, and pollution; for urban resettlement, projects should address such density-related issues as transportation capacity and access to potable water, sanitation systems, and health facilities.
4. Experience has shown that local NGOs often provide valuable assistance and ensure viable community participation.
5. [OP 4.11](#), *Physical Cultural Resources*.
6. In case some of the d persons lose more than 10% of their productive assets or require physical relocation, the plan also covers a socioeconomic survey and income restoration measures.

Annex 3: Checklist for Resettlement Screening

Annex 3.1: Affected Plot Sheet

Reference:

Reference:

Location: - County:District:Town:

GPS Coordinates:Surface: m²

Description of soil:

.....

.....

Perennial Crops:1 Owner:

2 Owner:

Annual Crops: 1 Owner:

2 Owner:

Trees: 1 Owner:

2 Owner:

Structures: Movable structures: Owner:

Immovable structures: Owner:

Buildings: Owner:

Users: User 1: Surface used: Regime of tenure:

User 2: Surface used: Regime of tenure:

User 3: Surface used: Regime of tenure:

User 4:Surface used: Regime of tenure:

Valuation proposal (details of calculation on attached sheet):

Crops:
.....
.....

Structures:
.....
.....

Proposed distribution of compensation:

User 1:
User 2:
User 3:
User 4:

Prepared By:Date:

Annex 3.2: Affected Building Sheet

Reference:

Location: - County:District:Town:

GPS Coordinates: Photograph number:

Owner:-

Full Name:

Address :

.....

Description:-

Permanent:.....Non permanent:

Surface: m² Number of rooms:

Walls: Material: Condition:

Roof: Material: Condition:

Floor: Material: Condition:

Annexes outside:

Latrine: Material: Condition: Bathroom: Material:
..... Condition: Kitchen: Material: Condition:
..... Others:Material:Condition:
.....

Additional features:

.....

Permanently Inhabited:By:Regime of occupation:

Periodically Inhabited: By: Regime of occupation:

Vulnerable group:

- a) Women-headed Household.....
- b) Family with physically and mentally.....
- c) Family with aged members.....

- d) Family with income below poverty line.....
- e) Family losing more than the economic threshold of their land through acquisition/negotiation.....

Valuation proposal (details of calculation on attached sheet):

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

Proposed distribution of compensation:

User 1:

User 2:

User 3:

User 4:

Prepared By:Date:

Annex 3.3: Affected Household Sheet

Household Reference:

Location: - County:District:Town:

Reference of Affected Asset:-

Type: - Structure: Plot:Crop: (Tick one)

Reference of Affected Asset Sheet:

Household Information:-

Head of Household: - Name:Age:Sex

Identity Document: - Type:Number:

Composition of Household:-

Number	Name	Relationship with Household Head	Sex	Age
1				
2				
3				
4				
5				
6				
7				

Socio-Economic Information:-

Head of Household:

Occupations: - Primary: Secondary:

Other members of Household:-

Number: Occupation: Highest education level attained:

Number: Occupation: Highest education level attained:

Number: Occupation: Highest education level attained:

Number: Occupation: Highest education level attained:

Total Estimated Household Cash Income:

Education level of Household Members:-

Number: Level:

Number: Level:

Number: Level:

Number: Level:

Project Impact:-

Assessment of the Impact of the Loss of the Affected Asset on Household's Livelihood:

.....

Amount of land owned;

Details of income loss due to loss of land;

Proposed Compensation or Resettlement Package:-

Household's Wishes:

.....

Proposed Package:

Proposed Livelihood Restoration Package:-

Household's Wishes:

.....

Proposed Package:

.....

Annex 4: Outline of a Resettlement Action Plan

Reference: OP 4.12, Annex A

1. Description of the sub-project and of its potential land impacts
 - 1.1 General Description of the project and identification of the project area
 - 1.2 Potential impacts. Identification of:
 - 1.2.1 The project component or activities that give rise to resettlement;
 - 1.2.2 The zone of impact of such component or activities;
 - 1.2.3 The alternatives considered to avoid or minimise resettlement; and
 - 1.2.4 The mechanisms established to minimize resettlement, to the extent possible, during project implementation
- 2 Objectives. The main objectives of the resettlement program
- 3 Socio economic studies and census of affected assets and affected livelihoods. The findings of socioeconomic studies and census to be conducted with the involvement of potential affected people include:
 - 3.1 The results of a census survey covering
 - 3.1.1 current occupants of the affected area to establish a basis for the design of the resettlement program and to exclude subsequent inflows of people from eligibility for compensation and resettlement assistance;
 - 3.1.2 Standard characteristics of impact households, including a description of production systems, labour, and household organization; and baseline information on livelihoods (including, as relevant, production levels and income derived from both formal and informal economic activities) and standards of living (including health status) of the affected population;
 - 3.1.3 The magnitude of the expected loss – total or partial – of assets, and the extent of mental, physical or economic;
 - 3.1.4 Information on vulnerable groups or persons as provided for in OP 4.12, paragraph 8, for whom special provisions may have to be made;
 - 3.1.5 Provisions to update information on the affected people's livelihoods and standards of living at regular intervals so that the latest information is available at the time of their resettlement.
 - 3.2 Other studies describing the following:
 - 3.2.1 Land tenure and transfer systems, including an inventory of common property natural resources from which people derive their livelihoods and sustenance, Any issues raised by different tenures systems in the project area;
 - 3.2.2 The patterns of social interaction in the affected communities, including social networks and social support systems, and how they will be affected by the project;

- 3.2.3 Public infrastructure and social services that will be affected, and
 - 3.2.4 Social and cultural characteristics of affected communities, including a description of formal and informal institutions (e.g., community organisations, ritual groups, nongovernmental organisations (NGOs) that may be relevant to the consultation strategy and to designing and implementing the resettlement activities.
- 4 Legal framework
- 4.1 The scope of the power of eminent domain and nature of compensation
 - 4.1.1 Valuation methodology
 - 4.1.2 Timing of Payment
 - 4.2 Applicable legal and administrative procedures
 - 4.2.1 Description of the remedies available to affected persons in the judicial process and the normal time frame for such procedures
 - 4.2.2 Available alternative dispute resolution mechanisms that maybe relevant to resettlement under the project.
 - 4.2.3 Relevant laws (including customary and statutory laws) governing land tenure, valuation of assets and losses, compensation , natural resource usage rights; customary personal ; environmental laws and social welfare legislature
 - 4.2.4 Laws and regulations relating to agencies responsible for implementing resettlement activities;
 - 4.2.5 Gaps, if any between local laws covering eminent domain and resettlement and the bank's resettlement policy
 - 4.2.6 Mechanisms to bridge such gaps
 - 4.2.7 Any legal step necessary to ensure the effective implementation of resettlement activities under the project.
- 5 Institutional framework: This should provide the details of findings of an analysis of the institutional framework covering:
- 5.1 The identification of agencies responsible for resettlement activities and NGOs that may have a role in the project implementation;
 - 5.2 An assessment of the institutional capacity of such agencies and NGOs; and
 - 5.3 Any steps that are proposed to enhance the institutional capacity of agencies and NGOs responsible for resettlement implementation;
- 6 Eligibility: This part of the RAP provides a definition of affected persons and criteria for determining their eligibility for compensation and other resettlement assistance, including relevant cut-off dates.
- 7 Valuation of and compensation for losses. The methodology to be used in valuing losses to determine their replacement cost; and a description of the proposed types and levels of compensation under local law and such supplementary measures as are necessary to achieve replacement cost for lost assets.
- 8 Resettlement measures:

- 8.1 Description of the packages of compensation and other resettlement measures that will assist each category of eligible persons to achieve the objectives of the policy (see OP 4.12 paragraph 6).
- 9 Site selection, site preparation and relocation, This provides details on alternative relocation sites considered and explanation of those selected sites, covering:
 - 9.1 Institutional and technical arrangements for identifying and preparing relocation sites, whether rural or urban, for which a combination of productive potential, locational advantage and other factors is at least comparable to the advantages of the old sites with estimate of the time needed to acquire and transfer land and ancillary resources.
 - 9.2 Any measures necessary to prevent land speculation or influx of eligible persons at the selected sites;
 - 9.3 Procedure for physical relocation under the project, including timetables for sites preparation and transfer and
 - 9.4 Legal arrangements for regulating tenure and transferring titles to resettlers.
- 10 Housing, infrastructure and social services.
- 11 Environmental protection and management.
- 12 Community participation. This should describe the involvement of resettlers and host communities.
- 13 Integration with host populations. This should describe measures to mitigate the impact of resettlement on any host communities.
 - 13.1 Specific assistance measures intended for vulnerable people to be identified.
- 14 Grievance procedures: Affordable and accessible procedures for third-party settlement of disputes arising from resettlement; such grievance mechanisms should take into account the availability of judicial recourse and community and traditional dispute settlement mechanisms.
- 15 Organizational responsibilities: This part of the RAP should describe:
 - 15.1 The organizational framework for implementing resettlement, including identification of agencies responsible for delivery of resettlement measures, and provision of services;
 - 15.2 Arrangement to ensure appropriate coordination between agencies and jurisdictions involved in implementation ;
 - 15.3 Any measures (including technical assistance) needed to strengthen the implementing agencies' capacity to design and carry out resettlement activities; provisions for the transfer to local authorities or resettlers themselves of responsibility for managing facilities and services provided under the project and for transferring other such responsibilities from the resettlement implementing agencies, when appropriate.
- 16 Implementation schedule: An implementation schedule covering all resettlement activities from preparation through implementation, including target dates for the achievement of expected benefits to resettlers and host and terminating the various forms of assistance. The schedule should indicate how the resettlement activities are linked to the implementation of the overall project.

- 17 Cost and budget: Tables showing itemized cost estimates for all resettlement activities (see annex 8 of this RPF), including allowances for inflation, population growth and other contingencies; time tables for expenditures; sources of funds, and arrangement for timely flows of funds and funding for the resettlement, if any, in areas outside the jurisdiction of the implementing agencies.
- 18 Monitoring and evaluation: Arrangements for monitoring of resettlement activities by the implementing agency, supplemented by independent monitors as considered appropriate by the World Bank, to ensure complete and objective information; performance monitoring indicators to measures inputs, outputs and outcomes for resettlement activities; involvement of the d persons in the monitoring process; evaluation of the impact of resettlement for a reasonable period after all resettlement and related development activities have been completed; using the resettlement monitoring to guide subsequent implementation.

Annex 5: Outline of an Abbreviated Resettlement Plan

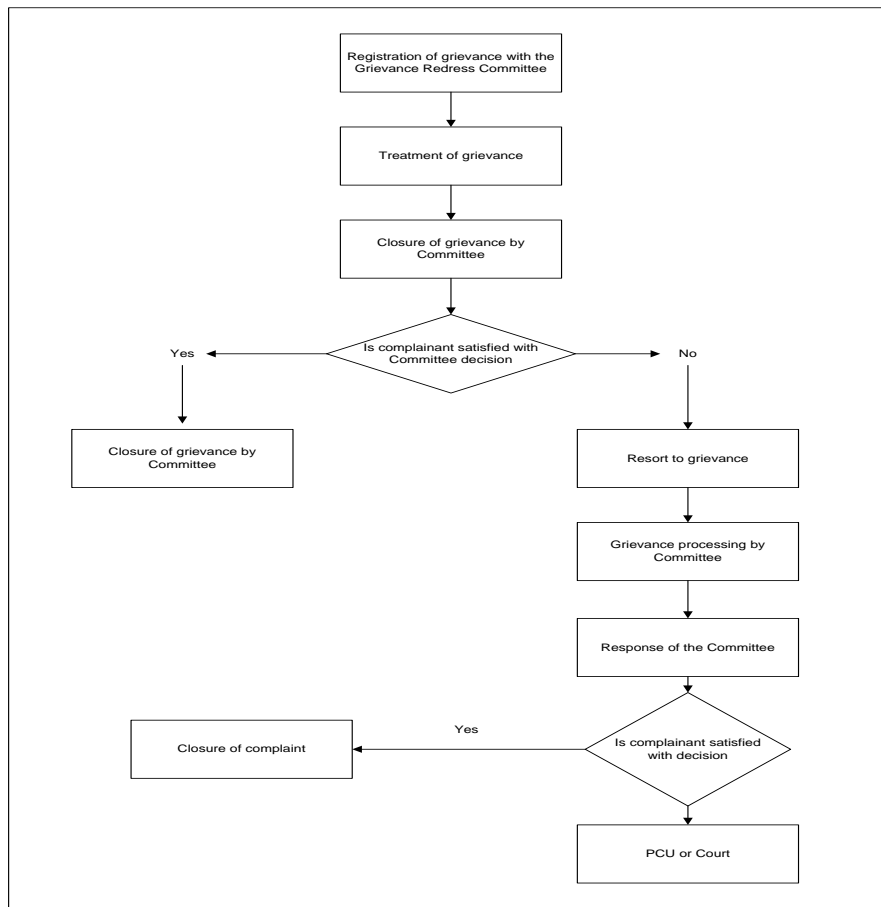
1. Brief Description of the Sub-Project;
2. Census/ Socio economic Survey of d persons and valuation of assets
 - a. Methodology
3. Description of Compensation and other Resettlement Assistance
4. Consultation with d people about acceptable alternatives
5. Institutional responsibility for implementation and procedure for grievance redress
6. Arrangements for monitoring and implementation;
7. Timetable and budget

Annex 6: Sample Grievance Form

Grievance Form				
Grievance Number			Copies to forward to:	
Name of Recorder			(Original) –Receiver Party	
County/District/Settlement			(Copy) – Responsible Party	
Date				
INFORMATION ABOUT GRIEVANCE				
Define the Grievance				
INFORMATION ABOUT THE COMPLAINANT				Forms of Receipt
Name – Surname				Phone line
Telephone no				Community
Address				Information meeting
Village/Settlement				Mail
District/Province				Informal
Signature of Complainant				Other
DETAILS OF GRIEVANCE				
1. Access to Land and Resources	2. Damage to	3. Damage to infrastructure or community Assets	4. Decrease or Loss of Livelihood	5. Traffic Accident
a) Lands b) Fishing Grounds c) Pasture Land d) House e) Commercial site f) Others	a) Land b) house c) livestock d) Means of Livelihoods e) Other	a) Roads/Railway b) Power/Telephone lines c) Water sources, canals and water infrastructure for irrigation and animals d) Drinking water e) Sewage System f) Other	a) Agriculture b)Animal Husbandry c) Beekeeping d) Small scale trade e) Other	a) Injury b) Damage to property c) Damage to livestock d) Other

6. Incidents Regarding Expropriation And compensation (specify)	7. Resettlement Process (Specify)	8. Employment and Recruitment (Specify)	9. Construction Camp and Community Relations	10. Other (Specify)
			a) Nuisance from dust b) Nuisance from noise c) Vibration due to explosion d) Misconduct of the project personal/worker e) Complaint follow-up f) Other	

Annex 7: Sample Grievance Log



Annex 8: Template Itemization of a RAP/ARAP Budget

No	Item (Break down and detail as appropriate)	Nigerian Naira	US Dollars	%
A	COMPENSATION			
A1	Compensation for Land Acquisition			
A2	Compensation for destruction and damages to crops			
A3	Compensations for Structures			
A4	Disturbance allowance			
A5	Contingencies – other compensations			
	<i>TOTAL COMPENSATION</i>			%
B	RESETTLEMENT			
B1	Resettlement land Purchase			
B2	Resettlement Land Development			
B3	Housing Construction			
	<i>TOTAL RESETTLEMENT</i>			
C	ADDITIONAL MITIGATIONS			
C1	Livelihood restoration measures			
C2	Vulnerable groups			

C3	Coordination of additional mitigations			
C4	Grievance management			
	<i>TOTAL ADDITIONAL MITIGATIONS</i>			%
D	IMPLEMENTATION COSTS			
D1	Surveying and asset pre-identification			
D2	Valuation			
D3	Coordination and works supervision			
D4	Legal Advice			
D5	Monitoring			
D6	Evaluation			
D7	Capacity building			
	<i>TOTAL IMPLEMENTATION</i>			%
E	CONTINGENCIES %			%
	GRAND TOTAL			100%

Annex 9: Template of a Claim Registration and Follow-up Form

Prepared by:

Date:

Aggrieved person:

Full name:

Residence:

Project registration number:

Reason for the claim (detailed description of the aggrieved person's version):

Composition of the mediation committee:

Chair (name, position):

District chief executive representative (name, position):

Project (name, position):

Other elders (name, position):

Report of mediation efforts:

Agreed solution:

Implementation of the agreed solution:

Close-out:

In case no settlement is reached:

Reason why no settlement could be reached

Annex 10: Report of the Stakeholder Consultations held

Date of Meeting	17 th February, 2018
Category	Representatives from a total of 9 Ministries in Abia State
Location of Meeting	Women Development Center Abia State
Name of Moderator	Public Relations Officer (PRO) Ministry of Women Affairs and Social Development Abia State
Introduction	The (PRO) introduced the Consultant Team to those present and called up the Lead Consultant to address the gathering. He gave a brief introduction of the project which is the Nigeria For Women Project. He further stated that the purpose of the meeting is to interact with relevant stakeholders to gather information to ensure diligent execution of the project. He encouraged the discussants to be lively and make contributions. An interactive session followed accordingly.
Responses	<p>Q1: Major constraints of women in accessing social and financial capital.</p> <ul style="list-style-type: none"> • Gender inequality in the rural areas in accessing land. • Conditions attached to securing loan are cumbersome. It is difficult for the women especially those in the rural areas to meet up with collateral, documentation requirements and referees. • Ibeneme Sylvester Ministry of Land: The land tenure system poses a traditional barrier as majority of women do not have access to family land to use as collateral. • Ijeoma Okere: Proximity of the banks to the women in rural areas and bad roads. • The requirement for referees especially male members of her family or her husband is a constraint as these men might not be willing to give their support. • Ijeoma Okere: Illiteracy and lack of adequate information about ongoing programs and policies. • Ijeoma Okere: Diversion of funds released for Agricultural development by people in authority. <p>Q1: How effective has the Land Use Act been in Abia State?</p>

	<p>Albeneme Sylvester Ministry of Land: Traditionally, women do not inherit land. However, they can buy land. Land acquired by the government can be allocated to either male or female.</p> <p>Q1: How is land acquired for projects in Abia State?</p> <ul style="list-style-type: none"> • Ibeneme Sylvester Ministry of Land: Government can acquire land for projects. • Traditional rulers can also assist in the acquisition of land for projects. Gender inequality in the rural areas in accessing land. <p>Q1: Major factors affecting women’s access to market.</p> <ul style="list-style-type: none"> • Ijeoma Okere: bad access roads. • Ijeoma Okere: lack of access to internet and online marketing. • Ijeoma Okere: High cost of transportation. • SDC Rep: lack of entrepreneurship training. • Ministry of Rural Dev. (MRD) Rep: women do not own stores in already established markets. The cost of securing a stall in the market can be a barrier to the women. • Director of Poverty Reduction MRD: the husband may also be a barrier as they may not give their support financially or as referees to the women who wish to establish businesses. • Ministry of Environment: Proximity of State markets to residential areas as in the case of Abia State is also a barrier. <p>Q1: how has the Ministry of Rural Development been able to work with the Ministry of Women Affairs to execute projects affecting women?</p> <ul style="list-style-type: none"> • MRD. Rep: there has not been much collaboration in the past. The ministries are currently putting their heads together to achieve a synergy to bridge the schism. <p>Q1: Factors limiting women’s participation in Agriculture.</p> <ul style="list-style-type: none"> • Security challenges brought about by herdsmen attack. • They do not have the technical know-how. • Lack of good access roads and cost of transportation. • Illiteracy and insufficient awareness.
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	<ul style="list-style-type: none"> • Land tenure problems in the State. • Shortage of sufficient land released to women to enable women farm and establish industries for food processing. • Inadequate number of extension workers. • Proximity of banks to where the women are located. <p>Q1: Means of livelihood predominant for women in Abia State.</p> <ul style="list-style-type: none"> • Animal (poultry, goats, fish) and Crop farming (yam, plantain, vegetables) • Artisanship which includes cloth weaving, hair dressing, tailoring, and bead-making. • Food processing (palm oil, soap and <i>garri</i>). • Trading <p>Q1: Does the Ministry have experience working with Donor Agencies?</p> <ul style="list-style-type: none"> • No, training will be required. <p>Q1: Means of communication with women farmers in the State.</p> <ul style="list-style-type: none"> • Women Development Officers • Extension Workers. • Wives of Traditional Rulers.
Summary of discussions and issues raised	The meeting was rounded off by the PRO and the consultant thanked the officials for their presence and responses.

Date	10th January, 2018
Venue	Ministry Of Women Affairs And Social Development Kebbi State
Participation	Acting permanent secretary and 7key directors of the ministry
Purpose	Investigation on social issues as it affects women access to social and financial capital for improved opportunities.
Introduction	<p>The acting permanent secretary of the ministry of Women Affairs and Social Development welcomed and introduced the consultant team and senior members of the ministry.</p> <p>The consultant spoke next, saying that the purpose of the visit is for information gathering, and to enrich the process, therefore requested for transparency from the ministry.</p>

	<p>The consultant said, the purpose of the teams visit was to exchange ideas on the activities of the Ministry and the proposed project development as it concerns land acquisition and displacement. He explained the World Bank guideline on involuntary resettlement and requested for interactions and information that will be helpful in preparing the RPF.</p>
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	Key Issues Discussed	
Personnel/Organiz ation	Issues Discussed/ Concerned Raised	Comments
Ministry of women affairs and social development	<p><i>Request for relevant laws and edicts:</i></p> <ul style="list-style-type: none"> ✓ The ministry makes use of national law ✓ There are no state domesticated ones yet ✓ The state is in the process of domestication ✓ The ones made available are attached 	
	<ul style="list-style-type: none"> ✓ National laws covers all areas of women engagement ✓ There are no gaps between state and national laws ✓ Gaps only exist in cultural and religion 	
	<p><i>Women gain access to information through the following:</i></p> <ul style="list-style-type: none"> ✓ Women co-ordination centers in all the LGA’s ✓ Ward levels ✓ Village heads/districts head. 	
	<p><i>Past and current programs:</i></p> <ul style="list-style-type: none"> ✓ The ministry works with state government and development partners to train women in agricultural practices and set up skills acquisition centers for capacity building such as soap making, hair dressing, Knitting, tailoring etc. ✓ There are also skills acquisition center managed at LG levels 	
	<ul style="list-style-type: none"> ✓ Social security services are also available to vulnerable persons (the deaf, blind, cripple, etc) 	

	<ul style="list-style-type: none"> ✓ Training duration is between 9-12 months while beneficiaries include females between ages 18-40years 	
	<p>Constraints identified of women participation and growth in agricultural trade and vocation:</p> <ul style="list-style-type: none"> ✓ Capacity constraints ✓ Education ✓ Processing loan ✓ Micro-soft/social networking ✓ More sensitization ✓ Empowerment ✓ Religion/social stigmatization ✓ Processing machines ✓ Level of men’s engagement and sensitization ✓ Limited NGO ✓ PHDA, Market Women Initiative (Kungiya-Mata) ✓ Lack of off takers ✓ Activities of middle-men ✓ Rural access 	
	<p>Women are participating in agriculture and fishery in the following areas:</p> <ul style="list-style-type: none"> ✓ Domesticated animal farming ✓ Preservation and marketing ✓ Women vocation- g/nuts, tomatoes, pepper, okro ✓ Yawari-maize genuine core, zuru and many more ✓ Women are also involved in agricultural groups such as women in agriculture in ATP,(WIA) 	
	<p>Major markets, locations and projects in Kebbi state are.</p> <ul style="list-style-type: none"> ✓ Jega- G/nut oil and cake ✓ Manyama G/nut oil and cake ✓ Zuru- shear butter ✓ Ngaski- G/nut, rice ✓ Bagudo ✓ Alero and koko/ Besse – shear butter ✓ Yawuri – tomatoes 	
	<ul style="list-style-type: none"> ✓ There are risk involved in these agricultural practices such as: <ul style="list-style-type: none"> ○ Bush burning ○ Dust raised during processing 	

	<ul style="list-style-type: none"> ○ Waste disposal harmful to both human and environment ○ However, some of these waste are converted to animal feeds and fertilizers such as groundnut 	
	<ul style="list-style-type: none"> ✓ There are some processing centers and mills in the state available to women such as: <ul style="list-style-type: none"> ○ Wacot rice mill ○ Labama rice mill ○ Cassava processing mill in Jega ○ Groundnut processing mill in Karaye and Maiyama 	
	<ul style="list-style-type: none"> ✓ Pest and rodents are posing serious challenges to women in their agricultural engagement 	
	<ul style="list-style-type: none"> ✓ The MWASD is in co-operation with other ministries, department and agencies in collaboration services such as <ul style="list-style-type: none"> ○ Co-operatives ○ State ministry of commerce ○ Local governments ○ Various community leaders 	
	<p><i>In the course of this investigation, some areas of barriers of women's access to marketing, processing and storage are highlighted including:</i></p> <ul style="list-style-type: none"> ✓ Lack of storage facilities ✓ Value chain ✓ Labeling and marketing ✓ High cost of machines ✓ Maintenance challenges of co-operatives 	