

Resettlement Plan

PUBLIC

July 2026

Bangladesh: Cluster Towns Water Supply and Sanitation Project

Construction of Secondary Transmission, Feeder Main and Distribution Pipelines Services for the DMAs Area of Cumilla and Laksham Under Cumilla District

Packages: W-01-CUM-A, W-02-CUM-B, W-03-CUM-C, W-04-CUM-D, W-05-CUM-E, W-06-CUM-F, W-07-CUM-G, W-08-CUM-H, W-09-LAK-W, W-10-LAK-E

CURRENCY EQUIVALENTS

As of April 2026

Currency Unit	–	Bangladeshi Taka (Tks)
Tk 1.00	=	\$ 0.0118
\$ 1.00	=	Tk 122-123

ABBREVIATIONS

AB	-	Acquiring Body
AC Land	-	Assistant Commissioner Land
ADB	-	Asian Development Bank
ADC	-	Additional Deputy Commissioner
AH	-	Affected Household
AP	-	Affected Person
CCC	-	Cumilla City Corporation
CCL	-	Cash Compensation under Law
cft.	-	Cubic Feet
CMP	-	Current Market Price
CPR	-	Common Property Resources
DPHE	-	Department of Public Health Engineering
DC	-	Deputy Commissioner
DP	-	Displaced Persons
EA	-	Executing Agency
EC	-	Entitlement Card
EP	-	Entitled Person
FGDs	-	Focused Group Discussions
ft.	-	foot / feet (3.28 ft. = 1 m)
GoB	-	Government of Bangladesh
GRC	-	Grievance Redress Committee
ha	-	Hectare
HH	-	Household
ID Card	-	Identity Card
IoL	-	Inventory of losses
IR	-	Involuntary Resettlement
JVS	-	Joint Verification Survey
km	-	Kilometre
M&E	-	Monitoring and Evaluation
MoL	-	Ministry of Land
PVAC	-	Property Valuation Advisory Committee
PMU	-	Project Management Unit
PD	-	Project Director
PIU	-	Project Implementation Unit
RP	-	Resettlement Plan
rft	-	Running Feet
RoW	-	Right-of-Way
SES	-	Socio-économique Survey
SCM	-	Stakeholder Consultation Meeting

SDG	-	Sustainable Development Goal
sft	-	Square feet
SPS	-	Safeguard Policy Statement
SWM	-	Solid Waste Management
VH	-	Vulnerable Household
WSS	-	Water Supply and Sanitation

WEIGHTS AND MEASURES

cm	–	centimeters
km	–	kilometer
m	–	meter
m ²	–	square meter
mm	–	millimeter
m ³	–	micrograms per cubic meter

NOTES

- (i) The fiscal year (FY) of the Government of Bangladesh and its agencies ends on 30 June month}. “FY” before a calendar year denotes the year in which the fiscal year ends, e.g., 30 June 2026.
- (ii) In this report, "\$" refers to United States dollars.

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GLOSSARY

Affected Person (AP) & PAP (Project Affected Person (PAP))– includes any person who, because of the project, will lose physical assets (land, structures, trees and crops), income (business income, wage, access to resources (pond, forest, etc.), either partially or fully, permanently, or temporarily. includes any person, Affected Households (AHs), firms or private institutions who, on account of changes that result from the project will have their (i) standard of living adversely affected; (ii) right, title, or interest in any house, land (including residential, commercial, agricultural, forest, and/or grazing land), water resources, or any other moveable or fixed assets acquired, possessed, restricted, or otherwise adversely affected, in full or in part, permanently or temporarily; and/or (iii) business, occupation, place of work or residence, or habitat adversely affected, with physical or economic displacement.

Assistance - means support, rehabilitation and restoration measures extended in cash and/or kind over and above the compensation for lost assets.

Compensation - means payment in cash or kind for an asset to be acquired or affected by a project at replacement cost.

Cut-off date - refers to the date after which eligibility for compensation or resettlement assistance will not be considered is the cut-off date. Date of service of notice under Section 4 of ARIPA 2017 is the cut-off date for recognition of legal compensation and the completion date of carrying out the census/inventory of losses is considered as the cut of date for eligibility of resettlement benefits.

Decimal - Decimal is the lowest unit of measurement of land which is equivalent to 435.6 square feet. 247-decimal is equal to one hectare while 100-decimal is equal to one acre.

Displaced Person (DP) - As per ADB Safeguard Policy Statement (SPS) 2009- displaced persons are those who are physically displaced (relocation, loss of residential land, or loss of shelter) and or economically displaced (loss of land, assets, access to assets, income sources, or means of livelihoods) as a result of (i) involuntary acquisition of land, or (ii) involuntary restrictions on land use or on access to legally designated parks and protected areas.

Encroachers - Households or persons having land of their own attached to the public land or elsewhere but occupy the land proposed for acquisition or in the government land (for residence and/or income earning) without legal arrangements with the GoB or any of its concerned agencies are defined as encroacher.

Entitlements - include the range of measures comprising cash or kind compensation, relocation cost, income restoration assistance, transfer assistance, income substitution, and business restoration which are due to AHs, depending on the type and degree /nature of their losses, to restore their social and economic base.

Hectare (ha) -One hectare is equal to 2.47 acre and 247 decimal (one acre = 100 decimal). It is also measured as 1 ha = 10,000 square meter.

Household - A household includes all persons living and eating together (sharing the same kitchen and cooking food together as a single-family unit).

Inventory of losses - includes the inventory of the affected properties during census survey for record of affected or lost assets for preparation of the resettlement plan.

Large Tree - A commonly found tree (except some species such as palm, dates, coconut, betel nut, guava, lemon, sharifa/sofeda, etc.) with more than 4 feet of girth at the chest position has been classified as big tree. In case of fruit bearing trees (Mango, Jackfruit, Litchi, Black Berry, etc.) the girth size 3.5 feet and above are also considered as big category. In case of Palm, dates, coconut, betel nut, etc. 20 feet or above height is considered big. In case of guava, lemon, sharifa/sofeda, etc. the age of the trees and judgment of the surveyor and trees owners has been imposed to classify the size. More than 10 years of age of such species of trees has been categorized as large.

Meaningful Consultation - A process that (i) begins early in the project preparation stage and is carried out on an ongoing basis throughout the project cycle; (ii) provides timely disclosure of relevant and adequate information that is understandable and readily accessible to affected people; (iii) is undertaken in an atmosphere free of intimidation or coercion; (iv) is gender inclusive and responsive, and tailored to the needs of disadvantaged and vulnerable groups; and (v) enables the incorporation of all relevant views of affected people and other stakeholders into decision making, such as project design, mitigation measures, the sharing of development benefits and opportunities, and implementation issues.

Medium Tree - Trees having 2-4 feet girth is classified as medium. In case of palm, dates, coconut, betel nut species, the height between 10-20 feet is medium and for guava, lemon, sharifa/sofeda, etc. the age of the trees between 5-10 years are classified as medium.

Mouza - In Bangladesh a mouza is a type of administrative unit, corresponding to a specific land area within which there may be one or more settlements.

Non-titled - means those who have no recognizable rights or claims to the land that they are occupying and includes people using private or public land without permission, permit or grant i.e. those people without legal title to land and/or structures occupied or used by them. ADB's policy explicitly states that such people cannot be denied resettlement assistance.

Project - Detailed Engineering Design for Water Supply and Sanitation for Cumilla, Ishwardi Cluster Towns & Khagrachari Town (DED-CTK) Package: S-02/PMU

Project Affected Units (PAUs) - collectively indicate residential households (HHs), commercial and business enterprises, common property resources (CPRs) and other affected entities as a whole.

Relocation - means displacement or physical moving of the affected persons from the affected area to a new area/site and rebuilding homes, infrastructure, provision of assets, including productive land/employment and re-establishing income, livelihoods, living and social systems

Replacement Cost - includes (i) fair market value (ii) transaction costs (iii) interest accrued (iv) renovation costs and (v) other applicable payments if applicable. The replacement cost does not consider depreciation value.

Resettlement - means mitigation of all the impacts associated with land acquisition including relocation and reconstruction of physical assets such as housing and restoration of income and livelihoods in post-relocation period.

Squatters - refers to non-titled and includes households, business, and common establishments on public land (including those acquired earlier).

Structures - refers to all buildings including primary and secondary structures including houses and ancillary buildings, commercial enterprises, living quarters, community facilities and infrastructures, shops, businesses, fences, and walls, tube wells latrines etc.

Upazila – (sub-district), formerly called thana, is a geographical region in Bangladesh used for administrative or other purposes. They function as sub-units of districts.

Vulnerable Households – ADB SPS 2009 includes households below the poverty line, the landless, the elderly, women and children, and Indigenous Peoples, and those without legal title to land as vulnerable households.

EXECUTIVE SUMMARY

The Government of Bangladesh (GoB), through the Department of Public Health Engineering (DPHE), is implementing the Cluster Towns Water Supply and Sanitation Project I (CTWSSP-I) with financial assistance from the ADB. The project aims to improve access to safe and reliable water supply services through the expansion and rehabilitation of water distribution pipeline infrastructure. The assessment confirmed that the project will not require acquisition of private land. However, implementation of the proposed works will affect non-title's structures, rees, and other assets located within the pipeline distribution construction alignment.

The proposed works include the construction of approximately 613.2 km of distribution pipelines (443.00 km in Cumilla City Corporation (CCC) and 170.020 km in Laksham *Paurashava*) using a District Metered Areas (DMAs) approach. The investment will improve service coverage, water quality, pressure management, and operational efficiency while reducing water losses. These includes the cconstruction of secondary transmission, feeder main and distribution pipelines for service area of related DMAs for OHTs.

Resettlement Impacts: All interventions of the project will be implemented within existing rights-of-way of road owned by the Cumilla City Corporation and or *Laksham Paurashava*. Consequently, permanent or temporary private land acquisition not required. However, continuous civil works will result in temporary and permanent impacts on city corporation or *Paurashava* owned land. Primary and secondary structures, and roadside shops will be affected on city corporation or *Paurashava* land based on census and IoL survey.

Affected Households and Population: A total of 230 households with 780 population (396 males and 384 females) will be affected due to the project implementation. The impacts are mostly partial or temporary for only during construction phase. The project will affect primary and secondary structures in Cumilla City Corporation and Laksam *Paurashava*. Apart from the primary structures, some secondary structures such as boundary walls, varanda, stairs, latrine, etc. will be affected due to the project implementation.

The consultant carried out consultations with affected persons, local communities, business owners, public representatives, and other stakeholders during field level data collection. The consultations brief the project objectives to the local stakeholders, described the compensation packages against the affected permanent assets, role and responsibility of the project executing agency, financing agency, and the local stakeholder also. The consultants also briefed the entitle matrix among the local stakeholders. During the consultation session the local stakeholder expressed views, concerns and suggestions on the project particularly how to improve water supply services and public health conditions can be improved. Stakeholders emphasized on timely and hassle-free compensation, minimizing construction-related disruptions and disputes, and maintaining effective communication during implementation.

The project will provide compensation at replacement cost for affected structures and other assets. The entitlement framework includes compensation for affected assets, transfer grants, reconstruction grants, and one-time assistance for vulnerable households. The project will provide additional support to vulnerable households and allow affected persons to salvage reusable materials from affected structures free of cost by DPHE stipulated time.

The total estimated budget for RP implementation is BDT 15.55 Million (USD 127,451). Out of which Cumilla City Corporation calculated BDT 9.19 million and Laksham *Paurashava* BDT 6.36 million.

Grievance Redress Mechanism - The project-specific Grievance Redress Mechanism (GRM) will be established complaints related to compensation against affected assets, resettlement assistance, livelihood restoration, any kind of adverse impacts due to the project implementation, and other project-related issues. It will ensure accessible, transparent, inclusive, and time-bound grievance resolution throughout implementation. The GRM will operate through a three-tier structure. The 1st tier is the community-level Grievance Redress Committee (GRC), comprising representatives from the *Paurashava*/City Corporation, DPHE, contractor, and ward councilor, resolving issues within 3 days. Unresolved cases will move to the second-tier PMU-level GRC, chaired by the Deputy Project Director (DPD) with safeguard and gender support, resolving within 15 days. Complex cases will be escalated to the third-tier PMU-level GRC chaired by the Project Director (PD) within 21 days.

Institutional Arrangements and RP Implementation Schedule - The DPHE will implement the RP through the PMU with support from PIUs, contractors, and safeguard experts. The PMU will ensure planning, coordination, monitoring, reporting, and compliance with ADB SPS (2009), while PIUs will manage field-level implementation activities, including consultations, compensation, grievance redress, and monitoring. DPHE will have overall responsibility for RP implementation, with technical support from Social Safeguard Officer/Expert under PMSC to the PMU. Key activities include inclusive meaningful consultation, RP updating, verification of APs, disclosure of entitlements, compensation payment, and grievance resolution. Civil works will start after providing full compensation to the eligible affected persons.

Monitoring and Evaluation - A Monitoring and Evaluation (M&E) system will be established to track RP implementation and ensure affected persons restore or improve their pre-project living standards. Internal monitoring will be conducted by DPHE through the PMSC under PMU, with support from Social Safeguard Expert, focusing on proper compensation, livelihood restoration, grievance redress, and overall RP implementation progress.

I. INTRODUCTION

A. Project Background

1. The DPHE is the principal government agency responsible for water supply and sanitation services across Bangladesh, excluding the four metropolitan areas served by WASAs. Improving urban Water Supply and Sanitation (WSS) remains a national priority to achieve universal access to safe water and sanitation and meet the Sustainable Development Goals (SDGs) by 2030. Bangladesh has made substantial progress in the Water, Sanitation and Hygiene sector over the past two decades. However, urban water supply services continue to face challenges related to aging infrastructure, inadequate maintenance, pipeline leakages, intermittent supply, and limited metering systems. Although urban basic drinking water coverage reached 99% in 2024, safely managed water and sanitation services remain comparatively low at 54% and 31%, respectively. In many secondary towns, groundwater remains the primary water source and is often affected by iron, arsenic, manganese, and other contaminants.

2. The project towns are projected to have a combined population exceeding 2.0 million by 2045, with an estimated water demand of 365.78 MLD. Existing service coverage remains limited, with only 33,658 water connections serving approximately 284,466 households. To meet growing demand, substantial investments are required to expand and upgrade the water supply infrastructure.

3. To address these challenges, the Government of Bangladesh, with financial assistance from the ADB, is implementing a cluster-based urban water supply improvement program. The project comprises two clusters: the Cumilla Cluster, including Cumilla City Corporation (CCC), Chandpur, Hajiganj, and Laksam *Paurashavas*; and the Ishwardi Cluster, including Ishwardi, Pabna, Natore, and Gopalpur (Lalpur) *Paurashavas*. The cluster approach aims to improve operational efficiency, optimize investment costs, and strengthen the sustainability of water supply services. Under the Cumilla Cluster, the Chandpur Sadar and Hajiganj subproject will rehabilitate and modernize the existing water supply system to address aging infrastructure, inadequate treatment and storage capacities, declining system performance, and increasing water demand.

4. The proposed works include the construction of approximately 613.2 km of distribution pipelines using a District Metered Areas (DMAs) approach, comprising 443.0 km in Cumilla City Corporation and 170.2 km in Laksam *Paurashava*. The investment will improve service coverage, water quality, pressure management, and operational efficiency while reducing water losses. These includes the cconstruction of Secondary Transmission, feeder main and distribution pipelines for service area of related DMAs for OHTs

5. The distribution pipelines will be installed mainly within existing road rights-of-way and public utility corridors; therefore, no permanent land acquisition is anticipated. However, temporary impacts on roadside businesses, vendors, pedestrian movement, and access to residential and commercial properties may occur during construction. Accordingly, a RP has been prepared to identify affected persons, assess potential impacts, and provide appropriate mitigation, compensation, and livelihood restoration measures in accordance with national regulations and SPS 2009 of ADB safeguard requirements.

B. Description of the Subproject Components

6. The proposed subproject comprises the construction of secondary transmission mains, feeder mains, and distribution pipeline networks to improve water supply services in the City Corporation of Cumilla and the and Laksam *Paurashava*. The works are designed to strengthen

the distribution system and facilitate efficient water delivery within the designated District Metered Areas (DMAs) served by the respective Overhead Tanks (OHTs). **Table 1** shows the project components

Table 1: Package and location of the Project Component

Package Name		Town	Descriptions
W-01-CUM-A	CTWSSP/CUM/NTW(A)/W-301	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 1 to DMA 5) for OHT-A in Cumilla City Corporation
W-02-CUM-B	CTWSSP/CUM/NTW(B)/W-302	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 7 to DMA 11, DMA 13 & DMA 16) for OHT-B in Cumilla City Corporation
W-03-CUM-C	CTWSSP/CUM/NTW(C)/W-303	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 6) for OHT-C in Cumilla City Corporation
W-04-CUM-D	CTWSSP/CUM/NTW(D)/W-304	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 12) for OHT-D in Cumilla City Corporation
W-05-CUM-E	CTWSSP/CUM/NTW(E)/W-305	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 14 & DMA 15) for OHT-E in Cumilla City Corporation
W-06-CUM-F	CTWSSP/CUM/NTW(F)/W-306	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 17 to DMA 19) for OHT-F in Cumilla City Corporation
W-07-CUM-G	CTWSSP/CUM/NTW(G)/W-307	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 20 to DMA 23) for OHT-G in Cumilla City Corporation
W-08-CUM-H	CTWSSP/CUM/NTW(H)/W-308	Cumilla	Construction of secondary transmission, feeder main and distribution pipeline (DMA 24 to DMA 26) for OHT-H in Cumilla City Corporation
W-09-LAK-A	CTWSSP/LAK/NTW(A)/W-309	Laksham	Construction of secondary transmission, feeder main and distribution pipeline (DMA-1, DMA-3, DMA-4 & DMA-5) for OHT-A in Laksham <i>Paurashava</i>
W-10-LAK-B	CTWSSP/LAK/NTW(B)/W-310	Laksham	Construction of secondary transmission, feeder main and distribution pipeline (DMA-2, DMA-6, DMA-7 & DMA-8) for OHT-B in Laksham <i>Paurashava</i>

C. Package-wise Distribution Pipeline Network and DMA Coverage

7. A total of 613.2 km of distribution pipelines is proposed, comprising 443 km in Cumilla City Corporation and 170.2 km in Laksam *Paurashava*. The investments are expected to enhance water supply coverage, improve water quality and pressure management, increase operational efficiency, and reduce non-revenue water losses.

8. In Cumilla City Corporation, the pipeline network will be implemented under eight contract packages. Packages are W-01-CUM-A, W-02-CUM-B, W-03-CUM-C, W-04-CUM-D, W-05-CUM-

E, W-06-CUM-F, W-07-CUM-G, W-08-CUM-H with a total of 443.2 KM pipeline and cover the construction of secondary pipeline transmission, feeder main and distribution pipeline (DMA-CUM-01 to 26) for OHT in Cumilla City Corporation with a total pipeline length of 443.2 KM.

9. In Laksam *Paurashava*, the proposed works are divided into two packages. Package W-09-LAK-A covers DMA-LAK-01, 03, 04, 05 with a total pipeline length of 80 km, while Package W-10-LAK-B covers DMA-LAK-02, 06, 07, 08 comprising 90.2 km of pipelines. The total distribution network proposed for Laksam *Paurashava* is 170.2 km.

Table 2: Package-wise Distribution Pipeline Network and DMA Coverage in Project

SI	Package Name	Upazila (Town)	Area/ District	DMA ID	Distribution Pipe Length (km)	Upazila -wise KM
01	W-01-CUM-A	Cumilla	Cumilla	DMA-CUM-01	67	443
				DMA-CUM-02		
				DMA-CUM-03		
				DMA-CUM-04		
				DMA-CUM-05		
02	W-02-CUM-B	Cumilla	Cumilla	DMA-CUM-06	31.3	
03	W-03-CUM-C	Cumilla	Cumilla	DMA-CUM-07	89.3	
				DMA-CUM-08		
				DMA-CUM-09		
				DMA-CUM-10		
				DMA-CUM-11		
				DMA-CUM-13		
				DMA-CUM-16		
04	W-04-CUM-D	Cumilla	Cumilla	DMA-CUM-12	31	
05	W-05-CUM-E	Cumilla	Cumilla	DMA-CUM-14	41.2	
				DMA-CUM-15		
06	W-06-CUM-F	Cumilla	Cumilla	DMA-CUM-17	62.8	
				DMA-CUM-18		
				DMA-CUM-19		
07	W-07-CUM-G	Cumilla	Cumilla	DMA-CUM-20	62.1	
				DMA-CUM-21		
				DMA-CUM-22		
				DMA-CUM-23		
08	W-08-CUM-H	Cumilla	Cumilla	DMA-CUM-24	58.3	
				DMA-CUM-25		
				DMA-CUM-26		
09	W-09-LAK-A	Laksham	Cumilla	DMA-LAK-01	80	170.2
				DMA-LAK-03		
				DMA-LAK-04		
				DMA-LAK-05		
10	W-10-LAK-B	Laksham	Cumilla	DMA-LAK-02	90.2	
				DMA-LAK-06		

SI	Package Name	Upazila (Town)	Area/ District	DMA ID	Distribution Pipe Length (km)	Upazila -wise KM
				DMA-LAK-07		
				DMA-LAK-08		
Total					613.2	613.2

D. Location Map of the subprojects

10. The location maps of the project areas are presented in the following figures. These maps illustrate the geographical setting of Cumilla City Corporation and Laksam *Paurashavas*, including the proposed project components and service coverage areas. The maps provide an overview of the distribution pipeline network, District Metered Areas (DMAs), and other key infrastructure associated with the water supply improvement project. They also help identify the spatial distribution of the proposed works and their relationship with existing settlements, roads, and other important features within the project area.

Figure 1: Project layout map of Cumilla City Corporation

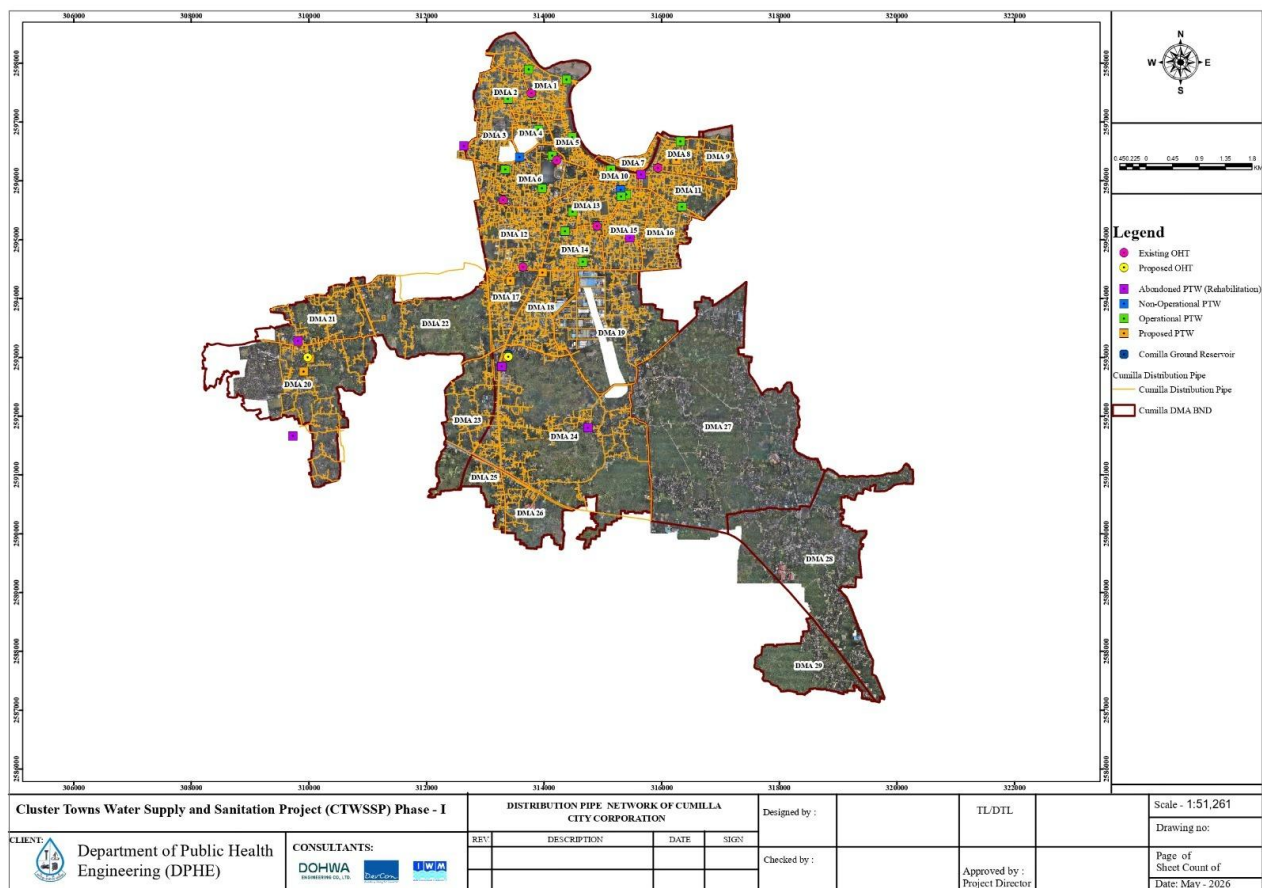
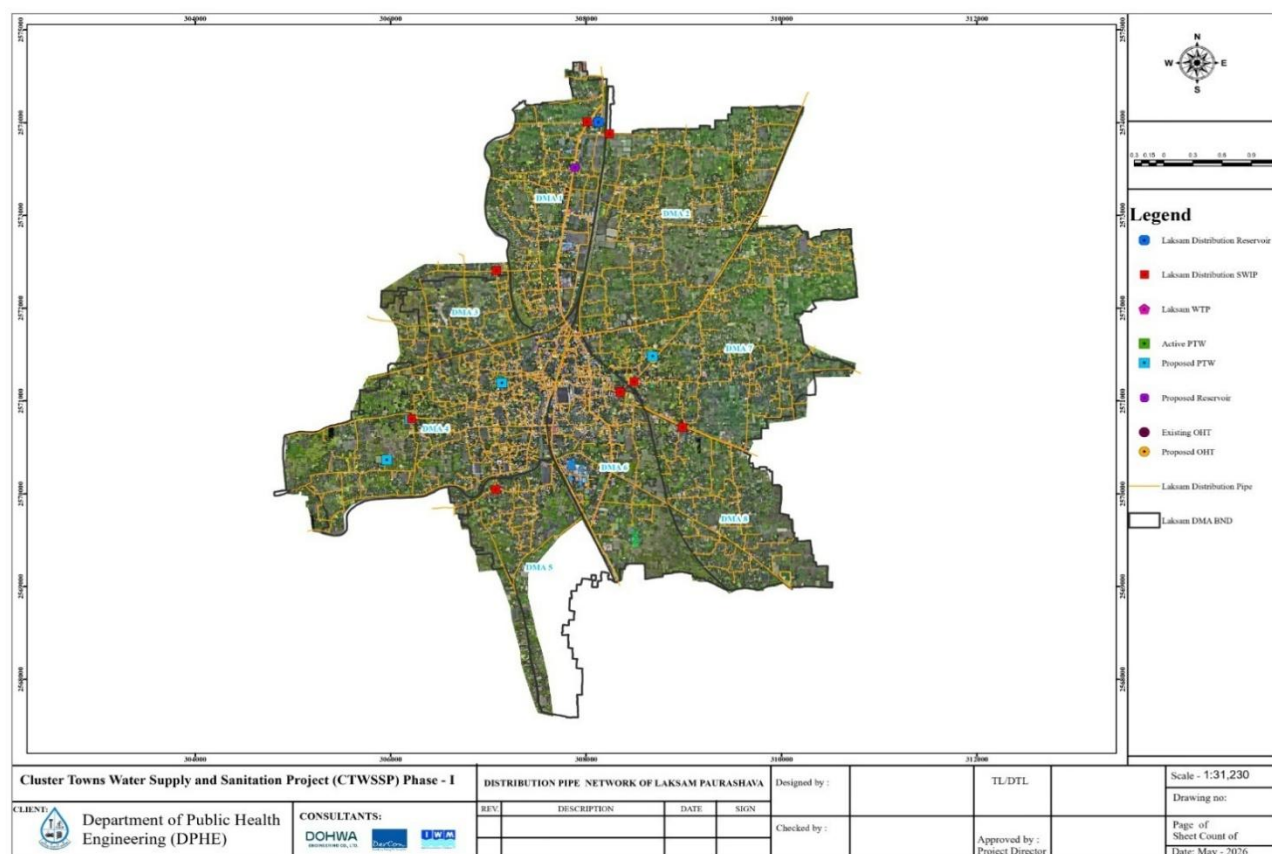


Figure 2: Project layout map of Laksam Paurashava



E. Objectives of the Resettlement Plan

11. The key objective is to avoid involuntary resettlement wherever possible, minimize unavoidable impacts through design alternatives, restore or improve the livelihoods of affected persons, and improve the living standards of poor and vulnerable households.

- (i) The RP applies to temporary or permanent physical and economic displacement, including loss of structures, assets, access, income sources, and livelihoods.
- (ii) It provides mitigation measures, compensation at Replacement Cost (RC), and necessary Assistance to Affected Households (AHHs), including vulnerable groups and affected businesses, to ensure that living conditions and livelihoods are restored to at least pre-project levels.
- (iii) The RP also presents the socio-economic profile of affected households and will be updated during project implementation, if required, based on revised census and SES findings.

F. Methodology for Resettlement Plan Preparation

12. The following key tasks were undertaken to prepare the RP for the project:

13. **Socio-Economic Survey (SES):** Conducted among all affected households identified through the census and IoL to collect detailed socio-economic data, with prior notification to ensure participation.

14. **Property Valuation Survey (PVS):** Market-based valuation of affected land, structures, trees, and other assets was carried out through consultations with local stakeholders and verified using government rates from relevant departments.
15. **Structure Marking and Documentation:** All affected structures were uniquely coded, marked, and documented through video recording to ensure transparency and prevent fraudulent claims.
16. **Stakeholder Consultations:** Consultations were held with affected persons, community leaders, and local authorities to inform them about the project and establish the social cut-off date.
17. **FGDs and KIIs:** Focus Group Discussions (FGDs) and Key Informant Interviews (KIIs) were conducted with vulnerable groups, local leaders, and relevant stakeholders to assess social impacts and risks.
18. **Digital Data Collection and Management:** Data were collected using the KoboToolbox platform with GPS-enabled devices, ensuring real-time capture, validation, and GIS integration. Data quality was managed through a structured MIS system.
19. **Data Analysis:** Collected data were analyzed using SPSS and MS Excel to assess socio-economic conditions and asset values, providing inputs for RP preparation.
20. **Data Management:** A dedicated MIS/Database Expert managed data quality through daily extraction and validation. The KoboToolbox platform enabled systematic review, with provisions for data approval, rejection, and correction to ensure quality assurance.
21. **Data Analysis:** A tabulation plan was developed to organize and present data effectively. Analysis was conducted using SPSS and MS Excel to interpret socio-economic conditions and market prices of affected assets. The approach ensured reliable inputs for Land Acquisition Plan and RP preparation.

II. RESETTLEMENT IMPACTS OF THE PROJECT

22. The resettlement impacts associated with the proposed subproject based on the Census, Socioeconomic Survey (SES), and Inventory of Losses (IoL) conducted in April 2026. The assessment identified impacts on non-titled structures, secondary structures, trees, and other assets within the project influence area. The survey findings confirmed that the project does not require any private land acquisition.

A. Summary of the Impact

23. The project will affect 230 households comprising 780 Project Affected Persons (PAPs). Impacts include 7,559 sft of primary structures, 3,370 sft of secondary structures, 2,490 rft of boundary/fence structures, and seven utility facilities (toilets/tube wells). Only four trees will be affected, indicating minimal environmental impact. Overall, impacts are primarily related to physical displacement and asset loss, requiring compensation, relocation assistance, and livelihood restoration support.

Table 3: Summary of the impacts

SL. No.	Project Impacts Summary	Cumilla City Corporation	Laksham Paurashava	Total
1	No. of HHs affected Household	122	108	230
2	No. of HHs Affected (Residencial / Primary Structure)	46	66	112
3	No. of HHs Affected (Commercial/ Primary Structure)	-	2	2
4	No. of HHs Affected (Secondary Structure)	76	40	116
5	Number of PAPs	411	369	780
6	Affected Primary Structure (in sft)	3753	3806	7559
7	Affected Secondary Structure (in sft)	2420	950	3370
8	Affected Secondary Structure (in rft)	1197	1293	2490
9	Number of affected Secondary Structure/Toilet/Tubewell	6	1	7
10	No. of Affected Vulnerable Households	8	9	17

B. Affected Primary Structures

24. The project will affect a total of 7,559 square feet of primary structures, with impacts distributed almost equally between Cumilla and Laksam. Tin-made structures constitute the largest share of affected assets at 3,997 square feet, indicating that most impacts are on lightweight residential or commercial structures. Pucca structures account for 1,933 square feet, followed by semi-pucca structures at 1,507 square feet. Only 122 square feet of katcha structures will be affected, all located in Cumilla. Laksam records higher impacts on semi-pucca and tin-made structures, while Cumilla has a greater proportion of pucca structures.

Table 4: Status of Affected Primary Structure

Type of structure affected	Unit	Cumilla	Laksam	Total
Pucca	sft	1,360	573	1,933
Semi-pucca	sft	382	1,125	1,507
Tin-made	sft	1,889	2,108	3,997
Katcha	sft	122	0	122
Total	sft	3,753	3,806	7,559

Source: Census and IoL Survey April 2026.

C. Affected Secondary Structures

25. The project will affect a total of 5,867 units of secondary structures across Cumilla and Laksam. The most significant impact is on stairs, totaling 3,109 square feet, followed by boundary walls constructed of tin, measuring 1,121 running feet. Boundary walls of 5-inch and 10-inch thickness account for 799 and 570 running feet, respectively. One floor structure measuring 261 square feet will be affected in Laksam. Additionally, seven sanitary toilets will be impacted. Cumilla experiences higher overall impacts than Laksam, particularly on stair structures and sanitary facilities.

Table 5: Status of Affected Secondary Structures

Affected Secondary Structure	Unit	Cumilla	Laksam	Total
Boundary Wall (5")	rft	601	198	799
Boundary Wall (Tin)	rft	428	693	1121
Boundary Wall (10")	rft	168	402	570
floor	sft		261	261
Stair	sft	2420	689	3109
Toilet, (Sanitary)	no.	6	1	7
Total		3,623	2,244	5,867

Source: Census and IoL Survey April 2026

D. Vulnerable Households

26. The Project will provide special assistance to vulnerable households (VHs) during implementation. VHs have been identified based on their socioeconomic conditions, particularly those living below the poverty line.

27. According to the census and IoL survey, 17 affected households are living below poverty level. Out of which 5 (29.41%) are female headed households and 70.59% male headed households. All of the vulnerable have been identified as below the poverty line. Table 6 illustrates vulnerable households among the affected households.

Table 6: Affected Vulnerable Household

Type of Households	Cumilla	Laksam	Total	Percentage
Male	5	7	12	70.59
Female	3	2	5	29.41
Total	8	9	17	100.00

Source: Census and IoL Survey April 2026

III. SOCIOECONOMIC STATUS DEMOGRAPHIC PROFILE

A. Distribution of Households and Population

28. The census and SES identified about 230 affected households with 780 population will be affected for the project implementation. Of the total affected population, 411 are located in CCC and 369 in Laksam *Paurashava*, representing 52.69% and 47.31% of the total affected population, respectively. It found the distribution of population by sex about 396 males (50.77%) and 384 females (49.23) in the project area. CCC records a slightly higher number of females a, while Laksam *Paurashava* has a higher number of male affected persons. The average household size is 3.39, with similar household sizes observed in CCC and Laksam *Paurashava*. Overall, the demographic profile indicates a balanced gender composition and comparable household characteristics in the project area.

Table 7: Distribution of Households and Population

Area	Total Affected Unit	Male		Female		Total Population		HH Size
		No	%	No	%	No.	%	
Cumilla	122	189	24.23%	222	28.46%	411	52.69%	3.37
Laksam	108	207	26.54%	162	20.77%	369	47.31%	3.42
Grand Total	230	396	50.77%	384	49.23%	780	100.00%	3.39

29. Based on Bangladesh Bureau of Statistics Population and Housing Census 2022, Cumilla City Corporation had a total population of 439,414 persons. Among the total population, 220,248 were male, 219,119 were female, and 47 were identified as Hijra. The sex ratio was 100.5, indicating a nearly balanced male-to-female population with a slightly higher number of males. Laksam *Paurashava* had a total population of 95,087 persons (BBS 2022). The municipality recorded significant population growth compared to the previous census and remains one of the major urban centers in Cumilla District.

30. Overall, Cumilla City Corporation has a substantially larger population than Laksam *Paurashava*, reflecting its role as a major urban and administrative centre, while Laksam serves as an important secondary municipality within the district.

B. Age Composition of PAPs by Sex

31. A total of 780 persons were identified in the surveyed households, including 396 males (50.77%) and 384 females (49.23%). The largest population group is the 1–14 years age category, comprising 188 persons (24.10%). This is followed by the 31–40 years age group with 128 persons (16.41%) and the 41–50 years age group with 113 persons (14.49%). The 21–30 years age group accounts for 105 persons (13.46%), while other age groups show moderate distribution. Overall, the population is predominantly young and working age, with a nearly balanced gender composition.

Table 8: Age Composition by Sex

Age group	Male		Female		Total	
	Number	%	Number	%	Number	%
Age (1 - 14)	108	13.85	80	10.26	188	24.10
Age (15 - 18)	43	5.51	23	2.95	66	8.46
Age (19 - 20)	15	1.92	12	1.54	27	3.46

Age group	Male		Female		Total	
	Number	%	Number	%	Number	%
Age (21 - 30)	53	6.79	52	6.67	105	13.46
Age (31 - 40)	57	7.31	71	9.10	128	16.41
Age (41 - 50)	48	6.15	65	8.33	113	14.49
Age (51 - 60)	22	2.82	52	6.67	74	9.49
(Age 60+)	50	6.41	29	3.72	79	10.13
Total	396	50.77	384	49.23	780	100.00

C. Marital Status by Age and Sex

32. The marital status distribution shows that most of the population is married, accounting for 60.13 percent, while 37.95 percent are unmarried, indicating a family-oriented community. Widowed or widower individuals represent 1.67 percent and divorced persons 0.26 percent. No cases of under-18 marriage are reported. Overall, the data reflects a stable demographic profile with low levels of vulnerable marital categories.

Table 9: Marital status by age & Sex

Marital Status	Male		Female		Total	
	No.	%	No.	%	No.	%
Married (<18 Years)	0	0.00	0	0.00	0	0.00
Married	196	25.13%	273	35.00%	469	60.13%
Unmarried	195	25.00%	101	12.95%	296	37.95%
Divorced	1	0.13%	1	0.13%	2	0.26%
Widow/Widower	4	0.51%	9	1.15%	13	1.67%
Total	396	50.77%	384	49.23%	780	100.00%

D. Education Level of the PAPs

33. A total of 780 persons were recorded in the surveyed households, comprising 396 males (50.77%) and 384 females (49.23%). Primary education is the most common level of attainment, accounting for 205 persons (26.28%). This is followed by below SSC level with 160 persons (20.51%), and degree or equivalent with 85 persons (10.90%). SSC and HSC or equivalent each represent 77 persons (9.87%). Individuals with no schooling account for 68 persons (8.72%), while 50 persons (6.41%) can only sign. Overall, the population shows moderate educational attainment with a significant proportion at primary and below secondary levels.

Table 10: Education Status

Education	Male		Female		Total	
	No.	%	No.	%	No.	%
Children below schooling age	16	2.05	11	1.41	27	3.46
Primary	96	12.31	110	14.10	205	26.28
Below SSC	63	8.08	97	12.44	160	20.51
SSC or equivalent	47	6.03	30	3.85	77	9.87
HSC or equivalent	60	7.69	17	2.18	77	9.87
Degree or equivalent	66	8.46	19	2.44	85	10.90

Education	Male		Female		Total	
	No.	%	No.	%	No.	%
Master or equivalent	15	1.92	15	1.92	30	3.85
no schooling	23	2.95	45	5.77	68	8.72
Only signature	10	1.28	40	5.13	50	6.41
Grand Total	396	50.77	384	49.23	780	100.00

E. Occupation Status

34. A total of 780 persons were recorded in the surveyed households, comprising 396 males and 384 females. The largest group is housewives, accounting for 253 persons, followed by students with 216 persons and day laborers with 108 persons. Smaller proportions are engaged in business (45), agriculture (40), and service jobs (24). Children account for 44 persons, while unemployed individuals represent 26 persons. Overall, the population shows a high dependency ratio with limited formal employment and significant reliance on informal and household-based economic activities.

Table 11: Occupation Status

Occupation of member	Male	%	Female	%	Total	%
Agriculture	35	4.49%	5	0.64%	40	5.13%
Boatman	4	0.51%	0	0.00%	4	0.51%
Business	30	3.85%	15	1.92%	45	5.77%
Child	28	3.59%	16	2.05%	44	5.64%
Day labor	108	13.85%	0	0.00%	108	13.85%
Housewife	0	0.00%	253	32.44%	253	32.44%
Motor driver	3	0.38%	0	0.00%	3	0.38%
Old	6	0.77%	8	1.03%	14	1.79%
Retired	2	0.26%	0	0.00%	2	0.26%
Service (Private /Government/NGO)	19	2.44%	5	0.64%	24	3.08%
Student	139	17.82%	77	9.87%	216	27.69%
Tailoring	0	0.00%	1	0.13%	1	0.13%
Unemployed	22	2.82%	4	0.51%	26	3.33%
Total	396	50.77%	384	49.23%	780	100.00%

F. Status of access to civic amenities

35. Access to key civic amenities in the surveyed households shows that the majority depend on tubewells for drinking water, accounting for 83.04 percent, while motor and submersible sources represent 13.48 percent and 3.48 percent respectively. In terms of sanitation, 68.26 percent of households use slab latrines, whereas 31.74 percent have sanitary toilets, indicating moderate sanitation conditions. For cooking, gas is the dominant energy source at 82.17 percent, followed by wood at 9.57 percent and electricity at 8.26 percent. All households have access to electricity for lighting, reflecting full coverage and improved basic utility access in the project area.

Table 12: Status of Civic Amenities

Sl. No.	Type of Amenities	No.	%
A	Source of drinking water		
A1	Submersible	8	3.48
A2	Motor	31	13.48
A3	Tubewell	191	83.04
A4	Total	230	100.00
B	Type of Toilet		
B1	Sanitary	73	31.74
B2	Slab latrine	157	68.26
B3	Total	230	100.00
C	Source of Cooking		
C1	Electricity	19	8.26
C2	Gas	189	82.17
C3	Wood	22	9.57
C4	Total	230	100.00
D	Source of Lighting		
D1	Electricity	230	100%
D2	Total		

G. Household Income

36. The income and expenditure profile shows that most households fall within lower to middle income categories. A total of 70 households earn up to BDT 22,500 which falls under poverty level vulnerability. The largest group is 30,001–50,000 BDT with 74 households. Higher income households above 75,000 BDT are very limited at 11, reflecting moderate economic conditions. **Table 13** illustrates the income range of Cumilla and Laksham.

Table 13: Households Income and Expenditure

Income & Expenditure Range in BDT	Cumilla	Laksham	Total
Up to 22,500(under poverty line)	39	31	70
22,500-30,000	17	24	41
30,001-50,000	46	30	74
50,001-75,000	13	19	32
Above 75,000	7	4	11
Total	122	108	228

H. Relocation Preference

37. The relocation preferences among 230 affected households indicate a strong inclination toward cash compensation over in-kind resettlement options. A majority of 96.09 percent prefer cash compensation for lost houses or shops, while only 3.91 percent prefer house or shop for house or shop replacement. This clearly reflects a strong preference for financial compensation and flexibility in rebuilding livelihoods rather than physical relocation support among the affected households in the project area.

Table 14: Relocation Preference

Sl. No	Resettlement/Relocation Option preferred	Total AHs	%
	Compensation losing type structure	Total	%
1	House/Shop for House/Shop Lost	9	3.91
2	Cash for House/Shop Lost	221	96.09
	Total	230	100.00

IV. INFORMATION DISCLOSURE, CONSULTATION AND PARTICIPATION

38. Stakeholder consultations were conducted through two meetings and direct communication to inform affected persons about the project, resettlement impacts, and mitigation measures. Participants included PAPs, local representatives, businessmen, and community and religious leaders. They were briefed on GoB laws and the ADB SPS 2009, and their views were systematically collected and incorporated into the RP.

A. Approaches and Methodology PCM

39. The approach for discussion, consultation and participation was structured in such a way that it would offer a platform to all the stakeholders where they may discuss, share and debate their opinions. The GoB acts and policies as well as policy/guidelines of the Project financiers ADB have been followed in designing and performing the consultation and participation process. The process was initiated through conducting necessary stakeholder consultation meetings (SCMs) in the Project area.

B. Objectives of Stakeholder Consultation Meeting

40. To assess stakeholders' needs, expectations, perceptions, and choices, and to ensure their rights and voices a two-fold consultation process was carried. In this regard, SCMs were conducted firstly with both the primary and secondary stakeholders and later, affected persons and personal information. The consultations aimed to ensure timely information sharing with local communities and provide opportunities for them to express views and participate in project decisions. The objective was to establish effective two-way communication between the project and stakeholders, ensuring community benefits and cooperation for successful implementation.

C. Venue and Nature of Participants

41. A total of eleven (11) consultation meetings were conducted across Cumilla City Corporation and Laksam Paurashava during 11–14 April 2026. The consultations engaged community members, small business operators, transport workers, and local stakeholders to capture field-level insights on existing water supply and sanitation conditions, as well as potential social impacts of the proposed interventions.

42. The meetings were held to address the affected people and other stakeholders associated with the project area and briefed about the project goals and objectives, social and social Cut-Off-Date, benefits of the project, potential adverse impacts on the local people, mitigation measures as per GoB policy and ADB on involuntary resettlement, and process. In the meetings, roles of the affected people and project authority in delivering compensation, grievance redress mechanism including risks of gender-based violence during construction and operation phase and its mitigation measures, etc. also discussed. Opinion of the people was sought and well recorded during the consultation meeting. Local leader, influential person, local government representatives, affected people and beneficiary groups raised their voice and made suggestions to timely implement the project. They also raised issues regarding access road around the project area, justifiable compensation for the fallow land in the project area.

43. Apart from the consultation, affected people were consulted through on-on-one discussions and Socio-economic Survey. **Table 15** underneath presents the date, time, venue, number and nature of participants.

Table 15: Public Consultations at Cumilla and Laksham Paurashavas

SL	Name of Paurashava	Address /Venue/Date	Participants		
			M	F	Total
1.	Cumilla City Corporation	Cumilla Central Eid – Gha Field//12.04.2026	22	00	22
		Bajrapur, Moulovibazar, Chairmen Goli / 12.04.2026	15	00	15
		Dokkhin Chortha, Chowmuhoni / 12.04.2026	26	00	26
		Monohorpur, Sadar Hospital Mor / 13.04.2026	09	00	09
		Rammala/Gobindopur / 13.04.2026	09	00	09
		Sangrail, Moddho Para, Besides Saleha high School / 13.04.2026	11	15	26
		Naluapara, Mou Bazar, In front of Salam Mia's House / 13.04.2026	1	12	13
		Shujanagar, Overhead Water Tank 13.04.2026	4	17	21
2.	Laksam Paurashava	Batakhali, Eid Gha Field / 12.04.2026	21	00	21
		Paschimgaon, College Para / 12.04.2026	19	00	19
		Fothepur, Ward-7 , Rail crossing / 12.04.2026	20	00	20
Total			157	27	184

D. Outcomes of the Consultation

- (i) Participants acknowledged that the project is likely to improve access to safe drinking water and contribute positively to community health and wellbeing.
- (ii) Participants demonstrated a clear understanding of the ongoing project activities, particularly the land acquisition and resettlement process, and requested fair and transparent compensation for affected assets.
- (iii) Stakeholders confirmed their awareness of the project objectives, anticipated benefits, and potential social impacts associated with project implementation.
- (iv) The consultation team informed affected persons that the project will provide compensation at replacement cost and other applicable entitlements in compliance with the Government of Bangladesh requirements and ADB Safeguard Policy Statement (2009).
- (v) Most affected households indicated their willingness to relocate upon receiving compensation and resettlement assistance in accordance with the approved entitlement framework.
- (vi) Community representatives requested the installation of a grievance submission box at the *Paurashava* office to facilitate the timely receipt and resolution of compensation- and construction-related grievances.
- (vii) Participants stressed the importance of maintaining an accessible and responsive Grievance Redress Mechanism (GRM) throughout project implementation.
- (viii) Stakeholders encouraged the project authorities to maintain regular engagement with affected communities and ensure timely disclosure of project-related information.
- (ix) Community members requested that the project minimize temporary disruptions during construction and prioritize local labor recruitment wherever practical.

Figure 3: Public consultations at the project sites



E. Impacts Identified by the Stakeholders

44. During the stakeholder's consultation meetings, people were briefed about the project benefits, roles and responsibilities of the project authority, local government institutions, water users, and other stakeholders. Mitigation measures of potential adverse impacts were also discussed in the meetings. Upon disseminating information by the consultant, stakeholders identified some pertinent issues relating to the compensation, displacement, resettlement, livelihood restoration, etc. Identified beneficial and adverse impacts are described below:

1. Identified Beneficial Impacts:

- (i) People get safe drinking water.

- (ii) enhance standard of living of the people by exploring alternative income opportunities.
- (iii) help to diversify business.
- (iv) improve communication system.
- (v) reduce health hazards.
- (vi) improve safety and security of the transport users particularly women and children.
- (vii) local employment would increase.
- (viii) economic activities would be much better.
- (ix) adequate compensation amount for livelihood development.

F. Disclosure of the Resettlement Plan

45. The consultant discloses the project and its objectives to the stakeholders and also disclose the probable resettlement impacts by the project. It was also disclosed the policy under this RP will follow “Acquisition and Requisition of Immoveable Property Act, 2017” (ARIPA), and SPS 2009 of ADB guideline to meet the resettlement impacts of under this project. The consultant heard the comments and feedback of the stakeholders and affected parties as well. It was assured that their comments and recommendations will be taken into concern in designing of the project and also meet the resettlement impacts. In addition, DPHE will disclose this RP to the public in it on its website, and incorporate any comment and suggestions arise.

V. POLICY AND LEGAL FRAMEWORK

A. Bangladesh Laws

46. The Acquisition and Requisition of Immovable Property Act (ARIPA) 2017 is the legal instrument to acquire land in Bangladesh. The ARIPA 2017 Act requires that compensation be paid for (i) land and assets permanently acquired (including standing crops, trees, houses); and (ii) any other damages caused by such acquisition. The Act also provides for the acquisition of properties belonging to religious organizations like mosques, temples, pagodas and graveyards if they are acquired for public interest.

47. The Ministry of Land (MoL) has the overall responsibility to enforce land acquisition. The MoL delegates some of its authority to the Commissioner at the Divisional level and to the Deputy Commissioner at the District level. The Deputy Commissioners are empowered by the MoL to process land acquisition and pay compensation to the legal owners of the acquired property. The burden to establish his/her legal rights to the acquired property in order to be eligible for compensation under the law is on the landowner. The Deputy Commissioner is empowered to acquire a maximum of 50 standard bigha (16.50 acres) of land without any litigation for which he would obtain the approval of the Divisional Commissioner. Acquisition of land exceeding 16.50 acres has to be approved from the central land allocation committee (CLAC) headed by the prime minister of the Government of Bangladesh. In the case of acquiring Khas land (government owned land), the land will be transferred through an inter-ministerial meeting following an acquisition proposal submitted to DC or MoL.

48. Under the ARIPA 2017, The Deputy Commissioner (DC) determines the value of the acquired assets as at the date of issuing the notice of acquisition under section 4(1) of the Act. The DCs thereafter enhance the assessed value by 200% and another 100% premium for loss of standing crops, structures and income due to compulsory nature of the acquisition. The compensation such determined is called the Cash Compensation under Law (CCL). If the land acquired has standing crops cultivated by a tenant (Bargadar) under a legally constituted written agreement, the law requires that compensation money be paid in cash to the tenants as per the agreement.

49. The previous ARIPO of 1982 did not prescribe the acquisition of officially registered places of worship, graveyards and cremation grounds for any purpose. However, the new Act of ARIPA 2017 under section 4 (13) permits the acquisition of those properties if it is for a public purpose provided the project for which the land is acquired provides for similar types of assets in some other appropriate place. Households and assets moved from land already acquired in the past for project purposes and/or government khas land are not included in the acquisition proposal and therefore excluded for considerations for compensation under the law. Lands acquired for a particular public purpose cannot be used for any other purpose. The Act under section 4 (2) also facilitates the private organizations to request from the government to acquire the land for their development activities. Land acquisition process and steps under ARIPA 2017

Table 16: Land Acquisition Process under ARIPA, 2017

Relevant Section under ARIPA, 2017	Steps in the process	Responsibility
Section 4(1)	Publication of preliminary notice of acquisition of property for a public purpose	Deputy Commissioner
Section 4 (3) (1)	Prior to the publication of section 4(1) notice;	Deputy Commissioner

Relevant Section under ARIPA, 2017	Steps in the process	Responsibility
	Identify the present status of the land, structures and trees through videography, still pictures or appropriate technology.	
	After the publication of the section 4(1) notice a joint verification should be conducted with potentially affected households and relevant organizations.	Deputy Commissioner
Section 4 (7)	After publication of preliminary notice under the section 4(1), if any household has changed the status of the land for beneficial purposes, changed status will not be added to the joint verification notice.	Deputy Commissioner
Section 4 (8)	If the affected person is not happy with the joint verification assessment, he/she can complain to Deputy Commissioner within 7 days of issuing sec 4(1) notice.	Affected Person
Section 4 (9)	Hearing by Deputy Commissioner within 15 working days after receiving the complaints. In case of government priority projects, hearing will be within 10 working days.	Deputy Commissioner
Section 5 (1)	Objections to acquisition by interested parties, within 15 days of the issue of section 4 (1) Notice	Affected Person
Section 5 (2)	Deputy Commissioner submits hearing report within 30 working days after the date of the sec 5(1) notice. In the case of government priority projects, it will be within 15 working days.	Deputy Commissioner
Section 5 (3)	DC submits his report to the (i) Government (for properties that exceed 16.50 acres; (ii) Divisional Commissioner for properties that do not exceed 50 standard bighas. Deputy Commissioner makes the final decision If no objections were raised within 30 days of inquiry. In case of government priority project, it will be 15 days	Deputy Commissioner
Section 6 (1) (1)	Government makes the final decision on acquisition within 60 working days after receiving report from the Deputy Commissioner under sec 5(3) notice.	Government
Section 6 (1) (2)	Divisional Commissioner makes the decision within 15 days or with reasons within 30 days since the submission of the report by Deputy Commissioner under sec 5(3) notice.	Divisional Commissioner
Section 7 (1)	Publication of the Notice of final decision to acquire the property and notifying the interested parties to submit their claims for compensation	Deputy Commissioner
Section 7 (2)	Interested parties submit their interests in the property and claims for compensation within 15 working days (in case of priority project 7 days).	Affected Person
Section 7 (3)	Individual notices have to be served to all interested persons including the shareholders within 15 days of issuing Section 7(1) notice	Deputy Commissioner
Section 8 (1)	Deputy Commissioner makes a valuation of the property to be acquired as at the date of issuing Section 4 Notice; determine	Deputy Commissioner

Relevant Section under ARIPA, 2017	Steps in the process	Responsibility
	the compensation; and apportionment of compensation among parties interested.	
Section 8 (3)	DC informs the award of compensation to the interested parties and sends the estimate of compensation to the requiring agency/person within 7 days of making the compensation decision	Deputy Commissioner
Section 8 (4)	The requiring agency/person deposits the estimated award of compensation with the Deputy Commissioner within 120 days of receiving the estimate.	Deputy Commissioner
Section 9 (1)	During valuation of assets, Deputy Commissioner will consider the following: (i) Average market price of land of the same category in the last 12 months; (ii) Impact on existing crops and trees; (iii) Impact on other remaining adjacent properties; (iv) Impact on properties and income; and (v) Relocation cost for businesses, residential dwellings etc.	Deputy Commissioner
Section 9 (2)	Additional 200% compensation on current mouza rate is added to the estimated value. If private organizations acquire, added compensation will be 300%.	Deputy Commissioner
Section 9 (3)	Additional 100% compensation on top of the current market price for impacts mentioned under sec 9(1) and (2)	Deputy Commissioner
Section 9 (4)	Appropriate action should be taken for relocation on top of the above-mentioned sub-sections.	
Section 11 (1)	Deputy Commissioner awards the compensation to entitled parties within 60 days of receiving the deposit from the requiring agency/person.	Deputy Commissioner
Section 10 (2)	If an entitled person does not consent to receive compensation, or if there is no competent person to receive compensation, or in the case of any dispute with the title to receive compensation, Deputy Commissioner deposits the compensation amount in a deposit account in the Public Account of the Republic and Deputy Commissioner acquires the land. But if any person complains about the ownership of the land, with appeal, he/she will be able to collect the amount from Deputy Commissioner. There is no fixed time for this.	Deputy Commissioner
Section 12	When the property acquired contains, standing crops cultivated by bargadar (shareholders), such portion of the compensation will be determined by the Deputy Commissioner and will be paid to the bargadar in cash.	Deputy Commissioner

B. ADB Safeguards Policies and Guidelines

50. The Development Partner, ADB has Safeguard Policy Statement (SPS) (2009) for social and resettlement safeguards that recognize and address the resettlement and rehabilitation (R&R) impacts of the affected persons irrespective of their titles and requires preparation of RP in every instance where involuntary resettlement occurs. In brief, the policy requirements are:

- (i) Avoid or at least minimize impacts where possible i.e. explore viable alternative Project designs to avoid and/or minimize involuntary resettlement;
- (ii) Carry out meaningful consultations with affected persons, avoid and/or prevent forced eviction and provide effective remedy to minimize negative impacts;
- (iii) Provide resettlement support and/or sites to communities impacted by the Project, including host communities;
- (iv) Pay compensation for acquired assets at the RV;
- (v) Enhance, or at least restore, the livelihoods of all affected persons in real terms relative to pre-project levels; and to improve the standards of living of the displaced poor and other vulnerable groups;
- (vi) Planning through a survey and/ or census of displaced persons, including gender analysis, specifically related to resettlement impacts and risks;
- (vii) Informal displaced persons of their entitlements and resettlement; options. Ensure their participation in planning, implementation and Monitoring and Evaluation (M&E) of resettlement programs;
- (viii) Pay particular attention to the needs of the vulnerable groups, especially those below poverty line, the landless, the elderly, women and children and indigenous people, and those without title to land, and ensure their participation in consultations;
- (ix) Establish a grievance redress mechanism for dispute resolution support the social and cultural institutions of displaced persons and their host population;
- (x) Provide resettlement assistance to displaced persons, including non-titled persons;
- (xi) Socio-economic surveys and a census are to be conducted, with appropriate baseline data to identify all persons who will be displaced by the Project and to assess the Project's socioeconomic impacts on them;
- (xii) The social impact assessment will identify individuals and groups who may be differentially or disproportionately affected by the Project because of the disadvantaged or vulnerable status;
- (xiii) Resettlement Plans will elaborate displaced persons entitlements, the income and livelihood restoration strategy, institutional arrangements, monitoring and reporting framework, budget and a time-bound implementation schedule; and
- (xiv) Disclose the Resettlement Plan and other relevant information in a form and language(s) accessible to key stakeholders, civil society, particularly affected groups and the general public.

C. Gap between Government Laws and ADB Policies

51. There are evident gaps in the ARIPA 2017 for land acquisition and ADB policy and guidelines related to land acquisition, compensation and involuntary resettlement. A brief summary of the gaps between ARIPA, 2017 and ADB is in **Table 17**.

Table 17: Summary of Gaps and Gap-filling Measures Adopted in the Project

Issue	GoB	ADB	Gap-filling Measures in this RP
Timing of compensation.	Land is handed over to requiring body once payment of awards has initiated.	Prior to land acquisition and displacement.	No physical or economic displacement will occur until compensation at full replacement cost or resettlement benefits have been paid.

Issue	GoB	ADB	Gap-filling Measures in this RP
Valuation of land	ARIPA, 2017 determines the land price as average value during the twelve months preceding the rate of publication of the notice S/.no.4. During payment, Tax is deducted from the total land value. Then 200% premium is added.	ADB SPS policy calls for replacement cost of land.	Provisions have been adopted for additional top up payments to ensure replacement costs.
Valuation of structures	The ARIPA, 2017 determine the Structure price by deducting construction profit, overhead charge, Value Added Tax and Depreciation. Then 100% premium is added.	ADB SPS policy calls for replacement cost of assets. Depreciation should not be taken into account during calculation.	Provisions have been adopted for additional top up payments to ensure replacement costs.
Eligibility criteria.	Non-titled holders are not eligible for compensation. No provision to support relocation.	Non-title holders are eligible for compensation for loss of assets and income. Households must be assisted in the relocation process.	All affected persons irrespective of titles have been identified for compensation and assistance. Affected households and businesses will receive relocation assistance in the form of additional lump sum as well as support from the project
Economic displacement.	No compensation for loss of income.	Livelihood must be restored or improved for the vulnerable affected households.	Households must be compensated for loss of income. Vulnerable households are eligible to participate in livelihood improvement training
Consultations/disclosure.	No consultation/disclosure requirement.	Affected persons must be consulted during project design and RP preparation. All documents must be disclosed locally and on ADB's website.	Extensive consultations were carried out during design and RP preparation and similar efforts will continue during implementation. The entitlement matrix will be disclosed locally and on ADB/EA's websites
Special assistance to vulnerable	No special assistance to vulnerable groups required.	RP must have provisions for vulnerable groups.	The RP has special assistance measures to vulnerable groups.

D. Eligibility and Cut-Off-Dates

52. Eligibility to receive compensation and resettlement assistance will be limited by “cut-off” dates. There will be two cut-off-dates in this Project. The first cut-off-date is for titled owners only to be notified by the DC under Section 4 of the ARIPA 2017. The second cut-off-date is called the “social cut-off-date”-based on the census for identification and eligibility for all “non-land” related entitlements. The social cut-off-dates were set during the survey and disclosed publicly in the consultation meetings and also during household-level interviews in the concerned affected communities.

E. Compensation Payment Procedure

53. DPHE will ensure that the properties to be displaced by the Project will be compensated at their full RC determined by the Property Valuation Advisory Committee (PVAC) as per the Resettlement Plan (RP). The modalities for payment of compensation and other assistance for assets, incomes and livelihoods, resettlement assistance for substituting and restoration of loss of income and workdays by the relocated households are explained below

F. Compensation Payment Procedure to the Non-titled Persons

54. The non-titled EPs, i.e., those have no legal ownership of the affected property but socially recognized and enlisted during census, SES and or Joint Verification Survey JVS on the pipe distribution line of the distribution network pipeline will be compensated following a separate procedure. The Act 2017 has no provision to compensate these types of affected people, but the ADB prescribes to address the non-titled EPs as stated in the SSP 2009 explicitly states; Steps to be followed in paying resettlement benefits to non-titled EPs:

- (i) As per tripartite JVS and consult the census data, a final list of APs will be prepared.
- (ii) Individual identity number will be created against the name of each EP;
- (iii) Photograph of the EPs will be taken and ID cards will be prepared;
- (iv) The safeguards consultant will prepare EPs file and entitlement card (EP file & EC) for each EP with support from dedicated safeguards focal from each municipality and will assist the EPs opening Bank Account in their names should they not have a Bank account.
- (v) The tenants of the house or commercial premises will collect documents.
- (vi) In favor of their tenancy or identification from the owner of the structure which will be attested by the concern UP Chairman/Ward Councilor/Mayor;
- (vii) Wage labourers will collect certificate from the employer which will be attested by the concern UP Chairman/Ward Councilor/Mayor;
- (viii) The ID card will be jointly signed by the DPHE and safeguards consultant representative and photograph will be attested by the UP Chairman/Ward Councilor/Mayor concerned.

VI. ENTITLEMENTS, ASSISTANCE AND BENEFITS

A. Eligibility Criteria

55. All APs will be entitled to compensation and resettlement assistance based on severity of impacts. Nevertheless, eligibility to receive compensation and other assistance will be limited by the cut-off date. The GoB and ADB policies define the entitlement of compensation, assistance and benefits for APs who lose all or part of their physical and non-physical assets, including homes, important commercial properties, tenancy, and income-earning opportunities, as a consequence of the Project. The unit of entitlement may be an individual, a household, a family or a community. The unit of loss will determine the unit of entitlement.

B. Compensation and Entitlement

56. An Entitlement Matrix has been prepared on the basis of information derived from census and inventory of losses (IoL) survey of the households, shops and community properties affected within the Project. It identifies the categories of impact based on the census and IoL and shows the entitlements for each type of loss. The matrix describes the units of entitlements for compensating the loss of land, structure, business and various resettlement benefits. The affected persons;

- (i) Compensation for the loss of land crops/trees at their RC;
- (ii) Compensation for structures (residential/commercial) and other immovable assets at their RC;
- (iii) Assistance for loss of business/wage income;
- (iv) Assistance for shifting and reconstruction;
- (v) Cash assistance for renting and accommodation;
- (vi) Re-building and/or restoration of community resources/facilities; and
- (vii) Income and livelihood restoration assistance.

Table 18: Entitlement Matrix

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
1. Loss of Residential Structures with Title to Land	Legal owner/titled holders as identified by DC	CCL by DC for residential structures as per ARIPA 2017 The difference between CCL and Replacement Value (RV) for structures as determined by PVAC The difference between CCL and Replacement Value (RV) for structures as determined by PVAC Transfer and reconstruction grants respectively @ BDT 2,000 and 5,000 Owner allowed taking away all salvageable materials free of cost	Structure on the Project right-of-way identified by DC and/or the census. Applicable to all Structures located on the Corridor Right-of-Way (CRoW) at cut-off dates. DC will pay CCL for structure RV for structures to	Assistance to be provided by DPHE in identifying available premises to rent or buy	Reconstruction of structure at a new site.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
		within stipulated time given by DPHE	be determined by PVAC DPHE will provide other Resettlement benefits directly with assistance from DPHE.		
2. Loss of Commercial/Industrial Structures with Title to Land	Legal owner/titled holder as identified by DC	CCL by DC for residential structures as per ARIPA 2017 The difference between CCL and Replacement Value (RV) for structures as determined by PVAC The difference between CCL and Replacement Value (RV) for structures as determined by PVAC Transfer and reconstruction grants respectively @ BDT 2,000 and 5,000 Owner allowed taking away all salvageable materials free of cost within stipulated time given by DPHE.	Structure on the Project right-of-way identified by DC and/or the census. Applicable to all Structures located on the Corridor Right-of-Way (CRoW) at cut-off dates. DC will pay CCL for structure RV for structures to be determined by PVAC DPHE will provide other Resettlement benefits directly to the affected persons	Assistance to be provided by DPHE in identifying available premises to rent or buy	Reconstruction of structure at a new site.
3. Loss of Residential and other Physical Structures without Title to Land (Squatters/Informal Settlers)	Socially recognized owners of structures built on the CRoW as identified during census.	Compensation for structures as per PWD rates to be determined by PVAC at replacement cost The difference between CCL and Replacement Value (RV) for structures as determined by PVAC Transfer and reconstruction grants respectively @ BDT 2,000 and 5,000 Owner allowed taking away all salvageable materials free of cost	Applicable to all structures located on CRoW at social cut-off dates. DPHE will provide other resettlement benefits directly to the affected persons.	Assistance to be provided by DPHE in identifying available premises to rent or buy	Reconstruction of structure at a new site.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
		within stipulated time given by DPHE			
4. Loss of CPR Structures with or without Title to Land	(a) Legal owners (or registered committee) identified by DC in the process of CCL payment. (b) Socially recognised owners of structures built on the RoW as identified by JVC and in census.	CCL by DC to legal owners, plus the difference between CCL and RV of structure as determined by PVAC. Cash compensation for CPRs on land without titles to be determined by PVAC to match RV for the structure. The difference between CCL and Replacement Value (RV) for structures as determined by PVAC. Transfer and reconstruction grants respectively @ BDT 2,000 and 5,000. Owner allowed taking away all salvageable materials free of cost within stipulated time given by DPHE.	Applicable to all CPRs and CPRs located on CRoW at cut-off dates.	Contractor to conduct community consultations to ensure CPRs are relocated taking into account community concerns.	Restoration of community structure for common benefits.
5. Loss of Trees with Title to Land and Owner of Trees on Public Land or Lessees	Legal owner/title holders as identified by DC. Socially recognised Owners of trees grown on public or other land, as identified	Timber trees and bamboos: CCL by DC for those with title to land and difference between CCL and RV as determined by PVAC. For fruit trees: CCL by DC for those with title to land and difference between CCL and RV as determined by PVAC. Compensation for fruits @30% of the timber value. Timber trees and bamboos: Compensation for lost trees as per DOF	Applicable to all trees and plants located on CRoW at cut-off dates.	Social Safeguard Expert Monitoring and Supervision/Local person of Contractor to explain RP policies regarding compensation for the trees of different categories and size and make the EPs aware that they could	Compensation for trees.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
	identified by census. Owners of trees such as Forest Department, Zilla Parishad, Society, Union Parishad, Lessee on public land.	rates to be determined by PVAC at RV for those without title to land. For fruit trees: compensation for lost trees as per DOF rates to be determined by PVAC at RV for those without title to land. Compensation for fruits @30% of the timber value Owner of trees (in both cases) will be allowed to fell and take the trees free of cost within stipulated time given by DPHE		take the timber and fruits free of cost.	
6. Loss of Income from Dismantled Commercial/Business Premises	Any proprietor or businessman or artisan operating in premises, at the time of issuance of notice and/or identified by census.	Small and Medium Business: Cash grant of BDT 20,000 for loss of business income by affected trader	DPHE will directly pay the entitlement to the eligible displaced persons with assistance from DPHE.	Vulnerable EPs will be brought under income generating programme.	Income support in post-displaced period.
7. Loss of Income (Wage Earners in Agricultural and Small Business Enterprises Excluding Owners or Employers)	Regular employees/wage earners affected by the acquisition as identified by census.	Cash grant of BDT 5,000 (equivalent to 10 days average income).	EP must have been an employee of land owner or business located in the acquired lands for at least twelve months, as identified by Joint Verification and/or census. The needs of vulnerable	Vulnerable EPs will be brought under income and livelihood regenerating programme. Involvement of qualified APs in construction work. Involvement of qualified APs in tree plantation and	Incomes up in post-displaced period.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
			groups will be assessed. There settlement benefits will be paid by DPHE to the affected persons	social afforestation.	
8. Loss of Income from Rented-out Residential and Commercial Premises	Owner of the rented-out premises as identified by census.	Grant for loss of rental income to rental assistance for rented residential and commercial structures rental income but not exceeding BDT 5,000	The owners of rented out premises will be entitled for dislocation allowance for each unit of premises rented out to separate households or persons. Dislocation allowance will be paid by DPHE to the affected persons.	EPs will be brought under income and livelihood regenerating programme.	Income support in post-displaced period.
9. Rental Assistance for Renters in Order to Support them Finding Alternative Place to Rent	Household/person on rented-in (Tenants) any such structure as identified by census.	Moving grant of BDT 2,000	Each tenant household/ person of affected rented-in premises will be entitled for the dislocation allowance. Dislocation allowance will be paid by DPHE to the affected persons. In case of any advance deposited by the tenant, an agreement on non-claim or outstanding balance should be certified by the local	EPs will be brought under income and livelihood regenerating programme.	Income support in post-displaced period.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
			Government representative between owner and tenant. The agreement will have to be submitted by both parties at the time of payment of resettlement assistance. It will be considered an essential part of the payment procedure.		
10. Reconnection of Utilities (Gas, Electricity, Telephone, Water, Sewage, etc.)	Legal subscriber as Identified by DC (Eligible only when the affected households can submit evidence of past connections/bills/receipt)	Cash grant for new utilities connection will be Provided by HPHE: (a) Gas connection BDT 12,000; (b) Electricity connection BDT 7,000; (c) Telephone connection BDT 5,000; (d) Water connection BDT 5,000; (e) Sewage connection BDT 5,000.	DPHE will make Payment of the compensation money to the affected persons	Focal person of contractor will help reinstallation of the line	Reconnection of utilities.
11. Assistance to Vulnerable Households	Households under the Poverty level and whose head of household are elderly, disabled and very poor	BDT 10000 as one-time grant in addition to other compensations	The EPs will be identified as per the census and income and livelihood support will be provided by DPHE to the affected persons.	Focal persons of contractor will motivate the EPs for appropriate skill training	Income and livelihood support.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
12. Additional Assistance to Poor Female-Headed Households	Households under the Poverty level and whose head of household are elderly, disabled and very poor	BDT 10,000 as one-time grant in addition to other compensations	The EPs will be identified as per the census and income and livelihood support will be provided by DPHE to the affected persons.	Focal persons of contractor will motivate the EPs for appropriate skill training	Income and livelihood support.
13. Additional Assistance to Poor Female-Headed Households	Households headed by women and under the poverty level.	BDT 10,000 as one-time grant in addition to other compensations	The EPs will be identified as per the Census and income and livelihood support will be provided by DPHE to the affected persons.	DPHE will motivate the EPs for appropriate skill training	Income and livelihood support.
14. Livelihood Restoration and Improvement Programme	One member of each Vulnerable household as well as households losing 10% and over of their total income.	Cost of programme implementation (as separate line in budget summary Table 10.1). BDT 25,000 to be provided as "seed grant" to each trained member for investment DPHE will assess the needs of the training requirement	The EPs will be identified as per the census and income and livelihood support will be provided by DPHE to the affected persons.	Focal person of contractor will motivate the EPs for appropriate skill training	Income and livelihood support.
15. Temporary Impact During Construction	Households/ persons and/or community affected by construction	The contractor shall bear the cost of any impact on structure or land due to movement of machinery and in connection with collection and transportation of borrow materials as per entitlement matrix (see	The temporary Impacts will be identified through special survey DPHE as per request from impacted population.	As appropriate	Land returned and Restored to original preferably better standard.

Loss Item	Persons Entitled	Entitlements	Application Guidelines	Additional Services	Expected Outcomes
	tion impacts	entitlement measure # 1). All temporary use of lands outside proposed CROW to be through written approval of the land owner and contractor. Land will be returned to owner rehabilitated to original preferably better standard.	The entitlements will be approved by DPHE as per the entitlement matrix policy		

C. Compensation Payment Procedure to the Non-titled EPs

57. The non-titled holder means having no legal ownership of the affected property but socially recognized and enlisted during census, SES and or Joint verification survey. The ARIPA, 2017 has no provision to compensate these types of affected people, it is required complying the SPS of ADB 2009. Steps to be followed in paying resettlement benefits:

- (i) As per tripartite JVS by the PAVC and consult the census data, a final list of EPs will be prepared by the focal person of the contractor
- (ii) Individual Identity number will be created against the name of each EP
- (iii) Photograph of the EPs will be taken and ID cards will be prepared
- (iv) The focal person of the contractor will prepare EP file and EC for each of the EPs.
- (v) The focal person of the contractor will assist the EPs opening Bank Account in their names
- (vi) The tenants of the house or commercial premises will collect documents in favour of their tenancy or identification from the owner of the structure which will be attested by the concern UP Chairman/Ward Councilor/Mayor
- (vii) Wage labor will collect certificate for the employer which will be attested by the concern UP Chairman/Ward Councilor/Mayor
- (viii) The ID card will be jointly signed by the DPHE and focal person of the contractor representative and photograph will be attested by the concerned-UP Chairman/Ward Councilor/Mayor.
- (ix) The Social Safeguard Expert of MSC will assist DPHE in preparing payment debit voucher as per EP file and EC and the DPHE will disburse Account Payee Cheque in public place or office the UP Chairman issuing prior notice to the EPs through focal person of the contractor.

VII. RELOCATION AND SETTLEMENT

58. The project will not cause any physical displacement of households, businesses, or community assets. No affected persons will be required to relocate from their residences or places of livelihood. Consequently, relocation assistance and relocation site development are not applicable to this subproject.

A. Introduction

59. The assessment of project impacts confirms that the proposed subproject will not require the physical displacement or relocation of any households, businesses, or community structures. The project activities have been designed to avoid impacts that would necessitate relocation, and no residential or commercial structures will be affected in a manner requiring their removal or resettlement.

60. Field surveys and consultations conducted during the census and IoL identified no affected persons who would need to relocate from their place of residence or business as a result of project implementation. Therefore, no relocation measures, relocation assistance, or relocation site development are required under this subproject. Nevertheless, the Project Management Unit (PMU) will continue to monitor project implementation to ensure that any unforeseen impacts are identified and addressed in accordance with the project's resettlement and safeguard framework.

B. Scope of Displacement and Relocation

61. The subproject will not result in any physical displacement or relocation of households, businesses, or community facilities. Field surveys and impact assessments confirmed that no affected persons will be required to move from their residences or places of business due to project implementation. Therefore, no relocation sites or resettlement arrangements are required. Nevertheless, includes a provision in budget for compensation transfer grants, reconstruction assistance (BDT. 154,00 and 385,000 respectively).

C. Options and Preferences for Compensation

62. The relocation preferences among 230 affected households, indicating a strong inclination toward cash compensation over in-kind resettlement options. A majority 277 affected households prefer cash compensation for lost houses or shops, while only a small proportion 3 affected households wants replacement through house/shop-for-house/shop arrangements. This trend suggests a clear preference for financial flexibility rather than physical relocation support among the affected population.

Table 19: Choice of Resettlement

Sl.	Resettlement/Relocation Option Preferred	Cumilla City Corporation	Laksham Paurashava	No. of Households
1	Self	1	2	3
2	Project Assisted	121	106	227
	Total	122	108	230

Source: Census and IoL Survey April 2026.

63. According to the census and IoL about 114 households will lose primary structures due to the project implementation. Out of which 112 residentials and only 2 commercial structures and all commercial structures will lose in Laksham Paurashava. The census and IoL also confirmed

that relocation is not required for the primary structures both residential and commercial structures. The affected people expected to get proper compensation from the project. **Table 20** presented area-wise number of affected households required or not required relocation due to the project implementation.

Table 20: Category of Lost Assets Required Relocation

Area	Category of loss	Relocation not required	Relocation required	Total
Cumilla City Corporation	Residencial	46	-	46
Laksham Paurashava	Residencial	66	-	66
	Commercial	02	-	02
Total		114	-	114

Source: Census and IoL Survey April 2026.

VIII. INCOME RESTORATION AND GENDER

A. Introduction

64. The Project will not be acquire private lands. The project interventions will lead to a loss of income and livelihood resources temporarily. Restoration of income to pre-Project level is thus one of the most important tasks in resettlement management. The RP has provisions for interim support to mainstream alternative income generating schemes or enhancement of existing livelihood resources so that AHs can either continue their previous occupation, start new venture or undertake an alternative occupation. The basic objective behind the income restoration and rehabilitation measures is to restore the economic status of the displaced persons at least at the level they were enjoying prior to the Project.

B. Livelihood Impacts and Risks

65. Livelihood means and resources in the Project-affected commercial and businesses activities. The people engaged in commercial and business activities in the Project area include traders.

66. The impacts on livelihood will be largely limited, Affected persons will experience loss of livelihood sources mainly due to temporary disruption and loss of shops/businesses, and income from, rented structures. The displaced households will experience temporary dislocation in their income and work days. In addition, wage earners such as employees of shops and businesses and those working shops or business enterprise will also incur income losses. A total of 2 such households will experience direct and indirect impact on their income (**Table 21**).

Table 21: Affected Households Losing Income by Type

Loss Business	No.
Loss of income from businesses	2
Total	2

Source: Census and IoL survey, April 2026.

C. Approach Towards Income and Livelihood Restoration

67. The approach towards the income and livelihood restoration is restoration and enhancement for affected persons. This includes necessary measures considering the diminishing income and dislocation of livelihoods of the APs during and after relocation. Appropriate support measures, in this regard, are needed for income and livelihood restoration of the affected and displaced households. The RP has provisions also for income restoration and rehabilitation of the AHs.

68. Within the policy entitlement of RP, all the persons losing their livelihood resources or places of generating income as a result of the Project will be supported with cash grants and allowances to supplement the lost income and workdays. These will enable them to mainstream the transitional period of displacement with the stabilized period of sustaining with the previous sources of livelihood or starting an alternative source of income. In this regard indicative income and livelihood restoration options for AHs have been identified from the survey outcome.

D. Rehabilitating Measures

69. Considering the findings of the surveys and consultations the following measures will be adopted in terms of rehabilitation and income restoration of the AHs:

- (i) Compensation for structures at full replacement cost prior to relocation;
- (ii) Moving assistance;
- (iii) Income-restoration measures;
- (iv) Assistance measures to secure housing and rental spaces;
- (v) Special assistance measures;
- (vi) Livelihood Restoration Programme;
- (vii) Encouraging Employment in Construction Works; and
- (viii) Gender Considerations.

70. In accordance with the entitlement policy, the following measures will be taken to support for restoration of income and economic rehabilitation of the affected households and families.

E. Moving Assistance

71. **Transfer Grant for Moving Structure (Residential and Commercial):** A transfer grant of BDT 2,000 will be provided to titled owners and non-titled owners of residential and commercial structures including renters and informal settlers. Owner will be allowed to take away all salvageable materials (within DPHE declared deadline) free of cost. A total of 230 AHs are expected to be eligible for this grant.

72. **Reconstruction Grants:** A reconstruction grant of BDT 5,000 (for both titled and non-titled owners) will be provided to all households losing residential and commercial structures. A total of 230 AHs are expected to be eligible for this grant.

73. **Allowance for Loss of Income for Business Owners:** All owners of affected businesses will receive a BDT 20,000 cash allowance for loss of business income. This assistance is intended to support them in the transition and help them re-establish their enterprises in new locations and to continue their previous occupations and commercial activities in the new locations. A total of 2 businesses will be eligible for this grant.

74. **Livelihood Restoration and Development Programme (LRDP):** One member of each vulnerable household (17) as well as households losing 10% of existing land holding as a result of the Project will be eligible to participate in the LRDP. BDT 25,000 will be paid to each eligible participant. More information on the LRDP is provided below. A total of 17 persons are expected to participate to the programme.

F. Special Assistance Measures

75. **Assistance to Vulnerable Households:** Vulnerable households, defined as elderly headed disabled or very poor (below the poverty line) will be provided with BDT 10,000 one time grant in addition to other compensations. The number of EP is 17.

76. **Assistance to Poor Female-Headed Households:** Poor female-headed households will receive a BDT 10,000 cash grant in addition to being eligible to the vulnerable household assistance. A total of 5 poor female-headed HHs will be eligible for this grant.

G. Livelihood Restauration and Development Programme

77. The LRDP will be provided for one member of each vulnerable and severely affected (i.e. losing 10% over of their land) households. The LRDP will consist in trade development trainings and support in elaborating business plans as well as seed grant money of BDT 25,000 to launch the business.

78. The trade development training will be identified during Project implementation by the Social Safeguard Expert of MSC. **Table 22** presents details of various activities being anticipated under the Trade development trainings based on the survey conducted with APs. All of the AHs prefer to restore their livelihoods through business.

Table 22: Affected Households Losing Income by Type

Income & Livelihood Restoration Options	Percentage
Business	100

79. In addition to trade trainings, the DPHE will provide basic financial management briefing and assist participants in developing business plans for investments.

H. Other Type of Assistance

80. The Social Safeguard Expert of MSC will also support the titled affected households losing property in re-titling their plot or structure.

I. Employment in Construction Works

81. The construction activities under the Project will require many unskilled labourers for construction of rail embankment, rail bridges/culverts, staff sheds etc. The contractor(s) will require to give preference to hiring affected persons (with ID), including women, willing to work in Project construction activities. Provisions in the general contract conditions also require the contractors to pay equal wages to men and women without any gender discrimination. Affected women will to work in Project construction will form Labour Contracting Society (LCS) with the help of Social Safeguard Expert of MSC and be deployed by the contractor in embankment slope turfing, watering, tree plantation, etc., or any other suitable works. Employment in the Project construction will act as an added source of income in the income and livelihood restoration processes of the APs.

J. Gender Considerations

82. Specific gender considerations to this RP are the following:

- (i) The executing agency will ensure that all affected women owner entitled to compensation receive compensation in a bank account in their names or jointly with their husbands;
- (ii) All affected poor female-headed households are considered vulnerable and receive additional assistance; and
- (iii) DPHE will consider maximum participation of women trained under LRDP program.

IX. GRIEVANCE REDRESS MECHANISM

83. A project-specific grievance redress mechanism (GRM) will be established to receive, evaluate, and facilitate the resolution of affected persons' concerns, complaints, and grievances about the social performance at the level of the project. The GRM aims to provide a time-bound and transparent mechanism to voice and resolve social concerns. Assessment of the GRM designed and implemented for shows that the system is effective in timely resolution of grievances in a transparent manner. The arrangements under are appropriately adjusted to accommodate the change in institutional arrangements under the project.

84. Across *Paurashavas* public awareness campaigns will ensure that awareness on grievance redress procedures is generated. The PIU will conduct awareness campaigns to ensure that poor and Vulnerable Households (VHs) are made aware of grievance redress procedures and entitlements and will work with the PIU safeguards assistant to help ensure that their grievances are addressed. APs will have the flexibility of conveying grievances/suggestions by dropping grievance redress/suggestion forms in complaints/suggestion boxes that will be installed by project *Paurashavas* or through telephone hotlines at accessible locations, by e- mail, by post, WhatsApp or by writing in complaints register that will be kept in *Paurashava* offices.

85. Careful documentation of the name of the complainant, date of receipt of the complaint, address/contact details of the person, location of the problem area, and how the problem was resolved will be undertaken.

86. **Grievance redress process.** In case of grievances that are immediate and urgent in the perception of the complainant, the Social Coordinator, Contractor and Social Safeguard Specialist from the project management and supervision consultants (PMSC) on-site will provide the most easily accessible or first level of contact for quick resolution of grievances.

87. There will be three tires of GRM system; a. Community/site Level, b. Project Implementation Unit (PIU) and project Management Unity (PMU) Level. The affected/aggrieved person or his representative will present during the grievance redress process.

1. 1st Tire or Community Level GRM

88. Community/Site Level Grievance Redress Committee (GRC) will comprise of the following members:

(i)	Assistant Engineer, DPHE	:	Convener
(ii)	Assistant Engineer, <i>Paurashava</i> /CCC	:	Member Secretary
(iii)	<i>Paurashava</i> Ward Councillor (designated)	:	Member
(iv)	Representative from the Affected Community	:	Member
(v)	Women Representative	:	Member
(vi)	Environmental and Safety Focal of PIU	:	Member
(vii)	EHS/Safeguard Focal Contractor/Site Engineer	:	Member

89. **ToR:** In case of grievances that are immediate and urgent in the perception of the complaint, the contractor to resolve the complaint and ensure that it is resolved. The contractor in discussion with the Assistant Engineer, DPHE, representative from *Paurashava*/CCC as nominated, will make efforts to resolve the complaint at the site level. Efforts will be made to resolve all grievance within 5-7days from the date of receipt of a complaint/grievance. The affected/aggrieved person or his representative must be present during the grievance redress process. If the grievance is not solved then it will be escalated to second level.

2. 2nd Tier or Project PIU Level GRM

90. At the PIU level, grievances will be reviewed and addressed accordingly. If any grievance remains unresolved at community level, it will be escalated to the PIU at the DPHE for further review and necessary action. The composition of 2nd tier Grievance Redress Committee (GRC) will be as follows:

(i)	Executive Engineer, DPHE	:	Convener
(ii)	Executive Engineer, <i>Paurashava</i> /CCC	:	Member Secretary
(iii)	Representative from the Affected Community	:	Member
(iv)	Women Representative	:	Member
(v)	Social Safeguard Expert (DSC)	:	Member
(vi)	Environmental Focal and Safety Focal of PIU	:	Member

91. **ToR:** Grievances that can't be redressed at first level within 5-7 days will be brought to the 2nd tier. The committee of this tier will try to resolve the grievance/complaint within a timeframe of 7-10 days of receiving the complaint. The Social and Environmental Safeguard Officers, PIU, *Paurashava*/CCC Ward Councilor where the project will be implemented can be consulted as a when required. The affected/aggrieved person or his representative must be present during the grievance redress process. Any unresolved complaint at the second level will be taken up to the third level.

3. 3rd Tier or Chief Engineer of DPHE level GRM

92. The 2nd tier will refer any unresolved or major issues to the PMU- DPHE to the 3rd Level Grievance Redress Committee (GRC), that will be headed by the Project Director (PD)/ Deputy Project Director (DPD), DPHE, the team member consists also the environmental, social safeguard, and gender expert, who will resolve the complaints/ grievances. The 3rd tier Grievance Redress Committee (GRC) will comprise of:

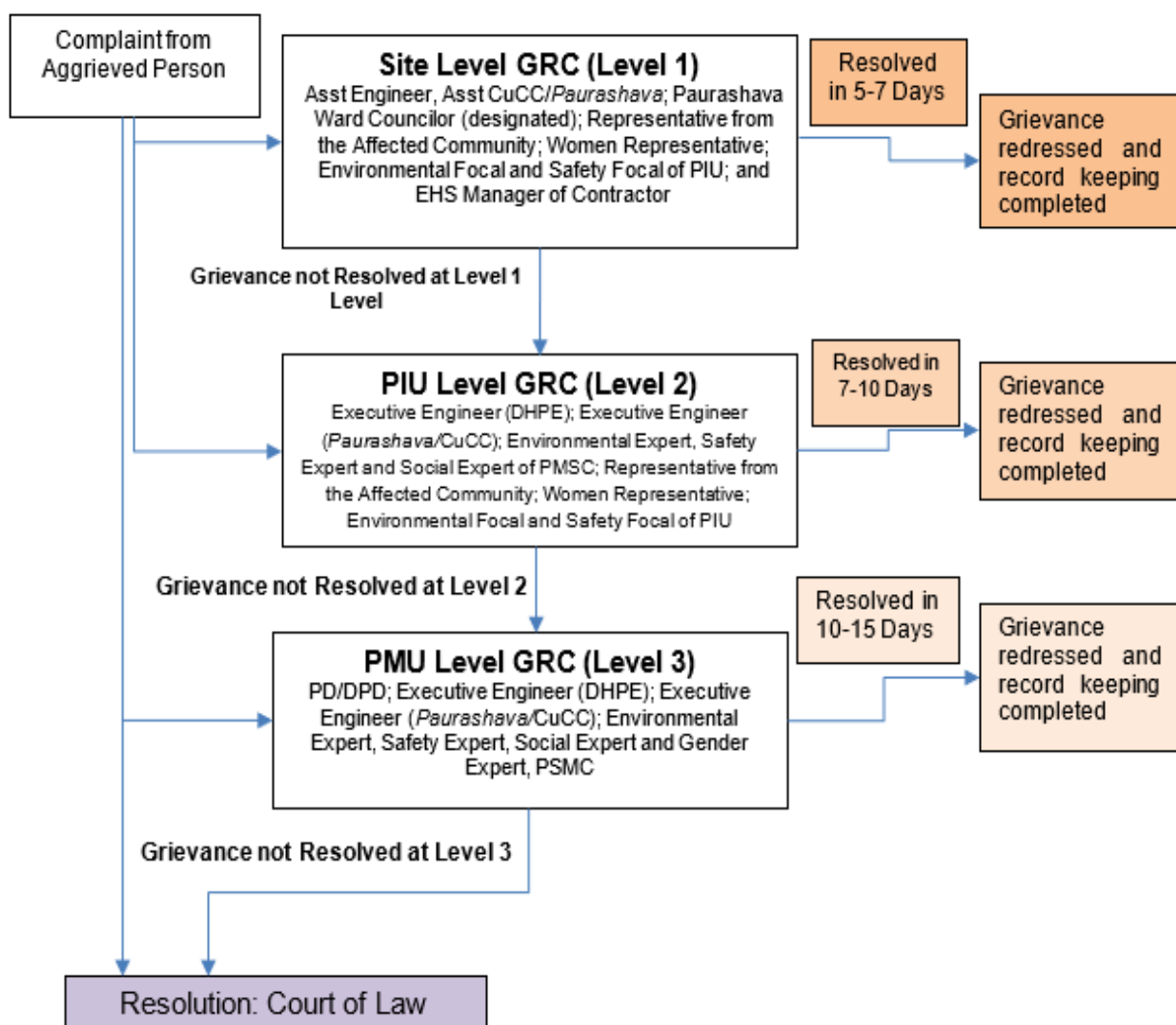
4. 3rd Level Grievance, PMU Level

(i)	Project Director/ Deputy Project Director DPHE, PMU	:	Convener
(ii)	Executive Engineer, DPHE (<i>Paurashava</i> /CuCC);	:	Member Secretary
(iii)	Executive Engineer, PIU	:	Member
(iv)	Environmental Expert, Safety Expert	:	Member
(v)	Social Expert and Gender Expert, PSMC	:	Member

93. **ToR:** All grievances that can't be redressed within 7-10 days at the 2nd tier will be brought up to the PMU level (3rd tier). The PMU safeguards team will solve any unsettled or major issuer by 10-15 days, this tier will be headed by the Project Director or Deputy Project Director. The affected/aggrieved person or his representative will present during the grievance redress process.

94. The process of the project GRM is given in **Figure 4**.

Figure 4: GRM Process



95. The GR at 1st, 2nd level and GRC at each level will be constituted by the Project Authority. The affected/aggrieved person reach out to country legal procedure regardless of the results from GRM.

96. In addition, in the event that the established GRM is not in a position to resolve the issue, the affected person also can use the ADB Accountability Mechanism (AM) through directly contacting (in writing) the Complaint Receiving Officer (CRO) at ADB headquarters or the ADB Bangladesh Resident Mission (BRM). Before submitting a complaint to the Accountability Mechanism, it is necessary that an affected person makes a good faith effort to solve the problem by working with the concerned ADB operations department. Only after doing that, and if they are still dissatisfied, will the Accountability Mechanism consider the complaint eligible for review. The complaint can be submitted in any of the official languages of ADB's developing member countries. The ADB Accountability Mechanism information will be included in the project-relevant information to be distributed to the affected communities.

97. **Information Dissemination:** The project consultants will conduct periodic community meetings to inform affected persons about the GRM, assist non-literate individuals, and ensure

understanding of the grievance process. Key details, including procedures, timelines, and contact persons, will be shared during stakeholder consultations, and responses will be communicated via letter, phone, email, or SMS.

98. **Consultation Arrangements:** Group meetings and, where necessary, one-to-one consultations will be held with affected persons, including vulnerable groups, to address grievances. Assistance will be provided to non-literate persons at contractor site offices and PIU level to ensure proper registration and follow-up.

99. **Record Keeping:** All grievances will be systematically recorded by the PIU, including complainant details, nature of grievance, actions taken, and outcomes. Records will be disclosed at PIU offices, PMU websites, and included in semi-annual monitoring reports to ADB. The Social Safeguard Officers will maintain grievance records.

100. **Review and Learning:** The PMU and PIUs will periodically review the GRM to assess its effectiveness and improve response mechanisms.

101. **Costs:** All costs related to grievance handling, including meetings, communication, and reporting, will be covered by the PMU and included in the resettlement budget.

X. RESETTLEMENT COST AND BUDGET

A. Estimated Budget for Affected Primary Structures

102. The project does not require land acquisition; so, the resettlement budget focuses on compensation for affected structures, trees, and livelihood restoration measures. The estimated compensation for affected primary structures is BDT 7.26 million. Cumilla City Corporation calculated for BDT 3.71 million of the total compensation, while Laksham *Paurashava* for BDT 3.54. Area-wise details segregated budget for primary structures are presented in **Table 23**.

Table 23: Budget for affected primary structures

Sl. No.	Category of Loss	Unit	Cumilla	Laksham	Rate in BDT	Amount for Cumilla	Amount for Laksham	Amount in BDT
1	Pucca	sft	1,360	573	1,400	1,904,000	802,200	2,706,200
2	Semi-pucca	sft	382	1,125	1,087	415,234	1,222,875	1,638,109
3	Tin-made	sft	1,889	2,108	720	1,360,080	1,517,760	2,877,840
4	Thatched	sft	122	-	280	34,160	-	34,160
	Total		3,753	3,806		3,713,474	3,542,835	7,256,309

Source: Census and IoL Survey April 2026.

B. Estimated Budget for Affected Secondary Structures

103. The project will affect a range of secondary structures, including boundary walls, floors (extended), stairs, toilets, tube wells, and water tanks. The estimated compensation for secondary structures is BDT 5.49 million. Cumilla City Corporation calculated for BDT 4.05 million of the total compensation, while Laksham *Paurashava* for BDT 1.44 million, detailed in **Table 24**.

Table 24: Budget for secondary structure

Sl. No.	Category of loss	Unit	Cumilla	Laksham	Rate in BDT	Amount for Cumilla	Amount for Laksham	Amount in BDT
1	Stair	sft	2420	689	1,471	3,559,820	1,013,519	4,573,339
2	Boundary Wall (10")	rft	168	402	333	55,944	133,866	189,810
3	Boundary Wall (5")	rft	601	198	300	180,300	59,400	239,700
4	Boundary Wall (Tin)	rft	428	693	180	77,040	124,740	201,780
5	Floor	sft		261	300	-	78,300	78,300
6	Sanitary Latrine	No.	6	1	30,000	180,000	30,000	210,000
	Total					4,053,104	1,439,825	5,492,929

Source: Census and IoL Survey April 2026

C. Estimated Budget for Other Benefits

104. The Project will provide additional resettlement assistance to support affected households during the transition and recovery period. These measures include transfer grants, reconstruction grants, one-time assistance for vulnerable households (VHs), and seed grants for livelihood restoration. The total budget for these resettlement assistance measures is estimated at BDT 1.72 million, of which BDT 0.78 million is allocated to Cumilla City Corporation and BDT 0.93 million to Laksham *Paurashava*. Detailed cost estimates cost for other resettlement benefits are presented in **Table 25**.

Table 25: Budget for Other Resettlements Benefit

S I. N O.	Type of Assistance	Cumilla	Laksham	Rate in BDT	Amount for Cumilla	Amount for Laksham	Amount in BDT
1	Transfer grants @ BDT 2,000 Per HHs (only primary structure Loss HH)	122	108	2,000	244,000	216,000	460,000
2	Reconstruction grants @ BDT 5,000 (Only primary structure Loss HHs)	46	68	5,000	230,000	340,000	570,000
3	Small and Medium Business: Cash grant of BDT 10,000 for loss of business income by affected trader	-	2	20,000	-	40,000	40,000
4	Assistance to Vulnerable Households-BDT 10,000 as one-time grant in addition to other compensations	8	9	10,000	80,000	90,000	170,000
5	Cost of programme implementation @BDT 25,000 to be provided as “seed grant” to each trained member for investment	8	9	25,000	200,000	225,000	425,000
6	Additional assistance for poor and women headed households	3	2	10,000	30,000	20,000	50,000
7	Subtotal				784,000	931,000	1,715,000

D. Summary of the Estimated Costs

105. The total resettlement budget for the Cumilla City Corporation and Laksham *Paurashava* is estimated at BDT 15.55 million (approximately USD 127,451). Compensation for affected primary structures represents the largest budget component, accounting for BDT 7.26 million of the total budget. Other resettlement benefits account for BDT 1.72. A contingency provision of BDT 1.08 million has been included to address unforeseen costs during implementation. Overall, Cumilla accounts for approximately BDT 9.19 of the total resettlement budget, reflecting its higher concentration of affected assets, structures, and households compared to Laksham, which accounts for approximately BDT 6.36 of the total budget.

Table 26: Summary of the total budget

Sl. No.	Category of loss	Cumilla	Laksham	Total in BDT	Total in USD (1.00 USD = BDT 122.00)	Percentage
A	Compensation for Primary Structure	3,713,474	3,542,835	7,256,309	59,478	46.67
B	Compensation for Secondary Structure	4,053,104	1,439,825	5,492,929	45,024	35.33
C	Other Resettlement Benefits	784,000	931,000	1,715,000	14,057	11.03
	Subtotal	8,550,578	5,913,660	14,464,238	118,559	93.02
D	Contingency @ 7.5%	641,293	443,525	1,084,818	8,892	6.98
	Total	9,191,871	6,357,185	15,549,056	127,451	100.00

Source: Census and IoL Survey April 2026

106. The RP implementation cost has been prepared for Packages nos. W-01-CUM-A, W-02-CUM-B, W-03-CUM-C, W-04-CUM-D, W-05-CUM-E, W-06-CUM-F, W-07-CUM-G, W-08-CUM-H, W-09-LAK-W, W-10-LAK-E distribution pipeline in Cumilla City Corporation and Laksham Paurashava under Cumilla District. Per kilometer cost has been calculated as BDT 25,357. The total length of pipelaying under the Contract Packages 613.2 km hence the estimated cost of RP implementation becomes BDT 15,549,056.

XI. INSTITUTIONAL ARRANGEMENTS AND RESETTLEMENT PLAN IMPLEMENTATION

A. Institutional Arrangement

107. The DPHE will implement the RP through contractor and Social Safeguard Expert will, particularly for awareness raising, capacity building, and field-level implementation. A Project Management Unit (PMU) will be established under the project, staffed with, Social Safeguard and Gender Officers responsible for ensuring compliance with safeguard requirements of ADB. The Social Safeguard Officer/Expert will have overall responsibility for RP implementation in accordance with the SPS 2009 of ADB. At the PMU level, the Social Safeguard Officer will support the PD, in planning, coordinating, and supervising RP implementation, including oversight of consultants activities and ensuring compliance with safeguard requirements. Two PIUs (Chandpur and Hajiganj) will be responsible for field-level implementation of RP activities. The Safeguard Expert at PIU level will coordinate and implement social safeguard tasks, including stakeholder engagement, grievance handling, and monitoring of RP activities at site level.

B. Social Safeguards Roles and Responsibilities.

1. Project Management Unit (PMU)

108. Detailed tasks and responsibilities pertaining to social safeguards at the PMU level are as follows. The following tasks will primarily be the responsibility of the Social Safeguards Officer at PMU, who will support the Project Director in accomplishing these tasks:

- (i) ensure projects conform to the agreed project selection criteria for the project;
- (ii) review and finalize project involuntary resettlement and SEC category;
- (iii) be part of consultation activities with affected persons, SEC and other relevant stakeholders from time to time organized by PIUs to ensure free, fair and meaningful consultation are conducted and meeting minutes with signatures of all attendees, photographs of the consultations are maintained;
- (iv) responsible for issuing public notice(s) to acquire any particular land/property (if applicable) along with project information/details as well as to declare the project cut-off-date;
- (v) ensure and monitor the provision in the contract to include the vulnerable affected persons and groups during the project construction work as semi-skilled or unskilled workers;
- (vi) facilitate and ensure compliance with all government rules and regulations and ADB SPS requirements regarding No Objection Certificates, third party certificates for negotiated settlement or donation, land ownership and transfer details, sale or gift deeds etc. for each site, as relevant;
- (vii) review, monitor, and evaluate the effectiveness with which the RPs provisions are implemented, and recommend corrective actions to be taken as necessary;
- (viii) consolidate monthly social safeguard monitoring reports from PIUs and with the support of Supervision and Monitoring Consultants submit quarterly progress reports (QPR) and semi-annual social safeguard monitoring reports (SSMR) to ADB;
- (ix) address any grievances brought about through the GRM in a timely manner;
- (x) oversee training needs assessment of affected persons and vulnerable persons by PIUs, coordinate training activities with the support of Supervision and Monitoring Consultants;

- (xi) ensure that induction course for the training of contractors is conducted regularly. Prepare contractors (with consultants' support) on implementation of Resettlement Plans, social safeguard monitoring requirements related to mitigation measures, health and safety and on taking immediate action to remedy unexpected adverse impacts or ineffective mitigation measures found during the course of implementation;
- (xii) identify training needs and coordinate training activities for the PIUs/ Supervision and Monitoring Consultants/contractors for capacity building to implement the Resettlement Plans, and GRM;
- (xiii) Coordinate orientation on implementation, monitoring and reporting requirements of GESI action plan activities including need for collecting, collating and reporting sex disaggregated for all human related parameters.

C. Project Implementation Units

109. The key social safeguard roles and tasks of the PIUs are listed below. These tasks will be the primary responsibility of the Safeguard/Environment Officer at PIU:

- (i) Provide field data to fill up involuntary resettlement/SEC impact checklist and classify the project;
- (ii) Ensure compliance with government and ADB requirements on social safeguards;
- (iii) Conduct regular site visits, including spot checks, to ensure compliance with social safeguards (involuntary resettlement safeguards) requirements of the project;
- (iv) Oversee and conduct census and socio-economic surveys, detailed measurement surveys, and verification surveys of affected persons together with PMCSDRC during detailed design, conduct consultations with affected persons, prepare list of affected persons and inventory of loss and is submitted to PMU for preparation/updating of documents with PMCSDRC and contractor's support;
- (v) Inform affected persons about tentative schedule of land acquisition/occupation, entitlement matrix and compensation packages against different categories of loss, and cut-off date;
- (vi) Coordinate valuation of assets, such as land, trees of various species, etc. based on proper due diligence and assessment, prepare compensation packages;
- (vii) Coordinate, supervise and monitor disbursement of compensation;
- (viii) Obtain no objection certificates (NOCs), land documents, third party certifications (as required) for the project;
- (ix) Oversee maintenance of data for monitoring, by consultants and contractors;
- (x) Implement corrective actions when necessary to ensure no adverse social impacts;
- (xi) Submit monthly social monitoring and GESI action plan reports to PMU;
- (xii) Conduct continuous public consultation and awareness with the support of Supervision and Monitoring Consultants safeguard specialists;
- (xiii) Set up GRM at field/site/PIU level and ensure it is fully functional prior to start of civil works. Address any grievances brought about through the grievance redress mechanism in a timely manner;
- (xiv) Ensure that contractors are aware about Resettlement Plans implementation, social safeguards monitoring requirements, as well as requirements related to mitigation measures, health and safety and on taking immediate action to remedy unexpected adverse impacts or ineffective mitigation measures found if any, during the course of implementation;

- (xv) Liaise with the district/sub-district administration and line departments as and when required;
- (xvi) Supervise the work of all consultants at town (PIU) level;
- (xvii) Oversee day-to-day implementation and monitoring of final Resettlement Plans/specific action plans for impact avoidance and mitigation measures in social safeguards documents, if any;
- (xviii) Provide field level information required to prepare periodic safeguard monitoring reports in a format acceptable to ADB provided in PAM; and
- (xix) Extend support in carrying out awareness campaigns in project towns.

D. Resettlement Plan Implementation Schedule

110. The implementation is scheduled for one year as private land acquisition is not required. The relevant consulting firm can assist together with awareness raising campaign and resettlement benefits disbursement, gender and capacity building activities together. RP implementation will begin with constitution of the GRC, preparation of the entitlement file for each PAP, disbursement of the compensation, and removal of the structures, as well as removal of the trees. It is to be noted that civil works can begin only after payment of the compensation to the individual PPs. The following is a tentative time-schedule for RP implementation.

Table 27: RP implementation schedule

No.	Task	One Year			
		1	2	3	4
	Yearly Quarters				
1	Update the RP				
2	Identify the PAPs and revise the list				
3	Public/community consultation				
4	EP ID card Preparation. Disclose the compensation package				
5	Formation of GRC Committee, with the suggested memberships				
6	Prepare EP, EC Card, Preparation of the individual Compensation Schedule or Entitlement File.				
7	Compensation disbursement				
8	Notification for removal of the structures				
9	Clear lands and relocate affected households				
10	Address grievance in regular basis				

XII. MONITORING AND EVALUATION

A. Introduction

111. M&E is a key component of RP implementation, ensuring timely tracking of activities and providing feedback for necessary adjustments. Monitoring is a continuous process that assesses progress and supports project management, while evaluation measures the effectiveness, impact, and sustainability of resettlement outcomes. The objective is to ensure that affected persons restore or improve their pre-project living standards and are not worse off due to the project. The Chief Resettlement Officer and Additional PD will oversee M&E activities, with internal monitoring conducted by DPHE and the Project Management Consultant/Resettlement/Social Safeguard Specialist. External monitoring and evaluation, including compliance and impact assessment, will be carried out by an External Monitoring Agency (EMA) through semi-annual, midterm, and final reviews.

B. Objectives of Monitoring and Evaluation

112. The M&E system will ensure timely and fair delivery of entitlements under the RP, while tracking progress and providing feedback for corrective actions. It enables the PIU to obtain regular feedback from affected persons and field teams to keep implementation on schedule and improve performance.

113. M&E will strengthen the capacity of DPHE in compensation delivery, relocation support, and maximizing benefits for affected persons and host communities. The process includes systematic collection, analysis, and reporting of data to ensure inputs, procedures, and outputs are implemented as planned, supported by a standardized database for continuous monitoring. Field offices will oversee day-to-day activities such as compensation processing, verification of affected persons, and relocation support, ensuring effective implementation at the ground level.

C. Methodology for Monitoring and Evaluation Activities

114. The PIU will monitor and evaluate RP implementation to track progress in compensation and resettlement activities in line with project risks and impacts. The M&E system will use selected indicators and stakeholder feedback to assess efficiency, effectiveness, impact, and sustainability, ensuring participation of affected persons, women, and vulnerable groups. Monitoring will combine quantitative and qualitative tools, including sample household surveys, FGDs, key informant interviews, community meetings, field observations, informal interviews, and case studies to assess implementation progress and outcomes.

D. Internal Monitoring

115. The Project Director (PD) will conduct internal monitoring through Social Safeguard Expert of Design Supervision Consultant. Monitoring will track process and output indicators, with the Social Safeguard Expert providing monthly progress reports and assisting in compensation documentation and MIS-based tracking of payments. The PD will ensure transparency in compensation delivery, timely reporting, and periodic review of implementation progress, including problems and corrective actions.

E. Reporting Requirements

116. The Social Safeguard Expert of DSC will submit monthly progress reports, while semi-annual monitoring reports will be prepared for overall RP implementation review. Both internal and external monitoring costs will be included in the project budget.

Table 28: Reporting Requirements

Activity	Content	Timeline	Responsibility
Monthly Progress Report	Narrative as per Monitoring Plan format giving details on activity, results, issues affecting performance and variance if any and reason for same and corrections recommended	Submitted within 10 days of the following month	Social Safeguard Expert of DSC
Semiannual monitoring Report	Progress, issues, with regard to payments of compensation, and other assistance, review of expenditure vs. budgeted amount by budget heads and sub heads; recommendations	Submitted within 30 days of end of the cycle	PMC/Resettlement Specialist-preparation and timely submission ADB-review and disclosure
Final Report	Project achievements, progress and Corrective actions	Submitted within 90 days of end of the project	PMC

Appendix 1: Meeting Minutes of Public Consultations

Consultation Meeting - 01			
Municipality/Pouroshova	Cumilla	District	Cumilla
Meeting Venue	In front of Central Eid-Gha Field and DPHE office/ Eid-Gha CNG stand		
Time	10.30 AM	Date-	12.04.2026
Participants	Male - 22	Female – 00	Total - 22

Consultation Meeting Feedback:

- Community members expressed concern that construction activities may impact nearby CNG stands, potentially disrupting operations and reducing daily income for drivers.
- Participants highlighted that the quality of supplied water is often poor, making it unsuitable for safe consumption without additional treatment.
- It was reported that the existing water supply is insufficient, and many households struggle to meet their daily water requirements.
- The meeting identified that squatters and CNG drivers may face temporary livelihood disruptions during construction, especially due to restricted access and reduced customer flow.
- Community members mentioned that the water pressure is low, which affects proper distribution and limits access for some users.
- Several participants stated the need for new water connections, as many households are still outside the current service coverage.
- Concerns were raised regarding poor operation and maintenance practices, including delayed repairs and lack of regular system monitoring.
- Despite these challenges, the community expressed that they are willing to tolerate temporary disturbances during construction for the long-term benefits of the project.
- Local residents showed strong interest in participating in construction work and expect employment opportunities based on their skills and availability.
- Participants emphasized that any livelihood impacts should be properly mitigated, and affected persons should receive necessary support in line with project policies.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: कुमिल्ला सिटी कर्मचारी कर्मचारी,

Name of the Scheme/Package: OHT/PTW/Reservoir/Pipe Distribution network/BS

Location: अनेआम (बिकेकान) बरिदपुर कम्पाउन्ड, कुमिल्ला,

Venue: कुमिल्ला सिटी कर्मचारी कर्मचारी Date: 22.08.2024

List of the Participants

Sl. No.	Name	Sex	Designation/ Occupation	Contact Number	Signature
१	मो: पारिव होमार्न	पुं.			
२	आरिह	पुं.			
३	मो: आन	पुं.			
४	मो: अमि	पुं.			
५	आरिह रिज्या	पुं.			
६	विजान होमार्न	पुं.			
७	मो: अरुण मित्रा	पुं.			
८	कर्मजान	पुं.			
९	मो: अरुण	पुं.			
१०	मो: रामि	पुं.			
११	मो: नारम	पुं.			
१२	मो: आमि होमार्न	पुं.			
१३	मो: नारुन मित्रा	पुं.			
१४	मो: आरुण मित्रा	पुं.			
१५	मो: अरुण	पुं.			
१६	मो: अरुण	पुं.			
१७	मो: अरुण	पुं.			
१८	मो: अरुण	पुं.			
१९	मो: अरुण	पुं.			
२०	मो: अरुण	पुं.			
२१	मो: अरुण	पुं.			
२२	मो: अरुण	पुं.			

Consultation Meeting Picture



Consultation Meeting - 02							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Chairmen Goli, Bajrapur, Moulovipara,						
Time	11.30 AM			Date	12.04.2026		
Participants	Male	15	Female	00	Total	15	

Consultation Meeting Feedback: -

- Participants mentioned that the water pressure is very low, which limits access to water, especially for households located at the far end of the distribution network.
- Community members reported that the existing water supply is inadequate and not sufficient to meet their daily household requirements, creating ongoing difficulties.
- It was highlighted that due to pipe leakages, the supplied water often becomes dirty, raising concerns about hygiene and usability.
- The community also expressed concern regarding contaminated water supply, which may pose health risks if consumed without treatment.
- Several participants stated the need for new water connections, as many households are still outside the current supply coverage.
- Community members shared that the existing pipeline network is old, weak, and not sustainable, requiring urgent upgrading and replacement.
- Despite these challenges, the community expressed that they are happy with the proposed project and appreciate the initiative to improve water supply services.
- Participants confirmed that they are willing to tolerate temporary disturbances during the construction period considering the long-term benefits.
- It was emphasized that any impacts during construction should be properly mitigated, including ensuring safety, access, and minimal disruption to daily activities.
- The community strongly expects that the project will be implemented as soon as possible, so that they can benefit from improved and reliable water services.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: सुडानपुर गाउँपालिका

Name of the Scheme/Package: OHT/PTC/Reservoir/Pipe Distribution network/BS

Location: सुडानपुर गाउँपालिका

Venue: सुडानपुर गाउँपालिका

Date: 22.02.2023

List of the Participants

Sl. No.	Name	Sex	Designation and Occupation	Contact Number	Signature
०	मान. आचार्य	पुं:			
२	मान. आचार्य	पुं:			
६	मान. आचार्य	पुं:			
८	मान. आचार्य	पुं:			
९	मान. आचार्य	पुं:			
१०	मान. आचार्य	पुं:			
११	मान. आचार्य	पुं:			
१२	मान. आचार्य	पुं:			
१३	मान. आचार्य	पुं:			
१४	मान. आचार्य	पुं:			
१५	मान. आचार्य	पुं:			
१६	मान. आचार्य	पुं:			
१७	मान. आचार्य	पुं:			
१८	मान. आचार्य	पुं:			
१९	मान. आचार्य	पुं:			
२०	मान. आचार्य	पुं:			
२१	मान. आचार्य	पुं:			
२२	मान. आचार्य	पुं:			
२३	मान. आचार्य	पुं:			
२४	मान. आचार्य	पुं:			
२५	मान. आचार्य	पुं:			
२६	मान. आचार्य	पुं:			
२७	मान. आचार्य	पुं:			
२८	मान. आचार्य	पुं:			
२९	मान. आचार्य	पुं:			
३०	मान. आचार्य	पुं:			
३१	मान. आचार्य	पुं:			
३२	मान. आचार्य	पुं:			
३३	मान. आचार्य	पुं:			
३४	मान. आचार्य	पुं:			
३५	मान. आचार्य	पुं:			
३६	मान. आचार्य	पुं:			
३७	मान. आचार्य	पुं:			
३८	मान. आचार्य	पुं:			
३९	मान. आचार्य	पुं:			
४०	मान. आचार्य	पुं:			
४१	मान. आचार्य	पुं:			
४२	मान. आचार्य	पुं:			
४३	मान. आचार्य	पुं:			
४४	मान. आचार्य	पुं:			
४५	मान. आचार्य	पुं:			
४६	मान. आचार्य	पुं:			
४७	मान. आचार्य	पुं:			
४८	मान. आचार्य	पुं:			
४९	मान. आचार्य	पुं:			
५०	मान. आचार्य	पुं:			

Consultation Meeting Picture



Consultation Meeting - 3							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Dokkhin Chorta , Chowmohoni, Infront of Victoria						
Time	12.30 PM			Date	12.04.2026		
Participants	Male	26	Female	00	Total	26	

Consultation Meeting Feedback:

- Community members reported that the existing water supply is inadequate and not sufficient to meet their daily household requirements, creating ongoing difficulties.
- Participants mentioned that the water pressure is very low, which limits access to water, especially for households located at the far end of the distribution network.
- It was highlighted that due to pipe leakages, the supplied water often becomes dirty, raising concerns about hygiene and usability.
- The community also expressed concern regarding contaminated water supply, which may pose health risks if consumed without treatment.
- Several participants stated the need for new water connections, as many households are still outside the current supply coverage.
- Community members shared that the existing pipeline network is old, weak, and not sustainable, requiring urgent upgrading and replacement.
- Despite these challenges, the community expressed that they are happy with the proposed project and appreciate the initiative to improve water supply services.

- Participants confirmed that they are willing to tolerate temporary disturbances during the construction period considering the long-term benefits.
- It was emphasized that any impacts during construction should be properly mitigated, including ensuring safety, access, and minimal disruption to daily activities.
- The community strongly expects that the project will be implemented as soon as possible, so that they can benefit from improved and reliable water services.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: सुनसरी जिला बसुवा
 Name of the Scheme/Package: OHT/PTW/Reservoir/Pipe Distribution network/PS
 Location: महिन ठकुर, धौलाचौर
 Venue: सिद्धि विद्यालय, सुनसरी जिला, बसुवा Date: 22.08.2023

List of the Participants

Sl. No.	Name	Sex	Designation/ Occupation	Contact Number	Signature
१	सो. धुवन	छ.			
२	सो. दिव	छ.			
७	सो. साधुमिया	छ.			
४	सो. सिमान मिया	छ.			
५	सो. नाह-आनम मिया	छ.			
७	सो. कानन	छ.			
९	सो. मन्दिनुर रामजी	छ.			
८	सो. साहेनुर नागफेल	छ.			
१०	सो. साधुमिया	छ.			
१०	सो. करमना	छ.			
११	सो. राहुन	छ.			
१२	आबुन उराह	छ.			
१६	सो. लोकमान	छ.			
१४	सुनिन	छ.			
१२	आनम	छ.			
१५	सो. राहुन मिया	छ.			
१५	राहुन मिया	छ.			
१८	सो. बादिन	छ.			
१९	सो. आबुन कानन	छ.			
२०	सो. मन्दिनुर रामजी	छ.			
२२	सो. बादिन	छ.			
२२	सो. नादिन	छ.			

Consultation Meeting Feedback:



Consultation Meeting - 04							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Monohorpur, Sadar Hospital Mor						
Time	02.30 PM			Date	12.04.2026		
Participants	Male	09	Female	00	Total	09	

Consultation Meeting Feedback:

- Participants shared that the quality of supplied water is not always safe, and sometimes it looks discolored, making it unsuitable for direct use.
- Some residents mentioned that the water pressure is very low, which causes uneven distribution and leaves people at the tail-end with less water.
- The community also expressed concern that poorly maintained pipelines may allow contamination from outside sources, affecting water safety.
- It was highlighted that maintenance and repair work are often delayed, which results in longer periods of service disruption.
- People expect that the project will bring a modern, reliable, and well-managed water supply system in the future.
- During the discussion, it was found that many community members do not have proper knowledge about improved sanitation and waste management practices.
- Despite these issues, participants showed a positive attitude towards the project and are willing to accept temporary inconvenience during construction for long-term benefits.
- It was also noted that squatters and small business owners may face temporary income loss due to construction activities in certain locations.
- Local residents expressed that they want to be given priority for job opportunities during the construction phase, based on their skills.
- Some participants mentioned that construction work may create temporary traffic congestion and movement difficulties, especially in busy areas, but they are willing to cooperate.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: ସୁଜିନିଆ ମନି କର୍ମାଗାର

Name of the Scheme/Package: OHT/PTW/Reservoir/pipe distribution network/BS

Location: জানোইকপুর

Venue: ଅନ୍ଧା ସମାଜର ଗୋ ସଭା

Date: 22.08.2024

List of the Participants

[illegible]

Consultation Meeting Picture

Consultation Meeting - 05							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Tomchom Bridge Mor, Rammala/Gobindopur.						
Time	04.30 PM			Date	12.04.2026		
Participants	Male	09	Female	00	Total	09	

Consultation Meeting Feedback:

- Participants highlighted that construction activities may affect nearby CNG stands, which could temporarily reduce the daily income of drivers.
- It was also discussed that squatters and small business operators, including CNG drivers, may face temporary livelihood loss due to restricted access during construction.
- Community members emphasized that any livelihood impacts should be properly mitigated, and affected persons should receive necessary support as per project policies.
- Despite these concerns, participants expressed that they are willing to tolerate temporary disturbances during construction, considering the long-term benefits of the project.
- Local residents showed strong interest in participating in construction work and expect priority in employment opportunities based on their skills and availability.
- Participants mentioned that the existing water supply is insufficient, and many households are struggling to meet their daily water needs.
- Concerns were raised regarding the poor quality of supplied water, which is often not safe for direct consumption.
- It was noted that the water pressure is low, affecting proper distribution and limiting access for some users.
- Several participants stated that they require new water connections, as they are still outside the current service coverage.
- Finally, concerns were raised about poor operation and maintenance practices, including delayed repairs and lack of regular monitoring of the system.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: सुनिश्चिता गाँव सुर्जनायुक्त

Name of the Scheme/Package: HT/PTW/Reservoir/Pipe Distribution network/BS

Location: बाइकानेर / अरिंद पुर

Venue: Tomson Bridge (টমসন ব্রিজ)

Date: 22.08.2023

List of the Participants

[illegible]

Consultation Meeting Feedback



Consultation Meeting - 06							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Sangrail, Moddho Para, Besides Saleha high School						
Time	12.30 PM			Date	13.04.2026		
Participants	Male	11	Female	15	Total	26	

Consultation Meeting Feedback:

- Many community members reported that they are still not receiving water supply services, even though they have already applied for new connections.
- Due to the lack of access, several households are collecting drinking water from distant sources, which is time-consuming and inconvenient.
- It was highlighted that women are the most affected, as they are primarily responsible for collecting and managing water for household use.
- Participants also mentioned that the available water is often dirty, making it difficult to use safely.
- There are concerns about water contamination, which may pose health risks for the community.
- It was noted that the water pressure is low, resulting in uneven distribution and limited access for some users.
- Several community members stated that they still require new water connections, as they are not yet covered under the existing supply network.
- Participants highlighted issues related to poor operation and maintenance, including delayed repair works and lack of proper system monitoring. Despite these challenges, the community expressed that
- they are willing to tolerate temporary disturbances during construction, considering the long-term benefits of the project.
- Local residents also showed strong interest in participating in construction activities and expect priority in employment opportunities based on their skills and availability.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: शुभिला शक्ति कर्मचारी

Name of the Scheme/Package: CHT/PTW/Reservoir/Pipe Distribution network/BS

Location: Shangraish, Modhapur (आरुखेत, ४४) मंडल,

Venue: आरुखेत मण्डल कार्यालय (४४) मंडल Date: 26.08.2026

List of the Participants

Sl. No.	Name	Sex	Designation/ Occupation	Contact Number	Signature
	मो: सुमन	पू:			
	मोहा: बिना बेगम	म:			
	मो: आदुल मजिद	पू:			
	अनिता आरुखेत	म:			
	हरिन शिखाराम	पू:			
	आदिक	पू:			
	बारात मित्रा	पू:			
	बारातग	म:			
	अमिता	म:			
	अजमा	म:			
	आफाद	पू:			
	कुरुदोडा बेगम	म:			
	सफेता	म:			
	कादिरा	म:			
	नरि	म:			
	बेमम	म:			
	सुप आरुखेत	पू:			
	आमिर	पू:			
	बमफान आली	पू:			
	मो: सुमान मित्रा	पू:			
	आदिछा शिखाराम (मोहा)	म:			
	आनु रजनीस (मोहा)	म:			

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting



Consultation Meeting - 07							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Naluapara, Mou Bazar, In front of Salam Mia’s House						
Time	02.00 PM			Date	13.04.2026		
Participants	Male	01	Female	12	Total	13	

Consultation Meeting Feedback:

- Participants informed that many households are still outside the water supply network, even after submitting applications for new connections.
- Due to this situation, some families are forced to depend on distant water sources, which creates hardship and takes significant time each day.
- It was discussed that women in particular face greater difficulties, as they are mainly responsible for collecting and managing household water.
- Community members mentioned that the quality of available water is not satisfactory, as it often appears unclean and unsafe for regular use.
- There is also a concern that the water may be contaminated, which could create health risks for the users.
- Participants pointed out that low water pressure is another major issue, especially for households located farther from the main supply line.
- It was noted that coverage of the water supply system is still limited, and more households need to be included through new connections.
- Concerns were raised regarding the lack of proper maintenance and slow response to repair works, which affects regular service.
- Even with these issues, the community showed a positive attitude and agreed to cooperate during construction despite temporary inconvenience.
- Local residents expressed their expectation that they should be considered for job opportunities during project implementation, based on their skills and experience.

Consultation Meeting Picture



Consultation Meeting - 08							
Municipality/Pouroshova	Cumilla			District	Cumilla		
Meeting Venue	Shujanagar, Overhead Water Tank						
Time	04.00 PM			Date	13.04.2026		
Participants	Male	04	Female	17	Total	21	

Consultation Meeting Feedback:

- Community members shared that the existing water supply coverage is limited, and a number of households are still waiting to be included in the system.
- Due to the shortage of supply, some families are depending on alternative sources, which are not always convenient or reliable.
- Participants mentioned that the water provided is sometimes unclear and not suitable for direct use, creating concern among users.
- It was also discussed that the distribution system does not function evenly, mainly due to low pressure in certain areas.
- The community raised concerns about the condition of the supply system, stating that maintenance is not carried out regularly, leading to recurring problems.
- It was observed that service interruptions often take time to be resolved, causing inconvenience to the users.
- Despite these issues, participants expressed their support for the project and confidence that the situation will improve after implementation.
- Community members stated that they are prepared to manage temporary inconvenience during construction, if it leads to better long-term service.
- Local people showed interest in being engaged in project-related work, expecting fair opportunity during the construction phase.
- Participants also emphasized that any difficulties faced by the community during project activities should be addressed properly and in a timely manner.

Name of the Municipality: बुद्धिमान गा.स. नगरपालिका
 Name of the Scheme/Package: DAT/PTW/Reservoir/Pipe distribution network/BS
 Location: सुर्खेत
 Venue: उदयपुर गा.स. नगरपालिका Date: २७.०८.२०२६

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Consultation Meeting Picture



Consultation Meeting - 09							
Municipality/Pouroshova	Laksam			District	Cumilla		
Meeting Venue	Batakhali, Eid Gha Field						
Time	03.00 PM			Date	12.04.2026		
Participants	Male	21	Female	00	Total	21	

Consultation Meeting Feedback: -

- Participants mentioned that the water pressure is very low, which limits access to water, especially for households located at the far end of the distribution network.
- Community members reported that the existing water supply is inadequate and not sufficient to meet their daily household requirements, creating ongoing difficulties.
- It was highlighted that due to pipe leakages, the supplied water often becomes dirty, raising concerns about hygiene and usability.
- The community also expressed concern regarding contaminated water supply, which may pose health risks if consumed without treatment.
- Several participants stated the need for new water connections, as many households are still outside the current supply coverage.
- Community members shared that the existing pipeline network is old, weak, and not sustainable, requiring urgent upgrading and replacement.
- Despite these challenges, the community expressed that they are happy with the proposed project and appreciate the initiative to improve water supply services.
- Participants confirmed that they are willing to tolerate temporary disturbances during the construction period considering the long-term benefits.
- It was emphasized that any impacts during construction should be properly mitigated, including ensuring safety, access, and minimal disruption to daily activities.
- The community strongly expects that the project will be implemented as soon as possible, so that they can benefit from improved and reliable water services.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: লাকসাম (৭১৭৩৮৮)

Name of the Scheme/Package: OHT/PTW/Reservoir/Pipe Distribution Network/BS

Location: বাড়ামালি, লাকসাম

Venue: বাড়ামালি দপ্তর ঘরে

Date: ১২.০৪.২০২৬

List of the Participants

Sl. No.	Name	Sex	Designation/ Occupation	Contact Number	Signature
	আবুল কায়েম	পুরুষ			
	আবুল বাজার	প			
	ফার্মান হোসেন মিল্লি	প			
	আবুল কায়েম	প			
	আবু আরেফ	প			
	মকসুম হোসেন	প			
	আবুল কায়েম হোসেন	প			
	আবুল কায়েম হোসেন	প			
	আবুল কায়েম	প			
	মো: মরিক	প			
	মকসুম	প			
	মো: মুসলিম	প			
	মো: রনি	প			
	ফারুক	প			
	ফার্মান	প			
	আবু আলম	প			
	মরিক ফার্মান	প			
	সরকার আমি	প			
	মোনাফার মিয়া	প			
	মুসা আবুল	প			
	মুসা সরকার	প			

Consultation Meeting Picture



Consultation Meeting - 10						
Municipality/Pouroshova	Laksam			District	Cumilla	
Meeting Venue	Paschimgaon, College Para					
Time	04.00 PM			Date	12.04.2026	
Participants	Male		Female	19	Total	19

Consultation Meeting Feedback:

- Community members reported that the existing water supply is inadequate and not sufficient to meet their daily household requirements, creating ongoing difficulties.
- Participants mentioned that the water pressure is very low, which limits access to water, especially for households located at the far end of the distribution network.
- It was highlighted that due to pipe leakages, the supplied water often becomes dirty, raising concerns about hygiene and usability.
- The community also expressed concern regarding contaminated water supply, which may pose health risks if consumed without treatment.
- Several participants stated the need for new water connections, as many households are still outside the current supply coverage.
- Community members shared that the existing pipeline network is old, weak, and not sustainable, requiring urgent upgrading and replacement.
- Despite these challenges, the community expressed that they are happy with the proposed project and appreciate the initiative to improve water supply services.
- Participants confirmed that they are willing to tolerate temporary disturbances during the construction period considering the long-term benefits.
- It was emphasized that any impacts during construction should be properly mitigated, including ensuring safety, access, and minimal disruption to daily activities.
- The community strongly expects that the project will be implemented as soon as possible, so that they can benefit from improved and reliable water services.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: लाकसाम नगरपालिका

Name of the Scheme/Package: OHT/PTW/Reservoir/Pipe Distribution Network/BS

Location: पश्चिम गाँउ, लाकसाम

Venue: पश्चिम गाँउ, फलेङ्पाडा

Date: २२.०८.२०२८

List of the Participants

Sl. No.	Name	Sex	Designation/ Occupation	Contact Number	Signature
	मरसिन ज्ञान	पु.			
	मुकुन्दमान शर्मा	पु.			
	सिद्धि मिश्रा	पु.			
	श्री. सुदाम शर्मा	पु.			
	श्री. कर्ण	पु.			
	श्री. मरुति	पु.			
	श्री. सुदाम शर्मा	पु.			
	श्री. सुदाम शर्मा	पु.			
	विष्णु शर्मा	पु.			
	अक्षय मिश्रा	पु.			
	श्री. सो. कर्ण	पु.			
	जोन्नाम शर्मा	पु.			
	अश्विनी शर्मा	पु.			
	आबुल शर्मा	पु.			
	श्री. कर्ण	पु.			
	कामान	पु.			
	आनन्द	पु.			
	नाहिद	पु.			
	जोन्नाम शर्मा	पु.			

Consultation Meeting Feedback



Consultation Meeting - 11							
Municipality/Pouroshova	Laksam			District	Cumilla		
Meeting Venue	Fothepur, Ward-7, Rail crossing						
Time	05.30 PM			Date	12.04.2026		
Participants	Male	20	Female	00	Total	20	

Consultation Meeting Feedback:

- Participants shared that the quality of supplied water is not always safe, and sometimes it looks discolored, making it unsuitable for direct use.
- Some residents mentioned that the water pressure is very low, which causes uneven distribution and leaves people at the tail-end with less water.
- The community also expressed concern that poorly maintained pipelines may allow contamination from outside sources, affecting water safety.
- It was highlighted that maintenance and repair work are often delayed, which results in longer periods of service disruption.
- People expect that the project will bring a modern, reliable, and well-managed water supply system in the future.
- During the discussion, it was found that many community members do not have proper knowledge about improved sanitation and waste management practices.
- Despite these issues, participants showed a positive attitude towards the project and are willing to accept temporary inconvenience during construction for long-term benefits.
- It was also noted that squatters and small business owners may face temporary income loss due to construction activities in certain locations.
- Local residents expressed that they want to be given priority for job opportunities during the construction phase, based on their skills.
- Some participants mentioned that construction work may create temporary traffic congestion and movement difficulties, especially in busy areas, but they are willing to cooperate.

Cluster Towns Water Supply and Sanitation Project

Focus Group Discussion/Consultation Meeting

Name of the Municipality: লাকসাম পৌরসভা

Name of the Scheme/Package: OHT / PTW / Reservoir / Pipe Distribution Network / BS

Location: কুড়পুর, ওয়ার্ড-৭, লাকসাম

Venue: কুড়পুর, হেল ক্লিনিক

Date: ১২.০৪.২০২০

List of the Participants

Sl. No.	Name	Sex	Designation/ Occupation	Contact Number	Signature
	সালেহ আহমদ	পুরুষ			
	সাবিক				
	বজিউল				
	জাহাঙ্গীর				
	মোঃ জুনাস আবদীন				
	জামিল				
	আব্দুস সাত্তার				
	মোঃ মিত্তাহুজ্জামান				
	Nazim (Hm)				
	আব্দুল				
	মাহবুব				
	মুহাম্মদ আলম				
	মোঃ জামিল কাদের				
	মুহাম্মদ হামিদ				
	মোঃ বিলল হোসেন				
	নাসি				
	মাসুম				
	ওয়াহেদুল হক				
	মোঃ মাহমুদ হক				

Consultation Meeting Picture



Appendix 2: List of Affected Persons

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
1	147	Cumilla	(	Male	Md. Mofijul islam	Commercial	Non-Titel
2	244	Cumilla	(	Male	A.K.M Mohiuddin	Residential	Non-Titel
3	245	Cumilla	(	Female	Mrs.Rejia Begum	Residential	Non-Titel
4	240	Cumilla	(	Male	Md. Soleman	Residential	Non-Titel
5	241	Cumilla	(	Male	Ali Haider Sarder	Residential	Non-Titel
6	242	Cumilla	(	Male	Md. Lutfor Rahman	Residential	Non-Titel
7	243	Cumilla	(	Male	Md. Mohsin Bhoia	Residential	Non-Titel
8	246	Cumilla	(	Female	Shajeda Khatun	Residential	Non-Titel
9	247	Cumilla	(	Male	Md.Shajidul Islam	Residential	Non-Titel
10	248	Cumilla	(	Male	Md.Kurban Ali	Residential	Non-Titel
11	249	Cumilla	(	Female	Mrs.Khosheda Ahmed	Residential	Non-Titel
12	250	Cumilla	(	Male	Md. Siddikur Rahman Khan	Residential	Non-Titel
13	251	Cumilla	(	Female	Mrs.Shahanara Begum	Residential	Non-Titel
14	252	Cumilla	(	Female	Saiyeda Rafikunnesa	Residential	Non-Titel
15	253	Cumilla	(	Male	Md. Unus	Residential	Non-Titel
16	254	Cumilla	(	Male	Joyaher Hossain	Residential	Non-Titel
17	255	Cumilla	(	Male	Md.Joynal Abdin	Residential	Non-Titel
18	256	Cumilla	(	Male	Abu Unus Ahmed	Residential	Non-Titel
19	257	Cumilla	(	Male	Abdul Waset	Residential	Non-Titel
20	258	Cumilla	(	Female	Shajeda Begum	Residential	Non-Titel
21	259	Cumilla	(	Male	Dr.Samsul Alam	Residential	Non-Titel
22	260	Cumilla	(	Male	Abdul Kaium	Residential	Non-Titel
23	261	Cumilla	(	Male	Babu Dipok Chandro Podder	Residential	Non-Titel
24	262	Cumilla	(	Male	Babu Sujan Datto	Residential	Non-Titel
25	263	Cumilla	(	Male	Md.Abdur Rashid	Residential	Non-Titel
26	264	Cumilla	(	Male	Abdul Jalil	Residential	Non-Titel
27	265	Cumilla	(	Male	Md.Golam Dustogir	Residential	Non-Titel
28	266	Cumilla	(	Male	Mahbubur Rahman	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
29	267	Cumilla	(	Male	Abdur Rashid Bhoia	Residential	Non-Titel
30	268	Cumilla	(	Female	Sreemoti Jorna Chokraboti	Residential	Non-Titel
31	269	Cumilla	(	Female	Nurjahan Anwer	Residential	Non-Titel
32	270	Cumilla	(	Male	Prodip Kumer Shingha Roy	Residential	Non-Titel
33	271	Cumilla	(	Male	Amlan Kumer singh	Residential	Non-Titel
34	272	Cumilla	(	Male	Abul Kashem	Residential	Non-Titel
35	273	Cumilla	(	Male	Poritush Chandro Dhor	Residential	Non-Titel
36	278	Cumilla	(	Female	Samsun Naher	Residential	Non-Titel
37	275	Cumilla	(	Male	Dr.M.A.Shahjahan	Residential	Non-Titel
38	276	Cumilla	(	Female	Lulu Bilkis Begum	Residential	Non-Titel
39	477	Cumilla	(	Female	Sreemotiv Labonno Prova Shan	Residential	Non-Titel
40	277	Cumilla	(	Male	Md.Anayet Ullah Karim	Residential	Non-Titel
41	478	Cumilla	(	Male	Nasir Ahmed Khokon	Residential	Non-Titel
42	279	Cumilla	(	Male	Salim Uddin	Residential	Non-Titel
43	280	Cumilla	(	Male	Md.Delwer Ali	Residential	Non-Titel
44	283	Cumilla	(	Male	Md.Shafikur Rahman	Residential	Non-Titel
45	284	Cumilla	(	Female	Johurton Nesa	Residential	Non-Titel
46	285	Cumilla	(	Male	Md. Jafor Ikbal	Residential	Non-Titel
47	286	Cumilla	(	Female	Pervin Akter	Residential	Non-Titel
48	287	Cumilla	(	Male	Abdul Huq	Residential	Non-Titel
49	288	Cumilla	(	Female	Johron Nesa	Residential	Non-Titel
50	289	Cumilla	(	Female	Sabina Yesmin	Residential	Non-Titel
51	290	Cumilla	(	Male	Shawpon Chandro Das	Residential	Non-Titel
52	291	Cumilla	(	Female	Rabeya Khatun	Residential	Non-Titel
53	292	Cumilla	(	Female	Mousumi Akter	Residential	Non-Titel
54	293	Cumilla	(	Female	Shajeda Begum	Residential	Non-Titel
55	294	Cumilla	(	Female	Momtaz Begum chowdharani	Residential	Non-Titel
56	295	Cumilla	(	Female	Sufia Khatun	Residential	Non-Titel
57	296	Cumilla	(	Male	Upendra Chandra Das	Residential	Non-Titel
58	297	Cumilla	(	Male	Babu Robindra Dey	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
59	298	Cumilla	(	Male	Kabir Hossain	Residential	Non-Titel
60	299	Cumilla	(	Female	Jaheda Khatun	Residential	Non-Titel
61	300	Cumilla	(	Male	Md.Chipatur Rahman	Residential	Non-Titel
62	301	Cumilla	(	Male	Babu Fulu Chandra Das	Residential	Non-Titel
63	302	Cumilla	(	Male	Md.Masum Mia	Residential	Non-Titel
64	303	Cumilla	(	Male	Md.Ikbal Hossain	Residential	Non-Titel
65	304	Cumilla	(	Male	Md.Liakat Ali	Residential	Non-Titel
66	305	Cumilla	(	Male	Abdul Motin	Residential	Non-Titel
67	306	Cumilla	(	Female	Rahela Begum	Residential	Non-Titel
68	307	Cumilla	(	Male	Babu Gopal Chandra Shil	Residential	Non-Titel
69	308	Cumilla	(	Female	Shefali Rani Das	Residential	Non-Titel
70	318	Cumilla	(	Female	Sabera begum	Residential	Non-Titel
71	310	Cumilla	(	Female	Shamsun Naher khan	Residential	Non-Titel
72	319	Cumilla	(	Male	Md. Ahsanullah	Residential	Non-Titel
73	311	Cumilla	(	Male	Dud Mia	Residential	Non-Titel
74	320	Cumilla	(	Female	Ms. Rejwana Begum	Residential	Non-Titel
75	321	Cumilla	(	Female	Ms. Malon bibi	Residential	Non-Titel
76	312	Cumilla	(	Female	Anita Shaha	Residential	Non-Titel
77	322	Cumilla	(	Male	Asrafuddin Ahmed	Residential	Non-Titel
78	313	Cumilla	(	Female	Anjuman Afrose	Residential	Non-Titel
79	314	Cumilla	(	Male	Babu Dipok Ranjon Das	Residential	Non-Titel
80	315	Cumilla	(	Male	Azizur Rahman	Residential	Non-Titel
81	316	Cumilla	(	Female	Sayera Khatun	Residential	Non-Titel
82	317	Cumilla	(	Male	Md. Ali Akbar	Residential	Non-Titel
83	309	Cumilla	(	Female	Majeda Begum	Residential	Non-Titel
84	323	Cumilla	(	Male	Md. Jakir Hossain	Residential	Non-Titel
85	324	Cumilla	(	Male	Md.Tajul Islam	Residential	Non-Titel
86	325	Cumilla	(	Male	Nasir Uddin	Residential	Non-Titel
87	326	Cumilla	(	Female	Mafia Khatun	Residential	Non-Titel
88	327	Cumilla	(	Female	Sultana Rajia	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
89	328	Cumilla	(	Male	Sree Ronot Karmoker	Residential	Non-Titel
90	329	Cumilla	(	Male	Golam Mostofa	Residential	Non-Titel
91	330	Cumilla	(	Male	Jahangir Alam	Residential	Non-Titel
92	331	Cumilla	(	Female	Ameyna Begum	Residential	Non-Titel
93	332	Cumilla	(	Male	Md.Habibur Rahman	Residential	Non-Titel
94	234	Cumilla	(	Female	Shahanaj Begum	Residential	Non-Titel
95	333	Cumilla	(	Male	Md.Sekander Ali	Residential	Non-Titel
96	335	Cumilla	(	Female	Mises Fatema Khatun	Residential	Non-Titel
97	336	Cumilla	(	Male	Helal Uddin	Residential	Non-Titel
98	337	Cumilla	(	Male	Md. Motiar Rahman	Residential	Non-Titel
99	338	Cumilla	(	Female	Mises Nazma Begum	Residential	Non-Titel
100	339	Cumilla	(	Male	Md.Anwer Hossain	Residential	Non-Titel
101	340	Cumilla	(	Male	Md.Sadek Hossain	Residential	Non-Titel
102	341	Cumilla	(	Male	Jogesh Chandra Pal	Residential	Non-Titel
103	342	Cumilla	(	Female	Rahima Begum	Residential	Non-Titel
104	343	Cumilla	(	Male	Md.Sadek Hossain	Residential	Non-Titel
105	344	Cumilla	(	Female	Arfun Nesa	Residential	Non-Titel
106	345	Cumilla	(	Male	Md.Nizam Uddin	Residential	Non-Titel
107	346	Cumilla	(	Male	Md. Shah Hossain	Residential	Non-Titel
108	347	Cumilla	(	Female	Jaheda Khatun	Residential	Non-Titel
109	348	Cumilla	(	Male	Minhaz Mia	Residential	Non-Titel
110	349	Cumilla	(	Male	Zohir mia	Residential	Non-Titel
111	352	Cumilla	(	Male	Md. Suroj Mia	Residential	Non-Titel
112	353	Cumilla	(	Female	Anowa Begum	Residential	Non-Titel
113	354	Cumilla	(	Female	Dr. Jabeda khanom	Residential	Non-Titel
114	355	Cumilla	(	Female	Joynob bibi	Residential	Non-Titel
115	356	Cumilla	(	Female	Rabeya khatun	Residential	Non-Titel
116	357	Cumilla	(	Female	Magferatun nesa	Residential	Non-Titel
117	358	Cumilla	(	Male	Md. Lalmia	Residential	Non-Titel
118	359	Cumilla	(	Male	Abdur Rahman	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
119	360	Cumilla		Female	Ms. Kokeya begum	Residential	Non-Titel
120	361	Cumilla		Male	Abu mia Bhuiyan	Residential	Non-Titel
121	362	Cumilla		Male	Yasin Hossain	Residential	Non-Titel
122	363	Cumilla		Male	Mobin mia	Residential	Non-Titel
123	130	Laksam		Male	Md.Shahadat Hossain	Residential	Non-Titel
124	131	Laksam		Male	Imam Hossain	Residential	Non-Titel
125	132	Laksam		Male	Abul Hossain	Residential	Non-Titel
126	133	Laksam		Male	Md. Kutub uddin	Residential	Non-Titel
127	134	Laksam		Male	Masud parvej	Commercial	Non-Titel
128	135	Laksam		Male	Md. Mamun Rashid	Commercial	Non-Titel
129	136	Laksam		Male	Md. Anayet	Commercial	Non-Titel
130	137	Laksam		Male	Md. Kamal uddin	Commercial	Non-Titel
131	138	Laksam		Male	Abdur Rashid Chowdhury	Commercial	Non-Titel
132	139	Laksam		Male	Md. Jahidul Islam	Commercial	Non-Titel
133	140	Laksam		Male	Md. Bahar Alom	Commercial	Non-Titel
134	141	Laksam		Male	Md. Anowar Hossain	Commercial	Non-Titel
135	142	Laksam		Male	Md. Soleman	Commercial	Non-Titel
136	143	Laksam		Male	Asraf	Commercial	Non-Titel
137	144	Laksam		Male	Rasedul Hasan	Commercial	Non-Titel
138	145	Laksam		Male	Md. Rasedul haque	Commercial	Non-Titel
139	146	Laksam		Male	Kamal uddin	Commercial	Non-Titel
140	149	Laksam		Male	Masud parvej	Commercial	Non-Titel
141	150	Laksam		Female	Selina Akter	Commercial	Non-Titel
142	152	Laksam		Male	Md. Shahadat Hossain	Residential	Non-Titel
143	151	Laksam		Male	Md. Motahar Hossain	Residential	Non-Titel
144	153	Laksam		Male	Sholeman Hossain	Residential	Non-Titel
145	154	Laksam		Male	Hazi. Mannan	Residential	Non-Titel
146	155	Laksam		Male	Md. Alomgir Hossain	Residential	Non-Titel
147	156	Laksam		Male	Md. Billal Hossain	Residential	Non-Titel
148	157	Laksam		Male	Abdul kader	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
149	158	Laksam		Male	Tofazzol Hossain	Residential	Non-Titel
150	159	Laksam		Male	Monirul anowar	Residential	Non-Titel
151	160	Laksam		Male	Abu Hossain	Residential	Non-Titel
152	161	Laksam		Male	Adv. Masum hasan	Residential	Non-Titel
153	162	Laksam		Male	Md. Abul Hossain	Residential	Non-Titel
154	163	Laksam		Male	Nur Jahan Akter	Residential	Non-Titel
155	164	Laksam		Female	Farjana Akter	Residential	Non-Titel
156	165	Laksam		Female	Kohinur Aktar	Residential	Non-Titel
157	166	Laksam		Male	Abul Hossain	Residential	Non-Titel
158	167	Laksam		Male	Shohidullah masum	Residential	Non-Titel
159	170	Laksam		Male	Mohiuddin shohel	Residential	Non-Titel
160	171	Laksam		Male	Md. Shohidur rahman Mojumder	Residential	Non-Titel
161	471	Laksam		Male	Md. Sahajahan mia	Residential	Non-Titel
162	173	Laksam		Male	Md. Abdul kuddus	Residential	Non-Titel
163	174	Laksam		Male	Md. Nurnobi	Residential	Non-Titel
164	175	Laksam		Male	Md shaukat anowar	Residential	Non-Titel
165	176	Laksam		Male	Md. Rofiqul islam	Residential	Non-Titel
166	177	Laksam		Male	Abdul mannan	Residential	Non-Titel
167	178	Laksam		Male	Robiul hasan	Residential	Non-Titel
168	179	Laksam		Male	Md. Rofiqul islam	Residential	Non-Titel
169	180	Laksam		Male	Hazi Toyub ali	Residential	Non-Titel
170	181	Laksam		Male	Abdul hakim	Residential	Non-Titel
171	182	Laksam		Male	Md. Nure alam manik	Residential	Non-Titel
172	183	Laksam		Male	Md. Mejba uddin	Residential	Non-Titel
173	184	Laksam		Male	Md. Walimullah majumder	Residential	Non-Titel
174	185	Laksam		Male	Md. Abdul Matin	Residential	Non-Titel
175	186	Laksam		Male	Mizanur Rahman	Residential	Non-Titel
176	187	Laksam		Male	Mokbul ahmed	Residential	Non-Titel
177	188	Laksam		Male	Shorab	Residential	Non-Titel
178	189	Laksam		Male	Ajj mahbub	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
179	190	Laksam		Male	Md. Mofizur Rahman	Residential	Non-Titel
180	191	Laksam		Male	Jogen chandro das	Residential	Non-Titel
181	192	Laksam		Male	Desis shah	Residential	Non-Titel
182	193	Laksam		Male	Poresh shaha	Residential	Non-Titel
183	194	Laksam		Male	Pappu Mojumder	Residential	Non-Titel
184	195	Laksam		Male	Saleh Ahmed	Residential	Non-Titel
185	196	Laksam		Male	Anupom kumar shaha	Residential	Non-Titel
186	197	Laksam		Male	Santo shaha	Residential	Non-Titel
187	198	Laksam		Male	Sultan Mahmud	Residential	Non-Titel
188	199	Laksam		Male	Md. Safayet Ullah	Residential	Non-Titel
189	200	Laksam		Male	Mizanur Rahman	Residential	Non-Titel
190	201	Laksam		Male	Md. Billal Hossain	Residential	Non-Titel
191	202	Laksam		Male	Md. Mojammel Hossain	Residential	Non-Titel
192	203	Laksam		Male	Md. Nurul amin	Residential	Non-Titel
193	204	Laksam		Male	Zakir Hossain	Residential	Non-Titel
194	205	Laksam		Male	Md. Alimullah	Residential	Non-Titel
195	206	Laksam		Male	Md kamal hossain	Residential	Non-Titel
196	207	Laksam		Male	Puran bazar College road	Residential	Non-Titel
197	208	Laksam		Male	Roton chandra das	Residential	Non-Titel
198	209	Laksam		Male	Abu taher	Residential	Non-Titel
199	210	Laksam		Male	Md. Samsuddin firoj	Residential	Non-Titel
200	211	Laksam		Male	Delowar Hossain	Residential	Non-Titel
201	212	Laksam		Male	Abul basar	Residential	Non-Titel
202	213	Laksam		Male	Md jakir hossain	Residential	Non-Titel
203	214	Laksam		Male	Md. Jahid Hossain	Residential	Non-Titel
204	215	Laksam		Male	Md. Ramjan ali	Residential	Non-Titel
205	216	Laksam		Male	Md. Rasel Ahmed	Residential	Non-Titel
206	217	Laksam		Male	Masum billah	Residential	Non-Titel
207	218	Laksam		Male	Hilan Ahmed	Residential	Non-Titel
208	219	Laksam		Male	Nazrul islam	Residential	Non-Titel

SL.	HH ID	Area	Mobile No. of HHH	Sex	Name of HH.	Type of HH.	HH type by land
209	120	Laksam		Male	Saiful Islam	Residential	Non-Titel
210	220	Laksam		Male	Saiful islam	Residential	Non-Titel
211	221	Laksam		Female	Most. Forida begum	Residential	Non-Titel
212	222	Laksam		Male	Roni debnath	Residential	Non-Titel
213	223	Laksam		Male	Rohimullah	Residential	Non-Titel
214	224	Laksam		Male	Alhaz momotaj uddin	Residential	Non-Titel
215	225	Laksam		Male	Kobir ahmed	Residential	Non-Titel
216	226	Laksam		Male	Md. Fazlul haque	Residential	Non-Titel
217	227	Laksam		Male	Abdul sajit	Residential	Non-Titel
218	228	Laksam		Male	Abul khayer	Residential	Non-Titel
219	229	Laksam		Male	Md. Alauddin	Residential	Non-Titel
220	230	Laksam		Male	Md. Khokon mia	Residential	Non-Titel
221	231	Laksam		Male	Md. Khalilur Rahman	Residential	Non-Titel
222	232	Laksam		Male	Md. Khorshed alom	Residential	Non-Titel
223	233	Laksam		Female	Aysha begum	Residential	Non-Titel
224	334	Laksam		Male	Shaha alam	Residential	Non-Titel
225	235	Laksam		Male	Khorshed Alam	Residential	Non-Titel
226	236	Laksam		Female	Abul khayer	Residential	Non-Titel
227	237	Laksam		Female	Rabeya begum	Residential	Non-Titel
228	238	Laksam		Male	Khalilur Rahman	Residential	Non-Titel
229	239	Laksam		Male	Rofiqul islam	Residential	Non-Titel
230	351	Laksam		Female	Jahanara Begum	Residential	Non-Titel