





# **Sindh Floods Emergency Housing Reconstruction Project**



## ***RESETTLEMENT POLICY FRAMEWORK***

**August 2024**



	<b>Resettlement Policy Framework</b>			
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## ABBREVIATIONS AND ACRONYMS

AH	Affected Households
AP	Affected Persons
ARP	Abbreviated Resettlement Plan
BoR	Board of Revenue
DMS	Detailed Measurement Survey
ESF	Environmental and Social Framework
ESS	Environmental and Social Standard
GMIS	Grievance Management Information System
GoS	Government of Sindh
GRC	Grievance Redress Committee
GRM	Grievance Redress Mechanism
GTN	Grievance Token Number
IMA	Independent Monitoring Agency
LAA	Land Acquisition Act
LAR	Land acquisition and resettlement
LRP	Livelihood Restoration Plan
PDNA	Post Disaster Needs Assessment
PDO	Project Development Objective
PIU	Project Implementation Unit
PKR	Pakistani Rupee
R&R	Resettlement and Rehabilitation
RP	Resettlement Plan
RPF	Resettlement Policy Framework
SEP	Stakeholder Engagement Plan
SES	Socio-Economic Survey
SFEHRP	Sindh Floods Emergency Housing Reconstruction Project
SPHF	Sindh Peoples Housing for Flood Affectees
VLA	Valuation of Lost Assets
VLD	Voluntary Land Donation
VRC	Village reconstruction committee
WB	World Bank

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## EXECUTIVE SUMMARY

### Project Description

In response to the catastrophic floods of June-August 2022, the Government of Sindh (GoS) has embarked on a strategic initiative, the Sindh Floods Emergency Housing Reconstruction Project (SFEHRP), underpinned by World Bank (WB) funding. To oversee and execute this initiative, a dedicated entity, Sindh Peoples Housing for Flood Affecteds (SPHF) under Section 42, has been established to serve as the Project Implementation Unit (PIU). The SFEHRP is committed to promoting in-situ reconstruction and implementation of water, sanitation and hygiene/settlement improvement with adherence to no involuntary resettlement. However, the project ensures a streamlined and supportive transition for those opting for voluntary relocation, marked by rapid assessments and comprehensive social safeguards for relocated families.

The backdrop of these initiatives is the devastating monsoon floods, which have significantly impacted over 33 million people in the Sindh Province, leading to substantial loss of life, property, and livelihoods. The agricultural sector has been particularly hard hit, with considerable economic repercussions. Considering this, the SFEHRP aims for immediate rehabilitation and long-term resilience building across flood-affected communities in Sindh. The project's cornerstone is the provision of housing subsidy grants, targeting a subset of the affected populace. Approximately 778,000 multi-hazard resilient core housing units are envisaged to be constructed under this initiative, focusing on gender parity and demographic inclusivity.



The parent project comprises three components: 1) Housing Reconstruction Grants; 2) Institutional Strengthening and Technical Assistance; and 3) Project Management and Implementation Support. Its primary objective is to assist the GoS in delivering owner-driven, resilient reconstruction of core housing units. Special provisions are contemplated for those without formal land titles, including providing residential land entitlements and formalizing ownership for in-situ reconstructions. Moreover, the project aims to declare unsettled areas as villages, legitimizing land ownership and facilitating reconstruction efforts.

The project encourages in-situ reconstruction; thus, there is no involuntary settlement envisaged. Hence, the project does not envisage any resettlement impacts. However, the project will facilitate the people who willingly want to reconstruct their house to a new location. For the cases of minor resettlement, this Resettlement Policy Framework (RPF) will be implemented and a resettlement plan (RP) or an abbreviated resettlement plan (ARP) will be prepared and then implemented.

The Additional Financing (AF), processed in 2024 aims to expand housing support to more flood-affected beneficiaries identified through re-verification by the Government of Sindh. It also includes the provision of safely managed WASH (Water, Sanitation, and Hygiene) services to approximately 1.16 million people across 3,200 settlements. WASH investments will emphasize water quality (E. coli-free), safe fecal waste disposal, sustainable water sourcing, and clear institutional roles for operations and maintenance.

WASH component will be implemented in all flood affected districts while focusing on the factor of operational sustainability of the same, post-project completion. To ascertain the sustainability of investments, WASH interventions will be carried out in selected areas/settlements that are located on government land, communal/village land, self-owned private land and multi-ownership land. Thus, involuntary resettlement is not foreseen as part of this project.

This Resettlement Policy Framework (RPF) has been prepared to address the resettlement

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impacts of the project, in compliance with the national and provincial laws and regulations, and World Bank's ESF.

### Principles and Objectives Governing Resettlement and Implementation

In compliance with the WB Environmental and Social Standard-5 (ESS5) and national legislation, this RPF applies to all activities under the Project that could affect land, assets, and livelihoods. It applies to all eligible persons regardless the severity of impact and whether they have legal title to land or not. Besides the need for land, the following could cause physical and economic displacement:

- Restrictions on the use of land that would affect future uses.
- Loss of standing crops, trees, other property, income sources, or livelihoods due to damage or destruction that result from project activities
- Restricted access to natural resources, public places, or services that results in economic losses.

The RPF provides policies and procedures to determine requirements of the World Bank to assess potential expected risks and impacts. The objectives of the RPF are to: (i) guide the PIU, in properly identifying, compensating, and restoring the livelihoods of the affected persons (APs), (ii) serve as a binding document to ensure payment of compensation and assistance to APs, and (iii) provide direction in preparing, updating, implementing and monitoring RPs or ARPs.

### Process for Preparing and Approving Resettlement Plans

The preparation of RPs/ARPs will require a detailed assessment that will include social impact assessment, screening, consultations with APs and other key stakeholders, preparation of inventory of lost assets followed by a detailed measurement survey and census of displaced persons, a socio-economic survey, and valuation of lost assets and preparing a resettlement database followed by the RP/ARP compilation and its approval by World Bank.



### Eligibility Criteria for Defining Various Categories of Displaced Persons

APs losing land (agriculture, barren or houses), structures (residential or commercial), assets, or income, are entitled for compensation and rehabilitation subsidies, including a relocation subsidy, and a business losses allowance. Those informal land users without traditional/recognizable rights and encroachers losing land, will not be entitled to land compensation but will be provided compensation for their assets including structures, businesses and resettlement and rehabilitation assistance as per the generic entitlement matrix below prepared for this RPF (this matrix will be further refined and customized for the RPs and ARPs).

#### Entitlement Matrix



Type of Loss	Specification	Eligibility	Entitlements
<b>1. LAND<sup>1</sup></b>			

<sup>1</sup> Though not envisaged for the project, land acquisition has been included in the entitlement matrix for any currently unforeseen situations.



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Type of Loss	Specification	Eligibility	Entitlements
Permanent impact on arable land	All land losses independently from impact severity	Owner (titleholder, or holder of traditional rights)	<ul style="list-style-type: none"> <li>Land for land compensation through provision of plots of equal value and productivity as that of lost, or</li> <li>Cash compensation at full replacement cost either through negotiated settlement between the PIU and the land owners or assessed based on provisions of Section 23 of Land Acquisition Act (LAA) including fair market value plus damages/costs applicable free from taxes and levies plus 15% compulsory land acquisition surcharge from publication date of section-4 to the date of compensation.</li> <li>If Board of Revenue (BoR)<sup>2</sup> compensation falls below replacement cost (RC), the project will pay the differential as resettlement assistance to the APs to restore affected livelihoods.</li> <li>Resettlement Assistance equivalent to six months of provincial government announced monthly minimum wages, if the impact is 10% or more of productive arable land.</li> </ul>
		Leaseholder titled / untitled	<ul style="list-style-type: none"> <li>Compensation commensurate to lease type and as appropriate for recovery of paid advance or paid lease amount for the remaining lease period but up to two years maximum.</li> <li>Crop compensation for standing crop with an additional crop (based on relevant cropping pattern/cultivation record) and other appropriate rehabilitation as transitional support under other entitlements.</li> </ul>
		Sharecropper/ tenant (titled / untitled)	<ul style="list-style-type: none"> <li>Cash compensation equal to gross market value of crop compensation (see crop compensation below) to be shared with the land owner based on the sharecropping arrangement.</li> </ul>
		Agriculture laborers	<ul style="list-style-type: none"> <li>The agricultural laborers facing employment/wage loss because of land acquisition will be entitled to income rehabilitation allowance in cash equal to</li> </ul>



<sup>2</sup> Board of Revenue, provincial agency with a mandate to approve compensation rate/amount

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Type of Loss	Specification	Eligibility	Entitlements
			net value of one crop season based on relevant cropping pattern/cultivation record or 3 months officially designated minimum wage.
		Encroachers	<ul style="list-style-type: none"> <li>No compensation for land loss</li> <li>Income rehabilitation allowance in cash equal to net value of annual crop production and other appropriate rehabilitation to be defined in the RPs/ARPs based on project specific situation and AP consultation.</li> </ul>
Residential / commercial land	All land losses independently from impact severity	Titleholder, or holder of traditional rights	<ul style="list-style-type: none"> <li>Cash compensation at full RC including fair market value plus 15% compulsory acquisition surcharge all transaction costs, applicable fees and taxes and any other payment applicable</li> <li>If BoR compensation falls below RC, the project will pay the differential as resettlement assistance to the APs to restore affected livelihoods.</li> </ul>
		Lessee, tenant	<ul style="list-style-type: none"> <li>Cash refund/payment at the rate of lease or house rent for remaining lease period or house rent</li> </ul>
		Renter/ leaseholder	<ul style="list-style-type: none"> <li>Rent allowance in cash equivalent to 3-6 months' rent to be decided in consultation meetings with APs.</li> </ul>
		Non-titled user without traditional rights (squatters)	<ul style="list-style-type: none"> <li>No compensation for land loss</li> <li>Self-relocation allowance in cash equivalent to 3-6 months livelihood based on minimum wage rate, or as assessed based on income analysis.</li> </ul> <p>Where required, additional support required ensuring improved standard of living to be determined through the social impact assessment.</p>
Temporary land occupation	Land temporarily required during civil	Owner, lessee, tenant	<ul style="list-style-type: none"> <li>Rental fee payment for period of occupation of land, as mutually agreed by the land owner and contractor;</li> <li>Restoration of land to original state; and</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
	works		<ul style="list-style-type: none"><li>Guaranteed access to structures (if any) and remaining land with restored infrastructure and water supplies.</li></ul>
		Non-titled user	<ul style="list-style-type: none"><li>Guaranteed access to land and structures located on remaining land with restored access to water supplies for irrigation (if applicable)</li><li>Restoration of land to original state; and</li><li>Income rehabilitation support, i.e., compensation for lost crops/trees as per entitlements provided (refer crop and tree section below).</li></ul>
2. STRUCTURES			
Residential , agricultural , commercial, public, community	Partial Loss of structure	Owner (including non-titled land user)	<ul style="list-style-type: none"><li>Cash compensation for affected structure (taking into account functioning viability of remaining portion of partially affected structure) for its restoration to original use) at full replacement cost computed at market rate for materials, labor, transport and other incidental costs, without deduction of depreciation.</li><li>Right to salvage materials from lost structure</li></ul>
		Lessee, tenant	<ul style="list-style-type: none"><li>Cash refund at rate of rental fee proportionate to size of lost part of structure and duration of remaining lease period already paid.</li><li>Any improvements made to lost structure by a tenant will be taken into account and will be compensated at full replacement cost payable as per agreed apportionment through consultation meetings.</li></ul>
	Full loss of structure and relocation	Owner (including non-titled land user)	<p>The AP may choose between the following alternatives:</p> <ul style="list-style-type: none"><li>Provision of fully titled and registered replacement structures at relocation site (if any) comparably of equal size and value as that of lost one including payment of all transaction costs, fees and taxes applicable under law.</li></ul> <p>or</p>

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Type of Loss	Specification	Eligibility	Entitlements
			<ul style="list-style-type: none"> <li>Cash compensation at full replacement cost, including all transaction costs, such as applicable fees and taxes, without deduction of depreciation for age, for self-relocation.</li> <li>In any case, AP has the right to salvage the affected structure.</li> </ul>
		Lessee, tenant	<ul style="list-style-type: none"> <li>Cash refund at rate of rental fee proportionate to duration of remaining lease period;</li> <li>Any improvements made to lost structure by lessee/ tenant will be taken into account and will be compensated at full replacement cost payable as per agreed apportionment through consultation meetings.</li> </ul>
	Moving of minor structures (fences, sheds, latrines etc.)	Owner, lessee, tenant	<ul style="list-style-type: none"> <li>Cash compensation for self-relocation of structure at market rate (labor, materials, transport and other incidental costs, as required, without deduction of depreciation for age) or relocation of the structure by the Project.</li> <li>PAPs can use salvage material and there will be no deduction for salvage material for (minor) structures (fences, sheds, latrines, etc.)</li> </ul>
	Stalls, kiosks, cabins	Vendors (including titled and non-titled land users)	<ul style="list-style-type: none"> <li>Allocation of alternative location comparable to lost location, or</li> <li>Cash compensation for self-relocation of stall/kiosk at market rate (labor, materials, transport and other incidental costs, as required, without deduction of depreciation for age)</li> <li>PAPs can use salvage materials and there will be no deduction for salvage materials for (minor) structures (stalls, kiosk, cabins, etc.)</li> </ul>
<b>3. Crops</b>	Affected crops	Cultivator	<ul style="list-style-type: none"> <li>Cash compensation (one- year crop) at current market rate proportionate to size of lost plot, based on crop type and highest average yield over past 3 years or as assessed through the respective Agricultural Departments.</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
		Parties to sharecrop arrangement	<ul style="list-style-type: none"> <li>Same as above and distributed between land owner and tenant according to legally stipulated or traditionally/informally agreed share.</li> </ul>
<b>4. Trees</b>	Affected crops	Land owner/ Cultivator	<ul style="list-style-type: none"> <li>Cash compensation for fruit trees at current market rate of crop type and average yield (i) multiplied, for immature non-bearing trees, by the years required to grow tree to productivity or (ii) multiplied, for mature crop bearing trees, by the average years of crops forgone; plus, cost of purchase of seedlings and required inputs to replace trees.</li> <li>Cash compensation for timber trees at current market rate of timber value of species at current volume, plus cost of purchase of seedlings and required inputs to replace trees.</li> </ul>
		Parties to sharecrop arrangement	<ul style="list-style-type: none"> <li>Same as above and distributed between land owner and tenant according to legally stipulated or traditionally/informally agreed share</li> </ul>
<b>5. RESETTLEMENT &amp; RELOCATION</b>			
Relocation Assistance	All types of structures affected	All APs titled/untitled requiring to relocate as a result of losing land and structures	<ul style="list-style-type: none"> <li>The project will provide logistic support to all eligible APs in relocation of affected structures whether project-based relocation or self-relocation as applicable.</li> <li>If project-based relocation, APs will be provided with access to civic amenities including electricity, water supply and sewage as well as school and health center (if applicable).</li> </ul>
Security of tenure	Replacement land and structures	All APs and tenants needing to relocate to project relocation sites.	<ul style="list-style-type: none"> <li>If APs are required to relocate to project relocation sites, they will be provided with secure tenure to the replacement land and structures.</li> </ul>
Transport allowance	All types of structures requiring relocation	All APs and tenants required to relocate as	<ul style="list-style-type: none"> <li>For residential structure a lump sum amount of PKR 30,000 or higher depending upon the situation on ground.</li> </ul>

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		a result of losing land and structures	<ul style="list-style-type: none"> <li>For commercial structure or agricultural farm structure a lump sum amount of PKR 20,000 or higher depending upon the situation on ground.</li> </ul>
House rent	All types of structures requiring relocation	All APs and tenants required to relocate as a result of losing land and structures	<ul style="list-style-type: none"> <li>Rental assistance as a lump sum amount computed on the basis of prevailing rental rate for a period as agreed between the AP and project team, to assist the APs in renting house or commercial structure.</li> </ul>
Transition allowance	All types of structures requiring relocation	All APs and tenants required to relocate	<ul style="list-style-type: none"> <li>On a case-to-case basis, transitional allowance equal to 3 months of recorded income or equal to officially designated minimum wage rate.</li> </ul>

## 6. INCOME RESTORATION

Impacted land-based livelihoods	All land losses	All APs with land-based livelihoods affected	<ul style="list-style-type: none"> <li><b>Partial loss of arable land:</b> APs will be provided support for investing in productivity enhancing inputs, such as land leveling, erosion control, irrigation infrastructure and farming tools, fertilizers and seeds etc., as feasible and applicable.</li> <li><b>Full Loss of arable land:</b> Project based employment for the willing APs will be worked out and included in bidding documents or training with additional financial support to invest as well as organizational/logistical support for establishing alternate means of livelihood.</li> </ul>
Restricted access to means of livelihood	Avoidance of obstruction by project facilities	All APs	<ul style="list-style-type: none"> <li>Un-interrupted access to remaining agricultural fields, business premises and residences of persons in the project area will be ensured in consultation with the APs.</li> </ul>
Businesses	Temporary business loss due to LAR or construction activities by Project	Owner of business (registered, informal) This also includes hawkers	<ul style="list-style-type: none"> <li>Cash compensation equal to lost income during period of business interruption up to 3 months based on officially designated minimum wage rate of the provincial government.</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
		and vendors.	
	Permanent business loss due to LAR without possibility of establishing alternative business	Owner of business (registered, informal) This also includes hawkers and vendors.	<ul style="list-style-type: none"> <li>Cash compensation equal to lost income for 6 months based on officially designated minimum wage rate; and</li> <li>Provision of project-based employment or a training opportunity to one of the adult household members.</li> </ul>
Employment	Employment loss (temporary or permanent) due to LAR.	All laid-off employees of affected businesses	<ul style="list-style-type: none"> <li>Cash compensation equal to lost wages at comparable rates as of employment record for a period of 3 months (if temporary) and for 6 months (if permanent) or in absence of record computed based on official minimum wage rate. Or</li> <li>Provision of project-based employment or re-training, with additional financial as well as organizational/logistical support to establish AP in alternative income generation activity.</li> </ul>
<b>7. PUBLIC SERVICES AND FACILITIES</b>			
Loss of public services and facilities	Schools, health centers, administrative services, infrastructure services, graveyards etc.	Service provider	<ul style="list-style-type: none"> <li>Full restoration at original site or re-establishment at relocation site of lost public services and facilities, including replacement of related land and relocation of structures according to provisions under sections 1 and 2 of this Entitlement Matrix.</li> </ul>
<b>8. SPECIAL PROVISIONS</b>			
Vulnerable APs	Livelihood improvement	All vulnerable APs including those below the poverty line, the landless, households	<ul style="list-style-type: none"> <li>In addition to applicable compensation entitlements for lost assets, relocation and livelihood restoration, the vulnerable APs will be provided with:</li> <li>Subsistence allowance for 3 months computed on the basis of officially designated minimum wage rate and other appropriate rehabilitation measures to be</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
		headed by women and children	<p>defined in the RPs and consultations with APs.</p> <ul style="list-style-type: none"> <li>Preference for provision of project-based employment.</li> </ul>

## Legal and Policy Framework

This RPF is designed per the regulatory framework of Pakistan/Sindh Province and the World Bank's ESF specifically ESS-5). The primary objective of ESS 5 is to ensure that APs are assisted to improve, or as a very minimum restore, their former living standards, income earning capacity, and production levels. However, the country's regulation, particularly the Land Acquisition Act (LAA), 1894 does not fully recognize resettlement and rehabilitation of the APs. To bridge such gaps, resettlement principles have been developed for the Project.

## Methods of Valuing Affected Assets

The ESS5 requires that the compensation for acquired assets should be on replacement cost basis including fair market value, transaction costs, transitional support, interest accrued and other applicable payment under law. Accordingly, land, houses and other structures will be valued at replacement cost based on construction type and size of the affected structure and prevalent labor cost in the area. No deductions will be made for depreciation, salvageable materials or transaction costs and taxes. Rates will be evaluated by a valuation committee including representatives of the PIU, APs, and relevant line department to determine replacement cost. Rehabilitation or replacement of affected structures and utilities (i.e., schools, mosques, etc.) to pre-Project level will be ensured.

## Organizational Procedures for Delivery of Compensation and Resettlement Assistance



The project implementation is being carried out by the SPHF through the PIU. SPHF as the implementation agency has the overall responsibility for the day-to-day implementation of project components. All resettlement related tasks will also be handled by the PIU, headed by the Project Director (PD). The PIU has social specialists to undertake the social related tasks, including scoping, social impact assessment RP/ARP preparation and implementation.

## Implementation Process for Resettlement Implementation and Civil Works

The resettlement implementation process will be closely related to the overall project's organizational and implementation arrangements. No civil works should begin until all APs receive the approved compensation package. Civil works should, therefore, be linked with the completion of land acquisition process, where applicable.

## Grievance Redress Mechanism

The SFEHRP has established a comprehensive GRM which is fully functional. The mechanism includes: (i) a recording and reporting system, including grievances registered/recorded in writing; (ii) designated staff with responsibility at various levels of government; and (iii) a specific protocol for handling grievances including the minimum time frame within which different types of grievances should be addressed.

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SPHF has created a dedicated Grievance Redress (GR) cell/desk/officer at each level of the operational hierarchy to effectively manage and coordinate efforts for the GRM. Overall responsibility for oversight lies with the SPHF Management, who has delegated primary responsibility for overseeing the GRM for the SFEHRP to the Grievance Redress Committee (GRC) at SPHF. In addition, a specialized service provider known as the Grievance Redress Firm (GRF) is responsible for centrally processing each complaint, collecting and processing the relevant data and the GRM's overall automation.

### **Arrangement for Resettlement Funding**

Allocation and provision of financial resources is the responsibility of the PIU for effective management of project resettlement requirements, including clearance of public land specified for civil works/construction from encumbrances, establishment of relocation/resettlement sites, payment of compensation for acquired assets, relocation and resettlement costs, and implementation of income restoration measures.

### **Stakeholder Engagement**

The project has prepared a Stakeholder Engagement Plan (SEP) to describe objectives, process and outcome of the stakeholder engagement already carried out during the project preparation and to be carried out during the project implementation – in accordance with the WB ESS 10.



The SEP recognizes the importance of open and transparent engagement between the Borrower and project stakeholders as an essential element of good international practice. Effective stakeholder engagement can improve the environmental and social sustainability of projects, enhance project acceptance, and make a significant contribution to successful project design and implementation. Stakeholder engagement is an inclusive process conducted throughout the project life cycle. Where properly designed and implemented, it supports the development of strong, constructive, and responsive relationships that are important for successful management of a project's environmental and social risks.

The overall objective of the SEP is to define a plan of action for stakeholder engagement, including technically and culturally appropriate approach to public consultation and information disclosure, throughout the entire project cycle. The SEP outlines ways in which the project team will communicate with stakeholders and includes a mechanism by which people can raise concerns, provide feedback, or make complaints about project activities. The involvement of different stakeholders, including the local population is essential to the success of the project in order to ensure smooth collaboration between project staff and local communities.

### **Monitoring Arrangements**

Resettlement tasks will be monitored internally and externally (by independent or third-party monitors). Internal monitoring will include day to day tracking of progress about resettlement planning and implementation activities, including compensation payments, rehabilitation and income restoration measures implemented. The PIU will be responsible for internal monitoring and sharing RP implementation progress, and periodic monitoring, reports with the World Bank. The external monitor will verify compensation payments, rehabilitation and income restoration measures and report to PIU and World Bank.

## **1 Introduction and Project Description**

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The Government of Sindh (GoS) is implementing the Sindh Floods Emergency Housing Reconstruction Project (SFEHRP), with the help of World Bank (WB) financial assistance, to address the damages caused by the catastrophic floods of 2022 in the Sindh Province. To oversee and execute this initiative, a dedicated entity, Sindh Peoples Housing for Flood Affectees (SPHF) under Section 42, has been established to serve as the Project Implementation Unit (PIU). The SFEHRP is committed to promoting in-situ reconstruction and minimizing involuntary resettlement (IR). However, the project also intends to facilitate the flood affectees that have to relocate, voluntarily or otherwise, to a new location, by providing them the necessary assistance in accordance with the national/provincial laws and the WB Environmental and Social Framework (ESF).



This Resettlement Policy Framework (RPF) has been prepared in compliance with the national and provincial laws and regulations, and World Bank's Environmental and Social Framework (ESF). The RPF is intended to avoid or minimize any adverse impacts associated with physical or economic displacement, and to ensure that arrangements are in place to mitigate any IR impacts that may be caused by the project. The SFEHRP encourages in-situ reconstruction, and chances of involuntary settlement will be minimized, whereas the people who willingly want to reconstruct their house to a new location will be facilitated. Hence, the project does not envisage any major resettlement. For the cases of minor resettlement, this Resettlement Policy Framework (RPF) will be implemented and a resettlement plan (RP) or an abbreviated resettlement plan (ARP) will be prepared and then implemented. The RPF provides a policy framework to mitigate any possible adverse impacts on the households who have to resettle and also on the host communities.

The parent project comprises three components: 1) Housing Reconstruction Grants; 2) Institutional Strengthening and Technical Assistance; and 3) Project Management and Implementation Support. Its primary objective is to assist the GoS in delivering owner-driven, resilient reconstruction of core housing units. Special provisions are contemplated for those without formal land titles, including providing residential land entitlements and formalizing ownership for in-situ reconstructions. Moreover, the project aims to declare unsettled areas as villages, legitimizing land ownership and facilitating reconstruction efforts.

The project encourages in-situ reconstruction; thus, there is no involuntary settlement envisaged. Hence, the project does not envisage any resettlement impacts. However, the project will facilitate the people who willingly want to reconstruct their house to a new location. For the cases of minor resettlement, this Resettlement Policy Framework (RPF) will be implemented and a resettlement plan (RP) or an abbreviated resettlement plan (ARP) will be prepared and then implemented.

The Additional Financing (AF), processed in 2024 aims to expand housing support to more flood-affected beneficiaries identified through re-verification by the Government of Sindh. It also includes the provision of safely managed WASH (Water, Sanitation, and Hygiene) services to approximately 1.16 million people across 3,200 settlements. WASH investments will emphasize water quality (E. coli-free), safe fecal waste disposal, sustainable water sourcing, and clear institutional roles for operations and maintenance.

WASH component will be implemented in all flood affected districts while focusing on the factor of operational sustainability of the same, post-project completion. To ascertain the sustainability of investments, WASH interventions will be carried out in selected areas/settlements that are located on government land, communal/village land, self-owned private land and multi-ownership land. Thus, involuntary resettlement is not foreseen as part

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of this project.

## 1.1 Project Background



Pakistan experienced heavy monsoon rains over June-August 2022 leading to catastrophic and unprecedented flooding. The 2022 floods had enormous human and economic impacts. Over 33 million people are affected; and about 2.2 million houses are reported to have been damaged or destroyed; 1.2 million animals have perished; while over 13,000 km of roads are reported to have been affected. Economic impacts are concentrated in the agricultural sector, with over 3.6 million acres of cultivated land destroyed, comprising 30 percent of total agricultural land, resulting in significant losses to cotton, date, wheat, and rice crops. Flooding will impose a lingering drag on output through infrastructure damage, disruption to crop cycles, possible financial sector impacts (microfinance institutions report major solvency problems), and loss of human capital. Preliminary estimates suggest that as a direct consequence of the floods, the national poverty rate will increase by 4.0 percentage points, pushing 9 million people into poverty.

The Government of Sindh launched house to house physical survey (Joint Survey) with collaboration of Federal and Provincial Agencies. This recently completed joint survey estimates that about 2.1 million houses have been damaged (1.44 million fully damaged and 0.65 partially damaged houses) in the province. Rural houses were particularly impacted, which accounts for more than 83 percent of the total housing damages. The extent of damage incurred to katcha (mud) houses has been higher than that to pucca (brick/stone) houses. As per the Post Disaster Needs Assessment (PDNA) report, housing damages are estimated at about US\$5.5 billion, mostly affecting Sindh. The actual cost of housing damage in Sindh is higher than PDNA estimates (2.1 million vs 1.7 million), given that 0.35 million more houses have been ascertained to be damaged as per the recently completed joint survey. The devastating floods also significantly damaged the infrastructure of cities like K. N. Shah, Thari Mirwah, Kot Diji, etc.<sup>3</sup>

In the aftermath of exceptionally heavy monsoon rains since June 2022 GoS has initiated Sindh Flood Emergency Housing Reconstruction Project. Under this Project, the GoS is providing financial assistance of PKR 300,000 for each fully Collectively this project will cover 24 districts. Through an owner-driven approach, the World Bank will support the construction of approximately 778,000 multi-hazard resilient core housing units, which includes 410,000 units from the initial plan and an additional 367,200 units under Additional Financing. This support is part of the overall effort to address the estimated 1.4 million houses that were completely destroyed. Additionally, the Asian Development Bank (ADB) and the Islamic Development Bank (IsDB) will jointly support the construction of approximately 539,243 units, with 367,200 units funded by ADB and 172,043 units funded by IsDB. It is estimated that roughly half of the beneficiaries of these housing initiatives will be female, based on available demographic data for the affected areas.

These facilities will benefit all households in the villages, including both project housing grant beneficiaries and non-beneficiaries. These interventions are planned to support 778,000 households, with contributions from the World Bank for 161,000 households, the Asian Development Bank for 100,000 households, and the Islamic Development Bank to benefit

<sup>3</sup> <https://pnd.sindh.gov.pk/storage/resourcePage/6HIheXyEgxsTGiYMYVR2TJ1NZAzS9eckS5GiIZ1.pdf>

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54,000 households. Any potential resettlement that may be required under the project will occur as part of this component, particularly in cases where in-situ housing reconstruction is planned.

Moreover, an estimated 778,000 beneficiaries will be trained in multi-hazard resilient construction techniques through capacity-building activities supported by the project. This will improve the long-term resilience of communities in Sindh by improving the construction designs and practices of the housing sector in view of challenges posed by climate change.

Furthermore, WASH/Settlement Improvement will be implemented under additional financing providing clean drinking water, safe fecal waste disposal, behavior change for hygienic practices that are critical for reducing stunting. The strategy is fully aligned with the World Bank supported Punjab Rural Sustainable Water Supply and Sanitation Project (PRSWSSP, 2021-2028), and the (forthcoming) Pakistan CPF expected outcome to reduce child stunting. The infrastructure designs for WASH will address hydrological and spatial variations across settlements.

This RPF will apply to Bank-financed activities, including Additional Financing.

## 1.2 Project Objectives

The SFEHRP project aims to support (i) Housing subsidy grants for beneficiary-driven reconstruction of multi-hazard resilient core housing units; (ii) Provision of water, sanitation, and hygiene (WASH) facilities and services as well as settlement level improvements; (iii) development of communities on multi-hazard resilient construction practices; and (iii) assistance to Government of Sindh for the design, implementation, and management of the housing reconstruction program.



The project will measure progress towards the PDO with the following indicators:

- Core housing units reconstructed/restored to multi-hazard resilient standards (of which at least 25 percent are female headed households and households with vulnerable women).
- Beneficiaries that have received project trainings for multi-hazard resilient reconstruction practices (of which 15 percent are female).
- Households reporting satisfaction with project interventions.

## 1.3 Project Principles

Given the complex nature of the housing sector, particularly in the Sindh province, the project design is guided by the following set of principles based on the Bank's experience in post-disaster housing reconstruction programs:

- Owner-driven rebuilding with financial assistance through cash grants as a housing subsidy for constructing a core unit – a mode well-suited to large-scale post-disaster emergency reconstruction.
- Provide technical assistance and training for rebuilding to multi-hazard resilient standards.
- Housing cash grants to replace/restore damaged houses with a new core unit built/restored to multi-hazard resilient standards. The extensive damage in the housing sector was largely due to poor quality of construction. The reconstruction

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effort needs to ensure focus on resilient materials and construction techniques to provide protection from future disasters. Each core unit will be equipped with a water collection system, a twin pit latrine, and solar power solutions, wherever possible.

- Rebuild in situ, except for rural landless or those without land title, as far as possible, to minimize resistance to relocation and the need to ensure provision of livelihood opportunities in new locations, including provisions of physical and social infrastructure.
- Rebuild with easily accessible materials and familiar methods reflecting cultural preferences. The multi-hazard resilient standards and designs must relate to the use of economical and readily available materials, familiar modes of construction, and cultural preferences in design for sustainability.
- Offer an equitable assistance package for a core unit that is not compensation-based. Compensating households proportionate to the replacement value of their loss would increase the government's liability significantly and encourage litigation. The project will refer to the Sindh Resettlement and Rehabilitation (R&R) Policy, under preparation by the Government of Sindh.
- For beneficiaries without land title [these provisions are consistent with the Sindh Resettlement and Rehabilitation (R&R) Policy 2022].

All the WASH investments supported by SFEHRP, irrespective of the size of settlement, will ensure a focus on:



- **Water Quality:** Water quality management (including regular testing) to ensure E. Coli free drinking water;
- **Water Supply Systems:** Installation of household and communal water systems, filtration units, and groundwater recharge solutions tailored to local hydrogeology.
  - Preference for sustainable water sources, which could be one or a combination of localized groundwater resources, groundwater pumped from banks of irrigation canals, surface water, and harvested rainwater;
- **Sanitation Solutions:** Construction of flood-resilient toilets, waste management systems, and decentralized wastewater treatment where feasible.
- **Lifecycle Costing Model:** Integration of long-term O&M financing mechanisms to ensure sustainability beyond project implementation. A clearly defined relationship between beneficiary communities and a designated institution to cover operations and maintenance (O&M) functions of WASH services and ensure modus operandi to backstop dysfunctionality.
- **Hygiene Promotion:** Behavior change campaigns on handwashing, menstrual hygiene management, and safe water handling using participatory and gender-inclusive tools.
- **Community-Led Implementation:** Mobilization of CIs for village-level planning, resource contribution, execution, oversight.

## 1.4 Project Components

Following are the project components supported by the World Bank.

### Component 1: Housing Reconstruction Grants

This component supports the provision of cash grants to homeowners for owner-driven reconstruction or restoration of damaged houses. The grant would finance: (a)

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replacement of a destroyed house with a new multi-hazard resilient core unit; or (b) restoration and strengthening of a damaged house to acceptable resilience standards. The grants will fund the reconstruction and restoration of approximately 778,000 units, out of 1.7 million fully destroyed units to be reconstructed. The remaining units will be funded as per provisions available with the GoS and other multi-lateral bi-lateral donors along with additional financing etc. In addition to housing, other allied facilities such as water, sanitation and hygiene (WASH) and necessary infrastructure will be provided at community level benefiting all households in villages including project housing grant beneficiaries as well as non-beneficiaries. Any potential resettlement involved under the project would happen under this component, where given that in-situ housing reconstruction is planned.

For any possible scenario in rural and urban areas, where requisite state land is not available for resettlement sites, the government should first identify pertinent sites owned by the state, create consensus amongst the potential beneficiaries, and then give leases to beneficiaries receiving housing units. Following approaches will be followed during the implementation of the project.

### **Sub-Component 1.1: WASH Facilities**

The Additional Financing (AF) aims to expand housing support to more flood-affected beneficiaries identified through re-verification by the Government of Sindh. It also includes the provision of safely managed WASH (Water, Sanitation, and Hygiene) services to approximately 1.16 million people across 3,200 settlements. WASH investments will emphasize water quality (E. coli-free), safe fecal waste disposal, sustainable water sourcing, and clear institutional roles for operations and maintenance.

#### **RURAL AREAS:**

Appropriate option from the following two approaches for resettlement will be followed:

**Option A** - in and in proximity to larger towns and cities (of a 100,000+ population) where the landless poor can be reskilled, have better livelihood opportunities, enhance social mobility, and improve access to quality services. This option would ultimately also enable the development of "agglomeration economies" across Sindh.



**Option B** - in the largest settlement within each village to increase settlement size and reduce scatter, enabling effective efficient service provision.

#### **URBAN AREAS:**

Appropriate option from the following two approaches will be followed (as appropriate and in compliance with the provisions of the WB Environmental and Social Standard-5 or ESS5)

**Option A** - regularization of land where they are currently residing.

**Option B** - resettled within the same city/town limits and as close as possible to their place of work/economic opportunity or with good connectivity

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## **Component 2: Institutional Strengthening and Technical Assistance**

This component funded by the World Bank would cover the entire flood affected areas of the province.



**Subcomponent 1 - Detailed Damage Assessment & Eligibility Verification Survey:** The survey will be conducted to: (a) categorize the level of damage to each housing unit; (b) establish the status of land ownership; and (c) establish lists of eligible beneficiaries and vulnerable individuals/households that are unable to prove their identity/property ownership, including households with disabled persons and households headed by women with high dependency ratios. The component will cover the costs of developing the survey instrument, as well as administering the survey.

**Subcomponent 2 - Technical Assistance for Reconstruction Program:** This will include support for: (i) Formulation of Housing Reconstruction Strategy: This strategy will provide the policy framework for the overall housing reconstruction program of the Government of Sindh, including eligibility criteria, compensation policies, and technical standards; (ii) Developing Multi-Hazard Resilient Housing Solutions which are efficient, economical, and suited to local norms and locally available materials. These solutions will be standardized across the reconstruction program to ensure transparency and efficiency; (iii) Skills Training Program for Communities and Artisans including resilient construction practices for artisans and orientation of beneficiaries on program participation. Specialized training programs will also be introduced to train masons in responding to the needs of persons with disabilities, as well as to benefit persons with disabilities beyond the life of the project.

**Subcomponent 3 - Implementation Support through Partner Organizations:** In view of the extensive outreach needed for the credible administration and monitoring of the housing reconstruction, existing public sector institutional capacity will require considerable reinforcement. This component will assist in enhancing the public sector's delivery capacity through partnerships with reputable Implementing Partner (IPs) which will include Non-governmental Organizations (NGOs) and Micro-finance Institutions (MFIs) having strong existing outreach at community level.

Specific IPs will also be engaged to: (i) support women and other vulnerable groups in demonstrating property ownership and eligibility for grants, managing construction activities and dealing with any instances of coercion, violence or abuse; (ii) coordinate participatory land adjudication and verification processes, as well as community-driven reconstruction services for women and other vulnerable groups; and (iii) undertake outreach to women, vulnerable groups and the wider community. Wider engagement activities may also be required to obtain support for women's inclusion in the project among men and other 'gatekeepers' within the community. These vulnerable groups will be largely informed about the existing grievance redress mechanism (GRM) and will be helped to have access to it.

IPs will be trained on how to deal with voluntary resettlement taking place under the project, along with the necessary E&S due diligence that must be carried out to ensure the sustainability of these settlements moving forward. Furthermore, with respect to aspects of involuntary resettlement will also be briefed following the summary and checklist and procedure given in the Annex A of this document.

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### **Component 3: Project Management and Implementation Support**

This component will support the management and implementation of the project, including the establishment and operationalization of SPHF. The activities supported will include: (i) incremental operating costs including recruitment of incremental operating staff and individual consultants as required; (ii) consultancy firm costs; and (iii) expenditures on fiduciary systems, environmental and social management requirements, Communications, and setting up of a Grievance Redressal Firm.

Overall project management, implementation, liaison/coordination, capacity building, internal monitoring and coordinated project reporting will be the responsibility of Sindh Peoples Housing for Flood Affectees (SPHF)

#### **1.5 Need for Resettlement Policy Framework**



This RPF has been prepared by the SFEHRP PIU in accordance with the World Bank Policy under the ESF and applicable laws and regulations of Pakistan and the Sindh Province. The pertinent guidelines contained in Environmental and Social Standard-5 (ESS5) (Land Acquisition, Restrictions on Land Use, and Involuntary Resettlement) serve as the basis for the preparation of this document, where it outlines:

“Where the likely nature or magnitude of the land acquisition or restrictions on land use related to a project with potential to cause physical and/or economic displacement is unknown during project preparation, the Borrower will develop a framework establishing general principles and procedures compatible with this ESS. Once the individual project components are defined and the necessary information becomes available, such a framework will be expanded into one or more specific plans proportionate to potential risks and impacts.”



The project is supporting in-situ reconstruction of houses located on: a) land owned by the beneficiaries themselves; b) communal village land; or c) Government-owned land. The project does not envisage any private land acquisition nor supports any involuntary resettlement albeit in the following scenarios:

- In case the beneficiary was living on a private land owned by someone else, efforts will be made for voluntary land donation (VLD) to such beneficiary (VLD is further discussed later in the document). In case VLD is not possible land may be acquired for such beneficiaries in accordance with the principles and procedures described in this RPF.
- If the beneficiary was living on un-declared village land, such land will be declared as village land. However, if that is not possible, land may need to be acquired in accordance with this RPF.
- The beneficiaries living in flood prone areas will be required to relocate to safer locations. In such cases, resettlement/ relocation may be involved.

As the exact location and extent of resettlement is unknown at this stage, this RPF has been prepared instead of a resettlement plan. Although the project does not envisage any private land acquisition, this RPF contains necessary provisions to be implemented to mitigate any adverse physical and economic impacts to the relocated households and host communities from any possible resettlement. The RPF sets out policy and operational guidelines pertaining to resettlement policy, principles, objectives, and implementation procedures applicable to any

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components that may entail resettlement impacts. During implementation, as the project components are designed and specific information becomes available, Resettlement Plans (RPs) or Abbreviated Resettlement Plans (ARPs) will be prepared for specific investment packages/communities, in accordance with the provisions of the RPF (as and where necessary).

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## 2 PRINCIPLES AND OBJECTIVES OF RESETTLEMENT PREPARATION AND IMPLEMENTATION

### 2.1 Principles and Objectives of Resettlement Program

In compliance with the ESS5 and national legislation, this RPF will be considered applicable if the project activities cause physical or economic displacement and access restriction of people or households, even if this is only on a temporary basis. The project activities could require permanent or temporary use of land, and thus result in physical or economic displacement (collectively referred to as “displacement” or “resettlement”).

This RPF applies to all Project activities that could affect land, assets, and livelihoods and restrict access. It applies to all eligible persons regardless the severity of impact and whether they have legal title to land or not. Besides the need for land, which could cause physical and economic displacement, other types of economic displacement could include:

- Restrictions on the use of land that would affect future uses.
- Loss of standing crops, trees, other property, income sources, or livelihoods due to damage or destruction that result from project activities
- Restricted access to natural resources, public places, or services that results in economic losses.



No changes to the RPF entitlement matrix (discussed later in the document), eligibility criteria, compensation rates or other entitlements to assistance can be made without prior approval of the World Bank. Any ARPs prepared on the basis of the RPF will also be subject to prior approval of the World Bank.

### 2.2 Resettlement Principles

ESS-5 recognizes that project-related land acquisition or restrictions on land use can have adverse impacts on communities and persons. Project-related land acquisition or restrictions on land use may cause physical displacement (relocation, loss of residential land or loss of shelter), economic displacement, leading to loss of income sources or other means of livelihood), or both. In line with ESS54, the principles and objectives of this RPF are to:

- Avoid involuntary resettlement or, when unavoidable, minimize involuntary resettlement by exploring project design alternatives.
- Mitigate unavoidable adverse social and economic impacts from restrictions on land use by a) providing timely compensation for loss of assets at replacement cost, and b) assisting displaced persons in their efforts to improve, or at least restore, their livelihoods and living standards, in real terms, to pre-displacement levels or to levels prevailing prior to the beginning of project implementation, whichever is higher.
- Establish entitlements of all categories of affected persons (APs), for both physical displacement and livelihood impacts, and, to ensure that these are provided in a transparent, consistent, and equitable manner.

<sup>4</sup> For further details on ESS5 refer to the ESF  
<http://pubdocs.worldbank.org/en/837721522762050108/Environmental-and-Social-Framework.pdf>

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- Lack of formal legal land title is not a barrier to compensation or alternative forms of rehabilitation assistance.
- Land acquisition and resettlement is conceived and executed as a part of the project, and the full costs of compensation are included in project costs and benefits.
- Compensation/rehabilitation assistance will be paid prior to displacement and prior to ground levelling, demolition, and in any case, before an impact occurs.
- Where relocation or loss of shelter occurs, measures to assist APs should be implemented in accordance with a plan of action for resettlement and compensation;
- The planning and implementation of the resettlement process should be conducted in a consultative manner with those to be affected.
- All APs will be assisted to restore their incomes and livelihood sources to at least pre-resettlement levels. Particular attention will be paid to the needs of the elderly, women and children, the handicapped, and the landless, among other vulnerable groups.
- Vulnerable groups such as the physically challenged persons and women-headed households should be entitled to a special benefit package in addition to compensation entitlement.
- Focus on gender aspects and the needs of vulnerable segments of communities.
- Ensure that resettlement activities are planned and implemented with appropriate disclosure of information, meaningful consultation, and the informed participation of those affected.
- Institute and ensure access to the grievance redress mechanism throughout the planning and implementation of the resettlement process.
- The Project will monitor all aspects of the resettlement program to ensure the RPF meets its objectives.

The fundamental tenet of the involuntary resettlement policy is that, where feasible and desired by the affected people, land-based resettlement options should be provided to displaced individuals whose livelihoods are based on the use of the land (for instance, farmers and herders). These options may include resettlement on or access to land acquired or purchased for resettlement. Such land-for-land compensation should be made according to the following principles:

- New land should be equivalent or superior in productive potential to the land from which people will be displaced.
- New land should be located in reasonable proximity to land from which people will be displaced.
- New land should be provided free of any “transaction costs” such as registration fees, transfer taxes, or customary tributes.
- New land should be prepared (cleared, leveled, and made accessible) for productive levels similar to those of the land from which people will be displaced (preferably, affected people should be paid by the project to do this work).

## 2.3 Resettlement Objectives

The RPF provides policies and procedures to determine requirements of the World Bank's on



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Land Acquisition, Restrictions on Land Use, and Involuntary Resettlement (ESS5), to assess potential expected risks and impacts, to identify detailed steps to develop appropriate mitigation measures, including mitigation and compensation for the impact caused under the project.

The underlying objectives of the RPF are to: (i) guide the PIU, in properly identifying, compensating, and restoring the livelihoods of APs, (ii) serve as a binding document to ensure payment of compensation and assistance to APs, and (iii) provide direction in preparing, updating, implementing and monitoring ARPs.

The specific objectives of the RPF are to:

- Establish the Project resettlement and compensation principles and implementation arrangements;
- Describe the legal and institutional framework for resettlement, compensation and rehabilitation;
- Describe the consultation procedures and participatory approaches involving APs and other key stakeholders with relevant reference to the Stakeholder Engagement Plan (SEP);
- Determine the eligibility criteria for compensation to various categories of APs;
- Develop methods of valuing affected assets for purpose of compensations;
- Formulate methods to estimate the number of potentially affected persons, including type of property and structures such as land, houses, business premises;
- Delineate the implementation process of resettlement related activities and institutional measures for delivery of compensation and mitigation of negative impacts;
- Provide procedures for filing grievances and resolving disputes to be created and used during the preparation and implementation of RPs; and
- Formulate measures for monitoring and evaluation with specific monitoring indicators.

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## 3 PROCESS FOR PREPARING AND APPROVING RPs

### 3.1 Process for Preparing Resettlement Plans

RPs/ARPs will be prepared based on census of affected persons and socio-economic survey of major impacted APs if any. Social impact assessment of APs will be undertaken to determine magnitude of displacement and prospective losses, identify vulnerable groups for targeting, ascertain costs of resettlement, and prepare R&R program for implementation. This RPF's processes and provisions will be applied to all the project activities with World Bank financing. The following tasks will be carried out for preparing ARPs.

#### 3.1.1 Involuntary Resettlement (IR) Screening

An IR screening will be undertaken for the related project activities to assess the impacts on people. This screening will assess if IR impacts or any restrictions on land use necessitate the preparation of an RP, an ARP or a livelihood restoration plan (LRP). The instruments will be identified upon the proposed criteria through determinants identified in IR screening checklist (see Annex A).

#### 3.1.2 Criteria for RP/ARP

If the APs of the IR impacts are up to 200 people, an ARP will be prepared and in the highly unlikely situation, if the APs are more than 200 people then an RP will be prepared.

#### 3.1.3 Social Impact Assessment (SIA)



Preparation of RP/ARP will require a detailed social impact assessment which will be initiated at an early stage. The social impact assessment will include initial assessment, social screening, a detailed measurement survey (DMS), census of APs, a socio-economic survey (SES), and valuation of lost assets (VLA). The results of the Social Impact Assessment will be presented in an aggregate form in the RPs/ARPs, and impacts inventory linked to respective APs will be annexed in the RP/ARP.

#### 3.1.4 Mitigation of Impacts

The RP/ARP will identify all people affected by the project and all adverse impacts on their livelihoods associated with the project's land acquisition. Consultation with officials of local government, community leaders, and other representatives of the affected population will be done to gain a comprehensive understanding of the types and degrees of adverse project effects. The RP or ARP preparation activities will be initiated as part of the preparation of proposed project activities involving resettlement, relocation or livelihood related impacts. The procedure is to take the land requirements for each project activities and carry out a measurement survey and enumeration. The PIU social safeguard staff or Implementing Partners will acquire a map of the land from the Revenue Department and overlay project site requirements with clear demarcation of government / private land, and also carryout demarcation on the ground in the presence of local community representatives in a transparent manner to avoid any confusion. The appraisal will entail the following studies and investigations:

#### A. Census Survey

A census of all the affected persons/households to be displaced or resettled will be undertaken

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based on the categorizations in the entitlement matrix. The Census will determine the exact number of affected households (AHs)/APs and how they will be affected by the specific impacts of the project. The Census will also identify all severely and vulnerable AHs.

## B. Socioeconomic Survey

A socioeconomic survey will be carried out to provide a detailed socioeconomic profile of the population in the areas. The information gathered will include but not be restricted to the following aspects:

- household composition;
- demography and ethnicity;
- health and education;
- community assets;
- livelihood patterns and income baseline;
- land ownership patterns;
- affected persons income levels and expenditure patterns;
- affected persons views on the project and various resettlement and rehabilitation options;
- specific impacts on the poor, women and other vulnerable groups.

## C. Detailed Measurement Survey (DMS) and Valuation of Lost Assets

The Detailed Measurement Survey (DMS) and valuation of lost assets (VLA) will identify the nature and magnitude of loss. The survey will include all losses including encroached land (residential and agricultural), immovable structures, communal, public and cultural/religious facilities, crops, trees and business incomes and wages. The DMS will also include a survey of compensation rates and also the incomes of the AHs. The DMS will provide the basis of impact assessment and will be included in the RP or ARP. The DMS may need to be updated once the final and detailed engineering designs are completed.



As a part of the resettlement planning process, an assessment of replacement costs or asset valuation will be carried out through a committee including representatives of SPHF, APs, and relevant line department. This will be based on preliminary engineering/technical designs of the project.

The RP/ARP should contain a matrix which specifies all forms of asset ownership or use rights among the population affected by the project and the project's strategy for compensating them for the partial or complete loss of those assets. The compensation framework should include a description of the following:

- any compensation guidelines established by the Government of Sindh;
- in the absence of established guidelines, the methodology that the project sponsor will use to value losses;
- the proposed types and levels of compensation to be paid;
- compensation and assistance eligibility criteria;
- how and when compensation will be paid.

## D. Gender Impacts, Social Inclusion and Mitigation Measures

RP/ARP will include measures ensuring that the socio-economic needs and priorities of women are identified, addressed, and mitigated. The following gender provisions will be incorporated to safeguard the specific needs and problems of women displaced persons

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during project implementation: the socio-economic data gathered will be gender-segregated; female staff will be hired to collect data and assist women in resettlement activities; female household heads will be registered as the recipients of compensation and rehabilitation measures due to their households; women will be included in the consultation process through meetings held with women and will be encouraged to participate in the RP planning and implementation process.

## **E. Resettlement Database**

Once DMS and valuation of assets is completed, the APs census data will be updated by incorporating entitled compensation costs for the acquired assets and applicable relocation, rehabilitation, and income restoration costs applicable against each acquired asset and affected livelihood and payable to the respective APs. The updated census inventory of lost assets and affected livelihoods as well as socio-economic baseline of APs will be consolidated and computerized in a database form RP or ARP. This database will be used as baseline for subsequent implementation and monitoring of RPs or ARPs. This database will be kept updated by incorporating information on compensation payment against each paid AP for day-to-day tracking of RP or ARP implementation progress and generating periodic RP or ARP implementation progress and social monitoring reports to facilitate efficient safeguards management and monitoring of RP or ARP implementation progress.

### **3.1.5 Consultation with Affected People Concerning Assistance Benefits and Development Opportunities**



With the information provided by the surveys and studies, resettlement planners can engage in informed and constructive consultations with the affected community regarding the RP strategy for livelihood restoration. Village Reconstruction Committee representatives can serve as a focal point for consultations on the types of assistance proposed by resettlement planners as well as for subsequent participation of the community in RP implementation. Where host communities are affected by resettlement decisions, representatives of these communities should be included in these consultations.

### **3.1.6 Information Dissemination Relating to IR and Mitigation Measures**

The PIU/IPs will disseminate all information relevant to the involuntary resettlement impacts that include the orientation on potential social and environment impacts of the project, results of social impact assessment, measures to mitigate the impact, meaningful consultations, eligibility, entitlements, cut-off date, RP disclosure, grievance redressal mechanism, unit costs for compensation, resettlement and rehabilitation assistance, RP implementation procedures, institutional responsibilities of RP implementation, time frames, cost estimates, monitoring, and the resettlement planning process. During RP preparation, resettlement information will be disclosed to all APs in their own language, and their views and opinions will be taken into consideration in finalizing the plans.

## **Updating RP**

All RPs/ARPs will be based on the provision outlined in this RPF. The RPs/ARPs may need to be updated to take into account changes in the final site locations. If needed, the RPs/ARPs should be updated on finalization of site location, where changes in the project design or site locations may result in changes to the resettlement impacts.

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### 3.2 RP/ARP Approval



Following the incorporation of comments from disclosure, the draft RPs/ARPs will be reviewed and approved by the Project Director (PD) of PIU, and the designated Resettlement Specialist. The PD will ensure that the RP complies with the RPF and after approval, will submit it to the WB for compliance review with WB policies and procedures prior to providing clearance. The approved RP/ARP, together with translation in Urdu of the Executive Summary, will be posted on the website of the PIU. The WB will also disclose the RP/ARP on its website. The translation of the RP/ARP will include the Cut-off date. This will exclude the cash compensation amounts to be paid to the AHs. Any changes to the RP would have to follow the same clearance/ approval procedures and disclosure. Land will not be possessed until all RPs/ARPs are approved for implementation by PIU/the Local Government Department being the competent authority and the World Bank, payments made, replacement land found, replacement structures provided, and displaced persons relocated.

### 3.3 Voluntary Land Donation (VLD)

In line with the Cabinet's decision, private land can be used under the project if all necessary requirements and provisions are met<sup>5</sup>. In case of the privately owned land is voluntarily donated to any project beneficiary for house reconstruction under the project, the VLD process must be completed before initiating/implementing such project activities as given below.

- The VLD Checklist will be filled with the proposed VLD site. The land proposed for VLD will only be eligible if it fulfills the criteria as set out in Voluntary Land Donation Checklist which is attached as *Annex A, Checklist 3*.
- In case of the privately owned land is voluntarily donated to any project beneficiary for house reconstruction under the project, the VLD process must be completed before initiating/implementing such project activities as given below.
- The VLD Checklist will be filled with the proposed VLD site. The land proposed for VLD will only be eligible if it fulfills the criteria as set out in VLD Checklist which is attached as Annex A, Checklist 3.
- In case the owner is not willing to donate the land, but voluntarily agrees for occupancy, the landowner(s) and the occupant(s) will fill the Occupancy Agreement (OA), which must be duly signed by the Landowner/s, Occupant and two witnesses. Both parties will also provide documents, ie: CNICs of Land owner and Occupant, Land title documents, which mentioned that the land is free from any disputes regarding ownership or other encumbrances. In addition to this in the case of joint ownership of the land, the occupancy agreement (attached as Annexure-2) will be signed by all owners and the land title documents will be verified by Mukhtiarkar. SPHF may also require additional evidence or documentation or conduct inquiries as deemed accordingly. All the provided information will also be verified by the designated officer of the Implementing Partner (IP)
- For beneficiaries living on private land and where owners are not willing to donate the land on voluntary basis and owner not agrees for occupancy, a committee under Minister Law, Senior Member, Board of Revenue and Chief Executive, Sindh Peoples Housing for Flood Affectees be constituted to examine the matter and to recommend



<sup>5</sup> No. SOVI(SGA&CD)/7(30)/2024 Government of Sindh, Services General & Coordination Department (Cabinet Section)  
Minutes of the cabinet meeting. Dated: 11-07-2024

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an appropriate option to the Cabinet.<sup>6</sup>

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<sup>6</sup> No. SOVI(SGA&CD)/7(30)/2024 Government of Sindh, Services General & Coordination Department (Cabinet Section)  
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## 4 Potential Resettlement Impacts

The resettlement/relocation of APs into new host communities can have adverse impacts which are required to be mitigated adequately before the start of civil works/reconstruction of houses. These potential impacts are described in the sections below.

### 4.1 Social Cohesion Impacts

There may be issues of social cohesion among both relocated individuals and members of the host community, based on ethnicities, religion, language, or any other determinant. The project is operating in the rural areas of Sindh, where the chances of minority exclusion are certainly higher and need to be mitigated through contextual and sustainable interventions. As the project operates in a multi-ethnic area, conflicts of an ethnic nature may arise, requiring interventions to ensure community cohesion and peace.

### 4.2 Livelihood Impacts

Due to the influx of APs into the host community, there may be an increase in poverty resulting from the unavailability of adequate employment/livelihood opportunities. The project will ensure that the socio-economic status of the host community is not affected by resettlement/relocation. There might be an impact on the livelihood of members of the host community due to the reconstruction of houses on a vending/stall site. The project will ensure that, in the event of using such land, access to livelihoods for members of the host community will be maintained. In the event of livelihood loss for APs due to resettlement/relocation, the project will ensure adequate compensation or restoration of livelihood according to the provisions of the entitlement matrix (discussed later in this document).



### 4.3 Impact on Utility and Social Institutions:

Due to influx of population, in case of large resettlement, there might be impact of local social institutions such as schools or dispensaries. The project will ensure adequate co-ordination with local government and concerned departments to operationalize interventions to avoid any unforeseen future conflicts.



### 4.4 Gender and Vulnerability Impacts

The resettlement impacts will potentially be disproportionately be higher on vulnerable groups such as women and children. The following provisions for gender and vulnerable groups are stipulated to guarantee a clear understanding and due consideration of the specific needs and problems of women and other vulnerable APs and to provide necessary safeguards during project implementation:

- In project planning and implementation, particular attention will be paid to the development needs and priorities voiced by women and vulnerable respondents during consultations in all phases of the project.
- The consultation process will ensure that women's perspectives are obtained, and their interests are factored into all aspects of resettlement planning and implementation.
- Access for women and vulnerable APs to project related employment opportunities and targeted needs-based special assistance and provision of alternative and suitable livelihoods will be guaranteed as far as possible.

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- The livelihood planning will provide special assistance to women, minorities or vulnerable groups who may be disadvantaged in securing alternative livelihoods.
- Intra-household gender analysis will be carried out. Women's and men's preferences in terms of compensation mechanisms, e.g., replacement land rather than in cash, shall be explored.
- Women will receive compensation pertaining to their economic activities in their name.
- Resettlement assistance and compensation payments will be issued in the joint names of both spouses, or single heads of households as relevant
- Social Development will include activities such as skills training, and job opportunities, will be given preference to women and vulnerable APs as per the adaptability and their needs.
- Women will be included in the participation and consultation process in a manner suitable and accessible by women.
- Due consideration will be given to complaints and grievances lodged by women APs.
- The project will also ensure the inclusion of at least two female representatives in the Village Reconstruction Committee and GRM at every site.

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## 2 ELIGIBILITY CRITERIA FOR DEFINING VARIOUS CATEGORIES OF DISPLACED PERSONS

### 4.5 Beneficiary Selection Criteria

The potential beneficiaries of the project are summarized in terms of their land ownership status and the expected extent of project support in the following table.

Table 2-1 Beneficiary Status and Project Support Criteria				
Type of Land Ownership	No. of Damaged Houses	%age of Total (Eligible for Project Support)	Potential Project Support	WB Funded (Yes/No)
Government Department Land	17,951	<1%	<ul style="list-style-type: none"> <li>In-situ reconstruction (regardless of land ownership status)</li> </ul>	No
			<ul style="list-style-type: none"> <li>Voluntary resettlement on state land with land titles.</li> </ul>	Yes
Joint Ownership Private Land	48,391	2%	<ul style="list-style-type: none"> <li>In-situ reconstruction</li> </ul>	Yes
Other Private Land	406,100	20%	<ul style="list-style-type: none"> <li>For the beneficiaries living on Private Land, the Cabinet approved that the beneficiary housing grant can be disbursed to those beneficiaries where actual landowner is willing to transfer land to their names and or the landowner agrees in writing not to dislodge the beneficiary at least for a period of ten years, and extendable to further period of time with mutual consent.</li> <li>In case of beneficiary, who want to voluntarily relocate themselves to a new place identified by themselves and deemed appropriate by the project, will be provided with land titleship and reconstruction support as per the policy.</li> <li>For beneficiaries living on private land and where owners are not willing to donate the land on a voluntary basis or pursue an occupancy agreement a committee under Minister Law, Senior Member, Board of Revenue and Chief Executive, SPHF be constituted to examine the matter and to recommend an</li> </ul>	No





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Table 2-1 Beneficiary Status and Project Support Criteria				
Type of Land Ownership	No. of Damaged Houses	%age of Total (Eligible for Project Support)	Potential Project Support	WB Funded (Yes/No)
			appropriate option to the cabinet. The project activities cannot continue until an informed agreement with the landowner is reached.	
Owner Willing to Donate or Not	9	-	<ul style="list-style-type: none"> <li>For beneficiaries living on private land and where owners are not willing to donate the land on a voluntary basis or pursue an occupancy agreement, a committee under Minister Law, Senior Member, Board of Revenue and Chief Executive, SPHF be constituted to examine the matter and to recommend an appropriate option to the cabinet.</li> </ul>	
Self/Owned Private Land	533,815	26%	<ul style="list-style-type: none"> <li>In-situ reconstruction</li> </ul>	Yes
State Land	776,325	38%	<ul style="list-style-type: none"> <li>Land titles</li> <li>In-situ construction</li> <li>Existing settlements: land titles will be awarded</li> </ul>	Yes
Uncertain Ownership	13,689	<1%	<ul style="list-style-type: none"> <li>Ownership status to be confirmed/revalidated through data cleaning</li> </ul>	TBD
Under Litigation in a Court of Law	138	-	-	No
Village Land/Community	209489	10%	<ul style="list-style-type: none"> <li>Land titles</li> <li>In-situ construction</li> <li>Existing settlements: land titles will be awarded</li> </ul>	Yes
Data Not Available/ under validation	31,132	2%	-	TBD
<b>Total</b>	<b>2,062,363</b>	<b>100%</b>		

In the above table, self-owned private land means the land owned by beneficiaries themselves and other private land means proposed beneficiaries are residing over the land of other land owner(s) as in the case of tenants throughout the province. For non-titleholders, the project's first preference is to provide in situ reconstruction support and formalize their ownership, in cases where their land is located in a settlement on state land in a declared village, or through VLD in cases where it is located on private land. Following is the description of scenarios as

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mentioned above:

- The data in the above table reveals that around 43% affectees live either on state or village land mostly without land title. In such cases if the eligible beneficiary does not have land title, the GoS will provide them with residential land entitlements as per residential land title ship policy post approval of the same by the competent forum i.e., GoS (Sindh Cabinet). It is to be noted that eligibility for reconstruction support supersedes any applications for land entitlements under the project.
- For non-title holders located on government lands which are not declared villages, the project will strive to get these settlements declared as villages. In rare cases they could be involuntarily resettled on existing declared village lands where possible. In these cases, the applicant will have to establish that they incurred losses in the form of complete destruction of their previous housing structure (the structure owned by the applicant whereas land is not owned by the applicant).
- For non-title holders located on private lands, the project preference is to get the land transferred in the name of the beneficiaries through VLD. Where the existing owner is not willing for VLD, the beneficiaries could be voluntarily resettled on declared village lands where possible. In these cases, the applicant will have to establish that they incurred losses in the form of complete destruction of their previous housing structure (the structure owned by the applicant whereas land is not owned by the applicant). A detailed checklist for voluntary land donation process is attached in Annex 1 (Assessment Checklist # 3: Voluntary Land Donation Process).

#### 4.6 Beneficiary Selection Criteria for WASH/Settlement Improvement

- The settlement where the number of housing units is below 150 and the houses are reported as 100% damaged will be given priority;
- The settlement severely affected by 2022 floods (e.g., percentage of housing units damaged by the floods) and validated as an eligible settlement to be benefited by SPHF;
- The settlement declared as a village or habitant area by respective government (e.g., SPHF) or sought permission of reconstruction works with no objection;
- The settlement where drinking water supply (e.g., handpump), sanitation (e.g., sewerage, septic tank), and drainage has been severely affected by the 2022 floods (or not properly established for the essential community's sustainability);
- The settlement where the proposed community infrastructure is located within the state land or communal land with agreement of (re)construction of community infrastructure project by the community (or the landowner);
- The settlement where village organization (e.g., village reconstruction organization) is well established and has a willingness to (re)construct the community infrastructure through a community-led project (i.e., construction, and O&M) with the support from IPs and SPHF;
- The settlement agrees to generate savings on a monthly basis for O&M of the community infrastructure project to support the required O&M cost.

#### 4.7 Eligibility and Entitlements

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The basic principle followed in this PRF is that APs should be assisted in their efforts to improve their former living standards, income earning capacity, and production levels, or at least to restore them to pre-project level.

The eligible APs entitled for compensation under this RPF may include but not limited to the categories defined below:



- Owners of land and assets, i.e., structures (residential/commercial or of any other use) with formal legal title to land and the recorded occupiers/users of land/assets as provided in the land record registers and cadasters etc.;
- The persons whose rights are not formal or legal but whose claims are recognized or recognizable under national laws or customs will be eligible for compensation against their affected land/assets. Such APs may include people who have customary usufruct right to the land that is held either by the community (collectively) or the state or people who have inherited, occupied, and utilized the land for generations but lack titles simply because the state has not formalized the land records and issued title to them.
- APs without formal legal rights or recognizable claims under national law and customs and may include all squatters, tenants, sharecroppers, and wage laborer. Although such APs will lack legal or recognizable rights to the land/asset but because of lost assets or impacted livelihoods they will be considered affected persons eligible to receive compensation of assets other than land and resettlement assistance.
- Cultivators or those whose livelihood is dependent on acquired land, business operators of affected commercial structures and their employees whether registered under law or informal and the identified vulnerable groups.

#### 4.8 Cut-off-Date

The eligibility for compensation will be limited to the government-announced cut-off date for each project activity that involves land acquisition and resettlement (LAR) impacts. The cut-off date shall be set and announced by the government to prevent the influx of outsiders and to avoid false and frivolous claims for compensation, relocation, and livelihood rehabilitation entitlements. Any person who enters the project land after the announced cut-off date or establishes assets in the corridor of impact after the cut-off date will not be eligible for compensation. However, the APs will be served prior notice to remove their assets and take salvage free of cost.

Based on the LAA provisions, the cut-off date is when the announcement about land acquisition is published in the official gazette.. At the same time, PIU will set up a cut-off date based on the first date of the Social Impact Assessment (SIA) and Census. Preferably, the first day of the start date of social assessment and census survey of displaced persons will be fixed as cut-off date<sup>7</sup> and will be announced and publicized by the PIU. All attempts will be made to coincide these dates.

<sup>7</sup> The first day of the census will be considered as the cut-off date.

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Each AP will be documented and issued identification to confirm their presence on the proposed site of project activities involving IR impacts before the cut-off date, and to avoid false and frivolous claims at the time of RP/ARP implementation. The cut-off date will be disclosed to the APs through consultative meetings, focus group discussions, field surveys and other means of communication, including face-to-face communication with communities. The disclosure of the cut-off date will be formalized through documentation of consultation meetings and disclosure reports.

## 4.9 Compensation Entitlements

The persons holding or occupying the land/assets at project area on or before cut-off date and who face physical or economical displacement due to permanent or temporary loss of their assets including land, structures and other assets appended to the land or their livelihood whether full are partial will be entitled for compensation and rehabilitation/income restoration provisions under the provisions of this RPF for the Project.

## 4.10 Compensation for Lost Assets

APs losing land, structures (residential or commercial), assets, income, crops, trees; are entitled for compensation and rehabilitation subsidies, including a relocation subsidy, and a business losses allowance; in accordance with the minimum wage for unskilled worker announced by the provinces for 2024-25. The impacts under this RPF are defined as partial and full. The partial impacts are those where a structure will not lose its current use and remains useful after rehabilitating the affected part. The full impacts are those where after demolishing the affected part, the remaining structure becomes redundant for its present use.

## 4.11 Compensation for Land



### Agricultural land

Titleholders (recorded land owners) or those having land rights recognizable under local law or custom will be compensated for acquired land either through replacement land parcel of similar type and size (if available) or through cash compensation at full replacement costs including fair market value, transaction costs, interest accrued and other applicable payments for acquired land parcel. For determining compensation on replacement cost, the efforts will be ensured for negotiated settlement of land cost and if it is unsuccessful, the process for compulsory acquisition of land will follow and the compensation package may include fair market value of land and other entitled compensation as outlined in Section 23<sup>8</sup> of LAA 1894 with a 15% compulsory land acquisition<sup>9</sup> surcharge. Nonetheless, emergency clauses for acquisition of land will not be invoked. All titled land owners/APs will be entitled for compensation so calculated to the extent of acquired land. While the APs, with land-based livelihood, facing 10% or more loss of their productive agricultural land will also be entitled for resettlement assistance as specified in the Entitlement Matrix (**Table 5.2**).

Those informal land users without traditional/recognizable rights and encroachers losing land, will not be entitled to land compensation but will be provided compensation for their assets other than land or improvements (if any) made to land. In case of arable land, they will be

Section 23 sub section (1) of LAA require to determine compensation package including fair market value, costs in consequence of severance, costs for loss of earning or profit the costs for lost fixed assets other than land etc.

<sup>9</sup> Additional Compensation entitled under section 28.

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provided an income rehabilitation allowance in cash equal to the net market value of yearly harvest income based on relevant cropping pattern and cultivation record (additional to standard crop compensation), and compensation for any irrigation infrastructure and other improvements made to the land (but not for the land) at full replacement cost; and other appropriate rehabilitation to be defined in the RPs based on project situation and AP consultation.

Leaseholders or tenants on government land who are registered as per land records/cadasters (if any) will be entitled to either renewal of the lease/tenancy agreement in other plots/parcels of similar type and size or cash refund equivalent to paid lease amount for remaining lease period or mutually agreed period up to a maximum of two (02) years in addition to the standard crop compensation allowed as per entitlement for crop losses. In addition, they will be entitled for compensation on replacement cost basis for improvements (if any) made to the acquired land.

Lease holders/Rental Tenants on privately owned arable land will receive a cash refund at the rate of the rental fee proportionate to the size of the affected plot and the duration of the remaining lease period but maximum up to three years and will also be entitled to crop compensation for lost crop and an additional crop. The sharecroppers on privately owned land will be entitled to crop compensation as per their respective share with the land owner based on their sharecropping contract and the compensation in cash will be equivalent to the market value of the gross yield of lost harvest and one (01) additional crop compensation. In addition, they will be entitled for compensation on replacement cost basis for improvements (if any) made to the acquired land.

Agricultural laborers, with contracts to be interrupted, will be provided with compensation equal to their salary/daily wage or minimum wage rate.



### **Residential, commercial, public and community land**

For partial loss of a plot/percent of the total plot (taking into account functional viability of remaining plot), owners defined as titleholders or legalizable users will receive cash compensation at replacement cost above according to the quantity and quality of the land lost, including all transaction costs. Lessees or rental tenants of residential land will receive a cash refund at the rate of the rental fee proportionate to the size of the affected plot and the duration of the remaining lease period

For full loss of a plot/percent of the total owned plot (taking into account functional viability of remaining plot), owners may choose between either (i) land for land compensation through the provision of a fully titled and registered replacement plot of comparable value, quantity and quality as the lost plot at a relocation site for the displaced community or another location agreeable to the AP or (ii) cash compensation at replacement cost according to the quantity and quality of the land lost. In either case all transaction costs, such as applicable fees and taxes, will be borne by the project.

### **Temporary Occupation of Land**

Temporary land may be required by the civil works contractor (eg, for WASH activities) for construction campsites, equipment and stockyards. In case of requisition by the contractor, the terms and conditions of such requisition will be agreed between the contractor and land owners and accordingly private lease agreement will be signed between the Parties. However,

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the PIU will ensure that the compensation provisions in such private lease agreements are fully consistent with the RPF provisions.

**For the partial loss of structure:** The partial structure loss will be determined based on functional/economic viability of remaining structure or possibility for its restoration and to put it into the same use as was before the Project. In case of partial loss of structure, the owners, including non-titled land users/squatters, will receive cash compensation for the lost parts of a structure at replacement cost and for the repair of the remaining structure at the market rate for materials, labor, transport and other incidental costs, without deduction of depreciation for the age of the structure. APs have the right to salvage all usable materials from the lost structures. Lessees and rental tenants receive a cash refund at the rate of the rental fee proportionate to the size of the lost part of the structure and the duration of the remaining lease period.



**For the full loss of a Structures:** In case of complete loss of structure or loss to the extent that the remaining structure becomes functionally/economically unviable for use and its restoration and putting into earlier use is not possible, the owners legal and legalizable, may choose either (i) the provision of a fully titled and registered replacement structure of comparable value, quantity and quality, including payment for all transaction costs (such as applicable fees and taxes), at a relocation site or another location agreeable to the AP, or (ii) cash compensation at replacement cost, including all transaction costs (such as applicable fees and taxes), without deduction of depreciation for age, for self-relocation. If the market value of a replacement structure is below that of the lost structure, the owner will be paid cash compensation for the difference in value without deduction of depreciation for age. If the market value of the replacement structure is above that of the lost structure, no further deductions will be made. In either case the owners have the right to salvage all usable materials from the lost structures. While the non-titled land users/squatters will be compensated either through cash compensation for structure on full replacement cost and rehabilitation/resettlement assistance for self-relocation to the place of their choice or will be provided with replacement structure on secured tenure basis in the resettlement site developed for the project. Lessees and rental tenants will receive a cash refund for the rental fee equivalent to the paid advances (if any) and the period for which rent is paid or the remaining lease period but maximum up to 6 months.

If minor structures, such as fences, sheds or latrines, need to be moved, their owners or the lessees and tenants, depending on the arrangements between owners and tenants, may either (i) receive cash compensation for self-relocation of the structure at the current market rate for the cost of labor, materials, transport and other incidental costs, as required, without deduction of depreciation for age.

For stalls and kiosks or other temporary commercial structures like thatch huts, whether titled or licensed or not, alternative sites comparable in business potential to the lost location will be provided and the vendors will receive cash compensation for self-relocation of their stalls at the current market rate for the cost of labor, materials, transport and other incidental costs, as required, without deduction of depreciation for age.

### **Crops**

All affected land owners/users will be entitled for one-year crop compensation, i.e., two crops

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(one lost crop and other crop for ensuing season) to offset any adverse impacts to their income/livelihood due to accrued crop losses because of acquisition of land. The entitlement for crop losses will link to the cultivators including landowners (self-cultivators), leaseholders/sharecroppers and encroachers/squatters etc. Cultivators of affected crops will be paid cash compensation for the loss of a crop proportionate to the arable/cultivated area of lost plot on the bases of current market rate assessed on gross product value of the grown crops or as assessed and provided by the competent government agricultural department. The second crop (crop for ensuing cropping season) will be paid on net product value proportionate to the cultivated area for the first paid crop. In case of share cropping arrangement between the parties, the compensation so assessed will be apportioned between the parties as per share cropping arrangement (either legally stipulated or the traditionally or informally agreed).

### **Trees**

Cultivators of affected fruit trees will receive cash compensation at full replacement cost for lost fruit trees assessed at the current market rate of product value multiplied by a i) period required to grow a new tree to the age of production or ii) average years of crops forgone. The required number of years to grow a fruit plant to production age can be different for different tree species however, for compensation purpose 5 years period can be taken as standard and the compensation cost could be calculated by multiplying this standardized period with average production potential and current market rates of the product. In addition, the cost of purchase of seedlings and required inputs to replace these trees will be paid. For timber trees, cash compensation will be paid at the current market rate of the timber value of the species at current volume, in addition to the cost of purchase of seedlings and required inputs to replace the trees. However, the rates and valuation methods will be determined using the accepted methodology in use at the Departments of Agriculture and Forestry.



## **4.12 Resettlement& Relocation**

### **Land for land compensation**

Land for land compensation has significant advantages in that it reduces the chance of displaced people spending their compensation on items that will not provide them with an alternative economic livelihood. Therefore, preference will be given to land-based resettlement strategies for displaced persons whose livelihoods are land-based. These strategies may include resettlement on public land, or on private land acquired or purchased for resettlement. Whenever replacement land is offered, displaced persons will be provided with land considering productive potential, locational advantages, and other factors to ensure the replacement land is at least equivalent to the advantages of the land taken. If land is not the preferred option, or sufficient government land is not available and acquisition of suitable resettlement land is not possible, non-land-based options built around opportunities for employment or self-employment will be considered in addition to cash compensation for land and other assets lost. The lack of land will be demonstrated and documented to the satisfaction of World Bank.

### **Security of tenure**

Arrangements for secure tenure to the replacement land and structures will be made and their provision to each AP, according to the level of eligibility of each AP, will be ensured.

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### **Transport allowance**

All APs to be relocated due to loss of land and/or structures including residences, business premises or agricultural land, are entitled to receive a cash allowance to cover the cost of transport of people and their movable property (furniture, household items, personal effects, machinery, tools etc.) and of setting up at the new premises at the current market rate for labor, vehicle hire, fuel and incidental costs. A lump sum amount of compensation (covering all items discussed) will be provided to the APs.

### **Transition allowances**

The displaced households facing interruption in livelihood earning during period required to re-establish or relocate their lost residential/commercial structure will be entitled for transitional support up to a period of 3 months. Such transitional support/allowance will be based on officially designated minimum wage rates and shall be paid to household head. This transitional support will be in addition to the compensation entitlement for business or income losses for any of the household member or AP.

Besides rental assistance (residential and commercial) will also be provided as transitional support to facilitate the APs for temporary relocation of their assets and continue their activities while the replacement assets are provided or the partially damaged structures are restored to their original use. This rental support will be computed in consultation with APs on the basis of prevailing rental value of the affected assets or market rental values of available asset in the relocation site and will be paid as such for a period as agreed. The period required to re-establish partially affected asset or construction of similar new will be determined during preparation of project RPs/ARPs and the rental assistance will be elaborated based on consultations with the APs and other stakeholders.

## **4.13 Income Restoration Measures**



In addition to the compensation entitlement for acquired assets and corresponding relocation and resettlement costs, the APs facing significant loss of productive assets/livelihood source will be entitled to the income restoration measures as explained below:

### **Loss of agriculture-based livelihood**

In case partial but significant<sup>10</sup> loss of arable land without provision of alternate land but with remaining land functionally viable, in addition to cash compensation for the loss of land as indicated above, the APs (owner, lessee, sharecrop tenant or non-titled user) of land will be provided with financial support for investing in productivity enhancing inputs like land levelling and erosion control, irrigation infrastructure, farming tools, fertilizers and seeds etc. as feasible and applicable. Meanwhile, additional financial support in the form of grants and micro-credit will be available, if the compensation for partial land loss is insufficient to allow for adequate investments to maintain the AP's livelihood.

For the full loss of arable land without provision of alternative land, in addition to cash compensation for the loss of land as indicated above, the displaced persons (owner, lessee, sharecrop tenant or non-titled user) of land will be provided with project-based job placement or training on alternate employment opportunities as well as with organizational and logistical

<sup>10</sup>More than 10 % of productive arable land.

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support to establish the AP in an alternative income generation activity. If possible, PIU will coordinate and/or cooperate with governmental and non-governmental income generation and micro-enterprise development initiatives.

## 4.14 Businesses Loss

### Temporary Loss of Business

The owner of businesses or shops affected will be entitled to cash compensation for loss of business during the period of dismantling, moving, rebuilding, and re-establishing their business at the new location. For businesses, cash compensation equivalent to the provincial monthly y wage rate for the transition period.

For the loss of business income (temporary or permanent) due to IR or construction activities by the Project, the owner of a business will receive cash compensation equal to the lost income during the period of business interruption up to 3 months if loss is temporary and reversible and up to 6 months if the loss is permanent. based on official designated minim wage rate, will be used as base rate to compute compensation for affected households. For permanent loss of business in addition to compensation, opportunities for project-based job or training to alternative livelihood sources with organizational and logistical support to establish the AP in an alternative income generation activity will be worked into and elaborated in the respective RPs/ARPs. For this purpose, relevant governmental and non-governmental organization will be coordinated and their support will be sought.

### Employment

The loss of employment due to IR or construction activities among all laid-off employees of affected businesses will be compensated through cash compensation equal to the lost wages during the period of employment interruption but maximum up to three (03) months, based on registered wages or tax records if available or based on officially designated minimum wage rate, if tax based lost incomes are unknown. The APs facing employment loss due to lost assets like agricultural land and business enterprises will be documented and the income restoration provisions will be elaborated in the respective RPs/ARPs.

### Compensation for Damages During Construction



Extreme care shall be taken by contractors to avoid damaging property. Where damages do occur, the contractor will be required to pay compensation immediately to affected families, groups, communities, or government agencies. Damaged property will be restored immediately to its former condition.

## 4.15 Public services and facilities

Public services and facilities interrupted and/or displaced due to IR will be fully restored and re-established at their original location or a relocation site. All compensation, relocation and rehabilitation provisions of this RPF are applicable to public services and facilities. These include but are not limited to schools, health centers, community centers, water supply or graveyards.

## 4.16 Special provisions for vulnerable APs

Vulnerable households would be provided special assistance, in accordance with the needs identified during the census survey, to ensure that they are able to reestablish themselves and

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improve their income levels. One of the ESS5 requirements on involuntary resettlement is to improve the standards of living of the displaced poor and other vulnerable groups who may experience adverse impacts disadvantageously from project because of their disadvantaged/vulnerable status. Typically, those below poverty line, the landless or those without a title to land, the elderly, female headed households, women and children comprise the disadvantaged or vulnerable groups within a project's displaced population.

Vulnerable affected households (AHs)/APs: To identify vulnerable persons/households, the following vulnerability indicators have been established for the project and the households exhibit one or a combination of the conditions below will be termed as Vulnerable:


- The poor with their income level equal to or below officially designated poverty line.
- The land less or those without legal or legalizable title to with their livelihood dependent to acquired land.
- The disabled, elderly and female headed households including women and children.

Vulnerable households with specific IR impacts on their livelihood will be identified during census and socio-economic survey and will be indicated in each RP. Such displaced individuals/vulnerable groups will be consulted on measures to safeguard against impoverishment and accordingly livelihood and income restoration measures for rehabilitation and enhancement of their livelihood will be provided in the respective RPs and ensured during execution of the Project.

#### Provisions for Affected Women

Acquisition of household assets can impact the women disproportionately due to their fragile socio-economic status and it could be difficult for them to re-establish their socio-economic activities because of restricted mobility or illiteracy. Although the female household heads or the female having title of the acquired assets are eligible and entitled for compensation and benefits for their lost assets similar as to their male counterparts but they may need special attention because of lack of resources, educational qualifications, skills, and work experience. To safeguards women needs and interests, following measures will be considered during impact assessment, census of APs, designing rehabilitation/resettlement provisions and preparation of the RPs/ARPs for the project.

- Gender segregated socio-economic baseline and impact inventory linked to the entitled APs will be developed and women shall be compensated for assets in their name, meanwhile identified female headed households (if vulnerable) will be entitled for additional compensation as provided in the RPs/ARPs.
- During census and socio-economic assessment, meaningful consultations will be conducted with displaced women through focus group discussion and individual meetings to identify the concerns and mitigation required in resettlement planning and accordingly the RPs/ARPs will detail the scope of LAR impact on women and wherever required separate gender action plan will be developed.
- In case of compensation for household assets, efforts will be ensured to pay compensation in the joint accounts (if possible) and in case of provision of

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replacement asset, i.e., land or structure (residential/Commercial) at resettlement/relocation site, it will be ensured that the provided asset is transferred in the joint ownership of the male and female counterparts of the displaced households; and

- Gender sensitive grievance redress system with women participation will be ensured to facilitate the aggrieved women (if any) to lodge complaints and get their concerns resolved through:
  - Accessibility of GRM to women using a transparent process that is gender responsive.
  - Communication, outreach and information dissemination to women on GRM.
  - Ensure women are given due consideration while hiring, so as to keep the gender perspectives in GRM.
  - A separate desk for women to lodge their complaints in person.
  - Representation of females in grievance redress committee (GRC).



#### 4.17 Eligibility and Compensation Entitlement Matrix

The primary objective of an RP/ARP is to provide the framework for compensation for lost assets and resettlement of APs. The RP/ARP identifies (i) the extent of losses; (ii) the policy and legal framework for compensation and resettlement; (iii) institutional framework for participation and implementation; (iv) provision for employment and poverty reduction; and (v) responsibilities for monitoring the implementation measures.

The resettlement activities of the Project will be carried out in consultation with the APs and all efforts will be made to minimize disruption during the project implementation.

This RPF will be implemented according to a compensation and entitlements matrix in line with national and provincial laws and regulations and WB ESS5. Where they are different, the entitlements most favorable to the APs will apply, as set out in the Entitlement Matrix provided as **Table 5.2** below. The entitlement matrix is based on the premise that resettlement, rehabilitation and compensation programs should improve or, at a minimum, maintain the APs pre-project living standards and ensure their participation in Project benefits. This matrix may need to be revised and customized for the RPs and ARPs to be prepared for the project activities causing resettlement impacts.

All reasonable efforts will be undertaken to ensure that compensations are paid within the agreed timelines. However, in the event of any unforeseen delays in the payment process, escrow accounts in line with para 16 of ESS5 will be set up. These escrow accounts will serve as a temporary holding mechanism for the funds until such time as the payments can be properly executed, thereby safeguarding the interests of the APs.



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**Table 2-2: Entitlement Matrix**



Type of Loss	Specification	Eligibility	Entitlements
<b>1. LAND<sup>11</sup></b>			
Permanent impact on arable land	All land losses independently from impact severity	Owner (titleholder, or holder of traditional rights)	<ul style="list-style-type: none"> <li>Land for land compensation through provision of plots of equal value and productivity as that of lost, or</li> <li>Cash compensation at full replacement cost either through negotiated settlement between the PIU and the land owners or assessed based on provisions of Section 23 of LAA including fair market value plus damages/costs applicable free from taxes and levies plus 15% compulsory land acquisition surcharge from publication date of section-4 to the date of compensation.</li> <li>If BoR<sup>12</sup> compensation falls below RC, the project will pay the differential as resettlement assistance to the APs to restore affected livelihoods.</li> <li>Resettlement Assistance equivalent to six months of provincial government announced monthly minimum wages, if the impact is 10% or more of productive arable land.</li> </ul>
		Leaseholder titled / untitled	<ul style="list-style-type: none"> <li>Compensation commensurate to lease type and as appropriate for recovery of paid advance or paid lease amount for the remaining lease period but up to two years maximum.</li> <li>Crop compensation for standing crop with an additional crop (based on relevant cropping pattern/cultivation record) and other appropriate rehabilitation as transitional support under other entitlements.</li> </ul>
		Sharecropper/ tenant (titled / untitled)	<ul style="list-style-type: none"> <li>Cash compensation equal to gross market value of crop compensation (see crop compensation below) to be shared with the</li> </ul>

<sup>11</sup> Though not envisaged for the project, land acquisition has been included in the entitlement matrix for any currently unforeseen situations.

<sup>12</sup> Board of Revenue, provincial agency with a mandate to approve compensation rate/amount

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Type of Loss	Specification	Eligibility	Entitlements
			land owner based on the sharecropping arrangement.
		Agriculture laborers	<ul style="list-style-type: none"> <li>The agricultural laborers facing employment/wage loss because of land acquisition will be entitled to income rehabilitation allowance in cash equal to net value of one crop season based on relevant cropping pattern/cultivation record or 3 months officially designated minimum wage.</li> </ul>
		Encroachers	<ul style="list-style-type: none"> <li>No compensation for land loss</li> <li>Income rehabilitation allowance in cash equal to net value of annual crop production and other appropriate rehabilitation to be defined in the RPs/ARPs based on project specific situation and AP consultation.</li> </ul>
Residential / commercial land	All land losses independently from impact severity	Titleholder, or holder of traditional rights	<ul style="list-style-type: none"> <li>Cash compensation at full replacement cost (RC) including fair market value plus 15% compulsory acquisition surcharge all transaction costs, applicable fees and taxes and any other payment applicable</li> <li>If BoR compensation falls below RC, the project will pay the differential as resettlement assistance to the APs to restore affected livelihoods.</li> </ul>
		Lessee, tenant	<ul style="list-style-type: none"> <li>Cash refund/payment at the rate of lease or house rent for remaining lease period or house rent</li> </ul>
		Renter/ leaseholder	<ul style="list-style-type: none"> <li>Rent allowance in cash equivalent to 3-6 months' rent to be decided in consultation meetings with APs.</li> </ul>
		Non-titled user without traditional rights (squatters)	<ul style="list-style-type: none"> <li>No compensation for land loss</li> <li>Self-relocation allowance in cash equivalent to 3-6 months livelihood based on minimum wage rate, or as assessed based on income analysis.</li> </ul> <p>Where required, additional support required ensuring improved standard of living to be determined through the social</p>

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Type of Loss	Specification	Eligibility	Entitlements
			impact assessment.
Temporary land occupation	Land temporarily required during civil works	Owner, lessee, tenant	<ul style="list-style-type: none"> <li>Rental fee payment for period of occupation of land, as mutually agreed by the land owner and contractor;</li> <li>Restoration of land to original state; and</li> <li>Guaranteed access to structures (if any) and remaining land with restored infrastructure and water supplies.</li> </ul>
		Non-titled user	<ul style="list-style-type: none"> <li>Guaranteed access to land and structures located on remaining land with restored access to water supplies for irrigation (if applicable)</li> <li>Restoration of land to original state; and</li> <li>Income rehabilitation support, i.e., compensation for lost crops/trees as per entitlements provided (refer crop and tree section below).</li> </ul>

## 2. STRUCTURES



Residential , agricultural , commercial, public, community	Partial Loss of structure	Owner (including non-titled land user)	<ul style="list-style-type: none"> <li>Cash compensation for affected structure (taking into account functioning viability of remaining portion of partially affected structure) for its restoration to original use) at full replacement cost computed at market rate for materials, labor, transport and other incidental costs, without deduction of depreciation.</li> <li>Right to salvage materials from lost structure</li> </ul>
		Lessee, tenant	<ul style="list-style-type: none"> <li>Cash refund at rate of rental fee proportionate to size of lost part of structure and duration of remaining lease period already paid.</li> <li>Any improvements made to lost structure by a tenant will be taken into account and will be compensated at full replacement cost payable as per agreed apportionment through consultation meetings.</li> </ul>
	Full loss of structure and	Owner (including non-titled	The AP may choose between the following alternatives:

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Type of Loss	Specification	Eligibility	Entitlements
	relocation	land user)	<ul style="list-style-type: none"> <li>Provision of fully titled and registered replacement structures at relocation site (if any) comparably of equal size and value as that of lost one including payment of all transaction costs, fees and taxes applicable under law.</li> <li>or</li> <li>Cash compensation at full replacement cost, including all transaction costs, such as applicable fees and taxes, without deduction of depreciation for age, for self-relocation.</li> <li>In any case, AP has the right to salvage the affected structure.</li> </ul>
		Lessee, tenant	<ul style="list-style-type: none"> <li>Cash refund at rate of rental fee proportionate to duration of remaining lease period;</li> <li>Any improvements made to lost structure by lessee/ tenant will be taken into account and will be compensated at full replacement cost payable as per agreed apportionment through consultation meetings.</li> </ul>
	Moving of minor structures (fences, sheds, latrines etc.)	Owner, lessee, tenant	<ul style="list-style-type: none"> <li>Cash compensation for self-relocation of structure at market rate (labor, materials, transport and other incidental costs, as required, without deduction of depreciation for age) or relocation of the structure by the Project.</li> <li>PAPs can use salvage materials and there will be no deduction for salvage materials for (minor) structures (fences, sheds, latrines, etc.)</li> </ul>
	Stalls, kiosks, cabins	Vendors (including titled and non-titled land users)	<ul style="list-style-type: none"> <li>Allocation of alternative location comparable to lost location, or</li> <li>Cash compensation for self-relocation of stall/kiosk at market rate (labor, materials, transport and other incidental costs, as required, without deduction of depreciation for age)</li> <li>PAPs can use salvage materials and there will be no deduction for salvage materials</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
			for (minor) structures (stalls, kiosk, cabins, etc.)
3. Crops	Affected crops	Cultivator	<ul style="list-style-type: none"><li>Cash compensation (one- year crop) at current market rate proportionate to size of lost plot, based on crop type and highest average yield over past 3 years or as assessed through the respective Agricultural Departments.</li></ul>
		Parties to sharecrop arrangement	<ul style="list-style-type: none"><li>Same as above and distributed between land owner and tenant according to legally stipulated or traditionally/informally agreed share.</li></ul>
4. Trees	Affected crops	Land owner/ Cultivator	<ul style="list-style-type: none"><li>Cash compensation for fruit trees at current market rate of crop type and average yield (i) multiplied, for immature non-bearing trees, by the years required to grow tree to productivity or (ii) multiplied, for mature crop bearing trees, by the average years of crops forgone; plus, cost of purchase of seedlings and required inputs to replace trees.</li><li>Cash compensation for timber trees at current market rate of timber value of species at current volume, plus cost of purchase of seedlings and required inputs to replace trees.</li></ul>
		Parties to sharecrop arrangement	<ul style="list-style-type: none"><li>Same as above and distributed between land owner and tenant according to legally stipulated or traditionally/informally agreed share</li></ul>
5. RESETTLEMENT & RELOCATION			
Security of tenure	Replacement land and structures	All APs and tenants needing to relocate to project relocation sites.	<ul style="list-style-type: none"><li>If APs are required to relocate to project relocation sites, they will be provided with secure tenure to the replacement land and structures.</li></ul>
Transport allowance	All types of structures requiring relocation	All APs and tenants required to relocate as	<ul style="list-style-type: none"><li>For residential structure a lump sum amount of PKR 30,000 or higher depending upon the situation on ground.</li></ul>

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Type of Loss	Specification	Eligibility	Entitlements
		a result of losing land and structures	<ul style="list-style-type: none"> <li>For commercial structure or agricultural farm structure a lump sum amount of PKR 20,000 or higher depending upon the situation on ground.</li> </ul>
House rent	All types of structures requiring relocation	All APs and tenants required to relocate as a result of losing land and structures	<ul style="list-style-type: none"> <li>Rental assistance as a lump sum amount computed on the basis of prevailing rental rate for a period as agreed between the AP and project team, to assist the APs in renting house or commercial structure.</li> </ul>
Transition allowance	All types of structures requiring relocation	All APs and tenants required to relocate	<ul style="list-style-type: none"> <li>On a case-to-case basis, transitional allowance equal to 3 months of recorded income or equal to officially designated minimum wage rate.</li> </ul>
<b>6. INCOME RESTORATION</b>			
Impacted land-based livelihoods	All land losses	All APs with land-based livelihoods affected	<ul style="list-style-type: none"> <li><b>Partial loss of arable land:</b> APs will be provided support for investing in productivity enhancing inputs, such as land leveling, erosion control, irrigation infrastructure and farming tools, fertilizers and seeds etc., as feasible and applicable.</li> <li><b>Full Loss of arable land:</b> Project based employment for the willing APs will be worked out and included in bidding documents or training with additional financial support to invest as well as organizational/logistical support for establishing alternate means of livelihood.</li> </ul>
Restricted access to means of livelihood	Avoidance of obstruction by project facilities	All APs	<ul style="list-style-type: none"> <li>Un-interrupted access to remaining agricultural fields, business premises and residences of persons in the project area will be ensured in consultation with the APs.</li> </ul>
Businesses	Temporary business loss due to LAR or construction activities by	Owner of business (registered, informal) This also includes	<ul style="list-style-type: none"> <li>Cash compensation equal to lost income during period of business interruption up to 3 months based on officially designated minimum wage rate of the provincial government.</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
	Project	hawkers and vendors.	
	Permanent business loss due to LAR without possibility of establishing alternative business	Owner of business (registered, informal) This also includes hawkers and vendors.	<ul style="list-style-type: none"> <li>Cash compensation equal to lost income for 6 months based on officially designated minimum wage rate; and</li> <li>Provision of project-based employment or a training opportunity to one of the adult household members.</li> </ul>
Employment	Employment loss (temporary or permanent) due to LAR.	All laid-off employees of affected businesses	<ul style="list-style-type: none"> <li>Cash compensation equal to lost wages at comparable rates as of employment record for a period of 3 months (if temporary) and for 6 months (if permanent) or in absence of record computed based on official minimum wage rate. Or</li> <li>Provision of project-based employment or re-training, with additional financial as well as organizational/logistical support to establish AP in alternative income generation activity.</li> </ul>
<b>7. PUBLIC SERVICES AND FACILITIES</b>			
Loss of public services and facilities	Schools, health centers, administrative services, infrastructure services, graveyards etc.	Service provider	<ul style="list-style-type: none"> <li>Full restoration at original site or re-establishment at relocation site of lost public services and facilities, including replacement of related land and relocation of structures according to provisions under sections 1 and 2 of this Entitlement Matrix.</li> </ul>
<b>8. SPECIAL PROVISIONS</b>			
Vulnerable APs	Livelihood improvement	All vulnerable APs including those below the poverty line, the	<ul style="list-style-type: none"> <li>In addition to applicable compensation entitlements for lost assets, relocation and livelihood restoration, the vulnerable APs will be provided with:</li> <li>Subsistence allowance for 3 months computed on the basis of officially designated minimum wage rate and other</li> </ul>

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Type of Loss	Specification	Eligibility	Entitlements
		landless, households headed by women and children	<p>appropriate rehabilitation measures to be defined in the RPs and consultations with APs.</p> <ul style="list-style-type: none"> <li>• Preference for provision of project-based employment.</li> </ul>

#### 4.18 Change of Project Scope or identification of Unanticipated Impacts

In case of change in scope of Project, or unanticipated impacts identified during project implementation, which are not covered under the eligibility and entitlement provisions of this RPF, additional eligibility and entitlement provisions will be determined in accordance with the resettlement requirements of the World Bank's ESS5 and the applicable legal framework of Pakistan. Accordingly, the contents of the RPF will be updated, and redisclosed on the World Bank and SPHF websites after the updated document—with a government-endorsed copy submitted for the World Bank's review—has been cleared by the World Bank. Based on updated RPF, specific RPs/ARPs will be updated with new eligibility and entitlement provisions on account of unidentified impacts and losses and the concerned displaced persons of such project activities will be consulted and on new entitlement and RP provisions will be disclosed to them. In such a case, the RPF will be updated based on further assessment, consulted on, reviewed, and cleared by the Bank, and redisclosed.

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## 5 LEGAL AND POLICY FRAMEWORK

### 5.1 Legal and Policy Framework

This RPF is designed based on the regulatory framework of Pakistan's and the World Bank's ESF, specifically ESS-5. The primary objective of ESS-5 is to ensure that APs are assisted to improve, or as a very minimum restore, their former living standards, income earning capacity, and production levels.

Important to note that no private land acquisition or involuntary resettlement is currently planned or anticipated under the project. This section aims to address any contingency during implementation of SFEHRP where an unforeseen need for involuntary resettlement is identified when planning a specific project activities.

### 5.2 Pakistan's Laws and Regulations



In Pakistan, the governing legislation for land acquisition and compensation is the Land Acquisition Act (LAA) 1894 with successive amendments, which regulates the land acquisition process and enables the federal and provincial governments to acquire private land for public purposes. Land acquisition is a provincial subject, and each province has its own interpretation of the Act, and some have their own province-specific implementation rules. But scope of the project doesn't involve Land Acquisition of any kind, in case of resettlement the beneficiaries are planned to be reallocated to either state-owned land or to self-owned private land.

**As the project doesn't involve land acquisition**, but rehabilitation & resettlement of the PAPs and restoration of their livelihoods need to be ensured. The framework of the LAA 1894 is generally considered to be constricted in scope, which does not adequately take into account the rehabilitation and resettlement of displaced populations and restoration of their livelihoods. The LAA 1894 also does not specifically provide any assistance for the poor, vulnerable or severely APs, nor does it cover for livelihood losses or resettlement costs for rehabilitation. Generally, it is limited to a cash compensation policy for the acquisition of land and built-up property, and damage to other assets such as crops, trees, and infrastructure. A detailed entitlement matrix table is attached in section 8, which covers compensation to be paid for rehabilitation & resettlement along with restoration of livelihoods.

### 5.3 World Bank ESS5 and Resettlement Principles

Under the ESF, the World Bank has adopted ESS-5 to address land acquisition, restrictions on land use, and involuntary resettlement impacts. The objectives of ESS-5 are to avoid involuntary resettlement wherever possible; to minimize involuntary resettlement by exploring project and design alternatives; to enhance, or at least restore, the livelihoods of all displaced persons in real terms relative to pre-project levels; and to improve the standards of living of the displaced poor and other vulnerable groups.



The ESS-5 covers physical displacement (relocation, loss of residential land, or loss of shelter) and economic displacement (loss of land, assets, access to assets, income sources, or means of livelihoods) as a result of (i) involuntary acquisition of land, or (ii) involuntary restrictions on land use or on access to legally designated parks and protected areas. The important elements of ESS-5 are: (i) compensation at replacement cost for lost assets, livelihood, and income prior to displacement; (ii) assistance for relocation, including provision of relocation sites with appropriate facilities and services; and (iii) assistance for rehabilitation to achieve at least the same level of well-being with the project as without it. The operational

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policy gives special attention to poor and vulnerable households to ensure their improved well-being as a result of project interventions.

**Table 5-1: Gaps Between LAA 1894 and ESS5**

<b>Pakistan 1894 Land Acquisition Act</b>	<b>World Bank ESS5</b>	<b>Gap Filling Measures</b>
The expropriation elaboration contains a detailed list of properties to be expropriated, their location, information about individuals who have formal legal rights on these properties. No socio-economic study is required.	Through the preparation of this RPF, individual RPs, census survey and socioeconomic study is envisaged. The study should include information on (i) current occupants in the affected area, (ii) characteristics of displaced households and their standards of living and livelihoods, (iii) magnitude of expected losses and extent of displacement, and (iv) information on vulnerable groups or persons.	All documents must be prepared in accordance with the World Bank's ESS-5. Requirements, in addition to national legal requirements. The implementation of a census is required to identify the persons who will be affected by the project (including those who are not registered through national procedures).  The implementation of census survey/ household census is necessary also to identify characteristics of displaced households, including standard of living, level of vulnerability, establishing baseline conditions for monitoring and evaluation purposes, and to set a cut-off date.
The Expropriation Law recognizes the eligibility of persons who have formal legal rights on land and structures, as registered by the registry and those whose rights are recognizable under national laws (factual ownership).	The World Bank's ESS-5 also recognizes those who have no recognizable legal right or claim to the land they are occupying as they are also eligible for rehabilitation assistance and compensation for loss of non-land assets at replacement value.	Compensation and assistance to APs without legal right or claims will be made as a principles and entitlements provided in the entitlement matrix of this RPF, if they are present in the project affected area at the time of the cut-off date. Asset inventory and valuations of their affected properties will be conducted and all measures will be recorded in the database prepared.
Compensation for land and other assets is based on average values and department unit rates that do not ensure replacement market value of the property acquired. However, LAA requires that a 15% compulsory acquisition surcharge supplement the assessed compensation.	APs are to be compensated for all their losses at replacement cost, including transaction cost and other related expenses, without deducting for depreciation or reductions based on salvageable items and on market rates	Land valuation is to be based on current replacement (market) value with an additional payment of 15%. The valuation for the acquired housing land and other assets is the full replacement costs keeping in view the fair market values, transaction costs and other applicable

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<b>Pakistan 1894 Land Acquisition Act</b>	<b>World Bank ESS5</b>	<b>Gap Filling Measures</b>
		payments that may be required.
No provision for resettlement expenses, income/livelihood rehabilitation measures or allowances for displaced poor and vulnerable groups.	Requires support for rehabilitation of income and livelihood, severe losses, and for vulnerable groups.	Provision should be made to pay for resettlement expenses (relocation, transportation and transitional allowances), compensate for loss of income, and provide support to vulnerable persons and those severely impacted (considered to be those losing more than 10% of their productive assets).
Lack of formal title or the absence of legally constituted agreements is a bar to compensation/rehabilitation. (Squatters and informal tenants/leaseholders are not entitled to compensation for loss of structures, crops).	Lack of formal title is not a bar to compensation and rehabilitation. All APs, including non-titled APs, are eligible for compensation of all non-land assets.	Squatters, informal tenants/leaseholders are entitled to compensation for loss of structures and livelihood and for relocation.
Land acquisition and compensation process is conducted independently by the Land Acquisition Collector following a lengthy prescribed legal and administrative procedure. There are emergency provisions in the procedure that can be leveraged for civil works to proceed before compensation is paid.	Involuntary resettlement is conceived, planned and executed as part of the project. Affected people are supported to re-establish their livelihoods and homes with time-bound action in coordination with the civil works. Civil works cannot proceed prior to compensation	SFEHRP PIU will prepare land acquisition and resettlement plans, as part of project preparation based on an inventory of losses, livelihood restoration measures, Pakistan law and principles enumerated in World Bank ESF. Where gaps exist in the interpretation of Pakistan law and resettlement practices, requirements of World Bank 's involuntary resettlement policy will prevail. Civil works may only proceed after the resettlement plan is implemented and compensation for loss of assets and other allowances (budgeted as part of the project cost) is fully paid.



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<b>Pakistan 1894 Land Acquisition Act</b>	<b>World Bank ESS5</b>	<b>Gap Filling Measures</b>
No convenient grievance redress mechanism except recourse of appeal to formal administrative jurisdiction or the court of law	Requires the establishment of accessible grievance redress mechanisms to receive and facilitate the resolution of APs' concerns about displacement and other impacts, including compensation	SFEHRP PIU will establish easily accessible grievance redress mechanism available throughout project implementation that will be widely publicized within project area and amongst the APs.
Except invoking legal process by notifying the land under different provisions of the LAA and announcement of award, LAA does not require social impact assessment and preparation and disclosure of specific LAR planning and monitoring documents.	World Bank requires a social impact assessment and preparation and disclosure of specific Involuntary Resettlement (IR) documents at different stages of project planning, design and implementation and these include IR categorization checklists, Social Impact Assessment, SMF/RP/s and periodic monitoring reports etc.	Following ESS5 criterions, the SFEHRP PIU, in collaboration with World Bank shall conduct social impact assessment of the projects and will prepare RPs for the project with IR impacts and social due diligence reports for the project without tangible IR impacts at project planning and design stage. While the periodic monitoring reports (internal and external) confirming RP implementation progress will be prepared periodically during implementation.

## 5.4 Reconciliation with WB ESS5

The main provisions affording reconciliation of the differences between LAA and World Bank's ESS5 include:

- Any APs, regardless of title or not, will be entitled to compensation (for structures, crops and trees) and rehabilitation measures under the project. This includes landless people using land and squatters.
- APs and affected communities will be consulted on options and any impacts of land acquisition and resettlement.
- A social screening will be conducted to identify the level of potential impacts and appropriate mitigation measures.
- If land for land compensation is not technically feasible or socially viable, compensation will be in cash at full replacement cost at current market value.
- Compensation for any other assets affected (structures, crops and trees, as well as business/income loss) will be in cash or kind at full replacement cost at current market value.
- All efforts will be made to avoid impact on crop by timely announcement about anticipated impact and allowing PAPs to collect their crop.



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- Vulnerable and poor APs will be entitled to additional measures as relevant, and gender issues will be addressed. Maintenance works will avoid or minimize, as far as possible, the need for land acquisition and resettlement.
- Compensation for temporary loss of land or assets, or for temporary disruption of income will be provided. It must be especially noted that under the WB ESS5, status of those without legal title is clearly defined. In accordance with this policy, those people who do not possess official legal title or judicial rights for the land use, but still use the state land are entitled to receive compensation, taking into account the investments they made into the state land, their labor and lost assets, but not for land ownership as in the case of a titled owner. Instead, alternative sites are allocated for their use, or other forms of assistance in lieu of land compensation, are provided to those informally using or occupying land to the project cut-off date.
- In case of disparity of the laws of the Pakistan with the requirements of the WB ESS5 provisions on involuntary resettlement, the principles and procedures of ESS5 should be applied. This priority of WB norms over the national legislation is required for World Bank financed projects and provided by the national legislation

## 5.5 Resettlement Policy for the Project

Based on identified gaps between World Bank 's ESS5 requirements and LAA practice and procedures following LAR policy is formulated for the Project:

- A social Impact Assessment will be carried out for activities involving IR impacts and the activities will be screened at early stage to avoid, minimize or mitigate involuntary IR impacts causing physical and/or economic displacement. For activities with IR impacts, a comprehensive assessment of social impacts, involving (a) a census of all displaced persons (titled and without title), and an inventory of their lost assets (b) a sample based socio-economic survey of displaced persons, and (c) a detailed measurement survey and valuation of all lost assets including lost incomes sources will be carried out and accordingly comprehensive RPs/ARPs will be prepared for every project activity with LAR impacts.
- Potential stakeholders will be identified and meaningful consultations will be carried out at each stage of the project planning and design and shall be continued throughout project planning, implementation and monitoring periods. The APs and other stakeholders will be consulted and informed as well as given an opportunity to participate in resettlement planning and implementation activities. All consultations will be documented and the consultation records will be maintained throughout project implementation.
- An effective grievance redress mechanism with representation of all stakeholders will be established at project level at the time of project inception and will be kept intact and functional throughout implementation period to address the social issues related to project design, resettlement planning and implementation, restriction of access to resources and basic amenities during construction and any other social matter that



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arises during implementation of the project. All cases/disputes will be recorded and an updated record of such cases will be maintained at project level.

- iv. Compensation eligibility will be limited to cut-off date announced on the first day of social impacts assessment survey and census of APs.
- v. The absence of legal title will not be a bar to compensation under the project, and all APs with legal title or recognizable title/claim to acquired land and land-based assets on or before the cut-off date will be entitled for compensation of acquired assets including land and relocation and rehabilitation measures, as applicable, regardless of nature and type of impacts (permanent or temporary, full or partial). However, the APs occupying the land (on or before cut-off date), without legally recognizable claims to land will be only entitled for compensation to the extent of affected assets other than land as well as relocation and rehabilitation support under RP/ARP provisions and entitlements.
- vi. Compensation of land and structures will be at full replacement value, either through the replacement of land or structures<sup>13</sup> of equivalent or higher value and quality or through cash compensation at replacement cost<sup>14</sup>. The value of structures will not be depreciated for age and the salvage will be allowed to APs. It will be ensured that APs are not displaced physically or economically before payment of compensation and other entitlements for their lost assets and income and livelihood restoration program is in place.
- vii. Incomes and livelihood sources lost due to acquisition of land or interruption of business activities and employment due to lost productive assets or business structures will be fully compensated either on actual loss if the lost income potential is supported with tax records or on the bases of minimum earning levels prevalent in the project corridor for a period required to re-establish and restore the income levels as assessed during census and socio-economic assessment surveys. In addition, the APs who will permanently lose income and livelihood sources as well as poor and vulnerable APs will be entitled to credit, training and employment assistance to maintain or improve their livelihoods.
- viii. All lost civic infrastructure and community services will be either restored at site or established at replacement land and the APs will be provided opportunities to share development benefits of the project, if feasible/applicable.
- ix. In case of project-based resettlement sites for relocation, the APs will be entitled for secure tenure to replacement land, better housing, transitional support and access to civic infrastructure and services at resettlement site.
- x. For all project activities involving IR impacts resettlement plans will be prepared following the principals outlined in the RPF for the Project. Resettlement Plans



<sup>13</sup>For replacement of land or structures all transaction costs will be paid by the project or included in compensation payments to the APs.

<sup>14</sup>Full replacement cost involves fair market value, transaction costs, interest accrued, transitional and restoration costs and other applicable payments without depreciation.

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elaborating on displaced persons' entitlements, the income and livelihood restoration strategy, institutional arrangements, monitoring and reporting framework, RP budget with financing plan, and time-bound implementation schedule will be shared with World Bank for review and clearance before appraisal of Project. The RPs/ARPs will be disclosed on the World Bank 's and PIU's websites while hard copies translated into language understandable to local community will be placed at accessible place in project area. The RP/ARP provisions, particularly those on impact assessment and valuation, eligibility and entitlements, compensation delivery and grievance redress mechanisms will be disclosed to the displaced persons by the PIU through dissemination of information brochures, placing information boards/banners at conspicuous places in affected villages around the project corridor.

- xi. A monitoring mechanism for regular monitoring (internal and/or external) of RP/ARP implementation progress will be established before start of implementation of government endorsed and World Bank cleared final RPs/ARPs for each tranche project. The RP/ARP implementation progress and livelihood restoration measure in place will be monitored and evaluated during RP/ARP implementation and periodic social monitoring reports will be compiled and shared with World Bank.

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## 6 METHODS OF VALUING AFFECTED ASSETS

This chapter describes the methodology to be used in valuing losses to determine their replacement cost, and a description of the proposed types and levels of compensation for land, natural resources and other assets under provincial law and such supplementary measures as are necessary to achieve replacement cost for lost assets.

### 6.1 Land Acquisition/Taking Modalities and Application of ESS5

The ESS5 requires that the compensation for acquired assets should be on replacement cost basis including fair market value, transaction costs, transitional support, interest accrued and other applicable payment under law. These modes include (1) Acquisition of unoccupied Government owned land against a negotiated price; (2) Free Purchase of unoccupied land on the market from a willing seller at a negotiated price; and, (3) Involuntary land acquisition under Land Acquisition Act, 1894 (amended), through the concerned Provincial Board of Revenue (BOR) and/or the concerned District's Land Acquisition Collector (LAC). This is always the last option, when all the first two options are not feasible, as this option often involves: (i) adverse impacts on affected persons/families and communities; (ii) high costs; (iii) lengthy procedures; and, (iv) processing delays. The mode of acquiring/taking is further discussed below.

### 6.2 Private Negotiated Purchase



The PIU will prefer land acquisition through private negotiations though willing buyer-willing seller as a first option, but if this fails, then other modes of acquisition will be used. This will follow the requirements of ESS5.

The process of negotiation with the APs will be completed within 90 days preferably from the day negotiations started. In case of successful negotiations, the sale agreement/deeds will be signed between the negotiating parties and the district collector will assist and proceed with registering the sale deed accordingly. Levies, taxes and transaction costs applicable on private sale deeds will be waived off as required under LAA procedures. The process will be outlined in the RP describing the procedures followed including requirements of the ESS5.

### 6.3 Land Acquisition through expropriation under LAA

Land Acquisition through expropriation under LAA will follow if land acquisition through private negotiations is unsuccessful. In that case, the compensation package will be based on fair market value and other incidental costs as provided in Section 23 of LAA 1894. However, to ensure the compensation is reflective of replacement cost, the factors to determine fair market value of land may include: (i) the price paid for land recently acquired in the project area and price paid for land in recent recorded private transactions (recorded before notification under Section-4) in mutations register or the record of the registration department; ii) review of update land valuation tables and other available information and instructions on valuation of assets under provincial laws and LAA procedures etc., (iii) review of prevailing market rate determined through consultation with respectable people and property agents/appraisers who are disinterested with regard to the value of the land, etc. In addition to the land compensation determined under law, a 15% compulsory acquisition surcharge and any additional assistance applicable under law will be provided as a solatium.

Although the mechanism for compensation assessment under LAA is somewhat consistent to

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the ESS5 requirements, however, it is likely that, in some instances, the compensation cost assessed under law may fall below the replacement cost because of the tendency of undervalued registration of recorded transactions.

## 6.4 Land Associated Assets

Land associated assets, including structures, crops, trees if acquired will also be compensated on replacement cost without depreciation and salvage material will be allowed to the APs. For providing compensation on replacement cost for affected assets other than land following measures will be considered for valuation and assessing unit compensation rates:

### Houses and other structures

Houses and other structures will be valued at replacement cost based on construction type and size of the affected structure and prevalent labor cost in the area. In case of the partial loss with remaining structure viable to restore for its use, the compensation on replacement cost bases will be paid for restoration of the affected structure and when the structure is affected to the extent not restorable, it will be compensated in entirety. No deductions will be made for depreciation, salvageable materials or transaction costs and taxes. Rates for building structures will be evaluated by the Communication & Works Department (C&W) where relevant using the latest/current Composite Schedule Rates that are regularly published.

### Crops and Trees



Crops will be valued at current market rates of gross value of harvest as valued by the relevant provincial Agricultural Department.

The loss of fruit and non-fruit bearing trees will be compensated based on their type, productive age and the market value of the produce for the remaining period of its average life or a period required to grow a new tree with same production potential. The value of younger but un-productive fruit trees will be based on the expenditure made to bring the tree to its current state. For assessment of the fruit trees, the agriculture and horticulture departments of the Sindh Province will be coordinated.



The value of trees that would have been used for timber will be calculated based on the average volume and quality of wood produced and taking into consideration the size classes as determined by girth, diameter at breast, height and volume as assessed by the Forest Department of above mention each province.

Cost of transporting building materials to the construction site, plus the cost of any labor and contractors' fees, plus the cost of any registration and transfer taxes. In determining the replacement cost to be compensated to the AP, depreciation of the asset and the value of salvage materials are not taken into account, nor is the value of benefits to be derived from the project deducted from the valuation of an affected asset. Where domestic law does not meet the standard of compensation at full replacement cost, World Bank guidelines and technical specifications for compensation at replacement cost will be applied. Compensation for land, structures, business, fixed improvements and other temporary assets will be based on market valuation, productivity valuation, negotiated settlements, material and labor valuation, disposition of salvage materials and other fees paid. It should be noted that lack of title, license or permit is not a bar to compensation.

Making compensation payments raises some issues regarding inflation, security and timing

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that must be considered. One purpose of providing in-kind compensation is to reduce inflationary pressures on the costs of goods and services. Local inflation may still occur; thus, market prices will be monitored within the time period that compensation is being made to allow for adjustments in compensation values. The question of security, especially for people who will be receiving cash compensation payments needs to be addressed by the local administration. Local banks and microfinance institutions should work closely with the local administration at this level to encourage the use of their facilities, which will positively impact the growth of the local economies. The time and place for in-kind compensation payments will be decided upon by each recipient in consultation with the Compensation Committee. Monetary payments should be paid at a time in relation to the seasonal calendar.

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## 7 ORGANIZATIONAL PROCEDURES FOR DELIVERY OF COMPENSATION AND RESETTLEMENT ASSISTANCE

### 7.1 Institutional Roles and Responsibilities

The project implementation is being carried out by the SPHF through the PIU. SPHF as the implementation agency has the overall responsibility for the day-to-day implementation of project components. All resettlement related tasks will be handled by the PIU, headed by the Project Director (PD). The PIU has social and resettlement specialists to undertake the social and resettlement related tasks, including scoping, social impact assessment, RP/ARP preparation and implementation.

The role and responsibilities of various project entities are described below.

### 7.2 Sindh Peoples Housing for Flood Affecteds (SPHF)



At the Project level, SPHF will exercise its functions through the PIU for all IR related activities. The PIU is responsible for general project execution and streamline the safeguards related tasks. The PIU is responsible to ensure compliance with the national as well as the World Bank's environmental and social safeguard requirements including preparation and implementation of RPs/ARPs and other related tasks.

The PD through the social safeguard personnel of the PIU will be responsible for implementing the safeguards instruments for the project activities and for maintaining regular contact with local community and authorities. The PIU will collect information and progress on social safeguards compliance at project level.

The role of PIU will include.

- Coordinate with the implementing partners and keep an oversight to facilitate them during impact assessment, census and socio-economic surveys and consultations with APs during for RP/ARP preparation. This is to ensure consistency of approach and avoid variation in information obtained and given, and to address issues immediately as they arise on site;
- Ensure that the RP/ARP are prepared in conformity with the RPF provisions and the impacted assets are accurately assessed and linked to the respective APs.
- Coordinate with implementing partners, Board of Revenue, and other line departments to streamline resettlement planning and implementation activities.
- Internally review the RPF and RPs/ARPs, coordinate with World Bank in review and approval process, and ensure timely disclosure of approved RPs on SPHF Website and translation of Summary RPs in local language for disclosure to APs;
- Coordinate with the Implementing Partners for review of RP implementation progress and ensure timely preparation of quality monitoring reports. The monitoring reports will be internally reviewed to ensure quality final reports are shared with World Bank for review and acceptance and shall ensure timely disclosure of approved monitoring reports on the SPHF Project website.
- The PIU will also play a central role in the training, livelihood restoration, and disbursement of any payments/ compensation necessary to affectees.
- Ensure that the process of VLD outlined in this document is completed prior to initiating or implementing such project activities in which VLD procedure for self-owned private land or privately-owned land belonging to others is encountered during the implementation of WASH or other essential infrastructure activities.

### 7.3 Relevant PIU Staff

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The PIU has social development staff including, a) A Social safeguard Specialist, b) a Communications Specialist, and a c) Gender Specialist with relevant experience of handling planning, implementation, and monitoring of project activities.

The responsibilities of the concerned PIU staff will be as follows.

- Screen proposals/studies related to safeguards issues in compliance with safeguards requirements specified in this RPF
- Maintain records of all proposals and screening decisions.
- Provide general oversight of activities with resettlement impacts to ensure compliance with this RPF;
- Help IPs in relocated APs and ensure compensation payment in timely manner;
- Function as grievance redress office on resettlement related matters/concerns raised by the APs during RP preparation or the complaints forwarded by the project GRC or by the APs unsatisfied with decision of the project GRC. The complaints will be registered and acknowledged to APs and addressed after investigating the facts and hearing the complainants.
- Facilitate information dissemination and consultation with APs including men, women and vulnerable groups on all matters affecting APs to ensure compliance with the requirements of the RPF, RPs/ARPs, World Bank's ESF and GoS policies.
- Ensure that the process of VLD outlined in this document is completed prior to initiating or implementing such project activities in which VLD procedure for self-owned private land or privately-owned land belonging to others is encountered during the implementation of WASH or other essential infrastructure projects.



## 7.4 Grievance Redress Committee

A project-wide Grievance Redress Mechanism (GRM) has been established for all components under the investment program to address grievances arising from social and environmental impacts. The GRM has a multi-tiered structure at the project level and at the IP level, enabling immediate local responses to grievances and higher-level review addressing more cases that are not resolved at the local level. At project level, a grievance redress committee has been established to operationalize the GRM at the PIU level. The GRC will also address the IR related grievances (related to RP/ARP preparation and implementation).

## 7.5 Implementing Partners

IPs have been tasked under the project to aid in planning and preparation for E&S management, and implementation and monitoring of the project RPF as well as RPs/ARPs. The IPs will mobilize a team of qualified resettlement specialists with experienced enumerators and surveyors for impact assessment, census, SES surveys and conducting meaning consultations during project design stage who will facilitate the PIU in updating the RPF (if required) or preparation of RPs/ARPs based on feasibility level design for project. Overall social management responsibilities of the IP include:

- Undertake the screening and identify IR impacts;
- Undertake adequate consultations with affected people and other stakeholders of the project area to identify baseline conditions and impacts;
- Ensure timely preparation of RPs/ARPs and disclosure of information to all APs about project design, and facilitate information dissemination and consultation with APs on all matters and disclosure of RP/ARP provisions and information about the GRM and compensation payment mechanism;
- Monitor day to day implementation progress and prepare monthly progress reports

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and periodic social monitoring reports including consolidated progress of RP/ARP implementation achieved during monitoring period;



- Assist PIU in preparing bi-annual project reports on the RPF/RPs/ARPs implementation, to be submitted to the Steering Committee and the World Bank.
- Facilitate the process of VLD outlined in this document prior to initiating or implementing such project activities in which VLD procedure for self-owned private land or privately-owned land belonging to others is encountered during the implementation of WASH or other essential infrastructure projects.

## 7.6 Resettlement Implementation Procedure

The project currently only envisages voluntary resettlement. This voluntary resettlement option is solely available to SFEHRP beneficiaries seeking to move to their privately owned land, particularly if their current location poses hazards or other concerns. However, voluntary resettlement is not applicable in other scenarios. Prior to proceeding with voluntary resettlement, beneficiaries must provide legal or other documentation confirming their ownership of the land where they intend to resettle. However, to deal with any unforeseen adverse impacts on PAPs due to project-based relocation in case of resettlement of a larger volume of community, RPF contains specific provisions to ensure mitigation of any such possible adverse impacts. The step-wise procedure for the implementation of the present RPF is described below.

**Table 7-1 Implementation Procedure**



Step	Description	Responsibility	Timing
Step 1	If E&S Screening of the new location is already conducted where any beneficiary voluntarily wants to relocate, the potential negative environmental and social impact due to this resettlement will be checked using Checklist#1.	IPs & PIU	Before the start of reconstruction at new location.
Step 2	If the new location voluntarily chosen by the beneficiary is not available within the affected village/settlement, the E&S screening will be conducted using the kobo toolbox application.	IPs & PIU	Before the start of reconstruction at new location
Step 3	If the new locations are situated in the villages with no affected house, the platform of existing community institution will be used (if needed).	IPs & PIU	Once the case is approved for voluntary resettlement
Step 4	In case project-based relocation happens in a new location, resettlement impacts will be assessed and RP/ARP will be prepared.	PIU and IPs	After the approval of project activity

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Step	Description	Responsibility	Timing
Step 5	Approval of RP/ARP	PIU	Within one week of receiving final document.
Step 6	RP/ARP implementation (steps involved: confirmation of APs and the associated resettlement impacts; finalization of compensation amount; completing documentation requirements for making the payments; payment of compensation; addressing and resolving grievances; continued consultations and liaison with APs and other key stakeholders; complete documentation and reporting) It is to be ensured that civil works are initiated only after the RP/ARP of that project activity has been implemented and compensations/assurances have been duly paid to the affectees.	PIU & IP	Before the physical implementation of project activity
Step 7	Monitoring of RP/ARP Implementation	PIU & IPs	During RP/ARP implementation
Step 8	Third Party Monitoring by Independent Monitoring Agency (IMA)	Consultants and PIU	On six monthly basis
Step 9	Evaluation of post-constructions impacts on the voluntary/involuntary resettled beneficiaries and the old residents of the same village (host communities)	PIU	Three months after the completion of construction of house (s).

## 7.7 Independent Monitoring Agency (IMA)

SPHF will hire an agency or an individual expert (with team) to conduct independent monitoring and evaluation of the RP/ARP implementation. The IMA shall review the implementation progress throughout the RP/ARP implementation and evaluate the level of achievement of RP/ARP objectives, identify gaps, if any, and proposer remedial measures for implementation. The IMA shall be a firm, or an individual consultant hired for all RPs/ARPs prepared under the project.

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## 8 Grievance Redress Mechanism

This Chapter describes the GRM that has been established for the SFEHRP, its structure and also the implementation process.

### 8.1 GRM Overview

The SFEHRP has established a comprehensive GRM which is fully functional. The mechanism includes: (i) a recording and reporting system, including grievances registered/recorded in writing; (ii) designated staff with responsibility at various levels of government; and (iii) a specific protocol for handling grievances including the minimum time frame within which different types of grievances should be addressed.

### 8.2 GRM Structure

SPHF has created a dedicated Grievance Redress (GR) cell/desk/officer at each level of the operational hierarchy to effectively manage and coordinate efforts for the GRM. Overall responsibility for oversight lies with the SPHF Management, who has delegated primary responsibility for overseeing the GRM for the SFEHRP to the Grievance Redress Committee (GRC) at SPHF. In addition, a specialized service provider known as the Grievance Redress Firm (GRF) is responsible for centrally processing each complaint, collecting and processing the relevant data and the GRM's overall automation. As per the notification dated 16th March 2023 (SPHF – HHRA/02-2023), this Committee comprises:

- Chief Operating Officer (COO),
- Gender Specialist,
- Social Development Specialist,
- Environmental Specialist, and
- Manager, Human Resource (HR) & Administration at SPHF

The GRC's duties involve refining the GRM, guiding stakeholders, managing grievance reception and registration, developing response and record-keeping protocols and ensuring compliance of each entity within the GRM structure. This GRC will also address the complaints received regarding any IR related issues.

Modelled on the SPHF GRC, each IP has also established its own GRC to address and resolve the complaints at the field level, in coordination with the village reconstruction committees (VRCs). The IR-related complaints will also be handled by these GRCs.



### 8.3 GRM Process

The GRM process can be summarized into the following steps:

**Receiving and acknowledging the complaint/grievance:** Stakeholders or their representatives can communicate grievances verbally or in writing through appropriate channels. All grievances are recorded in the GRM management information system (GMIS), and a unique Grievance Token Number (GTN) is generated. The complainant receives an acknowledgement message from the GMIS.

**Initial review, examination, and investigation of the complaint/grievance:** The GMIS identifies the responsible entities based on a predetermined responsibility matrix. Investigation Officer (IO) and Reviewing Officer (RO) are assigned to the case. The IO conducts an initial review and, if necessary, a more in-depth investigation, gathering relevant evidence. The findings are logged in the GMIS, and the RO is notified.

**Resolve or escalate complaints/grievances:** The RO reviews the IO's findings, analyses the case materials, and formulates a resolution. If the complainant agrees to the solution, the

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case is closed, and the GMIS is updated. If the complainant is unsatisfied, the complaint is escalated to the next level in the hierarchy.

**Close and prepare outcome reports:** Upon closure of the grievance, the RO and IO complete a Grievance Closure Report (GCR), which is kept physically for one year and digitally for the Project's entire duration. These GCRs serve as references for any future grievances of similar nature.

In terms of specific grievances related to the resettlement issues, necessary coordination mechanisms with the respective/concerned line departments e.g. Revenue, local government, etc., would be made as part of the overall process.

## 8.4 GRM Management Information System

The GMIS is a software-based system that helps manage complaints and grievances in an efficient and transparent manner, streamlining the entire process from receiving the complaints to the final close out of the case. The key features of the GMIS for SFEHRP include: user interface; complaint management system; workflow automation; escalation management; analysis and reporting; integration with other systems; and finally, data security. The data fields in the system include date and time of complaint filing; source of complaint reporting; type of stakeholder, category of grievance; pathway of grievance report; details of the affected property; detailed description of the complaint; complainant name and contact information; current status of the grievance process. Additional field include resolution and follow up actions required, priority level, property owner name and contact information; reconstruction phase; supporting documents; investigating and reviewing officer; and notes on investigation and review. The system provides a standardized format for collecting, organizing, and analyzing grievance data. This facilitates better decision-making, helps identify trends and patterns, and promotes accountability and responsiveness in addressing the concerns of stakeholders.

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## 9 ARRANGEMENT OF RESETTLEMENT FUNDING

This Chapter presents the arrangements proposed for funding the implementation of RPs/ARPs if prepared for the SFEHRP, including the compensation and assistance to be paid to the project affectees in the event of any resettlement impacts.

### 9.1 Preparation of Cost Estimates



World Bank ESS-5 provisions under this RPF require that no physical or economic displacement for construction will occur until (i) the RPs/ARPs prepared in line with the RPF have been implemented and compensation and any other entitlements, in line with the RPF and specified in the RPs/ARPs, has been provided to APs; and, if required (ii) a comprehensive income and livelihood rehabilitation program, supported by an adequate budget, is in place to help APs improve, or at least restore, their incomes and livelihoods.

Ensuring that compensation and associated resettlement activities are provided in advance of development works requires a degree of certainty around sources of funding and mechanisms for ensuring the efficient flow of funding. The procedures spelt out in this section offer guidance to ensure compliance with the World Bank's ESF. This RPF offers guidance to ensure that resettlement plans associated with projects include the preparation of budgets and work plans that comply with ESS-5.

At this stage, it is not possible to estimate the likely number of people who may be affected. This is because the technical designs and details have not yet been developed and the resettlement impacts have not yet been fully identified. The specific impacts and compensation amounts will be determined as part of the preparation of the RP/ARP. Each RP/ARP will include a budget that will cover resettlement activities including compensation cost for affected assets, cost of consultation and outreach, costs related to restoration of livelihoods and assistance, administrative costs, and provide for contingencies.

The budget for resettlement and compensation for each RP/ARP will be determined through a preliminary valuation and baseline socio-economic study. Information on specific impacts, individual and household incomes and numbers of APs and other available demographic data will facilitate the preparation of a detailed RP/ARP. The RP/ARP will have a detailed and accurate budget for resettlement and compensation following review and assessment of the socio-economic data. Other related costs, such as surveying, planning, consultancy, supervision, miscellaneous entitlements and monitoring will be estimated. In addition, if required, provisions for training of PIU/IP staff in aspects of RP/ARP preparation, implementation and monitoring will be included in the budget. More specifically, each RP/ARP will include a detailed budget, which will provide costs of the following:

- Compensation may include, for example: costs for land, structures, crops; restoring structures; community structures and services.
- Relocation costs may include, for example: costs of resettling APs, administrative costs of resettling APs.
- Income restoration costs may include, for example: temporary income support for APs.
- Administrative costs may include, for example: staff costs, training and capacity building costs, monitoring and evaluation.
- Community infrastructure supports (schools, mosques, health posts)
- Community awareness programs (project information, health and safety measures)

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- Support for gender and vulnerable groups.

PIU will manage both the financial inputs as well as the additional managerial and technical expertise required to complete the related project activities, or outsource services as required. In addition, PIU will: (i) maintain overall responsibility for the land taking process and manage any associated resettlement/relocation of APs; (ii) ensure the guiding principles in this RPF are adhered to; (iii) ensure maximum participation of the APs in planning their own resettlement and post-resettlement; (iv) obtain access to funding to finance the implementation of resettlement; (v) accept responsibility for delivering compensation payment to APs and responsibility for other resettlement-related costs; and, (vi) ensure M&E of the RP/ARP and undertake appropriate remedial actions so as to effectively deal with grievances.

In case the RP implementation would delay by more than one year, the unit costs will be updated to include the annual inflation rate.



## 9.2 Flow of funds

The allocation and provision of the financial resource is responsibility of the SPHF for effective management of project resettlement requirements including clearance of public land specified for civil works/construction free from encumbrances, establishment of relocation/resettlement sites, payment of compensation for acquired assets, entitled relocation and resettlement costs and implementation of income restoration measures, etc. Hence, compensation, assistance, relocation and rehabilitation of income and livelihood will be considered as an integral component of project costs and will be accordingly estimated and included in the project documents to ensure adequate funds are made available.

Funds for structure compensation and resettlement will be budgeted for in advance of the commencement of project works. A budget to cover associated compensation for lost assets and resettlement of APs will come from SPHF. PIU-SFEHRP will fund resettlement costs through the establishment of a compensation fund. This fund will be established in advance of the related project activities. Where appropriate, these costs will be identified as part of an environmental and social impact assessment prepared in advance of development approval. A project involuntary resettlement budget will be prepared to include a component for the cost of compensation of lost assets to be acquired from APs. Consistent with procedures laid out in RPF, the budget shall include compensation for loss of residential structures and budget for implementation of resettlement activities shall be the responsibility of SPHF and in consultation with APs.

## 9.3 Contingency Arrangement

In order to ensure that the compensation and resettlement component are implemented smoothly, all efforts will be made to develop realistic cost estimates during the preparation of the RPs/ARPs. However, it is accepted that not all eventualities will be foreseen and a contingency of 10-20% of the total budget shall be included in the RP/ARP budget estimates.

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## 10 STAKEHOLDER CONSULTATION AND INFORMATION DISCLOSURE

### 10.1 Stakeholder Engagement Plan

The project has prepared a Stakeholder Engagement Plan (SEP) to describe objectives, process and outcome of the stakeholder engagement already carried out during the project preparation and to be carried out during the project implementation – in accordance with the WB ESS 10. The key aspects of the SEP are summarized below.

ESS10 requires that borrowers engage with stakeholders throughout the project life cycle, commencing such engagement as early as possible in the project development process and in a timeframe that enables meaningful consultations with stakeholders on project design. The nature, scope and frequency of stakeholder engagement have to be proportionate to the nature and scale of the project and its potential risks and impacts.

The SEP recognizes the importance of open and transparent engagement between the Borrower and project stakeholders as an essential element of good international practice. Effective stakeholder engagement can improve the environmental and social sustainability of projects, enhance project acceptance, and make a significant contribution to successful project design and implementation. Stakeholder engagement is an inclusive process conducted throughout the project life cycle. Where properly designed and implemented, it supports the development of strong, constructive, and responsive relationships that are important for successful management of a project's environmental and social risks.



The overall objective of the SEP is to define a plan of action for stakeholder engagement, including technically and culturally appropriate approach to public consultation and information disclosure, throughout the entire project cycle. The SEP outlines ways in which the project team will communicate with stakeholders and includes a mechanism by which people can raise concerns, provide feedback, or make complaints about project activities. The involvement of different stakeholders, including the local population is essential to the success of the project in order to ensure smooth collaboration between project staff and local communities.

### 10.2 Future Consultations with Key Stakeholders

Additional and meaningful consultations will be carried out particularly with APs, communities, and other key stakeholders during preparation and implementation of RPs/ARPs to solicit their views, identify their needs and preferences for compensation and rehabilitation measures and relocation. The nature and timing of these consultations will vary depending upon the implementation stage of the project.

Stakeholder consultations and information dissemination will be carried out through community meetings, focus group discussions and interviews of key informants so that they can share their views and recommendations for the RP/ARP preparation and implementation. These recommendations will be included in the RP/ARP and with description of actions defined to address them.

The E&S teams of PIU and IPs will maintain a close liaison with the APs and other stakeholders. The APs and other stakeholders will be informed on their rights, eligibility, compensation entitlements, payment procedures and requirements. The project-based grievance redress system with grievance handling mechanism will be explained and the APs will be kept informed during resolution of grievances. The information related to land acquisition process and status, processing of claims, payment of compensation timelines for acquired assets and delivery of resettlement, rehabilitation and income restoration costs/measure will be provided on a regular basis.

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The consultation meetings with all stakeholders will be recorded and documented comprehensively, including signed attendance lists, photographs and minutes of the key issues addressed and agreements reached, observations made in the field, and outstanding issues in need of being addressed. The consultations will be documented in the RPs/ARPs with consultation records appended.

### 10.3 Consultation Framework during Project Implementation



The PIU will be responsible for managing and conducting meaningful consultations with directly affected persons and other affected groups throughout the project lifecycle. The most commonly used approaches to consultations, information sharing and engagement with stakeholders are outlined as follows:

- Wider community consultations include a broad representation of the communities through mass public meetings
- One-to-one consultations with the people that will be directly affected by the Project
- Targeted stakeholders' consultations including specific groups of affected persons losing agricultural land, communities losing common lands and forest trees under customary rights, communities losing access, etc.
- Workshops including representatives of local authorities, the representatives of the affected persons and communities
- Focus group discussions including representatives of local authorities, communities, women's groups, youth groups, and any other third parties to discuss specific project-related issues and gather participants' opinions, suggestions, and concerns
- Key informant interviews are conducted mostly during the project preparation phase to generate information and ideas about the Project. The key informants may include community leaders, public representatives, heads of the AHs, women heads of the AHs, community organization, NGO, officials of relevant institutions, experts from academia and civil society
- Face-to-face meetings with the APs will be held to clarify confidential information on the compensation amount, particular entitlements related to the APs' affected lands and other assets, complaints or concerns related to the project, as needed



Consultation proceedings will be properly documented. The essential documents will include: date, location, a list of the key issues raised by the participants, agreed actions, photographic records, and list(s) of participants. The minutes of the consultations, together with scanned sign-in sheets of the participants will be included in the monthly and quarterly reports and in the RPs/ARPs. The data should be disaggregated by gender, with the key information recorded at the top of the minutes, stating the number of participants, the number of men, and the number of female participants.

### 10.4 Disclosure and Dissemination

The RPF for SFEHRP and RPs/ARPs to be prepared and implemented under the Project and periodic social monitoring reports prepared will be subject to disclosure. This RPF will be disclosed on the Bank and SPHF websites. Any subsequent RPs/ARPs will also be disclosed on the SPHF and Bank websites before the implementation of the RPs. RPF and RPs will also be made available to APs and other stakeholders by placing the copies at accessible locations at PIU and IPs district and unit offices. .

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PIU/SPHF will prepare Information Material in Urdu/Sindhi/local languages including summary information on the key aspects of the resettlement process including but not limited to summary and social impacts, grievance redress mechanism with institutional set-up, general eligibility and entitlement provisions. Such brochure will be disseminated to the APs during preparation and updating of the RPs. In addition, the cut-off date and other information on relevant issues will be disclosed to APs and other stakeholders in the project area through appropriate mediums in Urdu made available at project and relevant government offices.

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## 11 MONITORING AND EVALUATION

### 11.1 Overview

The overall purpose of monitoring is to keep track of the implementation processes and progress, achievement of performance targets fixed in the work plans, learning lessons and taking corrective actions to deal with emerging constraints and issues. The major objectives of monitoring and evaluation are to:

- ascertain whether activities are progressing as per schedule and the specified timelines are being met;
- assess if compensation, rehabilitation measures are sufficient;
- identify problems or potential issues;
- identify methods and corrective actions to rapidly mitigate any problems and
- ensure that RP objectives are met with and the standards of living of APs are restored or improved;
- (vi) collect gender disaggregated information to monitor the day-to-day resettlement activities of the project through the following: (a) Review of project information for all APs; (b) Consultation and informal interviews with APs; (c) Key informant interviews; and, (d) Community public meetings.

The resettlement tasks will be monitored internally and externally. The PIU will provide World Bank with an effective basis for assessing resettlement progress and identifying potential difficulties and problems related to scope and the risks and impacts.



### 11.2 Internal Monitoring

Internal monitoring will be the responsibility of the E&S team of the PIU through the IPs. The internal monitoring will include the following:

- Administrative monitoring: daily planning, implementation, feedback and troubleshooting, individual displaced person database maintenance, and progress reports;
- Socio-economic monitoring: case studies, using baseline information for comparing displaced persons socio-economic conditions, evacuation, demolition, salvaging materials, community relationships, dates for consultations, and number of appeals placed; and
- Impact evaluation monitoring: Income standards restored/improved, and socioeconomic conditions of the displaced persons.

The indicators for internal monitoring will be subject related to immediate activities for RP/ARP implementation and its outputs and results. This information will be collected directly from the field. It will be used to assess the progress and results of RP/ARP implementation, and to adjust the work program, if necessary. These monitoring activities will continue until resettlement is completed.

The E&S team will monitor and verify RP implementation to determine whether resettlement goals have been achieved, livelihood and living standards have been restored, and provide recommendations for improvement. In order to ensure that all displaced households are compensated prior to commencement of civil work. Potential monitoring indicators from which specific indicators can be developed and refined according to the census are set out in **Table** below.

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**Table 11-1 Potential Indicators for Internal Monitoring**

<b>Monitoring Aspects</b>	<b>Potential Indicators</b>
Institutional set-up and resource allocation	RP implementation, monitoring institutional set-up and budget in place. Grievance redress mechanism established and explained to the APs and affected communities.
Delivery of Entitlements	Compensation entitlements disbursed, compared with number and category of losses set out in the entitlement matrix. Relocation and rehabilitation costs and income restoration support provided as per entitlements and schedule Income and livelihood restoration activities being implemented as set out in the income restoration plan.
Restoration of living a standard and income	Affected residential structures reconstructed/restored at relocation sites Number and percentage of displaced persons covered under livelihood restoration and rehabilitation programs (women, men, and vulnerable groups). Number of displaced persons who have restored their income and livelihood patterns (women, men, and vulnerable groups). Number of APs (especially vulnerable) provided opportunities in project related employment. Percentage of displaced persons who improved their income and living standard (women, men, and vulnerable groups).
Consultation and Grievances	Consultations organized as scheduled including meetings, groups, and community activities. Community awareness about grievance redresses mechanism and its use. Progress on grievances recorded and resolved including information dissemination to affected families on the resolution of the grievances. Information on the implementation of the social preparation phase and implementation of special measures for vulnerable groups.
Communications and Participation	Number of meetings held with APs (male and female) to explain RP provisions, grievance redress mechanism and compensation disbursement mechanism. Number of APs (male female) participated in the meetings. Number of meetings and consultations held with vulnerable people.

### 11.3 External Monitoring

External monitoring of the RPs/ARPs will also be undertaken, based on which a Compliance Report will be submitted to World Bank and SPHF. The report will be published on the website of the SPHF and the World Bank. Independent monitoring will continue beyond the implementation periods of RP.

The extent of monitoring activities, including their scope and periodicity, will be commensurate with the project's risks and impacts. In case of project activities with significant resettlement impacts, SPHF through PIU will engage the services of an independent agency or consultant, not associated with project implementation, to undertake external monitoring



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and evaluation of the RP implementation particularly for high and substantial risks activities.

An Independent Monitoring Agency (IMA) or an individual with a team will carry out external monitoring of RP and report monitoring results to SPHF and World Bank through semi-annual monitoring reports or with a frequency as agreed with the World Bank. The external monitor will monitor and verify RP/ARP implementation progress and assess the achievement of RP/ARP objectives and compliance with World Bank's safeguards requirements through review of RP implementation progress reports, periodic internal monitoring reports and through, consultations with the APs and other stakeholders and impact assessment based on filed surveys. The key tasks of the external monitor will include:

- Review and verify internal monitoring reports prepared by PIU;
- Validate the RP/ARP implementation progress reported and assess the achieved level of RPs/ARPs implementation progress, issues impeding RP/ARP implementation and actions required to improve the safeguards management;
- Review and assessment of compensation, relocation, rehabilitation and income restoration measures provided in the RPs/ARPs and establish bench mark indicators for assessment and evaluation of level to which the RP objectives are accomplished.
- Review baseline information on socio-economic assessment, census and inventory of losses of pre-displaced persons and establish bench mark indicators for impact assessment through formal and informal surveys with the affected persons;
- Consult APs, officials, community leaders and assess level of information dissemination activities implemented, awareness and access level of APs and communities to project-based grievance redress and complaints handling systems;
- Assess resettlement efficiency, effectiveness, impact and sustainability, drawing lessons for future resettlement policy formulation and planning;
- Suggest actions for addressing the issues if any and corrective measures to be implemented by the PIU to ensure the safeguards management is fully consistent with RPF provisions and World Bank safeguards requirements as outlined in RPF.



**Table** below presents a set of suggested indicators for verification of the monitoring information by qualified and experienced external monitor.

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**Table 11-2: Potential Indicators for External Monitoring**

Monitoring Indicator	Basis for Indicator
Basic information on displaced persons' households (Gender disaggregated data essential for all aspects)	<ul style="list-style-type: none"> <li>• Project location including description on project intervention and IR impacts.</li> <li>• Census data</li> <li>• Composition and structure, ages, educational, and skill levels with gender of household Head.</li> <li>• Vulnerable households</li> <li>• Land and other resource-owning and resource-using patterns</li> <li>• Occupations and employment patterns and income sources and levels.</li> <li>• Participation in neighborhood or community groups and access to cultural sites and events.</li> </ul>
Compensation payment Restoration of living standards	<p>Was Compensation for acquired assets, including structures and other assets, delivered?</p> <p>Were Compensation payments sufficient to replace lost assets?</p> <p>Replacement of affected assets particularly residential, productive assets and key social and cultural elements?</p>
Restoration of livelihoods (Disaggregate data for displaced persons moving to group resettlement sites, self-relocating displaced persons, displaced persons with enterprises affected.)	<p>Have affected enterprises received sufficient assistance to reestablish themselves?</p> <p>Have vulnerable groups been provided income-earning opportunities? Are these opportunities effective and sustainable?</p> <p>Do jobs provided restore pre-project income levels and living standards?</p>
Information and satisfaction level of displaced persons.	<p>How much do the displaced persons know about resettlement procedures and entitlements?</p> <p>Do the displaced persons know their entitlements and aware on whether these have been met?</p> <p>What is the perception of displaced persons about the extent and level to which their living standards and livelihoods have been restored?</p> <p>How much do the displaced persons know about grievance procedures and conflict resolution procedures?</p>
Effectiveness of resettlement planning	<p>Were the displaced persons and their assets correctly enumerated?</p> <p>Was the time frame and budget sufficient to meet objectives, were there institutional constraints?</p> <p>Were entitlements based on replacement costs and adequate for rehabilitation and restoration of the APs?</p> <p>Were vulnerable groups identified and assisted adequately?</p> <p>How did resettlement implementers deal with unforeseen problems?</p>



Based on the independent monitor's report, if significant issues are identified, a corrective action plan will be prepared, reviewed, and approved by World Bank and disclosed to affected persons. In addition to the above defined monitoring mechanism, the World Bank will also keep a close

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oversight on the project activities implemented under the SFEHRP and will keep monitoring on an ongoing basis by launching safeguards review missions until a activity completion report is issued.

#### 11.4 Reporting and Disclosure Requirements

The PIU SFEHRP will prepare and submit required documents/reports to the World Bank related to developed resettlement plan/ARP in case of significant impacts. As per the requirement of such reports/documents related to resettlement implementation will be subject to Bank's review and subsequent disclosure(s). The project Environmental and Social documents are disclosed in the following link.  
<https://www.sphf.gos.pk/environment-social/>

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## ***Annex 1: Resettlement Policy & Assessment Checklist***

### **Resettlement Policy & Assessment Checklists Sindh Flood Emergency Housing Reconstruction Project (SFEHRP)**

The SFEHRP aims to support beneficiary-driven reconstruction of houses damaged because of floods 2022 floods. The project design is guided by the following set of principles based on the Bank's experience in post-disaster housing reconstruction programs, i.e. i) Beneficiary-driven rebuilding with financial assistance through cash grants as a housing subsidy for constructing a core unit, ii) Technical assistance and training for rebuilding to multi-hazard resilient standards, iii) Housing cash grants to replace/restore damaged houses, iv) Rebuild in situ, and v) Voluntarily Relocation, if required.



Based upon the aforementioned principles, any kind of involuntary resettlement along with forced land acquisition is neither part of the project nor envisioned to be practiced during the project life. However, the project may consider relocation of few beneficiaries purely based on voluntary resettlement to be assessed on case-to-case basis under information to the World Bank.

The voluntary relocation is as per the choice of the beneficiaries who want to relocate to another place keeping in view the availability of residential land with title ownership and as per practice/SOPs. All such cases need to be approved by PIU post analysis of the same with reference to residential land availability, geographical proximity from the previous location and the reason(s) for relocation.

Reference to World Bank's Environmental and Social Standard (ESS-5), land acquisition and resettlement is only applicable in case of potential adverse impacts that could arise from Bank-financed projects. Therefore, while keeping in view the fact that there are no potential and adverse impacts through financing under SFEHRP based on the above defined principles and the procedures of the project both land acquisition and resettlement stands not applicable.

Further to above, for any voluntary resettlement cases, the assessment checklists appended below will be filled. All cases involving any level of relocation will be sent to the PIU by the IP for approval prior to commencement of work. The PIU will provide approval only with the consent of the WB.

For the cases involving involuntary settlement is not envisaged under the project, nevertheless, and involuntary resettlement assessment checklist (assessment checklist # 2) has also been developed and appended in the last.

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## Assessment Checklist # 1

### Resettlement / Voluntary Relocation Assessment Checklist

**Name of District:**

**Name of Tehsil:**

**Name of Village:**

**Date of Assessment:**

Assessment Questions	Yes	No	Remarks
<b>A. Project Siting</b> Is the relocation area adjacent to or within any of the following:	9		
Legally protected Area			
PCRs and or any site of cultural/religious importance (Graveyard, Shrine, Mosque, Church, <i>Gurdwara</i> , Temple, Fort, archeological/historical site) within 100 m of the proposed activity <sup>15</sup>			
Sensitive receptors (Schools, colleges, hospitals and clinics) within 100 m of the proposed sub project <sup>16</sup>			
Any graveyard of local community (Muslims / Hindus / Christians / others)			
Any demographic or socio-economic aspects that are already vulnerable (e.g., high incidence of marginalized populations, rural-urban migrants, illegal settlements, squatters, ethnic minorities, people with disabilities, people in old age, socially isolated segments <sup>17</sup> of the society and women or children)?			
Already existing infrastructure <sup>18</sup> (including public amenities) which may be required to dismantle or may be affected temporarily by any means?			
<b>1. If land is required on Voluntary basis</b> (If "Yes", please also fill Voluntary Land Donation Checklist) (Assessment Checklist # 2)			
<b>2. Displacement or involuntary resettlement of people?</b> (Physical displacement and/or economic displacement) (If "Yes", please also fill Involuntary Resettlement Checklist) (Assessment Checklist # 2)			
<b>3. Disproportionate impacts on the poor, women and children and or other vulnerable groups <sup>19</sup>(mentioned above)?</b>			
<b>4. Temporary impediments in movements of people/transport and animals?</b>			

**Prepared By:**

**Name:**

**Signature:**

**Endorsed By:**

**Name:**

**Signature:**



<sup>15</sup> According to Environmental Assessment Guidelines adopted by Sindh EPA

<sup>16</sup> Ibid.

<sup>17</sup> due to caste, creed, religion or gender e.g. transgender

<sup>18</sup> Sewerage /Drainage system, Water supply lines, tube-wells, WAPDA/Telephone transmission lines/electric poles, Railway tracks, Gas pipelines, Roads, Shops/Plazas, Banks, Industry, Disposal stations etc.

<sup>19</sup> Women, Children, Women headed households, People in old age, people having disabilities, socially isolated community groups and or people living below the poverty line

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**Date:**

**Date:**


## **Assessment Checklist # 2** **Involuntary Resettlement Checklist**

**Name of City/MC/LG:**

**Date of Assessment:**

<b>Assessment Questions</b>	<b>Yes</b>	<b>No</b>	<b>Expected</b>	<b>Remarks</b>
Has any AED been conducted at the proposed location by the government <sup>20</sup> ? Yes/No				
Describe the type of land being acquired from the categories below:				
Land (Quantify and describe types of land being acquired in "remarks column".				
Government and LG owned land free of occupation (agriculture or settlement)				
Government or state-owned land (other than LG) free of occupation (agriculture or settlement)				
Private land				
Residential				
Commercial				
Agricultural				
Communal				
Others (specify in "remarks").				
Name of owner/owners and type of ownership document if available.				
If land is being acquired, describe any structures constructed on it				
Residential structures				
Commercial structures (specify in "remarks")				
Community structures (specify in "remarks")				
Agriculture structures (specify in "remarks")				
Public utilities (specify in "remarks")				
Others (specify in "remarks")				
If agricultural land is being acquired, specify the following:				
Crops and vegetables (specify types and cropping area in "remarks").				
Trees (specify number and types in "remarks").				
Others (specify in "remarks").				
Affected Persons (APs)				
Will any people be displaced from the land when acquired? Yes/No				
Number of APs				
Males				
Females				
Titled landowners				
Tenants and sharecroppers				
Leaseholders				
Agriculture wage laborers				
Informal Settlers (specify in remarks column)				
Vulnerable APs (e.g. women headed households, minors and				

<sup>20</sup> No relocation allowed to any sites where any government led AED has been conducted during last 03 years.

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Assessment Questions	Yes	No	Expected	Remarks
aged, orphans, disabled persons, and those below the poverty line). Specify the number and vulnerability in "remarks".				
Others (specify in "remarks")				

**Prepared By:**

**Name:**

**Signature:**



**Date:**

**Endorsed By:**

**Name:**



**Signature:**

**Date:**

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**Assessment Checklist # 3**  
**Voluntary Land Donation (VLD) Process**  
**Checklist of Voluntary Land Donation (VLD) Process**

Sr. No.	Description	Checklist Yes=Y; No=N	Remarks
<b>A</b>	<b>Requirement for Voluntary Land Donation</b>		
1.	Area of land to be donated		Land donation plan
2.	Terms of land donation		Land donation agreement***
3.	Parties intending to donate land		List of donor parties in the village
4.	Any details that are relevant to why donation may be appropriate		Record of reasons for land donation appropriateness
<b>B</b>	<b>Determine the appropriateness of VLD</b>		
5.	Has the viability of all other alternative locations/sites been considered?		Must be Yes
6.	Verify land is free of settlers, encroachers, or other claims or encumbrances		Must be Yes
7.	Ensure the landowner is not vulnerable*		Must be Yes
8.	VLD must not negatively impact households below the provincial poverty line.		Must be negligible
9.	Is the land obtained through VLD owned by a woman who is the family's sole earner?		VLD is not to be taken from the women-headed family.
10.	Does the VLD involve impacts on minority/handicapped persons?		Must be negligible.
11.	If yes, what are the impacts on livelihood due to VLD in terms of percentage?		The percentage of impact on the livelihood must not exceed 5%.
<b>C</b>	<b>VLD Process Requirements</b>		
12.	The Titleholder should be holding more than the minimum prescribed land;		Minimum 5 kanals.
13.	Verify voluntary donation is not more than 10% of the area of the titleholder's holding		Must be Yes
14.	Verify impacts are minor and not requiring physical relocation of the titleholder		Must be Yes
15.	Have the project authorities confirmed that the land is appropriate for project purposes?		Must be Yes
16.	Ensure land is appropriate for project purposes and will not invite adverse social, health, environment, or safety impacts**		Must be Yes
17.	Verification of the voluntary nature of land donations must be obtained from each of the persons donating land.		Must be Yes
<b>D</b>	<b>Verify requirements of donation and formalization of donation in the village assembly</b>		
18.	Verify donation is voluntary and obtain notarized, witness statements in a village assembly		Must be Yes
19.	Ensure titleholder understands they will surrender the land title of donated land and will not have unauthorized access to the houses built on donated land and cannot claim priority treatment		Must be Yes
<b>E</b>	<b>Due diligence on land ownership and use</b>		
20.	Type of land rights in the project area		Land rights assessment
21.	Users of land or any occupying parties (Tenants or leaseholders etc.)		Users' identification
22.	Competing claims of ownership or use		Claims identification
23.	Structures and assets on the land		Assets on the proposed land (loss of agriculture, livelihood, assets, loss of economic trees etc.)

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Sr. No.	Description	Checklist Yes=Y; No=N	Remarks
24.	Encumbrances on the land		Encumbrances assessment (Legal/ financial, Loans etc.)
<b>F</b>	<b>Consultation and Disclosure in a Village Assembly</b>		
25.	Consult with land donors and ensure they understand the terms and conditions of the donation		Must be Yes
26.	Disclose information about the donation process		Must be Yes
27.	Disclose any potential negative impacts on the owner		Must be Yes
28.	Informed consent of person donating land		Consent Agreement
29.	Indicate the concerns raised, if any.		Document the concerns
<b>G</b>	<b>Monitoring and documentation</b>		
30.	Verify any land conflicts or conflicting land titling		Must be mentioned and avoided
31.	Establish informed consent of person donating land		Must be Yes and Documented
32.	Inform them they will be deprived of the title as well as any other right to use the land		Must be Yes and Documented
33.	They have the right to refuse to donate the land		Must be Yes and Documented
34.	Information about any other costs involved in the process which the owner has to pay.		Must be Yes and Documented
35.	They will be informed that neither they nor their family members will be able to get the land back after the mutation.		Must be Yes and Documented
36.	The intergenerational effect of the donation on their family, what they can do if they (or their family or heirs) want the land back.		Must be Yes and Documented
37.	The terms and conditions of the land donation must be mutually agreed upon and detailed in a written agreement.		Must be Yes and Documented
38.	Verify donors provide their informed consent		Must be Yes and Documented
39.	Monitor and document the donation process in monitoring reports		Must be Yes and Documented

**Footnote:**

\* Vulnerable persons:

Households (with valid proof), as per provincial poverty line for rural areas;

Households without proof of the same and belonging to the following social categories:

Women headed households with women as sole earners;

Minority/ handicapped persons.

\*\* adverse social, health, environmental, and safety impacts including but not limited to the potential social conflicts, community health, dust or air quality, occupational and community health, and safety respectively.

\*\*\* Land donation agreement will be signed between the donor and the beneficiary. President of the VRC and authorized representatives of the IP and SPHF will sign as witnesses.

**Prepared By:**



**Name:**

**Signature:**

**Endorsed By:**



**Name:**

**Signature:**

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## Annex 2: Occupancy Agreement

### OCCUPANCY AGREEMENT

THIS OCCUPANCY AGREEMENT ("Agreement") is made at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_, 2025.

#### BETWEEN



[Name] \_\_\_\_\_ son/daughter of \_\_\_\_\_ [Name] \_\_\_\_\_, adult, resident of District \_\_\_\_\_ [Name], Taluka \_\_\_\_\_ [Name], Union Council \_\_\_\_\_ [Name] Address: [Complete Address as per CNIC], holding CNIC No. \_\_\_\_\_, (hereinafter referred to as the "LANDOWNER") which mean and include their heirs, successors, administrators, legal representatives and/or assigns of the FIRST PART.

#### AND

[Name] \_\_\_\_\_ son/daughter of \_\_\_\_\_ [Name] \_\_\_\_\_, adult, resident of District \_\_\_\_\_ [Name], Taluka \_\_\_\_\_ [Name], Union Council \_\_\_\_\_ [Name] Address: [Complete Address as per CNIC], holding CNIC No. \_\_\_\_\_, (hereinafter referred to as the "Occupant /SPHF beneficiary") which mean and include their heirs, successors, administrators, legal representatives and/or assigns of the SECOND PART. (The First Party and the Second Party individually referred to as "Party" and together as "Parties").



#### RECITALS:

1. WHEREAS the LANDOWNER named above, as of the date of these presents, has sole ownership, and is otherwise fully entitled to, all rights related to the land located at \_\_\_\_\_, (hereinafter referred to as the "said LAND").
2. AND WHEREAS the Landowner intends to grant the Occupant a ten-year occupancy right for the above said land of area measuring \_\_\_\_\_ square feet. (The 10 years period may further be extended if agreed by the parties after the expiry of this term) AND the Occupant is willing to accept this right, subject to the terms and conditions outlined below.
3. AND WHEREAS, the Occupant is permitted to use the land solely for the reconstruction of a residential house supported by Sindh Peoples Housing for Flood Affectees (SPHF) for their personal occupancy and that of their family and/or for facilities (Handpump, Wash room etc.) for their personal and/or common use, for the subject period.

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NOW THIS AGREEMENT WITNESSETH AS UNDER: -

1. The Occupant/SPHF beneficiary does not possess any legal ownership or transferable rights to the aforementioned land in the specified village, however, has been a long-standing occupant, with hereditary entitlements to use the land and its resources.
2. The Occupant/SPHF beneficiary will rebuild a house and/or facilities (Handpump, Washroom etc.) on the said land, using the support for housing reconstruction extended by Govt. of Sindh through SPHF.
3. The Landowner assures that the land is unencumbered and free from any claims or interests and warrants that its use will not restrict access to adjacent lands or negatively impact the livelihoods of neighboring individuals or communities.
4. The Landowner freely and voluntarily gives the land, without any pressure, coercion, or financial gain, and in good faith for a period as mentioned in this agreement. The Landowner assures that they will not dislodge or vacate the Occupant for the currency of this agreement, guaranteeing uninterrupted and peaceful use of the land for residential purpose.
5. The Occupant shall not assign and/or transfer the house being constructed through the support of Govt. of Sindh, or any portion thereof, to any other individual or entity.
6. The Landowner and Occupant agree to comply with all terms of this agreement. In the event of a breach, the Government of Sindh may take legal action against the defaulting party. By signing below, both parties acknowledge their agreement to these terms.
7. Both the Parties hereby agree, promise and undertake to indemnify and keep each other as well as the Land, clear and harmless from and against all sorts of claims, demands, expenses, costs, taxes, litigation and legal proceedings, which may arise out of any act, omission, negligence due to default of his obligations, and to keep the Land free from all such legal and distress proceedings of whatsoever nature.
8. This Agreement is the only agreement between the Parties regarding the Land. Both the Parties have read and understood the contents of this Agreement and hereby agree to abide by the same and prevent the other Party from and against non-compliance.
9. This Agreement between the Parties pertaining, to the Land hereby cancels and supersedes all prior, contemporaneous, oral or written agreement or understanding between the Parties.

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IN WITNESS WHEREOF the parties have set and subscribed their respective hands unto this Agreement in presence of witnesses on the day, month and the year first above mentioned.

<b>LANDOWNER/LANDOWNERS</b>	
Full Name	
CNIC	
Signature	

<b>OCCUPANT</b>	
Full Name	
CNIC	
Signature	



<b>WITNESS – ONE</b>	
Full Name	
CNIC	
Signature	

<b>WITNESS – TWO</b>	
Full Name	
CNIC	
Signature	

We verify the details furnished in the Occupancy agreement and the details/information given are correct and best to our knowledge.

**Designated officer of {Implementing Partner}**

**Signature & Stamp**

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### ***Annex 3: Minutes of Meeting – Stakeholders Consultation Meeting on Environmental and Social Documents***

The stakeholder consultation on 28th Aug 2025 under the Sindh Flood Emergency Housing Reconstruction Project (SFEHRP) was convened with the participation of representatives from SPHF, SHRRP, UNOPS, UNICEF, IOM, CRS, SRSO, HANDS, SAFCO, and NRSP. The meeting brought together technical advisors, engineers, project managers, environmental and social specialists, and gender experts, ensuring a multi-disciplinary exchange of perspectives across all dimensions of the project.

During the discussion on water supply systems, stakeholders emphasized the need for long-term viability of proposed solutions and the sustainability of safely managed water. The WASH Specialist explained and added that fifty prototype settlements will be subjected to detailed hydrogeological assessments, including pump tests, to confirm that water sources can sustain at least 1.2 times the projected demand. In addition, a 30-meter protective buffer zone will be established around water sources to safeguard against contamination. In addition, water quality testing will include key parameters such as E. coli, arsenic, fluoride, nitrates, and turbidity, and in cases where standards are not met, treatment facilities will be installed to ensure compliance with both national and international safety guidelines.



On the matter of sanitation and environmental safeguards, participants highlighted the importance of climate-resilient systems that minimize environmental risks, particularly the contamination of groundwater. The Environmental Specialist responded that a mix of solutions, including but not limited to reinforced concrete anaerobic baffled reactors (ABRs) are proposed to be deployed. All systems will be fully lined up to prevent leakage and connected to fecal sludge treatment routes where available. To reinforce sustainability, extensive Information, Education, and Communication (IEC) campaigns will be conducted at the community level to encourage hygiene practices and discourage open defecation.

Gender and social inclusion were also key points of discussion. Gender focal persons from implementing partners stressed the need for culturally sensitive and inclusive facilities, particularly for women and girls. In response, the SPHF Gender Specialist confirmed that women's toilets will be designed with Menstrual Hygiene Management (MHM) provisions, including safe disposal facilities and water access. The design will further incorporate lockable doors to ensure privacy, while separate awareness sessions will be organized for women to maintain cultural appropriateness and inclusiveness.

When addressing land use and resettlement matters and local regulations, participants sought clarity on safeguards against displacement. The Social Development Specialist (SDS) assured stakeholders that no involuntary resettlement will take place. Land will either be allocated through government channels or secured through voluntary land donations (VLDs), which will be verified through signed donation forms and occupancy agreements. The project explicitly prohibits both physical and economic displacement.

The consultation also focused on inclusivity and equitable access, particularly for vulnerable groups. SDS clarified that women's participation will be ensured in all consultations, while Focus Group Discussions (FGDs) will be conducted specifically with vulnerable populations to ensure their needs are addressed. Furthermore, infrastructure will be designed to meet universal accessibility standards, incorporating wheelchair ramps and gender-sensitive layouts.



Sustainability and community ownership were raised by implementing partners as critical factors for long-term functionality. The technical specialists explained that Village Organizations (VOs) and dedicated Operation and Maintenance (O&M) Committees will be

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established to manage upkeep. To formalize responsibilities, Terms of Partnership (ToP) will be signed between the VOs, Implementing Partners, and SPHF, clearly defining roles, tariff structures, and cost-sharing mechanisms to secure continuity of service delivery.

Finally, the Environmental and Social Mitigation Plan (ESMP), covering pre-construction, construction, and operational phases, was presented in detail. No objections were raised by stakeholders. Implementing Partners requested additional clarification on the modalities of Environmental and Social Screening, which was provided by the Environmental Specialist and the Social Development Specialist.

The consultation concluded with consensus on the proposed technical, environmental, and social measures, and participants expressed alignment with the outlined safeguards and sustainability strategies.

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## Participants List

S. No.	Name of Participant	Designation	Name of Organization	Contact No.	E-Mail ID
1	Khalid Mehmood Sheikh	Chief Executive Officer	SPHF	021- 9933411920	<a href="mailto:ceo@sphf.gos.pk">ceo@sphf.gos.pk</a>
2	Malik Najaf Khan	Chief Operating Officer	SPHF	0311-7200007	<a href="mailto:coo@sphf.gos.pk">coo@sphf.gos.pk</a>
3	Muhammad Naveed	Project engineer	SPHF	0333-2182119	<a href="mailto:projectengineer@sphf.gos.pk">projectengineer@sphf.gos.pk</a>
4	Shama Shaikh	Gender Specialist	SPHF	0333-5861174	<a href="mailto:genderspecialist@sphf.gos.pk">genderspecialist@sphf.gos.pk</a>
5	Jhaman Lalchandani	Social Development Specialist	SPHF	0333-3772328	<a href="mailto:socialdevelopmentspecialist@sphf.gos.pk">socialdevelopmentspecialist@sphf.gos.pk</a>
6	Versha Qazi	Gender Specialist	SPHF	0332-2193087	<a href="mailto:genderspecialist@sphf.gos.pk">genderspecialist@sphf.gos.pk</a>
7	Minar Thapa	National Coordinator	SHRRP	0333-0190594	<a href="mailto:minar@shrrp.org">minar@shrrp.org</a>
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10	Noorul Amin	Project Coordinator	SHRRP/UNOPS	0333-9352077	<a href="mailto:Noorul.amin@shrrp.org">Noorul.amin@shrrp.org</a>
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12	Anis Habib	National Officer-WASH	IOM	0346-5050013	<a href="mailto:anhabib@iom.int">anhabib@iom.int</a>
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