



**BANGLADESH
ECONOMIC ZONES
AUTHORITY**

***Private Sector Development Support Project (PSDSP)
Mirsharai Economic Zone, Phase 2***

Abbreviated Resettlement Plan (ARP)

August 2016

**Bangladesh Economic Zones Authority
Prime Minister's Office**

Table of contents

Executive Summary.....	5
1. Introduction.....	7
1.1. Project Background.....	7
1.2. Resettlement and Social Management Framework.....	7
2. Mirsharai EZ & Social Safeguard Implications	9
2.1. Impacts due to the development of onsite and offsite infrastructure.....	9
2.1.1. Development of Existing Access Road into Two-Lane	9
2.2. Impact Minimization	10
2.3. Community/Stakeholder Consultations	10
2.4. Women Participation in Development Activities	11
3. ARP Preparation.....	11
3.1. Socio Economic Profile of Project Affected Households.....	11
3.2. Valuation of the Affected Assets	12
3.3. Resettlement Budget.....	13
3.4. ARP Implementation Arrangement.....	13
3.5. Grievance mechanism.....	13
3.6. Monitoring & Evaluation	14
3.7. ARP Implementation Schedule (Tentative).....	14
3.8. Public Disclosure of ARP	15
<u>4. Annexures</u>	
Annex 1. Date and Venue of the Consultations.....	1
Annex 2. Details of Consultations.....	2
Annex 3. Attendance sheet of the consultation meetings.....	3
Annex 4. Entitlement Matrix.....	4
Annex 5. Detailed Resettlement Budget Calculation.....	5
Annex 6. List of PAHs Entitled to Compensation 12.....	6

List of figures

Figure 1: Location of EZ Site..... 8
Figure 2: Layout design of the project site 8
Figure 3 : Photographs of the proposed access road to the project site.....8

List of tables

Table 1 : Summary of Impacts9-10
Table 2: Literacy rates segregated by sex (Census 2011)..... 11
Table 3: Employment status of PAPs.....11
Table 4: Income level of PAHs.....12
Table 5: Economic status of PAHs.....12
Table 6: Range of loan amount.....12
Table 7: Estimated budget for compensation and resettlement benefits.....13
Table 8 : ARP implementation schedule.....14-15

List of abbreviations

ARP	Abbreviated Resettlement Plan
BBS	Bangladesh Bureau of Statistics
BDT	Bangladesh Taka
BEPZA	Bangladesh Export Processing Zones Authority
BEZA	Bangladesh Export Zones Authority
BWDB	Bangladesh Water Development Board
CDSP	Char Development and Settlement Project
DC	Deputy Commissioner
EPZ	Export Processing Zone
EZ	Economic Zone
GOB	Government of Bangladesh
MEZ	Mirsharai Economic Zone
PAH	Project Affected Household
PAP	Project Affected Person
SIA	Social Impact Assessment
TAS	Transaction Advisory Services
WB	World Bank

Executive Summary

Introduction

This Abbreviated Resettlement Plan (ARP) has been prepared to deal with social safeguard issues expected to arise under the Mirsharai Economic Zone, Phase 2 (MEZ2) in accordance with the process and provisions of the Resettlement and Social Management Framework (RSMF) adopted for the Private Sector Development Support Project (PSDSP). The social safeguard issues are related to the Bank's operational policy on Involuntary Resettlement (OP 4.12), which requires that all unavoidable adverse impacts are mitigated with appropriate measures to enhance, or at least to preserve, the current living standards of those who would be affected by any subproject under PSDSP.

Social Safeguard Impacts

The MEZ2 is being developed in 2,100 acres of khas/public lands presently under ownership of Bangladesh Economic Zones Authority (BEZA). According to the SIA, the lands were barren without any vegetation and human activities at the time the site was selected, and there has been no change until now. The SIA and the site visits undertaken at different times have confirmed that there were no peoples who belonged to the Small Ethnic Group (SEG – who are akin to indigenous peoples as described in the Bank's OP 4.10) – either in the site or in its vicinities, or even in the general area of the EZ. As such, the SIA has concluded that there was no need for preparing a Small Ethnic Group Plan (SEGP).¹

As far as the 2,100-acre site is concerned, MEZ2 will not cause any adverse social safeguard impacts. In addition to securing the site with boundary walls, BEZA will develop support infrastructures both within and outside the EZ. Development of such infrastructures within the walled premises will have no social safeguard impacts. But widening of the existing access road into two lanes will displace a total of 14 non-titled households who have been living by the road in public lands, and 5 mosques that have also been built on public lands. As per the Bank's safeguard compliance requirements, BEZA will mitigate the adverse impacts in accordance with the policies and provisions adopted in the RSMF.

Community/Stakeholder Consultations

As the project does not cause major adverse impact on people in the given geographical area, consultations were held primarily with the local communities along with the project affected persons/households (PAPs/PAHs) to assess their perceptions on opportunities and risks associated with the commissioning of the EZ, and to seek their feedbacks on how they could take advantage of the new employment opportunities, as well as commercial activities to cater to the EZ employees. The stakeholders contacted for the consultations were the 14 PAH, local community members, shop owners operating near the approach road in temporary structures, fishermen, women, elected Union Parishad members, NGOs, students, and officials of district administration. Opinions and expectation expressed by the different stakeholder groups are provided in *Annex 2* of this ARP.

Impact Minimization

In order to improve access to the MEZ2, BEZA will widen the 6 km stretch of the 10 km existing road that connects the EZ to the Dhaka-Chittagong highway, BEZA has proposed to use only the public lands available on the western side of the road. This helps to completely avoid private land acquisition and, most importantly, avoid displacement of around 90 private households who have been living on the eastern side.

ARP Implementation Budget

As noted, BEZA will mitigate the adverse impacts on the 14 non-titled households according to the provisions adopted in the RSMF. BEZA will itself, or with help of the local government, rebuild the 5 mosques that will also be displaced. The estimated costs of the mitigation measures, including those for the 5 mosques, have been estimated to be BDT 211,000.

¹ Since the Government of Bangladesh does not recognize the terminology "indigenous" and calls them a group of people belonging to the small ethnic community, it is decided that the people who are "indigenous" according to the OP 4.10, will be referred to as peoples of Small Ethnic Group. For all operational purposes this ethnic group fully corresponds to the definition of indigenous peoples given in the Bank's OP 4.10 on Indigenous Peoples. In this document, SEG always means "indigenous peoples", except where references are made to the Bank policy.

Grievance Redress Mechanism

As provided in the RSMF, BEZA will establish a Grievance Redress Mechanism (GRM) to answer to queries and address complaints and grievances about any irregularities in using the guidelines adopted in the RSMF and for implementation of this ARP. BEZA will form a Grievance Redress Committee (GRC) for the EZ consisting of memberships to ensure proper presentation of complaints and grievances, as well as impartial hearings and transparent decisions. Based on consensus, the procedure will help resolve issues/conflicts amicably and quickly, saving the aggrieved person resorting to expensive, time-consuming legal actions. The RSMF contains certain procedural conditions, which BEZA will observe to safeguard integrity of the GRM. *The GRM will however not pre-empt an aggrieved person's right to go to the courts of law.*

Public Disclosure of ARP

Any changes, expansions, or revisions to this document after clearance by the World Bank would be subject to Bank's concurrence and approval. BEZA will disclose Bangla translation of this ARP to the public in Bangladesh by posting it on its website, and authorize the World Bank to disclose it at its Country Office Information Center and in its Infoshop. BEZA will also ensure that copies of the translated document are made available at its headquarters and site offices established for the MEZ2, local government offices like Union Parishad, public libraries in the project districts, and other places accessible to the general public. As to disclosure, BEZA will inform the public through notification in 2 national newspapers (Bangla and English) about the ARP and where it could be accessed for review and comments.

1. Introduction

1.1. Project Background

This Abbreviated Resettlement Plan (ARP) has been prepared to deal with social safeguard impacts expected to be caused due to establishment of the Mirsharai Economic Zone Phase 2 (MEZ2), which is a subproject of the Private Sector Development Support Project (PSDSP). The adverse impacts are associated with displacement of a group of non-titled households residing by the existing road in public lands and a few community structures also built on public lands. It is determined that a total of 14 non-titled households, consisting of 82 persons, and 5 mosques would be affected by the planned improvement of the approach road that connects the MEZ2 to the Dhaka-Chittagong highway. The project is being jointly financed by the Government of Bangladesh (GOB) and the World Bank, and is being prepared, and will be implemented, by the Bangladesh Economic Zones Authority (BEZA) under the Prime Minister's Office (PMO), which has been created by the Bangladesh Economic Zone Act of 2010.

The PSDSP, as a whole, has been designed to establish Economic Zones (and similar industrial enclaves) in order to boost economic growth, and thereby reduce poverty in the districts/regions that have been economically depressed. It is expected that these EZs will act as catalytic agents to attract domestic and foreign investments, promote exports, earn foreign exchange, create employment opportunities for local workers – both men and women – and stimulate growth of the local and national economies. It is thought that MEZ2 will be most suitable for food processing, textile and light engineering industries. Options for other industries can also be explored by the developer at the time of development of EZ depending on the investor's interest and availability of resources.

The MEZ2 is located in Pির Char and Sadhur Char Mouzas in Mirsharai Upazilla of Chittagong district, approximately 60 km north of the city of Chittagong. The total land area demarcated for the proposed economic zone is 2,100 acres, the whole of which is under ownership of BEZA. The EZ site is at a distance of 10km west of the Dhaka-Chittagong Highway and 67 km from Chittagong City on the south. Borotakia Railway station and Mirsharai Railway station are at a distance of 9.5 and ~10km respectively on the east. The Shah Amanat International Airport in Chittagong is located south of the site at a distance of about 79km, and the seaport is about 67km south of the site. Azampur Bazaar, the nearest market, is only 2km north of the site.

Given that multiple EZs would be established under PSDSP, it was not possible to assess the social safeguard impacts of all subprojects at a time. As such, BEZA has adopted a *Resettlement and Social Management Framework (RSMF)* for the project as a whole. With the RSMF in place, the ARP for the MEZ2 contains an account of the amount of required lands that consist of the site itself, as well as for the offsite infrastructures to support the economic activities within the EZ, impact details of resumption of public lands from private users, an account of community and stakeholder consultations, a brief socioeconomic profile of the project affected persons/households (PAPs/PAHs), a budget for implementing the impact mitigation measures, and a time-schedule for resumption of public lands from private uses, and ARP implementation. In preparing this ARP, BEZA has followed the same approach and format used for the ARP for Mongla EZ that has been cleared by the Bank's Regional Safeguard Advisor (RSA).

1.2. Resettlement and Social Management Framework

The RSMF adopted for the PSDSP provides a set of guidelines for land acquisition and resettlement, and for preparation and implementation of the Resettlement Plan (RP)/ARP in order to mitigate the potential adverse impacts. It has used both *Bangladesh Acquisition and Requisition of Immovable Property Ordinance of 1982*, and the *World Bank's OP 4.12 on Involuntary Resettlement*. The ordinance is used to legalize acquisitions from private ownerships and use of public lands, in the country's land administration system, while the OP 4.12 is used for assessment and mitigation of adverse impacts resulting from the acquisitions and/or resumption of public lands from authorized/unauthorized private uses.

Among other provisions, the RSMF includes:

- Guidelines for developing a RP/ARP;
- A detailed Entitlement Matrix defining the entitlements, entitled persons, application guidelines and implementation issues, etc., where lands are to be obtained through acquisition;
- Institutional/organizational arrangement for implementation of the impact mitigation plans like RP/ARP;
- A Grievance Redressal Mechanism (GRM) to deal with disputes and complaints concerning any irregularities in the implementation of the RSMF provisions; and

- A monitoring and evaluation framework for land acquisition and implementation of the RP/ARP.

In addition, the RSMF includes a Social Screening Form, Methods for Market Price Surveys of various affected assets, a Monitoring Scheme for Land Acquisition and Resettlement, and Application Guidelines for impact mitigation measures.

Figure 1: Location of EZ Site

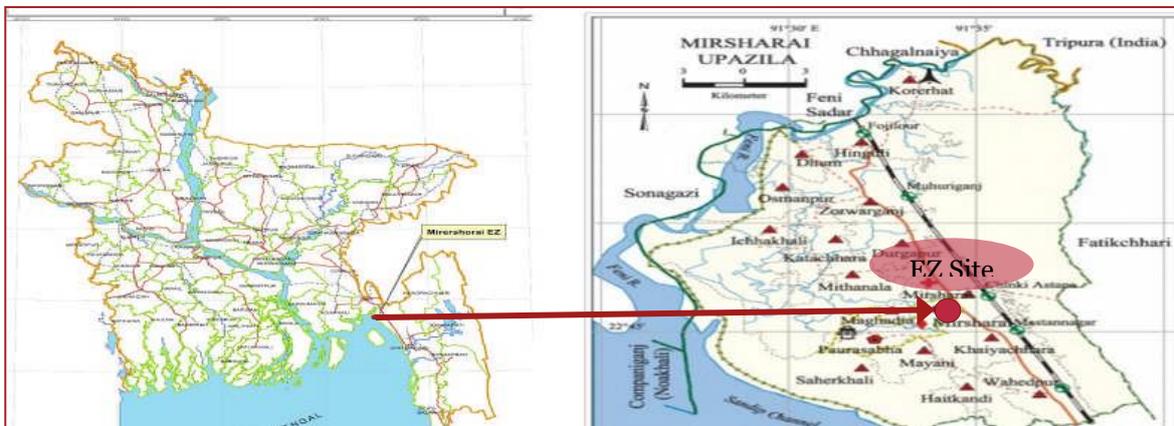


Figure 2: Layout design of the project site

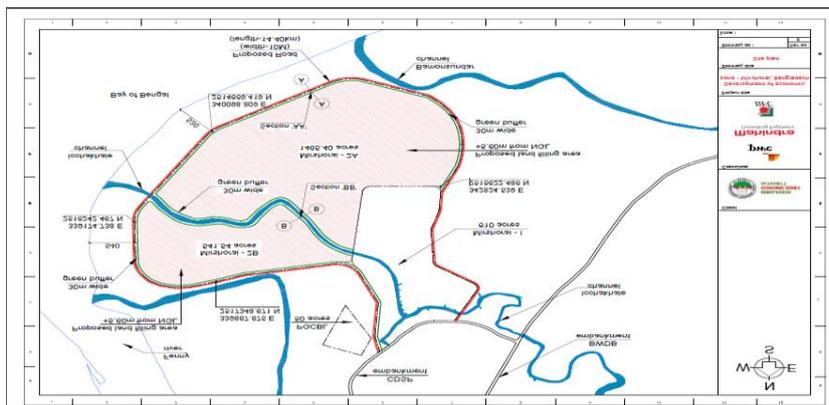


Figure 3: Photographs of the proposed access road to the project site



2. Mirsharai EZ & Social Safeguard Implications

2.1. Impacts due to the development of onsite and offsite infrastructure

As noted, MEZ2 is being developed in 2,100 acres of land owned by BEZA. According to the SIA, the lands were barren without any vegetation and human activities at the time the site was selected, and there has been no change until now. The SIA and the site visits undertaken at different times have confirmed that there were no peoples who belonged to the Small Ethnic Group (SEG who are akin to indigenous peoples as described in the Bank’s OP 4.10) either on the site or in its vicinities, or even in the general area of the EZ. As such, the SIA has concluded that there was no need for preparing a Small Ethnic Group Plan (SEGP).

As far as the 2,100-acre site is concerned, the MEZ2 will not cause any adverse social safeguard impacts. But BEZA will also develop support infrastructures both within and outside the EZ premises. In addition to a boundary wall around the site, other facilities that are going to be developed inside, have no social safeguard implications either. But development of the existing access road into two lanes will cause adverse impacts on a number of non-titled households who have been living by the road on public lands, and on some community facilities built also on public lands. According to the Bank’s safeguard compliance requirements, BEZA will mitigate the adverse impacts as required by the policies and provisions adopted in the Resettlement and Social Management Framework (RSMF).

The offsite development will include the following:

- Construction of EZ administration building. It will be located outside the MEZ2, but in the khas land being used for Mirsharai EZ1;
- Construction of the boundary wall to secure the entire MEZ2 site. Construction works do not envisage any social impacts; lands along the boundary are also khas and not in use by any private citizens.
- Widening of existing CDSP/BWDB bund (embankment) into 2-lane road with 15-meter width on a 6.5 km section of the existing road; and
- Site preparation, which includes:
 - Landfilling of 2,000 acres (excluding 100 areas of Ichakhali channel);
 - Construction of embankment around the boundary of 2,100 acres of new MEZ2 site, and a 10-meter wide, 14.4 km-long road on it;
 - Embankment along the length of Ichakhali channel that flows through the EZ site (length: 3.2 km; height: +6.5 m); and
 - Sluice Gate for managing flow of Ichakali Channel at entry point of the site.
- Water supply pipelines for salinity-free water. (Location of water source and pumping station is being studied. It is expected that such water sources would be found very close to the site on public land. It is also possible to draw water from the Feni River through the Ichakhali channel. In any case, there would be no need for using private lands for the pipelines and pumping station.

2.1.1. Development of Existing Access Road into Two-Lane

Of the proposed offsite development works, widening of the existing road to 15-meter on a 6.5-km section of the existing road will involve social safeguard impacts. Widening works on the road will displace 14 non-titled households, with a total membership of 82 persons, who have been living on public lands by the road, as well as 5 mosques also built on public lands. The houses and mosques are made of shift-able materials such as straw/bamboo/GI sheet walls, bamboo/wooden poles, with straw/golpata/GI sheet roofs and earthen floors. The materials used in most of the houses are removable and could still be used to rebuild the structures. Reportedly, these households are not local; they came to look for works and settled by the road as they found some sources of income as wage laborers and others. [The following table summarizes the impacts that BEZA will mitigate.](#)

Table 1: Summary of Impacts

Sl. No.	Subproject Component	No. of Affected Households	No. of Affected Persons	PAP Category	Impact Description
1.	Construction of Administrative Building	None	None	Not Applicable	Land belong to BEZA, and being used for MEZ1
2.	Construction of Boundary Wall Around the MEZ2 Site	None	None	Not Applicable	Land inside the EZ belongs to BEZA, and those outside are khas and free of private uses.

Table 2: Summary of Impacts (Contd.)

Sl. No.	Subproject Component	No. of Affected Households	No. of Affected Persons	PAP Category	Impact Description
3.	Widening of 6.5 km of Existing Access Road from 5m to 15m	14	82	Non-titled Households	Displacement from present locations by the road widening works.
		5	--	Mosques	
5.	Site Preparation: <ul style="list-style-type: none"> • Land filling • Embankment and road around the site • Embankment along the Ichhakhali channel • Sluice gate at entry of the channel into the site 	None	None	Not Applicable	All of these works will be carried out on BEZA's own lands and will have no social impacts.
6.	Installation of Water Supply Pipelines & Pumping Station	None	None	Not Applicable	Salinity-free water sources are expected to be found in khas land. If not, water will be drawn from Feni River through Ichhakhali Channel. No adverse impact expected.

2.2. Impact Minimization

As recommended in the RSMF, EZs proposed anywhere in the country would try to avoid or minimize acquisition of private lands. In cases of absolute necessity, majority of the lands must come from khas or other public sources, and the rest from private ownerships. In this case, MEZ2 will not use any private lands -- the 2,100 acres of land that are being used belong to BEZA itself and are free of encumbrances. Widening of the access is the only offsite activity that will displace 14 non-titled households living by the road in public land, and 5 mosques which are built in public land. Widening of the road is proposed on the west side, because expansion on the east would have required private land acquisition and displacement of some 90 private households from their homesteads.

2.3. Community/Stakeholder Consultations

As the project does not cause major adverse impact on people in the given geographical area, consultations were held primarily with the local communities along with the PAPs and PAHs to identify their perceptions on opportunities and risks associated with the commissioning of the EZ. For community consultations, the stakeholders contacted were local community members, shop owners operating near the approach road in temporary structures, fishermen, women, elected Union Parishad representatives, NGOs, students, small businessmen, district administration officials, and the like (Details in *Annex 2*).

The people were generally enthusiastic about the project and believed that it will bring social and economic development in the region. There is scarcity of employment opportunities, healthcare facilities, etc. in the Union and Village which is affecting overall social and economic development. People believed that the establishment of the EZ will enhance the employment opportunities for the local community. Agriculture being the main economic activity in the project area, the farmers believe the workers in the EZ will increase demands for agricultural goods, and give them nonfarm employment opportunities and thereby enhance their standard of living. Yet, there were also concerns -- particularly about the influx of people coming to their areas and the employment opportunities going to the outsiders.

2.4. Women Participation in Development Activities

Women in this region almost never venture outside for work. Most of them are housewives, some of whom also engage in part-time handicraft works. A very few of them assist the male members in agricultural work. Decision-making authority of the women in financial and social matters are also limited in this region. It is assumed that development of an economic zone will bring about a change in the current social practices and eventually benefit the socioeconomic status of women.

3. ARP Preparation

Since the offsite infrastructure works affect 14 households consisting of 82 members and the 5 mosques which are used by them, BEZA has followed the OP 4.12 guidelines to prepare this ARP, instead of a RP which is required where the number of PAPs is 200 or more. And it has been prepared according to the process suggested in the RSMF. The census of the PAPs/PAHs and their assets were taken together while preparing the social impact assessment study. The *cut-off date* was established the day on which census was taken. In case of the 14 households and 5 mosques that will be displaced from the existing part of the access road, was *25 July, 2016*. The census has also collected information on a few selected items for an understanding about the socioeconomic characteristics of these would-be affected households. These are briefly presented below.

3.1. Socio Economic Profile of Project Affected Households

According to the SIA and PAHs census, the average household size of the 14 affected households at the access road is 6.0, compared to 4.99 for the Upazila. The population considered for literacy rate of the PAPs by literacy/educational achievement is shown in the following table:

Table 2: Literacy rates segregated by sex (Census 2011)

Sl. No.	Literacy level of PAPs	Males	Females	Total	Percentage
1	Graduates and above	0	0	0	0.00%
2	Secondary schooling	4	6	10	12.20%
3	Primary schooling	9	10	19	23.17%
4	Illiterate	30	23	53	64.63%
	Total	43	39	82	100.00%

Source: Census 2011 data and Primary Survey carried out in the vicinity of the project site (April 2016)

Employment levels in the area are very low, with only ~23% of the PAPs have been employed. Almost half of the working people are wage labourers in agriculture and other are engaged in temporary works -- with uncertainty of a stable income. Thus, establishment of the MEZ2 is expected to improve the socioeconomic status of the local people by generating nonfarm work opportunities.

Table 3: Employment status of PAPs

Sl. No.	Employment Status	Number	Percentage
1	Wage labourers – Agricultural	5	6.1%
2	Wage labourers – Non-agricultural	4	4.9%
3	Businessman – Variety shop	2	2.4%
4	Businessman – Tea stall	1	1.2%
5	Businessman – Fishery	3	3.7%
6	Businessman – Others	3	3.7%
7	Agriculture - Owner	1	1.2%
8	Unemployed (Details unavailable)	63	76.8%
	Total	82	100.0%

As per the socioeconomic survey, majority of the affected households fall under the earning group of BDT 3,001 – 10,000, followed by the households having an income of more than BDT 10,000. Households with own agricultural income or trading income usually make up the higher end of the income spectrum. Bulk of the households, generating their income from wage-labour have similar levels of income. Further details of the income levels of the PAHs are enumerated below:

Table 4: Income level of PAHs

Sl. No.	Income level (BDT)	Number of PAHs	Percentage
1	Below 3,000	0	0.0%
2	3,001 – 10,000	9	64.3%
3	Above 10,000	5	35.7%
	Total	14	100.0%

The households were also asked about their net income status. Among the households which were able to provide the information, it was seen that most of the households were on the deficit side. Even for the households which have some surplus, the amount was not that high. The overall economic status of these and others is expected to improve once the economic activities in the EZ start.

Table 5: Economic status of PAHs

Sl. No.	Overall economic status	No. of PAHs	Percentage
1	Surplus	2	14.3%
2	Break even	4	28.6%
3	Occasional deficit	5	35.7%
4	Always deficit	3	21.4%
	Total	14	100.0%

Regarding loan and indebtedness, 6 of the PAHs (42.9% of total) have taken loans ranging from BDT 10,000 to BDT 70,000. Half of these loans have been taken from banks or cooperatives. Loans have also been taken from friends, mahajans and NGOs. Among the NGOs, ASA has been the lender in most of the cases. Please refer to the tables below for further details regarding the loan. Lower proportion of borrowers in the region are indicative of their poor financial capability.

Table 6: Range of loan amount

Sl. No.	Income Level	Number of PAHs	Percentage
1	No loan	8	57.1%
2	Less than or equal to BDT 20,000	2	14.3%
3	BDT 20,001 – BDT 50,000	1	7.1%
4	BDT 50,001 – BDT 100,000	3	21.4%
	Total	14	100.0%

3.2. Valuation of the Affected Assets

Valuation of the affected assets and mosques are done based on the eligibility criteria and Entitlement Matrix suggested in the RSMF (attached to this ARP as *Annex 3*). The procedure used to determine compensation and resettlement assistance are as follows (Detailed calculation is in *Annex 5* and PAHs-wise entitlements is in *Annex 6*).

- **Loss of Houses/Structures:** By following the methods suggested in the RSMF:
 - a. *Shiftable structures:* House Transfer Grant (HTG) and House Construction Grant (HCG), @ Tk 50 per Sq.ft of floor area, with a minimum of Tk 3500 and maximum of Tk 5000.
 - b. *Non-shiftable structures:* HCG @ Tk 70 per Sq.ft of floor area with a minimum of Tk 4,000 and maximum of Tk 6,000.
- **Temporary Relocation:** The non-titled households will be temporarily relocated on public lands to make room for the construction works. If they want, they would be allowed to return to the previous locations. BEZA will continue to consult them during ARP implementation.
- **Loss of Income:** Compensation, based on 30 days average daily net income, for the actual number of days the businesses remains closed or complete the civil works.
- **Loss of Community Facility:** Since there is no provision made in the RSMF for the compensation of loss of community facilities in government lands, the entitlement suggested for shiftable & non-shiftable structures on khas and other public lands were taken into consideration.

BEZA will ensure that the resettlement and rehabilitation assistance for the PAHs is paid up before they are evicted from the present locations. BEZA will also notify the 14 PAHs at least 30 days ahead of the actual eviction.

3.3. Resettlement Budget

Compensation for the affected non-titled households has been determined in line with the Entitlement Matrix provided in the RSMF. The total estimated resettlement budget is BDT 211,000. (Detailed calculations are in Annex 4). The budget estimates will be revised based on changes in any impacts that are to be considered during design of the road and prior to ARP implementation. Budgeting will remain as a dynamic process for cost estimation even during implementation. (Household-wise entitlements are presented in Annex 6)

Table 7: Estimated Budget for Compensation and Resettlement

Sl. No.	Loss Category	Number & Total Floor Area (SFT)	Entitlement (BDT)	Basis for Calculation
1.	Loss of houses / structures	14 nos. (7357.28 SFT)	70,000	a. Shiftable structures: House Transfer Grant (HTG) and House Construction Grant (HCG), @ Tk 50 per sq. ft of floor area, with a minimum of Tk 3,500 and maximum of Tk 5,000. b. Non-shiftable structures: HCG @ Tk 70 per sft of floor area with a minimum of Tk 4000 and maximum of Tk 6000.
2.	Loss of income	-	116,000	Compensation for loss of income (Compensation, based on 30 days' average daily net income, for the actual number of days the businesses remain closed or complete the civil works.
3.	Relocation of mosques	5 nos. (1542.02 SFT)	25,000	Shiftable structures: House Transfer Grant (HTG) and House Construction Grant (HCG), @ Tk 50 per sq. ft of floor area, with a minimum of Tk 3,500 and maximum of Tk 5,000. BEZA through the support of Union Parishad will construct the mosques.
Grand Total			211,000	

3.4. ARP Implementation Arrangement

As the number of PAPs is small, it is decided that BEZA will itself implement the ARP, instead of appointing any consulting organization. BEZA will designate an official who will be responsible for ARP implementation, most importantly for disbursement of the compensation, which will have to comply with the GOB and Bank requirements. The National Social/Resettlement Specialist will actively assist him/her by providing the Entitlement Files (see below) of individual PAPs and other logistical supports. If the Environment and Social Cell is established within PMU before the ARP goes into implementation, this arrangement will be modified for better distribution of responsibilities and enhanced accountability.

3.5. Grievance mechanism

As provided in the RSMF, BEZA will establish a Grievance Redress Mechanism (GRM) to answer to queries and address complaints and grievances about any irregularities in using the guidelines adopted in the RSMF and for implementation of this ARP. BEZA will form a Grievance Redressal Committee (GRC) for the MEZ2 consisting of memberships to ensure proper presentation of complaints and grievances, as well as impartial hearings and transparent decisions. As suggested in the RSMF, the GRC will have the following memberships:

- A BEZA Representative (Convener)
- An elected member of the Union Parishad or Upazila Parishad

- A female member of the Union or Upazila Parishad
- A representative of the PAPs in the MEZ2
- Headmaster of local Primary/higher secondary school
- Resettlement Specialist of the Supervision Consultant (Member Secretary)
- An Area Representative of an NGO working in the area

Based on consensus, the procedure will help to resolve issues/conflicts amicably and quickly, saving the aggrieved persons resorting to expensive, time-consuming legal actions. The RSMF contains certain procedural conditions, which BEZA will observe to safeguard integrity of the GRM. *The GRM will however not pre-empt an aggrieved person's right to go to the courts of law. Any decision made by the GRC and accepted by the aggrieved persons will be binding on BEZA.*

3.6. Monitoring & Evaluation

As to ARP implementation, monitoring will broadly include tasks related to physical relocation of the 14 non-titled households affected by the widening works on the access road, and 5 affected mosques. This will include:

- Identification of suitable public lands in the vicinity of the present location. This will be done in collaboration with the affected non-titled households and local administration. (If needed, BEZA will develop the relocation site to a liveable level.)
- Payment of the compensation as determined for house transfer and construction (HTG and HCG). *Payment in full of compensation and other entitlement (such as, construction of the 5 affected mosques) should be ensured before commencement of the civil works.*
- Construction of the 5 affected mosques at locations preferred by the communities. *Completion of construction works should be ensured before commencement of the civil works.*
- Actual relocation of the 14 households, and resolution of any unforeseen difficulties faced by the affected households (which are known to be not local).
- Provision of drinking water supply and sanitation

3.7. ARP Implementation Schedule (Tentative)

In addition to identification of the temporary relocation site, BEZA will prepare Entitlement Files for the individual households which are going to be displaced. These files will contain name, address, telephone number (if available) of the affected households, description of the impacts and the amount of compensation, as well as any other assistance that might be agreed during implementation. BEZA will consult the community to identify location of the mosques and work out a plan for reconstruction. The following is a tentative ARP implementation schedule where the timeline may have to be revised in view of the schedule for civil works.

Table 8: ARP implementation schedule

Activity	Responsibility	Expected Timeline
Formation of Grievance Redress Committees	BEZA	Within one month after the approval of ARP
Preparation of entitlement files	BEZA	Within one month after the approval of ARP
Disclose the compensation package to PAHs	BEZA	Within two months after the approval of ARP
Consult affected households on schedule for clearing lands	BEZA	Within two months after the approval of ARP
Compensation payment	BEZA	Within three months after the approval of ARP
Issuance vacation notice	BEZA	30 days after compensation payment

Clear lands and relocate affected households and mosques	BEZA	Within three months after approval of the ARP, but before commencement of the civil works.
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3.8. Public Disclosure of ARP

Any changes, expansions, or revisions to this document after clearance by the bank would be subject to Bank’s concurrence and approval. BEZA will disclose Bangla translation of this ARP to the public in Bangladesh by posting it on its website, and authorize the World Bank to disclose it at its Country Office Information Center and in its Infoshop. BEZA will also ensure that copies of the translated document are made available at its headquarters and site offices established for the Mirsharai EZ phase 2, local government offices and public libraries in the project districts, and other places accessible to the general public. As to disclosure, BEZA will inform the public through notification in two national newspapers (Bangla and English) about the ARP and where it could be accessed for review and comments.

4. ANNEXURES

Annex 1. Date and Venue of the Consultations

Sl.No	Participants	Date	Venue
1.	PAPs/Local community	21 May'16	Tea-shop near Forest Office, Mirsharai
2.	PAPs/Local community	23 May'16	Cyclone Shelter on the eastern side of the road near Hindupara (Charsharat/East Ichhakhali/Ichhakhali-6)
3.	PAPs/Local community	23 May'16	On the existing un-metalled approach road, ~2km from Chicken Poultry end (Charsharat/East Ichhakhali/Ichhakhali-6)
4.	PAPs/Local community	23 May'16	Near the house of Mr. Rezaul Karim, near Chicken Poultry (Nayapara/South Moghadia/Shaherkhali)
5.	PAPs/Local community	25 May'16	Grocery shop at Hindupara (Charsharat/East Ichhakhali/Ichhakhali-6)
6.	PAPs/Local community	25 May'16	Tea-shop beside the existing un-metalled approach road, ~3km from Chicken Poultry end (Charsharat/East Ichhakhali/Ichhakhali-6)
7.	Women's group	3 Jul'15	Ward.6, Char Sarat Village
8.	Local community	16 Apr'16	Ward no.6 & 10 Ichhakali Union
9.	Brac (NGO)	25 May'16	Mirsharai
10.	Asa (NGO)	25 May'16	Mirsharai
11.	Buro(NGO)	25 May'16	Mirsharai
12.	PMK (Palli Mangal Karmasuchi)	25 May'16	Mirsharai

Annex 2. Details of Consultations

Consultation Date	Venue (Village/Mouza / Union)	No. of participants	Type of participants	Discussion points	Documents for proof
21 May'16	Tea-shop near Forest Office, Mirsharai	24	PAPs/Local community	<ul style="list-style-type: none"> The local people unanimously supported the construction of the road if it is done on the western side, since the land on the western side is owned by the government. 	Photographs and signature of participants
23 May'16	Cyclone Shelter on the eastern side of the road near Hindupara (Charsharat/East Ichhakhali/Ichhakhali-6)	31	PAPs/Local community	<ul style="list-style-type: none"> The non-titled households expressed their desire to settle within the Charsharat village. An alternative route for the approach road to the EZ from the Dhaka-Chittagong Highway was suggested. It would pass near the Muhuri project site at Joralganj, and would be ~15km long. It was opined by the local community that the people whose houses are getting affected should be provided with employment opportunities within the EZ. 	Photographs and signature of participants
23 May'16	On the existing unmetalled approach road, ~2km from Chicken Poultry end (Charsharat/East Ichhakhali/Ichhakhali-6)	20	PAPs/Local community	<ul style="list-style-type: none"> Compensation provided to the non-titled householders should be adequate. 	Photographs and signature of participants
23 May'16	Near the house of Mr. Rezaul Karim, near Chicken Poultry (Nayapara/South Moghadia/Shaherkhali)	21	PAPs/Local community	<ul style="list-style-type: none"> The local people preferred to widen the road on the western side so as to reduce the impacts on the people. To further reduce the number of people to be displaced on the western side of the road, the new road can be routed straight from the Chicken Poultry and join and the nearest elbow. 	Photographs and signature of participants
25 May'16	Grocery shop at Hindupara (Charsharat/East Ichhakhali/Ichhakhali-6)	20	PAPs/Local community	<ul style="list-style-type: none"> Although development is welcome, road widening on the western side of the existing road is preferred by the local community. It was opined by the local community that there shouldn't be any delay in compensation for their lost assets. Adequate livelihood support and income restoration to the affected persons should be ensured. Expeditious payment of the compensation before the beginning of the pre-construction activities). 	Photographs and signature of participants
25 May'16	Tea-shop beside the	20	PAPs/Local	<ul style="list-style-type: none"> People would agree if the road widening is done within 30 ft. on 	Photographs

	existing un-metalled approach road, ~3km from Chicken Poultry end (Charsharat/East Ichhakhali/Ichhakhali-6)		community	the western side and 10ft. on the eastern side of the existing un-metalled road, since those are mostly government lands. <ul style="list-style-type: none"> • Adequate relocation should be provided for affected families who are losing residential structures 	and signature of participants
3 Jul'15	Ward.6, Char Sarat Village	10	Women	<ul style="list-style-type: none"> • Women's participation in economic activities is almost negligible. Most of the women are restricted to the household chores only. Further, women are largely engaged in household work ranging from collecting potable water, cooking and child rearing helping the male members either in running their petty shops or in agriculture field. The reason behind the low percentage of working women is mainly due to the traditional values attached to the women's movement outside the households. • Due to the disturbance in the displacement of houses and livelihoods, women will face additional challenge in running a household on limited income and resources. Women believe that they can access employment opportunities in the EZ. • EZ will be able to provide stable employment opportunities throughout the year for communities dependent on seasonal income opportunities. • Extend the employment opportunity to the women in the area especially in the construction works (unskilled), cleaning, etc. 	Photographs and signature of participants
16 Apr'16	Ward no.6 & 10 Ichhakali Union	38	Local community	<ul style="list-style-type: none"> • Majority of the people are currently engaged in agriculture and aquaculture and do not have technical skills to undertake jobs in the EZ; • In case necessary training is provided for the jobs, the local people are willing to take up such new kind of jobs. • The local people should be given preference for the allocation of jobs. • Involving local people who are living near the approach road in the construction works. (Especially construction workers and unskilled labours). • The local communities wanted that opportunities be given to the local workforce during the construction phase. • Use of goods and services from/within the Upazila area to develop 	Photographs and signature of participants

				the approach road.	
25 May'16	Mirsharai	3	Brac	<ul style="list-style-type: none"> • EZ will raise the standard of living, thereby increasing the earning capability of locals, which, in turn, will enhance the investment opportunity for Grameen Bank. • Environment-polluting industries should not be encouraged within the EZ. • Local people should be given preference during recruitment in EZs; selection should be solely based on merit / capability. 	Photographs of participants
25 May'16	Mirsharai	3	Asa	<ul style="list-style-type: none"> • Owing to inflow of people from outside, Asa will have a higher base of potential customers for providing financial help. • Land value is expected to increase. • If needed, trainings can be provided by YPSA in future, subject to PKSF's approval. 	Photographs of participants
25 May'16	Mirsharai	4	Buro	<ul style="list-style-type: none"> • Increased employment will help in fastening the financing process and broaden the customer base, • Since financing is provided to low- as well as medium-income people, new employees can move into higher-capability customer band, thereby increasing the loan sanction amount. 	Photographs of participants
25 May'16	Mirsharai	4	PMK (Palli Mangal Karmasuchi)	<ul style="list-style-type: none"> • Establishment of the EZ will increase the customer base for the NGO. • Healthcare programme is planned for providing awareness to pregnant women and preventing child marriage. 	Photographs of participants

Figure 4: Photos of the consultations

23 May, 2016, Near the house of Mr. Rezaul Karim,
near Chicken Poultry



24 May, 2016, Tea-shop beside the existing un-metalled
approach road, ~3km from Chicken Poultry end



21 May, 2016 Tea-shop near Forest Office, Mirsharai



25 May, 2016, ASA NGO



25 May, 2016, Charsarat



25 May, 2016, Charsarat



Annex 3. Attendance sheet of the consultation meetings

ABDOL KAIYUM
 HAMSUL HAD: ...

... 0171624481
 Md. Abdul Kaiyum ...

NAME	SIGNATURE	MOB: 0172846607
১) ...		
২) ...		01851687783
৩) ...		
৪) ...		01832802743
৫) ...		0186464527
৬) ...		01821339954
৭) ...		01879992995
৮) ...		0184356860
৯) ...		01853982633
১০) Rafiqul Islam		01868020217
১১) ...		01879411903
১২) ...		01881424248
১৩) ...		01869898460
১৪) Md. Akauddin		01852530432
১৫) ...		
১৬) ...		01852-531434

MD. SHOHAB ALAM - ...

... 01829047923 - ...

... 01794373472 - ...

... 01871-998641 ...

... MD. NUR NOBI - 01833205668 - ...

Ward no. - 9, Union - Tehkhal; 6, Mouza - East Tehkhal, Vill. Charpter
12:15 pm, 23 May '15

Sl No	Name	Mobile no.	Signature
1	MO. GALIYAT HOSSAIN (AMASUD)	01857673264	
2	MD RASHED	01819110157	
3	M MOSHAROF HOSSAIN	01826326284	
4	M ANAMUL HAQ	01824942585	
5	M ROHUL AMIN	01820292380	
6	M NURUL AMIN	-	
7	M ABDUL KHALAK	01882014865	
8	M JHORUL ISLAM	01857726671	
9	M ABIDUL HAQ	01835872609	
10	M NUR KORIM	-	
11	M ABUL KHARA	01874916488	
12	M SHAMSUL HAQ	01839087432	
13	M JONAL ABDIN	01879328592	
14	M JAMAL UDDIN	01881474503	
15	M KAMAL UDDIN	01860140929	
16	M SHOBUZ	01832398120	
17	M SHOPAUR RAHMAN	01845872607	
18	M JHORUL HAQ	01830134861	
19	M FARUQ	-	
20	MS ANWARA BAGUM	01876689806	
21	MD. EALISH	-	
22	MES MUSANA BAGUM	-	
23	M ROSHNAARA	-	
24	M JAHADA AKTAR	-	
25	M NUR NAHAR	-	
26	M MOMANA KARTUN	-	
27	M SHANUR AKTAR	01846774357	
28	M RUMA	01857673264	
29	M MD NUR HOSSAIN	01854107115	
30	MD. ERAMAM UDDIN	01855296397	
31	M BOSHAR HOSSAIN	01867702278	

Annex 4. Entitlement Matrix

1. LOSS OF LANDS (AGRICULTURAL, HOMESTEAD, COMMERCIAL & OTHERS)

Ownership type	Entitled person	Entitlement	Responsibility
<i>Private</i>	<i>Legal Owners, as determined by DCs, or by courts in cases of legal disputes</i>	<p>Compensation-under-law (CUL) or replacement costs, whichever is greater.</p> <p><i>If applicable (subject to paragraph 18)</i></p> <ul style="list-style-type: none"> • Top-up equal to the difference between CUL and replacement costs. • Transition allowance (TA) for income loss (see Loss Category 5 below). 	<p>CUL paid by DC</p> <p>Top-up & TA paid by Project</p>
<i>Khas & Other Public Lands Under Lease.</i>	<i>Leaseholders</i>	<ul style="list-style-type: none"> • Contractual obligations with the public agencies, as determined by DCs, and / or • Contractual obligations with other GOB agencies. 	Paid by DC and/or Project
<i>Vested Non-Resident</i>	<i>Current Owners/Users</i>	Transition allowance for income loss (see Loss Category 5).	Paid by Project

2. LOSS OF HOMESTEAD LANDS

Location	Entitled person	Entitlement	Responsibility
<i>Homesteads on Private Lands</i>	<i>Legal Owners, as determined by DC, or by courts in cases of legal disputes</i>	<p><i>In addition to CUL & applicable top-up (as for Loss of Lands above):</i></p> <ul style="list-style-type: none"> • Assistance to move and rebuild the houses in the same homesteads, in cases of partial acquisitions • Relocation assistance, including land development, where PAPs choose to relocate on their own, <u>or</u> developed plots if they choose to relocate in public lands to be arranged by BEZA, where acquisitions require relocation elsewhere. • Provision of pre-acquisition level basic utilities (water supply, sanitation, electricity, etc.). 	By Project
<i>Homesteads on Khas & Other Public Lands</i>	<i>Vulnerable Non-titled persons</i>	<ul style="list-style-type: none"> • Relocation assistance, including developed plots in their own or other public lands, to be arranged by BEZA. • Provision of water supply & sanitation facilities. 	By Project
<i>Homesteads on VNR Lands</i>	<i>Present Owners/Users</i>	<ul style="list-style-type: none"> • Assistance to move and rebuild the houses in the same homestead, in cases of partial acquisitions. • Assistance to settle in developed plots in public lands arranged by BEZA, <u>or</u> six months' rent for comparable living accommodations, where acquisition requires relocation elsewhere. • Provision of water supply and sanitation facilities. 	By Project

3. LOSS OF HOUSES/STRUCTURES USED FOR LIVING, BUSINESS & OTHER ACTIVITIES

Type & location	Entitled person	Entitlement	Responsibility
<i>All Houses/ Structures on Acquired Private Lands</i>	<i>Legal owners, as determined by DCs, or by courts in cases of legal disputes.</i>	Compensation-under-law (CUL) or replacement cost, whichever is greater.	CUL paid by DC
		<ul style="list-style-type: none"> • Transfer Grant (TG) to cover the carrying costs of household goods, at one-eighth of the replacement costs of the affected structures. • Allowed to keep the salvageable materials 	TG paid by Project
<i>Shiftable & Non-shiftable Structures on Khas & Other Public Lands</i>	<i>Vulnerable Non-titled persons</i>	<ul style="list-style-type: none"> • <i>Shiftable structures:</i> House Transfer Grant (HTG) and House Construction Grant (HCG), @ Tk 50 per sft of floor area, with a minimum of Tk 3500 and maximum of Tk 5000. • <i>Non-shiftable structures:</i> HCG @ Tk 70 per sft of floor area with a minimum of Tk 4000 and maximum of Tk 6000. • Allowed to keep the salvageable materials. 	HTG & HCG paid by Project
<i>Houses/ Structures on VNR Lands</i>	<i>Current Owners/Users</i>	<p>HTG and HCG (amounts are to be determined in consultation with the current owners/users).</p> <ul style="list-style-type: none"> • Allowed to keep the salvageable materials. 	HTG & HCG paid by Project

3. LOSS OF TREES ON ACQUIRED PRIVATE & PUBLIC LANDS

Location	Entitled person	Entitlement	Responsibility
<i>On private Lands</i>	<i>Legal owners as determined by DCs, or by courts in cases of legal disputes</i>	<ul style="list-style-type: none"> • Current market value of trees, based on species, size and maturity. • Current harvest prices of fruits on trees, if they are felled before harvest. • Owners are allowed to fell the trees and keep them. 	By BEZA (included in the CUL) and/or By Project (included in the top-up)
<i>On Khas & Other Public Lands</i>	<ul style="list-style-type: none"> • <i>Non-titled persons, encroachers</i> • <i>Private groups, NGOs, etc.*</i> 	As those stipulated above for trees and fruits on trees, on private lands.	By Project
<i>On VNR Lands</i>	<i>Present Owner/User</i>	As those stipulated above for trees and fruits on trees, on private lands.	By Project

* Public lands, especially along the roads, are sometimes leased out to private groups and NGOs for tree plantation under income generation programmes.

5. LOSS OF AGRICULTURAL, BUSINESS, EMPLOYMENT & RENTAL INCOME

Impact type	Entitled person	Entitlement	Responsibility
Agricultural Income: <ul style="list-style-type: none"> If acquisition amounts to 20% or more of the total productive area If acquired VNR lands are agricultural 	Legal Owners, as determined by DCs, or by courts in cases of legal disputes.	Transition allowance equal to three times the harvest prices of one year's crops produced in the acquired parts of the lands.	By Project
	Present Owners/Users	Transition allowance equal to three times the harvest prices of one year's crops produced in the acquired parts of the lands.	By Project
Business Income: <ul style="list-style-type: none"> Temporary closure of businesses in existing premises Partially affected businesses Businesses requiring removal from the existing premises and spots 	Business Owners (premise / land owners & tenants)	Compensation, based on 30 days' average daily net income, for the actual number of days the businesses remain closed <u>or</u> complete the civil works.	By Project
	Business Owners (premise/land owners & tenants)	Compensation, calculated as above, for <u>smaller</u> of the number of days needed to repair and reopen the individual business premises, <u>or</u> complete the civil works.	By Project
	Business Owners (premise/land owners & tenants)	<ul style="list-style-type: none"> Relocation in khas/public lands, <i>plus</i> compensation, calculated as above, for a period of 30 days; <u>or</u> Compensation, calculated as above, for the number of days the business owners need to find alternative locations themselves, but for a maximum period of 90 days. 	By Project
Loss of employment income	Business Employees	Compensation at current daily wage rates for the period needed to reopen the businesses, or for a maximum of 30 days.	By Project
Loss of income from rented-out premises on private & VNR lands	Legal Owners and Current Owners/Users of VNR lands	<ul style="list-style-type: none"> Six months' rent at the current rates to the owners of the premises on <u>private lands</u>. Three months' rent at the current rates to the owners/users of premises on <u>VNR lands</u>. 	By Project

6. UNFORESEEN LOSSES

Impact Type	Entitled Person	Entitlement	Responsibility
As may be identified during subproject preparation & implementation	As Identified	As determined in consultation with World Bank and the stakeholders.	By Project

Annex 5. Detailed Resettlement Budget Calculation

Sl. No.	Name of PAHs	Type of house/ structure	Floor Area (SFT)	HTG and HCG (BDT)	Monthly income (BDT)	Compensation for loss of income (BDT)
1	Aysha Khatun	Kutcha	496.58	5,000	5,000	5,000
2	Shohag	Kutcha	274.43	5,000	5,000	5,000
3	Shirajul Islam	Kutcha	378.97	5,000	10,000	10,000
4	Haji Abdul Kamal	Kutcha	662.11	5,000	0	0
5	Sahabbudin	Kutcha	710.03	5,000	0	0
6	Md. Salamutullah	Kutcha	409.46	5,000	4,000	4,000
7	Halim Liosn	Kutcha	426.89	5,000	0	0
8	Jodu	Kutcha	317.99	5,000	15,000	15,000
9	Azmir	Kutcha	1058.51	5,000	15,000	15,000
10	Razaul Karim	Kutcha	653.40	5,000	10,000	10,000
11	Omas Chandra	Kutcha	470.45	5,000	7,000	7,000
12	Md Arshad	Kutcha	161.17	5,000	15,000	15,000
13	Kamal Uddin	Kutcha	683.89	5,000	0	0
14	Rohim Ullah	Kutcha	653.40	5,000	30,000	30,000
15	Mosque	Kutcha	187.31	5,000	0	0
16	Mosque	Kutcha	448.67	5,000	0	0
17	Mosque	Kutcha	257.00	5,000	0	0
18	Mosque	Kutcha	287.50	5,000	0	0
19	Mosque	Kutcha	361.55	5,000	0	0
	Total		8899.31	95,000	116,000	116,000
	Grant Total					211,000

Annex 6. List of PAHs Entitled to Compensation

The PAPs and Their Compensation

Sl. No.	Name of PAP	Father/ mother /husband 's name & address	Location of the house	Contact number	Type of structure	Total Floor Area (SFT)	Unit price (BDT)	Total loss of houses / structures (BDT)**	Monthly Income (BDT)	TOTAL (BDT)
1	Aysha Khatun	Samsul Haque, Charsharat, P.O.- Abutorab	East Ichhakhali	01718101235	Kutcha	496.58	House Transfer Grant (HTG) and House Construction Grant (HTG) a@ Tk 50 per sq. ft of floor area, with a minimum of Tk 3,500 and maximum of Tk 5,000.	5,000	5,000	10,000
2	Shohag	-	East Ichhakhali	01814275022	Kutcha	274.43		5,000	5,000	10,000
3	Shirajul Islam	Md. Ishak, Charsharat, P.O.-Abutorab	East Ichhakhali	01819708682	Kutcha	378.97		5,000	10,000	15,000
4	Haji Abdul Kamal	Bozur Rahman, Charsharat, P.O.- Abutorab	East Ichhakhali	-	Kutcha	662.11		5,000	0	5,000
5	Sahabuddin	Sheikh Ahmed, Charsharat, P.O.- Abutorab	East Ichhakhali	01876542814	Kutcha	710.03		5,000	0	5,000
6	Md. Salamutullah	Md Sheikh Ahmad, Charsharat, P.O.- Abutorab	East Ichhakhali	01867702278	Kutcha	409.46		5,000	4,000	9,000
7	Halim Liosn	Johurul, Charsharat, P.O.-Abutorab	East Ichhakhali	-	Kutcha	426.89		5,000	0	5,000
8	Jodu	Koruna Kumar, Charsharat ,P.O.- Abutorab	East Ichhakhali	-	Kutcha	317.99		5,000	15,000	20,000
9	Azmir	Late Nurul Islam,Charsharat,Charsharat, P.O.-Abutorab	East Ichhakhali	-	Kutcha	1058.51		5,000	15,000	20,000

Annex 6. List of PAHs Entitled to Compensation (Contd.)

Sl. No.	Name of PAP	Father/ mother /husband 's name & address	Location of the house	Contact number	Type of structure	Total Floor Area (SFT)	Unit price (BDT)	Total loss of houses / structures (BDT)**	Monthly Income (BDT)	TOTAL (BDT)
10	Razaul Karim	Late Shamsul, Charsharat, P.O.- Abutorab	East Ichhakhali	01879269764	Kutcha	653.40	Same as above	5,000	10,000	15,000
11	Omas Chandra	Moghadia, Charsharat, P.O.- Abutorab	East Ichhakhali	-	Kutcha	470.45		5,000	7,000	12,000
12	Md Arshad	Amanulla, Moghadia, P.O.-Abutorab	South Moghadia	01822757013	Kutcha	161.17		5,000	15,000	20,000
13	Kamal Uddin	Amir Hossain, Charsharat, P.O.- Abutorab	East Ichhakhali	-	Kutcha	683.89		5,000	0	5,000
14	Rohim Ullah	Noir Ahmed, Moghadia, P.O.- Abutorab	South Moghadia	-	Kutcha	653.40		5,000	30,000	35,000
MOSQUES										
15	Mosque*	Charsharat, P.O.- Abutorab	East Ichhakhali		Kutcha	187.31	Same as above	5,000	0	5,000
16	Mosque*	Charsharat, P.O.- Abutorab	East Ichhakhali	01843690208	Kutcha	448.67		5,000	0	5,000
17	Mosque*	Charsharat, P.O.- Abutorab	East Ichhakhali	01861564269	Kutcha	257.00		5,000	0	5,000
18	Mosque*	Charsharat, P.O.- Abutorab	East Ichhakhali	01821089931	Kutcha	287.50		5,000	0	5,000
19	Mosque*	Charsharat, P.O.- Abutorab	East Ichhakhali	01837883789	Kutcha	361.55		5,000	0	5,000
Total								95,000	116,000	211,000

*BEZA through the Union Parishad will relocate the mosques using the allocated budget and the funds will not be given directly to the individual mosques

** Compensation for loss of income based on 30 days' average daily net income, for the actual number of days the businesses remain closed or complete the civil works