

Social Dimension of Involuntary Resettlement in Urban Development Project: A Case Study of Dhaka Urban Transport Project

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Abstract

Development projects especially infrastructure projects, though carried out for overall progress of the citizens of a country, tend to have certain adverse impacts in terms of involuntary displacement of people in the process of their implementation. Development projects should not adversely affect the people for whom these are meant. A disciplined effort to understand the specific features of urban resettlement would help in designing operational policies, strategies, and procedures that are compatible with the socioeconomic and political relations of the urban context. As Bangladesh continues on its infrastructure development programmes, the issue of involuntary resettlement and rehabilitation may well assume and even greater importance in future, despite its having faced specific problems like high density of population, land scarcity, resource constraints and limited institutional capacity. This study will provide an insight into the problem of resettlement. This article had attempted to unveil the social, economic and political issues related to the resettlement of the Project Affected Persons (PAPs) under Dhaka Urban Transport Project. This article indicates how the project affected persons were compelled to fall under poverty line due to losing their well established business and regular income sources which ultimately delaminate their social status as well.

Introduction

Involuntary resettlement has been a companion of development for long time and has been indelibly written into the evolution of industrial as well as developing countries (World Bank, 1994: 8). Development projects, especially infrastructure development projects tend to have certain adverse impacts in terms of involuntary displacement or resettlement of people in the process of the implementation. Installing major hydropower dams; irrigation and drinking water systems, or extending highway networks has entailed displacements fraught with hardships and deprivations. Historically, the study of involuntary population resettlements as a consequence of purposive development programs began about six or seven decades ago, but only during the sixties did it start to expand in earnest. Anthropologists and sociologists took the lead in this research from the outset, initiating resettlement research long before the issue became

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subject to public policy analysis by other discipline (Cernea, Michael M. 1993: 31)

Today, social knowledge about displacement is shrinking the gaps, going deeper than ever before. In any development programs, the irony still is that, socio cultural variables have frequently been overlooked in economic or design analysis of development projects. Since the early 1980s an increasing number of anthropologists and sociologists have argued that traditional economic analysis misrepresents reality by failing to acknowledge essential social factors like that of dislodging people from their habitats forcibly for implementing development projects (Cernea, Michael M. 1990:92, 1991: 19)

Resettlement issues in recent have become an integral part of any development project whether it is rural or urban. Involuntary resettlement of Project Affected Persons (PAPs) has become a subject of great concern to the international donors led by the World Bank for more than a decade. Any development project involving land acquisition displaces some people from their own lands, homes, or business. When people are displaced, production systems may be dismantled, kinship groups are scattered, and long-established residential settlements are disorganized. People's lives are affected in very painful ways (Cernea, Michael M. 1990: 88). Many jobs and assets are lost. Health care tends to deteriorate. Links between producers and their customers often are severed, and local labor markets are disrupted. Informal social networks that are part of daily sustenance systems — providing mutual help in child care, food security, revenue transfers, short-term credit, labor exchanges and other basic sources of socioeconomic support— are dissolved. Local organizations and formal and informal associations disappear because of the dispersion of their members (Goldsmith and Others, 1986: 121).

The cumulative effect can tear apart the social fabric and local economy, and is profoundly disruptive to large numbers of people. The main risk is impoverishment — through landlessness, joblessness, food insecurity, deteriorating health, the loss of access to community assets. That is why carrying out resettlement adequately is an impoverishment prevention and poverty reduction task. (Cernea, Michael M. 1988, 1990: 38) Large projects obviously displace large number of people. Some of these displaced people, as most certainly happens in many cases, become total landless / homeless/ employment less as a result of the projects. It is also true that in many cases the PAPs do not derive any direct or indirect benefit from the projects, which uproots them from their environment. Cash compensation for land, buildings and other assets are paid, but this by itself is not considered satisfactory. It is argued that the compensation paid to a landowner is not sufficient for him to buy similar land elsewhere. Similarly, a PAP does not get replacement value for his home and/or other assets. Leaving aside the psychological aspect of displacement a person ends up with a negative balance. In many cases, system for payment of

compensation is complicated, corrupt and inefficient. As a result, another sort of problem such as, fraudulent claims may arise as happened in the Jamuna Multipurpose Bridge Project (JBMP), when in absence of a full census or socioeconomic survey; an estimated 10,000 structures rapidly appeared in an area designated for expropriation. (World Bank, 1996:58, ADB, 1998: 51).

In developing countries, the scale of development-related population displacement has ground rapidly in the past few decades, due to accelerated provision of infrastructure and growing population densities. (World Bank, 1993: 94) The, displacement toll of the 300 large dams that, on average, enter into construction every year is estimated to be above 4 million people (World Bank, 1994: 195). The urban development and transportation programs being started each year in developing countries are estimated to displace some additional 6 million people (World Bank, 1994: 195). Over the past decade, it is estimated that about 80 to 90 million people have been resettled as a result of infrastructure programs for dam construction and urban and transportation development (World Bank, 1995: 103). So, in a developing country like that of Bangladesh, resettlement of project affected persons, in course of the implementation of the project programme, normally causes serious social and economic problems. These, in the long run, hinder the proper implementation of the project. Even after resettling the project-affected persons, different problems may arise.

Dealing of resettlement issues in development project in Bangladesh is a recent phenomenon (Zaman, M. Q. 1990: 86). In fact, resettlement, as a part of project implementation was started with the implementation of the Jamuna Multipurpose Bridge Project led by the World Bank when about 65,000 people were expected to be resettled (World Bank, 1994: 33). Prior to that, government had no specific guideline on resettlement. And, as a consequence, serious problems arose in different development projects, which were implemented without proper resettlement. For example, in Kaptai hydroelectric project, no proper resettlement of the project-affected persons (PAPs) was done; which, in the long run, proved to be fatal (Zaman, M. Q. 1991: 44).

Bangladesh government and the donors, especially the World Bank and the Asian Development Bank, have been emphasizing on the need for voluntary resettlement. But, in almost all the development project, voluntary resettlement is practically not possible. As such, involuntary resettlement has now become a part of project implementary programme. Governments and donors are of the opinions that where involuntary resettlement is unavoidable, project affected persons should be properly compensated, so that they can start a new life maintaining at least the previous standard (World Bank, 1990: 11). Dhaka Urban Transport Project (DUTP) is one of such programs— wherein involuntary resettlement is a major issue in implementing the project.

Every important advance in development work yields lessons that point to new directions, fostering a dialogue between practice and research that encourages creative reexamination of past approaches. This research is the product of such a dialogue on the complicated issue of involuntary population resettlement under an urban development project named Dhaka Urban Transport Project (DUTP). This project is being implemented by the government of Bangladesh with financial assistance from 'the World Bank (WB) and The International Development Association (IDA). The main objective of this project is to improve urban transport services in an economically and environmentally sustainable manner. Alongside, in the project objective, it is mentioned that the PAPs should be rehabilitated properly with adequate social and financial assistance. The project resettlement involves: i) Composition for land, ii) Compensation for business, iii) Compensation for residential structure and iv) Compensation for trees and other non-land assets (Achmad, H. 1991: 50).

The resettlement of Project Affected Persons (PAPs) under DUTP has already been started. This study attempts to unveil the social, economic to the resettlement of the PAPs under DUTP. The above discussion indicates that involuntary resettlement is an integral part of the development issues. So, this study seeks to describe and focus on the socioeconomic dimension of the resettlement is involved in DUPT. But this does not mean that this endeavor can answer all aspects related to this topic, because reality does not permit us to do so due to different limitations. The main objective of the study was to determine the impact of Dhaka Urban Transport Project (DUTP) on the PAPs. Thus, the specific objectives were as follows:

- to assess the number of persons to be affected by DUTP.
- to evaluate the necessities of resettlement of the PAPs,
- to ascertain the nature and types of project impacts on different categories of PAPs
- to examine the coping mechanism of the project affected persons.
- to evaluate the process of resettlement activities of DUTP.
- to suggest recommendations for policy implications to improve the resettlement process.

Limitations of the Study

Doing research on this topic was not an easy task because of time constraint, lack of technical knowledge, lack of sufficient experience and lack of sufficient resource. Consequently some sorts of errors were expected to which may expose some limitations of the study.

Incorrect reporting of various socioeconomic and demographic factors and opinions and impacts were observed in this study. This could be attributed to the massive adversity of the effects of resettlement on the Project Affected Persons (PAPs).

Besides the socioeconomic factors impacts a host of other influential factors such as health deterioration, environmental, ecological religious or even gender related issues along with the vulnerabilities could be the dimensions of involuntary resettlement. Due to time constraint these factors were not included in this study.

Sometimes, while collecting data, it became difficult to maintain random sampling technique to collect information and bound to replace the respondents, because the respondents listed in the sample in many cases were not agreed to be interviewed.

Future research on this field should be designed in the light of the limitations mentioned above. In order to do so sufficient resources and enough time are needed if one attempts to overcome the problems that were faced in this study.

Methodology

The very nature of the study demanded that the study should basically be a quantitative research. It was proposed that the study was exploratory in nature and attempted to make an in depth analysis of situation prevailing in relation to resettlement issues under DUTP. So this study had adopted both a simple survey design and case study. An interview schedule was developed after necessary pre testing to collect the data. Ultimate sampling units were selected randomly. The collected data from the field were analyzed by using the fundamental computer programs. As the study had been conducted on the particular development project a judgmental decision had been considered in selecting the study population in order to meet the requirements of the study title. And, the total impacttees of the project or the total Project Affected Persons (PAPs) those were identified to be resettled in order to implement the project were the *population* of the study.

The total Project Affected Persons (PAPs) of Dhaka Urban Transport Project (DUTP) or total impacttees could be categorized firstly into two basic groups, i e, those who received Compensation Under Law (CUL group) and who were compensated but not under law (non-CUL-group) under five contract packages (C₂, C₃, C_{4B}, C₅ and C₆) of DUTP. Under the above two broad groups of impacttees, compensation was paid to the following components that were presented in the following table-1

Table : 1 The Distribution of the Total PAPs of DUTP

Contract Packages	Non-Cul group			Cul group		Total
	Owner Operator PAPs		Employee PAPs	Owner Operator Parts	Employee PAPs	
	Permanent stall loser	Semi per stall loser				
C ₂	10	43	9	6	0	68
C ₃	30	21	34	145	208	438
C _{4B}	0	0	0	0	0	0
C ₅	74	238	398	0	0	714
C ₆	4	18	13	1	0	36
Total	122	320	454	152	208	1256

Source: Report on Socioeconomic Survey. DUTP, DCC. 12

From each sub group one component was selected scientifically as sample size which contained in total 360 PAPs. To select the required number of sample firstly sampling frame was prepared through ID numbers of the total 1256 PAPs. Then the required number of PAPs was selected by applying stratified simple random sampling procedure. From non-CUL group one contract package (C5) out of five contract packages was selected randomly. Then one component (Mohakhali) of three components under contract packages was selected randomly which contained 214 PAPs. From CUL group, one contract package (C3) out of three contract packages was selected randomly. Then one component (Mouchak) of eight components under contract package (C3) was selected randomly which contained 146 PAPs. So, combining the two types of Project Affected persons (PAPs), i.e Non CUL PAPs and CUL PAPs, we found the required (360) Project Affected Persons (PAPs) interviewed.

Based on the objectives of the study, the following data collection instruments were developed i) an interview schedule for data collection from the field ii) a checklist to obtain the in depth information using case study technique. Notable that, the interview schedule was finalized after pre testing.

Results and Discussions

Involuntary resettlement is a sensitive area involving competing economic, social and political interests that may be difficult to balance in the best of circumstances. Any development project that introduces significant changes in the patterns of use of land, water or other natural resources may entail some adverse economic, social and environmental impacts on the displaced people who are currently using such resources and associated economic, social, cultural and religious facilities. It has been documented by a vast body of research especially research by developing and developed country scholars, including pioneering work by the World Bank, that poorly managed resettlements can cause increased poverty.

Demographic and socioeconomic conditions of the respondents

It was observed that more than 60 percent respondents' age was between 21 years to 40 years. Only 2 employee respondents; ago (0.56%) were less than 10 years, whereas there were no owner operator respondents in this category.

From the research it was clear that in the ownership of any structure or of any business, female representation was very much low. Among the total respondents, almost 95 percent respondents were male among them the percentage of owner operator respondents and employee respondents were 42.65% and 57.35% respectively. Exact 80.00 percent respondents were married, among them more than half (53.47%) were employee respondents. Among the total unmarried respondents, 85.52% were employee respondents, whereas, among total widower and widow respondents, the representation of owner operator respondents was higher, that was 80% and 100% respectively. The research showed the high literacy rate of the respondent, which indicated also the literacy of the town life. It was observed that about 96 percent of the total respondents were literate i.e. at least they could write or read.

Awareness of Resettlement Policy

The necessity of involuntary resettlement, its procedure and minute analysis of its socioeconomic and other impacts on PAPs was primly endeavored in this research. Involuntary resettlement is a new phenomenon in a developing country of the third world like Bangladesh. So PAPs were not much aware of involuntary resettlement. They knew little about the policies of involuntary resettlement. The research findings observed that only 29.63% of owner operator PAPs who had lost their belongings was aware of it (Table-2). But their conception in this connection was not clear. On the other hand the lack of knowledge of 70.39% PAPs regarding involuntary resettlement proved that the matter was rather novel here.

Table -2 Percentage Distribution of the Respondents by Their Knowledge of Policies of Involuntary Resettlement.

Knowledge of Policies of Involuntary Resettlement	None-CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
Have	31	29.52 64.58	17	29.82 35.42	48	29.63 100.00
Have Not	74	70.48 64.91	40	70.18 35.09	114	70.37 100.00
Total	105	100.00 64.81	57	100.00 35.19	162*	100.00 100.00

Source: Based on the survey conducted by the authors.

* This figure includes only the owner operator respondents

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

From this research we found a picture of the PAPs who had lost their properties particularly land regarding their knowledge about the laws executed by the Government of Bangladesh in connection of land acquisition and its price. Though two third respondents (73.46%) said that they were aware of price of land in Dhaka city, actually their knowledge in this regard was poor (Table-3). For their answer was inconsistent as well as incomplete. In fact, any fixed price is not applicable in a large city like Dhaka in the context of Bangladesh. Again the respondents informed that they were aware of the laws executed by the Government of Bangladesh regarding land acquisition laws. But the knowledge of the respondents who claimed to know the laws regarding land acquisition was partial. The research findings showed that most of the owner operator PAPs who had lost their assets, land etc were not aware of existing land acquisitions laws of the Government of Bangladesh or about the actual land price or involuntary resettlement.(Annexure Table-1)

Table – 3 Percentage Distribution of the Respondents by Their Knowledge of Price of Land of Dhaka.

Knowledge of Prices Of Land of Dhaka	None-CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
Have	70	66.67	49	85.96	119	73.46
		58.82		41.18		100.00
Have Not	35	33.33	8	14.04	43	26.54
		81.39		18.60		100.00
Total	105	100.00	57	100.00	162*	100.00
		64.81		35.19		100.00

Source: Based on the survey conducted by the authors

* This figure includes only the owner operator respondents

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Project Implementation Process and its Components

To analyze the accuracy of implementation procedure of involuntary resettlement was endeavored in this research. The Government of Bangladesh has specific laws regarding land acquisition. Issuance of notification for eviction under these laws is a precondition of any resettlement. It's indeed a part of involuntary resettlement implementation process. This research findings presented that almost all PAPs (97.53%) received proper notice from the authority and they had enough time to fold their belongings (Table-4). The few who raised allegation didn't get the notice timely due to the negligence of postal department.

Table – 4 Percentage Distribution of the Respondents by Their Receipt of Legal Notice from DUTP:

Receipt of Legal Notice from DUTP	None-CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
Have	101	96.19 63.92	57	100.00 36.08	158	97.53 100.00
Have Not	4	3.81 100.00	0	0.00 0.00	4	2.47 100.00
Total	105	100.00 64.81	57	100.00 35.19	162*	100.00 100.00

Source: Based on the survey conducted by the authors

* This figure includes only the owner operator respondents

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

In any involuntary resettlement program amount of compensation money is very significant, because the evicted PAPs have to depend largely on the compensation money to offset the incurred loss. One of the main objectives of involuntary resettlement is to promote the living standard of the PAPs at least up to the previous level.

Sufficiency of Compensation Money

The amount of compensation money is a factor in this context. The research findings stated that more than two third PAPs (86.67%) narrated that the compensation money disbursed to them was insufficient or nominal in comparison to the loss they incurred (Table-5). The amount paid to them as compensation helped a little to regain their material loss and also played an insignificant role to offset the loss of their social status. It was found that the owner operator PAPs could invest the compensation money more efficiently than their employees could and they were ahead of their employees in the proper use of the found compensation money because of their comparative social status. 78.40% owner operator PAPs opined that compensation money was insufficient while the 93.43% employee considered the amount as negligible. So, it may be concluded that the compensation money disbursed among the losers was very insignificant considering their incurred losses in this development project. To offset the losers or PAPs duly is an important aspect for the successful implementation of a development project. As such the concerned losers or PAPs should get the compensation money easily, smoothly and sufficiently so that they could regain their previous standard of life. The said money should be disbursed through one or more than one NGO. Transparency is expected in this way. The

research showed that 95% PAPs received the money earmarked for them as compensation. (Annexure Table-2) But in some cases the interference of brokers and political personals was found. Only 7.78% PAPs complained that they faced various harassment on the draw of the compensation money. (Annexure Table-3)

Table -5 Percentage Distribution of the Respondents by Their Opinion Regarding the Sufficiency of compensation Money

Opinion of the Respondents Regarding the Sufficiency of Compensation Money	Owner Operator PAPs		Employee PAPs		Total	
	n	%	n	%	n	%
Sufficient	35	21.60 72.92	13	6.57 27.08	48	13.33 100.00
Not Sufficient	4127	78.40 40.71	185	93.43 59.29	312	86.67 100.00
Total	162	100.00 45.00	198	100.00 55.00	360	100.00 100.00

Source: Based on the survey conducted by the authors

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

However, considering everything, the PAPs of DUTP gave opinion that the money disbursing procedure was satisfactory. In a large project like DUTP concerning development it was not unusual to raise false and illegal claimant. For example in Jamuna Multipurpose Bridge Project of Bangladesh almost 10000 false claimants of land created. The echo of this incident was also marked in this project too. The research findings observed that only 2.47% PAPs of DUTP had fallen into problem like false claim. Most of the PAPs of DUTP had been leaving in city for a long time. So the complications regarding the ownership of land were not much acute and most of them were found to be legal owners (Annexure Table-4)

Trends to Impoverishment Process

One of basic policies of involuntary resettlement is to bring the losers at least to their previous socioeconomic status or to pay them according to their prospective loss. Proper utilization of compensation money by PAPs is as such very significant in this connection. The research findings showed that nearly half of the PAPs (47.22%) failed to reinvest their compensation money in a proper manner. In most cases, they spent the amount either for family expenditure or regular maintenance. Only 13.06% respondents tried to revive their old source of income (Table-6).

Table-6 Percentage Distribution of the Respondents by the Sectors of Spending the Compensation Money.

Sectors of Spending the Compensation Money.	Owner Operator PAPs		Employee PAPs		Total	
	n	%	n	%	n	%
Purchasing New Land	6	3.70 37.50	10	5.05 62.50	16	4.44 100.00
Invest in New Business	12	7.41 25.53	35	17.67 74.47	47	13.06 100.00
Invest in Previous Business	100	61.73 100.00	0	0.00 0.00	100	27.78 100.00
Spent in Daily Cost	40	24.69 23.53	130	65.66 76.47	170	47.22 100.00
Deposit in Bank / Insurance	4	2.47 14.81	23	11.62 85.19	27	7.50 100.00
Total	162	100.00 45.00	198	100.00 55.00	360	100.00 100.00

Source: Based on the survey conducted by the authors

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Some respondents deposited the total amount with the bank without trying for any new or old enterprise. However it may be concluded that most of the PAPs of DUTP could not properly reinvest their compensation money and in the process became poorer than their previous position. Above all it is marked that being evicted the losers at his project of involuntary resettlement either ruined or absolutely failed to revive their former business. Rather the compensation money is spent up in this way or other. The research showed that among the PAPs who started new business with the compensation money given 59.57% investors' monthly income decreased in compared to their previous income (Annexure Table-5). On the other hand, 93% respondents who invested their compensation money in previous business or initiated any new enterprise became losers in this process (Table-7). Because it was a difficult task for them to rerun the previous business smoothly being evicted from their original sites. Also to regain the good will in a new effort was a matter of time. So the profit in business obviously decreased and in many cases they failed. In this way the respondents became paupers.

Table – 7 Percentage Distribution of the Respondents by there Opinion on the Comparison of Income.

Comparison of Income	Non-CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
Income Increased	1	1.43 16.67	5	16.67 83.33	6	6.00 100.00
Not Changed	0	0.00 0.00	1	3.33 100.00	1	1.00 100.00
Income Decreased	69	98.57 74.16	24	80.00 25.81	93	93.00 100.00
Total	70	100.00 70.00	30	100.00 30.00	100*	100.00 100.00

Source: Based on the survey conducted by the authors

- * This figure represents only those business losers who invested their compensation money in previous business.
- * The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Unemployment Process

Another direct adverse impact of involuntary resettlement was to become jobless. In most cases, PAPs lost their source of income and became frustrated being unsuccessful in their effort in reestablishing themselves. At a certain stage they either changed their profession or become jobless. It was observed in research that around half of the respondents (46.35%) left their former jobs (Table-8). This tendency was massive among the employee PAPs rather than the owner operator PAPs. The research findings showed that 65.15% employee were compelled to leave their previous jobs. On the other hand only 14.56% owner operator left their former business.

Table – 8 Percentage Distribution of the Respondents by Laving Their Business or Jobs.

Leaving Business or Jobs	Owner Operator PAPs		Employee PAPs		Total	
	n	%	n	%	n	%
Left	17	14.53 11.64	129	65.15 88.36	146	46.35 100.00
Not Left	100	85.47 59.17	69	34.85 40.83	169	53.65 100.00
Total	117	100.00 37.14	198	100.00 62.86	315*	100.00 100.00

Source: Based on the survey conducted by the authors

- * This figure is less than the actual total because it includes only those owner operator respondents who lost their business.
- * The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

The present position of both business & job leaving respondents was very pitiful. More than half of them (56.85%) have been facing the curse of unemployment. But the condition of owner operators was found to be more miserable. To offset the incurred loss in economy particularly in the context of losing source of income of the PAPs is one of the policies of involuntary resettlement. From that viewpoint to provide vocational training to the loser employees was one of the prime matters of DUTP. It was observed that around one-third (27.78%) PAPs didn't receive the vocational training offered by the authority. The fields of training were mostly motor driving, tailoring, carpentry, masonry etc. But the vocational training was not much fruitful i.e. the training could not offset the loss that the loser employees had incurred through the losing of their source of income. Moreover the PAPs complained that the training was incomplete and due to lack of practical experience those obtained training did not help them in regaining their previous standard of life. Also not to get training according to the given selection was also a factor. Some respondents complained that they did not receive vocational training according to their own choice.

Concluding Remarks

It was obvious from the information found through the collected data and case studies of this research that the PAPs due to involuntary resettlement faced basically two fold problems. In the first place, more or less he/she lost his/her sources of income that gradually nears him/her to impoverishment. The problem was more acute with the small traders and whose business was the solitary source of income for his family. The respondent in this category faced it very difficult to rerun his business in full swing in the competitive market of poverty ridden and over populated country like Bangladesh. Secondly, beside financial loss, the loss of social status of the PAPs was also very significant. The elementary effect of losing business or job was unemployment that obviously demotes the affected person to a lower social position. In some cases failing to regain social status created frustration among the PAPs individuals that ultimately affected his/her mental condition and in the process he/she became alienated from himself as well as society.

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Annexure:**Table – 1 Percentage Distribution of the Respondents by Their Knowledge of Land Acquisition Law of Bangladesh.**

Knowledge of Land Acquisition Law of Bangladesh	Non-CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
Have	13	12.38 65.00	7	12.28 35.00	20	12.35 100.00
Have Not	62	87.62 64.79	50	87.72 35.21	142	87.65 100.00
Total	105	100.00 64.81	57	100.00 35.19	162*	100.00 100.00

Source : Based on the survey conducted by the authors

* This figure includes only the owner operator respondents.

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Table–2 Percentage Distribution of the Respondents by Their Media of Receiving the Compensation Money.

Media of Receiving the Compensation Money	Non-CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
NGO	155	95.68 45.32	187	94.45 54.68	342	95.00 100.00
Broker	4	2.47 36.36	7	3.53 63.64	11	3.06 100.00
Local Political Personnel	3	1.85 42.86	4	2.02 57.14	7	1.94 100.00
Total	162	100.00 45.00	198	100.00 55.00	360	100.00 100.00

Source : Based on the survey conducted by the authors

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Table – 3 Percentage Distribution of the Respondents by the Case of Harassment During the Draw of Compensation Money :

Victims of Harassment During the Draw of Compensation Money	Owner Operator PAPs		Employee PAPs		Total	
	n	%	n	%	n	%
Victim	8	4.94 28.57	20	10.10 71.43	28	7.78 100.00
Not Victim	154	95.06	178	89.89	332	92.22

Victims of Harassment During the Draw of Compensation Money	Owner Operator PAPs		Employee PAPs		Total	
	n	%	n	%	n	%
		46.39		53.61		100.00
Total	162	100.00	198	100.00	360	100.00
		45.00		55.00		100.00

Source : Based on the survey conducted by the authors

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Table – 4 Percentage Distribution of the Respondents by the Facing of Fraudulent Claimant in Their Assets:

Facing of Fraudulent Claimant in Ownership	Non CUL PAPs		CUL PAPs		Total	
	n	%	n	%	n	%
Faced	2	1.90	2	3.51	4	2.47
		50.00		50.00		100.00
Not Faced	103	98.10	55	96.49	158	97.53
		85.19		14.81		100.00
Total	105	100.00	57	100.00	162*	100.00
		59.44		40.56		100.00

Source : Based on the survey conducted by the authors

* This figure includes only the owner operator respondents.

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.

Table –5 Percentage Distribution of the Respondents Who Started New Business by Their Income in Comparison to Their Previous Income:

Comparison of Income	Owner Operator PAPs		Employee PAPs		Total	
	n	%	n	%	n	%
Income Increased	5	41.67	9	25.71	14	29.79
		35.71		64.29		100.00
Income Decreased	7	58.33	21	60.00	28	59.57
		25.00		75.00		100.00
Income not Changed	0	0.00	5	14.29	5	10.64
		0.00		100.00		100.00
Total	12	100.00	35	100.00	47*	100.00
		25.53		74.47		100.00

Source : Based on the survey conducted by the authors

* This figure includes only those respondents who started business newly.

* The 1st figure in each percentage cell is the column percentage and 2nd figure is the row percentage.