

REPUBLIC OF GHANA

**MINISTRY OF ROADS AND HIGHWAYS/ DEPARTMENT OF FEEDER
ROADS**



GHANA MARKET ACCESS AND CONNECTIVITY PROJECT

P513708

**RESETTLEMENT FRAMEWORK
(RF)**

[22ND APRIL 2026]

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Abbreviations and Acronyms

ADR	Alternative Dispute Resolution
AIT	Agency Implementation Team
AP	Affected Person
CHPS	Community-based Health Planning and Services
CSO/NGO	Civil Society Organization / Non-Governmental Organization
DFR	Department of Feeder Roads
DFR-AIT	Department of Feeder Roads – Agency Implementation Team
EA	Environmental Assessment
EIA	Environmental Impact Assessment
EI	Environmental Impact
EPA	Environmental Protection Agency
ESIA	Environmental and Social Impact Assessment
ESMP	Environmental and Social Management Plan
ESS	Environmental and Social Standard
ESS5	Environmental and Social Standard 5: Land Acquisition, Restrictions on Land Use and Involuntary Resettlement
ESS10	Environmental and Social Standard 10: Stakeholder Engagement and Information Disclosure
FC	Forestry Commission of Ghana
FM	Financial Management
GES	Ghana Education Service
GHC	Ghana Cedi
GHS	Ghana Health Service
GIFMIS	Ghana Integrated Financial Management Information System
GM	Grievance Mechanism
GMACP	Ghana Market Access Project (or GMAC Project, as referenced)
GMMB	Ghana Museums and Monuments Board
GOG	Government of Ghana
GPS	Global Positioning System
GRC	Grievance Redress Committee
GRM	Grievance Redress Mechanism
ID	Identification
LC	Land Commission
LI	Legislative Instrument
LRP	Livelihood Restoration Plan
LUSPA	Land Use and Spatial Planning Authority
LVD	Land Valuation Division
MC	Mineral Commission of Ghana
MJLE	Ministry of Jobs, Labour and Employment
MLGCRA	Ministry of Local Government, Chieftaincy and Religious Affairs
MMDA	Metropolitan, Municipal and District Assembly
MoGCSP	Ministry of Gender, Children and Social Protection
MoFA	Ministry of Food and Agriculture
MOT	Ministry of Transport
MoTAI	Ministry of Trade, Agri-Business and Industry
MRH	Ministry of Roads and Highways

NMT	Non-Motorized Transport
PAP	Project-Affected Person
PDO	Project Development Objective
PER	Preliminary Environmental Report
PMU	Project Management Unit
POC	Point of Contact
PVLMD	Public and Vested Land Management Department
RF	Resettlement Framework
RPF	Resettlement Policy Framework
RAP	Resettlement Action Plan
RP	Resettlement Plan
SEA/SH	Sexual Exploitation and Abuse / Sexual Harassment
SEP	Stakeholder Engagement Plan
SMS	Short Message Service
US	United States (as used in text)
VLD	Voluntary Land Donation
WB	World Bank

Glossary

Alternative Dispute Resolution (ADR): A process for resolving conflicts through mediation, negotiation, or arbitration instead of formal legal proceedings to settle disputes related to compensation and resettlement.

Asset: Any property owned by a person, group, institution, or agency.

Associated Facilities: These are facilities or activities that are not funded as part of the project and, in the judgement of the World Bank, are (a) directly and significantly related to the project and (b) carried out or planned to be carried out, contemporaneously with the project; and (c) necessary for the project to be viable and would not have been constructed, expanded or conducted if the project did not exist. The World Bank policy on involuntary resettlement may apply to resettlement induced by such facilities.

Census: A field survey was carried out to identify and determine the number of persons affected by the project activities or displaced due to land acquisition and related impacts. The census provides basic information needed to determine the appropriate resettlement option, including compensation, from consultations with affected communities and local government institutions.

Cost of Disturbance: The reasonable expenses incidental to any necessary change of residence or place of business by any person having a right or interest in the land. This can either be determined and paid separately or factored into the valuation rate to be applied.

Compensation: Payment in cash or kind for land, property, crops, or other assets acquired or affected by the project, calculated at full replacement cost.

Cut-Off Date: The specific date for eligibility for compensation and resettlement assistance is established. Any person or asset not identified before this date will not be eligible for compensation.

Displaced Persons: People or entities directly affected by a project through the loss of land and the resulting loss of residences, other structures, businesses, or other assets.

Economic Displacement: Loss of income streams or means of livelihood resulting from compulsory land acquisition or obstructed access to resources (land, water, or forest) which results from the construction or operation of a project or its associated facilities.

Eligibility: The criteria for qualification to receive benefits under a resettlement programme.

Entitlements: The benefits set out in the resettlement instrument (RF, RP), including financial compensation; the right to participate in livelihood restoration programmes; housing, house sites and service provision; and transport and other short-term assistance required to resettle or relocate.

Full Replacement Cost: The method of valuation of assets that helps determine the amount sufficient to replace lost assets and cover transaction costs associated with asset replacement. In applying this method of valuation, depreciation of structures and assets is not to be considered.

Grievance Mechanism (GM): A formal system established to receive, assess, and resolve complaints or grievances from affected persons, communities or other stakeholders during the project's implementation.

Involuntary Resettlement: Resettlement is involuntary when it occurs without the informed consent of the displaced persons or if they give their consent without having the power to refuse resettlement.

Land Acquisition: Methods of obtaining land for project purposes, which may include outright purchase, expropriation of property and acquisition of access rights, such as easements or rights of way. Land acquisition may also include: (a) acquisition of unoccupied or unutilised land whether or not the landholder relies upon such land for income or livelihood purposes; (b) repossession of public land that is used or occupied by individuals or households; and (c) project impacts that result in land being submerged or otherwise rendered unusable or inaccessible. “Land” includes anything growing on or permanently affixed to land, such as crops, buildings and other improvements, and appurtenant water bodies.

Livelihood: This refers to the full range of means that individuals, families, and communities utilise to make a living, such as wage-based income, agriculture, fishing, foraging, other natural resource-based livelihoods, petty trade, and bartering.

Livelihood Restoration: Measures taken to ensure that affected persons can restore or improve their income levels and quality of life following displacement or loss of assets.

Non-Motorised Transport (NMT): Modes of transport that do not use engines, such as walking, cycling, or using wheelchairs, are promoted to enhance accessibility and sustainability.

Project-Affected Person (PAP): Any person who, as a result of the implementation of the project, loses the right to own, use, or otherwise benefit from a built structure, land (residential, agricultural, pasture or undeveloped/unused land), annual or perennial crops and trees, or any other fixed or moveable asset, either in full or in part, permanently or temporarily. Affected people might be displaced either physically (“Physically Displaced People”) or economically (“Economically Displaced People”). It includes all affected persons with and without title to the land they occupy.

Physical Displacement: Loss of shelter and assets resulting from compulsory land acquisition or restrictions on land use associated with the project, requiring affected persons to move to other locations.

Agency Implementation Team (AIT): The dedicated team within Department of Feeder Roads responsible for coordinating, managing, and monitoring all activities under GMACP, including resettlement, compensation, and grievance management.

Resettlement: The process of relocating individuals or communities displaced by the project, ensuring access to adequate housing, services, and livelihood opportunities.

Resettlement Assistance: Measures to ensure that displaced persons who require to be physically relocated are assisted in material or psychosocial means, whichever is applicable for ease of relocating and restoration of livelihoods.

Resettlement Plan (RP): A detailed plan outlining the steps and measures to be taken to address the impacts of displacement, including compensation, relocation, and livelihood restoration.

Resettlement Framework (RF): A document that sets out the guiding principles, organisational arrangements, and procedures for managing involuntary resettlement under the project.

Vulnerable Groups: Individuals or groups who may be disproportionately affected by the project and require additional support, such as women, children, older people, persons with disabilities, and low-income households.

World Bank Environmental and Social Standard 5 (ESS5): The World Bank's policy framework for managing risks related to land acquisition, restrictions on land use, and involuntary resettlement, which guides GMACP's resettlement processes.

Executive Summary

The Government of Ghana, with support from the World Bank, is implementing the Ghana Market Access Project (GMACP) to improve rural mobility, market connectivity, and agricultural value chain efficiency. Some project components, particularly the rehabilitation of feeder roads and associated infrastructure, may require land acquisition, impose restrictions on land use, or cause physical or economic displacement. In accordance with the World Bank Environmental and Social Standard 5 (ESS5), a Resettlement Framework (RF) has been prepared to guide the planning and implementation of all resettlement and compensation activities across project subcomponents.

The RF establishes the principles, institutional arrangements, eligibility criteria, and procedural guidelines that will govern compensation, livelihood restoration, and resettlement planning throughout the project cycle. It outlines the legal and policy context, including Ghana's Land Act, 2020 (Act 1036), and identifies areas where national legislation diverges from ESS5 requirements. To ensure full alignment with ESS5 and relevant national legislation, the RF adopts measures such as the use of *full replacement cost* for all affected assets, the inclusion of livelihood restoration assistance, support for non-titleholders, and compensation payments prior to any displacement.

A structured process for identifying, registering, and supporting Project-Affected Persons (PAPs) is provided. This includes socio-economic surveys, census and asset inventories, cut-off dates for eligibility, and the development of Resettlement Plans (RPs) for subprojects where impacts are confirmed. Special provisions are made for vulnerable groups, including women, the elderly, persons with disabilities, migrant farmers, and economically marginalized households. Measures include targeted financial literacy support, assistance during compensation processing, facilitated access to banking services, and tailored livelihood restoration interventions.

The RF further outlines an entitlement framework that provides compensation for land, structures, crops, businesses, and livelihood losses. The framework includes transitional allowances, relocation support, disturbance compensation, and assistance in re-establishing income-generating activities. For physical displacement, land-based resettlement or suitable alternative sites will be prioritized.

A multi-tier, SEA/SH-sensitive Grievance Redress Mechanism (GRM) is included to ensure that communities and PAPs have accessible, confidential, and timely avenues to express concerns and seek redress. The mechanism integrates both community-level and project-level structures, while maintaining clear procedures for receiving, verifying, resolving, and escalating grievances, including those related to compensation, land ownership, and protection from SEA/SH and child labour.

Implementation responsibilities are clearly defined. The Department of Feeder Roads (DFR), through its Agency Implementation Team (AIT), will lead resettlement planning and coordination. The Lands Valuation Division will validate valuations and compensation claims, while the MMDAs, traditional authorities, and other partners will facilitate community engagement, disclosure, land verification, and monitoring. The RF provides for capacity strengthening to ensure these institutions can effectively fulfil their roles.

Funding arrangements outline that compensation, livelihood restoration, consultations, and GRM operations will be financed under the project budget, subject to approval from the World Bank.

Both Government of Ghana and World Bank financing modalities are described, alongside contingency provisions to address unforeseen costs.

Overall, the RF provides a comprehensive, equitable, and transparent framework to ensure that all persons affected by GMACP interventions are adequately compensated, their livelihoods restored or improved, and their rights protected. It positions resettlement not merely as a mitigation requirement, but as an opportunity for development and enhanced social inclusion throughout project implementation.

A. Introduction

1. The World Bank will support the Department of Feeder Roads of the Ministry of Roads and Highways in implementing the **Ghana Market Access and Connectivity Project (GMACP)**.

2. The Project will rehabilitate approximately 1,300 km of feeder roads (subject to final engineering design) in selected regions and districts, improving transport efficiency, supporting agricultural value chains, and strengthening sustainable road maintenance systems.

Geographic coverage includes selected districts across regional clusters in Ghana, focusing on areas with high agricultural production potential, elevated food insecurity, poor road network conditions, and large rural populations, with priority given to rice and maize producing areas given their strategic importance to food security and import substitution

3. ***Project Development Objective (PDO)***: The Project Development Objective (PDO) is to (i) enhance sustainable farm-to-market road connectivity in selected areas of Ghana and (ii) improve Road Asset Management systems.

4. The Project is structured around three (3) main components namely:

- **Component 1: Feeder Roads Rehabilitation and Improvement** - financing the rehabilitation of approximately 1,300 km of feeder roads across selected regional clusters, incorporating climate-resilient road designs, drainage systems, road safety measures, non-motorized transport infrastructure, fiber optic installation, and bridge and drainage structure construction. Roads will be selected through a three-step, data-driven screening and prioritization framework aligned with farm-to-market connectivity objectives.
- **Component 2: Road Maintenance and Sustainability** — supporting Road Maintenance Trust Fund reform and revenue management, scaling up the operationalization of the Web-based Integrated GIS Road Asset Management System (WIGRAMS) through equipment supply and annual road asset data collection, and financing performance-based maintenance contracts for rehabilitated feeder roads.
- **Component 3: Project Management, Monitoring and Evaluation** — covering operational costs of implementing agencies, fiduciary audits, monitoring and evaluation, environmental and social safeguards monitoring, citizen engagement, GBV/SEA/SH prevention and mitigation activities, and strengthening Ghana's national environmental and social institutional capacity, including support to the Environmental Protection Authority (EPA), Department of Factories Inspectorate, and Lands Valuation Division (LVD).

5. Component 1 and Component 2 are likely to require land acquisition and/or restrictions on land use, which could lead to physical and, or economic displacement and in some cases restrictions to land use.

6. This Resettlement Framework (RF) has been prepared because the specific locations and exact areas of impact for these project activities are currently unknown, making it infeasible to prepare site-specific Resettlement Plans (RPs) at this stage.

7. This RF will guide the preparation of future RPs as soon as the necessary information becomes available, including precise land requirements and data on affected populations.

8. The following sections will delineate the principles, organizational arrangements and criteria that will govern the formulation of RPs for subprojects or project components during project implementation. Project authorities will ensure that no such displacement occurs until these plans are finalized by the DFR, approved by the World Bank and implemented by the DFR with support from the Lands Commission (LC) and Lands Valuation Division (LVD) as required.

B. Core Objectives and Guiding Principles

9. This section outlines the fundamental goals and operational principles that will govern the development of RPs, which will address any physical or economic displacement resulting from land acquisition or restrictions on land use associated with subprojects or project components. They will adhere to the core objectives and principles of **ESS5 (Environmental and Social Standard 5)**, ensuring equitable and effective outcomes for all affected persons.

10. **Core Objectives:** RPs will be designed to achieve the following core objectives of ESS5, where applicable:

- **Avoid or Minimize Involuntary Resettlement:** This involves exploring project design alternatives to prevent or significantly reduce displacement.
- **Prevent Forced Eviction:** RPs will ensure that no individuals or families are removed from their homes or land without appropriate legal and other protection, including all applicable ESS5 procedures and principles.
- **Mitigate Unavoidable Adverse Impacts:** When displacement is unavoidable, RPs will include measures to compensate for asset loss at replacement cost (as detailed in Section I, Methods of Valuing Affected Assets), and to assist displaced persons to improve, or at least restore, their livelihoods and living standards to pre-displacement levels or to levels prevailing before project implementation, whichever is higher.
- **Improve Conditions for Vulnerable Persons:** For poor or vulnerable individuals who are physically displaced, RPs will provide adequate housing, access to services and facilities, and security of tenure. Security of tenure ensures that resettled individuals or families can legally occupy a site and are protected from the risk of eviction.
- **Implement Resettlement as Sustainable Development:** Resettlement activities must be conceived and executed as sustainable development programs, with sufficient investment resources to enable displaced persons to directly benefit from the project, as warranted by its nature.
- **Ensure Transparent and inclusive Participatory Planning:** Resettlement activities will be planned and implemented with appropriate information disclosure, meaningful consultation, and the informed participation of affected individuals and communities.

11. **Key Principles:** The following principles will guide the development of RPs, where applicable, ensuring equitable and effective resettlement outcomes:

- **Fair and Timely Compensation:** Project authorities will compensate for the loss of land and other assets at **replacement cost** and will take possession of the acquired land only after compensation has been made available and, where applicable, physically displaced people have been resettled and moving allowances have been provided.
- **Safeguarding Land-Based Livelihoods:** If displaced persons' livelihoods are land-based, they will be offered the option of **replacement land**, unless equivalent replacement land is genuinely unavailable.

- **Addressing the Needs of Vulnerable People:** All persons adversely impacted by land acquisition or restrictions on land use are entitled to compensation and benefits under ESS5, including those without formal legal rights to the land they occupy (refer to Section G, Eligibility for Benefits under Resettlement Plans).
- **Relocation Assistance:** Physically displaced persons will receive assistance to improve or at least restore their living standards.
- **Livelihood and Income Restoration:** Persons who lose their jobs or livelihoods will be assisted in their efforts to improve or at least restore their incomes and livelihoods.
- **Community Engagement:** Decision-making processes related to resettlement and livelihood restoration will include options and alternatives from which affected persons can choose. Relevant information will be disclosed, and meaningful participation of affected communities and persons will occur during the consideration of alternative project designs, and throughout the planning, implementation, monitoring, and evaluation of the compensation, livelihood restoration, and relocation processes.
- **Grievance Redress:** A grievance mechanism will be established early in project development to address specific concerns about compensation, relocation, or livelihood restoration measures raised by displaced persons (or others) in a timely manner.

C. Legal, Policy and Institutional Framework

This section focuses on the practical application of the legal, policy and regulatory framework for compulsory land acquisition and land use restrictions in Ghana. It shows how national legal provisions will be applied to fulfill subproject or project components land requirements while ensuring full compliance with ESS5. The section also details how direct negotiations will be structured to achieve ESS5-compliant compensation, identify other relevant legislation for addressing displacement, and clearly articulate strategies for bridging any gaps between national requirements in Ghana and ESS5 requirements.

12. Overview of Relevant ESSs, notably ESS5

The **World Bank Environmental and Social Standard 5 (ESS5): Land Acquisition, Restrictions on Land Use and Involuntary Resettlement** establishes requirements to avoid or minimize involuntary resettlement and to mitigate adverse social and economic impacts when land acquisition or access restrictions cannot be avoided. Its core objective is to ensure that project-affected persons are meaningfully consulted, compensated at full replacement cost, assisted in restoring (and ideally improving) their livelihoods, and provided with grievance redress avenues. ESS5 emphasizes avoiding forced eviction, protecting vulnerable groups, ensuring security of tenure, and restoring livelihoods through measures such as livelihood assistance, transitional support, and monitoring of outcomes. It reinforces the principle that development projects should not impoverish people or expose them to disproportionate risks because their land or access to resources is impacted.

A key requirement under ESS5 concerns **Voluntary Land Donation (VLD)**, which is permitted only under strict conditions to ensure the process is genuinely voluntary, well-documented, and free of coercion. ESS5 requires that donors are fully informed of their rights, that the land being donated is minor and does not affect the donor's livelihood, that alternative options are considered, and that documentation—including written consent and verification by third parties—is maintained. For the Ghana Market Access and Connectivity Project, ESS5 is highly relevant because the project's feeder road upgrades, market infrastructure improvements, and associated civil works may require small-scale land acquisition, temporary land occupation, or adjustments to economic activities in communities across Ghana. Applying ESS5 ensures that any such impacts are managed transparently and equitably, enabling the project to enhance connectivity and market access without creating or exacerbating social vulnerabilities.

13. Overview of National Laws, Regulations and Policies

The sections that follow provides the relevant national legislation related to resettlement planning on the project.

- The 1992 Constitution of the Republic of Ghana
- The Land Act, 2020 (Act 1036)
- The Lands Commission Act, 2008 (Act 767)
- Administrator of Stool Lands Act, 1994 (Act 481)
- Survey Act, 1962 (Act 127)

- Lands (Statutory Wayleaves) Act, 1963 (Act 183)
- Environmental Protection Act, 2025 (Act 1124)
- Environmental Protection (Environmental Assessment) Regulations, 2025 (L.I. 2504)
- Land Use and Spatial Planning Act, 2016 (Act 925)
- The Local Governance Act, 2016 (Act 936)
- Lands Commission Act, 2008 (Act 767)
- Minerals and Mining Act, 2006 (Act 703)
- Persons with Disability Act, 2006 (Act 715).
- Forestry Commission Act, 1999
- Ghana Institution of Surveyors Valuation Standards - 2022
- National Land Policy (1999)
- Ghana National Gender Policy, 2015

14. **Comparison of Ghanaian Regulations and the World Bank's ESS 5**

Gap analysis between Ghanaian Regulations and the World Bank standards, ESS5, will be conducted during the Resettlement Planning and where there are gaps and discrepancies, the Bank's requirement will take precedence. RP will be prepared by following ESS5 requirements.

15. **Overview of Land Acquisition Procedures: Key Steps, Legal Basis, and Rights of Affected Persons**

Compulsory acquisition in Ghana is governed by Land Act, 2020 (Act 1036), Part V (Acquisition of Land). The process is designed to ensure due process, transparency, fair compensation, and protection of rights of affected landowners and occupants.

Below are the anticipated key steps and how they are executed in practice.

i. Identification of Public Purpose and Justification for Acquisition

Legal Basis:

Act 1036, Sections 236–238: Government (acting through the Lands Commission) may acquire land compulsorily only for a public purpose or public interest.

Act 1036 Section 236(2) requires the acquiring authority to ensure *adequate funds are available before the acquisition process begins*.

Practical Application:

- The acquiring agency (e.g., MRH/DFR for road projects) identifies land needed for a project based on engineering designs or feasibility studies.
- Agency must demonstrate necessity and public interest, e.g., road improvements, infrastructure, public safety, utilities.

- Escrow (though not legal requirement) is used by Lands Commission as a **practical mechanism** to demonstrate compliance with Section 236(2), especially for large or donor-funded projects.

Rights of Affected Persons:

- PAPs have the right to be informed of the intention to acquire their land.
- They may question whether the stated purpose is genuinely a *public purpose*.

ii. Notification of Intention to Acquire

Legal Basis:

Act 1036, Section 239: Government (acting through the Lands Commission) must publish a **Notice of Intention to Acquire**.

Practical Application:

- Notice is published in the **Gazette**, and at least one newspaper, and posted locally.
- Notices are also served on traditional authorities, District Assemblies, and affected families/stools.

Rights of Affected Persons:

- Right to be **formally notified** and to understand the nature and purpose of the intended acquisition.
- Right to submit inquiries or lodge objections within the prescribed period.
- Occupants cannot be forcibly evicted at this stage.

iii. Entry for Survey, Enumeration, and Impact Assessment

Legal Basis:

Act 1036, Sections 241–243: Government (acting through the Lands Commission) may enter the land to conduct surveys after providing notice.

Practical Application:

Survey teams enter the land to:

- Conduct cadastral surveys
- Take inventory of assets, crops, structures
- Identify all interest holders (stool, family, freeholders, leaseholders, tenants, licensees)

Rights of Affected Persons:

- Must be given **reasonable notice** prior to entry.
- Must allow lawful entry but may request identification from officials.
- Right to be **present during survey** and verify asset inventory.
- Entitled to compensation for any *damage* caused during survey works.

iv. Stakeholder Consultation and Claims Identification

Legal Basis:

Act 1036 requires that **all persons with legitimate interests** be identified and consulted by Government (acting through the Lands Commission).

Practical Application:

- Engagements with stools, families, individual owners, farmers, tenants, sharecroppers, caretakers.
- Collection of claims and supporting documentation (indentures, allocation notes, receipts, tenancy agreements).

Rights of Affected Persons:

- Right to **participate in consultations**.
- Right to submit evidence of ownership or use.
- No one should be excluded on grounds of illiteracy or weak documentation.

v. Preparation and Publication of the Executive Instrument (EI)

Legal Basis:

Act 1036, Section 240: Compulsory acquisition becomes **legally effective only when an Executive Instrument (EI)** is issued by Government (acting through the Lands Commission).

Practical Application:

- The EI defines the land area, purpose, and vesting authority.
- EI is gazetted and becomes the statutory authority for the acquisition.

Rights of Affected Persons:

- Acquisition is **official and enforceable** from date of gazette.
- PAPs may challenge the acquisition **only on procedural grounds** (e.g., failure to follow due process).
- PAPs retain rights to **compensation** and **resettlement** where applicable.

vi. Valuation of Affected Assets and Determination of Compensation

Legal Basis:

Act 1036, Sections 244–246; Valuation principles guided by Land Valuation Division (LVD) of Lands Commission.

Practical Application:

- Valuers assess land, structures, economic trees, crops, disturbance, and livelihood impacts.
- Compensation is based on **replacement cost**, not depreciated cost.
- Multiple interest holders must have claims separated and valued individually.

Rights of Affected Persons:

- Right to fair, timely, and adequate compensation.
- Right to request a **valuation review** or submit counter-valuation.
- Right to be compensated for:
 - Land
 - Structures
 - Crops/economic trees
 - Disturbance
 - Loss of income/livelihood
 - Relocation assistance

vii. Negotiation and Agreement on Compensation Packages

Legal Basis:

Act 1036 emphasizes **mutual agreement**, transparency, and fairness.

Practical Application:

- LVD conducts negotiations with claimants.
- Where owners are multiple, revenue-sharing rules apply (e.g., stool lands distribution formula).

Rights of Affected Persons:

- Right to participate in negotiations.
- Right to be assisted (e.g., by counsel or family heads).
- No coercion or forced agreements are allowed.

viii. Grievance Resolution and Appeals

Legal Basis:

Act 1036 allows grievances to be resolved through:

- Administrative review
- Alternative dispute resolution
- Courts, as a last resort

Practical Application:

Common grievances include:

- Disputes over ownership
- Valuation disagreements
- Delayed payments

Rights of Affected Persons:

- Right to lodge grievances without cost.
- Right to judicial review if unsatisfied with administrative or ADR outcomes.

ix. Payment of Compensation

Legal Basis:

Act 1036, Section 247: Compensation must be **paid promptly** to all eligible persons by the acquiring agency (working through the LVD).

Practical Application:

- Payments made through verified bank accounts, mobile money, or approved channels.
- For stools/families, payment goes to recognized **trustees or family heads**, not individuals.

Rights of Affected Persons:

- Right to full compensation before displacement.
- Vulnerable persons entitled to support accessing payments.
- Right to receive detailed breakdown of compensation.

x. Possession and Vacant Site Handover

Legal Basis:

Effective possession can only occur **after compensation has been paid** (Act 1036 requirement for lawful displacement).

Practical Application:

- Physical possession and clearance begin only after fulfilling compensation obligations.
- Evictions without compensation would be unlawful.

Rights of Affected Persons:

- No eviction before payment.
- For those physically displaced, right to:
 - Relocation assistance
 - Transitional support
 - Restoration of livelihoods

xi. Documentation, Registration, and Vesting of Title

Legal Basis:

Act 1036 mandates that acquired lands be properly recorded in the national land register by Government (acting through the Lands Commission).

Practical Application:

- Lands Commission registers the land in the name of the acquiring authority.
- Boundaries and cadastral maps updated.

Rights of Affected Persons:

- Right to access information on the acquisition.
- Right to follow-up on claims or pending compensation.

14. Arrangements for adaptive management. The plan should include provisions for adapting resettlement implementation in response to unanticipated changes in project conditions, or unanticipated obstacles to achieving satisfactory resettlement outcomes.

• **Review and Approval of RPs by the World Bank and Other Relevant Institutions**

The World Bank will approve the RP document after reviewing the final draft copy and give no objection before the commencement of works. The Lands Commission will also approve the compensation report as per the Lands Act, 2020 (Act 1036), hence the Land Commission will also review the RP. For the purposes of obtaining an environmental permit for sub projects from Ghana EPA, the Authority may also request for RPs as part of their review of the sub project EIA or PER.

• **Formation of Sub Project Level (Local) Grievance Redress Committees (GRC)**

The Department of Feeder Roads, Agency Implementation Team (AIT) shall ensure that a local resettlement implementation/grievance redress committee is constituted with membership drawn from various state and non-state actors including relevant NGOs or CBOs, local government functionaries, religious and traditional authorities in project zones as well as the PAPs. This Committee must have a female representation and representation for vulnerable groups such as PWDs.

- **Disclosure of RPs by Implementing Agency and World Bank**

The Department of Feeder Roads, Agency Implementation Team (AIT) will disclose approved Resettlement Plans through the media (local FM stations) and public consultations in local language. Hard copies shall also be placed within the selected accessible points. The World Bank will disclose the RP at the World Bank's Website. Department of Feeder Roads, Agency Implementation Team (AIT) will forward the budget/asset register to the Ministry of Finance for processing and payment.

- **Announcement of Compensation Payment Dates**

The Department of Feeder Roads, Agency Implementation Team (AIT) will announce payment dates, venues and modalities using the District/Municipal/Metropolitan Assemblies and local media. PAPs with phone contacts will be called directly.

- **Negotiations with Dissatisfied PAPs**

PAPs who are dissatisfied with an offer/entitlement made by Department of Feeder Roads, Agency Implementation Team (AIT) in the Asset Register (of the RP) are permitted to petition the GRC and/or engage the services of a private valuer and/or lawyer to enter a process of negotiation with the Department of Feeder Roads, Agency Implementation Team (AIT) until they accept the offer.

- **PAP Acceptance of Offer**

When the two parties reach an agreement on the entitlement/compensation, the Department of Feeder Roads, Agency Implementation Team (AIT) will then issue a letter based on the agreed terms for affirmation by the PAP.

- **Compensation for Project Affected Persons**

Once agreements are reached with the Project Affected Persons on compensation and other resettlement assistance, the Department of Feeder Roads, Agency Implementation Team (AIT) will prepare the vouchers and cheques for the prospective claimants in the asset register. Claimants will have to show a valid identity card as proof before they are paid. For reinstatements, they will be completed before the vacation.

- **Vacation of Site by PAPs**

Relocation of Temporary Structures

Up to three (3) weeks after receipt of compensation, the DFR-AIT and project municipal/district officials will supervise PAPs with temporary structures to relocate the structures to designated new locations. As soon as the first group of PAPs vacate the site, civil works can commence.

Partial or Full Demolition of Immovable Structures

Depending on the severity of impact, owners of immovable structures will be given up to six (6) weeks to effect the demolition and relocation of their structures. In other words, adequate notice will be served to the affected persons concerning date of demolition, removal or destruction to afford affected persons the opportunity to conveniently move out and/or salvage any building material. This will be done after receiving compensation. The process will be supervised by officials from DFR-AIT and representatives of the project district/municipal authorities under the guidance of project engineers.

- **Preparation and Disclosure of RP Completion Report**

The resettlement implementation team at the end of the resettlement program will prepare a completion report. It will include a summary of the RP and implementation challenges as well as lessons learnt and any outstanding issues at the close of implementation of the RP. It will aid evaluation of the resettlement. In line with the project financing agreement, the World Bank will review the final draft copy and give no objection before the commencement of works. The DFR AIT will thereafter disclose the RP completion report on their website. The World Bank will disclose the RP completion report at the World Bank's Website.

- **Completion Audit**

An independent Consultant will conduct a completion audit of the involuntary resettlement process, and the ensuing changes in the standards of living of PAPs are documented 6 months after the completion of the resettlement program. The audit report will compare actual outcomes with planned scenarios and a thorough 'lessons learned' section.

D. Baseline Conditions and Anticipated Project Impacts

16. This section summarizes the relevant baseline socio-economic conditions of the project zone. It covers:

- **Location of the Project Zone**

Project activities will be implemented nationwide across 13 regions and 74 MMDAs of Ghana. Project activities will occur in every climatic and vegetative zone of the country. Annex A shows map of project districts and works packages and list of beneficiary districts.

- **Population Structure of the People in the Project Zone**

Ghana's 2025 projected mid-year population of 33.74 million is predominantly young, with children and youth making up over two-thirds of the national population. Approximately 38 percent of Ghanaians are under 15 years, and an additional 36 percent fall within the 15–35 age bracket, resulting in a high dependency ratio and a broad-based population pyramid. Only about 4 percent of the population is above 65 years. The sex structure is relatively balanced, though women slightly outnumber men nationally (51% versus 49%), with female-headed households more common in rural agricultural areas due to male labour migration.

Although urbanization is increasing, a significant share of the population (about 43 percent) remains rural, relying heavily on land-based livelihoods. These demographic characteristics mean that land acquisition or restrictions on land use may disproportionately affect households with high dependency ratios, women farmers, elderly persons, and other vulnerable groups. The youthful and rural nature of the population therefore has direct implications for livelihood restoration, compensation planning, and targeted support measures within the Resettlement Framework.

- **Ethnicity and Religion of the People in the Project Zone**

Ghana is ethnically diverse, with more than 70 ethnic groups grouped into several major blocs. The Akan constitute the largest ethnic category (about 47%), followed by the Mole-Dagbani (17%), Ewe (14%), Ga-Dangme (7%), and Guan, Gurma, Grusi, and Mande groups making up the remainder. Ethnic groups are distributed unevenly across the country, with rural livelihoods and land tenure systems strongly shaped by customary authorities and lineage structures. This diversity has practical implications for land governance, cultural practices, and dispute resolution during land acquisition or land-use restriction processes.

Religious composition is similarly varied but dominated by Christianity, which accounts for about 71% of the national population. Islam represents approximately 19%, while traditional religion and other beliefs constitute the remaining share. Religious institutions—churches, mosques, and traditional authorities—play important social roles, including community mobilization and conflict mediation. In the context of resettlement planning, the coexistence of ethnic and religious groups requires culturally sensitive engagement, respect for customary norms, and inclusive consultation approaches to ensure equitable participation and acceptance of project activities.

- **Cultural Heritage Site(s) in the Project Zone (if any)**

Ghana's cultural heritage is diverse and deeply rooted in traditional authority systems, with sites and assets ranging from sacred groves, shrines, royal mausoleums, and ancestral stools to community cemeteries, sacred rivers, and historic settlement sites. These heritage resources are typically owned and managed under customary law by stools/skins, clans, or family lineages, with

chiefs, queen mothers, and traditional priests exercising custodial authority. Many sites serve ongoing cultural, spiritual, and ceremonial functions, particularly for rites of passage, ancestral veneration, and seasonal festivals. Their locations are often embedded within farming landscapes, forest patches, riparian zones, and community centers, making them relevant to land-based development activities.

Complementing customary heritage assets, Ghana also maintains formally protected sites such as forts, castles, and historic monuments under the Ghana Museums and Monuments Board (GMMB). Management regimes therefore vary: customary sites follow indigenous governance norms, while state-protected sites are regulated through national legislation and require formal authorization for any activity that may affect them. In the context of land acquisition or land-use restrictions, these cultural heritage assets require early identification, culturally appropriate consultations with custodians, and adherence to chance-find procedures to prevent disturbance, ensure respect for local values, and maintain community support for project implementation.

- **Community Facilities in the Project Zone (if any)**

Community facilities in Ghana form the backbone of social service delivery and local governance, and are typically owned and managed either by the Metropolitan, Municipal and District Assemblies (MMDAs), traditional authorities, or community-based groups. Key facility types include basic and secondary schools, health centers and CHPS compounds, markets, water and sanitation systems (boreholes, standpipes, public toilets), community centers, town halls, sports fields, and religious buildings. These facilities provide essential services such as education, public health outreach, childcare, trading, civic meetings, and social cohesion activities.

Management arrangements vary across facility types: government-supported schools and health facilities are staffed and supervised by district education and health directorates, while markets, community centers, sanitation infrastructure, and some water systems are operated directly by MMDAs or through local management committees. Religious institutions independently manage churches and mosques, while traditional authorities oversee community lands and meeting spaces. Many rural communities also rely on volunteer committees for maintenance of boreholes and sanitation facilities. Because these facilities are central to daily life and local development, any project-induced access restrictions, temporary disruptions, or relocation of community facilities require early engagement with users and custodians, measures to maintain uninterrupted service delivery, and restoration or improvement of facilities in line with ESS5 requirements.

- **Land Tenure Regimes and Interest/Rights in Land in the Project Zone**

Ghana's land tenure system is pluralistic, combining customary, public, and private landholding arrangements governed under the *Land Act, 2020 (Act 1036)*. Approximately 80% of land is held under customary tenure, vested in stools, skins, clans, or families. Under customary tenure, allodial title—the highest land interest—is held by these traditional authorities, while individuals and groups access land through customary freehold, usufructuary rights, leasehold agreements, or tenancy arrangements (e.g. sharecropping - abunu and abusa). Customary land allocation is guided by communal norms and overseen by traditional leaders, with management support from customary land secretariats in many areas.

Public lands are those acquired by or vested in the state for public purposes, administered by the Lands Commission. These include lands acquired for infrastructure, security, public institutions, and utilities. Vested lands constitute an intermediate category in which the state manages

customary lands on behalf of the customary owners, sharing decision-making and revenue rights. Private lands include leaseholds and freehold interests legally acquired and registered by individuals, corporate bodies, or institutions.

The Land Act recognizes a hierarchy of land interests, including allodial title, freehold, leasehold, usufructuary rights, licenses, and easements. Each carries distinct rights and obligations regarding occupation, development, transfer, and compensation. Holders of lesser interests—such as tenants, sharecroppers, licensees, and good-faith occupants—are also recognized and afforded protection, particularly regarding disturbance compensation during compulsory acquisition or land use restrictions. In practice, Ghana’s land tenure landscape is characterized by overlapping claims, varying documentation levels, and strong customary governance systems. For resettlement planning, this requires careful stakeholder identification, verification of legitimate land rights (formal and customary), and transparent engagement with both statutory and customary authorities to ensure ESS5-compliant compensation, livelihood restoration, and protection of vulnerable rights holders.

Women, persons with disabilities (PWDs), and other vulnerable groups in Ghana are legally entitled to own, inherit, and transact land under the *Land Act, 2020 (Act 1036)*, which prohibits discrimination across all tenure systems. However, customary inheritance practices—shaped by matrilineal and patrilineal systems—continue to influence land access and succession in many communities. While statutory law guarantees spouses and children defined shares of a deceased person’s self-acquired property, customary norms often result in women gaining land through husbands or family heads rather than direct ownership, leaving their rights less secure in cases of divorce or widowhood. PWDs and other vulnerable persons typically hold use rights rather than registered titles, though Act 1036 and ESS5 require that their interests be formally recognized and fully compensated during land acquisition or land-use restrictions.

E. Eligibility for Benefits Under Resettlement Plans

17. To ensure fair and effective resettlement, the Department of Feeder Roads, Agency Implementation Team (AIT) will establish clear eligibility criteria for receiving compensation and assistance. This section outlines the process of identifying eligible beneficiaries and the types of benefits they may receive based on the principles outlined below:

- i. Be guided by regulatory frameworks.
- ii. Aims at minimizing physical and economic displacement.
- iii. Has a cut-off date for compensation.
- iv. Aspires to restore income livelihoods.
- v. Considers resettlement as a development opportunity and benefits to affected communities
- vi. Ensure compensation paid prior to physical and economic displacement and at full replacement value;
- vii. Holds meaningful consultations with all stakeholders; and
- viii. Includes grievance mechanisms.

18. **Identifying Affected Persons and Assets.** During RP preparation, the Department of Feeder Roads, Agency Implementation Team (AIT) will conduct a **census and asset survey**. This crucial step serves several purposes:

- **Identify all people affected** by land acquisition or restrictions on land use.
- **Inventory affected land and assets** (e.g., structures, crops, trees, businesses).
- **Determine eligibility** for various forms of compensation and assistance.
- **Prevent ineligible claims** (e.g., from opportunistic settlers) by establishing a clear baseline.

19. Establishing a Cut-off-date

A cut-off date will be established to determine eligibility for compensation and resettlement assistance under this Resettlement Framework (RF). The cut-off date is the date on which the census of Project-Affected Persons (PAPs) and the inventory of affected assets commences in a given project area. This date will be formally communicated to all stakeholders and communities to ensure transparency and prevent speculative occupation or opportunistic claims.

In accordance with World Bank ESS5, only persons, structures, economic activities, and assets that are verified during the census and asset enumeration as existing on or before the cut-off date will be considered eligible for compensation and assistance. Individuals or groups who encroach upon the project area after the cut-off date, or who construct or expand assets in anticipation of compensation, will **not be eligible** for any entitlements.

The cut-off date will be publicly disclosed through multiple channels including community meetings, traditional authorities, local government assemblies, information centres, public notices, and other accessible means. The DFR-AIT will maintain detailed documentation of the census process, including community attendance sheets, field records, photographic evidence, and official communication materials announcing the cut-off date.

Although the Land Act, 2020 (Act 1036) does not explicitly use the term “cut-off date,” the principle is consistent with legal requirements for asset inventory, valuation, and notification

during compulsory acquisition or imposition of land use restrictions. The project will therefore apply ESS5 standards to ensure that the cut-off date is clearly established, fairly implemented, and consistently enforced across all project locations.

Any disputes regarding eligibility that arise after the cut-off date will be addressed through the project's **Grievance Redress Mechanism (GRM)**, which will provide PAPs with an accessible and transparent channel for lodging and resolving grievances.

For the GMACP, given that it comprises multiple sub-projects, distinct cut-off dates may be established for the respective project areas involved. Each cut-off date must be widely announced and documented.

20. Categorizing Affected Persons by Legal Status

The census will categorize persons based on their legal status regarding the affected assets. This categorization directly influences the type and extent of benefits provided. As per ESS5 the following categories of PAPs are categorized as:

Category A – Persons with Formal or Legal Rights to Land or other Assets

These include individuals or legal entities holding **formal, legally recognized ownership rights** over the affected land or assets (e.g., titled landowners, registered businesses).

Category B: Persons with Recognizable Legal Claims

These are individuals or entities (e.g., communities) without formal legal title but whose **claims to land or assets are recognized or recognizable under the laws of Ghana, including customary tenure system**. This often includes:

- **Community/Clan/ Family Land Users:** Individuals and groups with allodial and usufruct rights to the parcel of land that will be impacted based on membership in a landowning traditional area, community, clan, or family, where land is held under customary tenure. These rights, though often unwritten, are recognized by applicable customary law and national laws.
- **Individual Customary Interest Holders/ Land Users:** Individuals or households, families and /or groups with secure and inheritable interests' rights to specific plots for housing, farming or other recognized uses within the applicable customary tenure arrangements in each traditional area or community, even without formal titles. These interests or rights in land under customary law in Ghana include the usufructuary interest, customary freehold, and customary tenancies (i.e., *Abunu, Abusa* etc..)
- **Bona Fide Occupants/Lawful Occupants:** These are individuals who have been living on and utilizing land for an extended period, often with the implicit or explicit consent of traditional authorities or the registered owner, even if they lack formal title.

Category C: Persons with No Recognizable Legal Claim/Rights

This category includes individuals or entities with **no recognized legal right or claim** to the land or assets they occupy or use (e.g., recent informal settlers or so-called squatters).

21. **Determining Compensation and Assistance:** Compensation and assistance will be determined by how land acquisition or restrictions on land use affect housing (including land), income, and livelihoods for each category, following the principle of **replacement cost**.

- **Minor Losses:**

- **Categories A and B:** If the loss of land or other assets is minor (i.e., does not significantly affect income, livelihood, or housing), affected persons will receive **compensation at replacement cost** for the lost land and assets. This covers the asset's full replacement value and all associated transaction costs (e.g., registration fees, taxes) and the distribution of the benefits will take cognizance of the requirements of the Lands Act, 2020 (Act 1036).
- **Category C:** Similarly impacted persons will receive **compensation at replacement cost for assets other than land** (e.g., crops, fencing, sheds, other improvements made to the land).
- **Loss of Housing (Physical Displacement):**
 - **Categories A and B:** Persons facing residential property loss and requiring relocation will be offered a choice:
 - **A replacement property** of equal or higher value, featuring secure tenure, comparable characteristics, and an advantageous location.
 - **Cash compensation equivalent to the replacement cost** of their lost residential property, if it is demonstrated the property replacement is not possible.
 - **Category C:** Persons displaced from their homes will receive **compensation at replacement cost for assets other than land**, including dwellings and other land improvements. They will also receive **relocation assistance** designed to help them restore their standards of living at an adequate alternative site.
- **Significant Impact on Income or Livelihood (Significant Economic Displacement):**
 - **Categories A and B:** Persons who lose land or other assets that significantly impact their income, or livelihood will be offered a **replacement property of equal or greater value** (e.g., agricultural or commercial sites). If a suitable replacement property is not available or desired, **cash compensation at replacement cost** will be provided.
 - **Category C:** Persons facing similar impacts will receive:
 - **Replacement cost for lost assets other than land** (e.g., crops, irrigation improvements).
 - **Assistance to re-establish their livelihoods elsewhere** (e.g., skills training, job placement support, small grants, access to common property resources) instead of land compensation.

22. Special measures for Vulnerable and Disadvantaged Persons

The project will pay special attention to differentiated impacts on vulnerable groups or persons for whom special provisions will have to be made. In this context, vulnerable groups or persons are those at risk of becoming more vulnerable due to the displacement, compensation, and resettlement process. These may include but not limited to (i) the elderly, usually above 60 years (ii) Widows (iii) Children (iv) persons with disabilities (PWDs) (v) landless women (vi) Migrant farmers (without land title).

The project will identify vulnerable persons during census for the Resettlement Plan (RP) preparation when project scope and activities are properly identified and confirmed. Assistance will be provided based on their differentiated need. These may include:

- (i) Ensuring vulnerable persons are included in the consultations regarding the RF/RP and compensation and have their share of the compensation and assisted in finding alternative sites for farming and also have the option to incorporate them into activities of the Project;
- (ii) Paying compensation to them at their homes, assisting with land and asset registration, and providing additional monetary and non-monetary support tailored to their needs;
- (iii) Assistance in financial literacy training especially for women and assistance in compensation payment procedures (e.g., going to the bank with PAP to cash the compensation cheque);
- (iv) Assistance in the post payment period to secure the compensation money and reduce risks of misuse/robbery;
- (v) Assistance in moving: providing vehicle, driver and assistance at the moving stage; and
- (vi) Monitoring and continuation of assistance after resettlement and/or compensation, if required.

23. **Livelihood Restoration Planning**

A Livelihood Restoration Plan (LRP) will be prepared, depending on the magnitude of impacts, to ensure that PAPs are provided with opportunities to improve or at least restore lost livelihoods, income earning capacity, and production levels.

24. **Proof of Eligibility**

The following shall be used to establish eligibility for compensation and other forms of resettlement packages under the Project:

- i. ***Affected persons with formal legal rights***, as documented in the form of land title registration certificates, leasehold indentures, tenancy agreements, rent receipts, building and planning permits, business operating licenses, utility bills among others. Unprocessed/unregistered formal legal documents will not bar eligibility and procedures for confirming the authenticity of such documents will be established in the RP, in accordance with the requirements of ESS 5, the laws of Ghana, including customary law/practices.
- ii. ***Affected persons with no formally recognized legal rights***: criteria for establishing non-formal, undocumented or unrecognized claims to eligibility shall be established, paying particular attention to the peculiarities of each situation. Alternative means of proof of eligibility will include:
 - a. Affidavits signed by landlords and tenants; and
 - b. Witnessing or evidence by recognized traditional authorities.

F. Methods of Valuing Affected Assets

25. This section details the methods for valuing assets affected by subprojects or project components, ensuring compensation meets the ESS5 requirement of replacement cost.

26. **Compensation shall be based on Replacement Cost.** Replacement cost is a valuation method that provides sufficient compensation to replace affected assets and cover all necessary transaction costs associated with that replacement.

- **In Functioning Markets:** Replacement cost is the asset market value, as determined by professional real estate valuation, plus applicable transaction costs.
- **Where Functioning Markets Are Absent:** Replacement cost can be calculated through alternative methods. These may include determining the output value of land or productive assets, or assessing the undepreciated value of materials and labor required to rebuild structures or other fixed assets, with all transaction costs added.

27. **Substandard Housing:** If physical displacement results in the loss of substandard housing, the replacement cost must always be sufficient to allow for the purchase or construction of housing that meets minimum community standards for quality and safety (i.e., as if new).

28. **Consideration for Compensation and other Forms of Resettlement Assistance**

Achieving replacement cost compensation and resettlement assistance in Ghana.

- **Livelihood Assistance/Loss of Income**

The estimation for loss of income (referred to as “livelihood assistance”) for affected businesses will be generally based on the following factors:

- Estimated production levels, income of business or daily sales of the business.
- Estimated period of construction or activity that will disrupt business or commercial activity (if impact is temporary).
- Loss of income for businesses will be estimated from net monthly/annual profit of the business, as verified by an assessment of visible stocks and activities or taxes receipts.
- Where impact on livelihood is permanent, losses will be estimated such as restoring PAPs to their pre-project production levels and income earning-capacity.
- Livelihood support must also include transitional allowance to cover the upkeep of PAPs who have lost their livelihood and are not making any significant earnings during the period of re-establishing themselves at a new business location.

- **Resettlement/Relocation Assistance**

Where PAPs are to be physically displaced or relocated, resettlement assistance should be provided to cover the costs of mobilizing (loading and offloading) and moving the affected properties and wares to a new location and/or accommodation assistance where affected persons must rent accommodation, business space (locations) or shops.

- **Transition Allowance**

Transitional support will be provided, as necessary, to all economically displaced persons, based on a reasonable estimate of the time required to restore their income-earning capacity, production levels, and standards of living. Normally, a period of 3-6 months is considered as the transition period.

- **Disturbance Allowance**

Cost of disturbance is one of the components to be considered in determining compensation for PAPs (especially for affected structures, crops, and livelihoods). By convention in Ghana, disturbance allowance is estimated at 10% of the value of the affected property/compensation. However, this is subject to the approval of LVD of the Lands Commission. The method of valuation is summarized in Table 3.

Table 3: General Guidelines and Methods for Valuing Lost Assets

Item	Types	Method
Land	Community lands, private land	<ul style="list-style-type: none"> • Prevailing market value of the land to be acquired, if there is a vibrant and active land market • Otherwise, a negotiated price for land replacement to be agreed • The value should include labor and other investment costs in the land
Structures	Any type of structure (e.g., mud houses, wooden structures, sandcrete block houses, etc.)	<ul style="list-style-type: none"> • Full Replacement Cost method. • No depreciation will be applied • Owner is free to keep any materials they can salvage
Crops/Plants	Food and cash crops/economic plants	<ul style="list-style-type: none"> • Most current LVD Crop Value rates or better • Crop rates will include labor and equipment invested in crop cultivation and number of years required for crops to reach maturity and generate income
Loss of income and Livelihood	Businesses, livelihoods activities, e.g. farming, vendors etc.	<ul style="list-style-type: none"> • Estimation of net monthly/annual profit for business/farm based on records; application of net monthly/annual profit to the period when business/farm is not operating • Where loss of income is temporal, the affected parties will be compensated in cash • When loss of livelihood is permanent, transitional allowance is estimated based on a reasonable estimate of the time required to restore their income-earning capacity, production, levels, and standards of living
Disturbance Allowance	Business, crops, land and Structures	<ul style="list-style-type: none"> • 10% of affected crop/property/land value

29. Compensation Payment/Claim

Payments will be made through the Ghana Integrated Financial and Management Information System (GIFMIS) direct to the PAP's bank account. For PAPs without bank accounts, other forms of payments like the use of Ezwich, mobile money and secure cash payments via arrangements with local banks would also be explored. For couples, compensation may be paid through joint accounts when the relationship is confirmed. In cases where compensation will have to be paid in-kind, the Social Safeguards Specialist at the Department of Feeder Roads, Agency Implementation

Team and the PAPs (including a Witness) shall confirm that such in-kind compensation has been received by the PAP.

PAPs will be given reasonable time to salvage any valuable items when vacating the site. The Department of Feeder Roads, Agency Implementation Team will prepare a resettlement dossier and compensation payment form or receipt for each PAP in which all payments shall be documented. Compensation will be paid prior to PAPs vacating the site. The identities of PAPs will be verified either by their voter or the national identity cards (see Annex D: Framework for the Census of Affected Assets and Affected Persons, and Annex E: Compensation Claim and Commitment Form).

30. Valuation Responsibility

The Lands Valuation Division of the Lands Commission is responsible for asset valuation for government's compulsory acquisitions, validating compensations claims, payment of compensation, as well as the review of the resettlement plans pursuant to the Land Act, 2020 (Act 1036). While projects that involve compulsory acquisitions can engage Independent Professional Valuers for the compensation of valuations, their valuation reports must be validated and approved by the Lands Valuation Division of the Lands Commission.

G. Organizational Arrangements for Land Acquisition and Resettlement

41. This section outlines the organizational arrangements for managing land acquisition and resettlement activities related to subprojects or project components. While this framework provides a general structure, specific, detailed arrangements will be further defined in individual Resettlement Plans (RPs), tailored to the scale and complexity of land acquisition and resettlement for each subproject or project component.

42. Effective land acquisition and resettlement require a well-defined, adequately resourced, and collaborative management structure. This structure must prioritize the rights and well-being of affected people, ensuring transparency, accountability, and the restoration or improvement of their living standards and livelihoods.

43. The Department of Feeder Roads, Agency Implementation Team will ensure that robust organizational arrangements are in place for:

- **Stakeholder Engagement and Consultation:** Ongoing, meaningful dialogue with affected persons and communities.
- **Census and Socioeconomic Surveys:** Accurately identifying affected persons, households, and their assets.
- **Asset Valuation and Compensation:** Fair, transparent, and timely processes for valuing assets and delivering compensation.
- **Livelihood Restoration:** Designing and implementing programs to help economically displaced persons restore or improve their incomes and livelihoods.
- **Relocation and Site Development:** Planning and providing adequate housing, infrastructure, and access to services at resettlement sites if physical relocation is necessary.
- **Grievance Redress Mechanism (GRM):** Establishing accessible, transparent, and effective processes for resolving complaints and disputes.
- **Monitoring and Evaluation (M&E):** Systematically tracking progress, identifying issues, and ensuring desired resettlement outcomes.
- **Budgeting and Financial Management:** Ensuring adequate and timely allocation and disbursement of funds for all resettlement activities.
- **Capacity Building:** Providing necessary training and technical assistance to all staff involved in resettlement planning and implementation.

44. **Roles and Responsibilities of Key Actors.** Institutions such as the PVLMD and LVD of LC, EPA, District, Municipal and Metropolitan Assemblies, local community leaders and Affected Persons must be involved in the process of resettlement and land acquisition and their roles clearly spelled out. The following paragraphs identifies the key entities and their anticipated roles in the land acquisition and resettlement process:

Overall Responsibility: The Department of Feeder Roads, Agency Implementation Team will hold overall responsibility for effective planning, coordination, and implementation of RPs. Social and environmental safeguards technical officers/consultants will be procured/seconded to support

the DFR-AIT in carrying out its duties. The Social consultants and officers within the DFR-AIT will directly facilitate implementation of the RF.

With respect to this RF, the DFR-AIT's main functions include:

- (i) assume project control;
- (ii) coordinating with all relevant government agencies, local authorities, and other stakeholders involved in land acquisition and resettlement;
- (iii) allocating sufficient human, technical, and financial resources for all land acquisition and resettlement activities;
- (iv) review reports submitted by the supervising consultants and bring up issues to the Project Oversight Committee (POC) for resolution;
- (v) liaise with the regional and district implementation teams to ensure their full participation in the land acquisition and resettlement process as relevant;
- (vi) facilitate preparation of TORs for the RPs as needed;
- (vii) facilitate the preparation and disclosure of RPs in-country;
- (viii) ensuring timely disclosure of land acquisition and resettlement information to affected persons and other stakeholders;
- (ix) ensuring that environmental and social management clauses are inserted into contracts and bidding documents during construction phase of subprojects;
- (x) coordinate training of regional and district actors, supervising engineers, and contractors to monitor land acquisition and resettlement implementation and compilation and preparation of report; and
- (xi) establishing and managing robust mechanisms for addressing grievances from affected persons and other stakeholders.

45. Key actors in Compulsory Land Acquisition: If land for a project activity or subproject or component is acquired through expropriation, the process will be handled as outlined in paragraph 16 of this RF.

46. Key Actors in the Imposition of Land Restrictions: If subprojects or project components are expected to restrict land use, the process will be handled as outlined in paragraph 19 of this RF.

47. Other Key Actors and Their Roles: For components of RPs that fall outside or supplement the compulsory land acquisition process or the process for restricting land use (e.g., relocation of informal settlers, livelihood restoration programs), the organizational arrangements are envisioned as follows:

Table 4: Roles and Responsibilities in Preparation and Implementation of RP

Stage of RP Implementation	Responsible Party(s)
Identification of project site	DFR-AIT
Screening for Physical and Economic Displacement	DFR-AIT (specifically, the Social Specialist)
Determine the need for RP	DFR-AIT (specifically, the Social Specialist) – with concurrence from the World Bank
Preparation of ToR for RP	DFR-AIT (specifically, the Social Specialist)
Approval of ToR for RP	World Bank TTL on advise of the Social Specialist
Procurement of Consultant for RP	DFR-AIT
Preparation of Draft RP	Consultant
Review of Draft RP	DFR-AIT (specifically, the Social Specialist)
Review of Final Draft RP and clearance	World Bank Social Specialist
Final RP disclosure	DFR-AIT
Payment of Compensation and other forms of Resettlement Assistance	DFR-AIT
Monitoring and Evaluation of RP implementation	DFR-AIT (specifically, the M&E Specialist)
RP Completion Audit	DFR-AIT (through independent consultant)

48. Notification of Land Resource Holders

Persons and entities owing and/or occupying the affected lands shall be identified and located for subsequent engagement. All affected property owners or users shall be identified and located. The owner(s), user(s) or their representatives shall be informed through both formal notification in writing and by verbal notification delivered in the presence of other stakeholders or their representatives.

49. Documentation of Holdings and Assets

The DFR-AIT and LVD shall arrange meetings with affected individuals and/or households to discuss the affected assets inventory, assessment and compensation process. For each individual or household affected, DFR-AIT and LVD shall compile a compensation dossier containing necessary personal information on the affected party and those that s/he claims as household members, total land holdings, inventory of assets affected, and information for monitoring their future situation. This information shall be confirmed and witnessed by the District/Municipal Assemblies. Dossiers will be kept current and will include documentation of lands surrendered. This is necessary because it is one way in which an individual can be monitored over time. All claims and assets will be documented in writing.

50. Agreement on Compensation and Preparation of Contracts

The aforementioned processes will be part of the Resettlement Plan preparation process and culminate in a comprehensive Resettlement Plan outlining all the losses, assessed compensation and other mitigation measures, processes and procedures for delivery of entitlements, and elaborate implementation arrangements.

The DFR-AIT shall prepare and distribute offer letters to all PAPs two (2) weeks after the RP is approved, stating the types and amounts of compensations being offered and the grace period or deadline to vacate from the premises. PAPs will be informed about the contents of the letters in a language that they understand. After receiving the offer letters, PAPs will have one (1) week to accept or reject the offer, make a counterclaim, and seek a remedy through the grievance processes. Those that accept will sign and submit acceptance letters (to be witnessed by third party CSO/NGO/traditional authority) to get their compensation. Those who refuse will be invited to negotiate with the DFR-AIT and will be allowed to make a counteroffer.

Table 5 provides the other different actors and their role in the larger RF implementation process.

H. Arrangements for Funding Land Acquisition and Resettlement

51. The MRH and DFR will ensure that adequate funding is available to implement RPs to ensure that displaced persons are compensated and assisted to restore or improve their livelihoods and living standards. These arrangements are outlined below, based on the information that is currently available, and will be detailed in RPs.

52. **Preparation and review of Cost Estimates:** RPs will include itemized cost estimates for all resettlement activities. This includes:

- **Compensation costs:** For land, houses, structures, crops, trees, and other assets, calculated at full replacement cost. This means the amount needed to replace the asset with an equivalent asset, or to purchase it on the market, without depreciation or deduction for transaction costs.
- **Relocation costs:** Including moving allowances and transport.
- **Resettlement site preparation costs:** If new sites are provided, this covers land acquisition, infrastructure development (e.g., water, sanitation, roads), and public services (e.g., schools, health clinics).
- **Income restoration and improvement costs:** Measures to help displaced persons re-establish their livelihoods, such as training, credit, access to new land, or employment opportunities.
- **Administrative costs:** For planning, implementation, supervision, and monitoring of resettlement activities.
- **Consultation and participation costs:** For meaningful consultations with affected persons.
- **Grievance redress mechanisms:** Costs associated with establishing and operating mechanisms for addressing complaints.

53. **Review and approval:**

Resettlement plans under this project will undergo dual review and approval, first by the Land Valuation Division of Lands Commission, and then by the World Bank. Only after disclosure and compensation payment can project works proceed.

54. **Flow of funds:**

The Government of Ghana is seeking approval from the World Bank to include the cost of financing land acquisition and compensation in the overall project budget, ensuring that resettlement-related expenses are covered through the funds provided. This approach aims to guarantee the timely and adequate financing of all resettlement activities under the GMACP. The following sections outline the key funding arrangements:

World Bank Financing

The World Bank may provide funding to cover compensation costs for affected persons as part of the overall project financing. This support will ensure that resettlement activities, including land acquisition and livelihood restoration, are effectively implemented in accordance with the World Bank's Environmental and Social Standards (ESSs).

However, the inclusion of compensation costs in the project financing will require formal approval from the World Bank Regional Vice President. This approval process will ensure that the resettlement approach aligns with the World Bank's policies and fiduciary requirements. This would cover:

- Compensation payments for Project-Affected Persons (PAPs) to facilitate a fair and transparent resettlement process.
- Funding for livelihood restoration programmes, including vocational training, business support, and income-generating initiatives.
- Resources for grievance redress mechanisms to ensure effective resolution of resettlement-related concerns.

The Government of Ghana, through the Ministries of Finance and Roads and Highways, will engage with the World Bank country office and relevant divisions to justify the need for including compensation costs in the project financing.

Government of Ghana (GOG)

The Government of Ghana, through the Ministry of Finance and relevant government agencies such as the Lands Commission will provide additional financial and institutional support for the land acquisition and resettlement process. This would involve:

- Direct budgetary allocations from the national treasury to support compensation and infrastructure development in resettlement areas.
- Technical and administrative support from MMDAs to facilitate land acquisition, relocation, and community integration efforts.

In-Kind Contributions

Certain aspects of the land acquisition and resettlement process may be supported through in-kind contributions from local authorities, beneficiary communities, and private entities. These contributions will supplement financial resources and enhance the overall effectiveness of the land acquisition and resettlement strategy. This may include:

- Host communities providing land or temporary housing to facilitate relocation efforts.
- Local government authorities constructing essential public infrastructure, such as schools, healthcare facilities, and access roads, in resettlement areas.

Contingency Arrangement

To address unforeseen resettlement-related costs, a contingency fund will be established and managed by the DFR in collaboration with MoF. This fund will ensure timely access to financial resources for:

- Addressing unexpected grievances or disputes related to land acquisition, compensation and resettlement.
- Unforeseen costs, inflation, and potential changes in the scope of displacement or assistance required.
- Supporting emergency measures in cases where resettlement conditions require urgent intervention.

I. Grievance Redress Mechanism (GRM)

55. The DFR-AIT will ensure that an accessible Grievance Redress Mechanism (GRM) is available to all persons displaced by subprojects or project components. The GRM will provide a transparent and effective means for displaced persons to voice their concerns, complaints, and grievances regarding the project's activities, especially those related to land acquisition, restrictions on land use, and involuntary resettlement. It will also ensure these issues are addressed and resolved in a timely and fair manner.

56. The GRM for each Resettlement Plan (RP) will be described in detail during the RP preparation, and its specifics may vary depending on the RP's complexity. However, at this stage, the DFR-AIT is committed to developing GRMs with the following essential features:

- **Multiple uptake channels:** Displaced persons can submit grievances through various means, including in-person at community/project offices, by mail, email, phone, SMS, suggestion boxes, and via trusted intermediaries.
- **Proximity:** Uptake locations will be established in areas where displaced people live.
- **Publicity and awareness:** Information about the GRM (purpose, process, and contact details) will be widely disseminated to all displaced persons in a timely manner and using culturally appropriate methods.
- **Clear procedures and timelines:** The GRM will have a well-defined process with clear steps and reasonable timeframes for receiving, processing, investigating, and resolving grievances.
- **Accountability:** Clear roles and responsibilities for GRM staff and committees will be established, along with a transparent reporting chain.
- **Feedback mechanism:** Complainants will be regularly informed about the progress of their grievance and the final decision/resolution.
- **Impartiality:** The GRM will operate independently of interested parties to avoid conflicts of interest or perceptions of bias.
- **Confidentiality and protection from retribution:** Grievances will be treated confidentially, and measures will protect complainants from any form of retaliation.
- **Inclusion of vulnerable groups:** Specific efforts will ensure that vulnerable and marginalized groups have equal access to and confidence in the GRM.
- **No cost to complainant:** There will be no formal or informal charge for submitting a grievance.
- **Prompt acknowledgment and response:** Grievances will be acknowledged promptly upon receipt, and efforts will be made to resolve them efficiently.
- **Problem-solving focus:** The GRM will be designed to facilitate solutions rather than just processing complaints.

57. RPs will describe in detail the **key operational components/steps** of the GRM, including:

- **Uptake (receiving grievances):** Methods for collecting grievances (e.g., hotlines, dedicated staff, complaint boxes, community meetings) and ensuring accessibility.
- **Sorting and processing:** Categorization of grievances (e.g., related to compensation, relocation, livelihood restoration); logging and assigning tracking numbers; prioritization of urgent or sensitive grievances; and initial assessment to determine admissibility.

- **Acknowledgement and follow-up:** Providing acknowledgment of receipt to the complainant; informing them about the process and expected timeline for resolution; and providing regular updates on the grievance status.
- **Verification, investigation, and action:** Fact-finding and investigation of grievances, engaging relevant project staff, community representatives, and other stakeholders; developing a proposed resolution or action plan; and escalating to higher levels or independent bodies if the grievance cannot be resolved initially or if the complainant is unsatisfied.
- **Monitoring and evaluation:** Tracking the number, type, and status of grievances received; monitoring resolution rates and timeliness; analyzing grievance data to identify trends, recurring issues, and systemic problems; and using this data to inform project management and make necessary adjustments to prevent similar grievances in the future.
- **Providing feedback and closure:** Communicating the final resolution or actions taken to the complainant; ensuring the complainant is satisfied with the outcome, if possible; and documenting the closure of the grievance.

58. RPs will also describe the **institutional arrangements** made to ensure the GRM functions effectively, including:

- **Dedicated personnel:** Clearly defined responsibilities for GRM management and operation.
- **Training and capacity building:** Training provided to GRM staff on grievance handling, communication, conflict resolution, and other relevant skills.
- **Coordination with external mechanisms:** Integration of the GRM with existing dispute resolution mechanisms at the local or national level.
- **Record keeping and information management:** Steps taken to maintain an effective system for recording, tracking, and managing grievance data.

J. Consultations During Resettlement Planning and Implementation

59. **Meaningful consultation framework:** Meaningful consultations with all persons affected by physical and/or economic displacement will be fundamental components of the preparation and implementation of RPs. The DFR-AIT views these consultations as a crucial tool for ensuring that project design and implementation effectively address the specific needs and concerns of displaced persons, thereby contributing to satisfactory resettlement outcomes. The Constitution of the Republic of Ghana, Lands Act, 2020 (Act 1036), Environmental Protection Act, 2025 (Act 1124) and the Environmental Protection (Environmental Assessment) Regulations, 2025 (L.I. 2504) prescribe stakeholder engagement and consultation as integral parts of project design, implementation, monitoring and evaluation. The application of these laws in conjunction with World Bank ESS5 and ESS10-which require that meaningful consultation and disclosure take place throughout the project cycle, will guide the planning and execution of the resettlement program. Stakeholder engagement and consultations under the RF and subsequent RPs aligns with the project Stakeholder Engagement Plan (SEP).

60. **Consultations prior to RP finalization:** Prior to the finalization of RPs, the DFR-AIT will carry out comprehensive consultations to ensure the RP accurately reflects the specific needs and preferences of affected persons and incorporates their informed choices. Each RP must include a clear summary of the following aspects of the consultation process:

- a. Views and concerns expressed by displaced persons and a clear explanation of how these views were systematically considered and integrated into the RP.
- b. Options offered to displaced persons (e.g., forms of compensation for lost assets, alternative relocation sites) and documentation of their chosen preferences.
- c. Arrangements made to enable displaced people to communicate their concerns to project authorities.
- d. Measures taken to ensure the adequate representation and inclusion of vulnerable groups (e.g., Indigenous Peoples, ethnic minorities, the landless, women, persons with disabilities, elderly, youth, and female-headed households) throughout the consultation process.
- e. **Documentation of Consultations:** All consultation activities will be thoroughly documented in RPs. This documentation will include information on all meetings held with displaced persons, detailing: dates, locations, participant numbers, a summary of comments made, questions asked, concerns expressed by displaced persons, and the official responses provided. This level of detail will ensure transparency and accountability. Pictures and signed minutes of consultations must be attached in the Annexes of the RP.

A summary of the consultations undertaken during the project preparation phase is shown in Table 6 below.

61. Stakeholder Engagement/Consultation Strategy for Resettlement Framework and Plan Preparation and Implementation

The main goal of the stakeholder consultations under RF/RP preparation and implementation is to ensure inclusivity in the decision-making process at every stage of the project, create an atmosphere of understanding that actively involves project-affected people and other stakeholders in a timely manner. This will also provide sufficient opportunity for the various stakeholder groups to voice their opinions and concerns to influence project decisions during the project design, implementation, and closure stages.

At each stage of the RP preparation and implementation process, the DFR-AIT will ensure meaningful engagement, consultation, and disclosure of project information to all relevant stakeholders in line with the requirements of ESS 10 and national laws (see Table 8 for details). Disclosure and consultation activities will be designed in accordance with the following key guiding principles:

- Consultations must be widely publicised, particularly among project affected stakeholders/communities, preferably two (2) weeks prior to any public engagements.
- Non-technical information summary must be accessible prior to any event, to ensure that people are informed of the assessment and conclusions in advance.
- The location and timing of meetings must be determined to maximise stakeholder participation and availability.
- The information presented must be clear, non-technical, and presented in all appropriate local languages where necessary.
- Engagements must be facilitated in ways that allow stakeholders to raise their views and concerns without constraints or fear of reprisals; and
- Issues raised must be addressed at the meetings themselves or later.

Table 7: Stakeholder Engagement Strategy for Resettlement Activities

Key Activities	Target Stakeholders	Expected discussions/ decisions	Mode of Engagement/ Consultation	Responsible Party
Preparation of RF/ project design and planning	MRH, MLGCRA, MOFA, MOTAI, MJLE, LC, FC, MC, WRC, RCCs, MMDAs, Traditional Authorities, Landowners, EPA, CSOs, World Bank, Transport operators	<ul style="list-style-type: none"> • Project objectives and scope • Potential land acquisition risks • Roles and responsibilities • Resettlement principles and eligibility • Alignment with ESS5 and national laws • Initial stakeholder inputs to inform RF • Stakeholder workshops • Key informant interviews • Virtual and physical consultations • Review and comment periods 	<ul style="list-style-type: none"> • Technical meetings 	DFR-AIT (Social & Environmental Safeguards Team); World Bank support
Screening process	MMDAs (Roads, Planning and Works Departments), Traditional Authorities, Landowners, PAPs, Survey/Valuation Officers	<ul style="list-style-type: none"> • Identification of project impacts • Confirmation of land ownership and boundaries • Identification of affected persons/assets • Determination of need for RAP/ARAP • Agreement on cut-off date • Community entry meetings • Focus group discussions • Asset inventory consultations <ul style="list-style-type: none"> • Screening forms and documentation 	<ul style="list-style-type: none"> • Site inspections 	DFR-AIT, MMDA Roads Engineer, DFR Regional E&S Focal Persons, Lands Commission
Resettlement and compensation planning	PAPs (landowners, tenants, farmers, encroachers), Traditional Authorities, MMDA Authorities, Land Valuation Division,	<ul style="list-style-type: none"> • Confirmation of PAP eligibility • Valuation methodology and compensation options • Livelihood restoration measures • Preferences for compensation (cash/in-kind) • Grievance redress arrangements 	<ul style="list-style-type: none"> • Household/individual consultations • Focus group discussions (women, PWDs, youth) • Valuation consultations • Community meetings 	DFR-AIT Safeguards Team, DFR Regional E&S Focal Persons, Valuation Experts, MMDA Social Officers,

Key Activities	Target Stakeholders	Expected discussions/ decisions	Mode of Engagement/ Consultation	Responsible Party
	Survey Department, RP consultants	<ul style="list-style-type: none"> • Draft RP content 	<ul style="list-style-type: none"> • Disclosure of draft findings 	
Implementation of RP	PAPs, MMDA Staff, Traditional Authorities, Supervision Consultants, Contractors, NGOs/CSOs, DFR AIT staff	<ul style="list-style-type: none"> • Final agreements on compensation • Verification and sign-off of affected assets • Payment procedures and timelines • Livelihood restoration plan rollout • Transition/relocation assistance • Monitoring of PAP satisfaction • Witnessed payments 	<ul style="list-style-type: none"> • Compensation meetings and sign-offs • GRM interactions • Livelihood support workshops • Field monitoring visits 	DFR-AIT, MMDA Finance & Works Units, DFR Regional E&S Focal Persons, Land Valuation Division, Contractors, Traditional Authorities
Disclosure of RP	PAPs and communities, MMDA Offices, Traditional Authorities, CSOs, World Bank	<ul style="list-style-type: none"> • Final entitlements for PAPs • Implementation schedule • Rights and responsibilities of PAPs • GRM mechanisms and contact points <ul style="list-style-type: none"> • Opportunities for appeals and corrections 	<ul style="list-style-type: none"> • Public meetings and community fora • Website and noticeboard posting • Distribution of information leaflets • Disclosure at MMDA offices and schools • World Bank external website (as required) 	DFR-AIT Safeguards Team, DFR Regional E&S Focal Persons, MMDA, World Bank (for official disclosure)

62. **Disclosure of draft RP:** Following review and acceptance by the World Bank, the DFR-AIT will disclose the draft Resettlement Plan to all displaced persons and the wider public. Opportunities for displaced persons to provide comments and feedback on the proposed plan will be actively solicited and documented.

63. **Principles of effective disclosure:** All critical information contained within RPs will be disclosed in a timely, accessible, and culturally appropriate manner. To this end, the DFR-AIT will:

- Utilize relevant local languages, understandable formats, and accessible locations conducive to participation.
- Consider the characteristics of the persons being consulted and address information needs related to disability, literacy levels, gender, mobility limitations, and linguistic or accessibility differences.

64. **Disclosure of final RP:** The final Resettlement Plan will be officially disclosed following full consideration of all received comments and subsequent acceptance by the World Bank.

65. **Consultations during the implementation of RPs.** Consultations remain vital during implementation to ensure that the resettlement process is responsive to evolving needs and challenges. For this reason, the DFR-AIT is committed to maintain regular and continuous communication with displaced persons and host communities to monitor progress, address emerging issues, and gather feedback on the effectiveness of implemented measures.

66. **Consultations during RP implementation:** Ongoing consultations are vital throughout the implementation of RPs to ensure the resettlement process remains responsive to evolving needs and challenges. To this end, the DFR-AIT is committed to maintaining regular and continuous communication with displaced persons and host communities. This commitment extends to:

- Relocation and income restoration programs will be implemented in a flexible and adaptive manner to allow for adjustments based on the feedback received during ongoing consultations.
- Monitoring and evaluation activities will be carried out with the participation of displaced persons or their representatives to ensure transparency and accountability.
- Conduct monitoring and evaluation activities with the active participation of displaced persons or their legitimate representatives to ensure full transparency and accountability.

K. Monitoring and Evaluation of the Implementation of Resettlement Plans

67. The DFR-AIT will ensure that RPs include robust M&E programs to systematically track the progress in their implementation and to determine if their objectives have been achieved. M&E programs will also identify areas where improvements and adjustments are needed and provide project managers and other stakeholders with continuous feedback on implementation to facilitate adaptive management.

68. **M&E benchmarks and baseline data.** The DFR-AIT recognizes that a prerequisite of an adequate M&E program is the availability of complete information on the baseline conditions of displaced persons. For this reason, the DFR-AIT will ensure that this information is collected during the preparation of RPs through comprehensive socioeconomic surveys of all project-affected persons and households before displacement. Complete baseline data collection is critical for establishing a benchmark against which to measure project impacts and the effectiveness of resettlement interventions.

69. M&E programs included in RPs will include the following components:

- **Monitoring indicators:** Indicators to track progress and outcomes, covering:
 - *Inputs:* Resources provided (e.g., funds disbursed for compensation, number of houses built, training provided, etc.)
 - *Outputs:* Direct results of interventions (e.g., number of persons compensated, relocated, or receiving rehabilitation assistance, land handover completed)
 - *Outcomes:* Changes in the well-being and living standards of displaced persons (e.g., restoration/improvement of income levels, living standards, housing quality, access to services, restoration of social networks).
- **Implementation monitoring:** Systematic tracking of activities and processes:
 - *Compensation tracking:* Verification of compensation rates against replacement cost principles, timeliness of compensation payments (cash or in-kind), and addressing any discrepancies or grievances related to compensation.
 - *Relocation monitoring (if applicable):* Monitoring the relocation process, assessing the adequacy and quality of new housing and infrastructure at resettlement sites, and evaluating access to essential services (e.g., water, sanitation, electricity, transportation, education, healthcare).
 - *Income and livelihood restoration monitoring (if applicable):* Tracking the implementation of economic rehabilitation programs (e.g., provision of agricultural inputs, vocational training, access to credit, job placement, business development support) and their initial uptake.
 - *Consultation and Participation:* Monitoring ongoing consultations with affected persons to ensure their feedback is effectively incorporated into implementation and that their concerns are addressed.
 - *Grievance Redress Mechanism (GRM):* Monitoring the functioning of the GRM, including its accessibility, timely registration, and effective resolution of grievances.
 - *Budget Tracking:* Monitoring the financial resources allocated and disbursed for compensation, relocation, and rehabilitation activities against approved budgets.

- *Compliance with RP*: Regular checks to ensure all activities are carried out in accordance with the approved RP, relevant national laws, and World Bank environmental and social standards.
- **Outcome evaluation**: Periodic assessment of resettlement program effectiveness:
 - *Post-relocation assessment (if applicable)*: Periodic socioeconomic surveys (e.g., 6, 12, 18 months post-relocation) to assess the effectiveness of the relocation program in achieving its objectives. This involves comparing current socioeconomic conditions of relocated households or businesses with baseline data.
 - *Livelihood restoration assessment (if applicable)*: Evaluation of whether the displaced households have been able to restore and preferably improve their income-generating activities and living standards to pre-displacement levels or better, as defined by the RP objectives.

70. **Independent monitoring and evaluation.** In the case of RPs involving complex compensation, relocation or economic rehabilitation programs, the DFR-AIT will appoint an independent party with the necessary expertise to conduct periodic reviews and evaluations of the progress towards attaining the objectives of the RPs, and to provide advice on any necessary corrective actions. The scope, methodology, and reporting frequency of such independent M&E will be clearly defined in the RP.

71. **M&E Institutional arrangements and reporting.**

The DFR-AIT shall oversee general monitoring of the RF/RPs by means of both internal and external checks to ensure optimum performance. The internal performance-monitoring milestones will afford a DFR-AIT chance to judge physical progress against indicators and report on these indicators as part of the monthly /quarterly progress reports to the World Bank and other relevant stakeholders. The reports will capture records of RPs/RF activities. Independent External Consultants shall be procured to facilitate the monitoring process.

The DFR-AIT will make all necessary arrangements for monitoring the implementation of RPs and evaluating their results. To this end, the DFR-AIT will:

- Clearly delineate the roles and responsibilities for M&E within the DFR-AIT and other relevant stakeholders, including the establishment of a dedicated M&E unit or focal point if deemed necessary.
- Ensure that the DFR-AIT has the necessary technical and human resources for effective M&E or that it has access to external expertise to carry out this task, including training and capacity building where required.
- Facilitate the meaningful participation of displaced persons or their representatives in monitoring and evaluation activities, including data collection and validation.
- Provide periodic monitoring reports to the World Bank regarding the status of land acquisition, relocation, and livelihood restoration programs. Reports should be transparent, data-driven, and highlight both achievements and challenges, along with proposed corrective actions and timelines.

Table 8: Monitoring Roles for RP Implementation

Actors	Role
DFR-AIT	Lead agency and coordinating institution for monitoring the implementation of RPs under the project Regular monitoring of PIU RP implementation and its impacts
Lands Commission	Monitoring to ensure the approved assessed compensation is paid Periodic monitoring of RP implementation and its impacts
External Consultant(s)	Periodic monitoring, evaluation, and auditing of RP implementation

