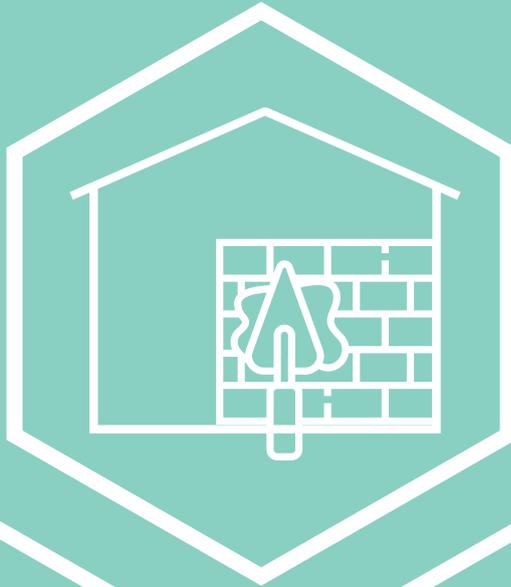




Inter-Agency Common  
Feedback Project



# COMMUNITY PERCEPTION REPORT

RECONSTRUCTION, FOOD SECURITY &  
LIVELIHOOD AND PROTECTION

May 2018



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## INTRODUCTION

The Inter-Agency Common Feedback Project, referred to as the Common Feedback Project (CFP), is an innovative community engagement project, initiated during the response to the Nepal Earthquake 2015. It is funded by UK Aid, and is based in the UN Resident Coordinator's Office, enabling a strategic connection with humanitarian response and recovery.

The CFP is designed to help the humanitarian and recovery community understand the perceptions of affected people relating to services, people's sense of agency, outcomes and the quality of relations between aid providers and the affected population. It is a common service to humanitarian partners to collect, aggregate, analyse and elevate feedback from disaster affected communities through a variety of sources, including:

- Community perception surveys
- Focus group discussions
- Aggregation of feedback 3W from partner organizations

The objective of the CFP is to ensure that the voices of affected people systematically feed into humanitarian response and recovery, to contribute to a more effective and responsive recovery effort. It provides support to the entire UN Country Team and HCT, including all clusters and organizations, government, donors, development partners, as well as civil society and other actors, in order to help them understand the issues of affected communities in real time, and consequently adapt policies and programmes to strengthen the effectiveness of recovery work to the specific circumstances and concerns of communities, as well as improve communications with affected people.

The project's model has since been incorporated into Emergency Response Preparedness planning endorsed by the national government and UN system. In addition, as a response to the historic flooding across Nepal in summer 2017, CFP was able to expand its work into the flood affected districts, thanks to the continued generosity of UK Aid. Also in 2017, the project received a small grant from the UN Development Group to pilot its innovative approach to systematic community engagement in the least developed regions of Nepal on key development priorities. As such, the CFP's mandate has expanded, now encompassing the entire humanitarian-development cycle: response, recovery, development and preparedness.

The CFP is one of the first projects of its kind. Its mandate closely aligns with the future direction of the humanitarian system, particularly the Grand Bargain as it is directly related to the participant revolution.

For more information on the perceptions of earthquake and flood affected communities, please refer to previous reports from the Common Feedback Project found at the following webpage: <http://cfp.org.np/reports/>.



## KEY FINDINGS

The Common Feedback Project (CFP) conducted its first community perception survey of earthquake affected communities between May 1st and May 16th, 2018. Feedback was collected from 2580 households across 31 affected gaunpalikas and nine affected nagarpalikas. The questionnaire included thematic questions around reconstruction, food security and livelihoods as well as protection. This quantitative feedback was augmented by a series of 15 focus group discussion with affected communities in Solukhumbu, Nuwakot, Sindhupalchok, Okhaldhunga, Dhading, Gorkha, Sindhuli and Rasuwa, as well as an analysis of feedback submitted by partner organizations.

Across all of this feedback from communities, some common issues emerged, some of which could have implications for the long-term resilience of those who have been affected by the earthquake. One of these issues is the feedback that engineers are only recommending households to build a two-room house. Communities are upset with this advice, stating that engineers tell them there are likely to be delays if they build a different model. Communities overwhelmingly feel that a two-room structure is insufficient to meet accommodate their whole family as well as store necessary grains, etc. Despite this, many homeowners are building these small structures out of fear they will not get the rest of the grant if they build another model. Knowing the size of the structure is insufficient for their needs leads to questions about what will become of these structures. Even if homeowners live in these houses, they are likely to expand them, or build an additional house later, which may undermine the safety of the household.

Eighty-four percent of respondents report having started or completed their reconstruction. Among them, 72 percent cite having nowhere else to live as an underlying factor that has motivated them to build. However, other, more immediate, factors also emerge, which could be influencing homeowners to build these structures that are insufficient for their needs. These include: government tranche deadline (37 percent), the necessity to build to get the next tranche (28 percent) and concerns over being blacklisted if they do not build (12 percent). Through feedback collected by partner organizations, several harmful rumours around being deprived of government documents and services in the future, including citizenship if homeowners do not advance through the process are found to be circulating in affected communities.



Another significant concern is the level of debt homeowners are incurring to construct their homes. A total of 55 percent of respondents reported having taken a loan to finance their reconstruction; however, the likelihood of taking a loan increases significantly (up to 68 percent) as building progresses and homeowners receive the second and third tranches. Furthermore, those who report having completed their reconstruction are the most likely to have taken a loan, at 71 percent. Across the earthquake affected areas, through focus groups, communities have complained about being denied the low interest loan for grant beneficiaries by banks, that has been advertised through the radio. The majority of those borrowing are doing it at extremely high interest rates. While the median interest rate across the affected areas is 24 percent, many are borrowing far above that. Seventeen percent are borrowing in the 36-40 percent range. Communities are further upset by high bank fees imposed to access their grant amounts, despite government policy that bank processing of NRA grants should be free of fees.

The costs of construction are reported by communities to only be increasing. While seven percent of respondents believe they can build within the NRs. 300,000 (\$3,000 approximately), 50 percent estimate a total cost is between NRs. 400,000-700,000 and a further 24 percent estimate between NRs. 800,000-1,200,000. Furthermore, through qualitative feedback, communities have raised significant concerns over the rapidly increasing costs of construction. They report that race to meet the grant deadlines has led labour, transportation and even material costs to skyrocket. This will lead only to increased debt, which could potentially depress economic recovery.

Concerns over heavy debt burdens also extends to livelihood considerations. Fifty-two percent of all respondents feel they face constraints to their livelihood recovery, among which 34 percent claim the burden of loans is the most significant constraint. Even more concerning is that when asked about plans to cope with their loss of livelihood, 46 percent say they plan to take loans. This points to the beginning of a cycle of harmful debt in the earthquake affected communities.

The reconstruction community must seriously examine the net impact on earthquake affected populations of building houses that are insufficient to meet their needs, and taking on substantial debt at high rates to do so. If homeowners expand their homes in the future, in order to meet their family and lifestyle needs, they will be equally vulnerable to future earthquakes, and their economic coping capacity will be significantly diminished by heavy debt burdens.



## RECOMMENDATIONS

- Put an end to harmful rumours that are leading homeowners to build a house that is insufficient for their family's needs through mass media campaigns, with a focus on radio, and local radios in local languages.
- Enable access to reasonable finance for homeowners to rebuild without long-term economic consequences.
- Extend deadlines for building until there are reasonable finance mechanisms in place. If construction is to be mandated it should be fair to homeowners. They should not have to borrow at harmful interest rates in order to build on an externally imposed timeframe.
- Clearly and broadly communicate that two-room structures are not a requirement through mass media, with an emphasis on radios, in local languages.
- Invest in door-to-door technical assistance to support households in understanding how to build a structure that will meet their family's needs and reduce their vulnerability to future hazards. This is the only way to make the reconstruction programme a true success.
- In line with the commitment to 'leaving no one behind' there is a need to invest in assisting those who have been left behind by a blanket approach to reconstruction targeting them with appropriate support to catch up.

## PERCEPTION SURVEY METHODOLOGY

In 2018 the CFP wanted to expand its survey tool, to ensure the voices and perspectives of all communities with equal levels of damage were being covered. In previous years, the sampling had been contained to only the 14 priority affected districts. With the changes in the new federal structure, as well as the recognition that many pockets outside of the 14 priority districts had been severely affected, the CFP adapted its methodology to ensure inclusion of these areas.

To undertake the Community Perception Survey, 40 enumerators were trained over three days on the survey questionnaire and sampling methodology. Enumerators were then deployed across the earthquake affected gaun/nagarपालिकास to collect data over the course of two weeks from a total of 2580 respondents. All data collection is completed with mobile tablets using KoBo Toolbox

### Inclusion criteria

All gaunपालिकास (rural municipalities) and nagarpaulikas (municipalities) in which 50 percent or more of the households are eligible for the housing reconstruction grant (damage grades 3-5 based on the Central Bureau of Statistics damage assessment) were considered heavily affected and included in the survey area. This totaled 118 gaun/nagarपालिकास. This local units were then distributed among three survey rounds to ensure that all heavily affected gaun/nagarपालिकास would be surveyed over the course of 2018.

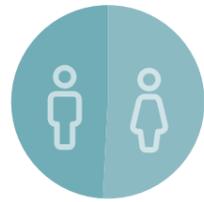
### Sample frame

In each round of survey, three wards are randomly selected for sampling in each gaunपालिका, and four wards in each nagarpalika. Twenty household level surveys are collected in each ward. This means that 60 samples are collected from each gaunपालिका and 80 from each nagarpalika, for a total of 1860 households from 31 gaunपालिकास, and 720 households from nine nagarpalikas in each survey round.

Once wards have been selected, enumerators travel to the nearest settlement of that ward and begin to identify respondents for survey. Respondents are randomly selected from within the pool of available, eligible respondents in the given settlement. Enumerators will conduct a household level survey with one respondent before moving on to the next available household.

Once inside the household, enumerators interview an individual above 15 years of age from the pool of eligible respondents present in the home at the time of the survey. The enumerator selects respondents from different age groups and genders at each home, to ensure the sample is demographically diverse and reflects the population from the survey area.

## DEMOGRAPGIC PROFILING



GENDER DISTRIBUTION

Total of 2580 household surveys were collected across 40 earthquake affected gaun/nagarpaulikas in

Kavrepalanchowk	280	11%
Sindhupalchowk	260	10%
Nuwakot	260	10%
Gorkha	260	10%
Dhading	240	9%
Ramechhap	200	8%
Dolakha	200	8%
Solukhumbu	140	5%
Okhaldhunga	120	5%
Sindhuli	120	5%
Rasuwa	120	5%
Lalitpur	120	5%
Makwanpur	120	5%
Bhaktapur	80	3%
Lamjung	60	2%

### Distribution by age

15-24	202	8%
25-39	806	31%
40-54	894	35%
55+	677	26%

### Distribution by caste/ethnicity

Tamang	662	26%
Chhetri	449	17%
Brahmin	427	17%
Dalit	209	8%
Janajati	200	8%
Newar	188	7%
Gurung	166	6%
Sherpa	146	6%
Magar	76	3%
Rai	48	2%
Other	9	0.35%

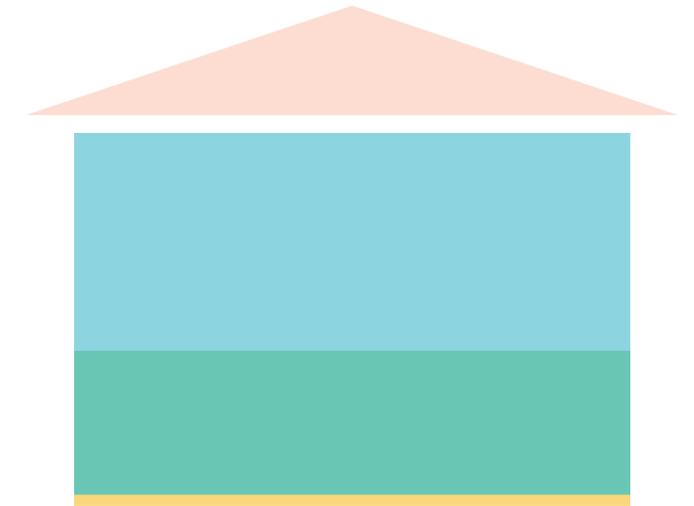
### Mother tongue

Nepali	53%
Tamang	23%
Sherpa	6%
Gurung	5%
Newari	4%
Tibeten	2%
Magar	2%
Rai	1%
Thami	1%
Majhi	1%
Danuwar	1%
Others	1%

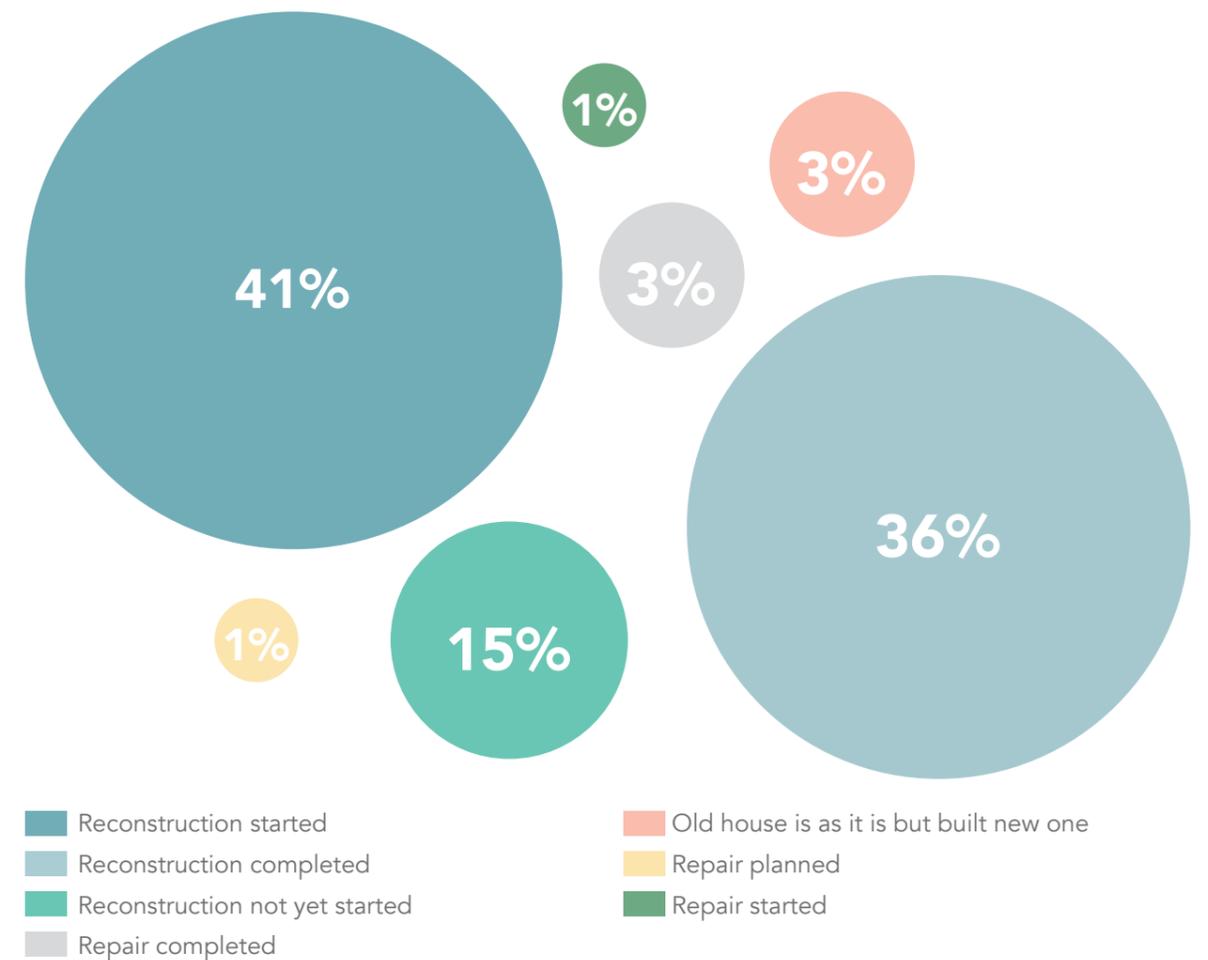
## HOUSING PROFILING

How severely did the earthquake damage your home?

- Completely damaged (59%)
- Heavily damaged (39%)
- Minor damaged (3%)

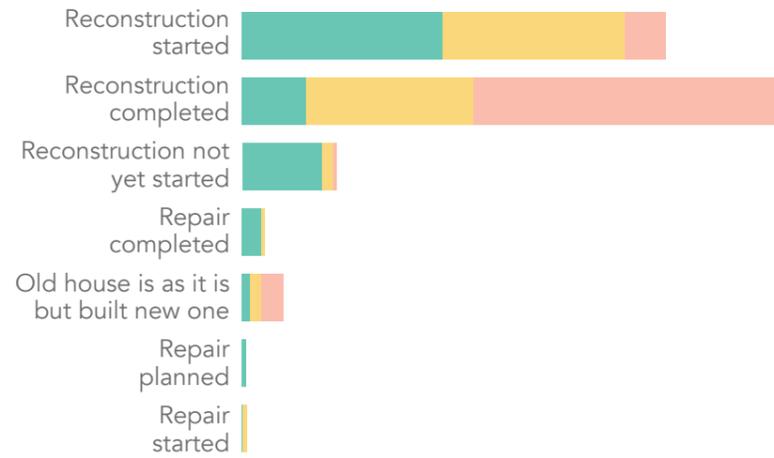


What is the current status of your home?



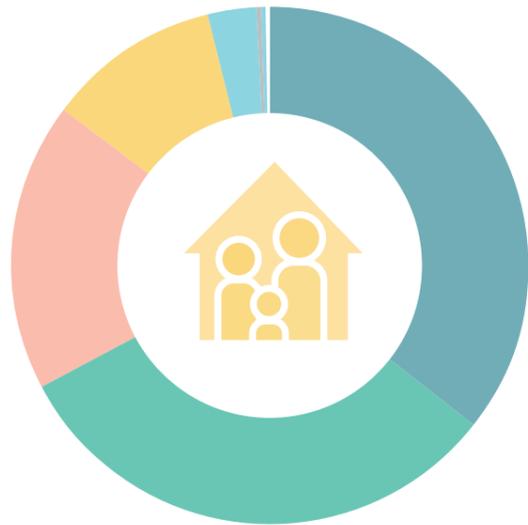
### Tranches received by the status of the household

- First tranche
- Second tranche
- Third tranche



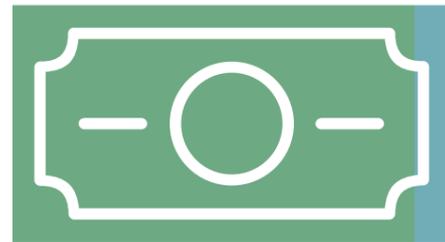
### Where is your family currently living?

- In our newly constructed house (36%)
- In a temporary shelter (32%)
- In our original repaired house (18%)
- In our original damaged house (11%)
- With friends/relatives (3%)
- In a rented house (0.48%)



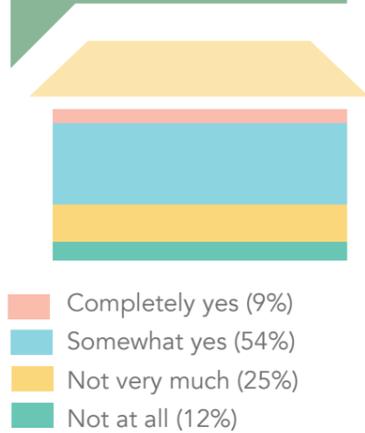
### Is your family in the housing grant beneficiary list?

- Yes (92%)
- No, but we should be eligible (8%)



# RECONSTRUCTION

### Are your main reconstruction needs being addressed?



Across 2580 respondents in 40 *paulikas* 63 percent feel their main reconstruction needs are being addressed. This represents an overall improvement from 56 percent in the December 2017 survey. However, among the 37 percent whose main needs are not addressed, the top issue remains financial resources. This is further emphasized in later questions with reference to high building costs and increasing debt burden.

Respondents in *paulikas* that were not encompassed by the "14 priority affected districts" or the 11 districts in which the reconstruction process first began in are much less likely to feel that their needs are being met. This includes Lamjung (18 percent), Lalitpur (33 percent), Bhaktapur (34 percent) and Solukhumbu (51 percent).

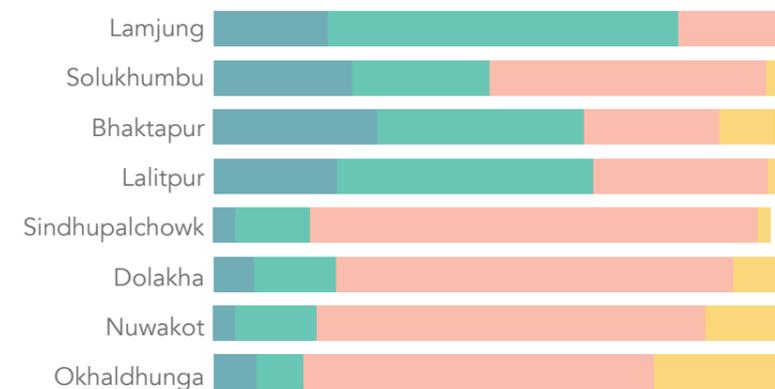
Additionally, some distinct differences along caste/ethnic lines emerge, with Rai (35 percent), Gurung (41 percent) and Dalit (51 percent) respondents emerging as the least likely to feel their reconstruction needs are being met.

### Top unmet reconstruction needs



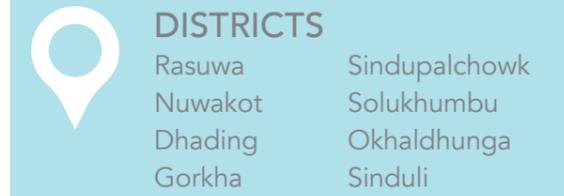
### Differences by district

- Not at all
- Not very much
- Somewhat yes
- Completely yes



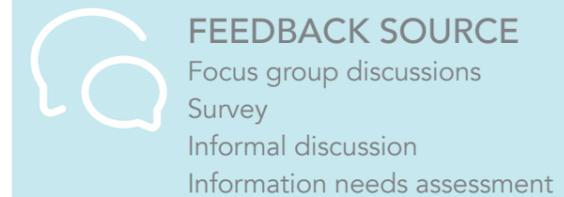
Communities are suffering from high transportation charges and expensive costs of building materials, which they say is resulting in delays in both the initiation and completion of their reconstruction, as well as large increases in the estimated cost of building.

### MATERIAL AND TRANSPORTATION COSTS

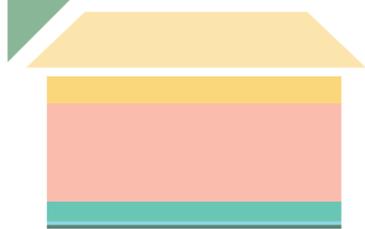


*"We know that the materials we are using don't meet the NRA standard, but what to do? Proper materials are expensive, and we are poor. Lots of houses using these same materials have passed, so I think mine will too."*

- Dhading



### Do you have the information you need to access reconstruction support?



- Completely yes (18%)
- Somewhat yes (64%)
- Not very much (13%)
- Not at all (3%)
- Don't Know/refused (2%)

A total of 82 percent of respondents feel they have the information they need to reconstruct their homes, and 89 percent. Additionally, a staggering 89 percent believe they understand the grant process thoroughly enough to access all support. Men display greater levels of confidence than women, with 29 percent responding "completely yes" versus only 15 percent of women. However, there is a clear and vast disconnect between that perception and the actual knowledge of the process that respondents have.

Asking respondents to tell us everything they know about the housing reconstruction process reveals that, while the majority of respondents are aware of the values of each of the three tranches, knowledge and understanding of the actual requirements of the process drops of significantly from there. Analysis by gender reveals that women as just as likely as their male counterparts to know the values of the tranches, but significantly less likely to understand the process requirements.

### Top information needs



**36**  
PERCENT  
How do I get the next tranche?



**33**  
PERCENT  
What is the process for getting government support?



**31**  
PERCENT  
How/where can I access a subsidy loan for additional finance?



**30**  
PERCENT  
When do we need to complete the reconstruction process?



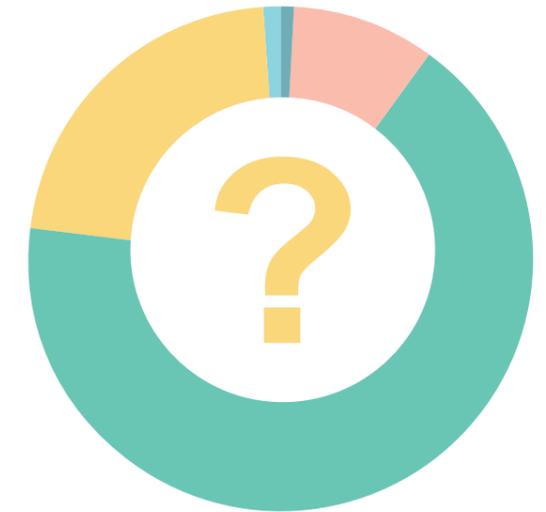
**26**  
PERCENT  
When will the grievance file be addressed?



**16**  
PERCENT  
What will happen to me if I don't build a house with the grant money?

### Do you feel confident that you understand the grant process thoroughly enough to get all support?

- Not at all (1%)
- Not very much (9%)
- Somewhat yes (67%)
- Completely yes (22%)
- Don't know/refused (1%)



### What do you know about the grant process?



- 50,000 first tranche (93%)
- 150,000 second tranche (82%)
- 1,00,000 third tranche (72%)
- Second tranche after foundation (40%)
- First tranche on enrollment (32%)
- Third tranche after roof beams (walls) (30%)
- Toilet needed for third tranche (29%)
- Engineer inspection and sign off for each tranche (26%)
- Government approved house design (24%)
- 17 models (17%)



### Tapghau's Story - Surya Narayan Shrestha

After the 2015 earthquake, geologists visited a destroyed Tapghau- 3 of Sindhupalchok, the village where Surya Narayan Shrestha was born and has lived ever since. According to Shrestha, after the monitoring visit, the village was declared unsafe to reside because of the geographical faults in the area. "The geologist team came again in 2016 and alerted us about the risk of living in this place," Shrestha recounts.

Now, nearly three years since the earthquake, like other families in his community, Shrestha has already completed construction of his new house in Tapghau and plans to live there with his family.

"We have been hearing rumors about our relocation, but we have never received any formal letter or announcement from the government. We are exhausted of waiting for action. Initially, when geologist declared this place unsafe we were ready to move. In fact, we had looked for a plot of land in a nearby village. We found a place, but it was too expensive for us. We were ready pay up to Rs. 300,000, but the land was Rs. 500,000, which was beyond our reach."

Remembering the earthquake, he recounts how all 33 houses of his village were completely destroyed. He discusses how they were lucky

to not have suffered any casualties. After the earthquake, both government and non-government organizations supported the village with food, medicine, clothing and other relief materials.

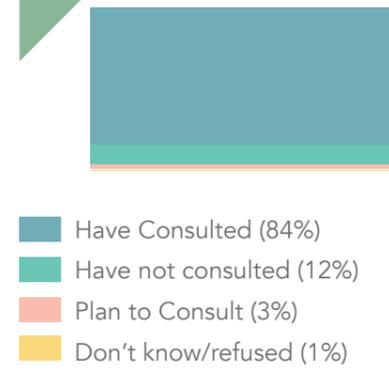
Regarding the difficulty he faced during construction, he mentioned that stone and mud were readily available in the village. However, buying cement and iron rods was very difficult. On top of that, finding a way to transport materials was a hassle, and the cost to transport those materials was huge. He is upset that government was unable to control the inflation of construction materials.

Shrestha has only received the first tranche of the housing grant. Now that the government has declared the place unsafe to live he is worried that he may not receive the subsequent installments. To date, no engineers have visited Tapghau village to monitor reconstruction. As a result, the houses are being built according to the owners' instructions, without taking into account government reconstruction guidelines.

"For nearly three years we lived in a temporary shelter and waited for something to be done. We couldn't wait any longer, so we rebuilt our house, without worrying about what consequences might come. Myself, and the other families in Tapghau who have constructed their homes already, have invested nearly Rs. 500,000. We have taken loans to complete our houses, so now we want to stay here. Even if we agree to relocate, the government will provide us only a small plot of land and we will have to build a house there on our own, which we cannot afford. That's why we don't want to relocate now."

Surya Narayan Shrestha feels like Tapaghu has been neglected. He wonders why, if the place is unsafe, then no one has officially told them they are at risk for three years, and no plans have been made to keep them safe.

### Have you consulted an engineer for your housing reconstruction needs?



*"Nowadays the engineers are coming more often. They come whenever we call them -- but they just tell us 'pass' or 'fail,' not what we should do."*  
- Gorkha

*"We want to save our partially damaged home from collapsing - it represents years of work from our family; it provides much more space that we need compared to a new "NRA house" but we have no instructions on how to proceed to make the necessary repairs"*  
- Ramechhap

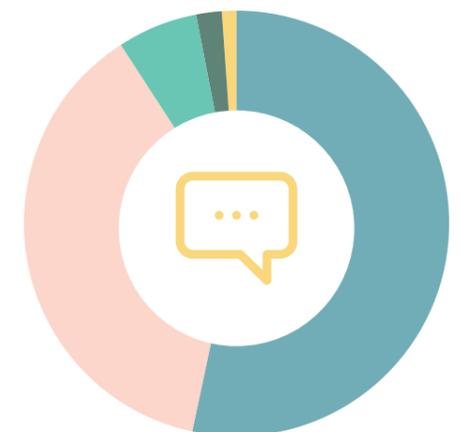
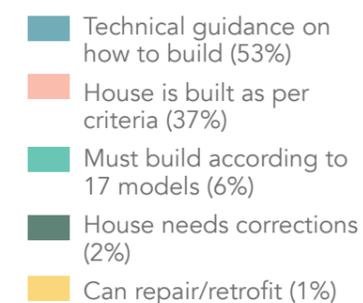
Eighty-four percent of respondents across 40 earthquake affected *paalikas* have consulted an engineer on their housing reconstruction needs. Among the 15 percent who have not consulted, the majority cited the fact that they had yet to commence their reconstruction, while 22 percent said it was because engineers were not available in their community.

The majority of respondents (53 percent) say that their interaction with an engineer resulted in technical guidance on how to build. However, from the qualitative analysis it is understood that this encompasses a broad range of "advice". Nearly all focus group participants stated that the technical guidance provided by engineers was to build a two-room house if they wanted to get approved for the next tranche. Additionally, a number of issues have been raised around the confusion and frustration that homeowners face when given contradictory technical advice by different engineers on visits to their community that are few and far between. It is noteworthy that communities in which engineers were based permanently, as staff of a reconstruction support project, or similar, did not have the same issues with contradictory advice or needing to make expensive corrections, because they were overseen throughout the whole construction process.

### Engineers average housing inspection in each tranche received

Tranche received	Housing inspections
First	2
Second	3
Third	4

### What was the suggestion or advice given by the engineer?



## TECHNICAL GUIDANCE AND INSPECTIONS

**DISTRICTS**  
 Dolakha  
 Kavre  
 Makwanpur  
 Ramechhap  
 Rasuwa  
 Nuwakot  
 Dhading  
 Gorkha  
 Sindupalchowk  
 Solukhumbu  
 Okhaldhung  
 Sinduli

**FEEDBACK SOURCE**  
 Focus group discussions  
 Survey  
 Joint monitoring visits  
 Informal discussion  
 Information needs assessment

Irregular visits of government deployed engineers to assigned communities is resulting in people constructing their houses without consultation. This has created barriers to accessing the housing grant, as inconsistent technical guidance means houses often do not meet building requirements.

*"It is very difficult for us to work in community. The government has provided limited resources. There are housing criteria to receive the announced financial resources. But communities have built their house in their own way without following that criteria, and in some cases, have built before the announcement of criteria. Now, communities try to compel us to approve any type of building, which is not possible. We get threatened by communities if we do not approve their houses, which is really frustrating indeed."*

- An engineer from Dhading

*"The engineer suggested me to take a photo of every step of my home rebuilding process so that later he can them as evidence to approve the house. I did what he suggested. Now, he is refusing to approve, saying I did not build properly. It is such a stress for my family."*

- Dhading

*"Engineers do not come to inspect during ongoing construction. Even contacting them is difficult for us. Therefore, we have to collect information related to reconstruction through community mobilizers."*

- Dhading

## HARASSMENT

**DISTRICTS**  
 Sindupalchowk

**FEEDBACK SOURCE**  
 Focus group discussions

Focus group discussion participants in Sindupalchowk shared an incident from their ward, in which an engineer deployed to oversee safe reconstruction physically assaulted a woman. The community members tried to bring him to justice for this attack, but he ran away from the village and has not returned. Similarly, every focus group participant was able to recount a story of witnessing engineers harassing local women and girls on their visits to the village

## INFORMATION GAPS

**DISTRICTS**  
 Dolakha Kavre Dhading Gorkha  
 Makwanpur Sindupalchowk  
 Ramechhap Solukhumbu  
 Rasuwa Okhaldhung  
 Nuwakot Sinduli

**FEEDBACK SOURCE**  
 Focus group discussions  
 Information needs assessment

Communities seek uniform and correct information from engineers so that they can utilize safer building practices and engineers can easily approve their construction within precise housing criteria. People want clear and authentic information related to reconstruction and government policies. However, many communities complain about varying information from one engineer to another. This creates confusion for homeowners. Even worse, in many instances homeowners who constructed based on the advice of one engineer are denied approval by another, leading to increase costs, wasted resources and significant delays in reconstruction.

## TWO ROOM HOUSES

**DISTRICTS**  
 Dolakha Dhading  
 Kavre Gorkha  
 Makwanpur Sindupalchowk  
 Ramechhap Solukhumbu  
 Rasuwa Okhaldhung  
 Nuwakot Sinduli

**FEEDBACK SOURCE**  
 Focus group discussion  
 Informal discussion

Many communities have flagged the concern that engineers will only provide them with the suggestion of building a two-room house, despite that size being insufficient for their lifestyle or family size. While not explicitly forced to select this model, communities report that engineers strongly suggest that "it will be easy for them to approve" a two-room house, and they "will easily be able to move onto the next tranche" if they build a two-room house. This has left homeowners feeling like they are in the no-win situation of choosing between investing their limited resources in building a structure that will not meet their needs, or risk missing out on the government's grant.

*"Most of us are building now just to get the grant. We can always build a bigger house later, or build on to this one."*

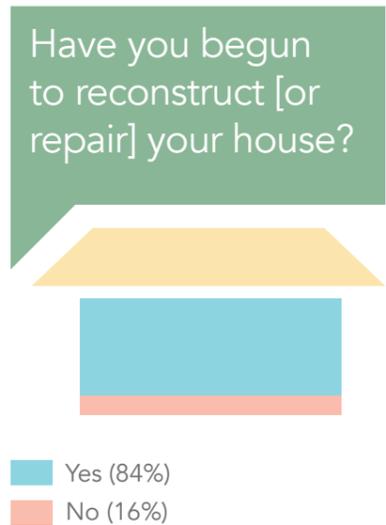
- Gorkha

*"Household designs prepared and costs estimated in Kathmandu are not appropriate or realistic in remote places. We should let people to select their own designs, suitable to their geography and construct utilizing locally available resources."*

- Locally Elected Representative (Ward Chairperson), Solu Dudhkunda Nagarpalika

*"The two-room house which is widely suggested by engineers in our community is not appropriate for us. We don't know how to manage our physical assets, family members and guests in those two rooms. I think our community members are building that two-room house only for the sake of rebuilding. They continue to stay in their damaged house, and will stay further as well. In my opinion, to stay in such damaged house is a risk to their life."*

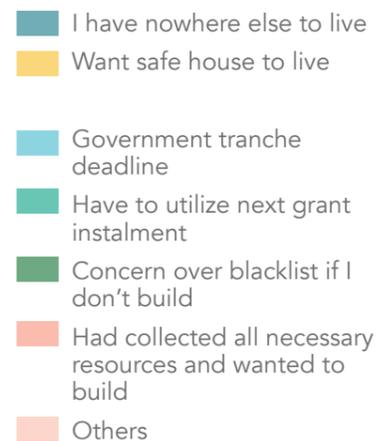
- Dhading



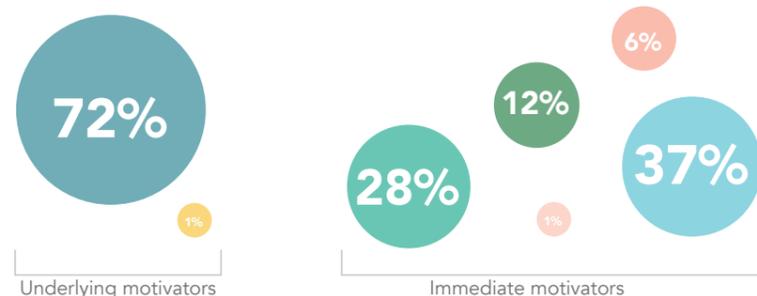
Eighty-four percent of survey respondents have begun to reconstruct their homes, nearly doubling the 43 percent in December 2017. Among those who have not commenced building, the main reasons are not having enough money to start and waiting for an unaddressed grievance to be settled. Twenty-two percent of those with unaddressed grievances are in Gorkha, and 26 percent are Tamang.

Significant concerns have been raised over the appropriateness of the new structures being constructed. As noted in the question on engineers, qualitative findings indicate that households feel forced into building a two-room house, despite the fact that it is insufficient for their family size and/or lifestyle. Despite this, a majority of people indicate their intention to live in the structure once it's complete. However, the possibility that homeowners will add to their structure, in an unplanned and unmanaged way in the future, to meet their actual shelter needs, should not be overlooked.

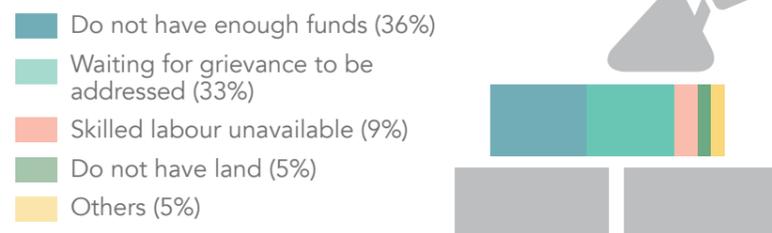
### What were the two main factors that influenced you to start building?



Another crucial question for reconstruction actors is: why are homeowners using their hard-earned money, using their grant and taking substantial loans to build structures that do not meet their needs? Not having another place to live was an underlying motivational factor in the decision to build for 72 percent of respondents. However, 77 percent were urged into building now based on concerns over tranche deadlines, of missing out on the next installment and of being "blacklisted" by government if they did not build. Only six percent claimed they started now because they had collected all the resources they needed and wanted to build.



### If no, why have you not begun to reconstruct your house?



Many people have started building their houses recently, and the government has set an estimated deadline for their completion. Communities report high levels of stress over this deadline, worried that they might not be able to build their houses within the deadline, and confused about what will happen to them if they don't.

Many communities have admitted to building tiny shelters, as small as a single room sometimes, just to meet the deadline, even though they do not plan to live there. This stress is fuelled by malicious rumours that if they do not meet the deadline they will have to repay the tranches they have already received, with interest, and that a failure to do so will result in deprivation of government services and documentation, including citizenship.

*"People who have taken the first tranche and do not build will be put on a black list, and will not be able to use government services."*  
- Gorkha and Dhading

### HARMFUL MOTIVATORS

**FEEDBACK SOURCE**  
Focus group discussions  
Informal discussion  
Information needs assessment

**DISTRICTS**

Dhading	Ramechaap
Dolakha	Rasuwa
Gorkha Kavre	Sindhuli
Makwanpur	Sindhupalchowk
Nuwakot	Solukhumbu
Okhaldhunga	Okhaldhunga

*"We don't intend to live in the one room shelters that are being built to meet the NRA deadline of July 2018, but we are told that we may lose out on government services if we don't complete these in time."*

- Rasuwa and Gorkha

*"If we do not qualify for the second tranche by the deadline we will lose the grant, and maybe have to pay back what we have already taken."*

- Gorkha and Dhading



### Padang Yangi Sherpa's Story

Padang Yangi Sherpa is a 50 year old mother of six from Paiyu, Ward 1, Khumbu Pasang Lhamu Gaupalika. Her husband suffers from chronic disease, which renders him unable to work. Two of her six children work as trekking guides. She recently constructed a home stay for tourists passing by her village, where she and her family are now living. As well as being their home, it is also their only source of income.

In 2015 her house was destroyed by the earthquake. Padang and her family lived in a temporary shelter for over a year after that. Finally, she decided to reconstruct by taking a loan from a local community group to cover the costs. Every month she pays the community group, but she is only ever able to service the interest, and can make no progress against her principal loan.

"My home stay business is not doing well. Money earned from this is only enough to sustain a living. My sons are helping me financially to pay the interest, but I have no idea how I am going to pay back the loan amount. If government would give the cash support it would be very helpful."

She has not consulted an engineer at all in the process of constructing her new house. She says this is because engineers have never been available to come provide her advice. So instead of waiting for an engineer and delaying her reconstruction further,

she decided to go ahead and build without consulting an engineer, and without any concept of safer building practices.

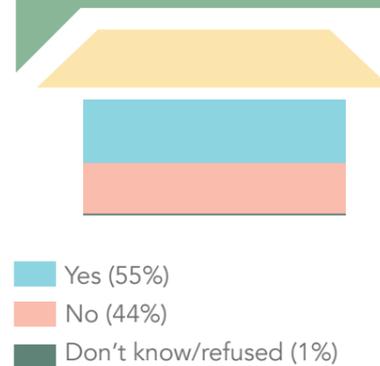
She has constructed a single story, six room wood and stone house. She is confident that her newly constructed house is strong enough to face another earthquake, though she admits she has no idea about safer building practices. After her new house was complete a government engineer came to take a photo, but did not say anything about the house, and Padang has not heard anything since.

It has already been more than a year since she finished her house and the engineer took that photo, but she has not received any cash support yet. Despite her home being completely destroyed by the 2015 earthquake, her name has not been included on the beneficiary list. She filed a grievance form long ago to rectify the omission, but has not gotten any response to her grievance to date.

Despite this, Padang remains hopeful that her name will be included in the beneficiary list and she will receive the cash support soon so that she can pay back some portion of her loan.

According to her, there are four other families in her community whose houses were badly damaged by earthquake, but, like her, have yet to be included in the beneficiary list. All of them have also filled grievance forms, but also heard nothing in response. She is at a loss for what to do to make her voice heard.

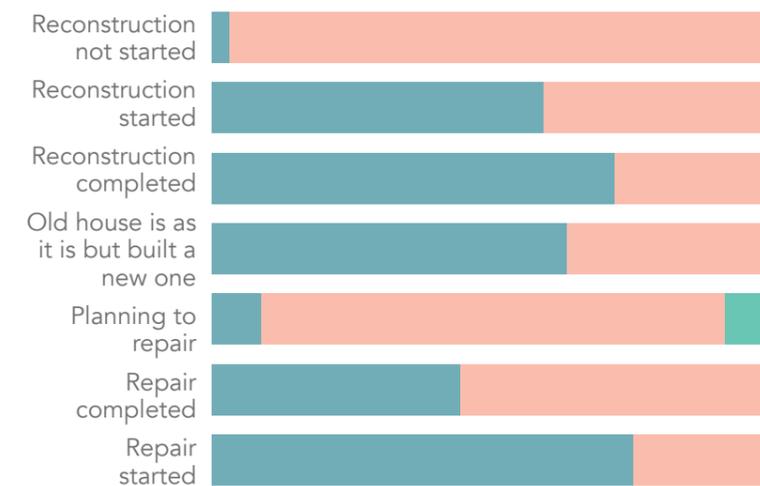
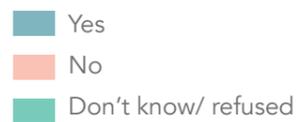
Have you taken a loan to finance your reconstruction?



Fifty-five percent of survey respondents report having taken a loan to finance their reconstruction. Examining the data by the tranche received shows that as homeowners move on to the second and third tranches they become much more likely to take loan.

The majority of loans are provided by relatives or neighbours, though it should be noted that it is possible a local money lender (or loan shark) could also be considered by respondents to be a neighbour. These informal loans, taken by 66 percent of those who are borrowing money, carry the highest interest rates, with 24 percent being the average interest rate. Female headed households are more likely to borrow from these informal sources than others, at 77 percent. Even formal loans are reported to carry heavy interest rates. The impact of borrowing at harmful interest rates on the long-term economic recovery of the earthquake affected communities cannot be ignored, particularly when these debts are being taken to build a shelter that does not meet the household's needs.

### Differences by housing status



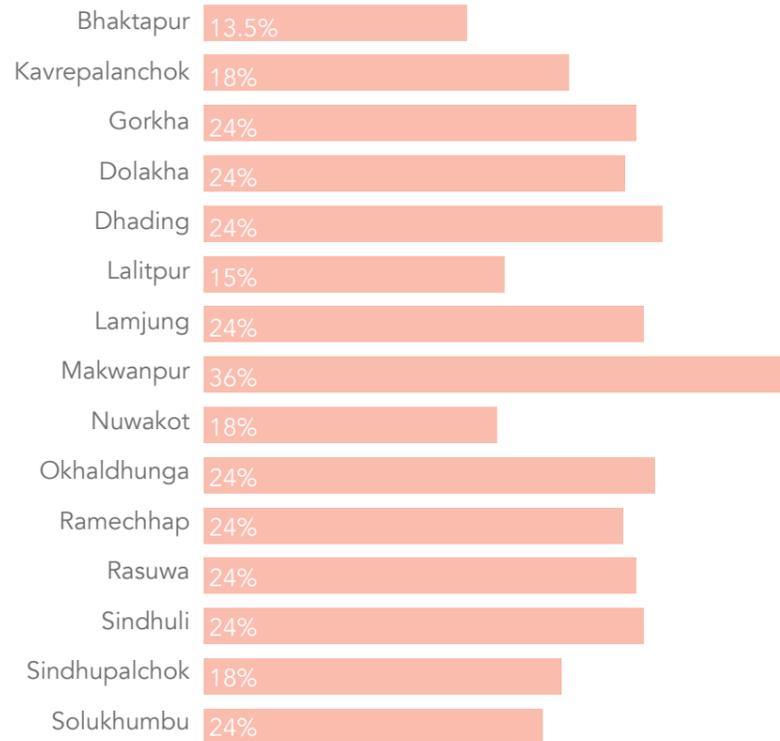
### Where did you take the loan from?



### What is the average interest rate (annually)?

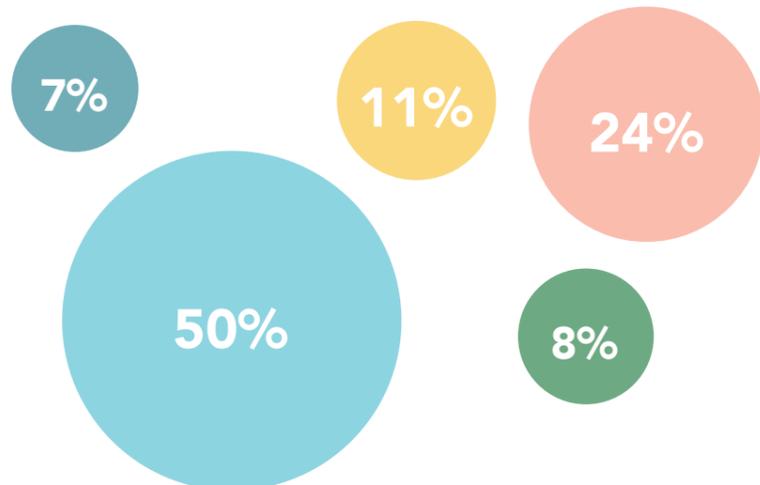


### Median interest rate of borrowers by district



### How much do you anticipate needing to finish your overall reconstruction?

- 1-3 lakhs (\$1,000-3,000)
- 4-7 lakhs (\$4,000-7,000)
- 8-12 lakhs (\$8,000-12,000)
- 13-17 lakhs (\$13,000-17,000)
- More than 17 lakhs (\$17,000)



A frequent request being heard from communities is to have access to the subsidy rate bank loan announced by the National Reconstruction Authority (NRA). Currently, homeowners who are building are compelled to take loans at high interest rates which is creating a heavy burden on their lives.

Furthermore, communities are upset about services charges being levied by banks on accessing their housing grant funds. Though NRA has publicly stated that banks shall not charge service fees on funds provided by NRA to earthquake survivors banks have ignored this and charge high fees regardless.

### ACCESS TO FINANCE

**FEEDBACK SOURCE**  
Focus group discussions  
Survey

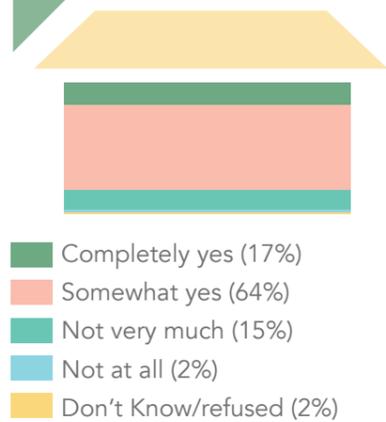
**DISTRICTS**  
Rasuwa                      Sindupalchowk  
Nuwakot                    Solukhumbu  
Dhading                    Okhaldhunga  
Gorkha                      Sinduli

*"Many people from our community have taken loans from banks, microfinance and individuals sources with different interest rates. For instance, 12 percent from government bank, 18 percent from private bank and 24 to 30 percent from individual sources. On average, it will take five to seven lakh Nepalese Rupees to construct a house with only two rooms."*

- Dhading



### Are you aware of how to build using safer building practices?



Across 40 paulikas, a total of 81 percent of respondents believe they know how to build using safer building practices. As with other information related questions, male respondents were much more confident than their female counterparts, with 24 percent saying "completely yes", as compared to only nine percent of women.

When it comes to the method of learning this information, family members is the only information source that that women rely on than men. Similarly, when asked what form of communication made it easiest to understand safer building practices, women were most likely to say door-to-door interaction. This indicates that if reconstruction actors want to enhance women's understanding of safe building practices, they need to invest in face-to-face communication methods in the communities themselves.

### Where did you get this information from?

- Engineer (67%)
- Community member (58%)
- Family member (32%)
- Radio (31%)
- Village Municipality (27%)
- Community leader (20%)
- Television (19%)
- I/NGO (10%)
- Municipality (10%)



### Which form of communication makes it easiest to understand the reconstruction process?



Communities have requested that information be shared through door-to-door visits so that they can easily understand information related to reconstruction and get their questions and confusions addressed on the spot. Furthermore, they perceive women to have less information than their male counterparts and believe that through door-to-door visits, women will have better access to information.

## COMMUNICATION PREFERENCES

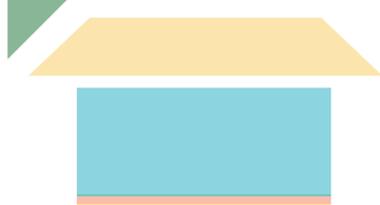
**FEEDBACK SOURCE**  
Focus group discussions

**DISTRICTS**

Rasuwa	Sindupalchowk
Nuwakot	Solukhumbu
Dhading	Okhaldhung
Gorkha	Sinduli



### Have you received any housing reconstruction support?



- Yes (91%)
- Not yet, but expected (6%)
- No (2%)
- No, do not expect to receive (1%)

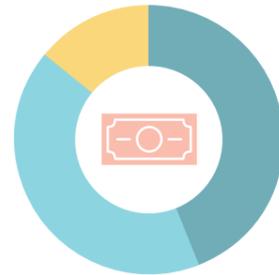
A total of 91 percent of respondents report having received some form of reconstruction support, 99 percent of which is attributed to the Government of Nepal's housing reconstruction grant. There has been a huge increase in second tranche recipients since the December 2017 survey, from 18 to 44 percent. The number of third tranche recipients has also grown significantly from 8 to 14 percent.

The median number of housing inspections that respondents who have received the second tranche report is three, and four among those who have received the third tranche. However, some seem to have slipped through the system. Sixteen people (or 1.5 percent of second tranche recipients) report receiving the second tranche without any housing inspections.

Furthermore, 70 percent of respondents are satisfied with the support they have received to date. Those who are unsatisfied cite the insufficient value of the tranches, the complicated nature and lengthy delays in receipt as the main sources of this dissatisfaction.

### Which tranche you have received till date?

- First tranche (42%)
- Second tranche (44%)
- Third tranche (14%)



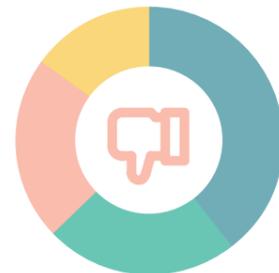
### Are you satisfied with reconstruction support you have received?

- Not at all (9%)
- Not very much (20%)
- Somewhat yes (53%)
- Completely yes (17%)
- Don't Know/refused (1%)



### Why are you not satisfied with the support you have received?

- Insufficient tranches (66%)
- Complicated nature (39%)
- Not received timely (37%)
- Lengthy grievance process (25%)



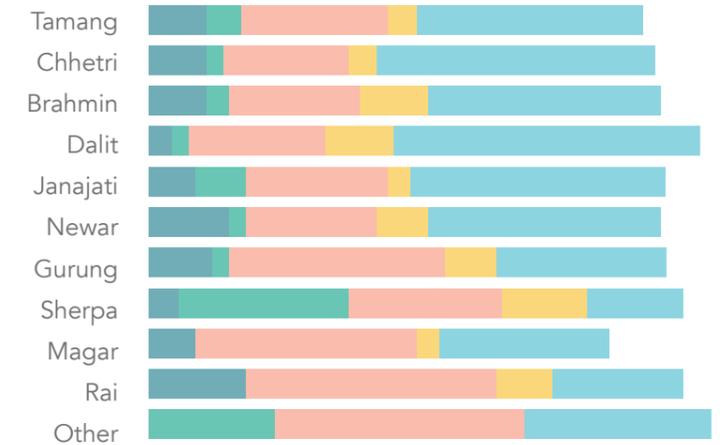
### Besides building your home, what is your community's biggest reconstruction need?

Over the past two years water supply has been a top community reconstruction concern. Once again, this survey has water topping the list of community reconstruction priorities, not just at a national level, but also in every district, with the exception of Solukhumbu, where cultural heritage is more of a concern for respondents.



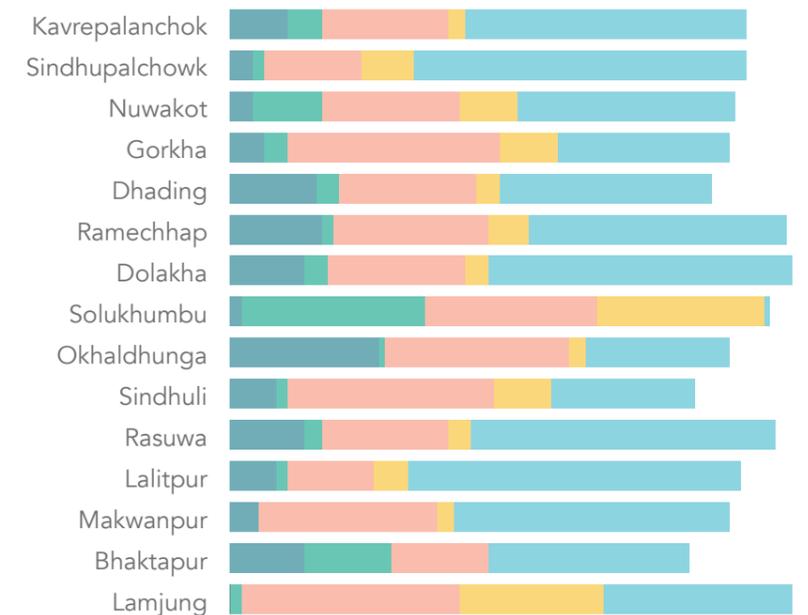
### Community reconstruction priorities by caste/ethnicity

- Hospitals/health centres
- Religious/ cultural Heritage
- Roads
- Schools
- Trails/lanes
- Water supply



### Community reconstruction priorities by district

- Hospitals/health centres
- Religious/ cultural Heritage
- Roads
- Schools
- Trails/lanes
- Water supply



### Do you feel you/ your family has recovered from the earthquake?

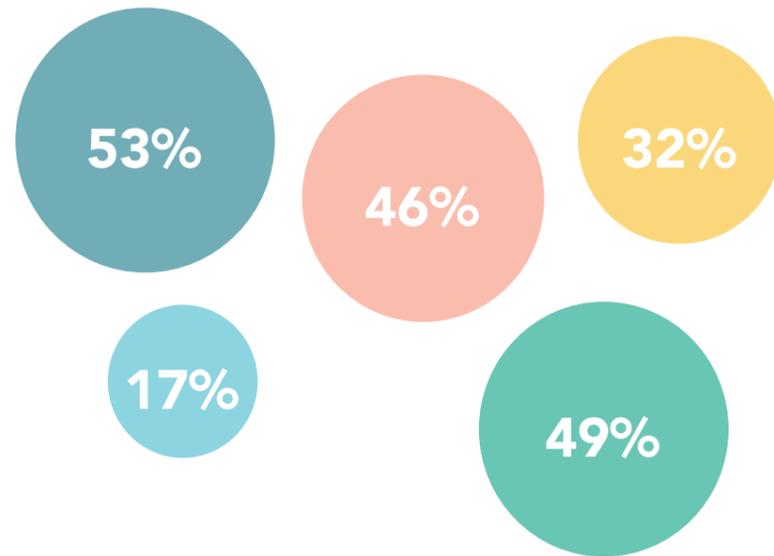


- Completely yes (7%)
- Somewhat yes (59%)
- Not very much (28%)
- Not at all (6%)

Three years after the 2015 earthquake, seven percent of respondents, among 2580 households across 40 earthquake affected paulikas, feel that their family has completely recovered. A further 59 percent feel their family has recovered somewhat. Among the 34 percent who do not feel they have recovered, the main constraints cited are a lack of economic opportunities, continued concerns over disaster resistant housing, debt and diminished livelihood opportunities. The majority of those concerned about disaster resilient housing have begun building (41 percent) or are planning their construction now (23 percent).

### If not at all or not very much, what are the top things constraining your recovery?

- Economic opportunities
- Disaster resilient housing
- Debt
- Livelihood
- WASH



## FOOD SECURITY AND LIVELIHOOD

### Are your family's daily food needs being met?



- Not at all (3%)
- Not very much (9%)
- Somewhat yes (37%)
- Completely yes (51%)

The majority of survey respondents, 88 percent, feel their daily food needs are mostly being met. This is consistent with the December 2017 survey. Most respondents report meeting their food needs through a combination of growing and purchasing food supplies. However, 15 percent say they are meeting their family's food needs by borrowing either money or food. This suggests that some communities continue to face difficulties in meeting even basic needs in a self-sufficient manner.

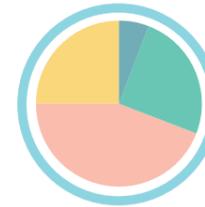
### How are you meeting your daily food needs?



### If no, what are the things your family requires to meet daily food needs?



### Has damage from the earthquake impacted your livelihood?



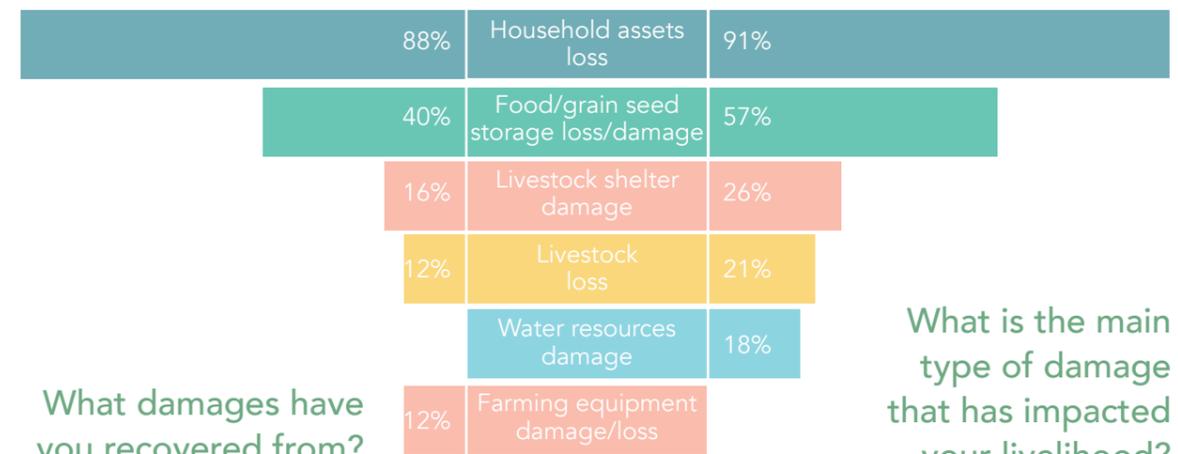
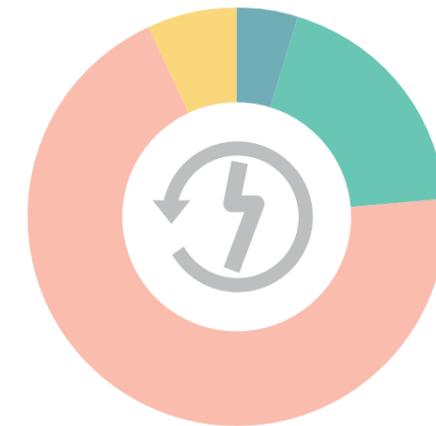
- Not at all (6%)
- Not very much (25%)
- Somewhat yes (44%)
- Completely yes (25%)

Sixty-nine percent of respondents feel that damage from the earthquake has impacted their livelihood. Among them, 77 percent report that they are beginning to recover from those damages. Tamangs, at 76 percent were more likely than other caste/ethnic groups to feel the earthquake had impacted their livelihood.

The one major loss than no one has indicated they have begun to recover from is damage to water supply, which is consistent with the consistently high prioritization of water supply as a community infrastructure recovery need.

### Have you begun to recover from these damages?

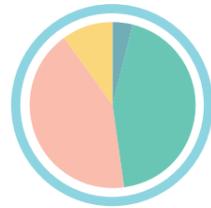
- Not at all (5%)
- Not very much (19%)
- Somewhat yes (70%)
- Completely yes (7%)



What damages have you recovered from?

What is the main type of damage that has impacted your livelihood?

### Do you face any constraints to livelihood recovery?



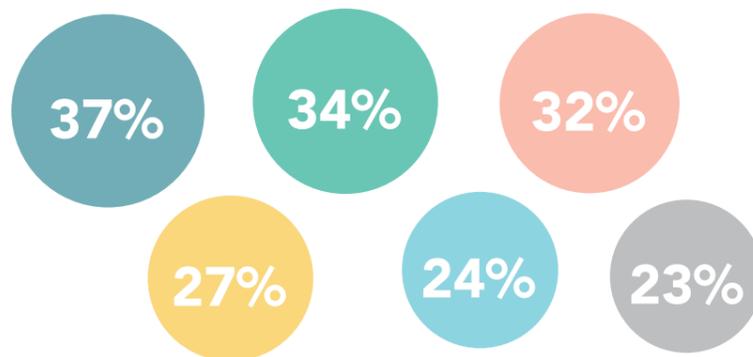
- Not at all (4%)
- Not many (44%)
- Some constraints (42%)
- A lot of constraints (10%)

Fifty-two percent of respondents feel they face constraints to their livelihood recovery. This represents an increase from 44 percent in December 2017. By occupation, labourers are the most likely to feel they face livelihood recovery constraints, the top constraint is cited as lack of jobs. This is interesting, given that insufficient skilled labour is reported to be an important unmet reconstruction need by homeowners. Finding for focus groups may shed some light on this mismatch of supply and demand. FGD participants who were newly trained labourers reported facing difficulties in getting jobs because homeowners and construction companies want to hire only experienced labour.

Forty-six percent of those who are facing livelihood recovery constraints say they will take a loan to cope with their livelihood losses. Based on the high interest rates reflected upon earlier in this report, such borrowing could continue to have a negative impact on economic recovery for years to come. Furthermore, 70 percent of those planning to take a loan have reported already borrowing for their housing reconstruction, this will further add to their debt burden.

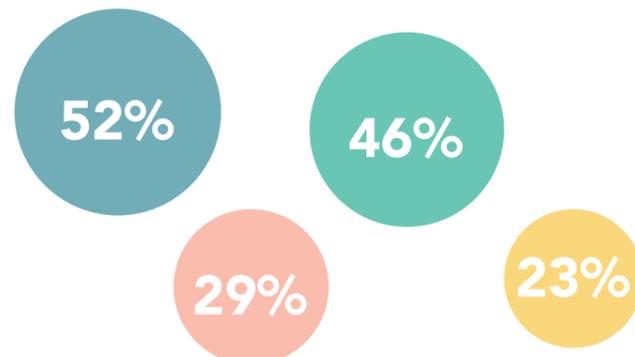
### What are the top constraints to livelihood recovery?

- Lack of jobs
- Burden of loans
- Farmland destroyed
- No skills
- Water resources damaged
- Don't have resources to start a livelihood



### How do you plan to cope with your loss of livelihood?

- Labour of family members
- Take loan
- Livestock raising
- Search for alternative livelihood



Communities have raised concerns regarding a limited number of trained masons available in the villages. They claim there are not enough to construct all the houses that need to be built simultaneously, in order to meet the deadlines. The deadlines have created a high demand for trained masons and workers, leading to expensive wages. Furthermore, families who are constructing their houses prefer experienced masons, rather than newly trained masons, which has made it difficult for newly trained masons to find work.

### HIGH QUALITY LABOUR SUPPLY

**FEEDBACK SOURCE**  
 Focus group discussions  
 Information needs assessment  
 Suggestion box

**DISTRICTS**

Dhading	Ramechaap
Dolakha	Rasuwa
Gorkha Kavre	Sindhuli
Makwanpur	Sindhupalchowk
Nuwakot	Solukhumbu
Okhaldhunga	Okhaldhunga

Communities have stated their desire to recover their livelihoods which were impacted by the earthquake, but cite many barriers to doing so, including: limited economic opportunities available in their communities, limited financial capacity and high interest rate of loan. Furthermore, those working in agriculture have raised the concern that the land is very dry after the earthquake, which, coupled with a lack of irrigation has meant reduced productivity of the land. As a result, many people have attempted to shift to new occupations, such as hotel operators, shop keepers, etc.

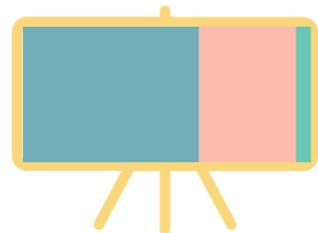
### ECONOMIC OPPORTUNITIES

**FEEDBACK SOURCE**  
 Focus group discussions  
 Information needs assessment

**DISTRICTS**

Rasuwa	Sindupalchowk
Nuwakot	Solukhumbu
Dhading	Okhaldhung
Gorkha	Sinduli

### Are you aware of any training available in your community?



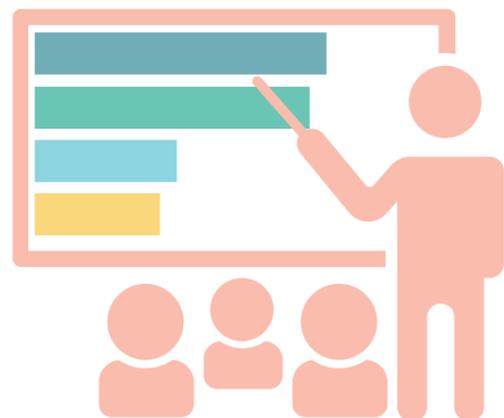
- Yes (61%)
- No (34%)
- Don't Know/refused (5%)

Sixty-one percent of survey respondents were aware of training opportunities available in their communities. However, men were much more likely to be aware of those opportunities than women, at 67 percent versus only 55 percent. Among those who were aware of training, only 17 percent participated. Thirty-five percent were not interested in participating, but an additional 33 percent were interested.

Among caste/ethnic groups, Brahmin, Chhetri and Rai were the most likely to not be interested in participating in training, whereas Magar, Tamang and other Janajati groups were the mostly likely to not have participated in training despite wishing to do so.

### Did you participate?

- No, I did not want to participate (35%)
- No, but I wanted to participate (33%)
- Yes (17%)
- Don't know/refused (15%)



### If yes, what was the training?

- Masonry
- New farming skills
- Carpentry



### Reason for not participating if wanted to?

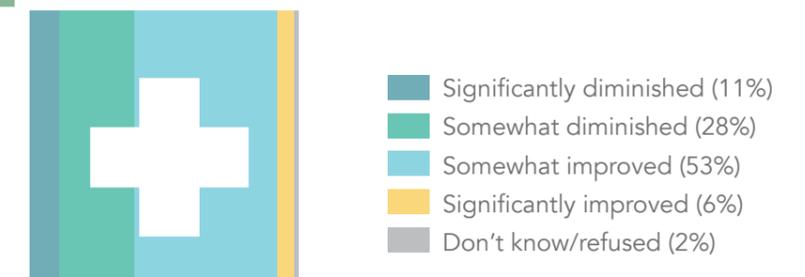
- Due to household chores (35%)
- Limited number (32%)
- Not informed and properly briefed about training (19%)
- Due to agriculture works (12%)



### After the earthquake, do you think that your family's ability to cope with a new emergency has improved or diminished?

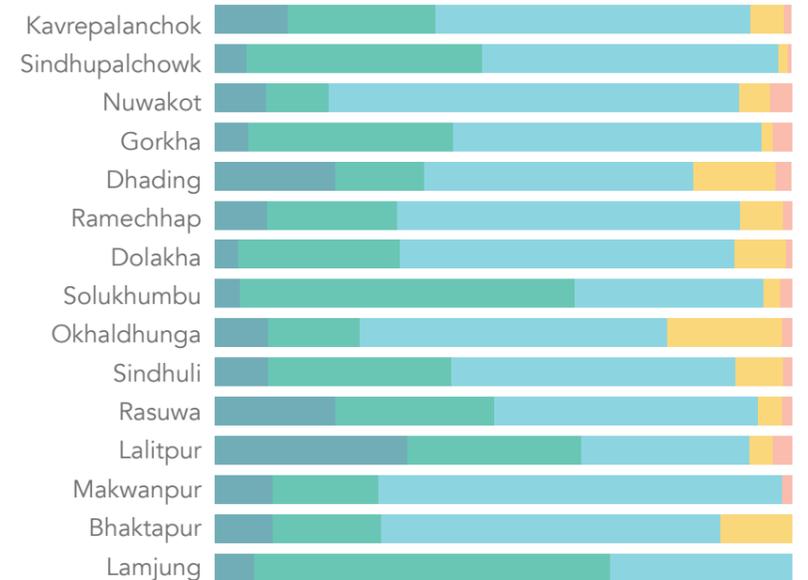
A total of 59 percent of respondents across 40 earthquake affected *paulikas* feel that their family's ability to come with a new emergency has improved since the 2015 earthquake. Some differences by geographic area persist, and are reflected below.

Among the 39 percent who feel their family's ability to cope with a new emergency has actually diminished since the 2015 earthquake, economic factors emerge very strongly as a root cause of diminished coping capacity.



### Difference by districts

- Significantly diminished
- Somewhat diminished
- Somewhat improved
- Significantly improved
- Don't know/ refused



### If no, why do you feel your ability to cope with a new emergency has diminished?

- No savings (53%)
- No safe shelter (47%)
- Debt (44%)
- Reduced livelihood options (37%)
- Land vulnerability (17%)





PROTECTION

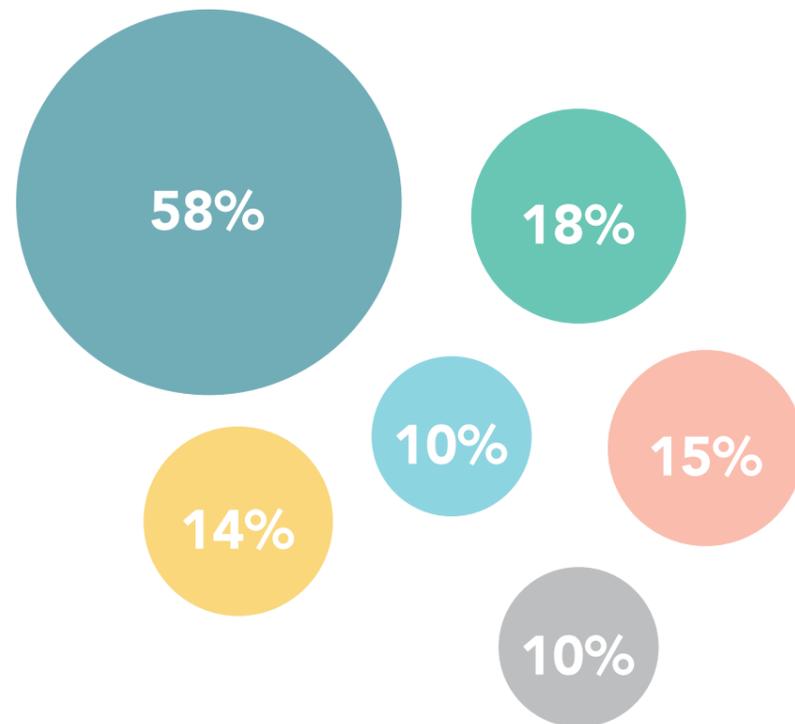
### Is anyone in your community being excluded or discriminated against in earthquake recovery activities?

A total of 35 percent of respondents feel that someone in their community is being excluded or discriminated against in earthquake recovery activities. Rai and Gurung respondents were the most likely to feel this way, at 48 and 44 percent respectively. The significance of political connections in receiving recovery or reconstruction support has been raised strongly, both in qualitative and quantitative feedback forums.



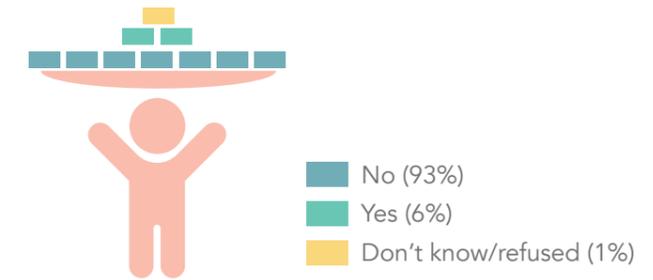
### What are the top reasons for exclusion or discrimination?

- Based on political connections
- Lacking official documents (i.e. property)
- Unregistered land
- Joint families
- Severity of damage
- Technical fault by engineer



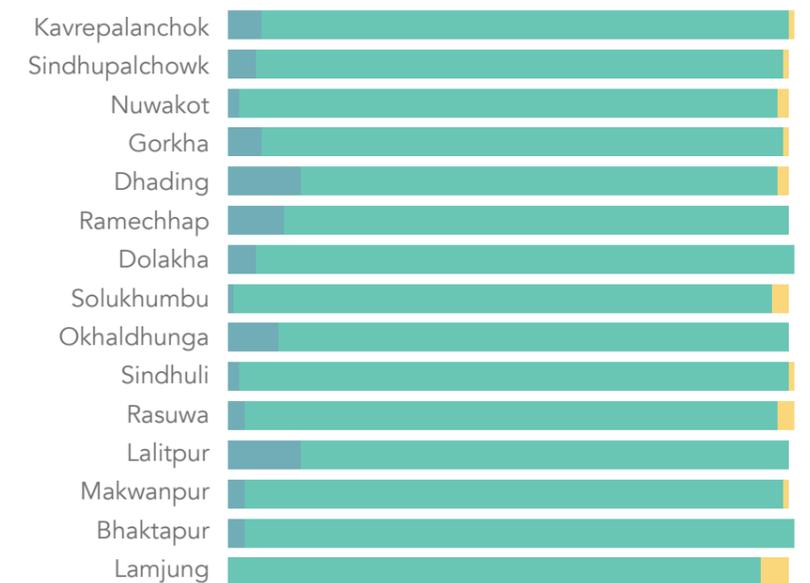
### Are there any children working in reconstruction in your community?

A total of 35 percent of respondents feel that someone in their community is being excluded or discriminated against in earthquake recovery activities. Rai and Gurung respondents were the most likely to feel this way, at 48 and 44 percent respectively. The significance of political connections in receiving recovery or reconstruction support has been raised strongly, both in qualitative and quantitative feedback forums.



### Difference by districts

- Yes
- No
- Don't know/refused



### Are there any children from your home working to support your family's recovery?

- No (99%)
- Yes (1%)



Some communities have raised concerns over what they perceive to be unfair beneficiary selection, as well as delays in addressing grievances to rectify their exclusion from the list. Delays in addressing grievances are preventing those affected from moving ahead with their reconstruction. Some communities regard this delay as discrimination towards them in the reconstruction process

## BENEFICIARY SELECTION AND GRIEVANCES



### FEEDBACK SOURCE

- Focus group discussions
- Survey
- Hotline
- Information needs assessment

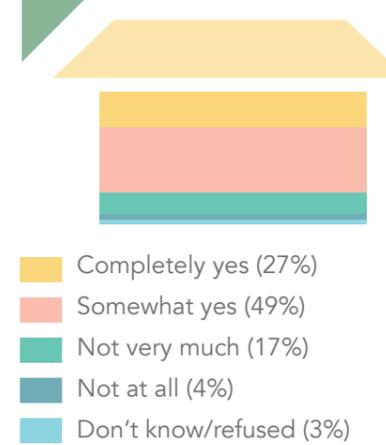


### DISTRICTS

- |         |               |
|---------|---------------|
| Rasuwa  | Sindupalchowk |
| Nuwakot | Solukhumbu    |
| Dhading | Okhaldhung    |
| Gorkha  | Sinduli       |



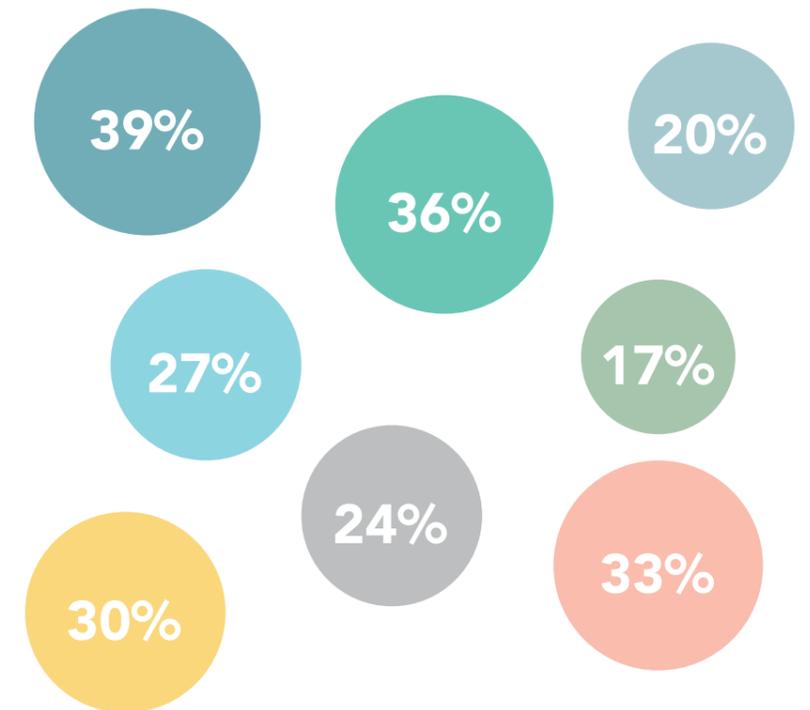
Do you feel that men and women are equally engaged in the reconstruction/recovery process?



Across 2580 respondents in 40 *paluikas* 76 percent think that men and women are equally engaged in the earthquake reconstruction and recovery process. What is interesting is that these figures remain consistent among genders. This indicates that women mostly believe they are as engaged in the recovery process as their male counterparts. This directly contradicts findings in previous sections of the report that point to women having less knowledge and information on earthquake processes and building requirements as well as having less awareness of training opportunities.

If no, why are they not equally engaged?

- Women don't have construction skills
- Low participation in training
- Women don't know how to reconstruct
- Women are not as strong as men
- Lack of proper knowledge on reconstruction process
- Low engagement in building process
- Reconstruction is not women's role
- Preference given to male in beneficiary list



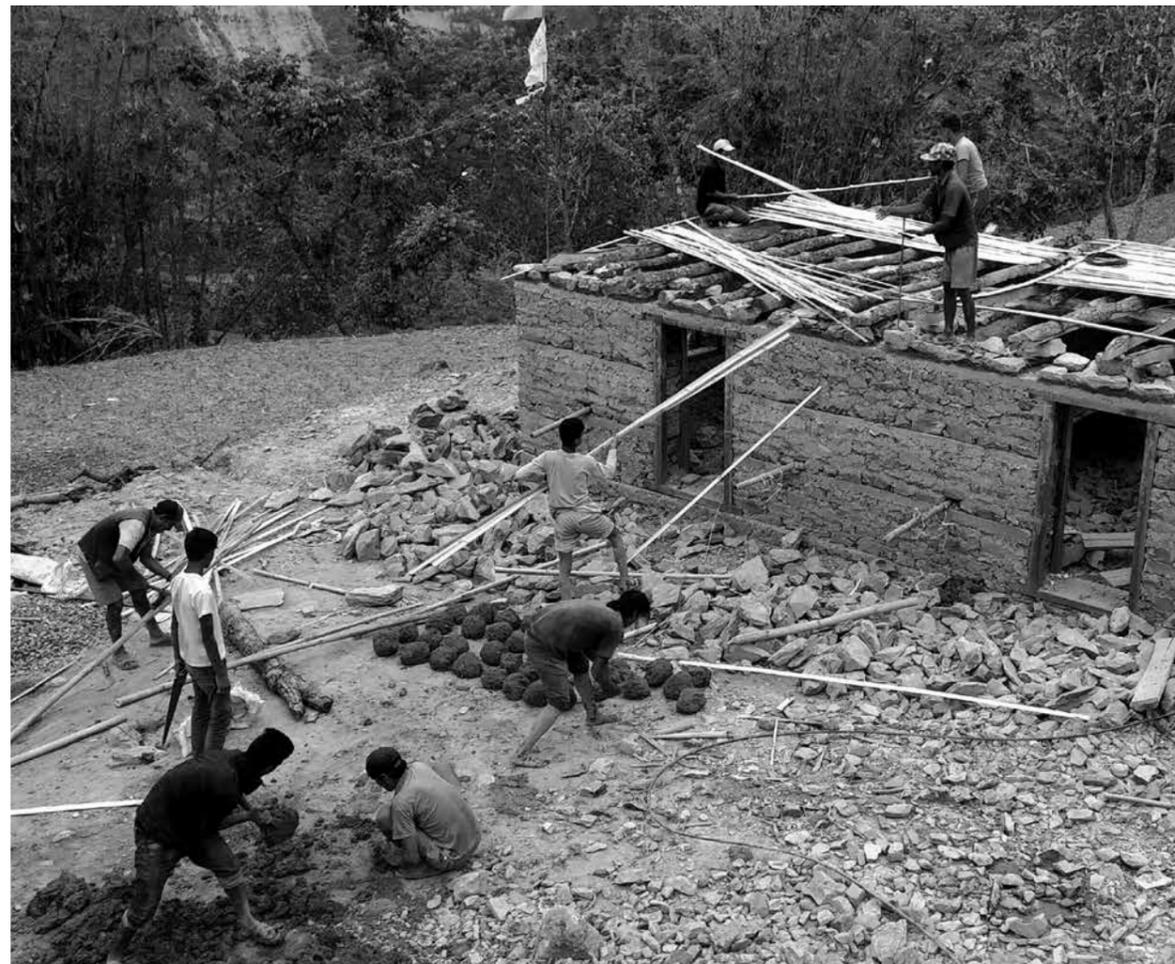
A limited number of women have completed mason training programmes, yet many women are working as labourers in housing reconstruction. Communities are concerned about discrimination against women in wage rates for construction labour. Where male labourers are receiving NRs. 1,000 per day, women on the same site are earning only NRs. 700. A common reason behind this discrepancy is the perception that women are unable to perform the same heavy work that men do.

### EQUAL PAY FOR EQUAL WORK

**FEEDBACK SOURCE**  
 Focus group discussions  
 Information needs assessment  
 Suggestion box

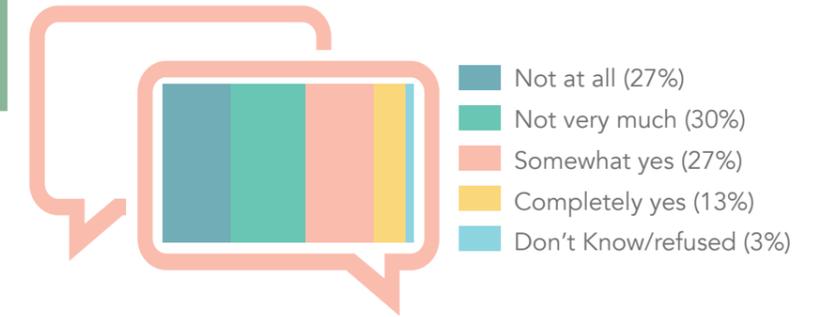
**DISTRICTS**

Dhading	Ramechaap
Dolakha	Rasuwa
Gorkha Kavre	Sindhuli
Makwanpur	Sindhupalchowk
Nuwakot	Solukhumbu
Okhaldhunga	Okhaldhunga



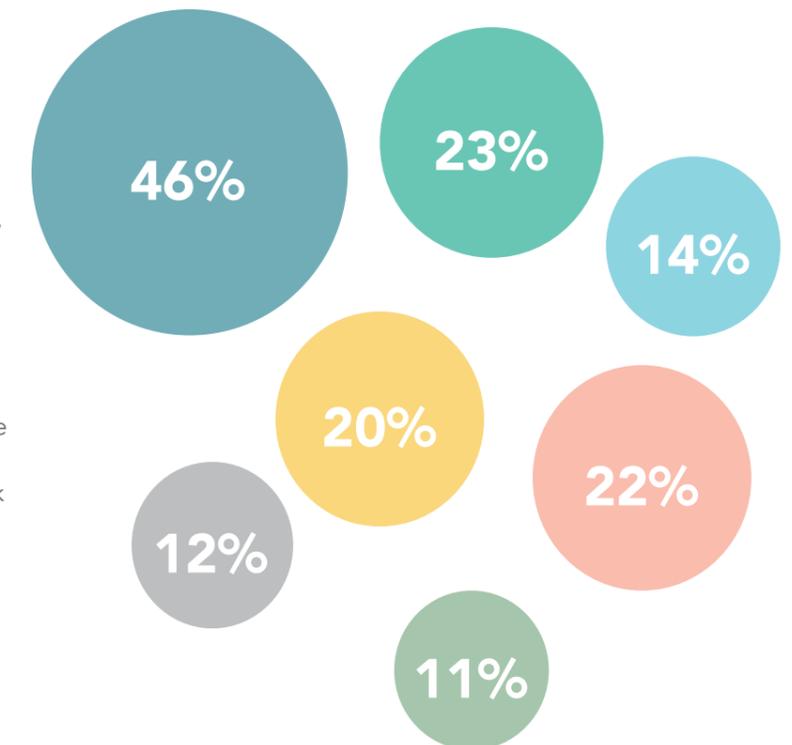
Have you provided any feedback on reconstruction processes, including: asking a question, filling a complaint/concern/grievance?

Across 2580 respondents, 40 percent have provided some form of feedback on the earthquake reconstruction process. Respondents in the oldest and youngest age brackets are slightly less likely to report having provided feedback, at 36 and 34 percent respectively, perhaps because they do not feel like the decision makers in their families.



### If no, what are the biggest barriers to providing feedback?

- Do not have a question/complaint/grievance
- Don't know where and how to give feedback
- Do not feel anyone would listen and have a concern
- Do not think anyone cares about my feedback
- Do not feel it would change anything
- Do not feel I am able to ask a question
- Do not have access to concerned person





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