



# Social Monitoring Report

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Project Number: 29466  
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## India: Kolkata Environmental Improvement Project (KEIP)

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For Kolkata Municipal Corporation

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**Asian Development Bank**

2009

**Kolkata Environmental  
Improvement Project (KEIP)  
ADB Loan No. 1813-IND**

Executing Agency:  
**KOLKATA MUNICIPAL CORPORAION**

**MONITORING AND EVALUATION OF  
RESETTLEMENT PLAN**

**Quarterly Report**

**Period of Monitoring: October, 2009 – December, 2009**

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External Monitor



## ABBREVIATION

ADB	---	Asian Development Bank
AF	---	Affected family
AP	---	Affected person
BME	---	Benefit monitoring and evaluation
BSS	---	Bharat Sevasram Sangha
CLPOA	---	City Level Programme of Action
CRG	---	Canal Resettlement Group
EA	---	Executing Agency
FGD	---	Focus Group Discussion
Gol	---	Government of India
GoWB	---	Government of West Bengal
HH	---	Household
I&WD	---	Irrigation & Waterways Department
JPISC	---	Jay Prakash Institute of Social Change
KEIP	---	Kolkata Environmental Improvement Project
KMC	---	Kolkata Municipal Corporation
KMDA	---	Kolkata Metropolitan Development Authority
NGO	---	Non-government organization
PMC	---	Project management consultants
PMU	---	Project management unit
RP	---	Resettlement plan
R&R	---	Resettlement and Rehabilitation
SDU	---	Social development unit
SHG	---	Self Help Group
ToR	---	Terms of Reference
VAMBAY	---	Valmiki Ambedkar Shari Awaz Yojana

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Photo Documentation

Loan	<b>ADB Loan NO. 1813 - IND</b>
Subproject	<b>Kolkata Environmental Improvement Project</b>
Executing agency	<b>Kolkata Municipal Corporation (KMC) and Irrigation and Waterways Department (I&amp;WD) of Government of West Bengal</b>
Implementing agency	<b>PMU, IWD and PMU, KMC</b>
Monitoring period covered	<b>October to December, 2009</b>

## **1.0 Introduction**

### **1.1 Description**

Asian Development Bank (ADB) provided a financial assistance in the year 2000 (Loan No.1813–IND) for Calcutta (Kolkata) Environmental Improvement Project (KEIP) to Kolkata Municipal Corporation (KMC) in order to achieve the objectives of i) improving the urban environment in outer areas of Kolkata Municipality, ii) reducing poverty in the low-income areas through affordable access to basic urban services, iii) facilitating community empowerment by participatory process, iv) protecting environment from adverse developmental impact, v) helping KMC develop as a proficient and autonomous municipality. Supplementary loan was processed and approved in the year 2006.

The project has six (6) components, namely, A) Stakeholder Consultation Programme, B) Sewerage and Drainage improvements, C) Solid Waste Management, D) Slum Improvements, E) Canal Improvements & F) Implementation Assistance and Capacity Building.

### **1.2 Scope of Involuntary Resettlement Impacts**

Canal Improvement components will cause displacement of squatter settlements of canal dwellers, majority of whom are poor migrants from adjoining districts, and even from neighbouring states and Bangladesh.

A Resettlement Plan (RP) was prepared for the Project in 2000. The RP was updated in 2006 based on revised project design and physical changes. In all, the length of canal improvement increased from 52.6 km to 77.31km, besides construction of 53 bridges.

Land of about 19.07 acres is required for resettlement, which is in possession of the Project authority. As per Updated RP the affected households are being relocated permanently in an area not far away from the canal settlements, being assisted in shifting prior to commencement of canal rehabilitation works.

## **2.0 Validation**

As stated the discrepancy in resettlement impacts is due to design change specifically: (i) increase in the length of canal improvements, (ii) cancellation of sewage treatment plant components and drainage pumping stations, and (iii) a change in location for the solid waste management facility. The design change addressed the objective of resettlement according to ADB's Involuntary Resettlement Policy, by avoiding densely populated canal settlement areas. For example, length of improvement of Keorapukur Canal was reduced from 9 km to 1.148 km. Similarly, in case of Churial canal, a slight diversion through Churial Extension Canal achieved the goal of avoiding densely populated settlement and thereby the length of

Churial canal improvement increased from 24 km to 27.545 km. In the revised design lengths of other canals considered for improvement also increased, e.g. length of T.P Canal increased from 9.00km to 34.048km and length of Monikhali and Begore canal system increased from 10.6 km to 14.565km. In all, the length of canal improvement increased from 52.6km to 77.31km.

A comparative statement of the resettlement impact, as indicated in the original RP of 2000 and the Updated RP of 2006 are summarized in the following table.

**Table 1 Resettlement Impact – 2000 and 2006**

Canal System	Original length (km)	Revised length (km)	Affected Households 2000	Affected Persons 2000	Affected Households 2006	Affected Persons 2006
T.P.(including TP Main, Intercepting, Lead canal, addl Canals)	9.0	34.048	2,334	8,559	2,668	11,936
Keorapukur	9.0	1.148	397	612	43	184
Monikhali & Begore	10.6	14.565	449	1,233	510	2,284
Churial (Main & Extension)	24.0	27.545	327	1,145	345	1,549
Bridge sites	-	-	-	-	60	366
<b>Total</b>	<b>52.6</b>	<b>77.306</b>	<b>3,507</b>	<b>11,549</b>	<b>3,626</b>	<b>16,317</b>

Source: Updated Resettlement Plan, July, 2006

### 3.0 Institutional Arrangements

One Social Development Unit (SDU) has been established at PMU level of KMC for implementation of RP. The consultants engaged as R&R Experts supervise the overall RP implementation. To carry out field level activities several NGOs were engaged at different phases of project implementation since 2005. These are Bharat Sevasram Sangha (BSS), Jayprakash Institute of Social Change (JPISC), I-Land Informatics Ltd and lastly City Level Programme of Action (CLPOA).

Since November 2008, six (6) experienced Community Mobilizers were engaged by the project authority to strengthen in-house capacity of SDU. They entrusted to carry out resettlement activities regularly on a daily basis. Besides, in-house training was provided to the community mobilizers by the SDU consultants and various organisations in motivation and awareness building tasks, formation and nurturing of self help groups at R&R sites, formation of cooperatives by the resettled families.

Initially CRGs were formed in each of the canal settlements to facilitate disclosure of RP, its implementation and entitlement as per eligibility criteria specified in approved updated RP. After relocation these CRGs were disbanded and instead, building committees were formed at resettlement sites with members of resettled families.

#### 4.0 Procedure followed

Updated RP was prepared in 2006 and was endorsed. The identity cards were issued to the entitled APs prior to relocation in 2000. Following procedures were followed and activities undertaken during RP.

- 1) **Verification of APs:** The community mobilisers conducted verification survey of AFs at remaining canal settlements by way of revalidating the data recorded in the identity cards prepared during census survey in 2000, vis-a-vis current situation. Database of 228 AFs residing in 10 canal settlements was verified during October to December, 2009. The detail of revalidation survey carried out is shown in the table below. (Table 2) The survey is aimed at verifying eligibility of entitled AFs as per resettlement entitlement matrix.

**Table 2. Revalidation survey conducted during October to December, 2009**

Canal	Settlement	Total no. of AFs
Churial	Enni Sarani	64
	Lohar Pool Nabapalli	12
	Bankra Haspukur Khal Pool	80
	<b>Total Churial</b>	<b>156</b>
TP Basin	Mandir Para	4
	<b>Total TP Basin</b>	<b>4</b>
Monikhali	Kankhuli Satghara	47
	Ghosh Para Along Santoshpur Rd	1
	Gobindapur East	5
	Mondal Para Khalpool	9
	<b>Total Monikhali</b>	<b>62</b>
Keorapukur	Chakram Nagar (Kalopol)	5
	Company Pukur Sajneberia	1
	<b>Total Keorapukur</b>	<b>6</b>
<b>All Canal</b>	<b>All Settlements</b>	<b>228</b>

Source: Internal Monitoring Report of SDU, KEIP

- 2) **Beneficiary contribution:** According to resettlement process incorporated in the Resettlement Plan (RP) the entitled AFs will have to deposit Rs 5000 as contribution towards cost of flat where they will be relocated. This is a requisite activity prior to allotment of a flat in the resettlement site. The community mobilisers assist the AFs in depositing the beneficiary contribution of Rs 5000 in the designated bank and remain present throughout banking transactions. The APs are provided transport cost to visit the bank. Before depositing the amount the AFs are explained about the requirement of the beneficiary contribution and need for saving the amount. This activity has also made them realise the importance of savings. Some of the AFs have developed a habit of savings, although many cannot afford to save regularly due to pressing household demands.

During the period under review 228 AFs deposited beneficiary contribution before allotment of flats was executed. These AFs are from Monikhali (62), Keorapukur (6), TP Basin (4) and Churial (156) canal settlements. (Table 3) The FGD conducted by the monitoring team verified these figures from the concerned AFs relocated at the R&R sites during FGD and sample household survey.

**Table 3. Deposition of Beneficiaries Contribution, October to December, 2009**

<b>Canal Settlement</b>	<b>Total no. of AFs</b>
Monikhali	62
Keorapukur	6
TP Basin	4
Churial	156
<b>Total</b>	<b>228</b>

**Source: Internal Monitoring Report of SDU, KEIP**

**3) Allotment and distribution of flats**

Flats at resettlement sites are allotted through a draw of lottery under management of respective Ward Councillor. The process is carried out in a transparent manner and as per pre-arranged schedule. The AFs are notified to be present during allotment session so that they are confident of flat allotment in an impartial manner and as per directive in RP. The lottery is drawn in two phases. The elders, physically handicapped persons and those having shops are given priority for ground floor flats. Remaining flats are allotted among the rest of the entitled families. In all 97 flats were distributed in the period October to December, 2009. All these 97 flats have also been registered soon after allotment and subsequent shifting of the AFs was complete.

It may be mentioned that out of 228 AFs only 97 could be allotted flats and were relocated in assigned relocated site. The flats for the remaining 131 families could not be allotted as these were not yet ready for habitation equipped with infrastructural facility for water supply and electric connection. All of them are residents of Churial canal who are to be relocated at Kalagachhiya. The allotment is expected to be made soon. Out of 156 AFs of Churial canal 25 families were allotted flats at Purba Putiyari resettlement site. All of these 25 families have shifted there. (vide table 4)

- 4) **Formation of Building committees** is the major activity after resettlement of the canal side residents. Each building in the R&R sites constitutes 24 flats or 32 flats, and each resettlement site has at least 6 numbers of buildings. One member from each family is included in the committee and more active persons are inducted into several sub-committees formed to look after proper maintenance of the flats. Control and operation of pumps for the overhead tanks are vital for which one person is engaged. KEIP has been bearing the cost of building maintenance partly, including payment of the pump operator. Residents of Sampa Mirza Nagar have started shouldering the responsibility of maintaining common property at the resettlement site including payment for the service of pump operator since January, 2010.
- 5) **Formation of service Cooperative society** is one of the components of Resettlement & Rehabilitation Programme of KEIP in all the 5 resettlement sites, namely Kasba Rajdanga, Purba Putiary, Sampa Mirza Nagar, Nonadanga and Kalagachhiya (under construction). Formation of Cooperative society is a step towards creation of a cohesive group living in a common habitat, owning a common property and having a common interest. Ideally, after completion of the project each Cooperative should be responsible for operation and maintenance of the common assets created in the resettlement site. With initiative and supervision of SDU, KEIP progress of cooperative formation has been successful to some extent. Registration certificate has been issued to Kasba Rajdanga Housing Cooperative and Shampa



Mirza Nagar Housing society. All the necessary documents and credentials were submitted to the Registrar of West Bengal State Cooperative Department by Purba Putiyari housing society and Nonadanga Phase II. Issuance of registration certificates is under process. Residents of other phases of Nonadanga are not yet convinced about necessity of forming a service cooperative society despite several efforts exerted by KEIP's SDU consultants and the community mobilisers. The AFs in these sectors have defiantly reiterated their demand of more common facilities, such as boundary wall, common shed, play ground for the children, etc before formation of cooperative society takes place.

### 5.0 Delivery of entitlement

According to the updated RP of 2006, all the affected families are to be relocated permanently in an area not far away from the canal settlements and to be assisted in shifting prior to commencement of canal rehabilitation works. Accordingly, the Affected families were resettled in Valmiki Ambedkar Shahri Awaz Yojana (VAMBAY) type of flats, either purchased from KMDA or built by the Project, initially at a cost of Rs 84,000 each. The flats built by KEIP, however, cost more. The beneficiary family will have to contribute a sum of Rs 5000. The living area of the flat is 190 sq.ft. which consists of a living room, one attached balcony and a toilet with basic amenities like, water supply through pipeline and individual electric connection. As additional entitlement the flat owners will enjoy legal title in the form of 99-year non-resalable lease in the name of female head of the family. They will also enjoy exemption from any registration costs and other fees for being resettled in the VAMBAY flats.

The "highly vulnerable" people, including those headed by women, the elderly persons and the disabled/handicapped will be allotted ground floor flats which have commercial possibility and will be given access to land for social forestry and vegetable production along the rehabilitated canal banks. Besides, they will be facilitated by access to income generation and poverty reduction schemes of the Government. The shop owners among the AFs will also be given priority in allotment of ground floor flats so that they can continue with their livelihood. The funds for construction of the flats are approved by the budgetary allocation of KMC and are delivered in a timely manner for construction to be completed prior to allotment of the flats.

Shifting of AFs takes place after basic amenities are provided in the flats, like water, electricity connection etc. During the period July to September, 2009 in all 97 AFS were resettled. Registration process of these 97 flats that were allotted to the AFs of designated canal settlements was also complete during period under review. The table below provides details of relocation.

**Table 4. Status of Relocation during October to December, 2009**

Canal Settlement	Resettlement Site	Total no. of AFs
TP Basin	Nonadanga	4
Monikali	Sampa Mirza nagar	62
Churial	Purba Putiyari	25
Keorapukur	Purba Putiyari	6
<b>Total no. of AFs resettled</b>		<b>97</b>

Source: Internal Monitoring Report of SDU, KEIP

## **6.0 Consultation and participation**

Consultation and interaction with the remaining canal bank settlers and the resettled AFs at the Resettlement sites are continuous tasks of the resettlement activities. These are mainly carried out by the Community Mobilisers according to the weekly action plan prepared at SDU level. Each of the mobilisers is given the tasks of interacting with the APs in various settlements on rotation. The consultation is carried out on the various issues of resettlement, including process and entitlement of the AFs as per revised RP and proposed relocation sites. The people are also briefed about facilities at the flats, adaptation to the life style in a flat, which is contrary to their existing living standard, besides adjustment process for living in a new surrounding and different neighbourhood community in some places. Process, necessity and objective of cooperative formation at resettlement sites are also discussed explaining the formalities, methods and kind of documents required for formation of Housing Cooperatives at R&R sites.

In all 13 consultations were organised by SDU during the period under review on various issues and agenda, attended by 316 participants in all. The discussions were held with the APs of seven settlements at TP Basin, Monikhali, Keorapukur and Churial canal areas. These meetings were organised primarily by Community Mobilisers to make them aware of entitlement, relocation sites, resettlement process including beneficiaries' contribution prior to relocation. The APs were also told about facilities to be provided at relocation sites, the responsibility of the APs after relocation takes place, such as, forming building committee to operate and maintain common assets and to form service cooperative.

A brief of consultation schedules (**Annex 1**) and Minutes of a few meetings are annexed (**Annex 2**). However, informal discussions are regularly held with the women SHGs after they are settled at relocated sites for further nurturing of the groups and with the building committee members at R&R sites.

The monitoring team, during their survey and FGD sessions, verified about the consultation and interaction meetings organised by the Community Mobilisers. The consultation programmes were found to be actually carried out as per schedule of the activity furnished by SDU. The participants divulged the substance of the discussions held with them, particularly of the beneficiary contribution, relocation sites, allotment procedure in the presence of ward councillor and other important resettlement issues.

## **7.0 Public disclosure**

The substance of RP, particularly the entitlement was disclosed to the APs of all canal settlements through participatory consultation since the inception of RP implementation process. The CRGs at canal settlements played active role to motivate the settlers to shift to designated relocation sites and to deposit required amount of Rs.5000 as part of beneficiary contribution. Updated RP was disclosed in vernacular on 15 July, 2006 to the APs, Ward Councillor / Municipality / Borough Chairman. The RP was approved by ADB Board on 8 November, 2006.

## **8.0 Grievance redress mechanism**

The project authority has not formed any formal grievance redress committee. It has been argued that formal committee would be beyond the accessibility of the APs as most of them have little spare time to devote for reporting grievance to the authority, unless that is of absolute necessity. In stead, the project had adopted an informal way of redressing grievances. The community mobilizers, and the NGO volunteers in early period, listen to the

grievances of the resettled AFs during the consultation sessions. Depending on nature and gravity of the grievances these are addressed accordingly by the SDU. Some of these issues, like water supply, need intervention from higher authority of KEIP, KMC or other line departments like state electricity board; which are brought to the notice of the project director for taking proper and immediate actions.

The resettlers at Shampa Mirza Nagar have expressed some concern about size of flats which may not be adequate for large families. However, they understand the futility of such grievance, since details of entitlement including size of flats were disclosed to them before resettlement process started. Some of the flats are allegedly not yet occupied by the identified AFs as expressed to the monitoring team. However, resolving this issue is strictly within the purview of the Housing Cooperative Society formed by the residents of resettlement site who can judge the merit of such allegations and take necessary measures. The residents, however, have expressed satisfaction as the relocation site is located close to their previous settlement, and they have not lost livelihood or access to schools or to health care facilities.

Some issues regarding constructional defects, like crack on the wall, door, damp roof etc in the flats of Nonadanga Ph IV and Shampa Mirza Nagar were brought to the notice of KEIP authority. These are to be judged by the civil construction contractor and the supervision consultants. In many instances, the grievances are found to be of lesser magnitude and can be resolved by the residents of resettlement sites.

To mitigate genuine difficulty of scarcity in water supply, more submersible pumps were installed for Nonadanga Ph I – III so that water supply is uninterrupted even if one pump is out of order. Additional tube wells were been installed at Shampa Mirza Nagar, Kasba and Nonadanga. A long standing demand of garbage disposal vats has been fulfilled and four vats have been installed at Nonadanga Ph III & IV, Kasba Rajdanga and Purba Putiyari.

## **9.0 Income restoration activities**

During the period under review no income restoration trainings were organised. However, some members of the Self Help Groups formed with project initiative and active participation of the APs are earning by utilizing the skill gained through intervention of KEIP by way of providing training. Members of a number of SHGs at Kasba R&R sites have made remarkable progress towards self sustenance and improvement of neighbourhood. It is also apparent that the women of SHG have assumed a sense of empowerment and provide support to their husbands in order to enhance family income. A separate note on their social and economic activities is annexed, which provides an account of women empowerment. (**Annex 5: Case Study of Self Help Group at Nonadanga**).

## **10.0 Land acquisition**

In all, 581 no of flats at Nonadanga R&R site – Phase 1 & 2, (Ph I – 229, Ph II - 352) are purchased from KMDA. The rest of the flats are constructed by KEIP. The total land for R&R sites built so far is 8.695 acres, 2.215 acres of which has been purchased by KEIP directly from the land owners. The rest, 3.51 acres have been acquired through LA Act of Govt. of West Bengal, 1894. The flats purchased from KMDA cover an area of 2.97 acres. Table 5 describes the land acquisition details for construction of R&R sites.

**Table 5. Detail of land for R&R sites acquired / purchased by KEIP for construction of flats for Canal Bank Dwellers.**

Sl. No	Name of the Mouzas with the J.L No & P.S	Plot No.	Total area of land in acres	Remarks
1	Purba Putiary J.L.NO. 43, P.S. Jadavpur	162 & 161	0.94	Acquired under L.A. Case No. M.T.P./C – 9/2002 drawn as per provisions of L.A. Act I of 1894
2	Sampa Mirzanagar J.L.No. 11 P.S. Maheshtala	644(pt.), 645, 646, 647, 648, 649, 650 & 651	2.57	Acquired under L.A. Case MTP/C – 14/2003 drawn as per provisions of L.A.Act I of 1894
3	Sampa Mirzanagar J.L.No. 11 P.S. Maheshtala	649 / 981	0.23	Purchased directly from Private Parties through Regd. Deed No.I – 05346 dated 16.05.2008
4	Kalagachhiya J.L.No. 40 P.S. Maheshtala	186, 188, 221, 224, 233 & 234	1.985	Purchased directly from Private Parties through Regd. Deed No. I – 00904 dated 30.01.2008
5	Kasba J.L.No. 13 P.S. Kasba	4022, 4041, 4039, 4043, 4042, 4165 & 4019	2.00	Purchased from KMDA
6	Nonadanga J.L.No. 10 P.S. Tiljala	614 (Pt.), 615 (pt.), 625(pt.), 628 (pt.) & 630(pt.)	0.97	
<b>Total: 6 Mouzas</b>			<b>8.695 Acres</b>	

Source: Internal Monitoring Report of SDU, KEIP

### 11.0 Relocation sites

The relocation sites for the resettled families of various canals settlements are located at following areas, normally within 2 km from canal settlements. In some cases, due to non-availability of suitable land the site is located beyond 2 km but within 4 km from earlier canal settlements. These R&R sites are:

1. Nonadanga – Phase I – IV for TP Basin settlements
2. Kasba for TP Basin settlements
3. Purba Putiary – for Keorapurkur Canal settlements & partly for Churial canal
4. Sampa Mirza nagar – for Monikhali Canal settlements
5. Kalagachhiya – for Churial Canal settlements (under construction)

Initially flats at Nonadanga were purchased from KMDA to shift the AFs at transit camp within a short time. Later flats were built under supervision of KEIP according to requirement

in Nonadanga Phase IV & Kasba for AFs of TP Basin area, in Purba Putiyari for Keorapukur canal and in Sampa Mirza nagar for Monikhali canal settlements. More flats are under construction at Kalagachhiya for relocation of Churial canal settlers. However, flats are yet to be completed for allotment.

The lands for R&R sites are mostly owned by KMC/KMDA and low lying vacant land. In some places, like in Sampa Mirza Nagar and at Kalagachhiya private lands were purchased by negotiating with the owners, without involving into land acquisition. Since most of the areas are close to their previous settlements shifting to R&R sites did not create any problem of unacceptability from the host community. Nonadanga being a vacant low lying place within added area of KMDA there was no settlements before and the affected families are the pioneer settlers of the locality.

As per updated RP all the AFs are to be provided with one flat with 190 sq ft carpet area having one living room with attached balcony and individual toilet facility. The basic infrastructural facilities including water, internal roads, electrical connection to individual flat, street lighting, garbage disposal system, etc are also to be provided. The cost of land, construction of flats and provision of basic infrastructures are being borne by KEIP.

## **12. Replacement of community assets**

The resettlement sites have provision for construction of community shed which can be used for community activities, like work shed for the SHGs' income generating activities. Since the children of the resettled families attend the schools they used to go earlier there is no requirement for opening additional school for them. So far as other civic and social facilities are concerned all the residents are resettled within Calcutta's urban area and expanding industrial area of eastern Calcutta. Besides, most of these sites are within accessible distance from the civic infrastructural facilities enjoyed by all citizens of the city. There is hardly any change in their access to community facilities which the AFs used to enjoy prior to relocation.

## **13. Assessment**

The scope of work for independent monitoring includes assessment in terms restoration of livelihood and living standard of the affected persons, of re-establishment of social network in the new environment. During the monitoring period the external monitoring team carried out focus group discussion (FGD) and community consultation, apart from sample household survey in the R&R sites to assess post relocation socio economic situation of the resettled families at R&R sites in order to measure changed socio-economic status of the resettled families. It may be mentioned that, baseline database of the affected families as of census cut-off-date is not available. The identity cards issued after census survey, contain minimal data of the family in terms of family size and vulnerability status. In order to measure socioeconomic condition of the AFs during their post relocation phase in comparison to pre-relocation phase sample household surveys were conducted with the help of structured questionnaires. Apart from these, FGD sessions divulged information about adequacy of infrastructural facilities in the R&R sites as against pre-relocation settlements. Another source of information was utilised to gain an insight into the pre-relocation status of the canal bank informal dwellers. This is "Baseline Survey and Benefit Monitoring and Evaluation - Phase I study carried out by IPE (P) Ltd in August, 2006. The study conducted sample survey among canal bank settlements and resettled households in Nonadanga Phase-I. The relevant the data are referred wherever applicable.

FGD and community consultation were carried out in following areas:

- A. Nonadanga Phase I
- B. Nonadanga Phase IV
- C. Purba Putiyari
- D. Sampa Mirza Nagar

To assess pre and post relocation socio economic condition of the AFs, some indicators were selected. These are socio-demographic, economic and infrastructural facilities at resettled areas. Based on the observation, sample survey, focus group discussion and interviews post resettlement situation has been assessed.

The outcome of the survey, FGD and consultation is briefly stated below. **Annex 3** provides a sketch of socioeconomic condition of the resettled families and civic / infrastructural facilities at R&R sites and **Annex 4** reveals an insight into people's opinion about adequacy of civic facilities and priority of requirement as per their perceived need.

### 13.1 Socioeconomic status

#### 13.1.1 Demography and Literacy

The average family size of the AFs is around 4.5 persons per family. Most of them are nuclear families. It is observed that average family size has remained the same throughout their transition to the present resettlement sites. However, few joint families have reportedly split into smaller nuclear families in order to accommodate in the allotted flat of 190 sq ft. The sample survey done by BME study reveals average family size to be 4.9 in canal bank settlements and 4.7 in resettlement site.

The adult literacy rate is very poor every where, with male literacy proportion varying from ten to twelve per cent of all population and Nonadanga Ph IV having the highest percentage of male literates, 17%. Female literacy is lower still, with Nonadanga Ph I having highest proportion of literate women (13%). There is little scope for change in literacy status among the adult members after their relocation. The literacy rate among the children of 6-18 years is better than the adult literacy rate, which is around 20% of all population. This is mainly due to the fact that the children have continued with their education at their previous school. Discussion from FGD sessions revealed that rate of incidence of drop outs among the students after high school education has remained the same as before. On query, it is revealed that economic condition, not lack of educational facility, is the reason for drop out among them. The BME study report speaks of more children in resettlement site going to school compared to the children in canal settlement. However, parents have to pay more for the children in resettlement site, about Rs190 per month. This is also noted that more children from resettled families go to private school.

#### 13.1.2 Livelihood and working status

Proportion of male workers is around 30% of all population. Women workers form ten to fifteen per cent of total population.

Majority of the male workers of Nonadanga Ph-I and Shampa Mirza Nagar earn as daily waged labour (40%), while rickshaw and van pullers account for highest proportion in Purba Putiyari with 30%. Professionals like mason, mechanic, carpenter, plumber constitute about 15% of male working force in Rajdanga and Nonadanga Ph I & IV. About 10% carry on trade and business in Shampa Mirza Nagar, Nonadanga Ph I and Rajdanga. Few work as auto or private car drivers in Nonadanga and Kasba. In Purba Putiyari nearly 20% workers also work as day labour. The BME study prepared in 2006, reported that there had not been

any significant change in occupational pattern, except that more men were self employed, about 22%, in the resettlement site.

Women are mostly engaged as maid or cook. There are few professional midwives in Purba Putiyari site. There has not been any major change in livelihood pattern of the women. But proportion of working women has reduced in Nonadanga and Rajdanga, mainly due to distance to their former employer's place of residence. In comparison number of midwife has increased in Purba Putiyari. No substantial change in occupation pattern, both among men and women, compared to pre-relocation stage has been noticed so far. (vide quarterly reports: April-June, 2008, October - December, 2008)

Summary of BME report also mentions that distance to work place for those among the resettled families has increased by 1.4 km, which is the main reason for many women to become jobless. Expenditure on transport has also been almost doubled for average family as reported.

### 13.1.3. Income level

In general, proportion of families with income varying from Rs.3000 to 5000 a month is the highest in all R&R sites with 55% to 60% households. This is better than the average household income for the canal bank settlers at TP Basin and Monikhali canal areas which varied from Rs.2500-3500 a month. (vide quarterly report of October-December, 2008). Nearly two third of families in Shampa Mirza Nagar and Purba Putiyari have monthly income below Rs.3000. Nonadanga families are better off, with 15% families having monthly income more than Rs 5000. Compared to rickshaw pullers or day labourers who earn about Rs.70-80 a day income of professional like mason, plumber, and carpenter is around Rs. 150 a day. Average monthly income of female workers who earn as cook or midwife is approximately Rs.1500 while those working as maid earn about Rs1000 a month. Compared to pre-relocation days income of women in Nonadanga has reduced (vide quarterly report of October-December, 2008). It is reportedly due to distance of place of residence to the work place, which compels them to reduce the number of houses they can be engaged in as domestic help. In contrast the income of the men has not changed substantially. However, the wage rates of the mason, carpenter and salary of drivers have increased over the period which is reflected in higher average household income than before.

Average monthly household income was observed to be less than Rs.2000 for 23% sample households in resettlement site compared to 36% of sample families in the canal bank settlements, according to BME study. Compared to the scenario in 2006, the economic condition of resettled families has certainly been better with majority of the families earning a higher monthly income of Rs2500-3500 now.

### 13.1.4 Savings

Adhering to process of relocation as per Resettlement plan has created a practice of savings among some of the resettled families. However, savings habit is not uniform. Fifty per cent of families in Shampa Mirza Nagar have started saving regularly as well as 40% of the families in Nonadanga PH I who have long settled here. Resettled families in Nondanga Ph IV or Purba Putiyari could not save much. However, it was apparent from the expressed opinion during FGD that the AFs have realised the importance of savings in time of emergency, which they were unaware of. Previously they would borrow money from the employers or from the local shops / grocers to tide over difficult days. Now they have opened bank account and are also familiar with bank transaction method. Many have become disgruntled with present place of residence which has increased the cost of living



with expenses on fuel and electricity. In some cases, transport cost has become additional expenditure.

## 13.2 Infra structural facilities

### 13.2.1 Water supply

Interviews with the resettled AFs and direct observation during survey and FGD brought about level of adequacy of civic facilities at R&R sites. It has been noted that, supply of water in adequate quantity has been provided in all the resettlement sites through installation of overhead tank in each building. Besides, tube wells have also been installed in each resettlement site. Settlers of Shampa Mirza Nagar collect drinking water from road side municipality pipe line. Compared to previous years when women had to spend about 20 minutes to collect water from tube wells or stand posts they are assured of supply of water from tube well within the housing complex now.<sup>1</sup> It may be emphasized that 82% canal bank settlers used to collect water from tube wells and another 18% from water stand posts. In comparison the source of water now is located within their accessible distance inside the housing colony. However, water supply through pipeline has been the highest priority among 85% households in Nonadanga and about 35% in Shampa Mirza Nagar and 50% in Purba Putiyari. About 10% to 30% households prefer additional supply of water from tube wells. The resettled families should realise that providing further civic facilities lies within the jurisdiction of local self government, which is represented by elected members, like Ward Councillor / Borough Chairman or Municipality chairman /Gram Panchayat Pradhan. It is beyond the capacity of KEIP to become provider of all civic amenities.

### 13.2.2 Accommodation

Few AFs have expressed resentment about the size of the flat that is not big enough compared to their earlier hutment. However, the size is just about adequate for the average small family as per census record carried out in 2000. Some have innovated accommodation by making additional tiers of sleeping beds within the living room. Apparently they have well adjusted to this new accommodation. Besides, living in an enclosed and better environment has given them a feeling of higher social status, as expressed during FGD sessions. The baseline BME study reported average size of the canal bank hutments to be about 200 sq ft. The existing size of the flats at resettlement sites is measured 190 sq ft, which is close to the average size of their living quarter along canal banks.

### 13.2.3 Priority of facilities as perceived need

The surveyed families have prioritised several civic amenities in terms of their perceived need. Judging by their need assessment, water supply by pipeline is the highest priority in Nonadanga Ph I & IV followed by Purba Putiyari. People of Shampa Mirza Nagar have various needs in almost equal measures, such as, 30%-35% families want water supply through either pipeline or tube wells while another 20 to 25% families think garbage disposal vat and boundary wall are more important. About 25% AFs in all the R&R sites want boundary wall to be built as that is important for security and also can stall unwanted intruders away from their society.

Installation of garbage disposal vat is an old demand by the resettled families at all the sites. KEIP authority has fulfilled this demand by installing four vats at Nonadanga Ph III & IV, Kasba Rajdanga and Purba Putiyari. The one at Shampa Mirza Nagar is yet to be installed.

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<sup>1</sup> *Baseline Survey and Benefit Monitoring and Evaluation - Phase I of KEIP – Final Report, Vol I, August 2006 - IPE (P) Ltd in August, 2006.*



However, the settled families have to take proper measures regarding operation and maintenance of vats so that these are regularly cleaned and no stench is spread around.

Internal roads are required by about 20% families everywhere. However, buildings in Nonadanga have internal pathways made of brick soling. Shampa Mirza Nagar R&R site, on the other hand, does not have any kind of internal pathways/roads other than footpaths. The approach road to this site also does not exist, which was earlier proposed to be built by Maheshtala Municipality.

Construction of boundary wall is another issue that has been prioritised as third most required facility by about 25% to 35% families in all R&R sites surveyed. It is necessary to prevent any unwelcome outsiders trespass into the resettlement site. People, especially the women, feel construction of boundary wall around the buildings will provide them a feeling of security. Moreover, any encroachment within their compound can be forestalled.

### 13.3 Outstanding issues

Formation of Cooperative at Nonadanga Phase II and Purba Putiyari has taken a shape as the documents have been submitted to the responsible authority. This process need to be followed up by the KEIP as well as the members of housing society – the resettled families.

There is yet to be a clear mechanism for operation and management of common assets and development of the resettlement area that has been noticed in any of the R&R sites. The number of resettled families is formidable. Moreover, they have come from various settlements scattered over all the canals which were not linked to one another prior to relocation. Managing common assets would have been a vehicle of coordination among the families of areas.

Resettlement site at Kalagachhiya for canal settlers of Churial has been under construction for a long time. But progress of construction has been stalled for litigation over land. This has been settled of late in favour of the Project authority and remaining part of work is expected to be complete soon. The canal dwellers of Churial's Bankra Hanspukur settlement have been well motivated to shift to the R&R site, and they are ready with their beneficiary contribution.

### 13.4 Problems encountered and how they were resolved by the EA

Many of the AFs of Enny Sarani are not willing to shift from their present residence by the side of Churial main canal and have even tried to persuade the KEIP authority through legal means. The SDU officials are trying to solve the issue with the help of local Gram Panchayat members and the political leaders. It may take some more time for all the AFs of this settlement move out of the canal side of their own will.

## 14.0 Acknowledgement

The External Monitor gratefully acknowledges the interactive session held with Mr D.Guha Thakurta, Administrative Officer, Mr Prabir Roy, Senior R&R Specialist and the Community Mobilisers of SDU, KEIP, for providing details of resettlement implementation activities undertaken during the period under review. Monitoring team expresses its appreciation for the community mobilisers for providing minutes of community consultation held at resettlement sites. Lastly, cooperation of the resettled families of Nonadanga Phase I & IV Purba Putiyari & Shampa Mirza Nagar R&R sites during community consultation and FGD sessions is appreciated.

# **ANNEXURE**

**Annexure 1 Consultation Schedules: SDU, KEIP**

<b>Month: October 2009</b>		<b>Details of Community Consultation</b>			
<b>Sl. No.</b>	<b>Date</b>	<b>Canal Area</b>	<b>Venue of consultation meeting</b>	<b>No. of participants</b>	<b>Issues/Points Discussed</b>
1	7.10.09	TP Basin	Mandir Para	10	Dissemination of information regarding handover of flats
2	13.10.09	Keorapukur	Chakram Nagar Kalopol	9	Entitlement Matrix
3	22.10.09	Churial	Enni Sarani	37	Resettlement Site and Displacement
4	27.10.09		Enni Sarani	39	Dissemination of information regarding handover of flats
<b>Total Oct, 09</b>		<b>Total no. of meeting: 04</b>		<b>Total participants: 95</b>	
<b>Month: November 2009</b>		<b>Details of Community Consultation</b>			
<b>Sl. No.</b>	<b>Date</b>	<b>Canal Area</b>	<b>Venue of consultation meeting</b>	<b>No. of participants</b>	<b>Issues/Points Discussed</b>
1	2.11.09	Churial	Loohar Pool Nabapalli	25	Resettlement Site and displacement
2	10.11.09		Bankra Haspukur	33	Entitlement matrix and Beneficiaries' Contribution
3	13.11.09		Bankra Haspukur	12	Beneficiaries' contribution
4	17.11.09	Manikhali	Kankhuli Satgharah	23	Entitlement matrix and Beneficiaries' Contribution
5	19.11.09	Churial	Bankra Haspukur	19	Process of lottery and handover of flats
<b>Total Nov,09</b>		<b>Total no. of meeting: 05</b>		<b>Total participants: 112</b>	
<b>Month: December 2009</b>		<b>Details of Community Consultation</b>			
<b>Sl. No.</b>	<b>Date</b>	<b>Canal Area</b>	<b>Venue of consultation meeting</b>	<b>No. of participants</b>	<b>Issues/Points Discussed</b>
1	02.12.09	Manikhali	Mondal Para Khalpool	27	Dissemination of information regarding beneficiaries' contribution and handing over of flats
2	4.12.09		Kankhuli Satghara	41	
3	16.12.09	Churial	Bankra Hanspukur	26	Dissemination of information regarding handover of flats
4	19.12.09			15	
<b>Total Dec, 09</b>		<b>Total no. of meeting: 04</b>		<b>Total participants: 109</b>	

## **Annexure 2**

## **Minutes of the Important Consultation Meetings**

### **Meeting no. 1**

**Date:** 4<sup>th</sup> December, 2009

**Venue:** Kankhuli Satgharah Canal Bank settlement

**Topic:** Beneficiaries' contribution and allotment of flats

**Participants:** KEIP Representatives – 05  
Canal Bank Dwellers – 41

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**Purpose of Meeting:** Information dissemination about resettlement process, entitlement, allotment of flats, etc.

Meeting has been conducted with the canal bank dwellers of Kankhuli Satgharah settlement of Manikhali canal to disseminate information about the process of resettlement and rehabilitation. A total of 41 canal bank informal settlers who were issued identity card by KEIP authority are still present on the canal bank. They will be affected during the canal rehabilitation work which would be carried out by the Project. As per RP they are entitled for relocation in the resettlement site designated for them. Accordingly, representatives of Social Development Unit of KEIP visited the canal stretch with prior intimation to revalidate the census data of 2000 collected through survey by Irrigation and Waterways Department.

### **Issues and entitlement discussed:**

1. The SDU's community mobilisers informed the canal bank settlers about project which will require them to be shifted elsewhere. They explained about the entitlement and that the card holders are eligible for flats in a near by resettlement site.
2. The requisite formalities to be fulfilled before Card holders are allotted flats were discussed, which include deposit of Rs.5000/- in the account of KMC as part of their beneficiary contribution towards flats.
3. One of the participants asked whether they could deposit the amount in two or three installments. KEIP representatives have clarified that Bank receives contribution through a computerized system where they could not accept the said amount in parts. One has to deposit the said amount at a time. SDU's community mobilisers advised them to save in little quantity from their earning and to collect the said amount for depositing in the bank.
4. They also asked whether they have to pay further towards rent or any other user charges. The community mobilisers satisfied their queries and relied that they need not pay on any other counts.
5. The process of allotment of flats was discussed. After their contributions are deposited, a draw of lottery would be organized on a prearranged date according to convenience of the Maheshtala Municipality Chairman to distribute flats among them.
6. To the question of one participant about their liberty of selecting flats by themselves or by anyone on their behalf the SDU Official present stated that all flats will be allotted through lottery to maintain transparency in any of the project activities. Draw of lottery will be done in the presence of Chairman, Vice-Chairman, Chairman-in-Council, KEIP Officials, all the card holders and their family members.
7. Process of allotment of flats was further explained. Ground Floor flats will be allotted to the vulnerable groups, i.e Woman headed families, aged and ailing persons, physically challenged individuals. Separate lottery will be arranged for distribution of Ground Floor.
8. It was mentioned further that another round of draw of lottery would be held for other AFs for distribution of first floor, second floor and third floor flats.
9. The most significant part of entitlement is that flats will be allotted in the name of the female heads of the family. They would get an Allotment Letter, issued by the Project Director of KEIP. This letter would authenticate their possession of flats. Through this whole process, they would get a legal and permanent address and a 99-year lease deed for non-saleable flats.

**Meeting no. 2****Date:** 10th November, 2009**Venue:** Bankra Hanspukur, Churial Canal Bank**No of Participants:** KEIP Representatives – 05  
Canal Bank Dwellers – 33**Topic:** Entitlement matrix and Beneficiaries' Contribution.

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**Purpose of visit:** Bankra Hanspukur is one of the settlements which would be affected by the canal rehabilitation work of Churial canal. During revalidation survey, 86 card holder families have been identified. These AFs would be relocated at Kalagachiya Resettlement Site which is just opposite side to their existing settlement.

A meeting has been conducted with the project affected families of the Bankra Haspukur canal bank area. During the meeting few issues were discussed to the satisfaction of the AFs. These issues are: Entitlement matrix and procedure of handover of flats.

**Issues and entitlement discussed:**

1. It is mentioned in KEIP resettlement plan that during the period of canal rehabilitation work, canal bank dwellers will be resettled as part of the resettlement entitlement matrix, which describes a frame work for loss and compensation. The vulnerable group like Women headed family, older people and physically handicapped persons are entitled to have flat on ground floor. Lottery will be conducted in two phases – one for the ground floor flats and one for all remaining flats. Each flat will have BSUP facilities such as, in-house drinking water, separate toilet, in-house electricity and proper sanitation and sewerage systems etc.
2. The KEIP representative explained that flats can only be allotted after deposition of contribution of Rs.5000 by each entitled family. All of them should deposit the amount at State Bank of Mysore, Ruby Gole park branch.
3. After a short period a lottery programme will be conducted to determine the proper allotment of flats and the allotment letter will also be issued on that day as a document of possession of flat.
4. Once flats are allotted and the keys are handed over to the flat owners there will not be any change in possession of flat. After allotment of flats AFs will have to shift from the canal bank area within four days. After resettlement AFs will be motivated and facilitated by KEIP for formation of Service Cooperative which would help them for common resource handling in future. It was also explained to them that after shifting to the resettlement site the settlers should apply for the common electric meter to the CESC (Calcutta Electricity Supply Corporation), without delay, for operating common usages like, pump to lift ground water to overhead tank, electricity in the staircase, etc.
8. Various issues were raised during stakeholder consultation. These are:
  - i) time to be taken for electricity connection and cost of connection, ii) whether those not issued identity cards although been living in the canal bank areas for long, will be allotted flats. In response KEIP personnel made it clear that only those who were issued photo identity cards by KMC in 2000, as per census-cut-off date of 28.03.2000, will be taken as identified affected persons. No more families / persons will be eligible for flats. After allotment of flats KEIP will take back the cards.
10. One of the main objectives of resettlement is to empower the women. So, flats will be allotted in the name of female member of the family. Resale, leasing or letting out flats to others is prohibited. KEIP will provide basic electrical infrastructures including wiring, laying of electric lines, installation of meters etc. Project authority will also coordinate with CESC so that individual flats and common points are connected as early as possible. Each family will have to pay Rs.275 to 300 for individual connection. Usually CESC provides electric connection within two months from the date of submission of the application forms.
11. After all the flat owners collectively form a service cooperative society KEIP will handover the assets and property to the cooperative for common asset management.

### **Meeting no. 3.**

**Date:** 22.10.09

**Venue:** Enni Sarani Canal Bank

**No of Participants:** KEIP Representatives – 05  
Canal Bank Dwellers – 37

**Issue:** Resettlement Site for the Displaced persons.

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**Purpose of visit:** In order to relocate AFs settled at Churial canal several series of consultation were conducted to apprise them of RP, entitlement matrix, relocation site and other resettlement processes. There are 192 AFs in Enni Sarani settlement of Churial canal. During the meeting various issues were raised and discussed in order to arrive at a consensus for smooth resettlement. Joka II Gram Panchayat members were also present during consultation to clarify on issue of relocation site.

#### **Issues and entitlement discussed:**

1. The settlers of Enni Sarani wanted to know about resettlement site. Some of them were keen to be relocated within close area of the canal site. The KEIP official told about all the optional sites searched by the KEIP authority. One plot of land was found near by and the authority started negotiation with the owners of plot. However, due to legal dispute and consequent court order later that plot could not be purchased.
2. The nearest suitable plot of land is at Kalagachhiya, about 4 km away from Enni Sarani. As per RP prepared under ADB's policy of Involuntary Resettlement, all the AFs will have to be relocated as near as possible of their existing settlement before construction commences.
3. It has been decided by KEIP that out of 192 AFs of Enni Sarani, 92 AFs would be relocated at Purba Putiary and remaining 100 AFs would be relocated at Kalagachhiya. There was long deliberation in the issue of dividing the AFs into two separate locations. They were initially skeptic about resettlement at Purba Putiary. The GP members however assured them, that the site is close to wholesale market and Calcutta's industrial area. Men will find better job opportunity and women too will find employment in households. After lot of persuasion many of the AFs agreed to shift to resettlement site.
4. KEIP officials explained about resettlement procedure. They will have to deposit a beneficiary contribution of Rs.5000 in designated bank. After a long discussion with the AFs a date was fixed for depositing the contribution amount, when KEIP's community mobilisers will assist them to visit the bank and make necessary deposit.
5. It has also explained to them that lottery will be conducted for allotment of flats only after contribution amount is deposited. As per RP ground floor flats will be allotted to the vulnerable people, such as, Women headed households, elderly persons, families with disabled members, etc.
6. Lottery programme will be organized separately in two phases for two resettlement sites, (i) Purba Putiary and (ii) Kalagachia. As per ADB's guideline, ground floor flats are allotted to vulnerable groups, like – women headed families, aged, ailing and physically challenged persons.
7. They will have to submit their canal ID cards during allotment of flats. KEIP will issue allotment letters to each of the flat owners which will serve as legal document of their possession of flats.

**Annex 3 . Summary of Socio economic Household survey and Opinion Survey**

**Priorities of need in Infrastructural Facilities**

		<b>Resettlement Sites</b>			
<b>Parameters</b>	<b>Sampa Mirza Nagar</b>	<b>Purba Putiyari</b>	<b>Nonadanga PH I</b>	<b>Nonadanga PH IV</b>	
<b>1. Water supply - pipeline</b>					
<b>Existing facility</b>	Drinking water collected from road side Municipality pipe	One stand post away from housing complex	None	None	
Priority 1	15%	50%	85%	85%	
Priority 2	5%	25%			
Priority 3	35%				
<b>Water supply - TW/Tank</b>					
<b>Existing Facility</b>	One Tubewell.Overhead tank for each building	Overhead tank for each building. <i>Jhil</i> water used for	Two tube wells.Two overhead tanks	Two tube wells.	
Priority 1	10%	30%			
Priority 2	10%		33%	10%	
Priority 3	30%				
<b>Internal Road</b>					
<b>Existing facility</b>	None. Approach road to the site yet to be built by Municipality	None. Approach road exists .	Brick sole pathways exist between buildings	Brick sole pathways exist between buildings	
Priority 1					
Priority 2	25%				
Priority 3	20%	25%	20%	20%	
<b>Garbage disposal Vat</b>					
<b>Existing facility</b>	None as yet.	Recently installed	Recently installed	Recently installed	
Priority 1					
Priority 2	20%	30%			
Priority 3	20%		36%	50%	
<b>Boundary Wall</b>					
<b>Existing facility</b>	None built as yet	None built as yet	None built as yet	None built as yet	
Priority 1					
Priority 2	10%				
Priority 3	25%	30%	25%	35%	

**Note:** Priority of each infrastructural facility as decided by the settlers in terms of their perceived need. (shown in percentage to total resettled HH)

**Annex 4. Summary of Socio economic Household survey and Opinion Survey**

**A. Socio economic Status**

**Resettlement Sites**

<b>Parameters</b>	<b>Sampa Mirza Nagar</b>	<b>Purba Putiyari</b>	<b>Nonadanga PH I</b>	<b>Nonadanga PH IV</b>
Total sample HH	<b>20</b>	<b>20</b>	<b>30</b>	<b>20</b>
Total Population	<b>89</b>	<b>87</b>	<b>141</b>	<b>87</b>
Av. Family Size	4.5	4.4	4.7	4.4
% of Male	51%	45%	48%	58%
% of Female	49%	55%	52%	42%
<b>Total Literate</b>	<b>19</b>	<b>23</b>	<b>38</b>	<b>20</b>
% Male Literate	12%	11%	14%	17%
% Female Literate	9%	15%	13%	6%
6-18 Yrs Literacy %	21%	26%	11%	12%
<b>Total Worker</b>	<b>39</b>	<b>36</b>	<b>58</b>	<b>37</b>
% M Worker to T Popl	30%	26%	31%	28%
% F worker to T Popl	14%	15%	10%	15%
<b>Occupation:(in % to TW)</b>				
<b>Male</b>				
DL/Factory Lab	38%	17%	41%	20%
Mason/Carpenter/ Others*		3%	16%	14%
R'shaw/ Vanpuller	5%	30%	9%	14%
Business	10%	6%	10%	3%
Service/others	15%	8%		14%
<b>Female</b>				
Cook	14%	14%	5%	16%
Maid	10%	8%	2%	14%
Midwife	5%	14%	5%	5%
Labour/others	3%		12%	
<b>T. HH Income (% to T.HH)</b>				
Up to Rs 3000/ mth	35%	30%	15%	30%
Rs3000- 5000/mth	50%	60%	60%	55%
>Rs 5000/mth	15%	10%	15%	15%
<b>Savings (% of HH)</b>				
Bank	35%	5%	23%	10%
Post Office	5%		3%	
LIC	10%		10%	5%
Others			6%	5%



## **Annexure 5. Case study of Self Help Group at Nonadanga**

The team visited KEIP Nonadanga settlement on February 1, 2010. The meeting was held with 15 members of Akash Swanirbhar Goshthi, Krishna, Suchana, Aila, Chalanta Self Help Groups.

### **General Information about the groups**

In the beginning all the groups shared information about them with the monitoring team. Akash is four years old and the oldest among all the groups. Initially members decided to deposit Rs.50 to 60 rupees. Now they have built up their capacity and are able to save enough to deposit Rs.100 a month. Each group has its own account in United Bank, Golpark where they deposit the amount collected from all the members at the end of each month.

### **Procedure followed for sanction of loan**

The members explained to the monitoring team about their most important activity so far, that is sanctioning loan to the needy members. The procedure that has been accepted and followed is:

- a) The concerned member has to apply for loan in writing. But in few groups members verbally place a request for loan in front of all members assembled.
- b) The loan amount is sanctioned next month and the proceeding is recorded in the resolution book.

Most of the members take loan for the purpose for admission of children, for investment in their own business or to sustain husband's/family business.

### **Other Social Activities**

- Members have so far not participated in any social activities.
- But all the groups celebrate World Literacy Day on 8<sup>th</sup> Sept. Group members discuss with the mothers of the resettled families about the significance of the day and why universal education is necessary.
- The groups also celebrate Women's day on 8<sup>th</sup> March every year. They take out small procession within the housing complex with home made banners.
- However, no active participation is taken by them in Pulse Polio immunization programme. As explained these are efficiently done by Govt. Health Deptt. Officials. Moreover, all the women/mothers in their locality are aware of the necessity of polio immunization for their children.

### **Post resettlement condition**

The SHG members expressed their economic condition and living standard after resettlement in this site.

- Their household expenditure has increased considerably. They can no more cook in firewood in side the flats. So, expense on account of using cooking gas/ kerosene as fuel has cost them more than what they used to incur in canal settlements. However, they agree that women have more free time now. Besides, health hazard from firewood smoke does not affect them any more.
- Electricity charges for the family has increased. This is due to the fact that all connections are now legal, unlike previous days when many of them used to connect illegally from electrical poles from road side.
- Daily travel expenses for school going children is an additional expenditure for them, as most of the children go to their previous schools, which are about 4-5 km away and journey by bus is essential. There is no Govt. school nearby as this is a newly added area of Kolkata corporation.

- There is a market in their locality which provides them with daily necessary items, like vegetables, fish, meat etc. in reasonable price.
- A few of the women expressed that after settling in this resettlement colony, household income of some of them has increased. This area is also declared by all as more hygienic place compared to their previous canal settlements and that their children will remain healthy.

### **Individual Entrepreneurship / profession**

A few examples of individual business or self employment carried out by the members of the groups are cited below.

- Few of the members of SHGs started tailoring business after getting training from KEIP. But they are not happy about the model of the swing machine which has been given by KEIP. Most of the stitched clothes are sold at specific shops in markets or at identified customer households.
- Ms Dolly Pramanik, a resident, is an ICDS worker. She also teaches children privately at her home to earn additionally to support her family.
- Husband of Namita Haldar of Krishna Group is a Private Car Driver. Their family income has increased as he is getting better salary from his present employer.
- Kajal Haldar of Krishna Group and few other members are working as domestic help after coming to this new resettlement to meet the increased expenditure incurred here.
- Namita Biswas, Cashier of Akash Swanirbhar Goshthi, has started a new tailoring enterprise after settling in this place. In this she is ably assisted by her husband who was employed as tailor previously.

### **Women's Empowerment**

SHG members have now become the decision-maker in the family. They decide how the loan amount will be spent for the welfare of the family. Since the women take loan from the group their husbands cannot impose their opinions. They feel that they have become empowered after joining the group.

All the members of the groups are literate. Those who could not read or write earlier, have now become informally literate with the help from other members. This has also made them proud about their newly developed social status on account of creation of Self Help Group.

# **PHOTO DOCUMENTATION**

**PHOTO DOCUMENTATION**



***Anganwari worker at Nonadanga block- A***



***Kitchen Garden behind the flat of Nonadanga- A***



***Discussion with SHG at Nonadanga block- C***



***Garbage disposing at Nonadanga block- C***



***People are discussing their problems at Phase-iv***

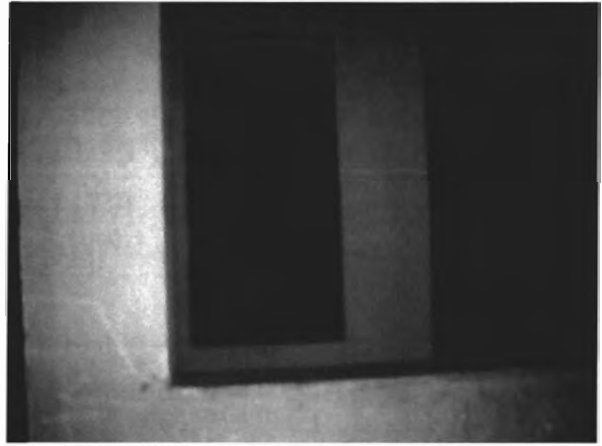


***Picture shows water pipe is broken at Phase- iv***

**PHOTO DOCUMENTATION**



**Women vegetable seller at Nonadanga- C**



**Newly made glass of windows are broken**



**Anganwari School hut at Nonadanga**



**Picture of Nonadanga- A**



**Newly settled at phase-iv**



**People are discussing their problem at Kasba**