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National Housing Authority (NHA)

Low Income Community Housing Support Project (LICHSP)

Social Management Plan

Unaishar Moddho Para

Better Living Environment for Low Income Settlement

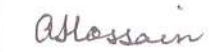
Last Update: 20/02/2020

Prepared for

NHA

Project Funded by WORLD BANK

Quality Management Record

Issue/Revision	Draft	Revision	Revision	Final
Remarks	Initial Submission			
Date				20 February 2020
Prepared by	Ayesha Hossain Social Specialist			
Signature				
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Project Number	10990			
File Reference	**Social Management Report (SMP): Unaishar Moddho Para Settlement, Cumilla**			

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ABREVIATIONS

ACCA	Asian Coalition for Community Action
BB	Bangladesh Bank
BPL	Below Poverty Line
CAS	Country Assistance Strategy
CBO	Community Based Organization
CDC	Community Development Committee
CDC	Community Development Center
CH	Community Housing
CHDF	Community Housing Development Fund
CHS	Community Housing Society
CMD&S	Community Mobilization, Design, and Supervision
CO	Community Organization
CSC	Community Support centre
DC	Deputy Commissioner
EIA	Environmental Impact Assessment
EMF	Environmental Management Framework
ERD	Economic Relations Division
FGD	Focus Group Discussion
FMR	Financial Monitoring Report
GAAP	Governance and Accountability Action Plan
GDP	Gross Domestic Product
GoB	Government of Bangladesh
GRC	Grievance Redress Committee
HH	Households
IDA	International Development Association
KII	Key Informant Interviews
M&E	Monitoring and Evaluation
MC	Municipal Committee
MFI	Micro Finance Institution
MoHPW	Ministry of Housing and Public Works
MOU	Memorandum of Understanding
MTR	Mid-term Review
NCB	National Competitive Bidding
NGO	Non-Government Organization
NHA	National Housing Authority

O&M	Operation and Maintenance
PDO	Project Development Objective
PFI	Participating Financial Intermediary
PKSF	Palli Karma Sahayak Foundation
PMU	Project Management Unit
PRA	Participatory Rapid Appraisal
PSC	Project Steering Committee
SLCMU	Shelter Lending Credit Management Unit
SLM	Settlement and Land Mapping
SMF	Social Management Framework
SMU	Social Management Unit
SOE	Statement of Expenditures
TMSS	Thenghamara Mohila Sabuj Sangha
ULB	Urban Local Bodies
UPPR	Urban Partnerships for Poverty Reduction
URC	Urban Resource Centre
WB	World Bank

EXECUTIVE SUMMARY

The project development objective (PDO) of the Low-Income Community Housing Support Project (LICHSP) is to improve shelter and living conditions in selected low income and informal settlements in designated municipalities in Bangladesh.

The key results expected to measure the PDO are increased number of beneficiaries in selected settlements with improved access to and quality of services; and Increased number of beneficiaries in selected municipalities with improved housing.

The project is divided into five components, designed to cover the key factors of shelter improvement-community driven planning, infrastructure, and shelter lending – and with a strong focus on monitoring and evaluation of the project's results to better understand the impacts and the potential for scaling up such a program in the future. The National Housing Authority is primary implementing agency for components related to technical assistance and services under the project. The Palli Karma-Sahayak Foundation (PKSF) is responsible for developing shelter lending under shelter lending component, working through its partner organizations (POs). In Unaishar Moddho Para Thengamara Mohila Sabuj Sangha is the lending organization.

This project proposes a community-driven and people entered approach to improve living conditions for the urban poor. As such, it tests an approach and a set of systems that brings together government funding, private sector participation, and community savings to address slum improvement and housing. This builds on over a decade of investments in community-based urban poverty and development programs that have effectively organized the urban poor and developed a savings capacity. The objective of this project is to build on existing community organizations and local government partnerships to improve living conditions in selected informal settlements. The integration of informal settlements into broader urban spaces and the improvement of housing options for the urban poor will contribute to improved growth and shared prosperity. In addition, TMSS will test a number of tailored products to provide access to credit for housing to qualifying borrowers using different approaches (e.g., personal, joint liability, group guarantee etc.).

Following above, 19 settlements in three cities such as Cumilla, Sirajganj and Narayanganj will be developed in first phase. Out of these Cumilla in Cumilla City Corporation has been selected for this purpose. Unaishar Moddho Para belong to Ward no.20, located in the southern part of the City Corporation. Cumilla is more than 70 years old community with low income people. There are 258 houses in this area. Almost all of the households are owned by landowners. There is a significant percentage of tenant household.

This report describes social management plan (SMP) for Unaishar Moddho Para settlement development under LICHSP. As per sustainable development goals (SDG) the Government of Bangladesh (GoB) committed for housing development for low income community. Detailed study has been conducted from 2014. Three cities have been selected for such type of development as pilot project. Sirajganj has got first priority as it is a river-erosion prone poor area. Considering prior determined 16 criteria (ref. section 1.3) with related to land tenure, infrastructure, environmental concern, social cohesion, affordability etc. of settlement selection NHA has selected 5 settlements namely, Kazipara, Unaishar Moddho Para, Unaishar Purbo Para, Moddho Ashrafpur (Munshibari) and Lokkhipur and Ram Manik. NHA tend to start improvement of infrastructure in Unaishar Moddho Para. Socio-economic census survey has been conducted in the area to assess their needs and project's impact on them.

There is a large land area owned by Army and out of boundary to the public. This may hinder the implementation of proposed development initiation for improvement of the settlement.

In Unaishar Moddho Para, out of 258 households (HHs), 258 has been surveyed as per their availability. In total 881 population has been reported. HH size is 3.41 and Sex ratio is 1:1.05. Per household average monthly income and expenditure are BDT 17,886.00 and BDT. 14,545.00 respectively.

Surprisingly, though it is a low-income community, almost cent percent have savings. 18.22% HHs save whose income is less than BDT 5000.00, maximum 25.58% HHs save with income range of BDT 5000.00-10000.00, 12.79% HHs save with earnings above BDT 50000.00+ and 8.14% HHs savings is between BDT 35001.00- 40000.00. 80.00 % HHs are loan recipient of NGO/CBO. Of the loan recipients 40% HHs have taken loan for house building/ construction and 40% HHs for business. Almost cent percent of the loan taken is yet to be expired. Average value of asset holding is BDT.48,567.00.

About 12.40% of the HHs are reported as vulnerable here, considering below poverty line income, female headed, and elderly headed.

This community people has identified multifarious problems during preparation of community action plan held on 10 December 2019 and also during revisiting on 20 January 2020 to re-address and re-formalize their grievances and needs development. They have a variety of needs but based on mutual consensus they have finalized a list of priority issues to be addressed, namely 1. drain, 2. road, 3. toilet and bathroom, 4. septic tank, 5. dustbin 6. pond bank renovation, 7. pond ghat ,8. passenger shed, 9. primary school, library, youth club, 10.solar light,11.community center, 12. training center, 13. tubewell / motor,14. Technical training center, education center for elders,15. community clinic, 16.low land/ ditch filling,17. kinder garden, high school, playground, 18. Madrasha, 19. graveyard renovation.

The community has good access to main roads and transportation facilities around them, but internal roads are very muddy, very narrow, no proper access to vehicle, not even vans, rickshaws, auto-rickshaws, etc. Above all, in case of emergency not even ambulance or fire brigade, or carrying coffin have access. So, the community people are deprived of vital basic needs. Road widening is the dire need.

After a thread bare discussion with the community, they have realized the benefits of the settlement development they will receive land and cooperate with each other for the betterment of their settlement.

Community proposed scope of work are:

- 990 m vehicular accessed improved walkway (RCC surface)
- 578.80 m new walkway (RCC surface)
- 62 new street light on existing post, subject to army approval.
- 59 new street light with post. Part of it is subject to army approval
- 1286.70 m U-RCC drain. Part of it is subject to army approval.
- 1043.50 meter pipe drain
- 02 three wheeler passenger waiting area. Subject to army approval
- Location of garbage bin is still under discussion with the community
- 01 multi -purpose center, to be built as an extension of existing building, at present used as “Moktob”. The extension part will be used as Training Center, CDC, Library center. Formal permission is required from the Land owner.

The community has consented to and address the environmental issues to improve the healthy living standards, beautification and access for mobility including transportation and play ground, to a certain extent. During implementation, the community will face some problems which they are willing to sacrifice for their own benefit. During improving of their settlement few environmental hazards like sound pollution, noise and traffic movement, etc. may occur.

The only financial contribution from the community is for latrine and bathroom.

The community has agreed that they will help each other by giving access roads and in transporting goods as well as maintaining privacy. Community Development Committee (CDC) will do construction and be responsible to reduce environmental hazards like sound pollution, noise and traffic movement by using noise controlling equipment, water spray and scheduling traffic movement timetable by consulting community. Community contracting will ensure all these. A Community Contract is being drafted to give some benefits to the community by giving few tertiary infrastructure construction works which is under preparation.

Major works such as construction of improving existing vehicular roads, new street lights, garbage bin, multi -purpose center, etc. will be done by the contractor selected through National Competitive Bidding

(NCB). CDC will work for few internal roads with drainage and sanitation through Community-based Contract (CC).

Selected contractor and CDC must follow their timetable strictly to finish work as stipulated so that the community will be relieved from all anticipated hazards.

98.84% HHs are willing to receive loan for house improvement. TMSS is ready to give them housing loan considering their affordability.

Vulnerable people will be affected somewhat. Despite that, they will get priority in getting job during construction.

A grievance redress mechanism has been developed by forming a three-tier Grievance Redress Committee (GRC) in project level, local level and community level to mitigate any grief from any party such as community people, contractor or any other unforeseen.

The community has been made aware about the GRC box and is in process of developing and functioning.

A strong institutional setup has been arranged. NHA-WB will deal with all project related activities. NHA is responsible for all studies, design and implementation. It is prompting participatory operating through Community Housing Society (CHS). Project management run through Project steering Committee (PSC), PMU, NHA-Field Offices (Executive Engineer and Sub-Divisional Engineer), Community Mobilization & Design Supervision Consultant (CMD&SC), Community Support Centre (CSS), Interagency District Committee (IDC), etc.

Socio-economic survey was conducted in September 2019. Unaishar Moddho Para CDC was formed in 27 November 2019, whereby the CDC is now actively planning, organizing and implementing the project. Enumeration survey is going on.

Since the formation of the CDC, the related socio-economic survey data has to a limited extent reflected the concepts or the issues to be addressed by the community in terms of project requirements. However, project interventions have been conceptualized to a certain extent by the community. Data on loan sanctions, which are readily available from the lending agency are not fully comprehended by the community. Data on formation of CDC, or whether it is new or old, roles are negative as they are slowly comprehending. In terms of self -relocation, disruptions during settlement development or coping strategies, the community was unable to respond. It is also noted that GRC is in the process of development.

To ensure quality implementation of the project, a monitoring mechanism has been developed for internal and external monitoring. All types of stakeholders will take part in the operation phase of the project activities. In addition to NHA, WB, Consultants, TMSS and other related organizations, grassroots level monitoring will be done by the beneficiaries, i.e., members of CHS and other stakeholders.

To ensure social safeguard for the community and employees during construction a checklist has been developed to abide by the contractor. Contractor will deploy a Social Safeguard Officer to implement social safeguard/social management plan.

Monthly Progress Report will be provided by NHA field office to the PMU. Quarterly Progress Report will be prepared by the Consultant for submission to PMU.

1 CHAPTER 1: INTRODUCTION

1.1 Project Background and Objectives

1.1.1 Background of the Project

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

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

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

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

There are scarce incentives or infrastructure support from the government for large-scale shelter project for the poor. There are a few small-scale housing/land projects implemented by government agencies and by some NGOs, but these initiatives are only very negligible compared to the total needs. It is estimated that the housing needs of the urban poor is 1, 40,000 units nationally which is two-thirds of

the total housing requirements of Dhaka city. There are no financial institutions to support to up-grade or improve the existing housing condition for the urban poor.

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

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

1.1.2 Objectives of the Project

The main objective of the project is to improve living conditions in selected low income and informal settlements in designated municipalities in Bangladesh. This will be achieved by enhancing security of tenure, improving infrastructure, and facilitating access to credit for improvements in shelter based on plans developed by the community.

Specific objectives are to:

i. Support security of tenure of the communities through selection, mobilization and layout planning.
ii. Support development of GIS maps for improved town level planning.
iii. Support interventions in primary and secondary infrastructure for establishment of connections to municipal level infrastructure.
iv. Support development of tertiary infrastructure and service improvements through development of a combination of water supply, drainage, paved access, electricity, sanitation and solid waste management services.
v. Support peer-to-peer learning programs between community groups and strengthening community networks at the town level.

Based on the above objectives the project aims to target around 40,000 urban poor under this pilot program. To fulfill the targets conveniently the project has divided its activities into few components which are as follows:

Component 1: Community Mobilization and Planning, Land Costs, Environment and Social Management

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

Component 2: Urban Community Improvements and Upgrading

This component will finance a multi-sectoral package of tertiary infrastructure and service improvements. This includes a combination of water supply, drainage, paved access, electricity, gas,

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

Component 3: Shelter Lending Support

This component will finance a credit line within Bangladesh Bank to provide access to long term capital to qualifying financial intermediaries for shelter lending to target communities. Specifically, this credit line aims to address the current gap in shelter lending programs among MFIs and NGOs, who face constraints accessing long term credit, and are thus confined to extending short term loans. The credit line will be extended to any qualifying financial intermediary, and the qualification process would be undertaken by Bangladesh Bank. The credit line would be offered at standard central bank lending terms (currently 5%), with a guarantee to be provided either through a commercial bank or through the Ministry of Finance. The lending instrument would be designed in close consultation with potential QFIs to ensure that the products developed would be financially viable and sustainable, but also affordable to the targeted population. As housing microfinance and shelter lending does not currently exist in Bangladesh, additional resources would be made available under this component to provide technical assistance to relevant stakeholders in the further development of housing microfinance products under the project (e.g. shelter improvement loans, home construction loans, and group lending modalities).

Component 4: M&E, Horizontal Learning and Supervision

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

Component 5: Project Management, TA & Strategic Studies

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

1.1.3 Objectives of the SMP

Social Management Plan (SMP) for each settlement is a prerequisite for mainstreaming social development agenda to be addressed based on the findings of SIA. According to Social Management Framework, the site-specific Social Management Plan (SMP) is to prepare for social protection to mitigate and minimize the adverse impacts. The main purpose of this is to ensure social commitments associated with the project are carried forward into implementation and operational phases of the project and are effectively managed.

The specific objectives of this are as follows:

- Minimizing any adverse social and health impacts resulting from the project activities
- Prevent any loss of the affected persons
- Conducting all project activities in accordance with the relevant national Laws and World Bank Safeguard operational policies and guidelines
- Inclusion and Participation
- Enhance positive social outcomes
- To act as an Action Plan in order to ensure that the project impact mitigation measures are properly implemented and monitored
- Ensure that all stakeholders concerns are addressed

1.1.4 Approach of Community Selection and Upgrading

The Government of Bangladesh has requested World Bank financing for a Low-Income Community Housing Support Project (LICHSP) that aims to implement a community led approach for low income housing. This approach provides an integrated package of technical assistance, grants, and housing loans to targeted settlements with the view to improve living conditions and shelter. The approach will promote the participation of urban poor communities in the planning, design, and construction of affordable housing, and will test various housing loan options based on the preferences and demands of the borrowers. The Project is implemented by the NHA. The shelter lending component is to be implemented by PKSF as an independent component of the Project.

A detailed study has been conducted in this regard. Based on geographic representation, field assessments and consultations, a final list of five pilot cities has been presented to the National Housing Authority. After review, the following list (Table 1-1) of three pilot cities has been finalized for implementation during the pilot phase.

Table 1-1: Selected Cities for Upgrading Settlements

No.	City Corporation/Pourashava	Division
1	Cumilla City Corporation	Chittagong
2	Sirajganj Pourashava	Rajshahi
3	Narayanganj City Corporation	Dhaka

World Bank Operation Manual (WBOM) has determined 16 indicators for the selection of community for upgrading, which is presented in Table 1-2.

Table 1-2: Parameters and Indicators of Settlement Assessment

Parameter	Sl. No	Indicator	Relevance
Land Tenure	1	Landowner	To clarify the land entitlement.
	2	Type of Occupancy (Tenure)	To understand the legal status of occupation.
	3	Eviction	To identify possible threats to evict.
Infrastructure	4	Nature of Housing	Structure type reveals the work scope of LICHSP in the settlement. If most of the houses of the settlement are permanent, LICHSP has less scope to work in that settlement.
	5	Water supply	These indicators identify the scope of infrastructure development in the settlements.
	6	Sanitation Facilities	
	7	Drainage	
	8	Access Roads	
	9	Electricity Supply	
Environmental concern	10	Solid Waste Collection Service	To understand the disposal of household waste.
	11	Annual Flood	Understand settlement's vulnerability to annual floods.
Social Cohesion	12	Civic Facilities	Existence of civic facilities and social places indicate social cohesion among the settlement people.
	13	Savings & Credit Activities	These indicate the existence of social organizations (like CDC's community banking, MFIs, NGOs, etc.)
Affordability	14	Enrolment of Children in School	Children's school enrolment indicates economic status, i.e. financial capacity of the people of the settlement. People having very low affordability generally send their children for child labour.
	15	Employment	Nature of employment (regular and irregular) is important to understand affordability.
	16	Household Income	Income reveals affordability to take loans.

Source: WBOM, 2016.p.21

1.1.5 Community Upgrading in Cumilla City Corporation

Cumilla City Corporation after Sirajganj, is the second city that participate in LICHSP project. Cumilla is one of the oldest and fast-growing cities in Bangladesh. Cumilla Paurashava was upgraded to Cumilla City Corporation (CCC) on July 10th, 2011, by joining two Paurashavas: *Adarsha Sadar* Paurashava which had 18 Wards and Sadar Dokkin with 9 Wards. Today, the Cumilla City Corporation has an area of 45.15 square kilometres spreading over 27 Wards in 166 mouzas.

Cumilla is a city in eastern Bangladesh, located near Indian border, along the Dhaka - Chittagong Highway and it stands on the bank of Gumti river. It is the administrative center of the Cumilla District, part of the Chittagong Division. Cumilla is the second largest city of eastern Bangladesh after Chittagong and the largest city of Cumilla Zila in respect of both population and area.

According to the census of 2011, the total population of Cumilla City Corporation is 326,386 of which 167,979 are males and 158,407 are females. Average density of population in Cumilla City Corporation is 29.26 persons per acre. The present population of Cumilla is estimated to be approximately 516,686 with the projection to be around one million in next 20 years.

A total number of 849 poor settlements have been identified in Cumilla and they are scattered throughout the area of Cumilla city. Almost one third of these settlements or 28.5% were found to be extremely poor, another 28.5%very poor, 22.26% moderately poor and the remaining 20.73% were marginally poor settlements. The distribution of households by poverty class, or the type of settlements, shows that the highest proportion of the poor households, 35.53%, were extremely poor, while 34.74% of households were very poor category. Moderately poor and marginally poor households were 17.4% and 12.33% respectively. Extremely poor settlements are highly dense and larger in size than other three category of settlements (35.53% of the households live in 28.5 % of the settlements).

The major problems are poor sanitation system, poor communication system, poor drainage system, congested residence, poor literacy rate, poor medical facilities and poverty. To some community people. Various types of NGOs, CDCs and government organizations are working to improve the standard of living of the slum people and adequate supply of basic needs. Despite, there is still a lot of scope of upgrading of the settlements.

Over the last years the number of settlements, vacant lands, sanitation, water supply system, drainage, electricity connection, and access roads has changed. In order to select suitable settlements for LICHSP implementation, the Consultant prepared an updated Low-Income Settlements and Vacant Lands Mapping (SLM) database, by mapping the citywide low-income settlements and vacant lands. Considering World Bank Operation Manual (WBOM) for LICHSP 16 indicators (Table 1-2), have been have identified.

Considering settlements improvement, 5 settlements have been proposed by the consultants and selected by the NHA such as Kazi Para, Unaishar Moddho Para, Unaishar Purbo Para, Moddha Ashrafpur (Munshibari) and Lakkhipur & Ram Manik. This report has been prepared for Unaishar Moddho Para.

1.1.6 Social Impacts of Upgrading Unaishar Moddho Para Settlement

Total area of Unaishar Moddho Para settlement is 66144 sq m. Analyzing above mentioned indicators, an assessment has been carried out following a checklist, which is attached as Annex 1. Based on this, it has been decided by the Consultant and NHA with the approval of WB that LICHSP has good scope for infrastructure development in Cumilla. Following issues were considered for upgrading Unaishar Moddho Para. The area has clear land entitlement, better scope for housing improvement, infrastructure development, no major environmental risk, solid waste problem, good social cohesion and settlers have moderate affordability with low income. All these indicators make this settlement suitable for work with respect to LICHSP's selection criteria. Data for Unaishar Moddho Para settlement are presented in Table 1-3 below for easy understanding.

Table 1-3: Settlement Assessment Data of Unaishar Moddho Para

Parameter	Sl. No.	Indicator	Assigned Determinant	Obtained Value	Indication/Analysis
Land Tenure	1	Land Owner	Land owned by occupants	4	Inhabitants occupying their own land and there is no eviction threat, i.e. clear entitlement to land.
	2	Type of Occupancy (Tenure)	Individual owner – freehold right	4	
	3	Eviction	No potential eviction	4	
Infrastructure	4	Nature of Housing	75% semi-permanent	2	a. Majority of semi-permanent houses indicates opportunity to provide housing support. b. Limited access to water supply, sanitation and drainage, and access roads as well as insufficient streetlight indicate scope for infrastructure development.
	5	Water supply	1 Common water tap/tube well shared less than15 HH	2	
	6	Sanitation Facilities	1 Toilet with ease access (1 per less than 15 people)	4	
	7	Drainage	No drains and stagnate water	2	
	8	Access Roads	No proper access roads	2	
	9	Electricity Supply	Available with insufficient street lights	3	

Parameter	Sl. No.	Indicator	Assigned Determinant	Obtained Value	Indication/Analysis
Environmental concern	10	Solid Waste Collection Service	Not available, open dumping within settlement	1	Solid waste mismanagement pollutes the environment. No risk of flood.
	11	Annual Flood	No Annual Flood	4	
Social Cohesion	12	Civic Facilities	Not available within the settlement but limited access	4	Existence of CDC and community managed banking indicates better social cohesion among the people though there is a lack of civic facilities.
	13	Savings & Credit activities	75% and 50% families	4	
Affordability	14	Enrolment of Children in School	More than 75% Children go to schools	4	a. More than 75% children go to school, i.e. these HHs may have better affordability. b. Majority of irregular (self-employed) employment nature and low income make them comparatively less affordable.
	15	Nature of Employment	Over 50% of family members are self-employed	3	
	16	Household Income	50% of households' average monthly income low	2	
Total Score				49	

1 Source: Settlement Identification Report, Cumilla City Corporation 2018

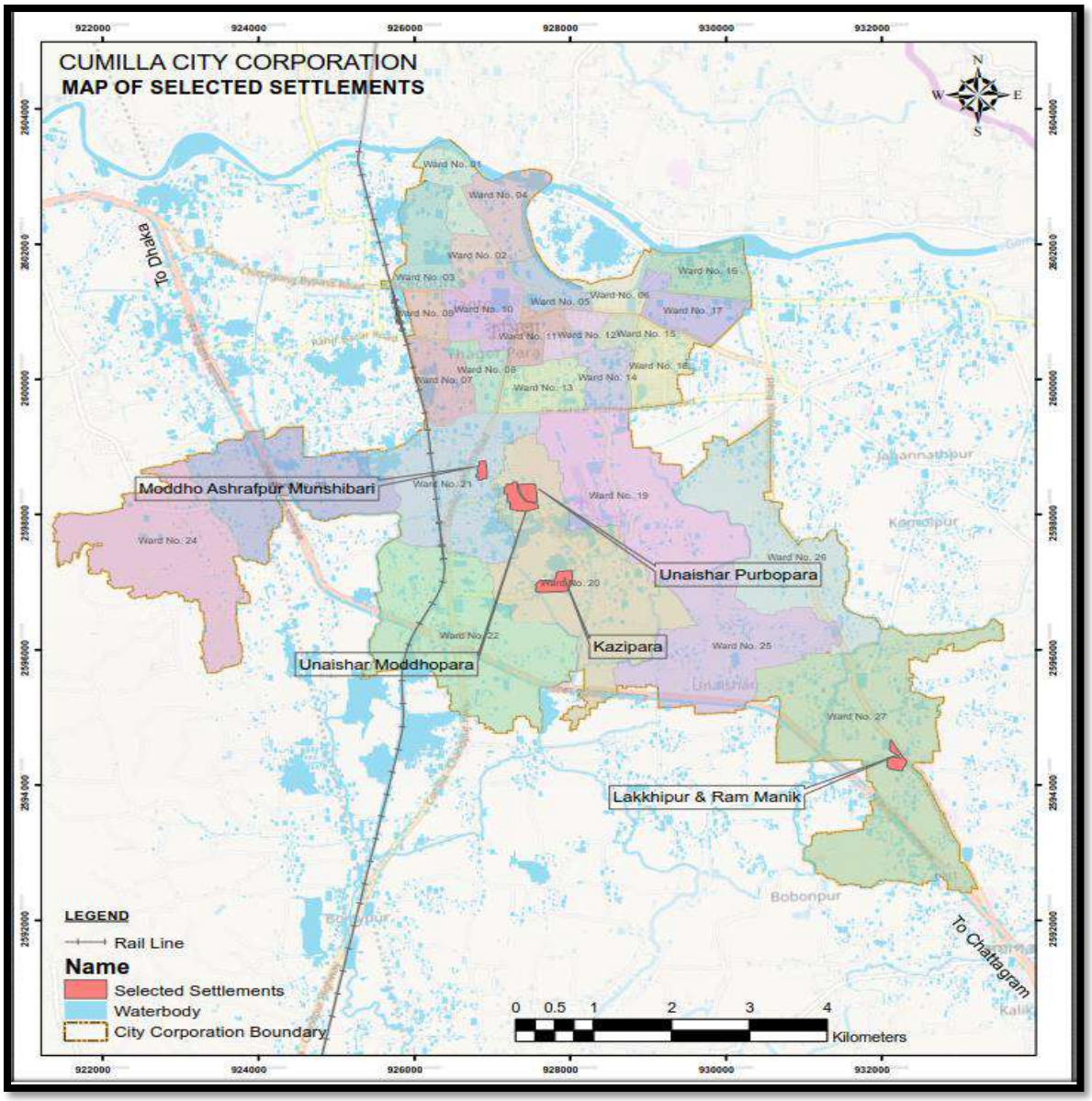


Figure 1: 5 Settlements Location Map of Cumilla City Corporation

It is found from the above Figure 1 that there is a scope of infrastructure development in this settlement such as access to water supply, sanitation and drainage, access roads, solid waste management, development of community centre, housing improvement, street light, solar electric, ditch filling, health center, etc. However, it is come out from different surveys, community meetings, mass meetings, individual contacts people of this community people want drainage improvement, roads improvement, latrine construction, septic tank construction, bathroom construction, women employment opportunity creation, housing improvement, construction of community centre, tube well installation, water supply from overhead tank, etc. However, they want to avoid land donation issues. During construction of these facilities, the community people will face a little problem in their movements to go outside the community, but neighbors will help each other in getting access. It is worth mentioning here that no household will need to be relocated.

1.1.7 Social Impact Management Plan

During construction of above-mentioned facilities, no major negative impacts are apprehended by the community. Livelihood may not be hampered as such, except some what in transportation of goods and movements. The community people will manage those easily. Community will help each other by giving alternative access roads.

2 SOCIO-ECONOMIC PROFILE OF UNISHAR MODDHO PARA COMMUNITY

A socio-economic census survey has been conducted in Unaishar Moddho Para to assess their baseline socio- economic condition and probable impact of the project on them. A structured questionnaire has been prepared by the CMD&S Consultants which has been approved by the NHA and WB, which is appended as Annex 2. For accurate data collection 4 Enumerators, had been selected from the locality by the Town Manager based on their prior experience in data collection for Land Mapping (SLM) survey, enumeration survey and socio-economic survey. They have been imparted training by CMD&S and PMU consultants for two days; one-day in-house and 1 day in the field. Data Enumeration collection is going on. Socio-economic survey was done by four surveyors from 1-15 September 2019. This survey was also supervised by Community Mobilizer and Town Manager. Community Mobilizer, LICHSP, supervised them regularly and checked data. Town Manager also checked collected data randomly. Data entry had been done by a group of expert data processors.

Data Manager/Analyst, CMD&S Consultant checked data and analyzed. In total 258 households have been surveyed in this settlement as per availability. It is worth mentioning that during enumeration survey (ES), 258 HHs had been reported. Along with quantitative survey, community consultation and group meetings have been conducted as qualitative method. Checklist for consultation is attached herewith as Annex 3. Findings are as follows:

2.1 Demographic Information

881 population are found in 258 surveyed households. Almost all HHs 99.22% are Muslim. Average HH size is 3.41 which is almost similar to national average 4.4.

2.2 Characteristics of the Heads of Households

In addition to economic condition of the heads of households, some socio-demographic background of them also reflects their social status, as such, some socio-demographic characteristics of the heads of households, like age, sex, level of education and occupation were also collected. Table 2-1 shows age distribution of the household heads. It is seen most of the heads 21.32% belong to age group 25-29 years. About 3.10% households are headed by old aged people (65 and above years). Out of 258 HH heads, 248 (96.12%) are male headed and the rest 10 (3.88%) are headed by females. Most of the HH heads 94.57% are married, about 2.71% are unmarried, and the rest 1.94% are divorced. In terms of education level, most of the HH heads 32.56% are Secondary (Class 6-10) level, followed by 25.58% are Primary (Class-1-5) level, and 25.19% can read and write only. SSC/Dakhil and HSC/Alim is about 10.47% and 3.88% respectively. Graduate/Fazil 0.39% and Masters/Alim 0.39% education levels are very insignificant in percentage.

Table 2-1: Distribution of HHs Head by Age

Sl. #	Details	Frequency	Percentage (%)
1	15-19	3	1.16
2	20-24	41	15.89
3	25-29	55	21.32
4	30-34	48	18.60
5	35-39	44	17.05
6	40-44	16	6.20
7	45-49	21	8.14
8	50-54	13	5.04
9	55-59	8	3.10
10	60-64	1	0.39
11	65+	8	3.10
Total		**258**	**100.00**

Source: SES Household Survey, 2019

Table 2-2 presents occupational pattern of the community household heads, which depicts poverty prone area. In the community 53.88% are service holders, followed by 12.79% small business ,9.69% have employment abroad, 8.53% skill day labour, 1.16% unskilled day labour,4.65% driver and2.71%

rickshaw/van pullers. Other occupations are of insignificant percentage, which includes livestock rearing, transport labour, housewife, tailor, auto driver, agricultural day labour and fisherman.

Table 2-2: Distribution of HHs Head by Occupation

Sl. #	Details	Frequency	Percentage (%)
1	Old Aged	2	0.78
2	Rickshaw/Van Puller	7	2.71
3	Skill Day Labour	22	8.53
4	Unskilled Day Labour	3	1.16
5	Agri Day Labour	1	0.39
6	Small Business	33	12.79
7	Driver	12	4.65
8	Service	139	53.88
9	Live Stock Rearing	2	0.78
10	Transport Labour	1	0.39
11	House Wife	3	1.16
12	Employment abroad	25	9.69
13	Fisherman	1	0.39
14	Tailor	2	0.78
15	Auto Driver	2	0.78
16	Pension	3	1.16
Total		**258**	**100.00**

Source: SES Household Survey, 2019

2.2.1 Characteristics of Other HH Members

As mentioned above, total population of the settlement is 881, out of which 455 (51.65%) are male and 426 (48.35%) are female. Population density is 3.82 per 100 sq. meters. The sex ratio is 1:1.07, which is more than national level statistics, 1:1.03. Percentage of married population is 58.57%, unmarried is 39.73% and widow is 1.36%. Rate of divorced and widower is very insignificant. Literacy rate is about 68.6%. Highest proportion of the population 30.53% received Secondary (Class 6-10), 30.31% primary (Class 1-5),11.35% SSC/Dakhil and 3.29% HSC level of education. Almost 98.98% of the total HH members are reported as healthy. As for occupation, Table 2-3 below shows that most of the members are drivers -23.72%, 4.43% have employment abroad,4.09% have small business and 2.84% are skill day labour. Other occupation includes rickshaw/van puller, unskilled day labour, agricultural day labour, tailor, auto driver, security guard, life stock and fisherman which is of insignificant percentage. It is seen that about 0.11% of the total population is unemployed.

Table 2-3: Distribution of HHs Members by Occupation

Sl. #	Details	Frequency	Percentage (%)
1	Old Aged/Child	113	12.83
2	Rickshaw/Van Puller	9	1.02
3	Skill Day Labour	25	2.84
4	Unskilled Day Labour	4	0.45
5	Agri Day Labour	1	0.11
6	Small Business	36	4.09
7	Driver	12	1.36
8	Service	209	23.72
9	Security Guard	1	0.11
10	Livestock Rearing	2	0.23
11	Transport Labour	1	0.11
12	House Wife	204	23.16
13	Unemployed	1	0.11
14	Student	216	24.52
15	Employment abroad	39	4.43

Sl. #	Details	Frequency	Percentage (%)
16	Fisherman	1	0.11
17	Tailor	2	0.23
18	Autor Driver	2	0.23
Total		**881**	**100.00**

Source: SES Household Survey, 2019

2.3 Economic Condition

2.3.1 Income-expenditure

Monthly income-expenditure pattern of the households depicts moderately poor economic condition of the community. Following tables below show that monthly average income of the HHs is BDT. 17,886.00 and monthly expenditure is BDT 14,545.00.

Table 2-4 presents that most of the HHs 36.82% on an average earn BDT. 15001.00-20000.00 per month which is followed by HHs 28.29% earning BDT.10001.00 -15000.00. 1.94% HHs earn less than BDT 5000.00. 2.71% HHs earn between BDT 35001.00-40000.00 and 2.71% HHs earn between BDT. 25001.00-30000.00. An insignificant 4.26% HHs earn more than BDT 50000.00+.

Table 2-4: Distribution of HHs by Monthly Income

Sl. No.	Income Range (BDT)	Nos. of HHs	% of HHs	Total Monthly Income (BDT)	Average Monthly Income (BDT)
1	Less than 5000	5	1.94	14,500	2,900
2	5000-10000	15	5.81	116,000	7,733
3	10001-15000	73	28.29	853,000	11,685
4	15001-20000	95	36.82	1,474,000	15,516
5	20001-25000	31	12.02	631,000	20,355
6	25001-30000	7	2.71	182,000	26,000
7	30001-35000	14	5.43	422,000	30,143
8	35001-40000	7	2.71	262,000	37,429
11	50000+	11	4.26	660,000	60,000
Total		**258**	**100.00**	**4,614,500**	**17,886**

Source: SES Household Survey, 2019

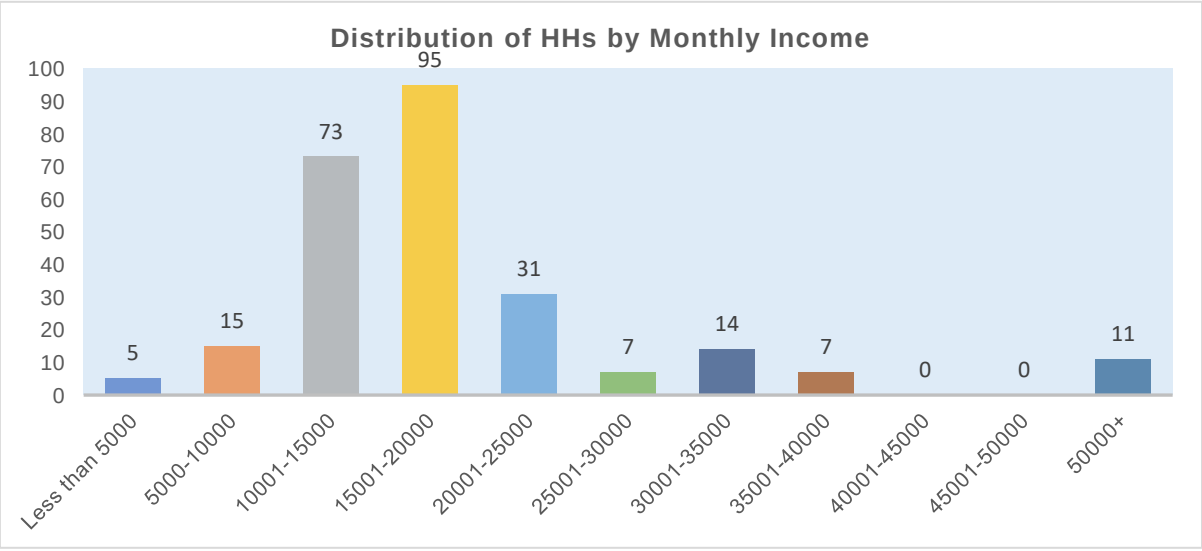


Figure 2: Distribution of HHs by Monthly Income

Table 2-5 shows that majority of HHs 46.51% expenditure range is BDT.10,001 to 15,000 per month, followed by 34.11% HHs expends between BDT 5000.00 to 10000.00. 1.94% HHs expends between BDT 30001.00 to 35000.00. Only, a very insignificant 0.39% HHs expends whose earning is above BDT 50000.00+. There are no HHs within income range of BDT 40001.00-45000.00.

Table 2-5: Distribution of Households by Monthly Expenditure

Sl. No.	Expenditure Range (BDT)	Nos. of HHs	% of HHs	Total Monthly Expenditure (BDT)	Average Monthly Expenditure (BDT)
1	Less than 5000	2	0.78	8,150	4,075
2	5000-10000	88	34.11	760,160	8,638
3	10001-15000	120	46.51	1,441,170	12,010
4	15001-20000	25	9.69	421,204	16,848
5	20001-25000	10	3.88	215,200	21,520
6	25001-30000	4	1.55	106,000	26,500
7	30001-35000	5	1.94	160,650	32,130
8	35001-40000	2	0.78	77,900	38,950
9	45001-50000	1	0.39	45,700	45,700
10	50000+	1	0.39	516,600	516,600
Total		**258**	**100.00**	**3,752,734**	**14,545**

Source: SES Household Survey, 2019

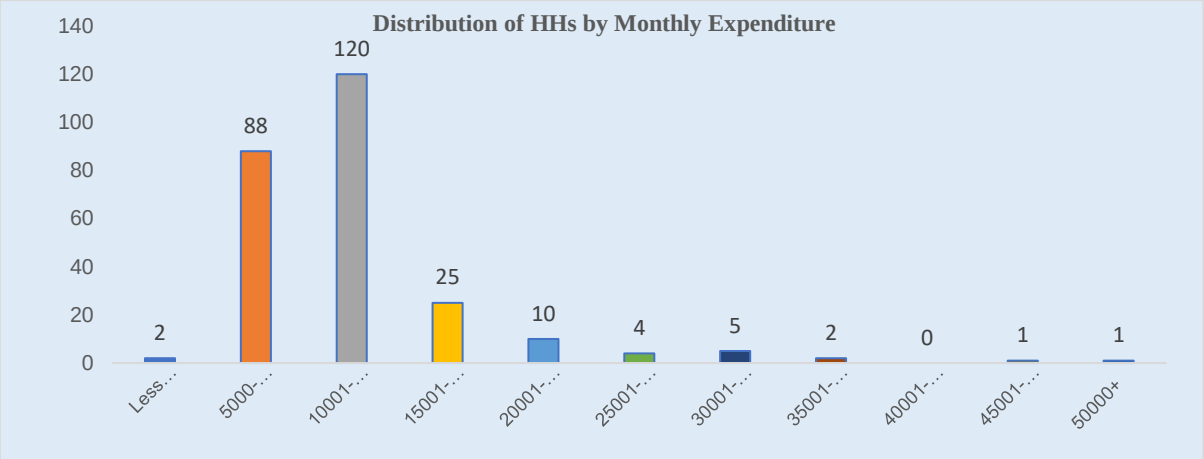


Figure 3: Distribution of HHs by Monthly Expenditure

2.3.2 Savings

Data shows that cent percentage HHs save money for their future. A large per centage 25.58% HHs have savings in the range of BDT 5000.00- 10000.00,18.22% HHs saves whose income is less than BDT 5000.00. A sizeable per centage 12.79% HHs saves whose earning is above BDT 50000.00 +, 2.71%HHs saving amount is between BDT40001.00-45000.00. See Table 2-6.

Table 2-6: Distribution of HHs by Savings

Sl. No.	Savings Amount	Nos. of HHs	Percentage (%) of HHs
1	Less than 5000	47	18.22
2	5000-10000	66	25.58
3	10001-15000	21	8.14
4	15001-20000	9	3.49
5	20001-25000	9	3.49
6	25001-30000	12	4.65
7	30001-35000	10	3.88
8	35001-40000	21	8.14
9	40001-45000	7	2.71
10	45001-50000	23	8.91
11	50000+	33	12.79
Total		**258**	**100.00**

Source: SES Household Survey, 2019

HHs saving sources are home, bank, NGO/CBO, friends and relatives. See Table 2-7. 77.74% HHs save at home, only a small percentage 10.19% save in bank, and 8.64% save with NGOs/CBOs.

Table 2-7:Distribution of HHs by Source of Savings

Sl #	Name of Source	Frequency	Percentage (%)
1	In home	251	77.47
2	In Bank	33	10.19
3	NGO/CBO	12	3.70
4	To friends/relatives	28	8.64
Total		**324**	**100.00**

Source: SES Household Survey, 2019

2.3.3 Credit

It has been seen from above that all HHs have savings. At the same time, a reportable percent of the HHs took resort of loan for meeting additional expenses. Data shows that about 27.33% households take loan from different sources such as neighbors/friends/relatives, and 12.42% HHs from NGO/CBO/Financial Institutional. The community has just formed the CDC on 27 November 2019 and is still in its nascent stage of the project. Of the loanee 100.00% have taken from NGO/CBO and friends/relatives/neighbor. Of the loanee 40% HHs have taken loan between BDT15001.00 to 20000.00 and 60% HHs whose income is above BDT 50000.00+. 40% HHs have taken for house build/construction, 40% HHs for business and 20% for higher education of children. Table 2-8. All of the loan recipients have outstanding loan and is yet to be expired.

Table 2-8:Distribution of HHs by amount and purpose of loan taken

Sl #	Purpose	Frequency	Percentage (%)	Loan Taken (TK)
1	House Build/Construction	2	40.00	420,000
2	Higher Education of Children	1	20.00	20,000
3	For Business	2	40.00	200,000
Total		**5**	**100.00**	**640,000**

Source: SES Household Survey, 2019

Comparative presentation of total HHs having savings and credit, Figure 4.

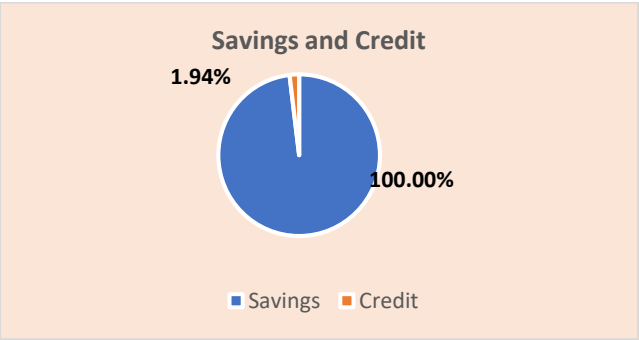


Figure 4: Comparative Presentation of Total HHs having Savings and Credit

2.3.4 Asset Holding

Average asset holding of the households is BDT 48,567.00 which includes savings, furniture, jewelry, livestock, professional equipment, transport equipment, recreational equipment, mobile phone and other household amenities. Furniture has the highest percentage 55.45 followed by utensils/ household amenities 15.18. See Figure 5.

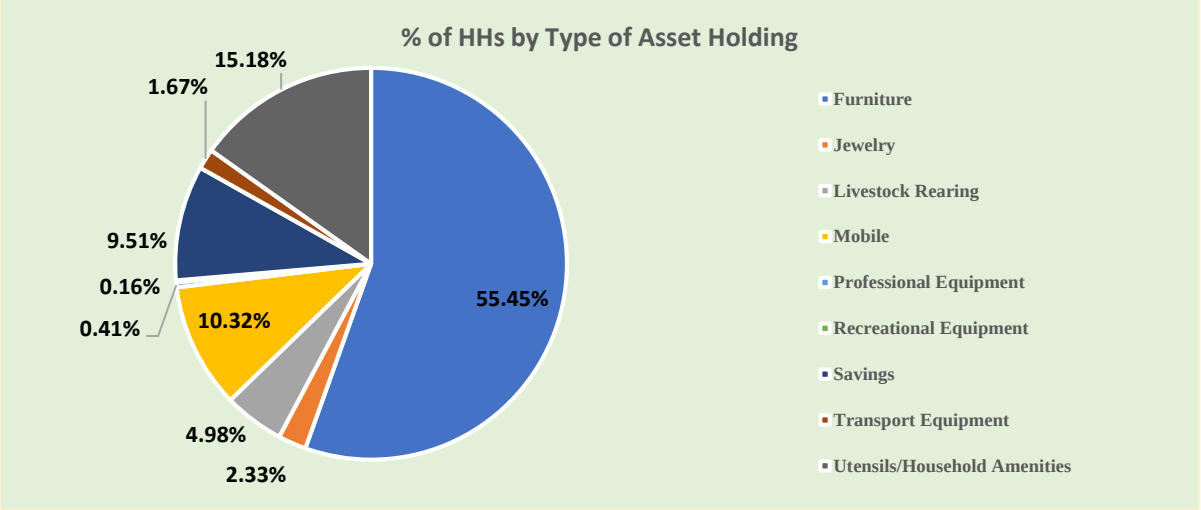


Figure 5: Per Cent of HHs by Type of Asset

Homestead is owned by 49.22% HHs, 50.00% HHs live on others land and 0.78% HHs live on City Corporation land, see Table 2-9.

Table 2-9:Distribution of HHs by Ownership of Homestead

Sl .#	Details	Frequency	Percentage (%)
1	Own	127	49.22
2	City Corporation	2	0.78
3	Others Land	129	50.00
Total		**258**	**100.00**

Source: SES Household Survey, 2019

2.3.5 Vulnerable Population

Vulnerable category has been considered those households, who belong to below poverty line (BPL), disable headed, elderly headed, female headed, child headed and indigenous households. Out of 258 households 32 (12.40%) are reported as vulnerable households, which include 20 households, who belong to below poverty line, 11 female-headed households and 08 elderly-headed households. It can be mentioned here that amongst them some HHs are common in two or three categories. No child headed and indigenous HHs are found here. See Table 2-10.

Table 2-10:Distribution of HHs by Vulnerability

Sl. No.	Category	No. of HHs		Remarks
		Nos.	% of total HHs	
1	Below Poverty Line	20	7.75	Few HHs are common in each category.
2	Female Headed	11	4.26	
3	Elderly Headed	8	3.10	
Total		**32**	**12.40**	

Source: SES Household Survey, 2019

2.4 Land Tenure Insecurity

Owner built houses is 13.79%, owner inherited is 36.78% and lives on rent is 49.43%. Most of the tenants 82.17% have good relationship with their Landlords. Most of them pay rent per month between BDT.1000.00 and 5000.00. Hundred percent of them have the same community feeling as the settlers of the community feel for themselves. All of the tenants are happy with their present residential structure but would expect housing improvement. They are also willing to pay increased rent for improved houses.

According to settlement identification survey, it is a very old settlement, approximately 100 years. Half of the surveyed households who own have been residing here for more than 60 years.

2.5 Housing Improvement Desired

About 49.36% respondents desire new house construction, 1.80% partial development of old house, 45.24% full development of old house and 3.60% desires infrastructure development.

Small percentage 30.08% know about source of loan assistance. A large percentage 69.92 does not know about loan assistance source. Majority of the respondents 98.84% are willing to get loan for housing improvement.

2.6 Access to Utilities and related Issues

Most of the 219 HHs use local pipe water along with a small number of HHs using tubewell water. Majority owns local pipe water supply and a small number use common local pipe water source. Local pipe water is used for drinking, cooking, washing clothes, personal hygiene and floor washing. Among the tube well users, a very negligible number use a common tube well and the others own it. All local pipe water users stated that quality of water for drinking and cooking is clean. Tubewell user told in favor of good quality. Water contains no iron and arsenic.

Cent percent households have electricity connection in their houses.

Most of the HHs 93.80% use sanitary latrines, 0.39% twin pit latrines and there are about 5.81% temporary latrines. There is no community latrine user.

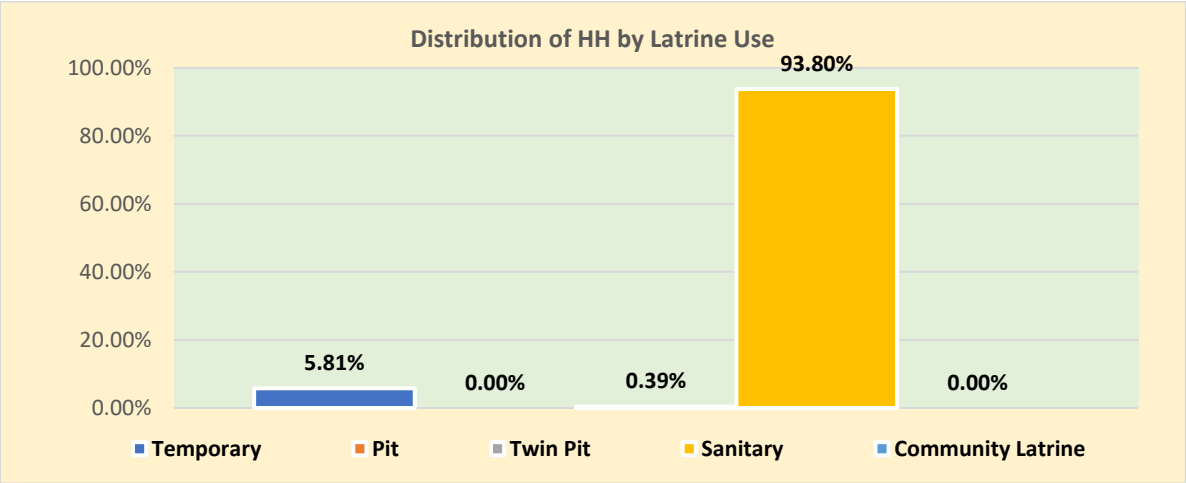


Figure 6: Distribution of HHs by Latrine Use

Municipality provided drainage service exists here. Households stated that different types of drainage system exist, with plastic pipe 92.25%, few closed pucca drain 1.16%, followed by temporary type 5.81%.

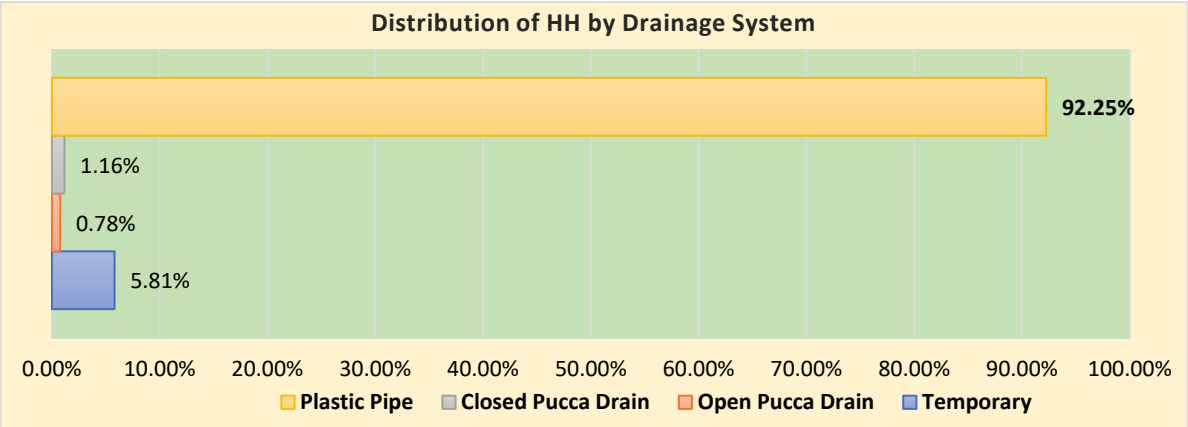


Figure 7: Distribution of HHs by Drainage System

There is no mechanism for desludging for the sanitation facilities in the settlement. For garbage disposal, maximum households 52.49% throw here and there, outside ditch 45.98 % and house hold pit 1.53 %. There is no community dustbin. Municipality does not provide any staff in the settlement, nor deploy any staff to clear local dump. No staff has been deployed informally even. There is no existing system in the area to recover, reuse and recycle items from the waste stream.

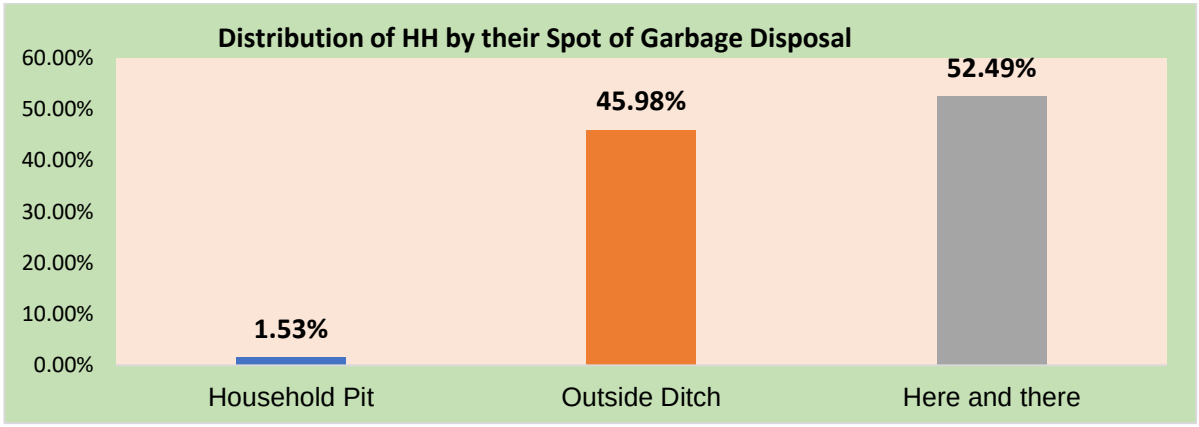


Figure 8: Distribution of HHs by their Spot of Garbage Disposal

Main source of fuel of the households is gas 95.74% followed by leaf/straw 3.49%.

Air quality of the HHs in and around affects the population. Smoke from in-house and other house cooking is 36.50 %of other houses is 17.72%, dust from in-house sources is 17.26%, and smell from ditch/ drain is 16.49%. Table 2-11 below shows other areas of air pollution:

Table 2-11:Distribution of Respondents by Opinion regarding Air Quality

Sl #	Details	Frequency	Percentage (%)
1	Smoke from in-house cooking	142	36.50
2	Smoke from cooking of other houses	50	12.85
3	Soot from in-house sources (lamp etc.)	57	14.65
4	Soot from outside sources (brickfield chimney etc.)	13	3.34
5	Dust from in-house sources	24	6.17
6	Dust from road	32	8.23
7	Dust from surrounding construction	1	0.26
8	Smell from ditch/drain (in-house/external)	6	1.54
9	Bad smell from open toilet (in-house / external)	61	15.68
11	Bad smell from dustbins	3	0.77
Total		**389**	**100.00**

Source: SES Household Survey, 2019

2.7 Health Condition

Most of the respondents suffered mostly from cold/fever -52.94% and body ache -35.29%.There is a small percentage 5.88% with neck pain and Caesar/operation -5.88%. No other diseases are mentioned. On an average a household spent BDT 18,500.00 per year for health treatment.

2.8 Access to Roads and Transportation

The settlement has good access to roads and transportation facilities around them. But they lack these facilities inside the settlements. They have good connections with secondary roads of municipality and accessible to cycle, rickshaw, small pickups, etc. But internal roads are very narrow, and no vehicle have access, not even vans, rickshaws, auto-rickshaws, etc. So, the community people are deprived of getting emergency services like ambulance, firefighting trucks, taking coffin out, etc. on their doorsteps. They have difficulty in easy mobility from and to of their households.

2.9 Flood and Water logging in the area

Data does not prove that this settlement is a flood, or water-logging prone area. Last flood occurred here in 2007. Rainwater runs off, and there is no water logging in the area.

2.10 Group/CDC Information

All the respondents (100%) know about group formation in the settlement under this project. Members of all HHs participate in these groups. There are thirteen (13) Primary Groups (PG). Now in the socio-economic survey there are 258 HHs. CDC has been formed on 27 December 2019, so the group is in its nascent stage, and they have a lot to learn and work for the project implementation. Details of PG are given in following Table 2-13.

Table 2-12:Distribution of HHs by Membership of Primary Groups

Sl. #	Group Name	Nos. of HHs	Percentage (%)
1	Padma	20	7.75
2	Meghna	20	7.75
3	Jamuna	24	9.30
4	Gomoti	17	6.59
5	Surma	25	9.69
6	Kushiara	21	8.14
7	Karnaphuli	19	7.36
8	Rupsha	22	8.53
9	Karotoa	17	6.59
10	Shangu	20	7.75
11	Feny	21	8.14
12	Mahananda	18	6.98
13	Buriganga	14	5.43
Total		**258**	**100.00**

Source: SES Household Survey, 2019

None of the group/CDC members face any problem in performing as a group member. All the respondents (100%) opined that they are contented to be in the group and in this project. Almost, all of them know that CDC exists in the community now. All are new members of CDC.

2.11 Gender Analysis

We have seen before that male female population is nearly same. Female headed HHs are only 3.88%. 18.99% females are employed in service and of those 78.90% do not face any problem. Survey findings shows that usually female do all of the HHs chores like cooking, cleaning, washing, cattle rearing, poultry rearing, shopping, child upbringing, kitchen gardening, in-house agricultural works, etc. It is worth mentioning that they are profoundly assisted by their respective husbands in shopping (91%), fuel collecting (16%), child upbringing (77%) and drinking water fetching (1%). Problems faced by employed women are objection from family members and overburdened with HHs chores.

Most of the female respondents - 96.81% perception is that they play an important role in HHs decision making process.

About 92.25 % women opined that they get equal medical treatment vis-a-vis men. Nearly all 99.61% females did not inherit any property. 98.06% female respondents were negative about facing gender violence.

It is worth mentioning that CDC is just formed, and project is gradually taking its momentum. At this early stage of the project implementation, the HHs are assuming their disruptions during settlement development and coping strategies that they may require.

All the female respondents think that the project will bring benefit in house development, infrastructure development, road development, providing loans, etc. Table 2-13 shows project benefits.

Table 2-13:Distribution of Respondents by Response about Project Benefits to Women

Sl. #	Details	Frequency	Percentage (%)
1	House Development	105	17.02
2	Infrastructure development	102	16.53
3	Development of life	101	16.37
4	Confirmation of land ownership	18	2.92
5	Waste management system development	76	12.32
6	Road preparation	121	19.61
7	Providing loans	94	15.24
Total		**617**	**100.00**

Source: SES Household Survey, 2019

Besides, project objectives, females proposed for taking further initiatives for improving their socio-economic development as described in Table 2-14 below:

Table 2-14:Distribution of Respondents for further Socio- economic Development

Sl. #	Details	Frequency	Percentage (%)
1	Loan support for business development	134	21.90
2	Building educational institutions	115	18.79
3	Work opportunities / unemployment will be done	187	30.56
4	Establishment of industry / cottage industries to create job opportunities for women	112	18.30
5	Give relief for the poor	40	6.54
6	Infrastructure development	19	3.10
7	Development of Waste Management System	5	0.82
Total		**612**	**100.00**

Source: SES Household Survey, 2019

3 APTER: COMMUNITY ACTION PLAN PREPARATION PROCESS

3.1 Participatory Settlement Mapping

Settlement planning. Following introductory meetings, we have moved straight into the seen planning process, beginning with community mapping. The settlement planning process described in this section.

The settlement planning process involves community people mapping their own communities. Community mapping has several aims: first, to engage community members in the planning process; second to make them aware of the knowledge that they possess about their own community; and third to ensure that this knowledge is captured in the planning process.

The next stage in the planning process is to integrate the information contained in community maps into a scale map of the entire settlement. This requires preparation of a scale base map of the whole settlement that have been geo-referenced as shown below:

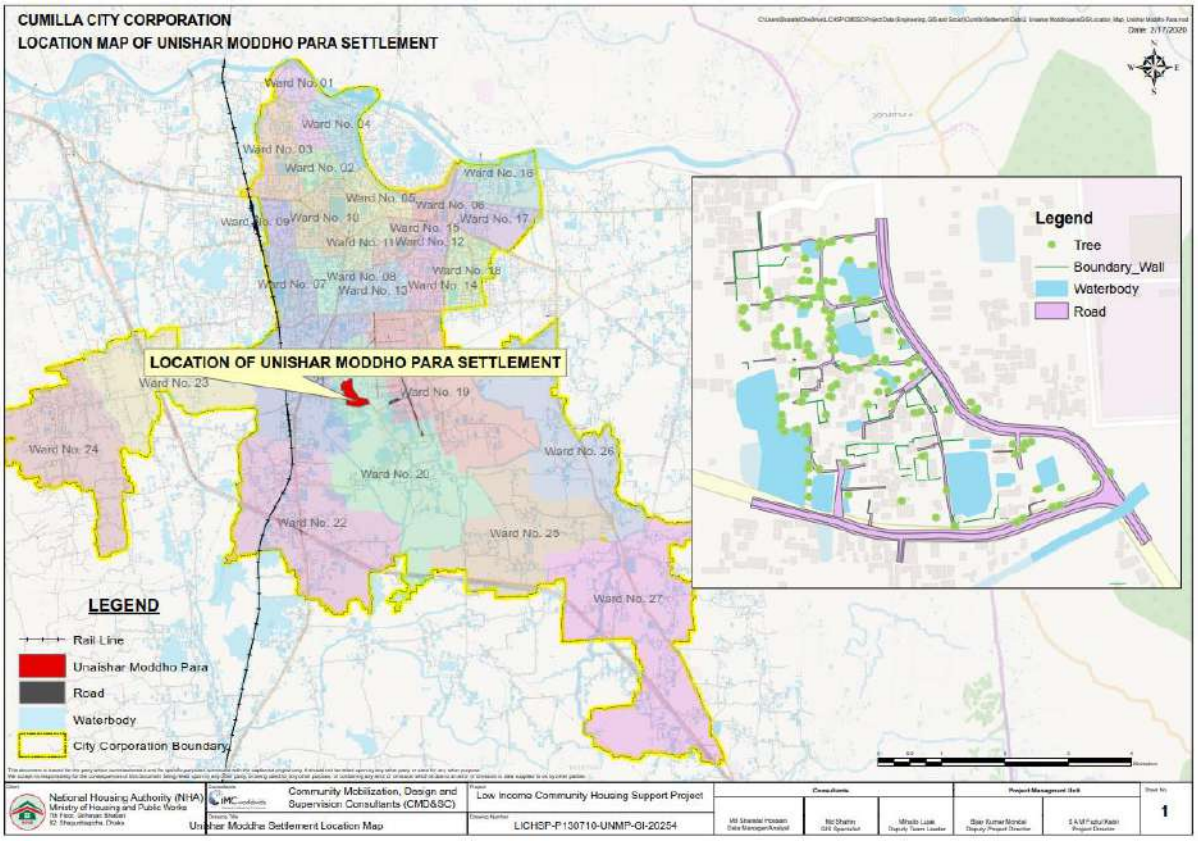


Figure 9: Unaishar Moddho Para Location Map

3.2 Engineering Surveys

In order to perform above mentioned tasks, detail engineering survey has been conducted, which has identified all access routes, location and size of all kinds of structures, landscape, vegetation, topography and other physical features.

3.3 Community Action Plan – CAP

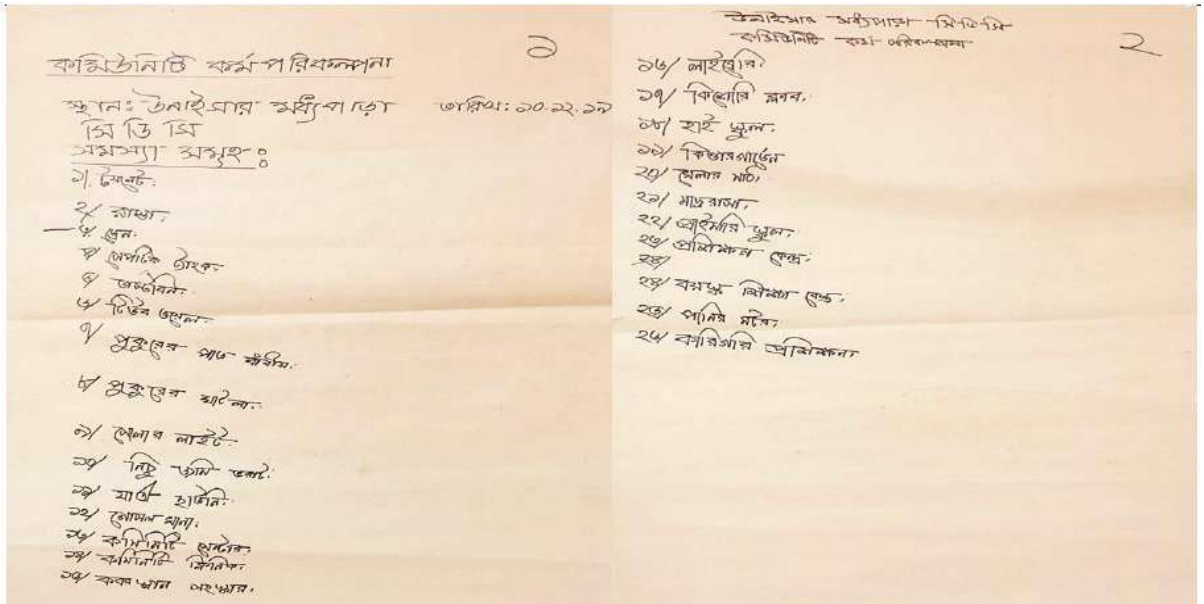
In the Community Action Plan (CAP) sessions, the Community Mobilisers ensure the participation of all stakeholders in the community. Primary Group Discussion on Need assessment, Priorities, action plan takes place according to priorities, mentioning the responsibilities of Primary Group members. Later, CDC Discussion on Need assessment, Priorities, action plan according to priorities, mentioning the responsibilities of Primary Group members, SIC and Social Audit committee. In parallel, focus group discussions on specific topics were conducted with spatial proximity where vulnerable, female, male, youth, differently able people, hard core poor, poor and local leaders and elites are included. List of CAP participants is attached as Annex 4. Prior to conducting CAP mass meeting was conducted to aware community about project activities. List of mass meeting participants is - Annex 5.

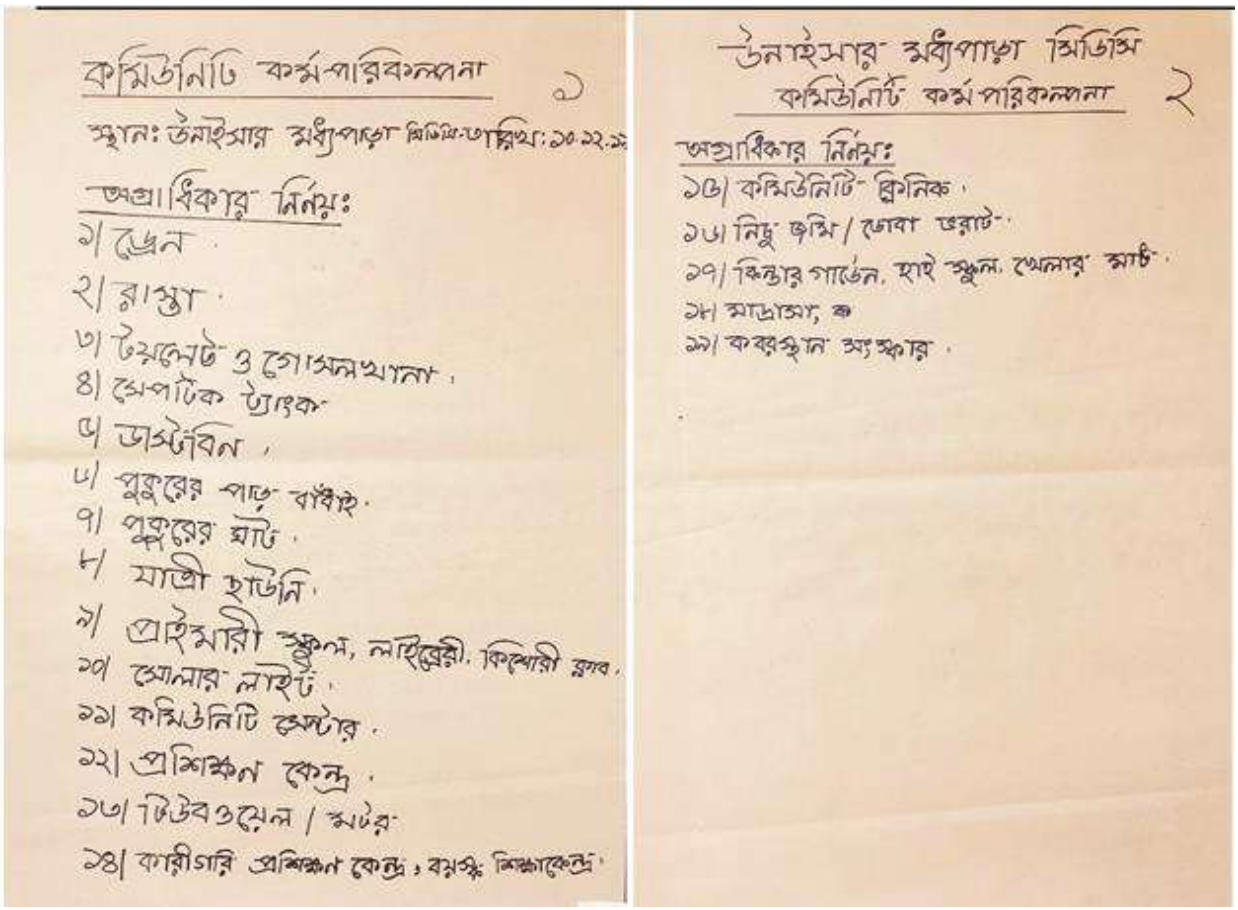
After assessing the information on the existing situation gathered, we have engaged the community to consider renovation, new housing and infrastructure improvement options. Consultant architects and engineers have discussed a range of options with community members for their consideration. Whenever possible, the use of local skills and materials have been actively encouraged. The following section suggests processes and considerations for developing these improvement plan.

Developing housing layouts and options require a balance between community inputs and technical assistance. The architects and engineers have worked together with community members to understand their needs, priorities and constraints, and have been able to provide guidance on building codes, as well as design and layout options.

After a thread bare discussion amongst themselves the community prepared a long list of needs for themselves and their community development. Again, from their long list, the community was asked to prioritize the list.

The community prepared demand and priority lists (Please see translated priority list on page 25) which are shown below:




কমিউনিটি কর্ম-পরিকল্পনা ১

স্থান: উনাইসার মধ্যপাড়া মিডিসি তারিখ: ১০.১২.১৯

অগ্রাধিকার নির্নয়ঃ

১। ড্রেন ।
২। রাস্তা ।
৩। টয়লেট ও গোসলখানা ।
৪। সেপটিক ট্যাংক ।
৫। ডাস্টবিন ।
৬। পুকুরের পাড় বাঁধাই ।
৭। পুকুরের ঘাট ।
৮। যাত্রী ছাউনি ।
৯। প্রাইমারী স্কুল, লাইব্রেরী, কিশোরী ক্লাব ।
১০। সোলার লাইট ।
১১। কমিউনিটি সেন্টার ।
১২। প্রশিক্ষন কেন্দ্র ।
১৩। টিউবওয়েল / মটর ।
১৪। কারীগরি প্রশিক্ষন কেন্দ্র, বয়স্ক শিক্ষাকেন্দ্র ।

উনাইসার মধ্যপাড়া মিডিসি
কমিউনিটি কর্ম-পরিকল্পনা ২

অগ্রাধিকার নির্নয়ঃ

১৫। কমিউনিটি ক্লিনিক ।
১৬। নিচু জমি / জোবা ভরাট ।
১৭। কিন্ডার গার্ডেন, হাই স্কুল, খেলার মাঠ ।
১৮। মাদ্রাসা, ক
১৯। কবরস্থান সৎকার ।

3.3.1 Outline

The following is an outline of how we have engaged the community in developing the improvement schemes in their settlement:

Step1: Participatory mapping. Community members map their settlement, following the procedures already described above. Social mapping is done ensuring the participation of all aspects of community members, i.e. male, female, youths, elderly, community workers and various stakeholders.

Step 2: Discussion on options. Based on the scale plans showing the existing situation, community architects discussed broad options with the community, aiming to develop an understanding of the improvements to housing and infrastructure that community members would like to see, as well as the constraints that stand in the way of making those improvements. Community have been encouraged to think how they would like to project their settlement in future for their better socio- economic living.

CDC members then expressed their desire in visual form of their dream and to see their dream come true after the project completion. This has been shown below so that the community and the project can assess the interventions in terms of achievements and fulfilling community needs.

CDC Members Dream of their Improved Settlement:

Step 3: Development of proposals. Community architects prepared schemes, taking account of the community 's expressed preferences and respecting constraints while trying to make the most effective use of available land.

Step 4: Community architects present their proposals in a community meeting. Provide those attending the meeting with plans outlining the proposals, asked to discuss the proposals and their reaction to them. We have encouraged them to suggest alternatives to any aspects of the proposals that they do not like.

The key points have then been recorded, emerging from this exercise and use these key points, together with the original proposals, to produce revised proposals that reflect the conclusions reached in the course of the meeting.

Step 5: Finalize proposals. Community architects finalized the revised proposals, present them to the community and then move into detailed design and costing.

4 CHAPTER: PROJECT IMPACT ON UNISHAR MODDHO PARA SETTLEMENT UPGRADING

4.1 Scope of improvement

It is depicted from the study that project will bring positive impact on the community such as vehicular accessed walkway, new walk way, pipe drain, new street light with post, multipurpose center, three wheeler passenger waiting area and garbage bin. Community people, among other issues have identified their needs during preparation of community action plan held on 10 December 2019 and re-visiting on 20 January 2020.

They have a variety of needs but based on mutual consensus they have finalized a list of priority issues to be addressed, namely 1. drain, 2. road, 3. toilet and bathroom, 4. septic tank, 5. dustbin 6. pond bank renovation, 7. pond ghat ,8. passenger shed, 9. primary school, library, youth club, 10.solar light,11.community center, 12. training center, 13. tubewell / motor,14. technical training center, education center for elders,15. community clinic, 16.low land/ ditch filling,17. kinder garden, high school, playground, 18. Madrasha, 19. graveyard renovation.

The community has good access to roads and transportation facilities around them but internal roads are very narrow, no vehicle can move, not even vans, rickshaws, auto-rickshaws, etc.

So, the community people are deprived of getting emergency services like ambulance, firefighting trucks/fire brigade, carrying coffin, etc. Road widening is the dire need here. Land donation is required for road widening, drain, dust bin, community centre, etc. Despite much problems, they are not willing to donate land. Initially community declined to donate land for development of their community but after elaborate discussion on the benefits they will receive, they have consented. They now desire improvement of roads, enhancement of internal walkways with drainage system, construction of latrines and washrooms, streetlights on existing and new pole, etc. Specific community proposed scope of works to improve their settlements are as follows:

- 990 m vehicular accessed improved walkway (RCC surface)
- 578.80 m new walkway (RCC surface)
- 62 new street light on existing post, subject to army approval.
- 59 new street light with post. Part of it is subject to army approval
- 1286.70 m U-RCC drain. Part of it is subject to army approval.
- 1043.50 meter pipe drain
- 02 three wheeler passenger waiting area. Subject to army approval
- Location of garbage bin is still under discussion with the community
- 01 multi -purpose center, to be built as an extension of existing building, at present used as “Moktob”. The extension part will be used as Training Center, CDC, Library center. Formal permission is required from the Land owner.

Table 4-1:Shared Roads and Drain List

Sl. #	House Number	Demand
01	004, 005	Road
02	006	Road
03	Comilla EPZ, 004, 005, 006, 007, 009, 010, 011 (subject to army approval)	Road
04	004, 005, 006, 007, 008, 011, 016 (by the water body)	Road + Drain
05	018, 019, 020	Road + Drain
06	029, 030	Road + Drain
07	036, 039A, 040A, 040B, 041, 038, 037	Road + Drain
08	031, 039 to main road	Road + Drain
09	031, 032, 033, 034 to main road	Road + Drain
10	128, 129, 130 to main road	Road + Drain
11	046, 047	Road + Drain
12	048, 048A, 048B, 049, 050	Road + Drain
13	125, 087A, 087B, 080, 069, 068, 067, 066A, 066, 065, 064, 062, 060, 058, 056, 055, 054, 051	Road + Drain
14	078, 080	Road + Drain

Sl. #	House Number	Demand
15	073 to main road (subject to army approval)	Road
16	057, 070, 072 to main road (subject to army approval)	Road
17	074, 076, 077, 082, 083, 087, 112	Road + Drain
18	094, 093, 090, 091, 092, 133, 088, 089, 096	Road + Drain
19	096, 095, 098, 097, 099, 101, 102, 103	Road + Drain
20	122, 123, 119, 118, 114, 113, 112 (subject to army approval)	Road + Drain

Table 4-2: Shared Sanitation Facilities List

Identity Nos of Houses	No. of Septic Tanks + Soak wells	No. of Shared Toilets	No. of Shared Bathrooms	User Household Nos.	Total Number of Users
001, 002, 003	1	1	1	4	12
005	1	1	1	2	7
008	1	1	1	3	9
009	1	1	1	4	10
012, 013	1	1	1	3	13
016	1	1	1	2	7
018	1	1	1	5	22
029, 130	1	1	1	6	22
031	1	1	1	4	13
039	1	1	1	5	16
042	1	1	1	3	14
043	1	1	1	3	11
046, 047	1	-	-	6	24
057, 058	1	1	1	6	15
062, 064	1	-	-	11	28
078	1	-	-	2	9
082	1	-	-	1	3
084, 085, 087	2	1	1	8	28
091, 092	1	1	1	2	7
094, 105	1	1	-	6	19
098	1	-	-	1	3
103	1	1	1	2	8
104, 106	1	1	1	3	10
116, 117, 118	1	1	1	3	12
119	1	-	-	1	123
120	1	1	1	3	11
123, 114	1	1	1	2	8
138	1	1	1	2	7

Above mentioned households' heads and their kin have agreed to provide land for improvement of their settlement, see Table 4-1 and Table 4-2.

A Community Led Layout Plan map showing proposed interventions is appended here as Annex 6.

4.2 Relocation Requirements

No relocation of the HHs will be required for the project intervention.

4.3 Shifting of Structures

May be some structures require shifting during construction.

4.4 Loss of Trees

Survey counts all types of trees belong to households. Trees are divided into three sizes such as big (height 16'+ and width 3'+), medium height (11'-15' and width 2'-3'), and small (6'-10' and width 1'-1.5'). There are a total of 98 trees and all are big in size. Out of those 98 big trees, three fruit trees will be affected. The project will plant 3-5 trees for one tree cut subject to availability of land following best national environmental project practices. These should be managed by the CDC. Community will own these trees after maturity.

4.5 Impacts on Livelihood and Income

As mentioned earlier that due to settlement development - construction for infrastructure development, their livelihood may be hampered. 3.23% have home-based business. The effected employees will resort to coping strategies, namely, 7.51 will expend money, 47.89 will have loss of money,12.68% both money and labour, and 31.92% will work hard.

4.6 Impact on Vulnerable Households and Female Headed Households

As mentioned earlier there are 32 including 10 female headed HHs identified as vulnerable. There is no possibility of negative impact of the project on them. Rather they can be involved in construction work as labor, if needed.

4.7 Impact on Cultural and Archeological Relics

There are cultural and archeological relics in the area.

4.8 Impact on Community Health and Safety and Mitigation Measures

It is reported during the survey that the respondents were unable to comprehend the disruption or the coping mechanisms that they need to face during construction period. Hence, there is no response.

Community Development Committee (CDC) will be responsible for supervising overall construction works and during that period they will try to minimize all sorts of hazards.

4.9 Community contribution for their settlement's improvement from project

Community is quite aware of the project and its positive impact but they are unable to comprehend the type of self-relocation that would be required by them.

4.10 Summary of Impacts

It is found from the above that improvement of settlement works will bring better communication, drainage system, safe water and sanitation, etc. During implementation the community people will face some problem in living, cooking, using toilet, taking bath, movement, etc. As it is a small-scale construction very few environmental hazards like dust and sound pollution, noise and traffic movement, etc. may occur.

5 CHAPTER: SOCIAL IMPACT MANAGEMENT

5.1 Scope and Context

As stated earlier, almost all of the inhabitants except tenants have land entitlements. All of the landowners have their constructed houses in own land. They need infrastructure development. National Housing Authority is working for giving better living for them in the form of housing solutions and necessary infrastructures development. Beneficiaries' requirement is to improve access roads, drainage development, safe water and sanitation, etc. Scope of risk as part of social impact is very less here. Despite it, management procedure is suggested here.

5.2 Mitigating to Communication/Movement Problem

As mentioned earlier, the community people are unable to comprehend about the disruption during project implementation.

5.3 Mitigation to Social and Environmental Hazards

Social issues will be tackled by the community as they are aware about these issues. CDC will try to discuss the issues with the community.

Construction works will be given to the competent contractor and CDC by following National Competitive

Bidding (NCB) and community-based contracting respectively. They will use environment friendly equipment for controlling sound pollution. Water will be sprayed regularly to remove dust pollution. Traffic movement will be managed by the suggested ways that culminated from the community consultation at the period of construction going on.

5.4 Fire Safety

It was learned from the Fire safety and civil defense department that they have the capacity to cover 200 meters from the fire safety vehicle or natural water reservoirs through hose pipe. The area we are working on have that access to water reservoirs that cover the maximum range.

In addition, it is advised from the project to provide necessary training on taking precautionary measures and firefighting during fire incidents. The training will also include supporting fire fighters by carrying their equipment and pipes to the affected area.

5.5 Impact Management on Poor and Vulnerable Households

As we already know that project intervention will not hamper life of any of the vulnerable households. Despite, they will be taken care in giving better opportunity in terms of their livelihood by employing them in the construction works as per their competence.

5.6 Community Contracting

To provide project benefits to community members living in the area, an arrangement has been designed to offer few implementation physical works like construction of few IRD subject to engineer's decision to the CDC. As mentioned earlier following Annex 8 of WBOM, a Community Contract, based on the Community Action Plan (CAP) is being drafted, which will be shared with the CDC and will be approved by the NHA following appropriate institutional set up.

5.7 Eligibility for Housing Loans

According to PKSF's lending policy, households having minimum monthly income is BDT 10,000.00 are eligible for housing loan. The loan range-based households' income is listed in Table 5-1 below. Loan range varies between BDT 80,000.00 and BDT 4,00,000.00 depending on monthly household income.

Table 5-1:Loan Affordability based on Income Range

Sl. No.		Monthly Income in BDT	Range of Loan in BDT
1		10,000-25,000	80,000-2,50,000
2		25,001-40,000	250001-400000

As per affordability criteria in terms of monthly income, about 92.25% households are eligible for getting housing loan.

Table 5-2:Loan Affordability of the HHs as per PKSF's Criteria

Sl. #	Range of Monthly Income (in BDT)	Nos. of HHs	Percentage (%) Total HHs (258)
1	10,000-25,000	204	79.07
2	25,001-40,000	23	8.91
3	40,001+	11	4.26
Total		**238**	**92.25**

We have seen earlier in section 2.2.1 that average monthly income per household is BDT. 17,886.00 and average monthly expenditure is BDT.14,545.00 About cent per cent households have savings. Main source of loan is reported from NGO/CBO. They have outstanding loan but those are not expired for repayment.

5.8 Restoration of Income and Livelihoods

As mentioned above no disruptive impact on income and livelihood is apprehended here. Despite, vulnerable people will get benefit with job opportunity in construction works.

5.9 Social Safeguard Issues

During construction social safety of the community and of the employees should be taken care and ensured. Contractor will complete his/her construction works as per given schedule so that people do not suffer due to delayed construction. If construction delays for contractor's own reason, they will give alternate pavement for the inhabitants. If construction delays more than stipulated period of time due to natural calamities or by executing agency in any case, NHA will provide required support to them with the consultation of CDC.

Contractor will put safety signboard with warning signs and restrictive fencing for the community people. He/she will take mitigating measures for sound and dust pollution. Traffic management plan should be given by the contractors before work starts. Privacy of the community will be ensured.

No child labour will be deployed in construction. Contractor will ensure maintaining ILO provided core labour standards. Contractors will keep complaint books for community in an easily accessible place.

A checklist to ensure social safeguard issues have been prepared for the contractors to follow and attached as Annex 8.

6 CHAPTER: CITIZEN ENGAGEMENT PLAN

The stakeholder consultation is an integral part of the social assessment and aims to provide a two-way communication channel between the stakeholders and the scheme proponents.

6.1 Objectives

The objectives of the stakeholder consultations are to:

i). Develop and maintain communication links between the scheme proponents and stakeholders,

ii). Provide key project information to the stakeholders, and to solicit their views on the scheme and its potential or perceived impacts,

iii). Ensure that views and concerns of the stakeholders are incorporated into the scheme design and implementation with the objectives of reducing or offsetting negative impacts and enhancing benefits of the proposed scheme,

iv). To provide feedback to the stakeholders on the issues raised and the solutions planned related to project scheme.

6.2 Identification of Stakeholders

Stakeholders are people, groups, or institutions, which are likely to be affected by the proposed project (either negatively or positively) or benefited by the project interventions or those who can influence the outcome of the project. Stakeholders have been identified through internal discussions, community meetings, key informant interviews and literature review. Generally, a distinction is made between groups of stakeholders, the primary and secondary stakeholders and key stakeholders. The primary stakeholders are the stakeholders who are directly affected or benefited by the project including the community members in the potential slums for upgrading and those will be affected due to the interventions and acquisition of land for slum upgrading. The secondary stakeholders are NGOs, community-based organizations, and community development projects in the project area. The key stakeholders are government agencies, development partners, media, community leaders, civil society, traders, construction laborers and consultants. At the inception of the project a stakeholder mapping has been done. Since it is a new type of housing related project government departments, related activities implementing organization, community-based organization (CBO) and like minded other organizations are associated to the project. Here, primary stakeholders are community members who are directly affected or benefited by the settlement upgrading interventions. Palli Karma Shahayak Foundation (PKSF), TMSS and other CBO's are secondary stakeholders. Key stakeholders are mainly NHA under MoHPW with main contact point WB, CM&DS consultants, Community Leaders, Civil Society, Traders, Contractors, etc. NHA is being supported by Cumilla City Corporation, Cooperative Society etc.

6.3 Participation of Stakeholders

Stakeholder's participation has been engaged by the project through workshop, mass meeting, screening of settlement, need assessment of the community, layout preparation, housing development design, etc. In the kick -off meeting, held on 4 December 2019 of the project NHA has tried to get all stakeholders together in view of introducing the project and its objectives and seeking cooperation from them as well. Invited List of Stake holders for Kick -off Meeting – Annex 7. Different types of stakeholders have been engaged in community mobilization, poor settlement and vacant land mapping (SLM), Enumeration Survey, CBO assessment, Social Mapping, CBO Formation, Conducting Drone Survey, Environmental Impact Assessment (EIA), Land Tenure Assessments, Land Transferring to the NHA, etc.

6.4 Feedback from Consultation

It has been seen that all stakeholders are cordial in implementing the project. They appreciated project approach and extended cooperation in activities the project performed so far. All the participants actively participated in the discussions highlighting the need for preparing town level infrastructure plan vis-à-vis improving the living condition of the low-income settlements of Cumilla City Corporation. Information Disclosure Measures

In view of ensuring stakeholders engagement and to give clear conception regarding project objectives and activities information disclosure measures have been taken by NHA. A brochure has been developed.

6.5 Stakeholders Engagement during operation phase

As mentioned earlier stakeholders has been engaged in community selection, planning and design, etc. They will be engaged in construction, supervision and monitoring as part of settlement implementation committee. They will also contribute in voluntary relocation, cooperation with NHA and contractors, voluntary labour giving, support vulnerable HHs shifting and rebuilding their houses. etc. if required Here, community will be contracted for infrastructure construction works.

6.5.1 Implementation and stakeholder engagement process

At the beginning of the construction, Settlement Implementation Committee (SIC) will be formed comprising of five members- two from CDC and three from primary group members.

Key position holding by Female. Out of five members three will be from PG Member and two from CDC. Unskilled labour will be hired from the same community for employment creation and skill development. In addition, the process improves leadership quality and construction management capacity will be enhanced. Females will get priority in this process. Gender sensitive issues will be considered during the design and construction phase.

6.5.2 Community Procurement

In case of CBC contract, CDC will be responsible for procuring the construction materials, maintaining standard procurement rules. The accounts will be maintained in a transparent way by the CDC. CDC will display all the procurement related information in front of the CDC Office.

6.5.3 Meeting minutes

All the documents related with the construction will be recorded and kept by the community themselves. Those will be opened for all, ensuring access to information.

6.5.4 Social Audit Committee

The quality of the construction material and works will be maintained by the social audit committee. The committee, along with CDC representation, will visit regularly the construction site and will get feedback to the SIC and contractors. They will work in parallel for maintaining construction schedule and quality of works.

6.5.5 Transparency and Accountability

Information board will be established at the construction site and CDC office. The implementation progress of physical works will be updated and displayed regularly on the board. The SIC, CDC and contractor representatives will sit together for maintaining the quality and quantity within the stipulated time frame.

7 CHAPTER: GRIEVANCE REDRESS MECHANISM

7.1 Complaints and Grievance Mechanism

Beneficiary selection and displacement due to infrastructure development induce social and environmental concerns. Slum upgrading and urban infrastructure development and improvement have a more complicated situation due to the density of settlement and rapid growth in urbanization. It is very likely that communities will have questions and complaints and in some cases suggestions on alternative options for location and design for housing solutions. The beneficiaries and the likely affected persons for project purpose may have issues of inclusion and participation and recognition of losses and the compensation process applied for them.

A project -specific grievance redress mechanism (GRM) is needed to establish to receive, evaluate, and facilitate the resolution of affected persons' concerns, complaints, and grievances. Considering the context, the project has formed a Grievance Redress Committee (GRC) to answer to queries, receive suggestions and address complaints and grievances about any irregularities in application of this SMP for inclusive project design, and assessment and mitigation of social impacts.

Based on consensus, the procedure will help to resolve issues/conflicts amicably and quickly, saving the aggrieved persons from having to resort to expensive, time-consuming legal action. The procedure will, however, not preempt a person's right to go to the courts of law. affected persons/households will be informed about their rights and of the procedures for addressing complaints during consultation and survey.

7.2 Grievance Focal Points

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

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

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

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

7.3 Formation of Grievance Redress Committee (GRC)

To address grievances of affected persons, as a requirement of Operational Manual and Social Management Framework (SMF) LICHSP has formed two-tier Grievance Redress Committee (GRC) in

project level and local level on 2nd January 2018 with memo no. jagrika/LICHSP/2016-17/05. These are as follows:

Table 7-1: Grievance Redress Committee

Sl. No.	Members	Position
1	Project Director, Low Income Community Housing Support Project	Convener
2	Superintending Engineer (SE), Dhaka Circle, National Housing Authority	Member
3	Deputy Director-1/2 (Land and Asset Management), National Housing Authority	Member
4	NGO representative (Sirajganj/Cumilla/Narayanganj)	Member
5	Social Development Specialist, Low Income Community Housing Support Project	Member Secretary

District/Municipal Level Unit

Sl. No.	Members	Position
1	Superintending Engineer (SE), Relevant Circle, National Housing Authority	Convener
2	Representative, (Sirajganj Pourashava/Cumilla City Corporation/Narayanganj City Corporation)	Member
3	Representative, CDC (Sirajganj/Cumilla/Narayanganj) (A woman representative from CDC will join if the complainant is a woman)	Member
4	NGO representative (Sirajganj/Cumilla/Narayanganj)	Member
5	Community Architect (CSS), Community Mobilization, Design and Supervision Consultant, LICHSP	Member Secretary

Office Order of the GRC is attached herewith Annex 9.

District /Municipal Level Unit office formation order is under preparation.

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

In addition to the mentioned above GRCs, one GRC has been formed in community level with the members of Community Development Committee (CDC) in view of sorting out grievances in CDC level first. This is as follows:

Community Level Unit

Sl. No.	Members	Position
1	Chairperson, CDC	Convener
2	Urban Community Mobilizer, CSS, LICHSP	Member Secretary
3	Cashier, CDC	Member
4	Primary Group (PG) member	Member
5	Primary Group (PG) member	Member

7.4 Complain resolution process by GRC at Community Level

The scope of work at Community Level Unit.

1. GRC will open a case register at the CDC.
2. The grievance/case will be registered in the case book with a serial number, stamp and receiving date.
3. They will covey a meeting with the GRC members and complainer.
4. The meeting minutes will be recorded thoroughly in the GRC resolution book with the consensus of all.
5. They will try to solve the issue at the community Level by themselves within 14 days.
6. If the issue remains unsolved, it will be taken to the district Level Committee by the CDC and complainer.
7. The issue will be registered in the closing book with a serial number, stamp and receiving date.

7.5 Complain resolution process by GRC at District Level

The scope of work at District Level Unit.

1. GRC will open a case register at the CSC office
2. The grievance/case will be registered in the case book with a serial number, stamp and receiving date.
3. They will covey a meeting with the GRC members of District Level, community Level representative and complainer.
4. The meeting minutes will be recorded thoroughly in the GRC resolution book with the consensus of all.
5. They will try to solve the issue within 15 days.
6. If the issue remains unsolved, it will be taken to the Project Management Unit Level Committee by the district committee and complainer.
7. The issue will be registered in the closing book with a serial number, stamp and receiving date.

7.6 Complain resolution process by GRC at Project Management Level Unit

The scope of work at Project Management Level Unit.

1. GRC will open a case register at the PMU office
2. The grievance/case will be registered in the case book with a serial number, stamp and receiving date.
3. They will covey a meeting with the GRC members of Project Management Unit Level, District Level Unit representative, community Level representative and complainer.
4. The meeting minutes will be recorded thoroughly in the GRC resolution book with the consensus of all.
5. They will try to solve the issue within 15 days.
6. If the issue remains unsolved, the decision will be taken by casting vote.
7. The issue will be registered in the closing book with a serial number, stamp and receiving date.

7.7 Scope and Jurisdiction of GRC at Project and District Level

The scope of work and jurisdiction of GRC are:

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

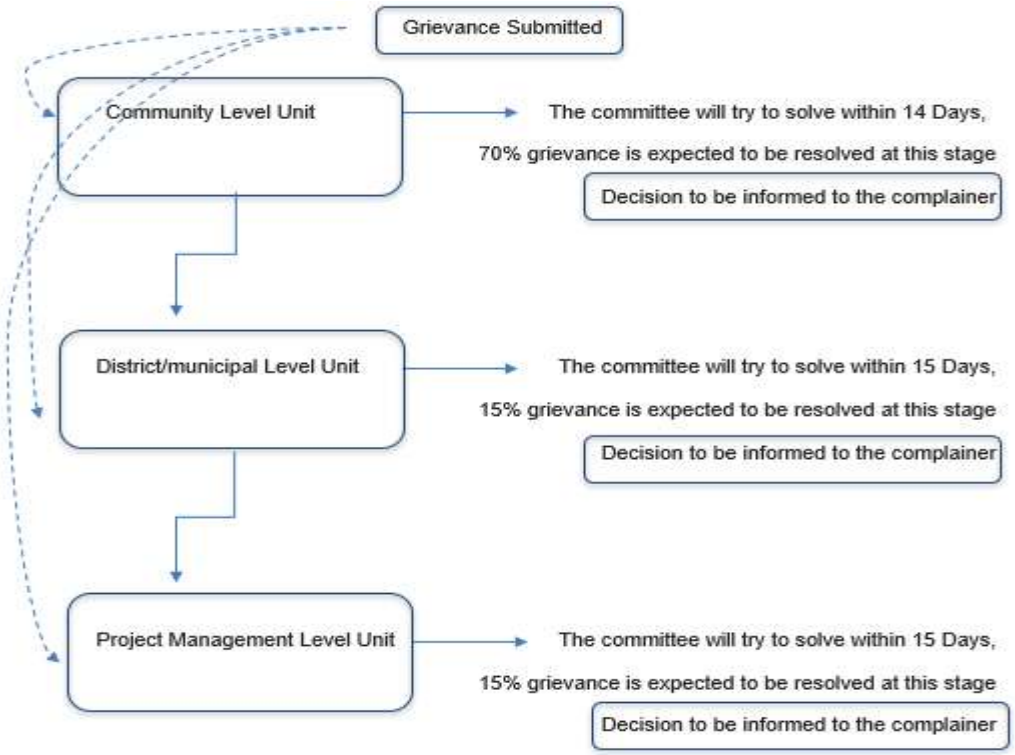
7.8 Filing Grievance Cases

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

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

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

Table 7-2:Grievance solving communication tree



7.9 Grievance Management and Monitoring

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

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

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

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

Grievance resolution will be a continuous process during settlement implementation. The CSSs and PMU will keep records of all resolved and unresolved complaints and grievances (one file for each case record) and make them available for review as and when asked for by IDA and any other interested persons/entities. The CSSs will also prepare periodic reports on the grievance resolution process and publish these on their websites. NHA will consolidate reports from the CSSs on GRM and post in their website.

8 CHAPTER: INSTITUTIONAL ARRANGEMENTS

8.1 Introduction

The National Housing Authority (NHA), under the Ministry of Housing and Public Works (MoHPW), will be the primary GoB counterpart agency, and the main contact point with the Bank for all matters relating to project implementation. Community Support Centre (CSC)and Interagency District Committees (IDC) will be established as facilitating institution at the city level. NHA is and will be responsible for undertaking all studies, design, and implementation of this project. It will also be responsible for operation and maintenance (O&M) of the project after its completion. The project encourages adopting and practicing participatory process in settlement planning and implementation. The project is promoting the community operating through Community Development Committee (CDC) for materialization of housing solutions. CSC at the city level will assist the CDCs in identification, planning and implementation of housing solution settlements and the IDCs will facilitate contract bidding and evaluation after the investments are approved for implementation by NHA.

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

8.2 Project Management

8.2.1 Project Steering Committee (PSC)

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

8.2.2 Project Management Unit (PMU)

The NHA has set up a Project Management Unit (PMU) for overall management of the project. The PMU is staffed with a Project Director, Deputy Project Director, as well as Procurement, Financial Management Specialist, Environment Specialist, Social Development Specialist and Monitoring & Evaluation Specialist. The PMU also hired one senior and one junior engineer to be placed in each town, under the supervision of the NHA, to assist with the supervision of works at the field level. The credit line in Bangladesh Bank is being managed as a separate window. Staff from Bangladesh Bank oversee the qualification process of financial intermediaries and manage the credit line on behalf of NHA. Goods in the form of office equipment or additional staffing is being procured by NHA on behalf of Bangladesh Bank. The roles and responsibilities of the PMU officials and staff have been mentioned clearly in their Terms and Conditions of the contract.

8.2.3 NHA-Field Offices (XEN and SDE)

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

1. Maintain liaison with DC office, City Corporation/Municipalities, etc;
2. Monitor various activities related to scrutinize and selection of the communities for upgrading of housing facilities, construction of houses, resettlement and rehabilitation, income and livelihood restoration, etc.

3. Ensure that households have been properly selected for upgrading of their houses;
4. Assist and advice NHA Social Development Specialist in matters related to social development and safeguards compliance.
5. Review plan of actions and monthly/periodic reports submitted by consultants.
6. Participate in regular meetings.
7. Attend meetings and participate in Grievance Redress Committee meetings for redress of grievances.
8. Organize disbursement of compensation/benefits checks to affected persons
9. Monitor relocation of the households in new location within given timeline
10. Liaison with concerned department for inclusion of affected persons in income generating schemes of programs.
11. Maintain record of physical and financial progress of the project implementation.

The NHA field offices is being assisted by project consultants in performing their management actions.

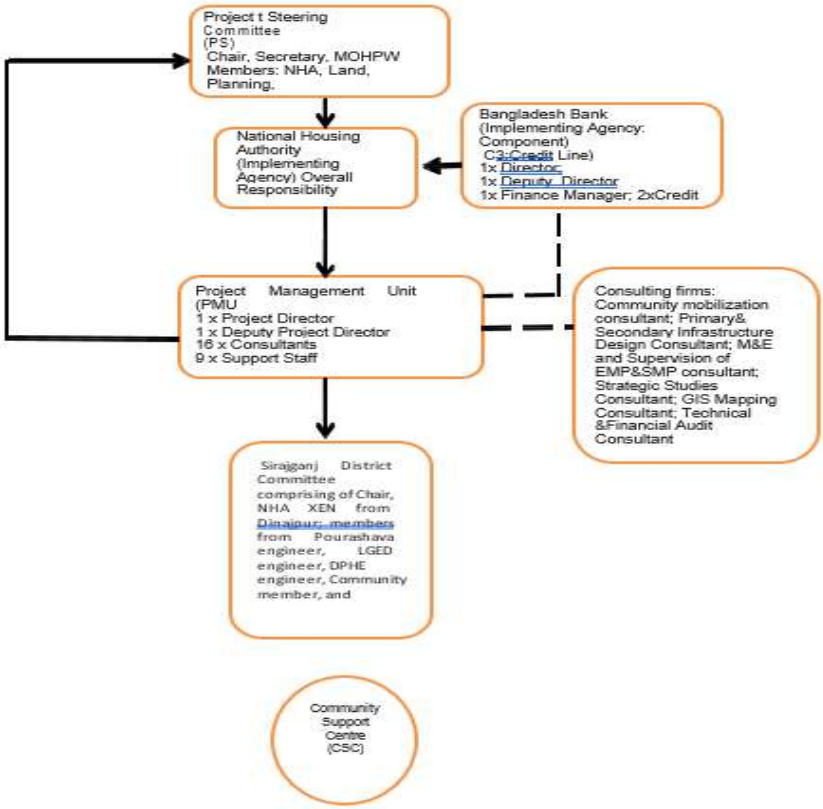


Figure 10: Project Management Organogram, NHA

8.2.4 Community Mobilization, Management & Design Supervision Consultant

The project consultant engaged by NHA for identification, design and implementation supervision of settlements has staff resources on social management. The Consultant team includes one Senior Social Development Specialist (SDS) and one Junior SDS. The senior SDS will be working at the policy and management level while the junior one will be completely field-based to carry out various social mobilization, social screening and impact assessment, consultation and other activities. The consultant and CSS assist the communities in preparation and design of settlements and help NHA in settlement appraisal and approval. The project consultant is playing vital role in overall activities of the project implementation. The required land/area for project implementation will be made encumbrance free prior to start civil works construction.

8.3 Community Resource Centers (CRCs)

Community Support Centre (CSC) will be established. CSC provides technical assistance to selected communities through community mobilizers, community architects (willing to and capable of designing low-cost housing infrastructures in selected communities), engineers, social and environmental support, and financial specialists. The CSC is being overseen by the PMU, with key consultant staff visiting frequently to monitor and supervise the quality of work.

8.4 District/Municipal Committees (D/MC)

Civil works construction will be outsourced through competitive bidding to reputable and experienced contractors. The tendering bid evaluation and award will be undertaken through an interagency committee established at the city level.

District Committee/Municipal Committee formation office order is under preparation. Tendering would be done through e-tendering, with a copy of the tenders received in the Deputy Commissioner's office in each of the towns. NHA recruited engineers (2 per city, one professional engineer and one diploma engineer) will assist NHA to supervise the construction quality, with verification to be undertaken by the IDC. Payments are to be made directly from NHA in Dhaka, upon verification and certification of the works. Technical assistance will be provided to community groups to supervise the quality of construction, so as to promote high levels of participation. Small works contracts that are technically simple could also be executed through community contracting, through existing channels that are established in the selected communities.

8.5 Management of Social Concerns and Impacts

The project is utilizing an all-inclusive participatory process in settlement planning and implementation. After settlement is identified at the community level, social assessment has been carried out including social screening, social impact assessment, and community consultation during settlement planning. NHA with assistance from the consultants will ensure social screening of each settlement at identification and planning stages to identify social development and safeguards compliance issues and social impacts associated with the development of housing facilities. Social management plan (SMP) has been prepared based on results of social screening and social impact assessment and approved by NHA for social development and safeguard compliance prior to civil works construction. NHA is facilitating selection, design and implementation of settlements in accordance with the following guidelines:

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

8.6 Social Management in Settlement Cycle

NHA and CDCs ensured inclusion, participation, transparency, and social accountability in settlement selection, design and implementation through disclosure, consultation and participation. Settlements for housing solutions has been identified at the community level through civic engagement within CDCs and finalized after availability of lands and feasibility study. Initial social screening has been carried out at the feasibility stage and as per results of social screening, social impact assessment (SIA) has been carried out at the planning and design stage. Social Management Plan (SMP) for this project has been prepared for mainstreaming social development agenda based on the findings of SIA.

8.7 Implementation Schedule

The following table presents tentative schedule for infrastructure development:

Table 8-1: Implementation Schedule for Work Packages Unaishar Moddho Para

		2020									2021			
Item No.	**Name of Work**	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21
Works under NCB (Electrification, Multi-Purpose Community Center, Shard Road and Drain etc.)														
1	Invitation of Tender													
2	Tender Evaluation													
3	Award of Contract													
4	Contract Signing/Work Commencement													
5	Construction works													
Works under CBC (Pipe drain with walkway, Sanitation super structure etc.)														
1	Agreement with CDC													
2	Commencement of Work													
3	Construction works													

9 CHAPTER: MONITORING AND REPORTING

9.1 Introduction

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

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

9.2 Internal Monitoring

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

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

9.3 External Review and Evaluation

External review and evaluation will be carried out to assess how effectively and efficiently social development and social safeguards issues have been identified and mitigation measures planned and implemented. An independent consultant (individual expert or an organization) will be employed by both NHA for carrying out independent review and evaluation. The external review and evaluation will specifically assess

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

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

9.4 Monitoring Strategy

Monitoring in the project will be done in a participatory manner and will be a bottom up process. The participants in monitoring and evaluation particularly in reporting the grassroots level activities on social management in settlement development planning and implementation will be the beneficiary communities including the members of the CDCs and other stakeholders. Self-monitoring by communities through CDC will be a main input to both internal and external monitoring. A set of measurable social development and safeguard compliance indicators will be developed by NHA for collection of information on changes from the settlement area. These indicators will be identified in consultation with the communities and fine-tuned by the CSC. The project consultant will facilitate the process of identification of indicators on process, output and impacts of the project interventions in selected communities.

9.5 Indicators for Social Management Plan

Social development processes have several intricacies. Social development activities as per agreed SMP adopted as per the SMF will be monitored using following indicators. Data regarding these indicators will be collected periodically and will be analyzed to find the outcomes of the processes. However, these indicators are as follows:

Table 9-1:Indicators for Social Management Plan

Inclusiveness	1. Options and equity issues of vulnerable communities considered in settlement identification and design for housing solutions and basic infrastructure services Settlement screening done Stakeholders participation ensured Census of the HHs Existing water facilities Existing sanitation facilities 2. Settlement budget and components, construction timetable and contractor's information are discussed in CDC meetings Contractors follow given schedule Community participated in housing development Employees get facilities as ILO Core labour Standard.
Participation	3.CDCs is formed Representation of women and vulnerable groups in CDCs 4. GRC is formed Representation of women and vulnerable groups in GRCs are ensured 5. Community Consultation done Representation of women and vulnerable groups, occupational groups, men and women in consultation process Community mobilization done 6. Beneficiary options reflected in settlement design and implementation Community people preferred plan and design for housing development
Transparency	7. Disclosure of project information, SMP and other social development and safeguard plans

	8. Community awareness about the settlement and the social management issues and policies
Social Accountability	9. Feedback from communities carried for design and implementation support by NHA 10. GRC is functioning Grievance petitions received at CDCs and at GRCs Nos. of complaints Hearing done Grievance cases resolved Grievance cases unresolved 11. Representation of community peoples in monitoring process

9.6 Institutional Arrangement for M&E

In the execution of the project, the PMU/NHA will be responsible for the implementation of the Social Safeguard measures through their contractors who would be accountable to the NHA. Therefore, under the PMU/NHA Social Safeguard Management Unit (SMU) is established. The SMU will be working under the close supervision of the PMU/NHA and reporting to the Project Director of the PMU. The Project Director with the help of Deputy Project Director and Monitoring and Evaluation Expert of Project Management Unit (PMU) is responsible for overall supervision and implementation of the settlement development and social management plan. The Executive Engineer, NHA will carry out field level monitoring of the social management and site supervision for settlement development. As a bottom up process grassroots level monitoring will be done by the beneficiaries i.e., members of CDC and other stakeholders.

In addition, the contractor shall have a Social Safeguard Officer on the site who will be responsible for all social safeguard issues and SMP implementation.

Social Management Unit will make sure that all project staff and counterpart who are involve in project implementation receive both initial and ongoing social safeguard awareness and training enough to ensure they are familiar with their environmental and social safeguard responsibilities under the SMP.

9.7 Reporting

The implementation will be going on as required for each project component in line with the construction timetable and frameworks established for surveying and consultation, management and monitoring. SMU/PMU will have responsibility for social aspects of the projects. Supervision undertaken will also cover these aspects.

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

- Quarterly Progress Report indicating progress on social development issues, and social safeguards including land acquisition and implementation of any impact mitigation plans (with and without land acquisition) adopted by the individual CDC;
- Updates for formal supervision missions, if the report produced for the current quarter is deemed not sufficiently informative.

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

ANNEXES

ANNEX 1: CHECKLIST FOR SETTLEMENT IDENTIFICATION

Settlement Assessment Sheet

Name of City Corporation / Pourashava: ……

Date …… (d/m/y)

Settlement Identification No: ……

Ward No.	:	
Name of Settlement	:	
Age of Settlement	:	
No. of Housing Units	:	
No. of Households	:	

No.		Indicators and Determinants	Determinant Value	Qualified Value
1.0		**Land Owner**		
	1.1	Private owner's land (Land lords)	1	
	1.2	Government owned land	2	
	1.3	Local Government land (Pourashava/CC)	3	
	1.4	Land owned by Occupants	4	
2.0		**Type of Occupancy (Tenure)**		
	2.1	Squatter and squatter tenant – Illegal	1	
	2.2	Tenant without contract – user right	2	
	2.3	Legal tenant with contract – leasehold right	3	
	2.4	Individual owner – freehold right	4	
3.0		**Nature of Housing**		
	3.1	Temporary	1	
	3.2	75% semi-permanent	2	
	3.3	50% permanent and 50% semi-permanent	3	
	3.4	75% or more permanent	4	
4.0		**Water supply (over 75% coverage)**		
	4.1	No drinking water supply within community	1	
	4.2	1 Common water tap/ tube well more than 15 HH	2	
	4.3	1 Common water tap/tube well shared less than15 HH	3	
	4.4	Individual pipe water /tube well	4	
5.0		**Availability of Toilet**		
	5.1	No toilet available within community	1	
	5.2	1 Toilet with limited access (1 per more than 15 people)	2	
	5.3	1 Toilet with ease access (1 per less than 15 people)	3	
	5.4	Individual toilet available	4	
6.0		**Drains**		
	6.1	No drains and stagnate water	1	
	6.2	No drains	2	
	6.3	Open drains with good flow of water	3	
	6.4	Masonry drains covered and well maintenance	4	
7.0		**Types of Access Roads**		
	7.1	No proper access roads /paths	1	
	7.2	Earth/Gravel with poor maintenance	2	
	7.3	Paved without proper side drains & poor maintenance	3	
	7.4	Paved with proper side drains & well maintenance	4	
8.0		**Electricity for private use**		

No.		Indicators and Determinants	Determinant Value	Qualified Value
	8.1	Not available, main line still not come to the area	1	
	8.2	Not available but main line is near to the settlement	2	
	8.3	Available with insufficient street lights	3	
	8.4	Available with street lights	4	
9.0		**Municipal Solid Waste Collection Service**		
	9.1	Not available, open dumping within settlement	1	
	9.2	Available, no regular collection	2	
	9.3	Regular collection and unload in communal bin	3	
	9.4	Regular house to house collection service available	4	
10.0		**Enrollment of Children to Schools**		
	10.1	Less than 25% Children go to schools	1	
	10.2	25% - 50% Children go to schools	2	
	10.3	75%-50% Children go to schools	3	
	10.4	More than 75% Children go to schools	4	
11.0		**Occupation**		
	11.1	Over 50% of family members are unemployment	1	
	11.2	25% - 50% of family members are self-employed	2	
	11.3	Over 50% of family members are self-employed	3	
	11.4	Over 50% families with regular employment & better income	4	
12.0		**Access to Civic Facilities**		
	12.1	Not available within the settlement but limited access	1	
	12.2	Not available within the settlement but easy access	2	
	12.3	Available with limited access	3	
	12.4	Available with easy access	4	
13.0		**Household Income**		
	13.1	Over 75% of households' monthly income very low	1	
	13.2	50% of households' average monthly income low	2	
	13.3	50% -75% of households' monthly income medium	3	
	13.4	Over 75% of households' monthly income high	4	
14.0		**~~Coverage by~~ Savings & Credit activities**		
	14.1	Not available	1	
	14.2	Less than 50% families	2	
	14.3	75% - 50% families	3	
	14.4	Over 75% families	4	
15.0		**Risk and Vulnerability ~~–~~ Annual Flood**		
	15.1	Annual/remained over 6 months/more than 6 feet high	1	
	15.2	Annual/remained 4 to 6 months/more than 4 to 6 feet high	2	
	15.3	Annual/remained 2 to 4 months/more than 2 to 4 feet high	3	
	15.4	No Annual Flood	4	
16.0		**Risk and Vulnerability – Eviction**		
	16.1	Identified/unavoidable (privately owned/not owned land)	1	
	16.2	Identified /avoidable (privately owned/not owned land)	2	
	16.3	Not identified/avoidable (privately owned /not owned land)	3	
	16.4	No potential eviction /privately owned land	4	
	Total Score			

Services Available in the Community

No.	Services	Service provider

Settlements Prioritization Chart

Score per character	Type of settlements	Range of total score per settlement	Levels of Priority
1	Extreme Poor	16 to 24	1st
2	Very Poor	25 to 40	2nd
3	Poor	41 to 56	3rd
4	Not poor	57 to 64	4th

ANNEX 2: SOCIO-ECONOMIC SURVEY QUESTIONNAIRES

Low Income Community Housing Support Project

স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা প্রকল্প

Questionnaire for Household Socio-economic Survey

Form No. | | | | | |

01. Household ID Number : | | | | | | | | 02. Holding Number: | | |

03. Settlement Number : | | | 04. Name of Pourashava: _____

05. Name of Head of HH : _____ 06. Religion: |

1=Muslim, 2=Hindu, 3=Christian, 4=Buddhist

07. NID Number of the Head of HH: | | | | | | | | | | | | | | | | |

08. Mobile Number of the Head of HH: | | | | | | | | | | |

09. Household member information:

Sl. #	Name	Sex	Relation with Head of HHs	Age (Year)	Marital Status	Education	Occupation		Monthly Income (BDT)		Health Condition
							Primary	Secondary	Primary	Secondary	
1											
2											
3											
4											
5											
6											

Coding:

Sex : 1=Male; 2=Female, 3=Transgender

Relation with HHs : 1=Self; 2=Spouse; 3=Son; 4=Daughter; 5=Father; 6=Mother; 7=Brother; 8=Sister; 9=Father in law; 10=Mother in law, 11=Daughter-in-law; 12=Sun-in-Law; 13=Grand Son; 14=Grand Daughter; 15=Others (Specify)

Marital Status : 1=Married; 2=Unmarried; 3=Widow; 4=Divorced; 5=Separated.

Education : 0=Illiterate; 1=Can Read & Write; 2=Primary (Class 1-5); 3=Secondary (Class 6-10); 4=SSC/Dakhil; 5=HSC/Alim; 6=Graduate/Fazil, 7=Masters/Alim; 8=Vocational Education; 9=Others (Specify).

Occupation : 1=Rickshaw/Van Puller; 2=Skilled Day Labor; 3=Unskilled Day Labor, 4=Agri Day Labor; 5=Small Business; 6=Driver; 7=Service; 8=Security Guard; 9=Livestock; 10=Hawker; 11=Transport labor; 12=Home based Business; 13=House Wife, 14=Unemployed, 15=Others (Specify)_____

Health : 1=Healthy; 2=Mentally Disabled; 3=Physically Disabled; 4=Others (Specify)_____

10. Duration of living in the present settlement | | Number of years

11. Homestead Land extents of the HHs. | | | Decimal

12. Extents of other Land of the HHs (if any). | | | Decimal
(Having cultivable & non-cultivable land in any place of BD)

13. Land holding condition of existing Homestead Land. [ ] 1=Own; 2=Govt.; 3=Municipality; 4=Others Land/Private

14. Information about other Assets of the HH:
(such as Domestic animals, trees, animals, trees, professional equipment, transport equipment, financial assets, Jewelry, recreational equipment, mobile phone, Furniture, TV etc.)

Sl. No.	Type of Assets	Quantity	Value

Sl. No.	Type of Assets	Quantity	Value

15. In case of homebased small business, please provide employees' information (other than household members engaged):

Sl.#	Type of Business	Number of Employees	Duration of Employment	Remuneration (Daily)

16. Will they (employees) be affected during development of settlement? [1] Yes [2] No

17. If yes, how they will be managed? _____

_____

18. Status of ownership of the housing structure: [ ][ ][ ][ ][ ] 1=Rented; 2=Owner built; 3=Own Purchased; 4=Owner inherited

[If rented ask Q 19-24 only to renters]

19. If rented, monthly rent BDT: …….

20. How much proportion of his/her land has the owner rented out to you? _____%

21. Please tell me, do you feel that you are a member of this community? [1] Yes [2] No

22. Are you happy with your present housing condition? [1] Yes [2] No

22.1. If yes, to what extent? _____%

22.2. If no, do you want improvement of this housing? [1] Yes [2] No

22.2.1. If yes, are you willing to pay more in rent if housing condition is improved? [1] Yes [2] No

22.2.2. If yes, to what extent? _____%

23. Do your landlord live in your same residing premises? [1] Yes [2] No

24. What is the relationship between you and landlord? [ ] 1=Bad, 2=Moderate, 3=Good, 4=Very Good, 5=Others (Specify)_____

25. Description of Structure **(Use code for M, C & U given bellow the table)**:

Sl. No.	Housing Information	Use	Shared /Not Shared	No. of Structure	Size (Sft)	Roof			Plinth			Fencing			Door			Windows		
						M	C	U	M	C	U	M	C	U	M	C	U	M	C	U
01	Main Room / Living Room																			
02	Kitchen																			
03	Veranda																			
04	Bathroom																			
05	Latrine																			
06	Tube well																			
07	Store																			
08	Pillar																			
09	Boundary wall																			
10	Shop																			
11	Others (specify)																			

Codes for **'Use'**
1=Residential; 2=Commercial; 3= Others (specify)

(M)=Codes for **'Materials Used'**
1=Brick/Cement; 2=C.I.Sheet/Tin; 3=Hamp/Straw/Bamboo; 4=Wood; 5=Thai Aluminum; 6=Earthen; 7= Plastic wood; 8=Other Specify.

(C)=Codes for **'Condition'**
1=Very Good; 2=Good; 3=Moderate; 4=Poor; 5=Very Poor

(U)=Codes for '**Wants to Upgrade/Renovate'**
1=Yes; 2=No

Shared/Not Shared = If **'Shared'** please mention number of HH using & if **'Not Shared'** write NS in the relevant column**.**

26. Information on affected trees:

Name of Tree	Type	Quantity			Yearly Income (in BDT)
		Big	Medium	Small	

Type Code: 1=Fruit trees; 2=Wood trees; 3=Bamboo; 4=Banana; 5=Medicinal; 6=Others (Specify)

27. Household Monthly Average Expenses:

Sl. #	Item	Monthly (BDT)	Remarks
1	Food		
2	Transport expense		
3	Utility Bills (Water, Electricity, Gas, Wood, Kerosene etc.)		
4	Rent (House, Land, Shop etc.)		
5	Medical Expenses		
6	Mobile & other Communication related expenses		
7	Cosmetics (Soap/Cream/Hair Cut/Shampoo etc.)		
8	Recreation		
9	Education (Tuition Fee, Book, Stationeries etc.)		
10	Clothing/footwear		
11	Utensils, Furniture, Fridge, Television, CD etc.		
12	Tax (income tax, holding tax, land return)		
13	Investment Expenditure		
14	Marriage, Funeral and other ceremony		
15	Others (Specify)		

28. Did you spend any large amount of money for any purpose during last six months? **Yes** ☐ **No** ☐

28.1. If 'Yes', fill-up the following table;

Sl. #	Purpose	Amount	Sources of Money (Use code)

Code:

Purpose: 1=House construction; 2=Marriage of children; 3=Higher education of children, 4= Purchase Jewelry; 5=Others (specify)_____

Source of Money: 1=Own; 2=Loan from neighbors/friends/relatives; 3= Loan from Financial Institutions; 4=Donation/gift; 5=Others (specify)_____

Information related with Utilities (Water, Electricity, Latrine etc.)

29. Source, Ownership and Quality of Water:

Use	Sources of water													
	Municipal Piped Water		Local Piped Water		Hand Tube well (own)		Hand Tube well (Common)		Shallow/Deep Tube well		Hand-dug well		Pond	
	S[1]	Q[2]	S	Q	S	Q	S	Q	S	Q	S	Q	S	Q
Drinking														
Cooking														
Laundry														
Personal Hygiene														
Floor Washing														
Garden														
Animals														

Codes:
Ownership of Water: 1=Own; 2=Common; 3=Government Provided; 4=NGO Provided; 5=Others (specify)
Water Quality:1=Clean/no problem; 2=Contained Iron; 3=Arsenic Contaminated; 4=Bad smell/Dirty Water; 5=Others (specify)_____

30. Condition of electricity connection of the HH. ☐ 1=Available; 2=Not Available;

31. Toilet facilities of the households ☐ 1=Temporary, 2=Pit; 3=Twin pit; 4=Sanitary; 5=Community Latrine.

32. Drainage system ☐ 1=Temporary; 2=Open Pucca Drain; 3=Closed Pucca Drain; 4=Plastic Pipe.

33. Does any mechanism exist for desludging? ☐ 1=Yes; 2=No

34. If 'Yes', how it is being done? ☐ 1=Municipality; 2=Individual HH; 3=Community Initiative; 4=Other (specify)

35. Yearly Desludging Cost (If any). ☐☐☐☐

36. Where do you dispose your HH waste? ☐ 1=Household Pit, 2=Outside Ditch, 3=Communal Dustbin, 4=HH/Door to door collection system, 5=Here and there.

37. Does the municipality provide any services into their settlement? ☐ 1=Yes; 2=No

38. Is waste ever cleared from local dumps? ☐ 1=Yes; 2=No

39. Is there any municipal waste collection staff assigned to the settlement? ☐ 1=Yes; 2=No

40. Are there any employed informally to remove the waste? ☐ 1=Yes; 2=No

41. If 'Yes' who has employed? _____

[1] Ownership of water sources code
[2] Quality of water use code

42. Is there any system exist to recover, reuse & recycle items from the waste stream? [ ] 1=Yes; 2=No

43. Main Source of Fuel: [ ] 1=Wood; 2=Charcoal; 3=Leaf, Straw, 4=Cowdung; 5=Gas; 6=Electricity; 7=Kerosene, 8=Others (specify)_____

44. Opinion with regard to air quality of the household:

Code for Air Quality: 01=Smoke from in-house cooking; 02=Smoke from cooking of other houses; 03=Soot from in-house sources (lamp etc.); 04=Soot from outside sources (brickfield chimney etc.); 05=Dust from in-house sources; 06=Dust from road; 07=Dust from surrounding construction; 08=Smell from ditch/drain (in-house/external); 09= Bad smell from open toilet (in-house / external); 10= Bad smell from composter; 11= Bad smell from dustbins;12=Fresh air/no air pollution.

Health Facilities

45. Does any of your family member suffered any diseases within last one year[3] [1] Yes [2] No

45.1. If "Yes", fill-up the following table otherwise go to next question.

Sl #	Name of Family Member	Age	Relationship with Head of HH	Type of Diseases	Duration of sufferings	Spent money for treatment
1						
2						
3						

Flooding or Water Logging (WL) Issues:

46. Does your house get inundated during floods? [ ] 1=Yes; No=2; 3=Irregular

46.1. If 'Yes' or 'irregular', please mention the frequency [ ] 1=Every Year; 2=2/3 years' interval;

47. Year of last flood/WL occurred? [ ][ ][ ][ ] Year

47.1. Where did you take shelter then?_____

48. Reason for water logging. [ ][ ][ ] 1=Low lying area; 2=Drain in Filled-up; 3=No drain in the area; 4=No way to drain out the rainwater; 5=Others (specify)

49. Sufferings from water logging. [ ][ ][ ]
(For multiple answer please put sum of all code in the box.)
1=Cannot stay here; 2=Difficulty in Movement; 3=Difficulty in Living; 4=Water borne disease; 5=Increase of Disease; 6=Increase of Snake, Insects; 7=Sanitation Problem; 8=Difficulty in Cooking; 9=Others (specify)

50. How long (month) does the water logging last? [ ][ ][ ] days

51. Where do you stay/take shelter during the flood/water logging? [ ]
Code: 1= Own house; 2= rented house elsewhere; 3= friends/relative's house; 3=Embankment/open public land, 5=Others (specify)

51.1 What do you take with you, if you take shelter in other place?
Code: 1=Only family members; 2=All members & other accessories; 3=All members, accessories & furniture; 4=Entire Houses; 5=Others (Specify)_____

51.2 How long do you have to take shelter in other place (on average)? [ ][ ][ ] days

[3] Information of mentally or physical disable member of the HH will be also included in the Table 45.

51.3 Cost (approximate) involve due to temporary relocation.

Sl. No.	Item	Cost
1	Shifting/transportation/relocation	
2	Houses dismantling/remove	
3	Rent of house/space	
4	Damage of goods	

52. If you do any business inside the house, is it hampered due to water logging? [1] Yes [2] No

52.1 If yes, how do you manage that situation?_____

Information about Group/CBOs, Savings and Credit

53. Do you have any savings (in hand/relatives/NGO's/Bank/other financial institution)? [1] Yes [2] No

53.1. If yes, please mention the source(s)'s name. [ ][ ][ ][ ]
Code: 1=In home; 2=In Bank; 3=NGO/CBO; 4=To friends/relatives; 5=Others (specify)_____

53.2 How much? BDT: [ ]

54. If you have negative balance, how do you meet up your required household expenses? [ ][ ][ ][ ]

Code:1=Take loan from neighbors/friends/relatives; 2=Take loan from NGO/CBO/Financial Institutions; 3=Donation/gift from others; 4=Managed somehow; 5= Others (specify)_____

55. If it is loan, please provide information in the following table, otherwise go the question No '56"

Sl #	Name of Source	Duration (in month)	Amount of loan Taken	Purpose of loan taken	Loan Due

Code: 1=From Bank; 2=From NGO/CBO; 3=From friends/relatives/neighbors; 5=Others (specify)_____

56. Is there any group formed in your community under this project?
[1] Yes, [2] No [3] 3=Don't know *(If 'No' or 'Don't Know then ask Question No.56.2)*

56.1. If 'Yes', you or any of your family member is member of the group? [ ] 1=Yes=2=No

56.2. If 'No' why? _____

56.3. If 'Yes' please mention provide following information of the group that you involved?

Sl. No.	Name of the Organization	Duration of Membership	Amount of Savings	Amount of Loan	Other Activities (if any)	Remarks

57. Do you face any problem in performing as a group member? [1] Yes [2] No

57.1. If yes, what type? _____

57.2. How they could be mitigated? _____

57.3. Was there any group formed before this project? [1] Yes [2] No

58. Is there any Community Development Centre (CDC) exist in your community?
1=Yes, 2=No; 3=Don't know

58.1. If 'Yes', Is it newly form CDC or old CDC? [ ] 1=New, 2=Old

58.2. Are you member of that CDC? [ ] 1=Yes (New); 2=Yes (Old); 3=No

59. Do you know the role of existing CDC (form under the project)? [1] Yes [2] No

60. If 'Yes' please mention 3 roles of the CDC?

_____

_____

_____

Project Component

61. Do you know the name of the project implemented by NHA? Yes [1] No [2]

61.1. If 'Yes', please mention the name of the project? Yes [1] No [2]

62. How did you know about the project? _____

63. Would you please tell us how this project will help you to improve your livelihood? [ ][ ][ ][ ]

Code: 1=Constructing house; 2=Securing tenure; 3=Ensuring safe water facility; 4= Improving drainage facility; 5=Improving house connecting roads; 6=All aforesaid facilities; 6=Others (specify)_____

64. How will you contribute to make the project successful? [ ][ ][ ][ ]

Code: 1=Giving free labor; 2=Donating land; 3=Mobilizing community; 4= Financing; 5= Clearing land voluntarily; 6=Others (specify)_____

65. Have you upgraded your housing in the last 12 months? [ ] 1=Yes, 2=No

65.1. What type of upgradation did have you done? _____

_____

65.2. From where did you get money to do so? [ ]
1=Self Savings, 2=Help from others, 3=Loan from others, 4=Loan form NGO/CBO, 5=Loan from financial institutions, 6=Others (Specify)_____

66. Are you interested to improve your existing housing? [ ] 1=Yes, 2=No

66.1. If yes, what is your plan to improve your housing? [ ] 1=Partial development of old house, 2=Full development of old house, 3=New house construction, 4=Infrastructure development, 5=Others (Specify)_____

67. Are you interested in community-level leasing of land? [ ] 1=Yes, 2=No (Applicable for govt. land)

68. Do you know from where you will get loan to improve your houses (if he/she did not take loan before? [ ] 1=Yes, 2=No

69. Are you interested to take loan to improve your houses? [ ] 1=Yes, 2=No

70. Are you ready to move temporarily in other places with your own arrangement during settlement improvement? [ ] 1=Yes, 2=No

70.1. If 'Yes', Where do you move? _____

71. Would you give voluntary services in development work? [ ] 1=Yes; 2=No

71.1. If "Yes", how can you contribute as volunteer? _____

72. According to your opinion, how could community contribute in providing voluntary resettlement assistance? _____

_____

73. Do you think your livelihood would be interrupted during project implementation? [ ] 1=Yes; 2=No

73.1. If yes, how? _____

73.2. If yes, please state what would you do to restore your livelihood that might be interrupted during project implementation?

_____

_____

Gender Issues

(If the respondent is Male & Head of HH then ask following question to the wife of Head of HH or senior Female member of the HH)

74. What type of household chores do women usually do alone & jointly with your HH male member/s?

Sl. No.	Type of work	Alone	Jointly		Sl. No.	Type of work	Alone	Jointly
01	Cooking				07	Child upbringing		
02	Cleaning				08	Drinking water fetching		
03	Washing				09	Fuel collecting		
04	Cattle rearing				10	Kitchen gardening		
05	Poultry rearing				11	In-house agricultural works		
06	Shopping				12	Others (Specify)		

75. Do any women member do any job outside the households? [1] Yes [2] No

75.1. If yes, what type?

[1] Service [2] Business [3] Day Labour [4] House Keeping (Outside)

[5] Agri labour [6] Income generating activity [7] Other (Specify) :_____

75.2. Do the women face any problem in doing above mentioned outside job? [1] Yes [2] No

75.2.1. If yes, what type?

[1] Objection from family members [2] Overburdened with HH chores [3] Lack of Security

[4] Wage discrimination [5] Cannot control income by self [6] Other (Specify) : _____

76. Do you think women play an important role in household decision making process? [1] Yes [2] No

76.1. How decision regarding following matters of the household are made?

Issues	Decision maker		
	Husband=1	Wife=2	Both=3
Controls on Family fund			
Household expenditure			
Education of Children			
Marriage of Children			
Purchasing Assets			
Others (specify)			

77. Do you think women get equal medical care to men? [1] Yes [2] No

78. Have you got any property as inheritance from your parents or husband? [1] Yes [2] No

78.1 If yes, do you have control over it? [1] Yes [2] No

79. Are you a victim of dowry or any type of gender violence? [1] Yes [2] No

80. Do you think project intervention may disrupt in women's life of the community? [1] Yes [2] No

80.1 If yes, please state the way of mitigation.

Sl. #	Type of disruption	How to mitigate

81. Do you think the project will bring any benefit to women? Yes [1] No [2]

81.1. If yes, how? _____

_____

82. What further activity can be taken to improve the socio-economic condition of the settlement?

_____

_____

83. Data Collector's observation:

_____

_____

84. Name of Data Collector: _____ | | | | | | | D D M M Y Y

85. Name of Supervisor: _____ | | | | | | | D D M M Y Y

86. Name & Signature
of the Respondent: _____ | | | | | | | D D M M Y Y

ANNEX 3: CHECKLIST FOR CONSULTATION

Checklist for Community Consultation for Resettlement Issue

Name of the Community: _____ Location: _____

1. Main Occupation of the community people
2. Approximate average monthly income of the maximum household
3. Land tenure situation of the community
4. Housing condition of the community
5. Cultural/social cohesion amongst community people
6. Perception about the project
7. Willingness to get support from the project and expectation from the project
8. Way of their involvement in the successful implementation of the project
9. Possibility of interruption of livelihood due to project implementation and coping strategy with them
10. Possibility of interruption of living due to project implementation and coping strategy with them
11. Way of community support to each other with regard to restore livelihood and living opportunity during project implementation
12. Possible interruption in women's life and proposed mitigating measures to those
13. Expected project's impact on women's life in the community

ANNEX 4: LIST OF CAP PARTICIPANTS

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:10/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
১	আমেনা বেগম	member	50600208501	আমেনা
২	মাসুদা বেগম	,,	50600209201	মাসুদা
৩	মেলিনা বেগম	,,	50600210001	মেলিনা
৪	শাহনাজ বেগম	,,	50600200501	শাহনাজ
৫	আয়শা বেগম	,,	50600200701	আয়শা
৬	নুরজাহান বেগম	ক্যাশিয়ার	50600200●4601	নুরজাহান
৭	জোসমিন বেগম	member	50600201152	জোসমিন
৮	নিলুফা বেগম	,,	50600211701	~~তাসকিয়া~~
৯	তাসকিয়া বেগম	,,	50600211501	তাসকিয়া
১০	ফরিদা বেগম	সেক্রেটারী	50600211901	ইয়াছমিন
১১	রহিমা বেগম	member	50600207101	রহিমা
১২	মোছা ইনুফা বেগম	,,	50600204002	ইনুফা নাসরিন
১৩	শারমিন বেগম	সভাপতি	50600200502	
১৪	আনোয়ারা বেগম	member	50600200401	আনোয়ারা

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:10/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
২৩.	কুহিনুর	member	5060020115 5	কুহিনুর
২৬.	আঁখি	"	5060020180 1	আঁখি
২৭.	লাভলী	"	5060020140 2	লাভলী
২৮.	রিপা	"	5060020160 2	রিপা
২৯.	রোজিনা	"	5060020200 1	রোজিনা
২০.	প্রিয়া	"	5060020640 51	প্রিয়া
২১.	নাছিমা	"	5060020610 1	নাছিমা
22	A.G.M. Khairul Bashar	MIS. IMC	01915164073	
২২.	রিপা আক্তার	member	5060020200 2	আক্তার
২৩.	আনজিদা	"	5060020510 3	আনজিদা
24	কুহিনুর	"	5060020115 2	কুহিনুর
25	Md. Siddiqur Rahman	Councilor		
26.	Md. Belayet Hossen Roky.	অফিস সহকারী		
২৭.	ফরিদা সুলতানা	অভাপতিCDC ফেডারেশন		Farida

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:10/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
২৬.	ফতে আলী মেম্বার	সমাজ সেবক		ফতে আলী
২৭.	তানিয়া	ছাত্রী	01992265119	
৩০.	আকিব	CA	01617111836	
৩১.	বাবর	JCA	01757291170	
৩২.	নাজিলা	JCA	01760001441	
৩৩.	শামসুল আলম.			
৩৪.	মোহাম্মদ কামাল হোসেন /জয়ন্ত, কুমিল্লা	উপসহকারী প্রকৌ.	01716-206073	
৩৫.	ফজর আলী.			ফজর আলী
৩৬.	~~মনিরুজ্জামান মজিবুর রহমান~~	সহকারী	01830526365	
৩৭.	সালাম অ্যান্ড	CM	01986002286	
৩৮.	জান্নাতুল ফেরদৌস	CO	01944355412	
৩৯.	চুমকি আক্তার	CO	01956100944	
৪০.	সুমি আক্তার	CO	01878753946	
৪১.	সুরাইয়া আক্তার	CO	01957340948	

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:10/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
৪২.	তুষার কান্তি রায়	WSE	01716-692629	
৪৩.	[illegible]		01[illegible]26545 69	
৪৪.	আলম	[illegible]	01846245522	আলম
৪৫.	কোহিনুর			কোহিনুর
৪৬.	সাহনাজ	সহসভাপতি		সাহনাজ
৪৭.	প্রমি	ছাত্রী		প্রমি

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:11/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
১	জাসমিন	সদস্য	50600201152	জাসমিন
২	সেলিনা	সদস্য	50600209201	সেলিনা
৩	রহিমা	সদস্য	50600207101	রহিমা.
৪	আমেনা	সদস্য	50600209101	আমেনা
৫	লাভলী	সদস্য	50600201402	লাভলী
৬	আয়েশা	সদস্য	50600200701	আয়েশা
৭	রোকেয়া	সদস্য		রোকেয়া
৮	পারভীন	সভাপতি	50600200502	পারভীন
৯	আনোয়ারা	সদস্য	50600200401	আনোয়ারা
১০	রহিমুর	সদস্য	50600201152	রহিমুর
১১	তানিয়া	ছাত্রী		
১২	প্রমি	ছাত্রী		প্রমি
১৩	আয়েশা	সদস্য	50600200901	আয়েশা
১৪	আঁখি	সদস্য	50600201402	আঁখি

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:11/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
১৫	আমেনা	সদস্য	50600209001	আমেনা
১৬	মাছুদা	সদস্য	50600209201	মাছুদা
১৭	তানজিনা	সদস্য	50600205103	তানজিনা
১৮	আফিয়া	সদস্য	50600211701	আফিয়া
১৯	নিলুফা	সদস্য	50600211501	নিলুফা
২০	ইয়াসমিন	সেক্রেটারী	50600211901	ইয়াসমিন
২১	রহিমা	সদস্য	50600207101	রহিমা
22	A.G.M. Khairul Bashar	MIS (LICHSP)	01915164073	
২৩।	/মঃ আমিনুল হক চৌধুরী	* সর্দার		মাইন
২৪.	এইচ, এম, শামসুল আলম	TM LICHSP	01715-070073	
২৫.	আহম্মদ কামরুল হাসান	উপসহকারী প্রকৌশলী	01716-206973	
২৬.	আবুল আলম	CM	01745005240	
২৭.	মতিউর রহমান	সহকারী শিক্ষক	01830526345	
২৮.	আলম	ড্রাইভার	01846745522	

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:11/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
২৭	Md. Siddiqur Rahman	Councilor	City corporation 01912-552598	
৬০	Tushar Kanti Roy.	WSE, IMCW	01716-692629	
৬১	Belayet Hossen Bhuiyan	Ward Secretary 20 No. Ward	01813035566	
৬২	আতিকুল মুধা	প্রকৌশলী, IMCW	01672654519	
৬৩	সুমি আক্তার	CO	01878753946	
৬৪	সুমকি আক্তার	CO	01956100944	
৬৫	জান্নাতুল ফেরদৌস ছুমা	CO	01994435542	
৬৬	সুমাইয়া আক্তার	CO	01957340948	
৬৭	কোহিনুর	সদস্য	5060020170 1	
৬৮	ফরিদা সুলতানা	সভাপতি CDC ফেডারেশন		
৬৯	স্বপ্না রাণী	সভাপতি	5060021229 1	স্বপ্না
৪০	হাছে আলী সরদার	সাধারণ সম্পাদক		হাছে আলী
৪১	নূরজাহান	ক্যাশিয়ার	5060020 84601	নূরজাহান
৪২	আহানাজ	সহ সভাপতি	5060020 03501	আহানাজ

Community Action Plan (CAP)

Attendance Sheet

Name of Settlement: Unaishar Moddhopara CDC , City Corporation: Cumilla, Ward No-20
Venue: Yard of Mr. Saidur Lokman
Date:11/12/2019 Time: 10.00 AM

Sl. No	Name of Participants	Designation	Mobile No	Signature
৪৩	বুলু	সদস্য	5060020 20701	বুলু
৪৪	[illegible]	[illegible]		[illegible]

ANNEX 5: LIST OF MASS MEETING PARTICIPANTS

iMC worldwide
Development | Management | Infrastructure

Low Income Community Housing Support Project
স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা প্রকল্প

LICHSP Mass Meeting

Attendance Sheet

Venue: Unaishar Moddhopara, Ward No-20, LICHSP Project Office, Cumilla
Date:19/11/2019 Time: 4.00 PM

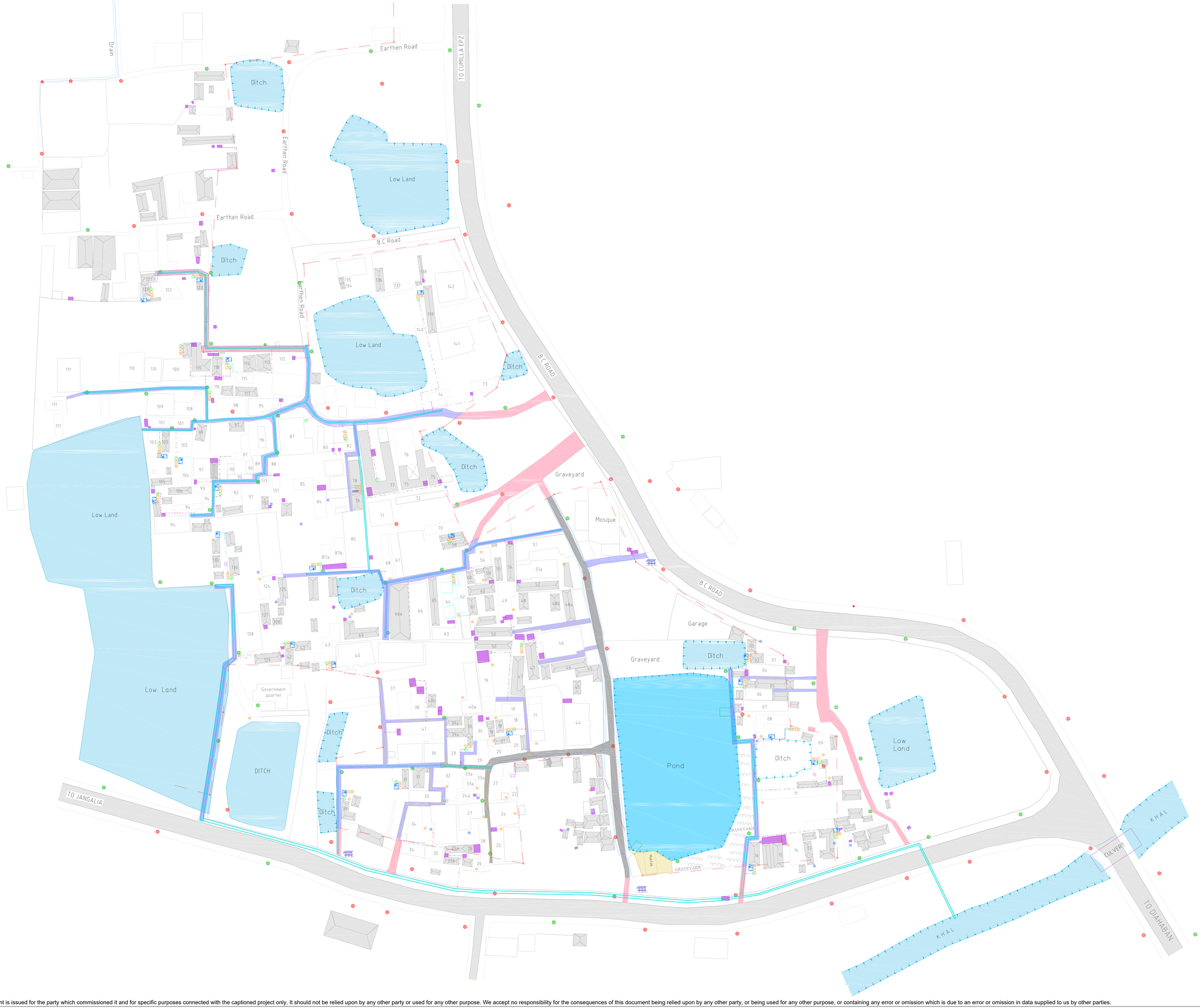
Sl. No	Name of Participants	Mobile No	Signature	Remarks
১।	ইমান -	০১৭১৭২৭৫১৩২	ইমান	
২।	তাফাজ্জল হোসেন	০১৭৩৯৪২৭৯৪৪	TAFAZZAL	
৩।	মো: ফতে আলী	০১৫১৫১০৭৪৫৭		
৪	বেলায়েত হোসেন ভূঁইয়া অগ্রণী সচিব, ২০ নং ওয়ার্ড	০৪৪৩০৩৫৫৬৬		
৫	[illegible]	০১৮৪৫-২৭৯৭১		
৬	[illegible]	০১৭১৬১৪৬৪৬২		
৭	[illegible]	০১৯৯৫৮৯৩৫৮২		
৮	[illegible]	০১৮৩৯৫৪৪৫৭		
৯	[illegible]	০১৯১১৫৯০২২৭		
১০	[illegible]	০১৮৪৫২৭৯৭১	[illegible]	
১১	[illegible]	০১৭১২২৯৭২৮৫		
১২	[illegible]	০১৭১১৩৮৬৪২৫		
১৩	[illegible]	০১৮৮১৭১২৬২		
১৪	[illegible]	০১৭৮৩৯৪৬২৮৩		
১৫	[illegible]	০১৭১৯১১৯১৩		

১৬	ইসাহিম-খলিল	01710-803477		
১৭	মো: আলী হোসেন	01819508839		
১৮	মোঃ জিয়াদুল হোসেন	01719-353471		
১৯	মো: আবুল হাকিম	01924801094		
২০	মো: মাহবুব হোসেন	01770111163		
২১	মোঃ কাউছার আহাম্মদ	01911084921		
২২	আলী হায়দার	01916000515		
২৩	কুহিনুর	01752701921	কোহিনুর	
২৪	মোরশেদা		মোরশেদা	
২৫	সুমি আক্তার		সুমি	
২৬	অর্পা		অর্পা	
২৭	মিম		মিম	
২৮	জান্নাতুল ফেরদৌস তৃষা			
২৯	পান্না		পান্না	
৩০	অহনা জামান মারিয়া		মারিয়াম	
৩১	সুমাইয়া		Sumiya	
৩২	তুমকী আক্তার			

Sl. No	Name of Participants	Mobile No	Signature	Remarks
৩৩	ছকিনা বেগম	৬	ছকিনা	না
৩৪	হালেহা বেগম		হালেহা	
৩৫	আমেনা বেগম		আমেনা	
৩৬	নাজমা বেগম		নাজমা আক্তার	
৩৭	নিলুফা বেগম		নিলুফা	
৩৮	রোকেয়া বেগম		রোকেয়া	
৩৯	হোসনেয়ারা বেগম		হোসনেয়ারা	
৪০	নুরজাহান বেগম		নুরজাহান	
৪১	ফিরোজা খাতুন		ফিরোজা খাতুন	
৪২	নাছিমা বেগম		নাছিমা	
৪৩	সাহানাজ বেগম		সাহানাজ	
৪৪	মাসুদা বেগম		মাসুদা	
৪৫	জাসমিন বেগম		জাসমিন	
৪৬	আফিয়া বেগম		আফিয়া	
৪৭	রাজিয়া বেগম		রাজিয়া	
৪৮	সিমা বেগম		সীমা	

৪৯	খোদেজা বেগম		খোদেজা	
৫০	পারভীন বেগম		পারভীন	
৫১	রেহেনা বেগম		রেহেনা	
৫২	সামসুন্নাহার		সামসুন্নাহার	
৫৩	জাহানারা বেগম		জাহানারা	
৫৪	নুরজাহান বেগম		নুর জাহান বেগম	
৫৫	রাশিদা বেগম		রাশিদা	

ANNEX 6: COMMUNITY LED LAYOUT PLAN FOR PROPOSED INTERVENTIONS



Notes

Basic Information:

Settlement Area_ 66144 m^2

Number of Household_362

Proposed Upgrade

a) 990m Vehicular Accessed improved walkway (RCC surface)
b) 578.80 m New Walkway (RCC surface)
c) 1043.50 m Pipe Drain
d) 1286.70 m U-RCC Drain. Part of it is subject to army approval.
e) 62 New Street Light on existing Post. Subject to army approval
f) 59 New Street light with post. Part of it is subject to army approval.
g) 01 Multi-purpose Center. To be built as an extension of existing building, at present used as 'Moktob'. The extension part will be used as Training Center, CDC Center, Library. Formal permission is required from the land owner.
h) 02 Three wheeler passenger waiting area. Subject to Army approval.
i) Location of Garbage Bin is still under discussion with the community.

Key to symbols

- Proposed Three-wheeler Passenger Waiting Area (Subject to Army Approval)
- Proposed Multi-Use Center (Library, CDC, Children Play Area,Training)
- Pipe Drain
- Army Property Line
- Settlement Boundary
- Toilet with Washroom
- Septic Tank
- Soak-Well
- Existing RCC Walkway
- Existing BC Road
- Existing U-RCC Drain
- Proposed U-RCC Drain
- Proposed RCC Walkway
- Proposed RCC Walkway (subject to army approval)
- Existing Toilet in Good Condition
- Proposed regeneration around Pond
- Existing Ditch/LowLand
- Existing Water Pump for HHs use
- Existing Tube-Well
- Proposed street light with post
- Proposed new street light on existing post

North Sign

N

Rev	Date	Drawn	Description	Ch'k'd	App'd

iMC worldwide (Development | Management | Infrastructure)

Community Mobilization, Design & Supervision Consultants (CMDS)

Project

Low Income Community Housing Support Project (LICHSP)

Client

National Housing Authority (NHA)
Ministry of Housing and Public Works
Grihayan Bhaban 82, Segunbagicha, Dhaka.

Title

Community Led Layout Plan
Unishar Modhopara_Cumilla

Prepared by: CMD&S Consultant

CAD Specialist/ CAD Operator	Community Architect	Team Leader/ Deputy Team Leader

Approved by: Project Management unit (PMU)

Professional Engineer	Deputy Project Director	Project Director

Scale	Status	Revision	Sheet no
FTS	Review	01	

Drawing Number
LICHSP-P130710-SJ-KB-CA-101XX

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ANNEX 7: LIST OF STAKE HOLDERS FOR KICK-OFF MEETING

Kick-Off Meeting, Cumilla City Corporation

Low Income Community Housing Support Project

উপস্থিতি অংশগ্রহনকারীর তালিকা

ক্রঃ নং	বিবরণ	উপস্থিতির সংখ্যা
১	জেলা প্রশাসক, কুমিল্লা	১
২	মেয়র, কুমিল্লা সিটি কর্পোরেশন	১
৩	অতিরিক্ত জেলা প্রশাসক, সার্বিক/রাজস্ব/শিক্ষা ও উন্নয়ন, কুমিল্লা	৩
৪	পুলিশ সুপার, কুমিল্লা	১
৫	উপ-পরিচালক, ফায়ার সার্ভিস ও সিভিল ডিফেন্স অধিদপ্তর, কুমিল্লা/প্রতিনিধি	১
৬	নির্বাহী প্রকৌশলী, কুমিল্লা সিটি কর্পোরেশন	২
৭	তত্ত্বাবধায়ক প্রকৌশলী, কুমিল্লা সিটি কর্পোরেশন	১
৮	নির্বাহী প্রকৌশলী, স্থানীয় সরকার প্রকৌশল অধিদপ্তর, কুমিল্লা	১
৯	নির্বাহী প্রকৌশলী, গণপূর্ত অধিদপ্তর, কুমিল্লা	১
১০	উপজেলা নির্বাহী কর্মকর্তা, সদর দক্ষিন, কুমিল্লা	১
১১	উপজেলা নির্বাহী কর্মকর্তা, মডেল আদর্শ সদর, কুমিল্লা	১
১২	নির্বাহী প্রকৌশলী, জনস্বাস্থ্য প্রকৌশল অধিদপ্তর, কুমিল্লা	১
১৩	নির্বাহী প্রকৌশলী, বিদ্যুৎ উন্নয়ন বোর্ড, কুমিল্লা	১
১৪	নির্বাহী প্রকৌশলী, সড়ক ও জনপদ, কুমিল্লা	১
১৫	নির্বাহী প্রকৌশলী, বাখ্‌রাবাদ গ্যাস, কুমিল্লা	১
১৬	উপ-বিভাগীয় প্রকৌশলী, কুমিল্লা সাব-ডিভিশন, জাতীয় গৃহায়ন কর্তৃপক্ষ/প্রতিনিধি	১
১৭	কাউন্সিলারগণ, কুমিল্লা সিটি কর্পোরেশন, কুমিল্লা	২৭
১৮	মহিলা কাউন্সিলারগণ, কুমিল্লা সিটি কর্পোরেশন, কুমিল্লা	৯
১৯	ব্যবস্থাপনা পরিচালক, পিকেএসএস, ঢাকা	১
২০	প্রতিনিধি, টিএমএসএস, কুমিল্লা	১
২১	কমিউনিটি লিডার, কুমিল্লা সিটি কর্পোরেশন (সংশ্লিষ্ট কমিউনিটিসমুহ)	৫
২২	পিএমইউ, ঢাকা	৫
২৩	জাতীয় গৃহায়ন কর্তৃপক্ষ, ঢাকা অফিস	৪
২৪	বিশ্বব্যাংক, ঢাকা	৩
২৫	প্রধান নির্বাহী কর্মকর্তা, কুমিল্লা সিটি কর্পোরেশন	১
২৬	প্রধান প্রকৌশলী, কুমিল্লা সিটি কর্পোরেশন	১
২৭	প্রকল্প পরামর্শক প্রতিষ্ঠান (ঢাকা ও কুমিল্লা)	১০
২৮	সভাপাতি, প্রেস ক্লাব	১
২৯	মিডিয়া	৪
৩০	উপিপিআর	১
৩১	আর্মি	১
৩২	ড্রাইভার	১৫
	সর্বমোট	**১০৮**

ANNEX 8: CHEK LIST OF SOCIAL SAFEGUARD

Monitoring Checklist for Contractors to ensure Social Safeguard

1. Has contractor arranged lights, fencing, warning signs, fans in the laborers (including males and females) shed, etc. at working site?

2. Has contractor ensured normal working hours for laborers following ILO provided Core Labor Standards?

3. Has laborers been paid extra payment if they have worked for extra hours?

4. Has contractor paid due wages/salaries to the employees?

5. Has contractor deployed any child labor?

6. Has contractor ensured water supply conservancy including pure drinking water at the site?

7. Has first aid box with a trained person been ensured at the site?

8. Has communication with, and transport to, the nearest hospital with an accident/emergency department been ensured?

9. Has rescue equipment been available at working site?

10. Has communication with nearest fire brigade station been ensured?

11. Has minimum requirement of Personal Protective Equipment (PPE) been ensured Like: Safety Helmets, Eye and Face Protection, Hearing (ear) Protection, Respiratory Protection, Hand Protection (safety gloves), Clothing (dress) Protection, Foot (safety footwear) Protection both for male & female?

12. Has complaint book for employees and community people been available at the site?

12.1 If any, have all valid complaints are properly addressed?

13. Has breastfeeding corner for lactating mother been ensured with privacy?

14. Has any female employee been dismissed on the basis of maternity or family responsibilities?

15. Has any woman face gender exploitation such as verbal abuse and/or physical abuse?

15.1 If any, have necessary measures are taken?

ANNEX 9: OFFICE ORDER-FORMATION OF GRIEVANCE REDRESS COMMITTEE

জাতীয় গৃহায়ন কর্তৃপক্ষ

স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা প্রকল্প
গৃহায়ন ভবন, ৮২, সেগুনবাগিচা
ঢাকা - ১০০০
www.nha.gov.bd

স্মারক নং:- জাগৃক/এলআইসিএইচএসপি/২০১৬-১৭/ ০৫ তারিখ: ০৫/০১/১৫ ইং

অফিস আদেশ

বিষয়ঃ জাতীয় গৃহায়ন কর্তৃপক্ষের আওতাধীন "স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা" শীর্ষক প্রকল্পের আওতায় অভিযোগ প্রতিকার কমিটি/Grievance Redress Committee (GRC) কমিটি গঠন প্রসংঙ্গে।

বিশ্বব্যাংকের অর্থায়নে জাতীয় গৃহায়ন কর্তৃপক্ষ (জাগৃক) কর্তৃক বাস্তবায়নাধীন "স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা" শীর্ষক প্রকল্পে স্বত্বভোগী জনগণের অভিযোগ প্রতিকারের জন্য বিশ্বব্যাংক অনুমোদিত অপারেশনাল ম্যানুয়াল ও সোস্যাল ম্যানেজমেন্ট ফ্রেমওয়ার্ক (Social Management Framework) এর নির্দেশনা মোতাবেক নিম্নোক্তভাবে অভিযোগ প্রতিকার কমিটি/Grievance Redress Committee (GRC) গঠন করা হলো।

অভিযোগ প্রতিকার কমিটি/Grievance Redress Committee (GRC)

প্রকল্প ব্যবস্থাপনা ইউনিটঃ

১।	প্রকল্প পরিচালক, স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা প্রকল্প	আহবায়ক
২।	তত্ত্বাবধায়ক প্রকৌশলী, ঢাকা সার্কেল, জাতীয় গৃহায়ন কর্তৃপক্ষ	সদস্য
৩।	উপ-পরিচালক-১/২ (ভূমি ও সম্পদ ব্যবস্থাপনা), জাতীয় গৃহায়ন কর্তৃপক্ষ	সদস্য
৪।	এনজিও প্রতিনিধি (সিরাজগঞ্জ/কুমিল্লা/নারায়ণগঞ্জ)	সদস্য
৫।	সোস্যাল ডেভেলপমেন্ট স্পেশালিস্ট, স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা প্রকল্প	সদস্য-সচিব

মাঠ পর্যায়ে (সিরাজগঞ্জ/কুমিল্লা/নারায়ণগঞ্জ)ঃ

১।	তত্ত্বাবধায়ক প্রকৌশলী, সংশ্লিষ্ট সার্কেল, জাতীয় গৃহায়ন কর্তৃপক্ষ	আহবায়ক
২।	প্রতিনিধি, সিরাজগঞ্জ পৌরসভা/ কুমিল্লা সিটি কর্পোরেশন/নারায়ণগঞ্জ সিটি কর্পোরেশন	সদস্য
৩।	প্রতিনিধি, CHS (সিরাজগঞ্জ/কুমিল্লা/নারায়ণগঞ্জ)	সদস্য
৪।	এনজিও প্রতিনিধি (সিরাজগঞ্জ/কুমিল্লা/নারায়ণগঞ্জ)	সদস্য
৫।	কমিউনিটি আর্কিটেক্ট, কমিউনিটি মোবিলাজেশন, ডিজাইন ও সুপারভিশন পরামর্শক	সদস্য-সচিব

কমিটি'র কার্যপরিধি (Scope of work) ঃ

(১) প্রকল্প বাস্তবায়ন কালে সামাজিক, পুনর্বাসন এবং পরিবেশগত ক্ষয়ক্ষতি প্রশমনে Grievance Redress Committee (GRC) সমস্যাসমূহ পর্যালোচনা, বিবেচনা ও সমাধান করবে।

(২) GRC -তে উপস্থাপিত কোন অভিযোগ যথাযথভাবে শুনানির প্রথম দিন (উপযুক্ত ক্ষেত্রে) অথবা এক মাসের মধ্যে নিস্পত্তি করা হবে। তবে জটিল মামলার ক্ষেত্রে তদন্ত সাপেক্ষে নিস্পত্তি করা হবে।

(৩) প্রকল্প বাস্তবায়নের সময় প্রত্যক্ষ বা পরোক্ষভাবে ক্ষতিগ্রস্থ ব্যক্তি/ব্যক্তিদের অভিযোগ GRC পর্যালোচনা করবে।

(৪) মালিক বা সংশ্লিষ্ট ক্ষতিগ্রস্থ "এওয়ার্ডি" ব্যক্তির সম্পত্তি বা সম্পত্তির অংশের প্রত্যক্ষ ক্ষতি ব্যতিত GRC অন্য কোন বিষয়ে আইনি পর্যালোচনাতে অংশ নেবে না।

(৫) GRC এর সিদ্ধান্ত সাধারণত ঐক্যমত্তের ভিত্তিতে গৃহীত হবে। ঐক্যমত্তে ব্যর্থ হলে সিদ্ধান্ত সংখ্যাগরিষ্ঠ ভোটের ভিত্তিতে নিতে হবে। সিদ্ধান্ত সামাজিক, পুনর্বাসন এবং পরিবেশগত নীতি কাঠামোর আদলে হওয়া আবশ্যক।

(৬) আদালতে বিচারাধীন কোন বিষয়ে GRC ব্যবস্থা গ্রহণ করবে না। কিন্তু উভয়পক্ষের লিখিত আবেদনের প্রেক্ষিতে GRC মধ্যস্থতা করতে পারবে। উভয়পক্ষ মামলা প্রত্যাহার করবে।

(৭) GRC সভার জন্য নূনতম তিন (৩) সদস্যের কোরাম হতে হবে।

(৮) আইন উপদেষ্টা, GRC সদস্য হিসাবে ভূমিকা পালন করতে পারবে না কিন্তু সভায় আইনগত উপদেশ/পরামর্শ দেবেন।

২.১.১৪.

(এস এ এম ফজলুল কবির)
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ও
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অনুলিপিঃ

১। সচিব, গৃহায়ন ও গণপূর্ত মন্ত্রণালয়, বাংলাদেশ সচিবালয়, ঢাকা। (সদয় জ্ঞাতার্থে)

২। চেয়ারম্যান, জাতীয় গৃহায়ন কর্তৃপক্ষ, সেগুন বাগিচা, ঢাকা। (সদয় জ্ঞাতার্থে)

৩। Ms. Anna O'Donnell, Task Team Leader, LICHSP, 1818 H Street, NW, Washington, DC 20433, USA.

৪। মেয়র, কুমিল্লা/নারায়ণগঞ্জ সিটি কর্পোরেশন [এক জন উপযুক্ত প্রতিনিধির নাম প্রেরণের জন্য অনুরোধ জানানো হ'ল]।

৫। মেয়র, সিরাজগঞ্জ পৌরসভা [এক জন উপযুক্ত প্রতিনিধির নাম প্রেরণের জন্য অনুরোধ জানানো হ'ল]।

৬। তত্ত্বাবধায়ক প্রকৌশলী, ঢাকা সার্কেল, জাতীয় গৃহায়ন কর্তৃপক্ষ।

৭। তত্ত্বাবধায়ক প্রকৌশলী, সংশ্লিষ্ট সার্কেল, জাতীয় গৃহায়ন কর্তৃপক্ষ।

৮। উপ-পরিচালক-১/২ (ভূমি ও সম্পদ ব্যবস্থাপনা), জাতীয় গৃহায়ন কর্তৃপক্ষ।

৯। স্যোসাল ডেভেলপমেন্ট স্পেশালিস্ট, স্বল্প আয়ের মানুষের জন্য উন্নত জীবন ব্যবস্থা প্রকল্প।

১০। কমিউনিটি আর্কিটেক্ট, কমিউনিটি মোবিলাজেশন, ডিজাইন ও সুপারভিশন পরামর্শক।

১১। Mr. Mark Barrett, Team Leader, CMD&S Consultant, IMC Worldwide Ltd. UK.

১২। ... ...