



Aid and Recovery in Post-Earthquake Nepal

Independent Impacts and Recovery Monitoring Phase 4
Quantitative Survey: April 2017



The Asia Foundation



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 *inter disciplinary analysts*

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Independent Impacts and Recovery Monitoring Phase 4

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The views expressed in this report do not necessarily reflect the UK or the Swiss government's official policies.

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PREFACE

In 2015, two powerful earthquakes hit Nepal, killing almost 9,000 people and displacing hundreds of thousands more. Since then, The Asia Foundation has been tracking how those affected by the earthquakes have recovered. Four rounds of research, conducted at roughly six-month intervals, have provided snap shots of conditions on the ground, including the challenges people face, the aid they are receiving and the extent to which they are coping.

This report presents findings from the fourth round of research, which involved qualitative fieldwork and a quantitative household survey in April 2017. Because the same wards are visited in each round, with the same people interviewed, the report gives an accurate picture of how things have changed as time has passed.

The findings show there has been some progress in supporting recovery. The incomes of most of those affected by the earthquake have continued to recovery and local markets are operating almost as normal. Drops in food consumption, identified in earlier rounds of research, are now less pronounced than before. The disbursement of the first tranche of the government's housing grant has led some to start rebuilding.

Yet the reports also show the scale of the challenges that remain. Two years on from the earthquakes, the

majority of those whose houses suffered major damage or complete destruction remain in temporary shelters. Rising construction costs have prevented many from beginning to rebuild and people are increasingly borrowing from informal lenders who charge high interest rates. It is likely that many people will get stuck in a debt trap, unable to repay the loans they have taken. Most public infrastructure has not been rebuilt.

The reports also show a worrying divergence in the experience of different groups; this requires urgent policy attention. There are growing disparities in levels of recovery among different socio-economic groups, with many of the marginalized being left behind. Those who had low incomes before the earthquakes, e.g. Dalits, the disabled and widows, score lower than others on most recovery indicators. Indeed, the earthquakes appear to have exacerbated preexisting inequalities. More needs to be done to help these vulnerable groups.

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The IRM-4 survey was implemented by a team from Interdisciplinary Analysts (IDA) led by Sudhindra Sharma. While Sudhindra provided overall guidance, Hiranya Baral coordinated the survey fieldwork, Bal Krishna Khadka provided essential support in thinking through the implications of the technical aspects of the survey methodology, Chandra KC worked on getting the dataset into a form ready for analysis and generated a large set of initial tables and Sandeep Thapa designed the software for data entry. Kurt Burja of the World Food Programme provided NeKSAP data.

Analysis of the data was done by Anup Phayal, Jui Shrestha and Patrick Barron, who co-authored the report. Sasiwan Chingchit provided research support and inputs throughout.

A number of people provided useful inputs at various stages, including in the formation of the questionnaires, and analysis of the data. They include George Varughese and Lena Michaels (The Asia Foundation), Sudip Pokharel and his team (Democracy Resource

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Many thanks to the people of the 11 affected districts who spent time sharing their views with the research teams. We particularly value the time they have taken to contribute to the research.

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The IRM research is directed by Patrick Barron with assistance from Sasiwan Chingchit. Lena Michaels coordinates the project in Nepal with support from The Asia Foundation-Nepal.

Executive Summary

This report provides findings from the fourth in a series of large-scale surveys, conducted in April 2017, two years on from the devastating earthquakes that hit Nepal. The report is part of the Independent Impacts and Recovery Monitoring for Accountability in Post-Earthquake Nepal (IRM) project. Using both quantitative surveying and in-depth qualitative fieldwork, IRM involves revisiting areas and people at roughly six month intervals to assess current conditions and how they are changing. The fourth survey involved face-to-face interviews with 4,854 household respondents in 11 districts. Stratified random sampling ensures that those interviewed are representative of the wider population in affected areas. Throughout the report, fourth round survey data (IRM-4) are compared with data collected in June 2015 (IRM-1), February-March 2016 (IRM-2) and September 2016 (IRM-3) to allow for an assessment of changes over time.

Shelter

There has been limited progress since the earthquakes in people moving from temporary shelters back into their homes. Almost three-quarters of people in earthquake-affected areas now live in their own homes compared to 60% in the immediate aftermath of the earthquakes. However, 62% of people in the severely hit districts were still living in temporary shelters as of April 2017. In Sindhupalchowk district, 84% of people are still in shelters. Across all areas, almost half of those whose house was completely destroyed continue to live in temporary shelters. People in more remote areas are far more likely to remain in shelters than others. Those whose house was badly damaged or destroyed in lesser affected districts have been much more likely than those in severely hit districts to move back home. Marginalized groups—those with a low income, no education, the disabled, lower castes and Janajatis and widows—are far more likely than others to remain in temporary shelters.

There has been a decline in the number of people in shelters that use tarpaulins or that are primarily built

from bamboo. A relatively higher share of people were able to completely repair their shelters to be ready for the winter in IRM-4 (14%) compared to IRM-3 (6%) or IRM-2 (3%). But people in severely hit districts, with a low income or from a low caste group, as well as the disabled, were less likely to have their shelters ready for the season.

Fifty-six percent of those whose house suffered complete destruction or major damage reported that they had done nothing to rebuild. Among those whose house was completely destroyed or suffered major damage, 62% in severely hit, 55% in crisis hit, 42% in hit with heavy losses and 34% in hit districts have done nothing to rebuild. People of low caste or low income are less likely than others to have started rebuilding. Those whose income has declined since the earthquake are far less likely to have started rebuilding. Of those who have started to rebuild, the largest share (21%) began after the first monsoon before the first winter after the earthquakes. Not having enough money is the main reason (93%) for people not rebuilding, followed by waiting for government grants.

Livelihoods, Food and Services

Over time, there has been a large drop in the number of people generating income through farming. The proportion of people farming their own land has dropped from 68% in IRM-1 to 53% in IRM-3 and IRM-4. Many more people are now generating income through their own business or daily wage work than in the past and remittances have become more important. Most people continue to see improvements in their income sources but the proportion seeing improvements in the past three months has declined for most sources compared to IRM-3. Daily wage work, business income and remittances are the exceptions. By and large, incomes appear to have recovered. Around one-third of people say their current income is lower than before the earthquakes but a significant proportion (27%) also say it has increased.

People in severely hit and crisis hit districts and people remaining in temporary shelter are more likely to have seen a decline in income compared to those in lower impact districts. Income recovery in more remote areas is lagging behind that in other regions. People who sustained greater damage to their house are also more likely to struggle with income recovery. Those who were poorer before the earthquake, or who come from less privileged social groups, are much less likely to have seen their income recover than others.

Only 7% of the population in IRM-4 say that food is one of their most important immediate needs, down from 27% in IRM-1. Stated need for food is higher for those of low caste, those who had a low pre-earthquake income and people who live in more remote areas. Food prices appear to have increased more drastically in more remote areas and in higher impact districts: an average of 69% people in the top two impact categories say that food prices have become much higher compared to 47% in the lower two impact categories. There do not appear to be widespread decreases in food consumption.

Reported access to clean drinking water has declined in severely hit and crisis hit districts, especially in Gorkha and Nuwakot. Satisfaction rates with public services have declined in IRM-4 with the exception of electricity for which more people are satisfied than in the past. Highest levels of dissatisfaction are with drinking water (23%) and roads (15%). Low caste people are more likely to be dissatisfied with drinking water than others.

Coping Strategies

Borrowing continues to increase in affected districts. Borrowing has risen most sharply in more affected districts. Fifty-five percent of people have borrowed in the last eight months in the severely hit districts, compared to 24% in the early months after the earthquakes. A larger proportion of people in more remote areas are borrowing than elsewhere. As in previous surveys, those who had a low income before the earthquake and individuals of low caste are also more likely to borrow than others. Borrowing in IRM-4 has also increased among people with disabilities. People who sustained greater damage to their house are also more likely to borrow, and they are more likely than others to borrow for rebuilding purposes. People in more remote areas are borrowing from informal sources, such as moneylenders, friends, relatives, neighbors and other individuals, which typically charge higher interest rates. In contrast, people in less remote areas are borrowing more from formal sources. A higher share of people in higher impact districts and more remote areas are regular borrowers. They are also more likely to say they will borrow in the near future.

Those in more remote regions, and in more affected areas, are at greater risk of falling into debt traps.

While only 4% of people said they sold assets in IRM-2, and 3% in IRM-3, 6% now report having sold assets in the last eight months. Sales of assets remain highest in the severely hit districts. People who sold assets in IRM-4 were most likely to have sold land (43% of those who sold assets) or livestock (40%). Data confirm the earlier finding that borrowing frequency is associated with the likelihood of asset sales. Those who have borrowed repeatedly since February-March 2016 (IRM-2) are more than twice as likely as those who have not borrowed in any of the last three waves of the survey to sell assets. A slightly higher proportion of people living in shelters sold assets.

Remittances are becoming more important as a source of income. Fifteen percent of people in affected areas say remittances are one of their main income sources in IRM-4, compared to 9% in IRM-1. However, remittances still tend to be more important in less affected districts and for those with a high income. Overall, 65% of people say migration levels have remained the same, 20% say they have increased, and 4% say levels have decreased since the earthquakes. Plans for migration in the next year suggest the earthquakes have an influence as a majority of those who plan to do so are from severely hit districts.

Earthquake Aid

The share receiving aid has gone up by 25 percentage points compared to IRM-3 with 40% saying they have received aid since September 2016. This is largely due to the distribution of the first tranche of the government's housing reconstruction grant. Recent aid distribution has been concentrated in the districts that were severely or crisis hit and in remote and more remote areas. The poor are more likely to have received aid than others. Similar shares of men and women, and those with and without a disability, have received aid. The government has been the foremost aid provider since the earthquake, and is almost the sole provider of material aid since winter 2016. Cash has been the most common form of assistance.

Those who received cash assistance from the government have received on average NPR 56,845 to date; those who received it from non-governmental sources have got NPR 13,082. Cash is cited as the most needed aid followed by reconstruction materials. Mention of cash as a need has been growing steadily: 38% said it was a current need in IRM-1 while 64% said it will be needed in the near future in IRM-4. Despite more aid going to more affected districts and more remote areas, and to the poor, needs continue to be greater in these places and for these people.

Satisfaction with most aid providers plunged after February 2016 and has stayed at similar levels since then. People express the lowest levels of satisfaction with local political parties, religious groups and private businesses. Those in the severely hit districts have been the most likely to think that aid distribution has been fair in all four surveys and the share of people believing so has remained stable. People with higher incomes are less likely than those with lower incomes to think that aid distribution has been fair. Most people who think aid distribution has been unfair believe that those belonging to lower castes are unable to receive aid equally and according to their needs. Lower caste people think they are more likely to be treated unfairly by a wide margin: 64% compared to 39% of those of high castes and 36% of Janajatis.

More than 70% of people mentioned neighbors as their prime source of aid information in both IRM-3 and IRM-4. People with higher incomes, and those belonging to higher castes, are less likely than others to say that neighbors are their top source of information on aid. People think that communication with most aid providers is either bad or okay; few say that communication with aid providers is good.

National Reconstruction Authority Assistance

People in severely hit districts are far more likely than those in crisis hit districts to report that a Central Bureau of Statistics assessment team came to their home. According to respondents, nearly all houses in severely hit districts have been classified as fully damaged, and hence are eligible for the RHRP grant, with far fewer houses classified this way in other districts. Most people are satisfied with how their house was classified. Those in hit with heavy losses and hit districts are more likely to be dissatisfied as are those in less remote areas, lower castes and those with a medium or high pre-earthquake income. People whose house was classified as partially damaged are the most likely to not be satisfied.

The first tranche of the Rural Housing and Reconstruction Program (RHRP) grant was received by nearly everyone who said they were declared eligible for it. The lowest coverage levels were in Kathmandu (81%) and Dhading (86%). The severely hit districts have the highest share of people who say they were declared ineligible who feel they should have been eligible (82% of those declared ineligible). Over seven in 10 people declared ineligible in Okhaldhunga say they should have been eligible. Thirty-three percent of those declared ineligible, who say they should have been eligible, say their house was only partially damaged.

Only around four in 10 said they would use the grant to build a house following NRA guidelines. Many

say they will use it to pay off loans or for livelihoods. Knowledge of grant requirements does not affect intended use of the money. Recipients of the first tranche of the grant generally found the process to be easy. People are generally confident of getting the second tranche, irrespective of how they have used, or will use, the first tranche. Receiving the first tranche does not necessarily translate into people starting rebuilding. Fifty-eight percent of those who received the first tranche have done something to start rebuilding compared to 68% of people who have not received the grant. Only 39% of people are aware of the retrofitting program.

Illness and Trauma

More people fell sick in the winter than in the monsoon that preceded it. Nineteen percent had a sickness in their family in the winter. Sickness in IRM-4 was most common in Dhading and Gorkha (27% each), Okhaldhunga (24%) and Sindhupalchowk (22%). Recurrent colds (33%), fevers (33%) and prolonged colds (21%) were the most common illnesses. Those with lower incomes were more likely to have had someone in their family fall ill. People in temporary shelters, particularly cowsheds, were more likely to have fallen ill. Housing preparedness for adverse weather greatly affected whether people fell ill. Incidences of illness were highest among those unable to make any repairs to their shelters and those who made repairs that were not sufficient.

The number of people reporting that a family member is suffering psychological effects from the earthquakes has decreased. Fifteen percent of households now report enduring psychological effects. Women (16%) are slightly more likely than men (13%) to report psychological effects. Those whose house was completely destroyed, who are not living in their own house or who had a low pre-earthquake income are more likely to reporting enduring psychological effects.

Politics and Local Elections

Dissatisfaction with the role of political parties in assisting recovery remains high. Fifty-nine percent of people in all affected districts expressed dissatisfaction with local political parties' assistance with disaster relief since September 2016. Forty-five percent of people are dissatisfied with the role of local administrations in disaster relief since the last monsoon. People in Sindhupalchowk and Kathmandu, in more remote regions, and those with higher socio-economic status are the most likely to be dissatisfied with both political parties and local administrations. Those who feel the VDC/municipality distributed aid fairly are almost twice as likely as others to be satisfied with political

parties. With local elections approaching, reports of visits of elected officials increased compared to September 2016 but remain lower than in the immediate aftermath of the earthquakes.

When asked about the most important factors when choosing who to vote for in the upcoming local elections, 67% favored candidates/parties that they perceived would support local development, 30% mentioned that they would choose a candidate/party that their family has always voted for and 25% mentioned that they would support a candidate/party in line with the choice of their friends. Reconstruction and recovery of earthquake-affected areas was the next most cited factor (20%). People in more remote regions, of low caste or with a low income were more likely to prioritize earthquake reconstruction and recovery when making their voting choice. Four in 10 people in the earthquake-affected areas said that they thought the upcoming elections would be free and fair, but three in 10 were unsure. Forty-two percent of people said that reconstruction would work the same way as before after the elections, but people were more likely to be optimistic (4% much better, 30% much better) than pessimistic (1% somewhat worse, 1% much worse).

Security and Social Relations

In the immediate aftermath of the earthquake, a relatively high proportion of people said they felt either very or somewhat unsafe. However, in subsequent rounds of the survey, a negligible share of people have said they felt unsafe with the exception of Kathmandu and Syangja (8% and 7%, respectively). Similar shares of men and women and of different caste groups have felt unsafe. Few report a violent incident in their community. Kathmandu residents are the most likely to have seen a violent incident in their community since the earthquakes.

Most people say that you need to be careful in dealing with other people; few say most people can be trusted. Cooperation in times of an emergency, however, is very likely. More people in the severely hit and crisis hit districts now think it is very likely that people will reduce their use of or share resources if an emergency occurred in their community. Of groups different from themselves, people trust those from a different area the least; levels of trust in those from a different caste or a different religion are similar. People belonging to lower castes are less likely to think that cooperation in their community is possible. Over seven in 10 say that relations with neighbors have remained the same since the earthquakes.

LIST OF ACRONYMS

CA	Constituent Assembly
CBS	Central Bureau of Statistics
CGI	Corrugated Galvanized Iron
EA	Enumeration Area
IDA	Interdisciplinary Analysts
INGO	International non-governmental organization
IRM	Independent Impacts and Recovery Monitoring for Accountability in Post-Earthquake Nepal Project
IRM-1	First round of IRM research (June 2015)
IRM-2	Second round of IRM research (February – March 2016)
IRM-3	Third round of IRM research (September 2016)
IRM-4	Fourth round of IRM research (April 2017)
MP	Member of Parliament
NeKSAP	Nepal Food Security Monitoring system
NGO	Non-governmental organization
NPR	Nepali Rupees
NRA	National Reconstruction Authority
PDNA	Post-Disaster Needs Assessment
RHRP	Rural Housing Reconstruction Program
SLC	School leaving certificate
VDC	Village Development Committee
WCF	Ward Citizen Forum

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Photo: Nayan Pokharel

Chapter 1

Introduction

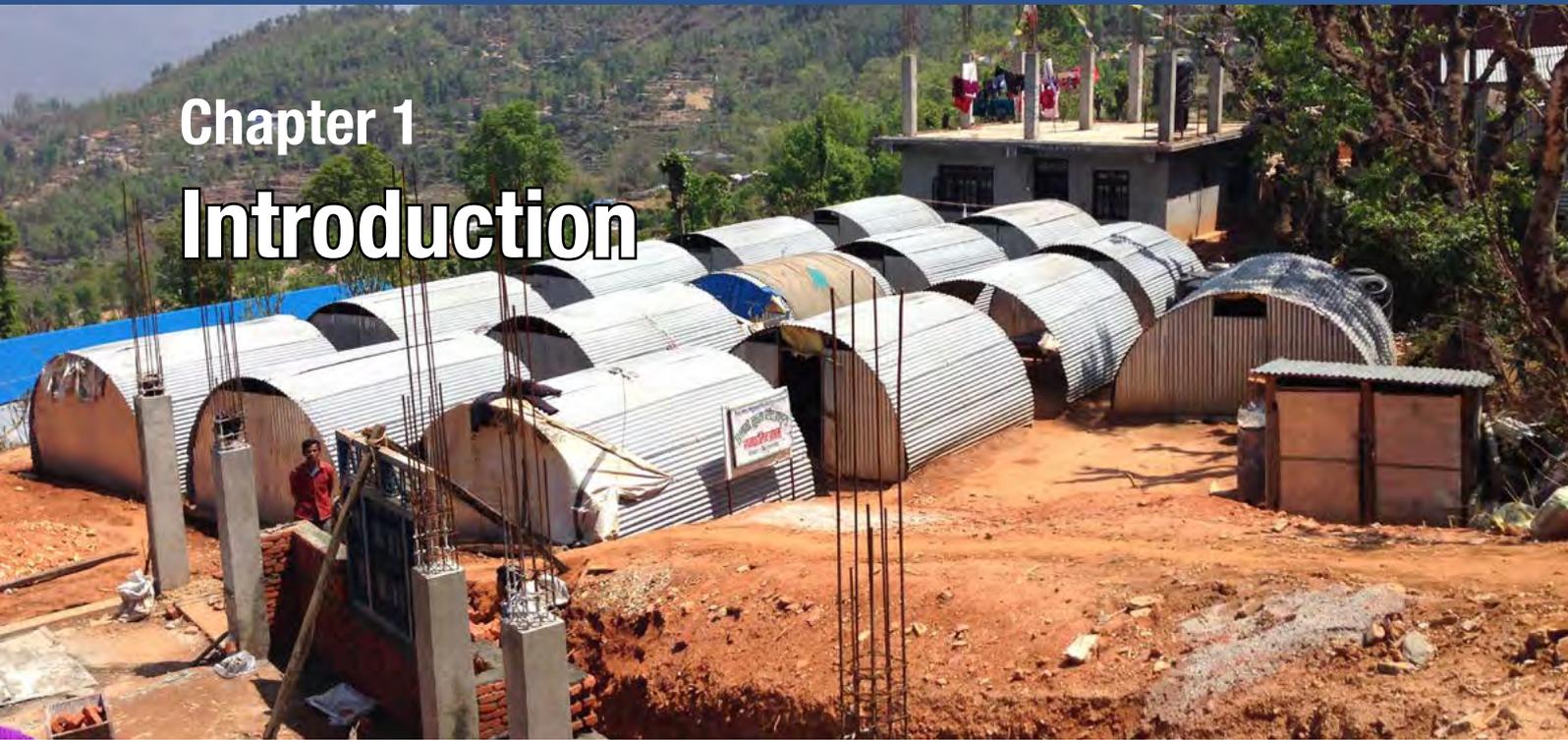


Photo: Chiran Manandhar

1.1 Background

This report provides findings from a large-scale survey conducted in April 2017, two years on from the devastating earthquakes that hit Nepal. Much has changed since the earthquakes. In the first few months, emergency relief was widely provided, aiming to meet immediate needs including helping people find temporary shelter, address food shortages and ensure disease did not spread. As months went on, aid changed in volume and form with cash grants disbursed and livelihoods support provided. Two years on, with many people still living in temporary shelter, attention is now squarely focused on getting people back into permanent housing and rebuilding other infrastructure.

To what extent have such changes in aid responses addressed the evolving challenges people face in recovering from the disasters? The report documents the nature of the aid response as of April 2017 and the degree to which people—of different demographic groups, suffering from different degrees of impact from the earthquakes, living in different areas—are recovering. It looks at a range of issues including where people are living, the extent to which they are rebuilding, how their livelihoods are recovering, what illnesses and trauma they are experiencing and the coping strategies people are using. It also explores the environments in which the earthquake-affected live – how social relations, politics, local economies and formal and informal institutions are evolving in

response to the disasters. Such information can help policy-makers, development practitioners and others tailor their responses to help speed recovery.

The report is part of the Independent Impacts and Recovery Monitoring for Accountability in Post-Earthquake Nepal (IRM) project which commenced five weeks after the first earthquake. Using both quantitative surveying and in-depth qualitative fieldwork, IRM involves revisiting areas and people at roughly six month intervals to assess current conditions and how they are changing. Because data collection and research is conducted in the same areas in each round, with many of the same people interviewed, IRM allows for an assessment of how conditions and needs are changing over time and of the roles that aid is playing—positive and negative—in shaping recovery patterns.

This report provides quantitative findings from the fourth wave of surveying (referred to as IRM-4). It is published in parallel with a report outlining the qualitative data and a report synthesizing findings.¹ The

¹ The Asia Foundation and Democracy Resource Center Nepal (2017). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 4 – Qualitative Field Monitoring (April 2017)*. Kathmandu and Bangkok: The Asia Foundation; The Asia Foundation (2017). *Independent Impacts and Recovery Monitoring Nepal Phase 4 (April 2017) – Synthesis Report*. Kathmandu and Bangkok: The Asia Foundation.



Photo: Ishwari Bhattarai

report provides data and analysis on the situation in April 2017, almost two years on from the first earthquake. It compares data collected in April with that gathered in three previous rounds: IRM-1, conducted in June 2015; IRM-2, conducted in February-March 2016; and IRM-3 conducted in September 2016.²

Focus areas

The report focuses on a number of areas. For each, it looks both at the current situation as well as changes since the earthquakes:

- People's *shelter* conditions – where people are living and progress on reconstruction (Chapter 2);
- The extent to which *livelihoods* are recovering and the state of *food security* and *public services* (Chapter 3);
- The *coping strategies* employed by the affected and their effectiveness (Chapter 4);
- The nature of the *aid response* since the end of the last monsoon season and its fit with needs (Chapter 5);

- The programs and work of the *National Reconstruction Agency*, including the flagship housing cash grant programs (Chapter 6);
- How living conditions affected *health* in the past six months and *psychological effects* from the earthquake (Chapter 7);
- How local *politics* have evolved with a particular focus on the *local elections* (Chapter 8);
- Changes in *security* and *social relations* in affected areas (Chapter 9).

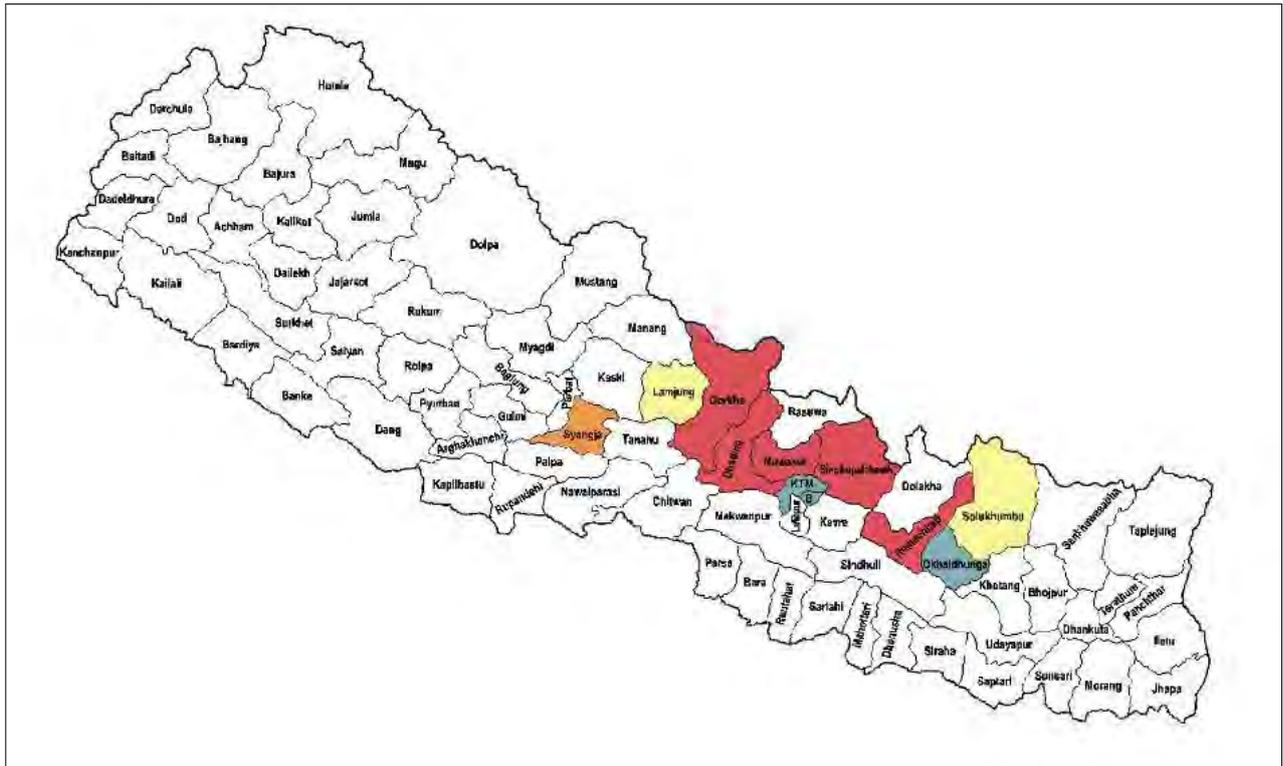
The report concludes with a summary of the main findings and a discussion of some of their implications. Annexes provide more details on the methodology employed. The analysis is that of the authors rather than the funders of IRM.

² Reports from previous rounds can be accessed at: <http://asiafoundation.org/tag/independent-impacts-and-recovery-monitoring-nepal/>

1.2 Methodology and approach

Sample

The IRM-4 survey involved face-to-face interviews with 4,854 respondents in 308 wards across 11 earthquake-impacted districts which have been studied since IRM-1 (Map 1.1).³



Map 1.1: Location of surveyed districts (IRM-4)

The eleven IRM survey districts fall into four of the Post-Disaster Needs Assessment (PDNA) categories (Table 1.1). Throughout the report, we use these PDNA classifications when presenting the data. (Severely

hit districts are those deemed most affected; moving towards the right in the table, districts are less affected.)

Table 1.1: Districts surveyed (IRM-4)

Severely hit	Crisis hit	Hit with heavy losses	Hit
Ramechhap	Okhaldhunga	Solukhumbu	Syangja
Gorkha	Bhaktapur	Lamjung	
Sindhupalchowk	Kathmandu		
Nuwakot			
Dhading			

A full discussion of the methodology is included in Annex A. However, two aspects of the approach are especially important.

Representative data. The data are representative of all people in the eleven districts studied. A careful sampling strategy—at the Village Development Com-

mittee (VDC), ward, household and individual levels—was employed. Stratified random sampling, along with weighting of the data (discussed below), means that we can be sure with a high degree of confidence that what we find holds true for the wider population living in earthquake-affected districts. The margin of error across the whole dataset is +/- 1.4% at a 95 percent confidence level. The sample size is at least 350 for each district allowing for a margin of error of +/- 5.2% for district-disaggregated analyses. It should be noted that the large sample size allows for more accurate estimates, and that the margins of error are smaller compared to most surveys, in Nepal and beyond.

From IRM-2 onward, additional households were sampled in four districts (Sindhupalchowk, Ramechhap, Gorkha and Okhaldhunga) to allow for a deeper assessment of the food (in)security situation. The Nepal Food Security Monitoring System (NeKSAP) collects monthly data from local leaders that allows them to track changes in such insecurity.⁴ To help verify this, and to see how food insecurity is linked to other measures of vulnerability, NeKSAP data was used to select an additional 250 houses in these four districts.⁵ The margin of error for these four districts is +/- 4%.

These datasets for IRM-1, IRM-2, IRM-3 and IRM-4 are referred to as full datasets.

Tracking changes over time. IRM is set up as a panel survey – where possible, the same people are interviewed in each round (referred to as the household panel dataset). Because the survey respondents are the same people, we can be confident that any changes we find in survey answers relate to changes on the ground rather than to the make-up of the sample. The vast majority of people interviewed in the IRM-4 survey (4,131 out of the 4,854) had also been interviewed in IRM-2 and 3. A smaller number of these people (1,403) were also interviewed in IRM-1.⁶ For some analyses we use the full datasets from IRM-1, IRM-2, IRM-3 and IRM-4. For others, we use the household panel datasets.

Analysis

The rich survey data are used in a number of ways throughout this report.

First, for many analyses we *compare the full data* of IRM-1 to IRM-4 at the aggregate level, allowing for an assessment of changes over time. The IRM-4 survey was deliberately designed to mirror the previous IRM instruments, with many of the questions remaining the same. This allows for direct assessment to be made of changes over time. Some adjustments were made between each survey to capture particularly important events such as the fuel crisis, the cash grant distribution and, in this round, the upcoming local elections. The first survey tracked attitudes, perceptions, and experiences two months after the disaster and changes since the earthquakes. Most of the IRM-2 questions recorded information on what had happened between then and February 2016 when the second survey was conducted, with the beginning of the 2015 monsoon period (June 2015) used as the time marker. The IRM-3 survey, conducted towards the end of the monsoon, recorded changes since IRM-2 at a time when the third official damage assessment was being, or had recently been, conducted. IRM-4 was conducted during April 2017 with some important changes occurring since the last round. The reconstruction grant was increased to NPR 300,000 and the government announced provision of a NPR 100,000 retrofitting grant for those whose houses were categorized as partially damaged. The survey was completed two weeks before the first polling of the first local elections in 20 years. For the new questions, estimates in the study are based on the IRM-4 dataset alone. Where we use the full datasets, the data are weighted to ensure they are representative of the whole population of earthquake-affected districts.⁷

Second, because many people who were interviewed in IRM-4 were also interviewed in past rounds, we can *assess with more rigor how individuals' perceptions and experiences have changed over time*. Some of the

³ The IRM-1 survey was conducted in 14 districts. Three of these districts were dropped for IRM-2, IRM-3 and IRM-4. IRM-1 was conducted before the government's Post-Disaster Needs Assessment (PDNA) was released and selection of districts was made from the 26 districts initially deemed affected by the government. Three of the selected districts (Manang, Khotang and Dang) surveyed in IRM-1 were subsequently not included in the PDNA's classification of earthquake-impacted districts. As such, they were not part of the sample for the IRM-2 and IRM-3 surveys.

⁴ See http://neksap.org.np/uploaded/resources/Publications-and-Research/Food-Security-Bulletins/FSB_46_English.pdf

⁵ The boosting was done as follows. The 1,400 households in the main sample (350 per district for each of the four districts) were first classified per NeKSAP into four categories: minimally food

insecure; moderately food insecure; highly food insecure; and severely food insecure. Following this, 250 households were added per district in order to create a total food security sample of 600 households per district, with an even representation across all relevant NeKSAP classifications for the district. The additional 250 households were added using a random sampling method, based on a list of households corresponding to each NeKSAP classification within the district. Analysis of this food security data is presented in Chapter 3.

⁶ This is primarily because the sampling strategy changed after IRM-1 with three districts dropped and new wards selected in the remaining 11 districts.

⁷ See Annex A for a discussion of the weighting strategy.

analyses in the report draw on the sub-sets of the data that include only those interviewed in all four rounds or in the past two or three rounds (the household panel datasets). Because most respondents were interviewed in IRM-2 to IRM-4, with fewer also interviewed in IRM-1, we make more use of the IRM-2 to IRM-4 dataset, except where it is particularly important to examine changes across all four rounds. All results from the panel datasets are unweighted to best represent individuals' responses over time.

Third, many of the analyses and data breakdowns compare aggregate responses from each of the *PDNA impact categories*: severely hit districts; crisis hit ones; hit with heavy losses districts; and a hit district. These analyses provide a broad-brush picture of the differences (and similarities) between districts with varying degrees of earthquake impact.

Fourth, most of the *analyses are also broken down by individual districts*. Each district has experienced the earthquake, and the aid response, differently. These granular analyses allow for an exploration of how districts vary, say, in aid received, in coping strategies employed, in attitudes towards local leaders. This level of disaggregation means that, at times, the report gets into detailed analysis of the situation in specific districts. We believe the analyses will be useful, in particular for those working in particular districts.

Fifth, *analyses of the data are broken by a host of demographic and geographic variables*. Different groups of the population (men/women; people of different caste; people with different incomes; etc.) will likely have experienced the earthquake in different ways. Disaggregating analyses by all these demographic variables allows for a much finer assessment of differing patterns of impacts and recovery. The analyses provide information on which groups of people are more vulnerable who may require particular attention.

Variables

Most of the variables used in the analyses in this report are self-explanatory. Following are descriptions for those that may be less clear.

- **Caste.** Three nominal measures of caste are included in the study: high caste, low caste and Janajatis. High caste refers to all castes except Dalits in both hill and Terai regions (Bahun, Chhetri, Thakuri, etc.). Low caste refers to Dalits. Janajati are all other indigenous ethnic groups, which are generally considered marginalized.
- **Income.** Respondents in this study are categorized into three levels of pre-earthquake income: low income, medium income and high income.

The monthly pre-earthquake income of those in the low income group is up to NPR 9,999; the monthly incomes of the medium income group range from NPR 10,000 to NPR 19,999; the monthly income of the high income group is above NPR 20,000. In some cases, we look at differences in outcomes by current income, using the same categories.

- **Disability.** Respondents were asked six questions on disability, drawing on guidance from the Washington Group on Disability Statistics. Where respondents said they have a lot of difficulty or cannot do any one or more of the following, they are coded as having a disability. (If they mention having no or some difficulty, then they are coded as not having a disability.)

1. Seeing, even if wearing glasses;
2. Hearing, even if using a hearing aid;
3. Walking or climbing steps;
4. Remembering or concentrating;
5. Self-care such as washing or dressing;
6. Difficulty communicating.

- **Remoteness.** Remoteness has three categories based on how far the ward is from the district headquarters. If the ward is less than one hour from the district headquarters, using the quickest means of transportation, then it is coded as 'less remote.' If the ward is 1-6 hours from the district headquarters, it is coded as 'remote.' Finally, if the ward is located more than 6 hours from the district headquarters, it is coded as 'more remote.'

Limitations

The survey data presented here are a result of a careful and methodical sampling design. The results are representative of the full population of the 11 surveyed districts. The survey was piloted to ensure that respondents understood questions and adjustments were made where necessary. Lessons from the effectiveness of the questions in the previous surveys also helped to improve the IRM-4 instrument. As noted, the large sample size means that the estimates in the report are exceptionally accurate, meaning we can have strong confidence that the findings are true to reality.

However, and as with all surveys, caution should be taken when interpreting findings. Quantitative research has both strengths and weaknesses.

First, surveys provide useful information on the situation of large numbers of people, selected such that findings can be generalized across the broader population in affected areas. However, bivariate results presented in this study do not explain well the

underlying factors that determine different situations and attitudes – for example, *why* people feel safe or have not received aid.⁸

Second, information provided throughout the report is based on self-reported accounts. Results related to factual events may not have been captured well by the survey. For instance, many may not have full knowledge of the situation (e.g. who provided aid or whether politicians had visited their wards or the number of incidents of crime). Others may have incentives to over- or under-report the level of impact they experienced, whether or not they received aid, and so on. While results on average still

tend to represent the general perception among the population, it is important to bear in mind that these are self-reported accounts.

Third, some questions, such as whether violence has occurred are sensitive and some may prefer not to answer them.

The IRM-4 synthesis report, published separately, combines information from both the quantitative survey and the in-depth qualitative fieldwork. This multi-method approach allows for a triangulation of findings and a deeper exploration of causal relationships – i.e. what is driving recovery.

⁸ Throughout this report, we present correlations between outcome variables and factors that may be associated with them (for example, whether people received aid and the extent to which their house was damaged by the earthquakes). But even where we find close correlations, this does not mean that one causes the other.

Chapter 2

Shelter



Photo: Ishwari Bhattarai

Two years on from the earthquakes, many people in affected areas were still living in temporary shelters. This chapter explores where people were living in April 2017. It analyzes levels of improvement in shelter and housing as well as causes of delays. It looks at

who has moved from temporary shelter back into permanent housing, the quality of temporary shelters, preparedness for adverse weather, and progress in housing reconstruction. Throughout, it analyzes which groups are doing better and which are struggling.

Key Findings

Where people are living

- There has been some progress in people moving from temporary shelters back into their homes. Almost three-quarters in affected areas lived in their own homes in April 2017 compared to 60% in the early weeks after the disaster. However, almost two-in-three people in severely hit districts remained in temporary shelters two years after the quakes and there has been relatively little movement since IRM-3 was conducted in September 2016.
- People in more remote areas are far more likely to continue to live in shelters (45% remain in shelters) than those in less remote areas (6%).
- Almost all of the people in temporary shelters had seen their house completely destroyed by the earthquakes. Those whose house suffered less damage are much less likely to remain in shelters. Almost half of those whose house was destroyed were still in shelters in April.

- People who live in less-affected districts whose house was destroyed or suffered major damage are much more likely to have moved home than those who live in severely hit districts.
- Those marginalized before the earthquakes (those with a low income, low education, the disabled) are much more likely to remain in temporary shelters.

Movements from shelter to houses

- Among those who were living in temporary shelters in IRM-2, nearly 34% had moved to their homes in IRM-4, with the rest continuing to live in shelters. There has been the least movement home in Sindhupalchowk, Dhading and Nuwakot.
- People in less remote areas are more likely than others to have moved back home. People in severely hit districts are substantially less likely to move to their own houses than those in lesser affected districts who were previously in shelters.

Quality of temporary shelters

- Almost everyone in temporary shelters now lives in shelters that use CGI. A small amount of people (2% of those in shelters) have been living in cow sheds since the earthquake.
- In IRM-4, people in less remote areas were more likely to be in shelters made out of CGI sheets; shelters found in remote and more remote areas were more likely to be either non-CGI shelters or those that combine CGI sheets with wood or bamboo.

Preparedness for adverse weather

- The majority of respondents in IRM-4 (70%) said that they were able to fix their shelters sufficiently or completely in preparation for winter. However, 17% failed to repair their shelters completely and 11% failed to repair sufficiently.
- More people in severely hit districts were unable to repair sufficiently or completely in preparation for the adverse weather.
- Individuals of low caste or low income, and those with disabilities, were less likely to repair sufficiently or completely.

Rebuilding and reconstruction

- The majority of people whose house was completely destroyed or suffered major damage have not started to rebuild. Those whose house was substantially impacted are less likely to have started rebuilding in districts that were more affected. People have been most likely to start rebuilding in Solukhumbu and Syangja.
- People of low caste or low income are less likely than others to have started rebuilding. Those whose income level has declined since the earthquake are also far less likely to have started rebuilding.
- When asked what has prevented rebuilding, the top two reasons cited were not having enough money and waiting for government cash grants.
- People in more affected districts and more remote areas are more likely to say that they have not completed rebuilding or built a new house because they are waiting for government housing grants.



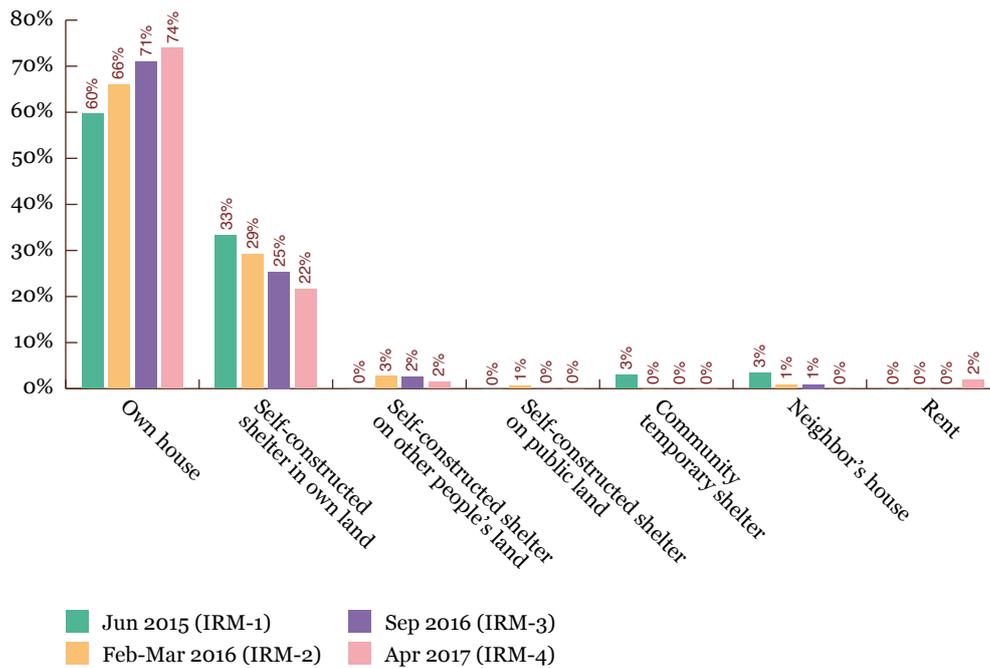
Photo: Ishwari Bhattarai

2.1 Where are people living?

There has been limited progress since the earthquake in people moving from temporary shelters back into their homes. Almost three-quarters of people in earthquake-affected areas now live in their own homes

compared to 60% in the immediate aftermath of the earthquakes (Figure 2.1). Twenty-four percent now live in self-constructed shelters compared to 33% in IRM-1.

Figure 2.1: Where people were/are living (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



In more affected districts, a much larger share of the population is still living in temporary shelters. Sixty-two percent of people in the severely hit districts, those most affected by the earthquakes, are currently living in temporary shelters. In contrast, only 5% in crisis

hit districts and 2% each in hit with heavy losses and hit districts are still in temporary shelters (Table 2.1). Sindhupalchowk has the highest proportion of people living in temporary shelters either on their own land (76%) or on other people's land (8%).⁹

Table 2.1: Where people are living now – by district impact and district (IRM-4, weighted)

	Own house	Neighbor's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land	Rent
Severely hit	37%	1%	59%	3%	0%	0%
Dhading	34%	1%	64%	2%	0%	0%
Gorkha	55%	1%	40%	4%	0%	1%
Nuwakot	37%	0%	61%	1%	1%	0%
Ramechhap	45%	0%	52%	2%	1%	0%

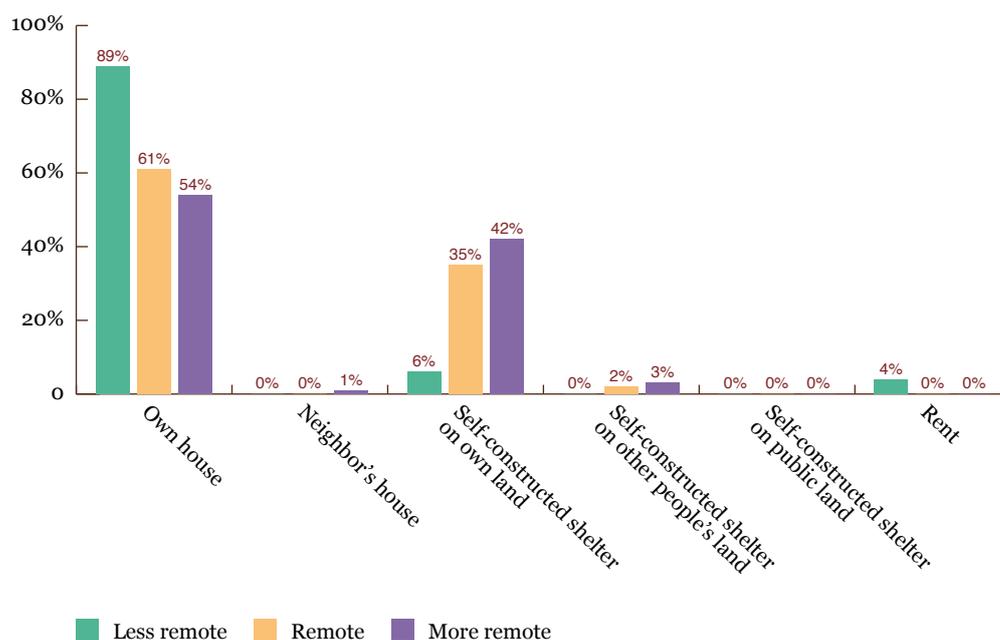
⁹ In some of the tables and figures in this report, numbers do not add up to 100% because of rounding errors.

	Own house	Neighbor's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land	Rent
Sindhupalchowk	16%	0%	76%	8%	0%	0%
Crisis hit	91%	0%	4%	1%	0%	3%
Bhaktapur	81%	3%	10%	1%	2%	3%
Kathmandu	93%	0%	2%	1%	0%	3%
Okhaldhunga	75%	2%	21%	1%	0%	2%
Hit with heavy losses	97%	0%	2%	0%	0%	1%
Solukhumbu	95%	0%	5%	0%	0%	0%
Lamjung	97%	0%	1%	0%	0%	2%
Hit	95%	0%	2%	0%	0%	2%
Syangja	95%	0%	2%	0%	0%	2%

A far larger share of the population in more remote areas is still living in temporary shelters compared to people in less remote areas (Figure 2.2).¹⁰ Forty-five

percent of people in more remote areas are still in shelters compared to 37% in remote areas and just 6% in less remote areas.

Figure 2.2: Where people are living – by remoteness (IRM-4, weighted)



Earthquake impact and temporary shelter

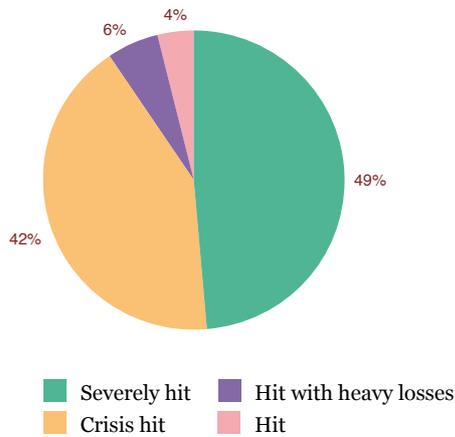
Sixty-two percent of people in affected districts report that their house was either completely destroyed or suffered major damage from the earthquakes. More

than 90% of these people are from severely hit or crisis hit districts (Figure 2.3).

¹⁰ Remoteness is categorized according to the time it takes for individuals to reach the district headquarters from their homes. Places that are 1 hour or less from district headquarters by the

fastest means of travel are categorized as less remote, 3-6 hours from district headquarters are remote areas, and those more than 6 hours away are categorized as more remote areas.

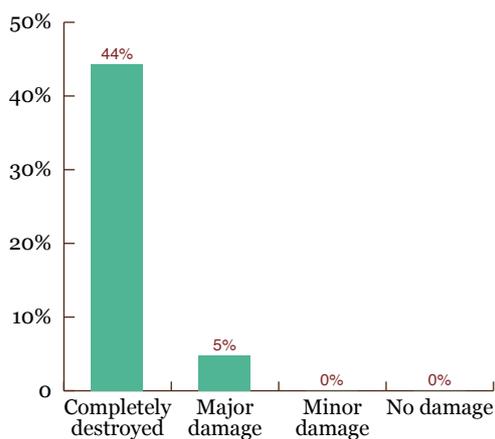
Figure 2.3: Share of people whose house was completely destroyed or suffered major damage – by district impact (IRM-4, weighted)



*1% rounding error

Almost half of households whose house was completely destroyed continue to live in temporary shelters (Figure 2.4). According to self-reported levels of housing damage, 44% of people whose house was completely destroyed are still living in shelters, compared to 5% whose house was badly damaged. Almost no-one whose house suffered minor or no damage was living in a shelter in April 2017.

Figure 2.4: Share of people living in temporary shelters (on own, public or other's land) – by level of house damage (IRM-4, weighted)



Of those whose house was completely destroyed or suffered major damage, 66% in severely hit districts are still living in shelters (Table 2.2). More than 85% of the people in other impact categories report living in their own houses (not shown in the table). The data show that those whose house was badly damaged

or destroyed in lesser affected districts have been much more likely than those in severely hit districts to move from temporary shelters into their homes. Amongst the severely hit districts, those in Gorkha and Ramechhap whose house was destroyed or badly damaged have been more likely to move home than in other severely hit districts, especially Sindhupalchowk.

Table 2.2: Share of people with a completely destroyed or majorly damaged house living in shelters – by district impact and district (IRM-4, weighted)

	Proportion in temporary shelter
Severely hit	66%
Dhading	70%
Gorkha	47%
Nuwakot	65%
Ramechhap	57%
Sindhupalchowk	86%
Crisis hit	12%
Bhaktapur	25%
Kathmandu	7%
Okhaldhunga	30%
Hit with heavy losses	4%
Solukhumbu	5%
Lamjung	3%
Hit	8%
Syangja	8%

Who is still living in temporary shelters?

As in previous rounds of IRM, those who were marginalized before the earthquakes are far more likely to remain in temporary shelters than others (Table 2.3). Individuals whose income was low before the earthquake (44%) are more likely to still live in shelters than those whose income was of medium (20%) or high (10%) levels.¹¹ People with no education are nearly 30 percentage points more likely to be in shelters than those with the highest level of education (master's degree or above). There are also notable differences between caste groups. Individuals in the high caste group are substantively less likely than others to still live in shelters. High caste individuals are 8 percentage points less likely than low caste and 9 percentage points less likely than Janajatis to still live in temporary shelters.

¹¹ Low income people are those with a monthly income of less than NPR 10,000. Medium income: NPR 10,000-19,999. High income: NPR 20,000 or more per month.

These differences are not a product of more marginalized groups suffering higher levels of housing damage. When looking only at those whose house was completely destroyed or badly damaged, marginalized groups are much less likely than others whose houses suffered similar impacts to move from temporary shelters. While 32% of high caste people whose house was destroyed/badly damaged are in shelters, the figure is 46% for low caste people. Income and education levels are also strong predictors of whether or not people with severe damage to their houses are still

living in shelters. Those with a low pre-earthquake income whose houses suffered either major damage or complete destruction are more than twice as likely as similar individuals in the high income group to still be living in shelters. When disaggregating by education level, the probability of people whose house suffered significant damage still living in shelters does not decrease linearly with increasing level of education but people with a master's degree or above are nearly three time less likely to be living in shelters compared to other groups on average.

Table 2.3: Share of people living in temporary shelters (on own, public or other's land) – by caste, pre-earthquake income and education (IRM-4, weighted)

	Group	Proportion in temporary shelter	Proportion in temporary shelter (of those whose house was destroyed or badly damaged)
Caste	High caste	18%	32%
	Janajati	27%	40%
	Low caste	26%	46%
Pre-earthquake income	Low	44%	54%
	Medium	20%	32%
	High	10%	21%
Education	Illiterate	37%	49%
	Literate but no education	25%	38%
	Primary level	27%	38%
	Lower secondary level	18%	30%
	Secondary level	10%	19%
	SLC Pass	9%	20%
	+2/intermediate pass	17%	38%
	Bachelor pass	16%	39%
	Master and above	4%	11%

Those with a disability are also more likely than others to still live in temporary shelters: 38% versus 23% (Table 2.4). While there is not much difference by gender, a slightly higher proportion of widows report living in shelters in IRM-4 compared to others.

According to the survey, approximately 5.4% of the affected population are widows and they are 3 percentage points more likely than others to live in temporary shelters. Findings are similar when only looking at those whose house was destroyed or badly damaged.

Table 2.4: Share of people living in temporary shelters (on own, public or other's land) – by gender, widows and disability (IRM-4, weighted)

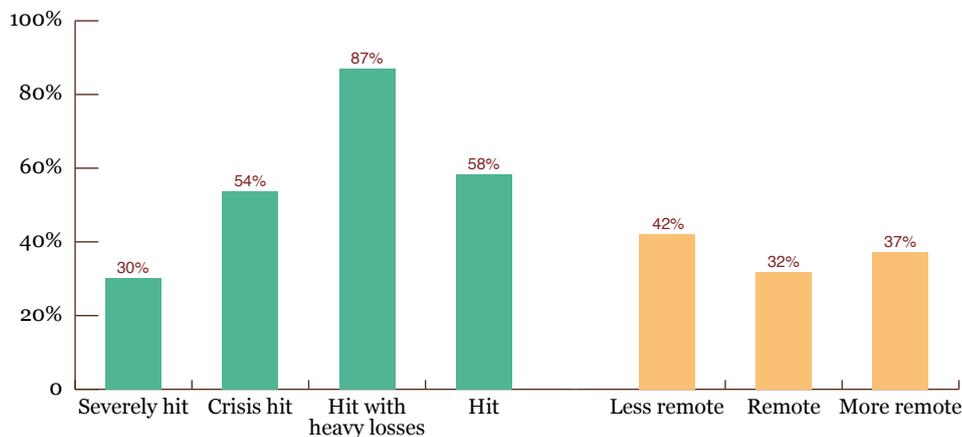
	Group	Proportion in temporary shelter	Proportion in temporary shelter (of those whose house was destroyed or badly damaged)
Gender	Female	24%	37%
	Male	23%	38%
	Widows	27%	40%
Disability	No disability	23%	37%
	Disability	38%	52%

2.2 Movements from shelter to houses

Because IRM interviews the same people in each round of surveying, we can identify how individuals' housing situation has changed over time. The IRM-2/IRM-3/IRM-4 panel dataset contains information for 4,131 respondents who were interviewed in all three rounds. Nearly half of these respondents (unweighted) were living in some form of temporary shelter in IRM-2. Among those who were living in temporary shelters in IRM-2, nearly 34% had moved to their homes in IRM-4, whereas 65% continue to live in shelters.

Among those living in shelters in IRM-2, a greater share of people in less remote and lower impact districts moved to their houses. As shown in Figure 2.5, people in less remote areas are 10 percentage points more likely to have moved to their homes compared to those in remote areas and 5 percentage points more likely than those in more remote areas. People in severely hit districts are twice less likely to move to their own houses than those in hit with heavy losses or hit districts.

Figure 2.5: Share of people who were living in shelter in IRM-2 who moved to their own house in IRM-4 (IRM-2, IRM-4, household panel, unweighted)



Who has continued to live in shelters since IRM-2?

Among the subset of people living in shelters in IRM-2, nearly 65% continue to live in shelters in IRM-4 (Table 2.5). The houses of 99% of those who continue to live in shelter were completely destroyed or suffered major damage (not shown in the table). When disaggregating by impact categories, the majority of such people living in severely hit districts continue to live in shelters in IRM-4.

Movements out of shelters have been least common in Sindhupalchowk (where 85% of those in shelters at IRM-2 remain in temporary shelters), Nuwakot (65%) and Dhading (72%).¹² In lesser affected districts, most of those who were in shelters in IRM-2 have moved home.

Those in remote and more remote areas who were in shelters in IRM-2 have been less likely to move home. Among people living in shelters in IRM-2, remote areas in IRM-4 have 10 percentage points more people, and more remote areas have 5 percentage points more people who continue to live in shelters compared to those in less remote regions.

¹² With caution that these are non-weighted estimates

Table 2.5: Share of people living in shelters in IRM-2 who continue to live in shelters in IRM-4 – by district impact and district (IRM-2, IRM-4, household panel, unweighted)

	Live elsewhere (IRM-4)	Continue to live in shelter (IRM-4)
Severely hit	31%	69%
Dhading	28%	72%
Gorkha	40%	60%
Nuwakot	35%	65%
Ramechhap	40%	60%
Sindhupalchowk	15%	85%
Crisis hit	57%	43%
Bhaktapur	45%	55%
Kathmandu	65%	35%
Okhaldhunga	60%	40%
Hit with heavy losses	89%	11%
Lamjung	96%	4%
Solukhumbu	81%	19%
Hit	67%	33%
Syangja	67%	33%
All districts	35%	65%
Less remote	43%	57%
Remote	33%	67%
More remote	38%	62%

Low caste people who were in shelters in IRM-2 are more likely than others, especially those of high caste, to continue to live in shelters (Table 2.6). Income is another important factor. Individuals in the low income group are 11 percentage points more likely than the high income group and 7 percentage points more likely that the medium income group to continue to live in shelters. Education levels and gender are not good predictors of who remains in shelters. However, widows are 4 percentage points more likely than others, and people with disabilities are 5 percentage points more likely than those without any disabilities, to continue living in shelter in IRM-4.

In short, the analyses—both of where people are living currently, of where those whose house was severely damaged are living now, and of where people are living now who were in shelters during IRM-2—all point to the same conclusions: the marginalized are much more likely to remain in shelters and have found it much harder to move home.

Table 2.6: Share of people living in shelters in IRM-2 who continue to live in shelters in IRM-4 – by caste, pre-earthquake income, education, gender, widows and disability (IRM-2, IRM-3, IRM-4, household panel, unweighted)

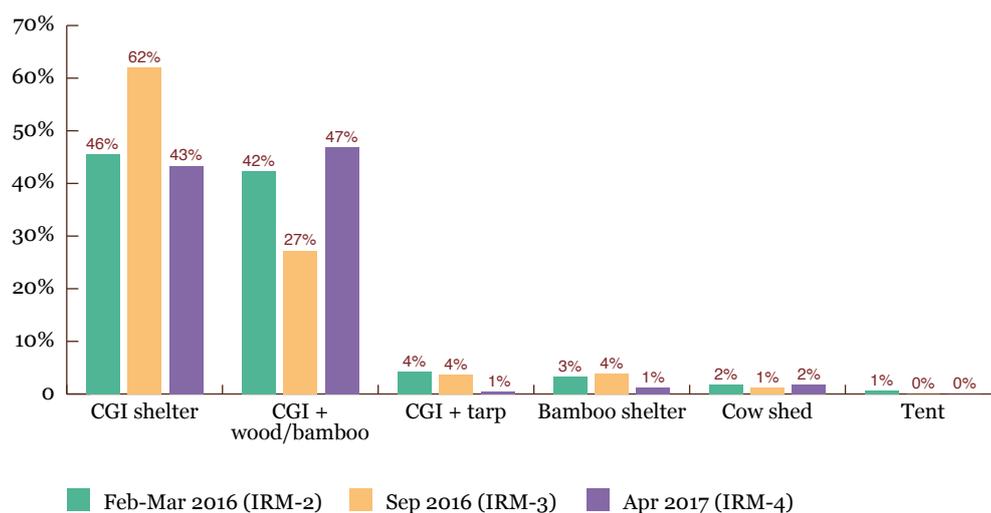
		Live elsewhere (IRM-4)	Continue to live in shelter (IRM-4)
Caste	High caste	40%	60%
	Janajati	33%	67%
	Low caste	30%	70%
Pre-earthquake income	Low	31%	69%
	Medium	38%	62%
	High	42%	58%
	Don't know/refused	52%	48%
Education	Illiterate	32%	68%
	Literate but no education	35%	65%
	Primary level	29%	71%
	Lower secondary level	39%	61%
	Secondary Level	54%	46%
	SLC pass	44%	56%
	+2/Intermediate pass	36%	64%
	Bachelor pass	50%	50%
Gender	Master and Above	25%	75%
	Female	35%	65%
	Male	35%	65%
Disability	Widows	31%	69%
	No disability	35%	65%
	Disability	30%	70%

2.3 Quality of temporary shelters

As with previous rounds of IRM, almost all of those living in shelters live in either CGI shelters or shelters made from a combination of CGI and wood or bamboo

(Figure 2.6). There has been a decline in the number of people in shelters that use tarpaulins or that are primarily built from bamboo.

Figure 2.6: Share of people living in different types of shelters (IRM-2, IRM-3, IRM-4, weighted)



When disaggregating shelter types by geographical factors, variation across remoteness is most striking. In IRM-4, those in shelters in less remote areas are more likely to be in shelters made out of CGI sheets, but shelters found in remote and more remote areas are more likely to be either non-CGI shelters or those that combine CGI sheets with wood or bamboo. The share of people using CGI sheets only in less remote areas is almost twice that of those in shelters in more remote areas and 21 percentage points higher than in remote areas (Table 2.7).

A relatively smaller share of people in shelters in severely hit districts are in CGI only shelters compared to those in lesser affected districts. Individuals in shelters in Dhading, Gorkha, Ramechhap, Okhaldhunga and Lamjung are the least likely to be in CGI only shelters. Okhaldhunga and Solukhumbu have the highest proportions of people (21% and 12% of those remaining in shelters, respectively) who are living live in bamboo shelters, and Syanja has the highest share of people in shelters who are living in cowsheds (22%).

Table 2.7: Share of people living in different types of shelters – by district impact, district and remoteness (IRM-4, weighted)

	CGI shelter	Wood shelter	Bamboo shelter	Cowshed	Tent	CGI + tarp	CGI + wood/bamboo	Cemented house	Mud house
Severely hit	39%	4%	0%	1%	0%	0%	53%	0%	1%
Dhading	30%	1%	0%	1%	0%	0%	65%	0%	3%
Gorkha	38%	12%	1%	3%	1%	1%	42%	0%	2%
Nuwakot	53%	3%	0%	0%	0%	0%	43%	0%	0%
Ramechhap	11%	0%	1%	4%	0%	1%	83%	0%	0%
Sindhupalchowk	50%	5%	0%	0%	0%	0%	43%	0%	0%
Crisis hit	69%	3%	7%	4%	1%	1%	9%	5%	1%
Bhaktapur	80%	2%	7%	0%	2%	0%	4%	2%	2%
Kathmandu	92%	0%	0%	0%	0%	0%	0%	8%	0%

	CGI shelter	Wood shelter	Bamboo shelter	Cowshed	Tent	CGI + tarp	CGI + wood/bamboo	Cemented house	Mud house
Okhaldhunga	12%	11%	21%	17%	1%	5%	31%	0%	2%
Hit with heavy losses	66%	0%	9%	9%	0%	0%	16%	0%	0%
Lamjung	33%	0%	0%	0%	0%	0%	67%	0%	0%
Solukhumbu	76%	0%	12%	12%	0%	0%	0%	0%	0%
Hit	66%	11%	0%	22%	0%	0%	0%	0%	0%
Syangja	66%	11%	0%	22%	0%	0%	0%	0%	0%
All districts	43%	4%	1%	2%	0%	1%	47%	1%	1%
Less remote	62%	2%	2%	0%	1%	0%	27%	5%	1%
Remote	41%	4%	1%	2%	0%	0%	51%	0%	1%
More remote	34%	11%	2%	3%	1%	1%	46%	0%	2%

Income level is strongly associated with the type of shelter people live in. As shown in Table 2.8, high income individuals are 4 percentage points more likely than those in the medium income group and 12 percentage points more likely than those with a low

income to live in CGI only shelters. The differences are less distinct by caste, gender and widows, but people in shelters with a disability are 5 percentage points less likely to be living in CGI only shelters than others.

Table 2.8: Share of people living in different types of shelters – by caste, pre-earthquake income, education, gender, widows and disability (IRM-4, weighted)

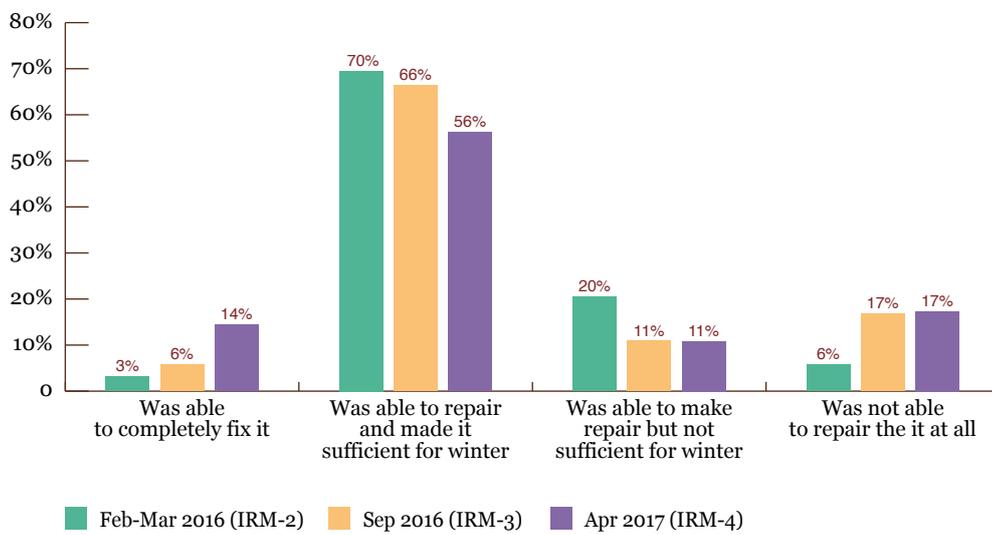
		CGI shelter	Wood shelter	Bamboo shelter	Cowshed	Tent	CGI + tarp	CGI + wood/bamboo	Cemented house	Mud house
Caste	High caste	43%	4%	1%	3%	0%	0%	45%	2%	1%
	Janajati	44%	4%	1%	1%	0%	0%	47%	0%	1%
	Low caste	40%	5%	0%	0%	0%	2%	52%	0%	1%
Pre-earthquake income	Low	39%	4%	1%	2%	1%	1%	51%	0%	1%
	Medium	47%	4%	1%	1%	0%	0%	44%	0%	2%
	High	51%	1%	0%	1%	0%	0%	41%	4%	2%
Education	Illiterate	43%	4%	1%	2%	0%	1%	48%	0%	1%
	Literate but no education	36%	5%	2%	3%	0%	0%	53%	1%	1%
	Primary level	46%	5%	1%	1%	0%	0%	45%	0%	1%
	Lower secondary level	45%	2%	1%	1%	1%	1%	50%	0%	0%
	Secondary level	40%	6%	1%	2%	2%	0%	49%	0%	0%
	SLC pass	49%	5%	0%	1%	0%	1%	41%	0%	3%
	+2/Intermediate pass	66%	5%	0%	0%	1%	0%	25%	0%	2%
	Bachelor pass	55%	5%	0%	0%	4%	0%	9%	26%	0%
Master and above	20%	0%	0%	0%	0%	0%	80%	0%	0%	
Gender	Female	42%	5%	1%	2%	0%	1%	48%	0%	1%
	Male	45%	4%	2%	2%	1%	0%	45%	1%	1%
	Widows	45%	3%	0%	2%	0%	1%	47%	1%	1%
Disability	No disability	44%	4%	1%	2%	0%	0%	47%	1%	1%
	Disability	39%	4%	2%	3%	1%	1%	48%	0%	2%

2.4 Preparedness for adverse weather

When asked if respondents were able to prepare their shelters for winter weather, the majority (70%) in IRM-4 said that they were able to fix them sufficiently or completely. However, 17% failed to repair their shelters completely and 11% failed to repair them sufficiently. When comparing with people's prepar-

edness in the past, as shown in Figure 2.7, a relatively higher share of people were able to completely repair their shelters in IRM-4 (14%) compared to IRM-3 (6%) or IRM-2 (3%). The share of people who failed to repair sufficiently or completely has not changed since IRM-3.

Figure 2.7: Share of people preparing their shelters for winter (IRM-2, IRM-4)/ monsoon (IRM-3) (IRM-2, IRM-3, IRM-4, weighted)



*1% in IRM-2 and IRM-4 mentioned that their shelter did not need any repair



Photo: Chiran Manandhar

In IRM-4, more people in severely hit districts were only able to make inadequate or no repairs in preparation for adverse weather than was the case in lesser affected districts (Table 2.9). Thirty percent of people in severely hit districts made inadequate or no repairs, compared to 12% in crisis hit districts. Although this figure is high in the other two categories, there are less

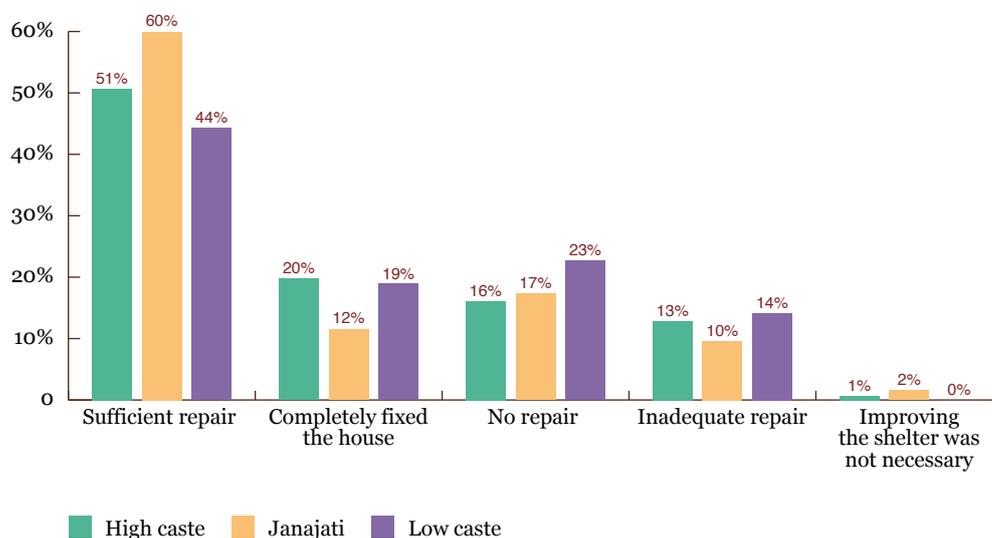
than 1% respondents in each, thus making it difficult to make any meaningful comparison. Responses on repairing shelters do not vary clearly by remoteness. Three-quarters of people in less remote areas were able to sufficiently or completely fixed their shelters, while 70% in remote and 75% in more remote were able to do the same.

Table 2.9: Share of people preparing their shelters for winter – by district impact, district and remoteness (IRM-4, weighted)

	Sufficient repair	Completely fixed the house	No repair	Inadequate repair	Improving the shelter was not necessary
Severely hit	53%	16%	19%	11%	1%
Dhading	25%	40%	10%	25%	0%
Gorkha	48%	20%	20%	10%	3%
Nuwakot	65%	3%	28%	4%	0%
Ramechhap	50%	5%	26%	19%	0%
Sindhupalchowk	73%	6%	17%	3%	1%
Crisis hit	78%	5%	8%	4%	4%
Bhaktapur	73%	11%	4%	11%	0%
Kathmandu	83%	0%	8%	0%	8%
Okhaldhunga	75%	9%	11%	4%	2%
Hit with heavy losses*	80%	8%	0%	12%	0%
Lamjung*	33%	33%	0%	33%	0%
Solukhumbu*	94%	0%	0%	6%	0%
Hit*	22%	0%	22%	55%	0%
Syangja*	22%	0%	22%	55%	0%
All districts	56%	14%	17%	11%	1%
Less remote	70%	5%	14%	10%	2%
Remote	53%	17%	18%	11%	1%
More remote	62%	13%	17%	7%	0%

*Less than 1% respondents

Figure 2.8: Share of people preparing their shelters for winter – by caste (IRM-4, weighted)



Individuals in the low caste group were less likely to repair sufficiently or completely compared to Janajatis or those in the high caste group (Figure 2.9). Low caste people were more likely to report inadequate or no repair (37%) compared to Janajatis (27%) or those of high caste (29%).

Among those living in shelters, individuals with a low pre-earthquake income were less likely to prepare their shelters for the winter compared to others (Figure 2.9). Slightly more people in the medium and high income groups said that they were able to sufficiently or com-

pletely repair their shelters for winter with a relatively larger share of people in the low income group saying that they had made either inadequate or no repairs (30%) compared to medium income individuals (25%) and high income people (23%).

People with disabilities have also faced greater difficulty repairing their shelters (Figure 2.10). Seventy-one percent of people without any disability said that they had been able to sufficiently or completely the shelters compared to only 54% of people with disabilities.

Figure 2.9: Share of people preparing their shelters for winter – by pre-earthquake income (IRM-4, weighted)

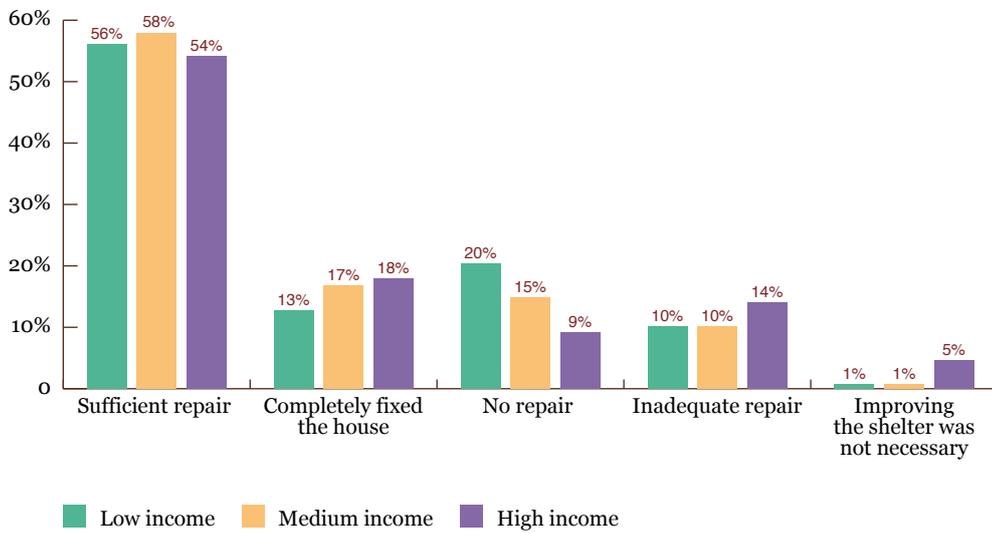


Figure 2.10: Share of people preparing their shelters for winter – by disability (IRM-4, weighted)

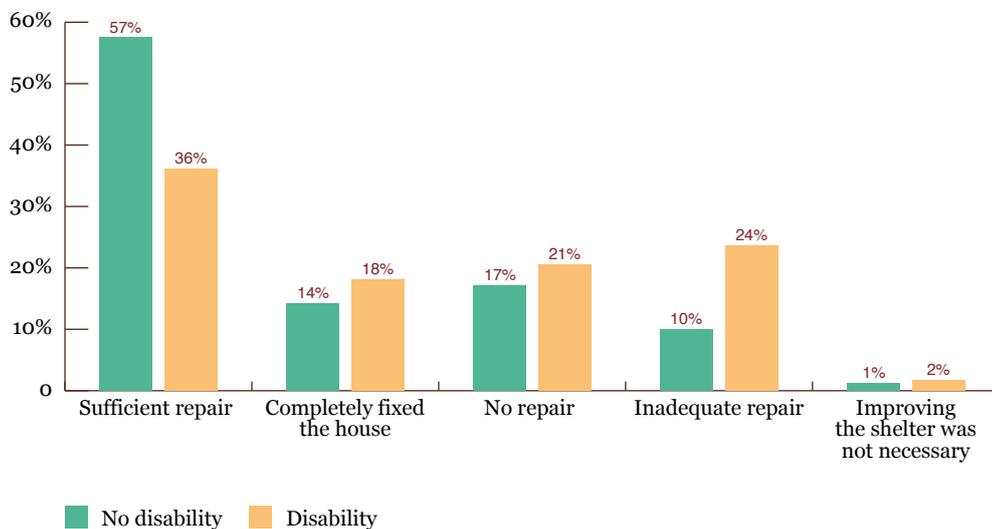




Photo: Ishwari Bhattarai

2.5 Rebuilding and reconstruction

Table 2.10: Proportion whose house was destroyed or suffered major damage who have done nothing to rebuild their damaged house – by district impact and district (IRM-4, weighted)

	Proportion who have not started rebuilding
Severely hit	62%
Dhading	69%
Gorkha	49%
Nuwakot	58%
Ramechhap	61%
Sindhupalchowk	70%
Crisis hit	55%
Bhaktapur	53%
Kathmandu	55%
Okhaldhunga	60%
Hit with heavy losses	42%
Solukhumbu	34%
Lamjung	52%
Hit	35%
Syangja	35%
All	56%
Less remote	52%
Remote	59%
More remote	48%

The majority of people whose house was impacted by the earthquakes have not started rebuilding their houses. When asked if they have started rebuilding, 56% of those whose house suffered complete

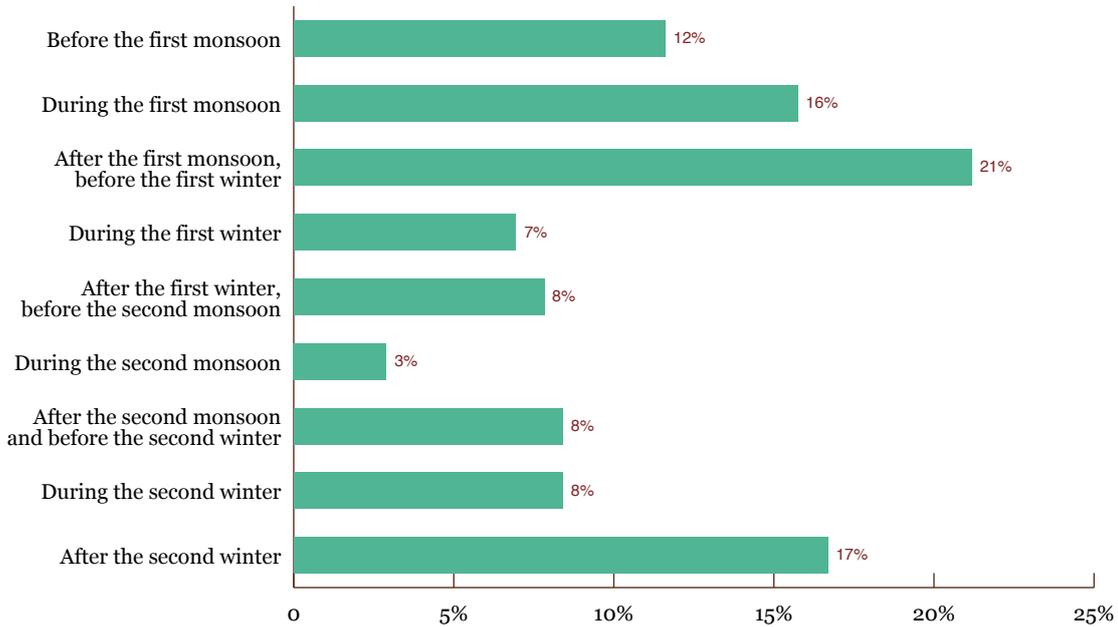
destruction or major damage reported that they had not done anything to rebuild. Those in more affected districts are less likely to have started rebuilding (Table 2.10). Among those whose houses were completely destroyed or suffered major damage, 62% in severely hit districts, 55% in crisis hit, 42% in hit with heavy losses and 34% in hit districts have done nothing to rebuild. People in Sindhupalchowk, Ramechhap and Okhaldhunga are the least likely to have started rebuilding, while a larger share of people whose house was destroyed or suffered major damage have started rebuilding in Solukhumbu and Syangja.

In contrast to earlier findings, people in more remote areas are not less likely to have started rebuilding. Forty-eight percent have not started rebuilding, compared to 59% in remote areas and 52% in less remote areas.

When did people start rebuilding?

Respondents in IRM-4 were asked when they started rebuilding their house or building a new house. Overall 32% responded to this question, out of whom only 12% started the rebuilding process before the first monsoon immediately after the earthquake (Figure 2.11). The share of people who started rebuilding process increases over time, with 16% saying that they started rebuilding during the first monsoon and 21% after the first monsoon before the first winter. The number of people then dropped until after the second winter, when 17% of people started to rebuild.

Figure 2.11: Time when respondents started to rebuild their house or build a new house of those who have started to rebuild (IRM-4, weighted)

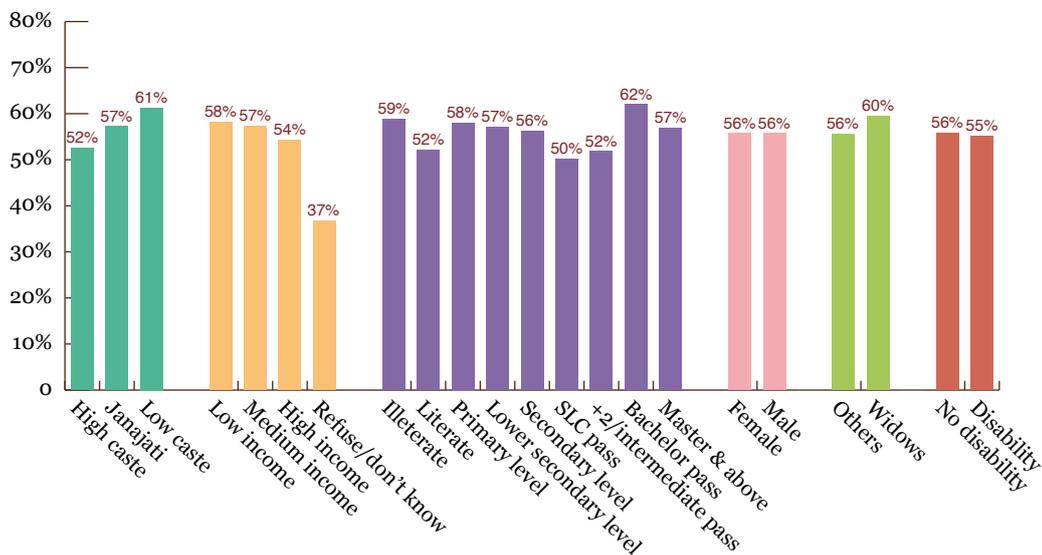


Who has still to start rebuilding?

People of low caste or low income are less likely than others to have started rebuilding (Figure 2.12). Those of low caste are 9 percentage points more likely than high caste people, and 4 points more likely than Janajatis, to have not started rebuilding. Low income individuals are 1 percentage point more likely than

those with a medium income and 4 points more likely than those with a high income to have not started rebuilding. Differences by gender and disability are negligible, but widows are 4 percentage points less likely than others to have started rebuilding their damaged or destroyed house.

Figure 2.12: Proportion who have not done anything to rebuild their damaged house – by caste, pre-earthquake income, education, gender, widows and disability (IRM-4, weighted)

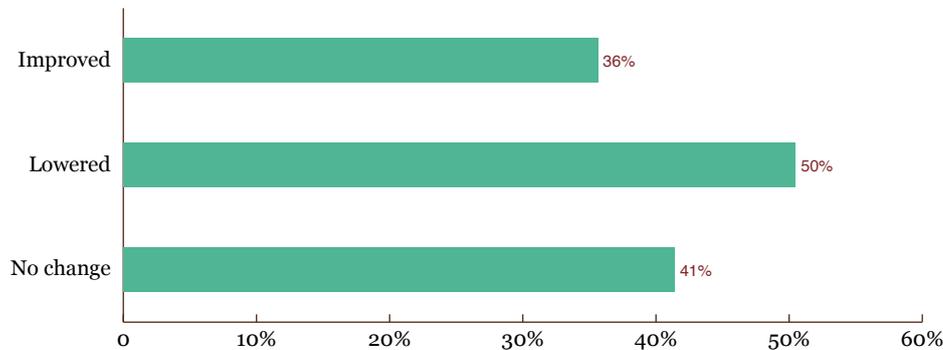


Change in income and delay in rebuilding

Those whose income level has declined since the earthquake are far less likely to have started rebuilding. As shown in Figure 2.13, those whose income has

declined since the earthquake are 14 percentage points more likely than those whose income has improved to say they have done nothing to rebuild their houses.

Figure 2.13: Change in income since the earthquake and delay in rebuilding house (IRM-4, weighted)

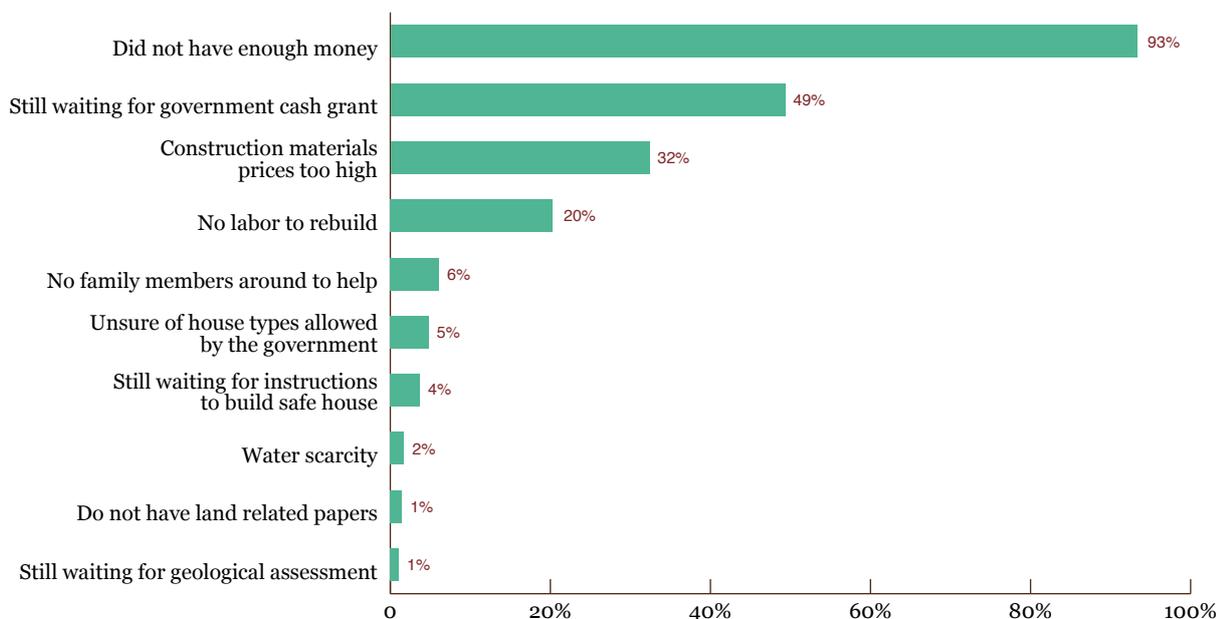


What has prevented people from rebuilding their houses?

When asked about the reasons why they have not starting rebuilding, people overwhelmingly mentioned not having enough money (93%) – Figure 2.14.¹³ Compared to the IRM-3 survey, conducted six months earlier, this is an increase of 4%.¹⁴ The next most

common reason according to respondents in IRM-4 was that they were waiting for government cash grants (49%). The share of people citing this reason has declined from 66% in IRM-3.

Figure 2.14: Reasons for stopping repairing or not building a house (IRM-4, weighted)



¹³ Respondents could give multiple reasons why they have not started rebuilding, hence percentages do not add up to 100%.

¹⁴ The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3: September 2016. Quantitative Report*. Kathmandu and Bangkok: The Asia Foundation, p. 24.

Waiting for government cash grants before rebuilding

People in more affected districts in IRM-4 are more likely to say that they have not completed the rebuilding process or built a new house because they are waiting for government housing grants (Table 2.11).¹⁵ Compared to only 24% in hit districts, more than 50% of people in higher impact districts in IRM-4 say they have not yet rebuilt because they are still waiting for government cash grants. When comparing these results with responses in IRM-3, there is a substantial decline in the share of people in severely hit districts who cite waiting for government cash grants as a reason for not having rebuilt, from 84% to 51%, but an increase in hit with heavy losses (by 9 points) and hit districts (by 20 points).

The share of people still to complete rebuilding their houses in IRM-4 who say they are waiting for cash grants from the government also correlates with remoteness. Compared to 47% of people in less remote regions, 50% in remote regions and 58% in more remote regions say they are waiting for government cash grants to rebuild their houses. Comparing with IRM-3, this decline is higher in remote regions (by 23 points) and more remote regions (19 points) than in less remote areas (3 points).

Table 2.11: Proportion who have stopped the rebuilding process or not built a house because waiting for government cash grants – by district impact and remoteness (IRM-3, IRM-4, weighted)

		Still waiting for government cash grant IRM-4	Still waiting for government cash grant IRM-3
District impact	Severely hit	51%	84%
	Crisis hit	50%	51%
	Hit with heavy losses	54%	45%
	Hit	24%	4%
Remoteness	Less remote	47%	50%
	Remote	50%	73%
	More remote	58%	77%

Low caste people are 9 percentage points more likely than high caste individuals to wait for government cash grant to complete rebuilding their house or to start building a new house. Men are 5 percentage

points more likely than women to wait for government cash grants. Widows are 15 percentage points more likely than others to wait for government cash grants (Table 2.12)

Table 2.12: Reasons for stopping the rebuilding process or not building a house – by caste, pre-earthquake income, gender, widows, disability and housing damage (IRM-4, weighted)

		Did not have enough money	Still waiting for government cash grant
Caste	High caste	91%	47%
	Janajati	94%	50%
	Low caste	97%	58%
Pre-earthquake income	Low income	94%	47%
	Medium income	93%	52%
	High income	92%	52%
Gender	Female	93%	47%
	Male	93%	52%
Widows	Widows	95%	63%

¹⁵ See Chapter 6 for analysis of the government cash grant programs.

		Did not have enough money	Still waiting for government cash grant
Disability	No disability	93%	49%
	Disability	92%	47%
Housing damage	Completely destroyed	94%	53%
	Badly damaged (needs major repair to live in)	92%	49%
	Habitable (but needs minor repair)	89%	24%
	Not damaged	100%	3%

Those who suffered a higher degree of damage to their houses are more likely to wait for the government cash grant before completing the rebuilding process or building a new house. Over half of people whose house was completely destroyed say they are waiting for government cash grants, compared to 49% whose house saw major damage, and 24% with minor damage.

Chapter 3

Livelihoods, Food and Services

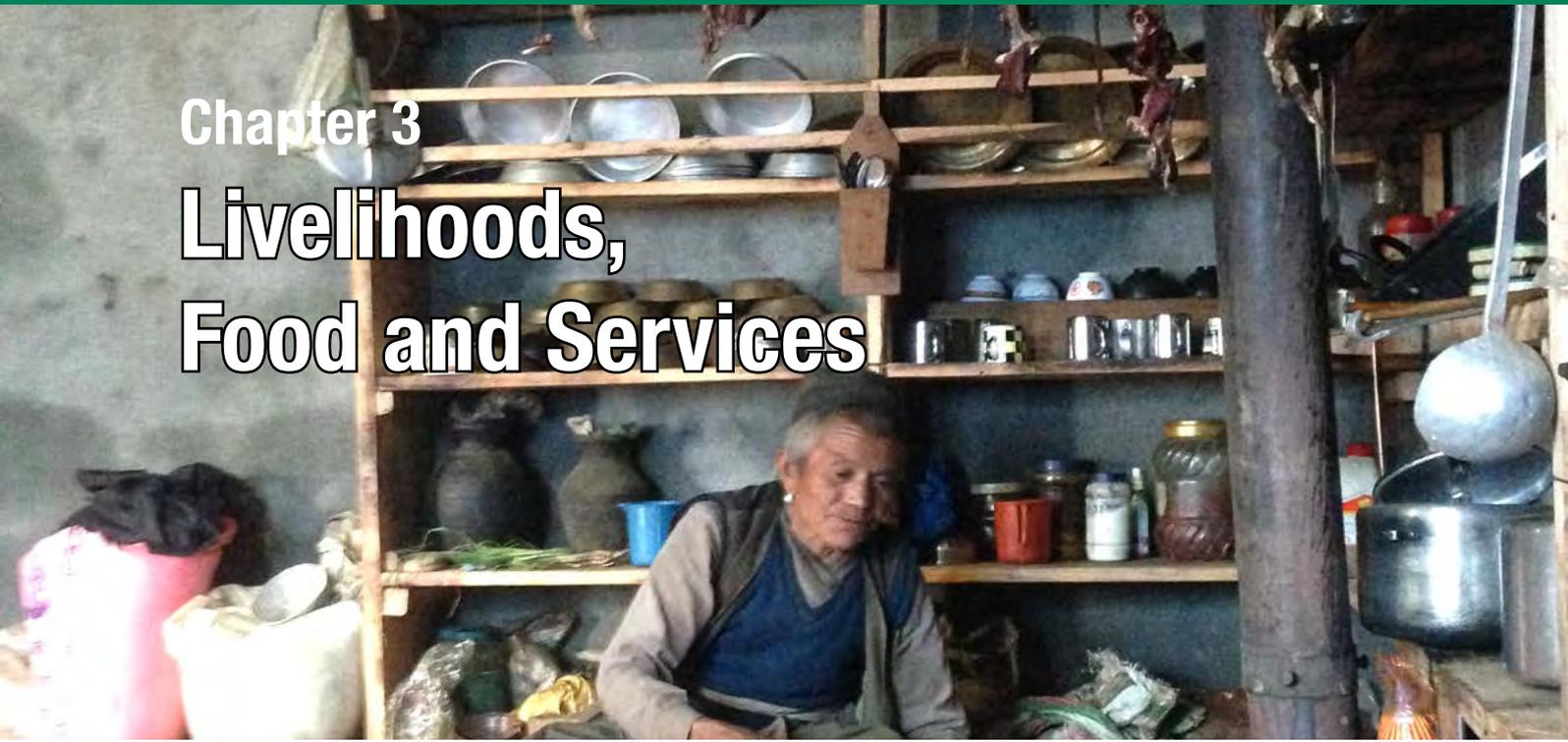


Photo: Chiran Manandhar

People's housing situation is just one measure of their recovery. This chapter explores three other elements of recovery: livelihoods and income sources, food need and consumption, and access to and satisfaction

with public services. By comparing the progress in the last eight months with that of the past, the chapter highlights areas where more attention is needed.

Key Findings

Recovery of livelihoods

- Over time, there has been a large drop in the number of people generating income mainly through farming. In contrast, far more people are generating income through their own businesses or daily wage work than in the past and remittances have become more important.
- People in severely hit and crisis hit districts, along with those living in shelters, are more likely to have seen a decline in income compared to those in lower impact districts. Declining income has been particularly widespread in Sindhupalchowk and Gorkha districts. Income recovery in more remote areas is lagging behind that in other regions.
- People with higher pre-earthquake income and those who are more educated are more likely to have seen their income increase since the earthquakes.

Food

- Far fewer people are saying the provision of food is a priority need than in previous IRM surveys. However, food continues to remain an acute need

in some areas and for certain groups of people. Those in severely hit districts are much more likely than others to say they need food. Food demand is also much higher in more remote areas.

- Stated need for food is substantially higher among people who are low caste, whose income is low, and for widows and people with a disability.
- Thirty-four percent now say their food consumption has increased over the past year compared to 31% in February 2016.
- Those in severely hit districts are substantially more likely to report decreases in consumption. Districts with the most frequent reports of decreases in food consumption are Okhaldhunga (13% of people), Sindhupalchowk (12%), Nuwakot (13%) and Dhading (12%).

Public services

- Nine percentage points fewer people say they have access to drinking water in April 2017 compared to September 2016. Access to clean drinking water has declined in severely hit and crisis hit

districts. The two districts where problems with clean drinking water problem seem acute are Gorkha and Nuwakot.

- People of lower caste are generally more likely to be dissatisfied with most public services, although not by a large margin. A notable exception is drinking water, with 31% of low caste people expressing dissatisfaction compared to 25% of high caste people and 22% of Janajatis. This

reflects ongoing problems many low caste people have in accessing public water supplies.

- Those with a low income are more likely to express dissatisfaction with electricity, medical facilities and schools, but less likely to be dissatisfied with drinking water and roads. Those with a high income are the most likely to be dissatisfied with the quality of roads.

3.1 Recovery of livelihoods

What are people's income sources and are people changing livelihoods?

Since the earthquakes, there has been a decline in the number of people who generate income through farming and an increase in the number generating income through their own business, daily wage work or remittances. When respondents were asked whether they had changed their livelihood in the previous three months, only 1% in IRM-2 said they had done so while 2% in IRM-3 and IRM-4 said they had. However, while these numbers are low, the data also reveal that some income sources are becoming more important.

Over time, there has been a large drop in the number of people generating income through farming. In IRM-1, conducted shortly after the earthquakes, 68% said farming their own land was a major income source.¹⁶ By IRM-2, conducted in February 2016, this had declined to 51%. Since then, the proportion reporting farming their own land as a main income source has stayed fairly steady and is at 53% in IRM-

4 (Figure 3.1). There has been a similar decrease in the number of people farming others' land (from 6% in IRM-1 to 3% in IRM-4). While livestock farming dropped sharply as an income source in the first year after the earthquakes, it has since almost recovered with 18% reporting it as a major income source in the latest survey.

In contrast, far more people are generating income through their own business or daily wage work than in the past and remittances have become more important. Whereas 23% of people cited business revenue as a major income source in June 2015, this had increased to 36% by April 2017. Eight percent of people said daily wage work was an important income source in June 2015; this increased to 17% in the latest survey. Those citing remittances as a major income source increased from 10% in June 2015 to 15% in April 2017.

To what extent have income sources improved in the last three months?

Most people continue to see improvements in their income sources but the proportion seeing improvements in the past three months has declined for most sources compared to IRM-3. Overall, 58% of respondents said that at least one of their income sources was affected by the earthquake. Of these people, 83% said that at least one of their income sources had improved in the last three months. The proportion citing recent improvements is high for every income source.

For most income sources, however, the proportion saying they had seen recent improvements is lower than was the case for IRM-3 (Figure 3.2). Seventy-two percent of people who farm their own land whose

income was affected by the earthquakes, for example, say they have seen recent improvements compared to 85% in IRM-3.

Daily wage work, business income and remittances are the exceptions: for each, a much larger share of people say this income source has improved in the last three months compared to IRM-3. This may explain why more people are now relying on these three income sources than was the case before.

¹⁶ Respondents in IRM-4 could choose more than one option from 16 different income sources.

Figure 3.1: Income sources for people in affected areas (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

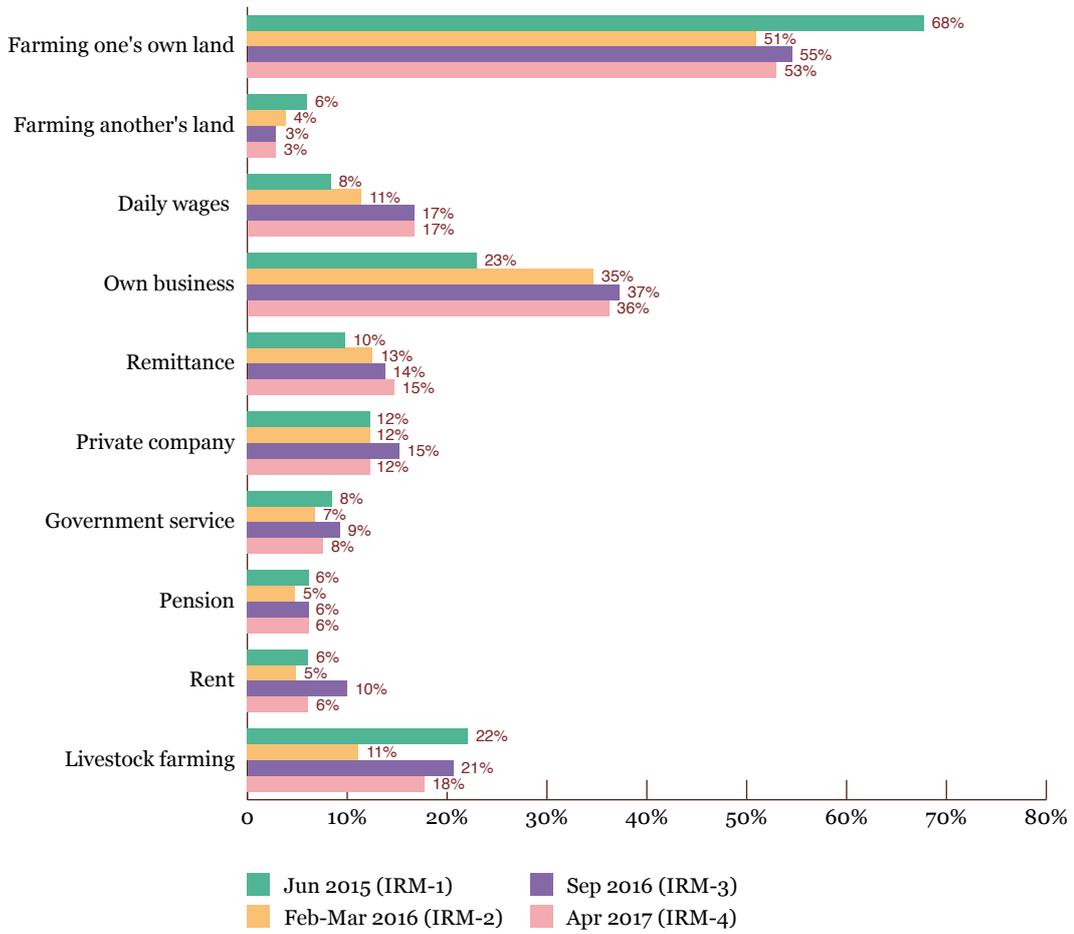
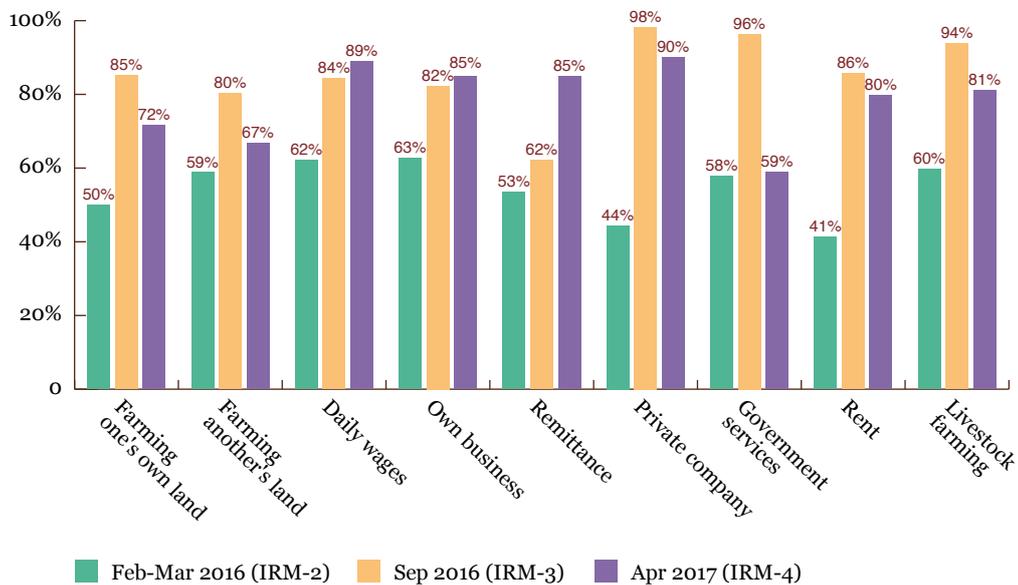


Figure 3.2: Share of people within each income source whose income from that source has improved (IRM-2, IRM-3, IRM-4, weighted)



Changes in levels of income

Around one-third of people say their current income is lower than before the earthquakes but a significant proportion also say it has increased. Looking only at those who were interviewed in the last three rounds of the survey, 34% of people in IRM-4 report that their current income is lower than their pre-earthquake income (Figure 3.3).¹⁷ Twenty-seven percent report a higher income than before the earthquakes while 38% say that their income has not changed.

People in severely hit and crisis hit districts are more likely to have seen a decline in income compared to those in lower impact districts. On average, individuals in severely hit or crisis hit districts are nearly 15 percentage points more likely than those in lesser affected districts to report that their income has declined since the earthquakes (Table 3.1).¹⁸

Declining income has been particularly widespread in Sindhupalchowk and Gorkha districts. In each, over half of the population report that their current income is lower than their income before the earthquakes and the rate is also high in Okhaldhunga (46%).

Figure 3.3: Current income (IRM-4) compared to pre-earthquake income (IRM-2) (IRM-4, IRM-2 household panel, unweighted)

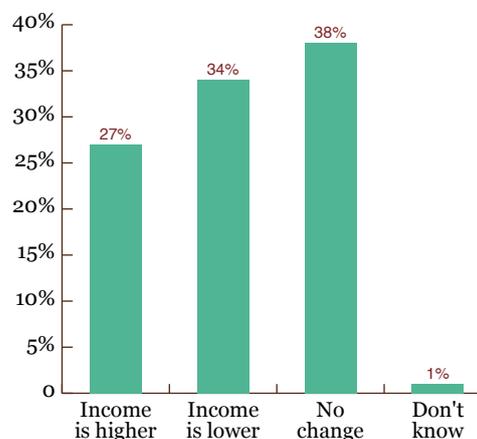


Table 3.1: Current income (IRM-4) compared to pre-earthquake income (IRM-2) – by district impact and district (IRM-4, IRM-2 household panel, unweighted)

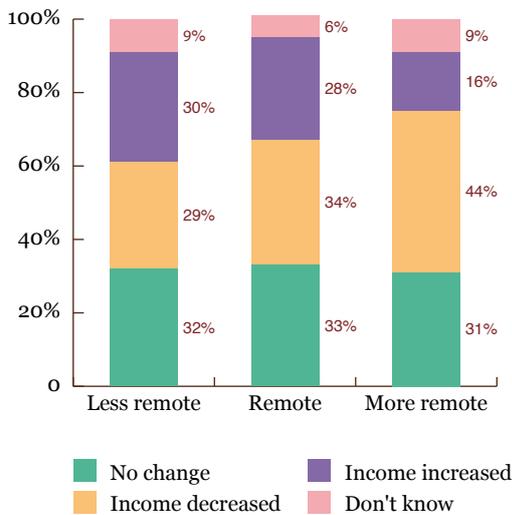
	No change	Income decreased	Income increased	Don't know
Severely hit	32%	38%	27%	3%
Dhading	38%	25%	37%	1%
Gorkha	27%	51%	20%	2%
Nuwakot	34%	42%	20%	4%
Ramechhap	37%	20%	39%	5%
Sindhupalchowk	28%	52%	18%	2%
Crisis hit	36%	35%	25%	5%
Bhaktapur	35%	22%	32%	11%
Kathmandu	32%	23%	38%	7%
Okhaldhunga	37%	46%	16%	0%
Hit with heavy losses	33%	22%	28%	17%
Lamjung	43%	20%	36%	1%
Solukhumbu	17%	25%	14%	44%
Hit	24%	21%	28%	26%
Syangja	24%	21%	28%	26%
All districts	38%	34%	27%	1%

¹⁷ Data on pre-earthquake income is taken from the IRM-2 survey.

¹⁸ This is based on unweighted estimates from the panel dataset.

Income recovery in more remote areas is lagging behind that in other regions. A much larger share of people in more remote areas say that their income has declined since the earthquakes (Figure 3.4). Fifteen percentage points more people in more remote districts say their income has declined compared to people in less remote areas, while 14 percentage points more people in less remote areas say their income has improved compared to those in more remote areas.

Figure 3.4: Current income (IRM-4) compared to pre-earthquake income (IRM-2) – by remoteness (IRM-4, IRM-2 household panel, unweighted)

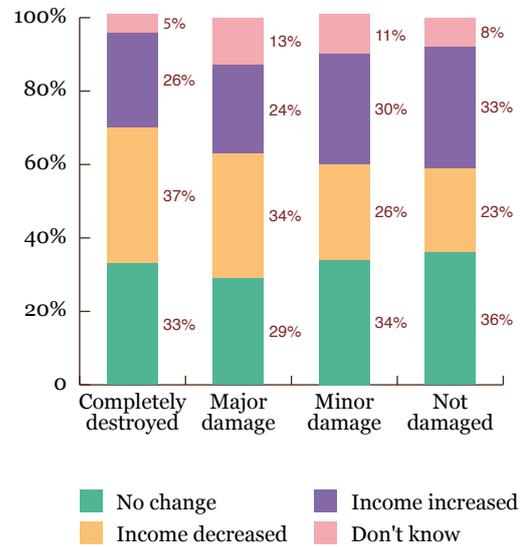


Income recovery and housing damage.

Unsurprisingly, people who sustained greater damage to their houses are more likely to struggle with income recovery. As shown in Figure 3.5, those whose house was completely destroyed are 14 percentage points more likely to have seen their income decline compared with those whose house was not damaged and 11 points more than those whose house suffered minor damage. People whose house saw minor or no

damage are more likely to have seen their income increase than decrease.

Figure 3.5: Current income (IRM-4) compared to pre-earthquake income (IRM-2) – by housing damage (IRM-4, IRM-2 household panel, unweighted)



Income recovery and where people are currently living.

People living in shelters are more likely to have a lower level of income than before the earthquakes compared to those who are now living in their own house (Table 3.2).

People who live in their own house are 5 percentage points more likely to report improvements in income since the earthquakes than are people living in shelters on their own land. Those living in such shelters are 7 percentage points more likely to report that their income has declined. Similarly, those living in shelters on other people’s land or who are renting are also more likely to have experienced a decline in income compared to people living in their own homes.

Table 3.2: Current income (IRM-4) compared to pre-earthquake income (IRM-2) – by where people are living (IRM-4, IRM-2 household panel, unweighted)

	No change	Income declined	Income improved	Don't know/refused
Own house	31%	31%	29%	10%
Neighbor’s house*	35%	39%	19%	6%
Self-constructed shelter on own land	35%	38%	24%	3%
Self-constructed shelter on other people’s land	26%	54%	19%	1%
Self-constructed shelter on public land*	40%	50%	10%	0%
Community shelter*	0%	100%	0%	0%
Rent	57%	24%	14%	5%

*Less than 1%

Differences in income recovery across groups

Social structures and networks often play an important role in the recovery of livelihoods after exogenous shocks. Disaggregating the data on changes in income by people's identity and past income shows that those who were poorer before the earthquake, or who come from less privileged social groups, are much less likely to have seen their income recover than others.

People's caste appears to have played a small role in the likelihood that their income has recovered. Recovery among Janajatis is lower with them being slightly more likely to report that their income has declined since the earthquakes compared to high caste and low caste people (Table 3.2). A higher share of high caste people say their income has improved (28%), compared to Janajatis (26%) and low caste people (24%).

People's initial pre-earthquake income is a more powerful determinant of income recovery. While 58% of those who had a low income before the earthquakes report that their income has declined since then, 69% of those who had a high income before the earthquakes say that their income has improved in the past two years.

There is little difference in changes in income between men and women.¹⁹ However, widows and those with a disability are slightly more likely to report that their income has declined. Widows are 2 percentage points more likely and people with disabilities are 3 points more likely than others to have seen their income decline.

Table 3.3: Current income (IRM-4) compared to pre-earthquake income (IRM-2) – by caste, pre-earthquake income, widows and disability (IRM-4, IRM-2 household panel, unweighted)

		No change	Income declined	Income increased	Don't know
Caste	High caste	34%	31%	28%	7%
	Janajati	32%	36%	26%	7%
	Low caste	35%	32%	24%	8%
Pre-earthquake income	Low	34%	58%	7%	1%
	Medium	42%	15%	41%	2%
	High	21%	7%	69%	2%
Widows	Widows	29%	36%	27%	8%
Disability	No disability	33%	34%	27%	7%
	Disability	31%	37%	22%	11%

Education level is also linked to changes in income since the earthquakes. More educated individuals are more likely to have seen their income improve, while less educated individuals are more likely to have experienced a decrease in income. As shown in

Table 3.4, compared to individuals with no education, a person with the highest level of education is two times more likely to report increased income. Those with no education are almost three times more likely to report a decline in income.

Table 3.4: Current income (IRM-4) compared to pre-earthquake income (IRM-2) – by education (IRM-4, IRM-2 household panel, unweighted)

		No change	Income declined	Income improved	Don't know/ refused
Education level	Illiterate	31%	38%	22%	9%
	Literate	35%	37%	24%	4%
	Primary level	36%	29%	27%	8%
	Lower secondary level	31%	29%	33%	6%
	Secondary level	28%	30%	33%	10%
	SLC Pass	34%	28%	33%	5%
	+2/Intermediate pass	29%	27%	38%	7%
	Bachelor pass	34%	22%	40%	4%
	Master and above	23%	14%	45%	18%

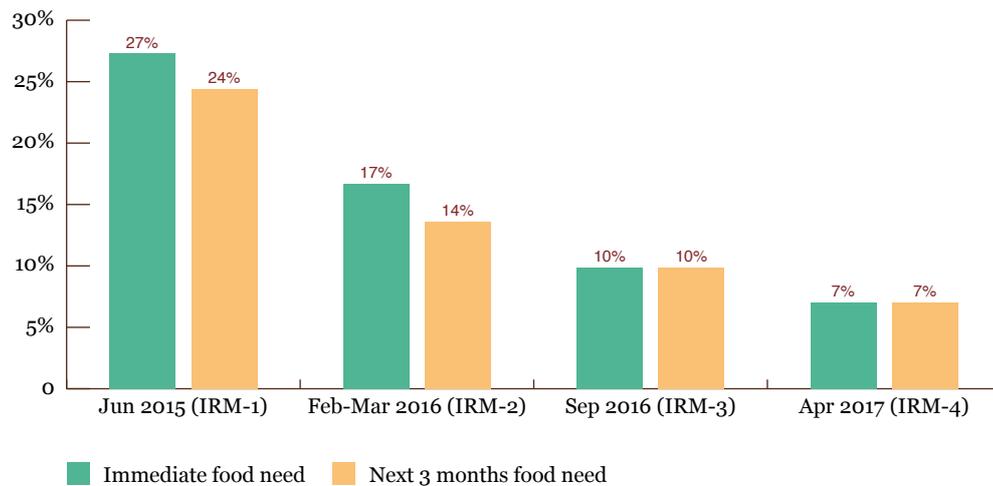
3.2 Food

Current and future need for food

Far fewer people are saying that the provision of food is a priority need for them than in previous IRM surveys.²⁰ Only 7% of the population in IRM-4 say that food is one of their most important immediate needs,

down from 27% in IRM-1, and 7% that it is an important need for next three months, down from 24% in IRM-1. The drop in food demand has been steady since IRM-1 (Figure 3.6).

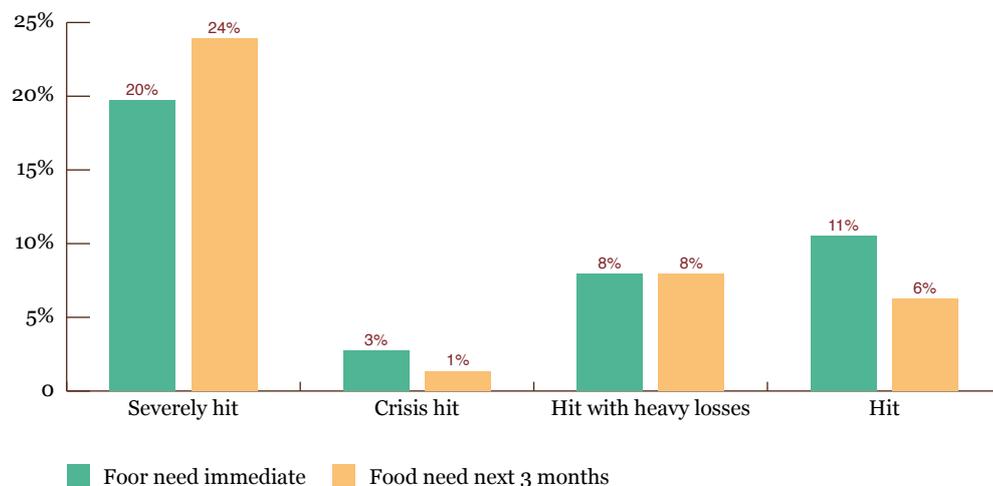
Figure 3.6: Food as a top immediate need and three month need (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



However, food continues to remain an acute need in some areas and for certain groups of people. Those in

severely hit districts are much more likely than others to say they need food (Figure 3.7).

Figure 3.7: Food as a top immediate need and three month need – by district impact (IRM-4, weighted)



¹⁹ Thirty-four percent of both men and women say their income has declined. Twenty-seven percent of men say their income has increased compared to 26% of women.

²⁰ Food in the survey mainly refers to rice, wheat and maize, which are the main staple foods in Nepal.

Table 3.5: Food as a top immediate need and three month need – by district impact and district (IRM-4, weighted)

	Immediate food need	3 month food need
Severely hit	20%	24%
Dhading	4%	3%
Gorkha	38%	28%
Nuwakot	20%	45%
Ramechhap	9%	11%
Sindhupalchowk	26%	34%
Crisis hit	3%	1%
Bhaktapur	7%	3%
Kathmandu	1%	1%
Okhaldhunga	15%	7%
Hit with heavy losses	8%	8%
Lamjung	4%	5%
Solukhumbu	14%	14%
Hit	11%	6%
Syangja	11%	6%
All districts	7%	7%

Stated need for food is particularly high in Gorkha, Sindhupalchowk and Nuwakot (Table 3.5). The demand for food in districts that are more urban, such as Kathmandu and Bhaktapur, is much lower compared to other districts.

Differences in food need across groups

Stated need for food is substantially higher for those of low caste or who had a low pre-earthquake income. Immediate food need is almost three times higher among low caste people (13%) and nearly seven

times higher among the low income group (14%) compared to high castes (4%) and those with a high pre-earthquake income (2%) (Table 3.6). Food demand is also much higher in more remote areas than in remote or less remote areas (Figure 3.8).²¹ Two times as many people in more remote areas (27%) say food is an important immediate need than do those in remote areas, and 50 percent more people say it is a three month need. Reported food need is around seven times higher in more remote areas (both as the most important immediate need and for the next three months) compared to less remote areas.

Figure 3.8: Food as a top immediate need and three month need – by remoteness (IRM-4, weighted)

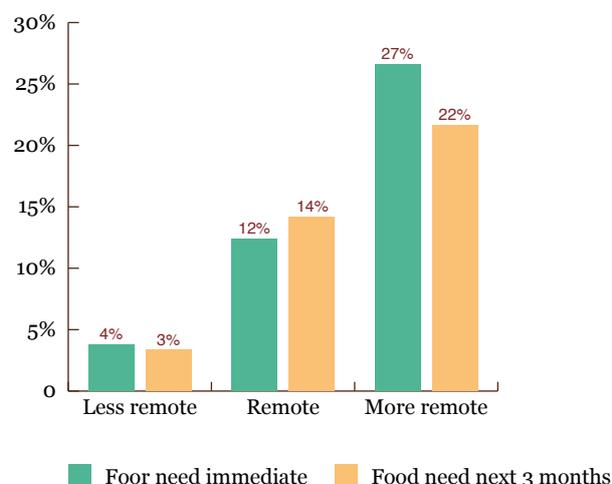


Table 3.6: Food as a top immediate need and three month need – by caste and pre-earthquake income (IRM-4, weighted)

		Food need immediate	Food need next 3 months
Caste	High caste	4%	4%
	Janajati	8%	7%
	Low caste	13%	7%
Pre-earthquake income	Low	14%	13%
	Medium	4%	4%
	High	2%	1%

²¹ Since most places in crisis hit districts are less remote (78%), this is the main factor driving the low food demand in these districts.

There is not much variation in stated food need by gender.²² However, widows are 5 percentage points more likely to say they have immediate food needs and 2 percentage points more likely to report food need for the next three months (Table 3.7). Similarly, people with a disability are twice as likely as others to say they have an immediate need for food and 1.5 times more likely than others to mention food need for the next three months.

Table 3.7: Food as a top immediate need and three month need – by widows and disability (IRM-4, weighted)

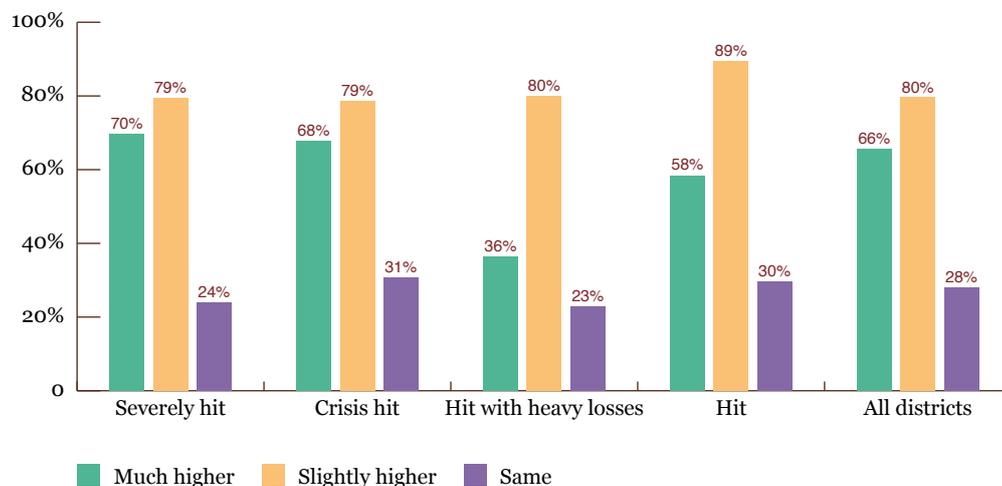
	Food need immediate	Food need next 3 months
Widows	11%	8%
No disability	6%	6%
Disability	13%	9%

Have food prices increased?

When asked if food prices have changed since the last monsoon, 66% say the price of at least one type of food has become much higher, 80% say the price of at least one type has become slightly higher and 28% mention that the price of at least one type of food has remained the same (Figure 3.9), while nearly 3% mention food that at least one type of food is now less costly (not shown) and around 50% have either not bought a given type of food or do not know (not shown).²³ Food prices appear to have increased more drastically in

higher impact districts, as an average of 69% people in the top two impact categories say that food prices have become much higher compared to 47% in the lower two impact categories. However, the lower two impact categories have also experienced a rise in food prices with a higher share of people in the bottom two impact categories mentioning that food prices have slightly increased. This suggests that price increases have been common across all districts but are more severe in higher impact districts.

Figure 3.9: Increase in food prices – by district impact (IRM-4, weighted)



More remote districts have the highest proportion of respondents (68%) who report much higher increase in food prices. But the remote category has the highest

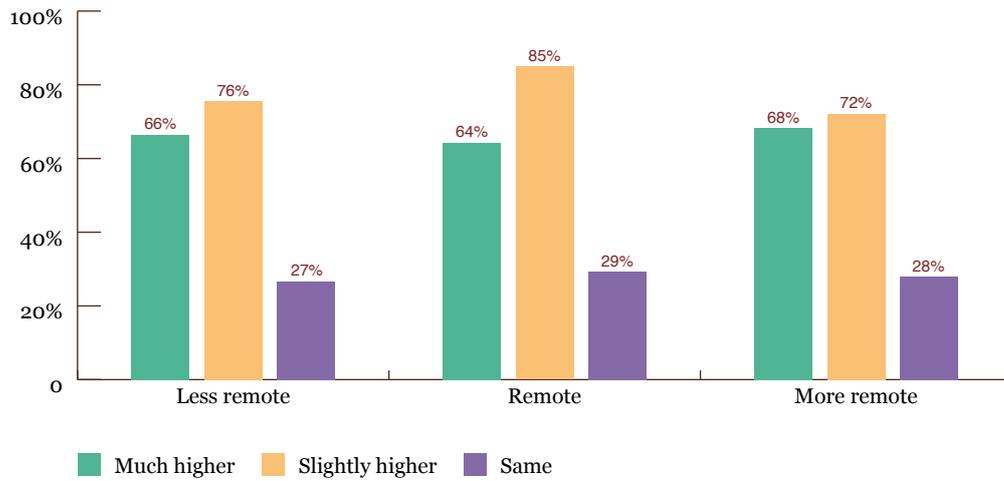
share of people who say food prices have increased slightly (Figure 3.10).

²² This is not surprising given people are likely reporting on food need for their households.

²³ Respondents were asked for changes in food prices for various items such as rice, wheat, lentils, cooking oils, vegetable, meat and

farm products. Mentioned percentages represent changes in food prices as an aggregate measure from these multiple set responses. Therefore, responses add to more than 100%.

Figure 3.10: Increase in food prices – by remoteness (IRM-4, weighted)

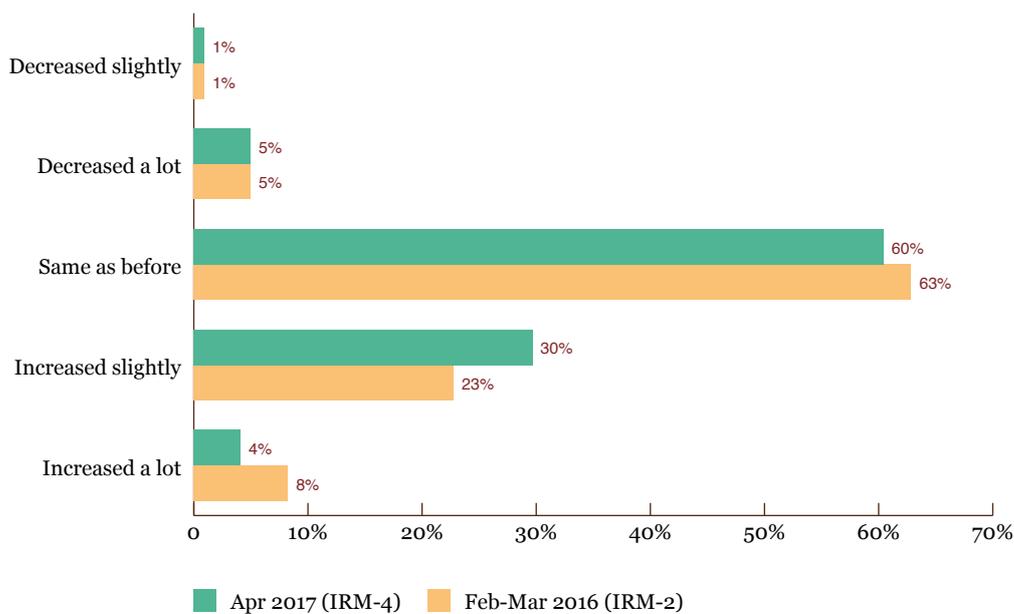


Changes in food consumption

There do not appear to be widespread decreases in food consumption. Respondents in each survey were asked to compare their current food consumption level with that a year before. As with previous rounds of the survey, most people say their year-on-year consumption has remained the same, with around one-third saying it has increased and 6% reporting a

decrease (Figure 3.11). Thirty-four percent now say their consumption has increased over the past year compared to 31% in February 2016. This matches with an improvement in food security reported in the latest Nepal Food Security Monitoring system (NeKSAP), which covers November 2016-March 2017.²⁴

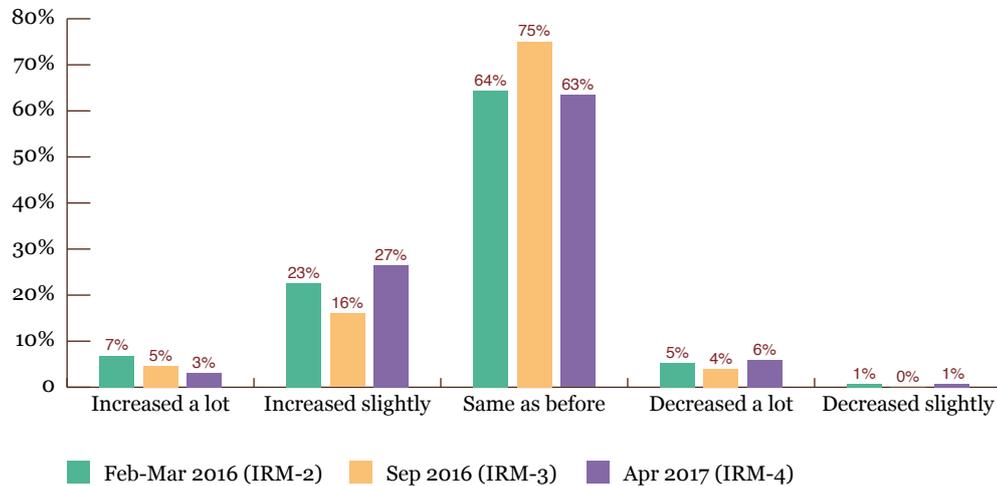
Figure 3.11: Food consumption compared to last year (IRM-2, IRM-4, weighted)



²⁴ The NeKSAP detailed report (Issue 50) has yet to be published, but the preliminary map of the report can be found at <http://neksap.org.np/home> [accessed June 20, 2017].

When asked about changes in food consumption since the end of the last monsoon (around August-September 2016), respondents are now more likely to say their consumption has increased but are also more likely to say it has decreased (Figure 3.12).

Figure 3.12: Changes in food consumption in the past eight months (IRM-2, IRM-3, IRM4, weighted)



Where is food consumption decreasing?

As shown in Table 3.8, there is substantial variation in changes to food consumption across districts. Those in severely hit districts are substantially more likely to report decreases in consumption. The four districts where more than 10% of people report decreases in food consumption are Okhaldhunga (13%), Sindhupalchowk

(12%), Nuwakot (13%) and Dhading (12%). Sixty-eight percent of people in Nuwakot report an increase in food consumption. There are no substantial differences in reported changes to food consumption across areas of different degrees of remoteness.

Table 3.8: Changes in food consumption in the past eight months – by district impact, district and remoteness (IRM4, weighted)

	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Don't know
Severely hit	4%	33%	54%	8%	1%	0%
Dhading	0%	15%	73%	12%	0%	0%
Gorkha	11%	28%	59%	3%	0%	0%
Nuwakot	4%	64%	17%	8%	5%	2%
Ramechhap	1%	27%	71%	2%	0%	0%
Sindhupalchowk	2%	36%	50%	12%	0%	0%
Crisis hit	3%	21%	70%	5%	1%	0%
Bhaktapur	1%	29%	64%	5%	1%	1%
Kathmandu	3%	20%	72%	5%	1%	0%
Okhaldhunga	2%	19%	65%	12%	1%	0%
Hit with heavy losses	3%	30%	63%	3%	0%	0%
Solukhumbu	9%	18%	68%	5%	0%	0%
Lamjung	1%	37%	61%	1%	0%	0%
Hit	4%	36%	54%	5%	1%	0%
Syangja	4%	36%	54%	5%	1%	0%
Less remote	3%	24%	66%	6%	1%	0%
Remote	3%	28%	62%	6%	1%	0%
More remote	7%	30%	56%	8%	0%	0%

Whose food consumption is decreasing?

A higher share of low caste and Janajati people report decreasing food consumption (Table 3.9). However, levels of pre-earthquake income are more important. Those in the low income group are 3 percentage points more likely than those in the medium income group and 7 points more likely than those in the high income group to report a decrease in food consumption in the

last eight months. There is also a noticeable difference in reported decreases in food consumption when disaggregating by gender too. Women (9%) are twice as likely to report a decrease in consumption as are men (4%). The difference by education, widows and disability is not clear or large.

Table 3.9: Changes in food consumption in the past eight months – by caste, pre-earthquake income and gender (IRM4, weighted)

		Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Don't know/refused
Caste	High caste	3%	26%	65%	4%	1%	0%
	Janajati	3%	27%	62%	7%	0%	1%
	Low caste	4%	26%	62%	7%	1%	0%
Pre-earthquake income	Low	3%	29%	56%	9%	1%	1%
	Medium	4%	24%	65%	6%	1%	0%
	High	2%	26%	69%	3%	0%	0%
Gender	Female	3%	27%	61%	8%	1%	0%
	Male	3%	26%	66%	4%	0%	0%

Food consumption among groups in Okhaldhunga, Sindhupalchowk, Nuwakot and Dhading

These four districts have higher shares of people who reported a decrease in food consumption. Table 3.10 provides analysis by different groups for these districts only.

Findings are similar to those in other districts. While all caste and income group categories in these districts

are more vulnerable compared to other districts, decreases in food consumption is more pronounced among those of low caste. Individuals in the low caste group are 3 percentage points more likely than Janajatis and 4 points more likely than the high caste group to experience a decrease in food consumption.

Table 3.10: Changes in food consumption in the past eight months in Okhaldhunga, Sindhupalchowk, Nuwakot and Dhading – by caste and pre-earthquake income (IRM4, weighted)

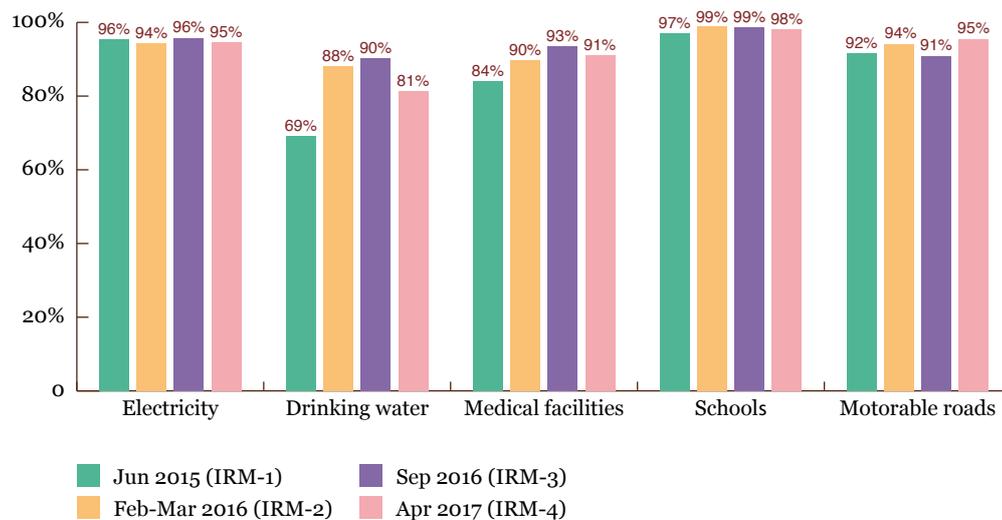
		Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Don't know/refused
Caste	High caste	1%	29%	58%	10%	2%	1%
	Janajati	2%	37%	47%	12%	1%	1%
	Low caste	4%	25%	56%	12%	4%	0%
Pre-earthquake income	Low	2%	33%	50%	12%	2%	1%
	Medium	2%	36%	54%	8%	0%	0%
	High	1%	35%	50%	14%	0%	0%

3.3 Public services

As highlighted in earlier IRM reports, access to public services has improved since the immediate aftermath of the disaster. In particular, access to drinking water improved markedly between June 2015 and March 2016. However, since then, there have not been sig-

nificant changes in the proportion of people reporting they have access to most services. The one exception is access to drinking water. Nine percentage points fewer people say they have access to drinking water in April 2017 compared to September 2016 (Figure 3.13).

Figure 3.13: Share saying they have services provided by the VDC/municipality (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



Regions that have less access to drinking water

Access to clean drinking water has declined in severely hit and crisis hit districts. As shown in Table 3.11, while only 46% of people in severely hit districts reported having access to clean drinking water immediately after the earthquake (IRM-1), the figure increased to 75% in IRM-2 and 85% in IRM-3. However, only 76% of the severely hit population said they had access to clean drinking water in IRM-4.

The result is driven mainly by two districts, Gorkha and Nuwakot, where reported water accessibility in IRM-4 has lowered by 19 percentage points and 29

points, respectively, since IRM-3. In crisis hit districts, there has been a decline of 12 points from IRM-3 to IRM-4. Among crisis hit districts, the share of people with access to clean water declined by 7 percentage points in Bhaktapur and by 13 points in Kathmandu. There is no change in water accessibility, however, in the other two impact categories. November to June is a relatively dry period in Nepal and it is likely that the impact of the disaster on infrastructure combined with the dry weather has exacerbated problems with accessing clean drinking water in IRM-4.

Table 3.11: Access to clean drinking water – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	46%	75%	85%	76%
Dhading	36%	71%	77%	82%
Gorkha	32%	91%	87%	68%
Nuwakot	74%	71%	95%	66%

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Ramechhap	59%	76%	80%	86%
Sindhupalchowk	36%	68%	85%	81%
Crisis hit	83%	94%	92%	80%
Bhaktapur	73%	92%	89%	82%
Kathmandu	86%	95%	93%	80%
Okhaldhunga	66%	86%	76%	81%
Hit with heavy losses	82%	95%	99%	100%
Solukhumbu	94%	91%	100%	100%
Lamjung	75%	97%	99%	100%
Hit	51%	90%	97%	97%
Syangja	51%	90%	97%	97%
All districts	69%	88%	90%	81%

Satisfaction with public services

Satisfaction rates with public services have declined in IRM-4 with the exception of electricity where more people are satisfied than in the past (Table 3.12). Highest levels of dissatisfaction are with drinking

water (23%) and roads (15%). Levels of dissatisfaction with water is high in both IRM-2 and IRM-4, both of which cover the dry season.

Table 3.12: Satisfaction with public services (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

		Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Electricity	Satisfied	89%	60%	63%	91%
	Neither satisfied nor dissatisfied	5%	5%	18%	5%
	Dissatisfied	6%	35%	19%	4%
Drinking water	Satisfied	85%	61%	67%	62%
	Neither satisfied nor dissatisfied	7%	6%	17%	15%
	Dissatisfied	8%	33%	16%	23%
Medical facilities	Satisfied	93%	81%	80%	67%
	Neither satisfied nor dissatisfied	4%	5%	13%	24%
	Dissatisfied	3%	14%	7%	9%
Schools	Satisfied	93%	85%	90%	77%
	Neither satisfied nor dissatisfied	3%	4%	7%	20%
	Dissatisfied	4%	11%	3%	3%
Motorable roads	Satisfied	90%	80%	80%	64%
	Neither satisfied nor dissatisfied	4%	5%	10%	21%
	Dissatisfied	6%	15%	10%	15%

Where are people more dissatisfied with public services in April 2017?

Rates of dissatisfaction differ greatly between districts. Dissatisfaction with electricity is highest in the severely hit districts but is much lower in Dhading and Nuwakot than elsewhere (Table 3.13). People are most dissatisfied with electricity in Okhaldhunga. Dissatisfaction with drinking water is high everywhere, regardless of earthquake impact, with the exceptions

of Nuwakot, Solukhumbu and Lamjung. Similarly, many people are dissatisfied with medical facilities except in Nuwakot and Kathmandu. Dissatisfaction with schools is highest in Solukhumbu. Dissatisfaction with roads is much higher in Gorkha, Solukhumbu and Bhaktapur than elsewhere.

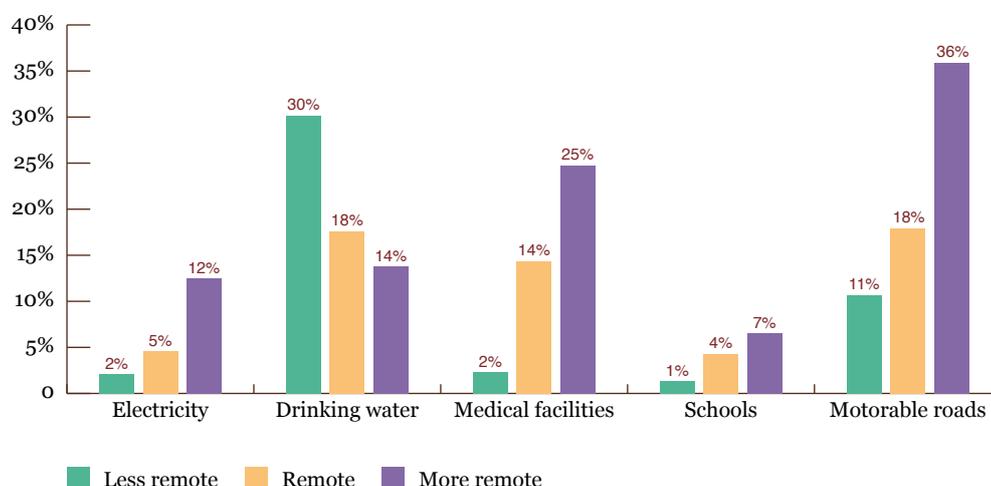
Table 3.13: Dissatisfaction with public services – by district impact and district (IRM-4, weighted)

	Electricity	Drinking water	Medical facilities	Schools	Motorable roads
Severely hit	8%	22%	16%	5%	15%
Dhading	4%	23%	12%	2%	10%
Gorkha	17%	24%	26%	7%	35%
Nuwakot	0%	3%	1%	4%	6%
Ramechhap	4%	28%	24%	5%	15%
Sindhupalchowk	12%	29%	15%	7%	9%
Crisis hit	2%	27%	3%	1%	16%
Bhaktapur	0%	27%	15%	6%	23%
Kathmandu	1%	29%	1%	1%	16%
Okhaldhunga	24%	12%	9%	4%	4%
Hit with heavy losses	3%	2%	15%	9%	13%
Solukhumbu	4%	1%	22%	21%	28%
Lamjung	2%	3%	11%	2%	8%
Hit	2%	23%	20%	1%	10%
Syangja	2%	23%	20%	1%	10%
All districts	4%	23%	9%	3%	15%

For most services, people in more remote areas are more likely to be dissatisfied than others (Figure 3.14).

The one exception is drinking water where people in less remote areas are far more likely to be dissatisfied.

Figure 3.14: Dissatisfaction with public services – by remoteness (weighted, IRM-4)



Which groups are dissatisfied with public services?

As shown in Table 3.14, low caste people are generally more likely to be dissatisfied with most public services, although not by a large margin. A notable exception is drinking water, with 31% of low caste people expressing dissatisfaction compared to 25% of high caste people and 22% of Janajatis. This reflects ongoing problems many low caste people have in accessing public water supplies.

Those with a low pre-earthquake income are more likely to express dissatisfaction with electricity, medical facilities and schools, but less likely to be dissatisfied with drinking water and roads. Those with a high income are most likely to be dissatisfied with the quality of roads.

Table 3.14: Dissatisfaction with public services – by caste and pre-earthquake income (IRM-4, weighted)

		Electricity	Drinking water	Medical facilities	Schools	Roads
Caste	High caste	3%	25%	9%	3%	16%
	Janajati	4%	22%	9%	3%	15%
	Low caste	5%	31%	12%	4%	14%
Pre-earthquake income	Low	7%	20%	14%	5%	12%
	Medium	3%	26%	6%	2%	13%
	High	2%	24%	6%	2%	20%

Women are more likely than men to be dissatisfied with drinking water but less likely to be dissatisfied with roads (Table 3.15). Widows are particularly likely to be dissatisfied with drinking water. The disabled are

more likely to be dissatisfied with most public services but are particularly likely to be dissatisfied with health facilities.

Table 3.15: Dissatisfaction with public services – by gender, widows and disability (Apr 2017, IRM-4, weighted)

	Electricity	Drinking water	Medical facilities	Schools	Roads
Female	4%	25%	9%	3%	12%
Male	4%	21%	9%	3%	18%
Widows	4%	31%	12%	5%	13%
No disability	4%	23%	8%	3%	15%
Disabled	6%	23%	23%	6%	19%



Photo: Chiran Manandhar

This chapter examines the coping strategies used by people in affected areas to deal with the impacts of the earthquake and to recover. These include borrowing, sale of assets, remittances and migration. Previous rounds of IRM found that borrowing is the

most common strategy. As such, the chapter focuses primarily on borrowing, looking at who is taking loans from whom and why, how this has changed over time and levels of debt.

Key Findings

Borrowing

- Two years after the disaster, borrowing continues to increase in affected districts. Borrowing has increased most sharply in more affected districts. Fifty-five percent of people have borrowed in the last eight months in the severely hit districts, compared to 24% in the early months after the earthquake.
- A larger proportion of people in more remote areas are borrowing than elsewhere. Compared to 39% people in less remote areas, 47% of people in remote areas and 55% in more remote areas borrowed in IRM-4.
- As in previous surveys, those who had a low income before the earthquake and individuals of low caste are more likely to borrow than others. Borrowing in IRM-4 has also increased among people with disabilities.
- People who sustained greater damage to their house are also more likely to borrow, and they are more likely than others to borrow for rebuilding.

- People in more remote areas are borrowing from informal sources such as moneylenders, friends, relatives and neighbors. These informal sources typically charge higher interest rates. In contrast, people in less remote areas are borrowing more from formal sources: banks, savings and credit organizations, cooperatives and other financial institutions.

- A higher share of people in higher impact districts and more remote areas are regular borrowers. They are also more likely to borrow in future. Those in more remote regions, and in more affected areas, are at greater risk of falling into debt traps.

Asset sales

- Sales of assets have increased and are highest in more affected districts. While only 4% of people said they sold assets in IRM-2, and 3% in IRM-3, 6% now report having sold assets in the last eight months. Sale of assets remains most common in the severely hit districts.



Photo: Nayan Pokharel

- The majority of people who sold assets in IRM-4 sold land (43% of those who sold assets) or livestock (40%). People have also sold gold (9%) or their house (5%) to cope with the earthquakes' impacts.
- Data confirm the earlier finding that borrowing frequency is associated with the likelihood of asset sales. Those who have borrowed repeatedly since February 2016 (IRM-2) are more than twice as likely as those who have not borrowed in any of the last three waves of the survey to sell assets to cope with earthquake impacts.
- Compared to those living in their own houses (6% of whom have sold assets), a slightly higher proportion of people living in shelters on their own land (9%) or on other's land (8%) sold assets in IRM-4.

Remittances

- Remittances are becoming more important as a source of income. Fifteen percent of people in affected areas say remittances are one of their main income sources in IRM-4, compared to 9% in IRM-1. However, remittances still tend to be

more important in less affected districts and for those with a high income.

- The level of housing damage and current housing conditions do not correlate with the likelihood of them receiving remittances.

Migration

- Most people say levels of out-migration from their communities have stayed the same as before the earthquakes. However, more people say that migration has increased than decreased. Overall, 65% of people say migration levels have remained the same, 20% say they have increased, and 4% say levels have decreased.
- There is no clear pattern in reported migration by the level of earthquake impact but increases in reported out-migration are greater in less remote areas.
- Plans for migration in the next year suggest the earthquakes have an influence as a majority of those who plan to do so (61%) are from severely hit districts.

4.1 Borrowing

Changes in borrowing over time

Two years after the disaster, borrowing continues to increase in earthquake-affected districts. In the immediate aftermath of the earthquakes, 14% of people borrowed money. Thirty-two percent took loans in IRM-2 and the rate stayed the same in IRM-3. The amount of people borrowing has grown further in the past eight months with 44% having taken loans in this period.

Borrowing has generally increased most sharply in more affected districts (Table 4.1).²⁵ Fifty-five percent of people have borrowed in the last eight months in the severely hit districts, compared to 24% in the early months after the earthquake. Borrowing is now particularly high in the severely hit districts of Dhading and Ramechhap as well as the crisis hit district of Okhaldhunga, where 72% of people have taken loans in IRM-4. Borrowing is least common in Lamjung district.

Table 4.1: Share of people who have borrowed – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4, weighted)²⁶

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	24%	49%	43%	55%
Dhading	25%	52%	48%	64%
Gorkha	17%	45%	36%	52%
Nuwakot	14%	43%	34%	54%
Ramechhap	40%	63%	59%	55%
Sindhupalchowk	30%	46%	42%	49%
Crisis hit	11%	22%	25%	39%
Bhaktapur	11%	22%	14%	40%
Kathmandu	9%	19%	23%	36%
Okhaldhunga	30%	66%	66%	72%
Hit with heavy losses	10%	24%	24%	21%
Lamjung	7%	21%	23%	18%
Solukhumbu	15%	29%	26%	27%
Hit	4%	43%	45%	51%
Syangja	4%	43%	45%	51%
All districts	14%	32%	32%	44%

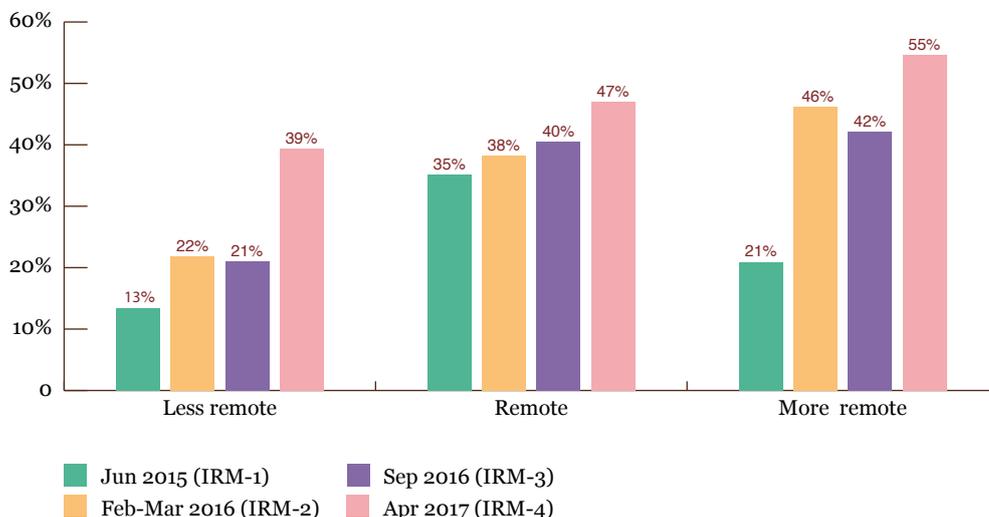
²⁵ It has also increased in Syangja, the least affected district. It is unclear why this is the case.

²⁶ The time period covered in this survey question differs slightly for each survey round. Respondents were asked if they had borrowed

since the earthquake in IRM-1, since the beginning of last monsoon in IRM-2 (June 2015-February 2016), since the end of winter season in IRM-3 (March 2016-September 2016), and since the end of last monsoon in IRM-4 (September 2016-April 2017).

A larger proportion of people in more remote areas are borrowing than elsewhere. As shown in Figure 4.1, 47% of people in remote areas and 55% in more remote areas borrowed in IRM-4.

Figure 4.1: Share of people who have borrowed – by remoteness (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



Who is borrowing?

Income. As in previous surveys, those who had a low income before the earthquake are more likely to have borrowed since the earthquakes than others. There has been a steady increase in the share of low income people

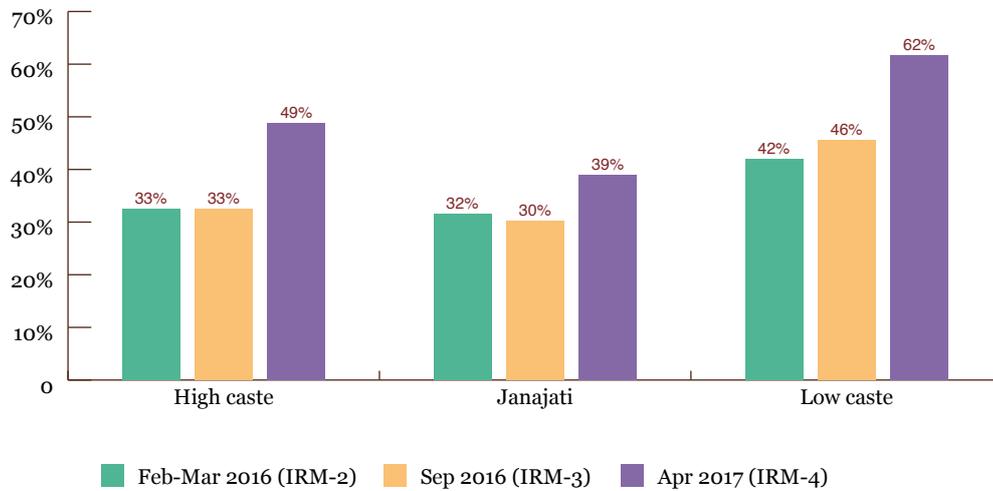
who are borrowing over time – from 35% in IRM-2 to 40% in IRM-3 to 52% in IRM-4 (Figure 4.2). Borrowing for those who had a medium or high income has also increased but still lags behind borrowing by the poor.

Figure 4.2: Share of people who have borrowed – by pre-earthquake income (IRM-2, IRM-3, IRM-4, weighted)

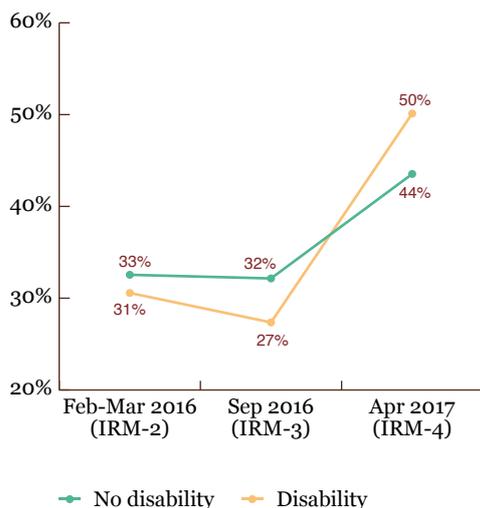


Caste. Compared to previous surveys, borrowing in IRM-4 has increased for all caste groups (Figure 4.3). But as in the past, a higher share of people of low caste are taking loans. The proportion of high caste and low caste people who borrowed in IRM-4 has increased by 16

percentage points since IRM-3 while the proportion of Janajatis borrowing has increased by 9 points. However, while 49% of those in the high caste group and 39% of Janajatis are borrowing in IRM-4, nearly 62% in the low caste say that they borrowed since the last survey.

Figure 4.3: Share of people who have borrowed – by caste (IRM-2, IRM-3, IRM-4, weighted)

Disability. There has been a steady increase in borrowing by people with disabilities. As shown in Figure 4.4, borrowing among people with disabilities was slightly less frequent than borrowing by others in IRM-2 and IRM-3. But the proportion of the disabled who are taking loans surpassed others in IRM-4 by 6 percentage points.

Figure 4.4: Share of people who have borrowed – by disability (IRM-2, IRM-3, IRM-4, weighted)

Occupation. Borrowing has increased the most for those working in agriculture and those who are students (Table 4.2). People in agriculture are 11 percentage points more likely to borrow in IRM-4 compared to IRM-3. Students are 46 percentage points more likely to borrow than in IRM-4 than in IRM-3.²⁷

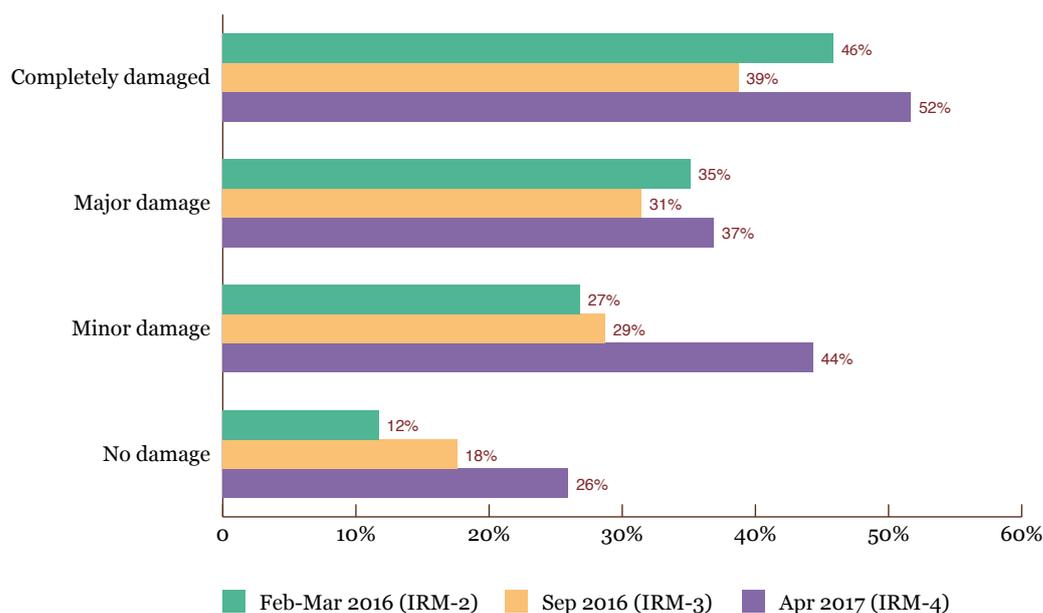
Table 4.2: Share of people who have borrowed – by occupation (IRM-2, IRM-3, IRM-4, weighted)

	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Labor	32%	45%	44%
Unemployed	8%	41%	41%
Agriculture	43%	39%	50%
Service	36%	31%	42%
Housewife/ house-maker	27%	25%	32%
Industry/business	22%	23%	39%
Retired	11%	19%	20%
Student	26%	15%	61%

Housing damage. As in earlier surveys, people whose houses were fully damaged are the most likely to borrow (Figure 4.5). There has been a sharp increase in the share of people whose house was destroyed who are borrowing with 52% borrowing in the last eight months, a 13 percentage point increase since IRM-3. Borrowing has also risen sharply for those whose house experienced minor damage.

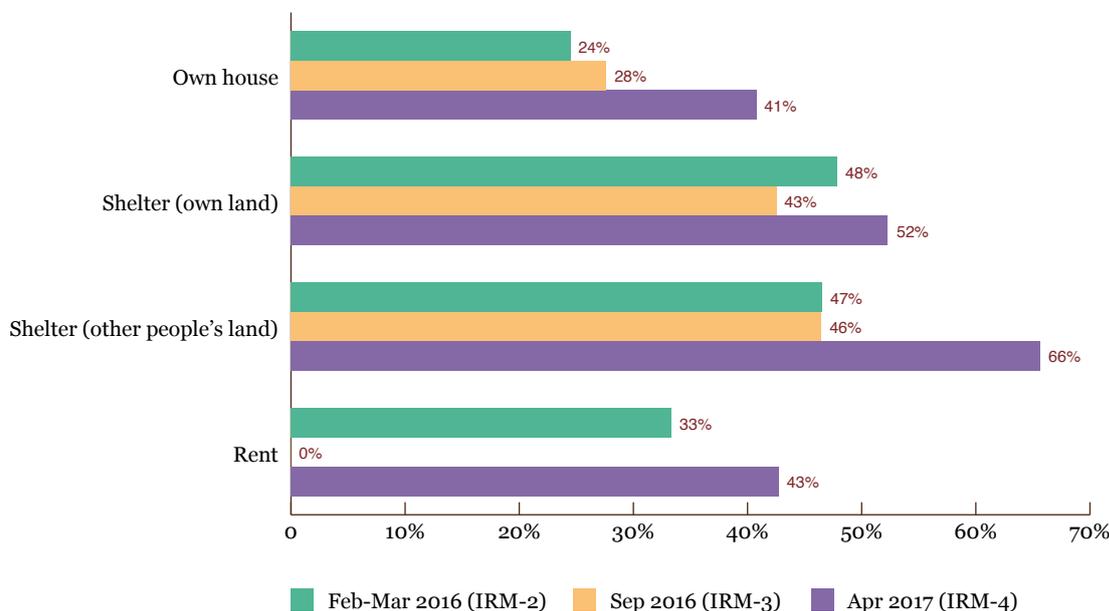
²⁷ Students make up less than 2% of the population in the last three surveys.

Figure 4.5: Share of people who have borrowed – by housing damage (IRM-2, IRM-3, IRM-4, weighted)



Where people live. Those who still live in temporary shelters are the most likely to borrow although borrowing has increased for those in all types of accommodation (Figure 4.6).

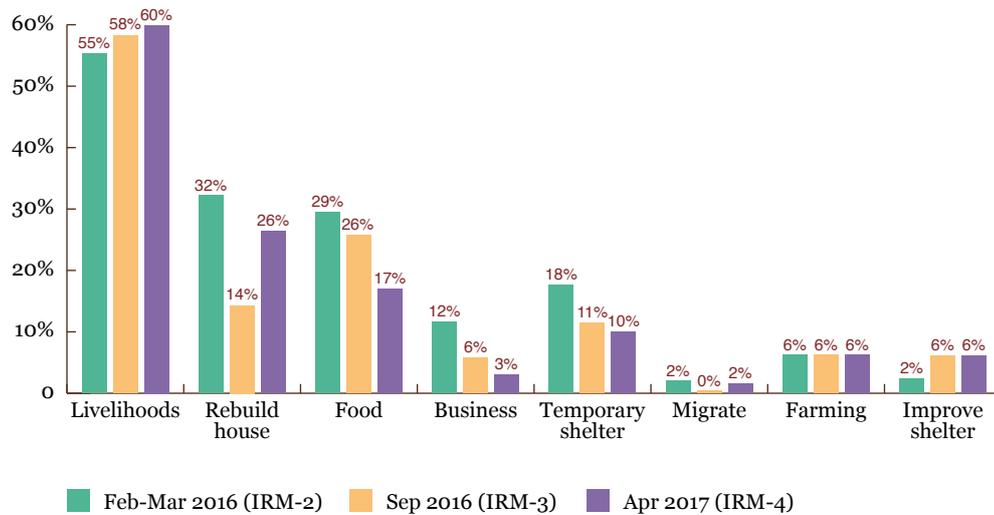
Figure 4.6: Share of people who have borrowed – by where people live (IRM-2, IRM-3, IRM-4, weighted)



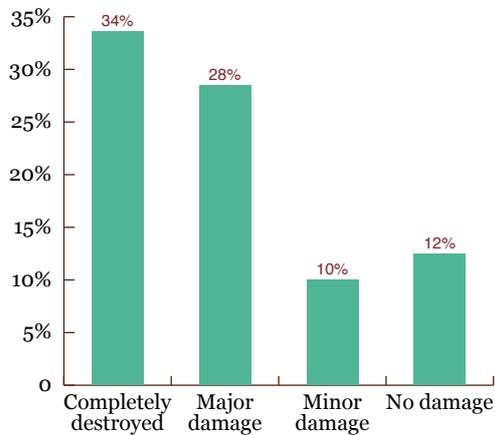
Reasons for borrowing

The most common reason for borrowing is to support livelihoods (60% of those who borrowed in IRM-4, an increase from 58% in IRM-3). The next most common reason is for people to rebuild their house (Figure 4.7). There has been a sharp increase in borrowing for

housing reconstruction since IRM-3 but the share of borrowers who took loans for this purpose is still lower than in March 2016. The decline in the share of people borrowing for food, for their business, or for temporary shelter continues.

Figure 4.7: Reasons for borrowing, share of those borrowing (IRM-2, IRM-3, IRM-4, weighted)

*Figure does not include responses that are 1% or less

Figure 4.8: Share of those taking loans who are borrowing for rebuilding – by housing damage (IRM-4, weighted)

Borrowing for reconstruction. Borrowing to rebuild houses is the second most cited reason for

borrowing in IRM-4 after livelihoods and it associates well with earthquake impact levels (Table 4.3). Compared to only 8% of borrowers in the hit district, 33% in severely hit districts, 23% in crisis hit ones and 33% in hit with heavy losses districts say that they borrowed money for rebuilding. Borrowing for livelihoods accounts for a larger share of borrowers in the crisis hit (67%) and hit districts (66%) than in the severely hit (52%) and hit with heavy losses (39%) districts. As in IRM-3, borrowing for food is relatively high in both the severely hit (22%) and hit districts (41%).

People who have suffered a higher level of damage to their house are also more likely to borrow for rebuilding when they take loans (Figure 4.8). Those whose house was completely destroyed are 6 percentage points more likely than those with major damage to borrow for rebuilding. Unsurprisingly, they are nearly three times more likely to borrow for rebuilding compared to people with minor or no damage to their houses.

Table 4.3: Reasons for borrowing, share of those borrowing – by district impact (IRM-4, weighted)

	Livelihoods	Rebuild	Food	Temporary shelter	Farming	Improve shelter	Education	Treatment	Business	Migrate abroad	Miscellaneous
Severely hit	52%	33%	22%	14%	11%	9%	4%	3%	3%	3%	4%
Crisis hit	67%	23%	9%	7%	2%	3%	1%	1%	3%	0%	2%
Hit with heavy losses	39%	33%	8%	16%	4%	7%	4%	1%	4%	3%	7%
Hit	66%	8%	41%	4%	11%	7%	7%	5%	5%	3%	3%

How much are people borrowing?

The average amount people borrowed has also increased over time. As shown in Table 4.4, IRM-4 borrowers on average took loans of NPR 363,193, the highest level since the earthquake and a threefold increase since IRM-1. Borrowing in IRM-4 continues to be the highest in the crisis hit districts, driven

mainly by the two urban districts of Kathmandu and Bhaktapur. Among the severely hit districts, the biggest increase in sums borrowed since IRM-3 has been in Gorkha. Ramechhap and Lamjung are the two districts where there has been a decline in the average amount borrowed.

Table 4.4: Average borrowing in NPR – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	45,289	262,343	155,094	226,831
Dhading	54,719	645,171	172,533	234,771
Gorkha	53,910	149,389	152,641	255,675
Nuwakot	38,668	153,974	176,446	240,065
Ramechhap	44,811	118,267	121,906	199,719
Sindhupalchowk	34,859	111,245	150,104	192,695
Crisis hit	185,747	408,363	300,829	500,608
Bhaktapur	66,671	213,744	573,812	572,795
Kathmandu	243,843	531,259	324,193	543,756
Okhaldhunga	49,740	97,622	110,859	139,190
Hit with heavy losses	99,799	186,422	216,281	235,990
Lamjung	62,071	228,662	305,088	276,843
Solukhumbu	130,514	131,100	75,000	188,542
Hit	34,375	167,021	194,430	281,581
Syangja	34,375	167,021	194,430	281,581
All districts	103,057	303,130	213,451	363,193

The average loan size in less remote regions appears to have spiked in IRM-2 but it continues to be the higher than in other areas (Figure 4.9). The greatest increase in loan size since IRM-3 is in remote areas,

where the average loan size in IRM-4 nearly doubled. For more remote districts, loan sizes in IRM-4 have increased compared to IRM-3, but are still lower than the average loan size in IRM-2.

Figure 4.9: Average borrowing in NPR – by remoteness (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

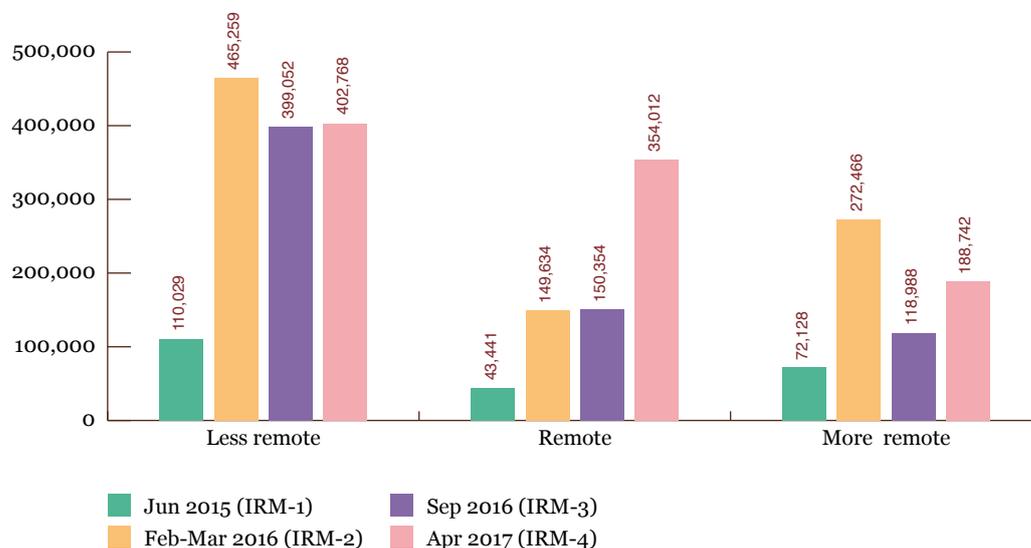




Photo: Nayan Pokharel

Who are people borrowing from?

Cooperatives continue to be the most common source of borrowing (27% of borrowers took loans from cooperatives) – Table 4.5. Other common borrowing sources in IRM-4 are relatives (19%), neighbors (17%) and savings and credit groups (17%). Borrowing

from relatives, which was the most common source immediately after the earthquake in IRM-1 (31%), became less common in IRM-2 and IRM-3, but has increased by 6 points since IRM-3. Borrowing from banks has stayed constant at 13% since IRM-2.

Table 4.5: Sources of borrowing among those who borrowed (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Moneylender	13%	10%	12%	11%
Friend	12%	9%	7%	12%
Relative	31%	24%	13%	19%
Neighbor	18%	17%	19%	17%
Other individuals	1%	2%	1%	1%
Bank	2%	13%	13%	13%
Savings and credit group	17%	18%	20%	17%
Cooperatives	7%	15%	23%	27%
Other financial institutions	1%	5%	2%	2%

Formal and informal sources of borrowing.

The borrowing sources listed above can be divided into informal sources (moneylenders, friends, relatives, neighbors and other individuals) and formal sources (banks, savings and credit groups, cooperatives and other financial institutions). People in more remote regions in IRM-4 borrowed largely from informal sources (Figure 4.10). Those who borrow in less remote regions are 16 percentage points more likely to borrow from formal sources than those in remote areas and 43% more likely than those in more remote areas. In contrast, informal sources become more important as remoteness increases. In more remote areas, borrowers are 44 percentage points more likely to borrow from informal sources than in less remote areas.

The average amount borrowed from formal sources is highest in IRM-4, and there has also been a modest increase in the average amount borrowed from informal sources. The average amount borrowed from banks increased from NPR 488,050 in IRM-3 to NPR 748,105 in IRM-4. Similarly, the average amount borrowed in IRM-4 from cooperatives and other financial institutions has doubled since IRM-3 (Table 4.6). Borrowing from friends and savings and

credit groups has declined since IRM-3. Worryingly, average sums borrowed from moneylenders have substantially increased.

Figure 4.10: Sources of borrowing among those who borrowed – by remoteness (IRM-4, weighted)

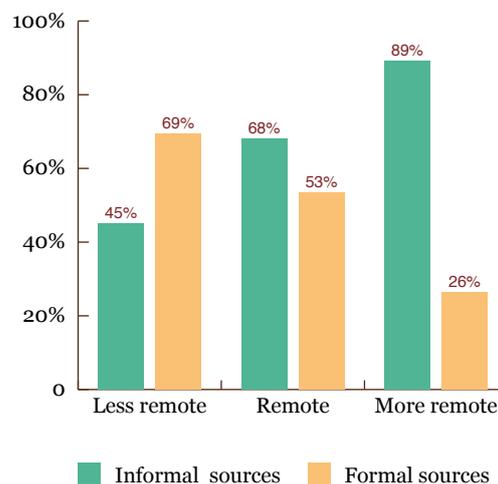


Table 4.6: Average borrowing in NPR – by sources (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Moneylender	66,009	763,730	107,966	183,618
Friend	55,080	99,064	462,343	210,138
Relative	156,562	102,836	208,144	217,525
Neighbor	123,576	103,889	103,631	148,955
Other individual from ward	24,534	97,546	154,018	165,779
Bank	87,196	887,654	488,050	748,105
Savings and credit group	53,888	109,503	98,616	92,985
Co-operatives	65,396	161,435	212,858	485,275
Other financial institution	11,522	130,528	48,458	119,346
Government loan scheme		12,696		

What are monthly interest rates?

Average monthly interest rates have remained largely steady since the earthquake. Interest rates charged by informal sources, such as moneylenders, friends, relatives and other individuals, have been, and continue to be, higher than those charged by formal financial institutions (Figure 4.11). In IRM-4, interest rates charged by banks, savings and credit cooperatives and other financial institutions are 1.7-1.8 percent. For other informal sources, monthly interest rates range from 1.9-2.3 percent. People in more remote regions are depending on informal sources despite the higher interest rates.

Earthquake impact and remoteness. More than half of the people who took loans in IRM-4 say that monthly interest rates were 1.5-2% and around 19% say that interest was more than 2%. As shown in Table 4.7, higher interest rates are prevalent in higher impact districts, although the less affected Lamjung and Syangja districts are exceptions. Ramechhap (32%) and Sindhupalchowk (31%) have the highest shares of people who say they are charged more than 2% interest per month.

People in less remote regions are nearly three times more likely than more remote regions to have monthly interest rates of less than 1%. In contrast, people in more remote regions are twice as likely as those in less remote areas to be charged interest rates of more than 2%.

Figure 4.11: Changes in interest rates from different sources (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

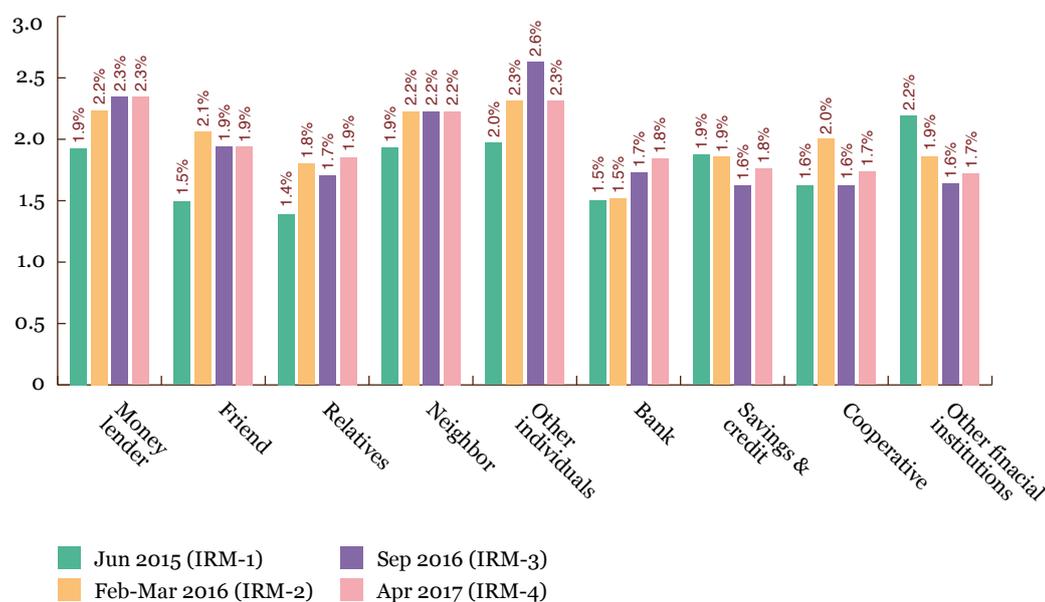


Table 4.7: Mean reported interest rates – by district impact, district and remoteness (IRM-4, weighted)

	Less than 1%	Between 1%-1.5%	Between 1.5%-2%	Above 2%	Refused
Severely hit	15%	6%	56%	23%	1%
Dhading	13%	6%	69%	12%	1%
Gorkha	14%	8%	53%	23%	2%
Nuwakot	12%	2%	62%	23%	1%
Ramechhap	14%	4%	50%	32%	1%
Sindhupalchowk	24%	8%	36%	31%	1%
Crisis hit	30%	4%	48%	15%	3%
Bhaktapur	76%	1%	21%	1%	1%
Kathmandu	26%	4%	50%	17%	4%
Okhaldhunga	6%	5%	68%	21%	0%
Hit with heavy losses	24%	1%	56%	16%	2%
Lamjung	16%	2%	54%	27%	2%
Solukhumbu	34%	1%	58%	4%	2%
Hit	11%	3%	62%	22%	2%
Syangja	11%	3%	62%	22%	2%
All districts	22%	4%	52%	19%	2%
Less remote	34%	5%	43%	14%	4%
Remote	13%	4%	61%	20%	1%
More remote	13%	5%	48%	33%	1%

How have levels of debt changed?

As shown in Table 4.4 above, average debt size has increased from NPR 103,057 in IRM-1 to NPR 363,193 in IRM-4. Debt loads are also increasing for a substantial share of the population. According to IRM-4, overall debt has increased for 47% of the people who took loans since the last monsoon (September 2016). As shown in Figure 4.12, overall debt has decreased for just 11% of the population who borrowed in the past eight months.

Levels of debt correlate strongly with the degree of earthquake impact districts experienced. Among those who have taken a loan, 53% in severely hit districts say that their overall debt has increased since IRM-3, compared to 46% in crisis hit, 28% in hit with heavy losses and 37% in hit districts (Table 4.8). The two districts where debt increase is the highest among those who have taken loan are Okhaldhunga (62%) and Dhading (70%). Debt appears to be increasing for more people in more remote areas (53%) than in remote (51%) or less remote areas (41%).

Figure 4.12: Changes in debt (IRM-4, weighted)

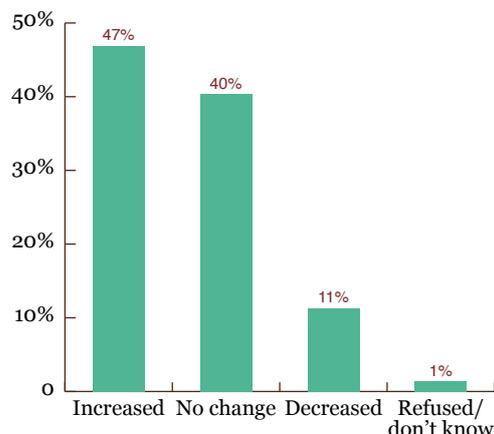
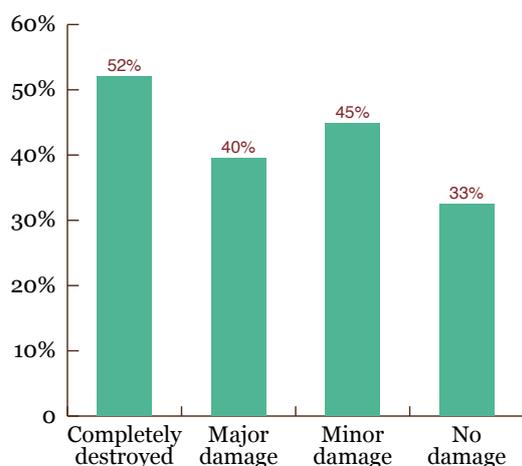


Table 4.8: Changes in debt – by district impact, district and remoteness (IRM-4, weighted)

	Increased	No change	Decreased	Don't know/refused
Severely hit	53%	33%	13%	1%
Dhading	70%	14%	15%	1%
Gorkha	57%	35%	7%	1%
Nuwakot	32%	54%	14%	0%
Ramechhap	58%	33%	8%	1%
Sindhupalchowk	42%	37%	21%	0%
Crisis hit	46%	43%	10%	1%
Bhaktapur	32%	38%	28%	2%
Kathmandu	46%	45%	8%	1%
Okhaldhunga	62%	28%	10%	0%
Hit with heavy losses	28%	56%	8%	9%
Solukhumbu	22%	73%	4%	1%
Lamjung	36%	31%	14%	20%
Hit	37%	48%	13%	2%
Syangja	37%	48%	13%	2%
Less remote	41%	46%	12%	1%
Remote	51%	35%	12%	2%
More remote	53%	41%	5%	1%

Debt increase is most common for people whose houses were completely destroyed. As shown in Figure 4.13, debt is increasing for 52% of those whose house was completely destroyed, while it is for 40% of those whose house saw major damage and for 45% of people with minor damage to their houses. It is noteworthy that 33% of those without any house damage have increasing overall debt, which suggests that rising debt is a wider problem and not solely related to the earthquakes. This could be seen in the earlier analysis

which found that borrowing was prevalent not only among people with housing damage, but also among others. However, the fact that those who were the most affected are the most likely to borrow and to have rising debt suggests that the earthquake has led to more borrowing and debt.

Figure 4.13: Increase in debt – by housing damage (IRM-4, weighted)

Caste and income. Rising debt is most common for those of a high caste. Half of this group say that their overall debt is increasing, compared to 46% of Janajatis and 37% of low caste people who have taken loans since IRM-3 (Table 4.9). When disaggregating by pre-earthquake income, the highest share of people whose overall debt has increased are those with a medium level of income.

Table 4.9: Overall debt – by caste and pre-earthquake income (IRM-4, weighted)

		Increased	No change	Decreased	Don't know/ refused
Caste	High caste	50%	39%	10%	1%
	Janajati	46%	41%	12%	1%
	Low caste	37%	45%	16%	1%
Pre-earthquake income	Low	47%	41%	12%	1%
	Medium	51%	38%	10%	1%
	High	47%	37%	14%	2%

Is more borrowing associated with increased debt?

As expected, more frequent borrowing appears to have increased overall debt. Those who borrowed in all three time periods covered in the last three

surveys are 14 percentage points more likely to report increased debt compared to those who have borrowed intermittently (Table 4.10).

Table 4.10: Overall debt – by borrowing frequency (IRM-2, IRM-3, IRM-4 panel, unweighted)

		Increased	No change	Decreased	Don't know/ refused
Borrowing frequency	Intermittent borrowing	49%	38%	12%	1%
	Borrowed in all 3 rounds	63%	24%	12%	0%
	Did not borrow during last 3 rounds	8%	73%	8%	10%

Who are the frequent borrowers?

Overall, there are 56% of people who are intermittent borrowers, having borrowed once or twice in IRM-2, IRM-3 and IRM-4, and 20% who have borrowed in all three time periods. People who have sustained more damage to their house are more likely to borrow regularly. As shown in Table 4.11, people with

completely destroyed houses are 8 percentage points more likely to borrow in all three rounds of surveys than those who suffered major or minor damage to their house, and almost three times as likely to borrow in all three rounds as those whose house was not damaged.

Table 4.11: Borrowing frequency – by housing damage
(IRM-2, IRM-3, IRM-4 panel, unweighted)

	Intermittent borrowing	Regular borrowing	Did not borrow during last 3 rounds
Completely destroyed	56%	23%	20%
Major damage	58%	15%	27%
Minor damage	52%	15%	33%
No damage	45%	8%	47%
Don't know	67%	0%	33%

*Note: Intermittent borrowing: borrowed once or twice in IRM-2/IRM-3/IRM-4.

Regular borrowers: Borrowed in all three surveys.

Caste and income. Individuals in both the high and low caste groups are more likely to be frequent borrowers compared to Janajatis, who are intermittent borrowers (Table 4.12). The relationship between income level and borrowing frequency is more straightforward. People with low pre-earthquake income levels are more likely to be regular borrowers. They are 5 percentage points more likely than those

in the medium income group, and 8 points more likely than high income individuals, to be regular borrowers. This trend was first reported in IRM-3 report,²⁸ but the evidence presented here is stronger and it confirms the ongoing trend of the poorer having to borrowing increasingly frequently. It suggests that low income individuals who have borrowed are the most vulnerable of falling into a debt trap.

Table 4.12: Borrowing frequency – by caste and pre-earthquake income
(IRM-2, IRM-3, IRM-4 panel, unweighted)

	Intermittent borrowing	Regular borrowing	Did not borrow during last 3 rounds
High caste	53%	24%	23%
Janajati	56%	17%	27%
Low caste	55%	25%	20%
Low income	55%	23%	21%
Medium income	54%	18%	27%
High income	55%	15%	30%

Where are people more likely to borrow repeatedly?

Those living in more affected districts and those in more remote areas are more likely to borrow repeatedly. As shown in Table 4.13, larger shares of people in severely (21%) and crisis hit (27%) districts are borrowing repeatedly, compared to hit with heavy losses (3%) and hit (19%) districts. Okhaldhunga has

the highest share of people (46%) who have borrowed in all three rounds of the survey.²⁹ People in more remote areas are 5 percentage points more likely to borrow regularly than those in remote areas, and twice as likely to borrow regularly compared to those in less remote areas.

²⁸ The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3: September 2016. Quantitative Report*. Kathmandu and Bangkok: The Asia Foundation, p. 60.

²⁹ Okhaldhunga has third highest number of more remote areas after Solukhumbu and Gorkha. It has the highest level of poverty (80% mention they are in the low income category).

Table 4.13: Borrowing frequency – by district impact, district and remoteness (IRM-2, IRM-3, IRM-4 panel, unweighted)

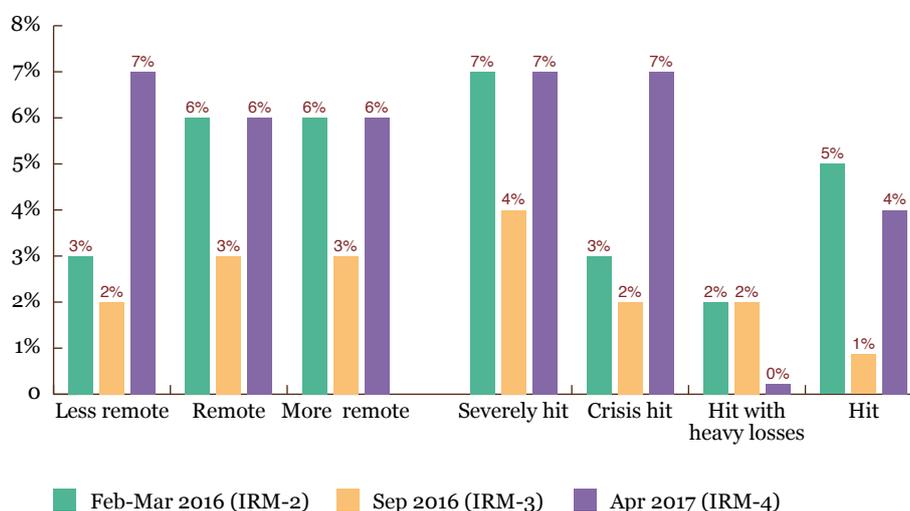
	Intermittent borrowing	Borrowed in all 3 rounds	Did not borrow during last 3 rounds
Severely hit	59%	21%	20%
Dhading	62%	24%	14%
Gorkha	57%	17%	26%
Nuwakot	64%	15%	22%
Ramechhap	61%	28%	12%
Sindhupalchowk	56%	19%	26%
Crisis hit	47%	27%	26%
Bhaktapur	50%	5%	46%
Kathmandu	54%	6%	40%
Okhaldhunga	43%	46%	11%
Hit with heavy losses	52%	3%	45%
Solukhumbu	57%	3%	40%
Lamjung	49%	3%	48%
Hit	56%	19%	25%
Syangja	56%	19%	25%
Less remote	57%	12%	31%
Remote	55%	21%	24%
More remote	55%	26%	19%

Unsuccessful borrowing

Over time, unsuccessful borrowing has increased slightly. Compared to only 4% of people in IRM-2 who were unsuccessful in borrowing, 6% of people in IRM-4 tried to borrow but were unsuccessful. The impact of the earthquakes has some effect. More people in severely and crisis hit districts are unsuccessful compared to those in the bottom two categories of earthquake impact (Figure 4.14). This may suggest a

higher demand for capital in higher impact districts to cope with the disaster effect.

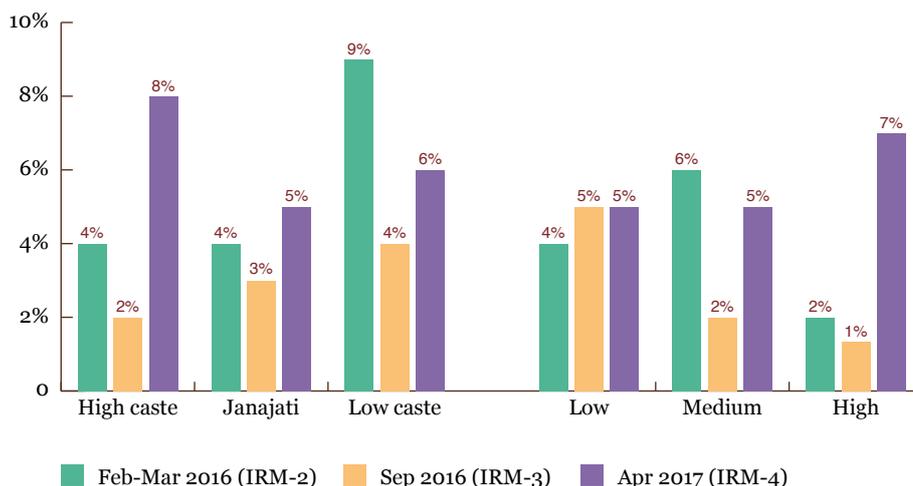
However, borrowing success does not appear to associate well with remoteness. A similar proportion of people were unsuccessful in borrowing across all three categories of remoteness in IRM-4 (7%, 6%, 6%).

Figure 4.14: Unsuccessful borrowers – by district impact and remoteness (IRM-2, IRM-3, IRM-4, weighted)

Caste and income. More higher caste people were unsuccessful borrowers in IRM-4 (8%) than is the case for low caste people (6%) or Janajatis (5%). Across surveys and over time, the proportion of borrowers who are unsuccessful is increasing for those of high

caste and Janajatis while it is decreasing for the low caste group, especially when compared to IRM-2 (Figure 4.15). People in the low and high income group are increasingly likely to be unsuccessful, although the margin is much higher for the high income group.

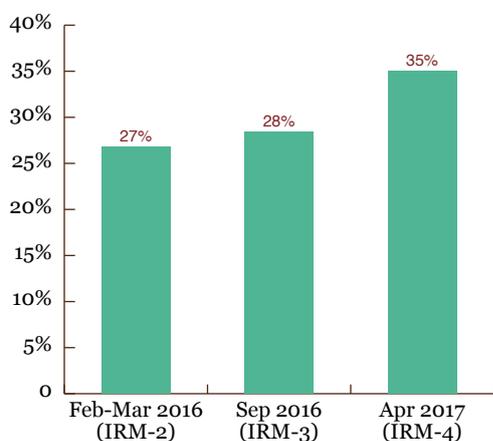
Figure 4.15: Unsuccessful borrowers – by caste and pre-earthquake income (IRM-2, IRM-3, IRM-4, weighted)



Intention to borrow

The number of people who plan to borrow is increasing. Thirty-five percent of people in IRM-4 plan to borrow in the next three months, compared to 28% in IRM-3 and 27% in IRM-2 – Figure 4.16.

Figure 4.16: Share of people who plan to borrow in the next three months (IRM-2, IRM-3, IRM-4, weighted)



More people in the higher impact districts intend to borrow than was the case before. This trend was also found in IRM-3.³⁰ However, the difference in borrowing intentions is widening between people living in severely hit districts and those in other districts. Whereas 45% of people in severely hit districts plan to borrow, only 19% in crisis hit districts, 17% in hit with heavy losses districts and 10% in the hit district intend to borrow in next three months (Table 4.14). Ramechhap continues to be the district where the largest share of people (65%) plan to borrow.

³⁰ The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3: September 2016. Quantitative Report*. Kathmandu and Bangkok: The Asia Foundation, p. 62.

Table 4.14: Share of people who plan to borrow in the next three months – by district impact and district (IRM-4, weighted)

	Yes	No	Refused	Don't know
Severely hit	45%	48%	0%	7%
Dhading	54%	35%	0%	10%
Gorkha	33%	60%	0%	7%
Nuwakot	41%	55%	0%	4%
Ramechhap	65%	32%	0%	3%
Sindhupalchowk	40%	53%	1%	7%
Crisis hit	19%	69%	0%	11%
Bhaktapur	24%	62%	0%	14%
Kathmandu	17%	73%	0%	11%
Okhaldhunga	43%	43%	0%	14%
Hit with heavy losses	17%	44%	0%	39%
Lamjung	21%	57%	0%	22%
Solukhumbu	11%	23%	1%	66%
Hit	10%	67%	1%	22%
Syangja	10%	67%	1%	22%

Remoteness. More people in remote and more remote areas plan to borrow compared to people in less remote areas (Figure 4.17). People in remote and more remote areas are 15 percentage points more likely to say they will borrow than those in less remote areas.

Gender, widows, disability and housing damage. Intention to borrow is stronger among people with a disability and those who have suffered greater

damage to their houses. As shown in Figure 4.18, those with disability are 6 percentage points more likely than others to say they plan to borrow in the next three months. Widows are less likely to say they will borrow than others and the difference by gender is very small (1%). Borrowing intention correlates highly with the level of housing damage people experienced. Thirty-nine percent of people whose house was completely destroyed intend to borrow, compared with 22% who suffered major damage, 17% with minor damage and only 7% with no damage. This relationship between house damage and borrowing intention in IRM-4 reflects the lingering effects of the disasters.

Figure 4.17: Share of people who intend to borrow in the next three months – by remoteness (IRM-4, weighted)

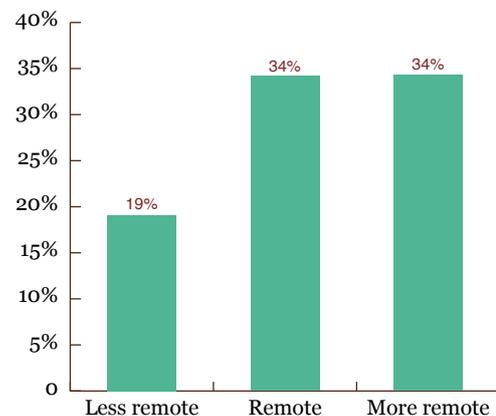
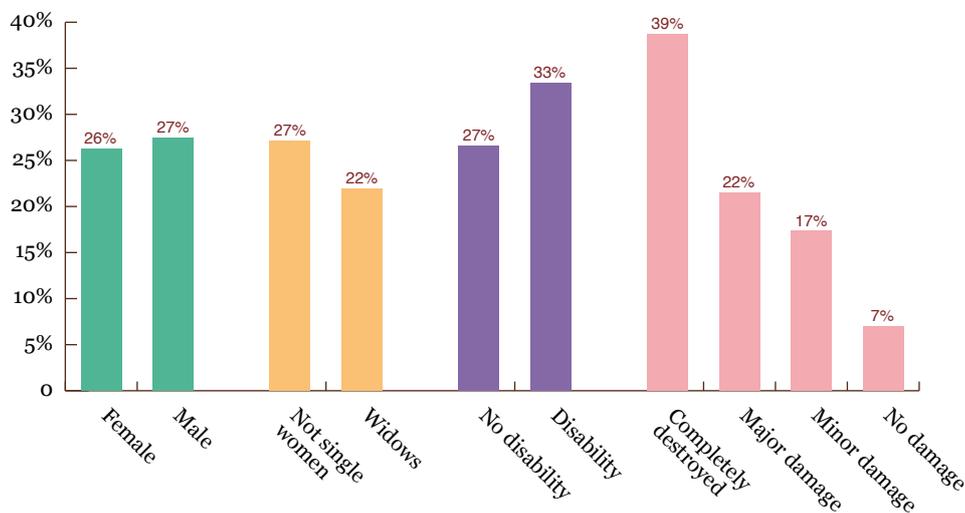


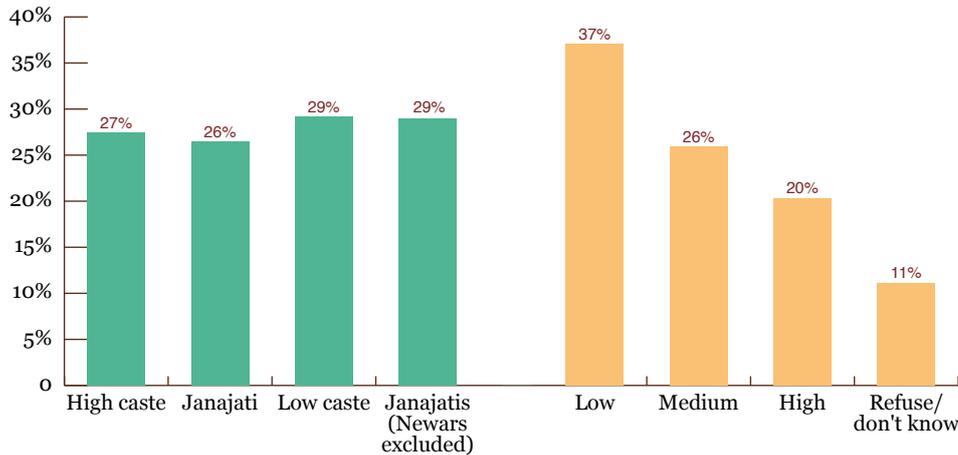
Figure 4.18: Share of people who intend to borrow in the next three months – by gender, widows, disability and housing damage (IRM-4, weighted)



Caste and income. Low caste people are slightly more likely than others to say they will borrow in the next three months. Borrowing intention can be more accurately predicted by income level (Figure 4.19).

Individuals in the low income group are 11 percentage points more likely than those in the medium income group, and almost twice as likely than those with a higher income, to say they will borrow.

Figure 4.19: Share of people who intend to borrow in the next 3 months – by caste and pre-earthquake income (IRM-4, weighted)

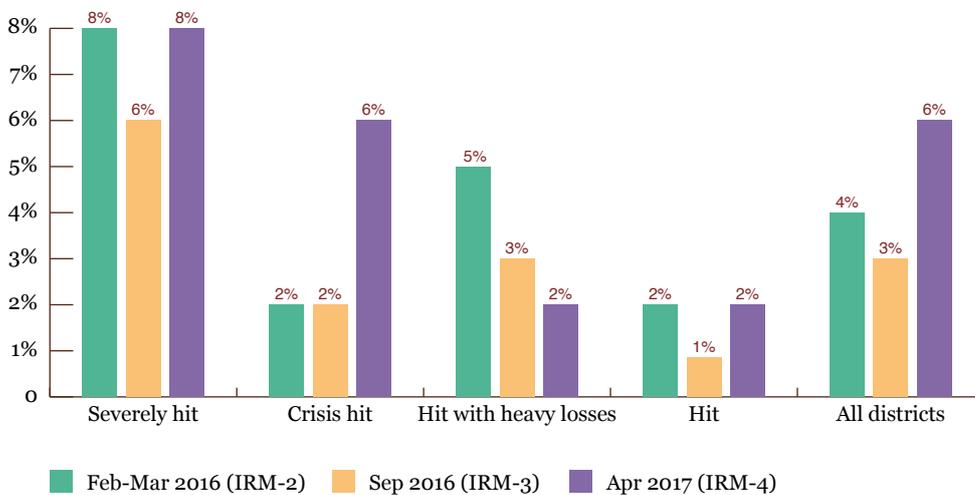


4.2 Assets sales

Sales of assets have increased and are the most frequent in more affected districts. While only 4% of people said they sold assets in IRM-2, and 3% in IRM-3, 6% now report having sold assets in the last

eight months (Figure 4.20). This rise in asset sales is largely in the crisis hit districts. Sales of assets remain highest in the severely hit districts.³¹

Figure 4.20: Share of people who sold assets to cope with the earthquake impacts – by district impact (IRM-2, IRM-3, IRM-4, weighted)

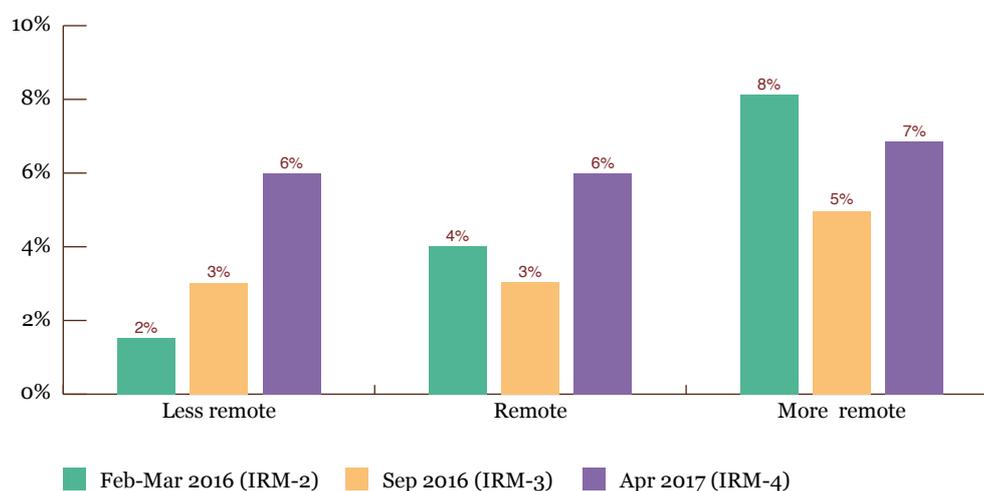


³¹ District level analysis does not provide robust results because of the small proportions.

Assets sales in IRM-4 are highest in more remote areas (7%), although only by a margin of 1 percentage point compared to remote and less remote areas (both 6%).

However, the increase in asset sales is sharpest in less remote areas (Figure 4.21)

Figure 4.21: Share of people who sold assets to cope with the earthquake impacts – by remoteness (IRM-2, IRM-3, IRM-4, weighted)



What assets are people selling?

The majority of people who have sold assets in IRM-4 have sold land (43% of those who sold assets) and livestock (40%) – Table 4.15. People have also sold gold (9%) and houses (5%) to cope with the earthquakes' impacts. Compared to IRM-3, land sales increased by 13 percentage points as a type of asset sold, whereas livestock sales lowered by 18 percentage points. Land sales in IRM-4 were the highest in crisis hit districts

(64%), especially in Bhaktapur (95%) and Lamjung (100%). Gold sales were the highest in Kathmandu (21%). Land sales in less remote regions were twice as common as in remote areas and 20 times more common than in more remote areas. In contrast, livestock sales in more remote regions were 23 percentage points more likely than in remote regions and nearly six times more likely than in less remote regions.

Table 4.15: Types of assets sold to cope with earthquake impacts amongst those who sold assets – by district impact, district and remoteness (IRM-4, weighted)

	House	Land	Livestock	Household goods	Gold	Don't know
Severely hit	2%	14%	77%	5%	2%	0%
Dhading	2%	6%	91%	0%	0%	0%
Gorkha	3%	27%	57%	3%	10%	0%
Nuwakot	0%	32%	68%	0%	0%	0%
Ramechhap	2%	17%	79%	2%	0%	0%
Sindhupalchowk	2%	7%	66%	22%	5%	0%
Crisis hit	7%	64%	12%	1%	16%	0%
Bhaktapur	0%	95%	0%	3%	3%	0%
Kathmandu	11%	63%	5%	0%	21%	0%
Okhaldhunga	0%	5%	92%	0%	3%	0%
Hit with heavy losses	0%	43%	48%	0%	0%	9%
Lamjung	0%	100%	0%	0%	0%	0%
Solukhumbu	0%	7%	79%	0%	0%	14%
Hit	0%	43%	43%	14%	0%	0%
Syangja	0%	43%	43%	14%	0%	0%

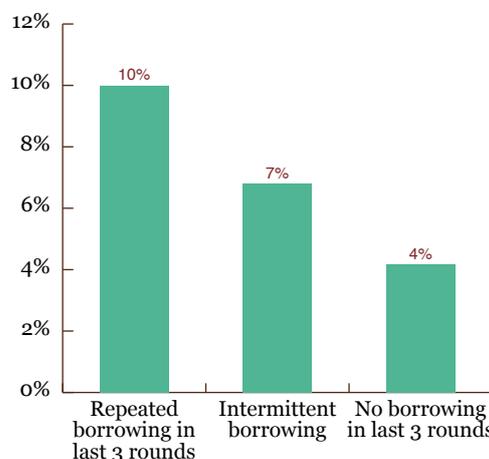
	House	Land	Livestock	Household goods	Gold	Don't know
All districts	5%	43%	40%	3%	9%	0%
Less remote	9%	61%	14%	2%	14%	0%
Remote	1%	29%	62%	3%	5%	0%
More remote	0%	3%	85%	9%	3%	4%

*Selling assets is a multiple choice response. One asset not mentioned above is selling vehicles, for which there was only one case in Gorkha

Does repeated borrowing lead to more asset sales?

Borrowing frequency directly correlates with the likelihood of asset sales. Evidence in the IRM-3 report suggested that a substantially higher proportion of people who borrowed in both IRM-3 and IRM-2 had sold assets compared to those who had borrowed in one of the rounds only or who had not borrowed at all.³² Data from the updated panel dataset, which includes the IRM-4 survey data, confirm the earlier finding. As before, people who have borrowed more frequently are more likely to have sold assets. As shown in Figure 4.22, those who have borrowed repeatedly since February 2016 (IRM-2) are more than twice as likely as those who have not borrowed in any of the three waves to sell assets to cope with earthquake impacts. They are 3 percentage points more likely than those who have borrowed intermittently.

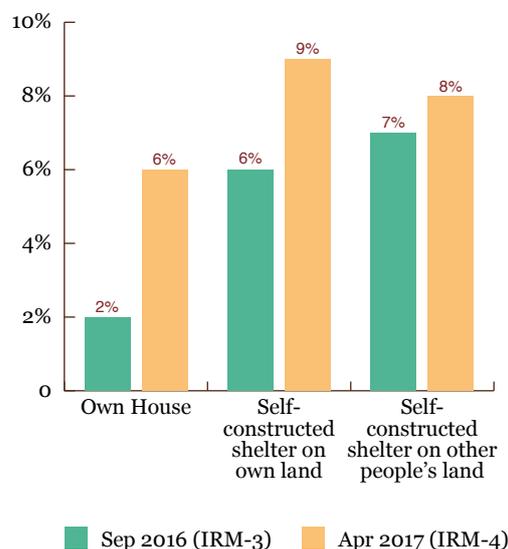
Figure 4.22: Number of time periods borrowed and selling of assets (IRM-2, IRM-3, IRM-4 household panel, unweighted)



Does where people live or their income level shape the likelihood of asset sales?

While 6% of people living in their own houses sold assets in IRM-4, 9% living in shelters on their own land and 8% living in shelters on others' land sold assets to cope with the disaster (Figure 4.23). For all three groups, these figures represent an increase since IRM-3.³³

Figure 4.23: Share of people selling assets – by where people are living (IRM-3, IRM-4, weighted)



³² The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3: September 2016. Quantitative Report*. Kathmandu and Bangkok: The Asia Foundation, p. 71.

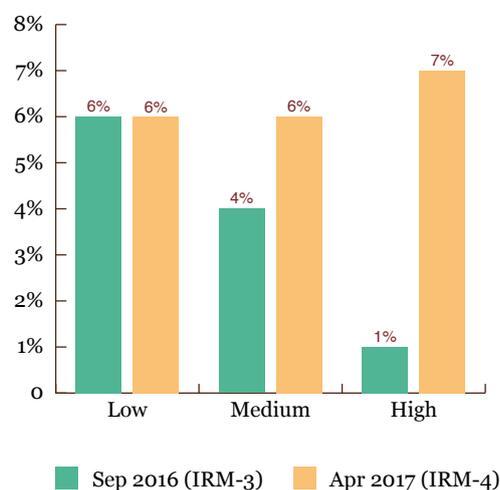
³³ The number of observations for those living in friend's or neighbor's house is less than 1% and hence no meaningful conclusions can be drawn for these groups.



Photo: Nayan Pokharel

There is no clear pattern in asset sales in IRM-4 when disaggregating by income level, as was also the case in IRM-3 (Figure 4.24). Asset sales have increased among all income groups in IRM-4.

Figure 4.24: Share of people selling assets – by pre-earthquake income (IRM-3, IRM-4, weighted)



4.3 Remittances

Remittances are becoming more important as a source of income. Fifteen percent of people in affected areas say remittances were one of their main income sources in IRM-4, compared to 9% in IRM-1. However, remittances still tend to be more important in less affected districts.

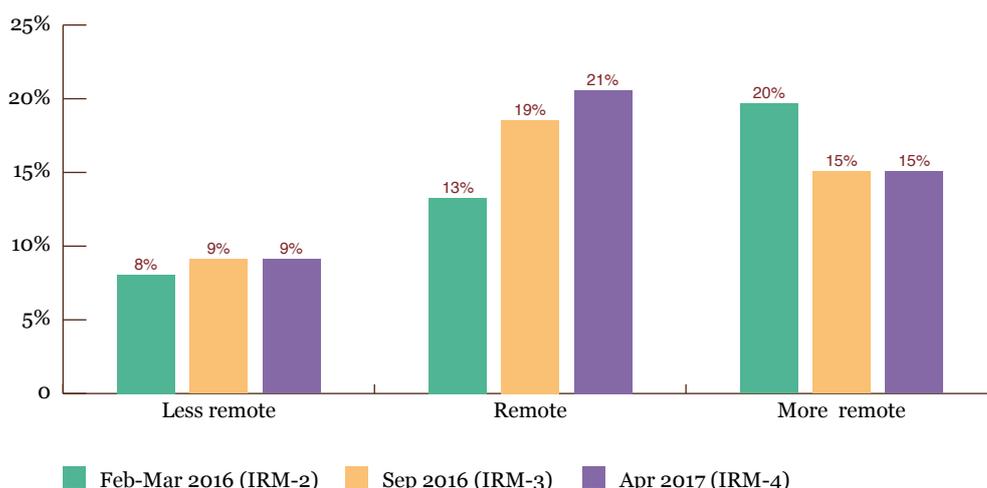
Syangja has the highest share of population (34%) who say remittances is a main income source, although this figure is lower compared to 41% in IRM-2. In contrast, Solukhumbu, Lamjung and Dhading districts have seen notable increases in the number of people relying on remittances (Table 4.16).

Remittances are less important as an income source for people in less remote areas (Figure 4.25). They are most important for people in remote areas and have also increased sharply in such areas.

Table 4.16: Remittances as a main income source – by district impact and district (IRM-2, IRM-3, IRM-4, weighted)

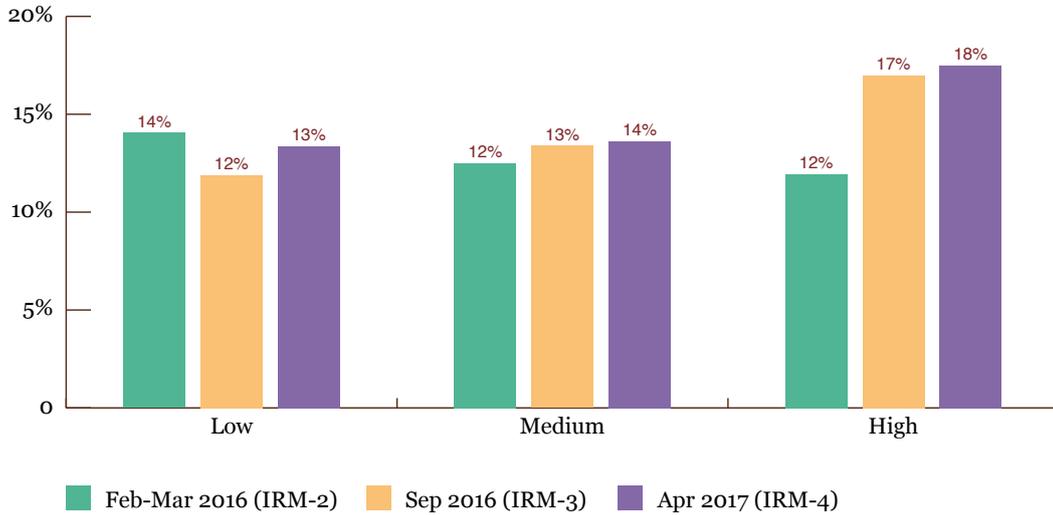
	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	16%	17%	16%
Dhading	24%	27%	28%
Gorkha	14%	16%	17%
Nuwakot	13%	21%	13%
Ramechhap	14%	12%	12%
Sindhupalchowk	11%	7%	5%
Crisis hit	6%	7%	10%
Bhaktapur	6%	9%	1%
Kathmandu	6%	6%	11%
Okhaldhunga	13%	20%	17%
Hit with heavy losses	19%	25%	28%
Lamjung	23%	27%	30%
Solukhumbu	11%	21%	25%
Hit	41%	39%	34%
Syangja	41%	39%	34%
All districts	13%	14%	15%

Figure 4.25: Remittances as a main income source – by remoteness (IRM-2, IRM-3, IRM-4, weighted)



Remittances are more important as an income source for those with a high pre-earthquake income and have grown in importance most for this group (Figure 4.26).

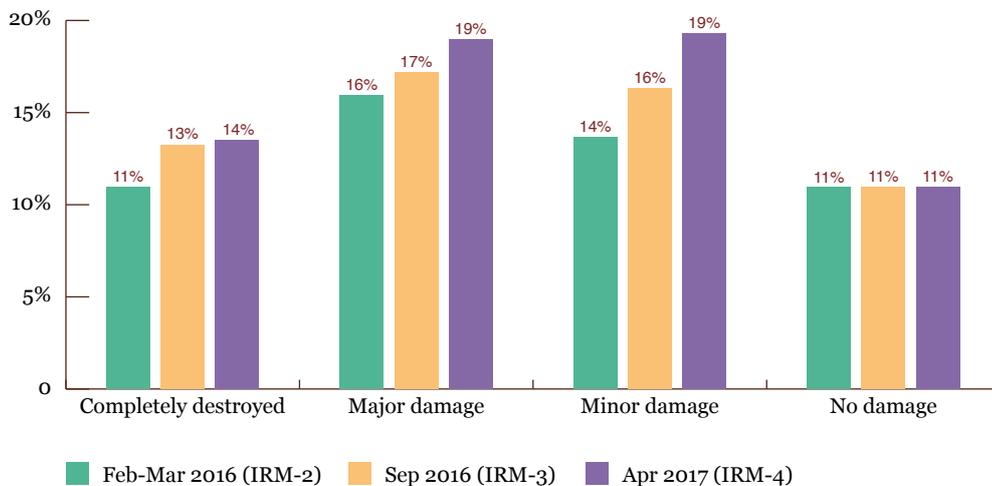
Figure 4.26: Remittances as a main income source – by pre-earthquake income (IRM-2, IRM-3, IRM-4, weighted)



Level of housing damage does not have a strong effect on the likelihood that people say remittances are an important income source. Remittances have become important for more people whose house was completely destroyed, or damaged (major or minor),

but not for those whose house was not damaged. However, more people whose house was damaged say that remittances are important to them compared to those whose house was destroyed (Figure 4.27).

Figure 4.27: Remittances as a main income source – by housing damage (IRM-2, IRM-3, IRM-4, weighted)



Who benefits from remittances?

According to IRM-4, remittances are a major source of income for 15% of the overall population in affected districts. Similar to earlier findings,³⁴ IRM-4 responses indicate that people in the high pre-earthquake income group benefit the most from remittances. People in the high income group are 7 percentage points more likely

than those in the low income group, and 8 percentage points more likely than those with medium income, to benefit from some form of remittance (from inside or outside the country) – Table 4.17. Remittances from outside of Nepal are more common than those from within the country.

Table 4.17: Share of people receiving remittances – by pre-earthquake income (IRM-4, weighted)

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Low income	6%	16%	1%	78%
Medium income	5%	13%	3%	79%
High income	3%	24%	2%	71%

As in IRM-3, level of housing damage does not seem to have any association with the likelihood of receiving remittances – Table 4.18. For instance, people with

minor damage to their houses are more likely to receive remittances (30%) than those with major damage (27%) or complete destruction (23%).

Table 4.18: Share of people receiving remittances – by housing damage (IRM-4, weighted)

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Completely destroyed	5%	16%	2%	77%
Major damage	5%	19%	4%	73%
Minor damage	4%	24%	2%	70%
Not damaged	1%	15%	2%	81%

Where people live is also not correlated with the likelihood of them receiving remittances in IRM-4. People living in their own houses are comparable in their likelihood of receiving some form of remittance (23%) to those living in shelters on their own land (25%) or on other's land (24%), but more likely than those

living in a neighbor's house (15%) – Table 4.19. The highest share of people receiving some form of remittance are individuals living in rented accommodation (27%), who are nearly 2% of the affected population according to IRM-4.

Table 4.19: Share of people receiving remittances – by where people are living (IRM-4, weighted)

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Own house	3%	18%	2%	77%
Neighbor's house	6%	9%	0%	85%
Friend's house*	0%	27%	0%	73%

³⁴ The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3: September 2016. Quantitative*

Report. Kathmandu and Bangkok: The Asia Foundation, pp. 73-74.

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Self-constructed shelter on own land	8%	16%	1%	75%
Self-constructed shelter on other people's land	3%	19%	2%	76%
Self-constructed shelter on public land	14%	0%	0%	86%
Community shelter*	0%	0%	0%	100%
Rent	1%	18%	8%	73%
Relative's house*	0%	100%	0%	0%

*Less than 1% people in IRM-4 are living in friend's house, community shelters or a relative's house

Improvements of income sources is also not correlated with the likelihood of receiving remittances, which was also the case in IRM-3. Twenty-two percent of people

who say that their income sources have not improved are receiving some form of remittance, similar to those whose income sources have improved (21%).

4.4 Migration

Most people say that the level of out-migration from their community has stayed the same compared to before the earthquakes. However, more people say that migration has increased than decreased. Overall, 65% of people say migration levels have remained the same, 20% say they have decreased, and 4% say levels have decreased (Table 4.20).

There is no clear pattern in reported migration by the level of earthquake impact. For example, some

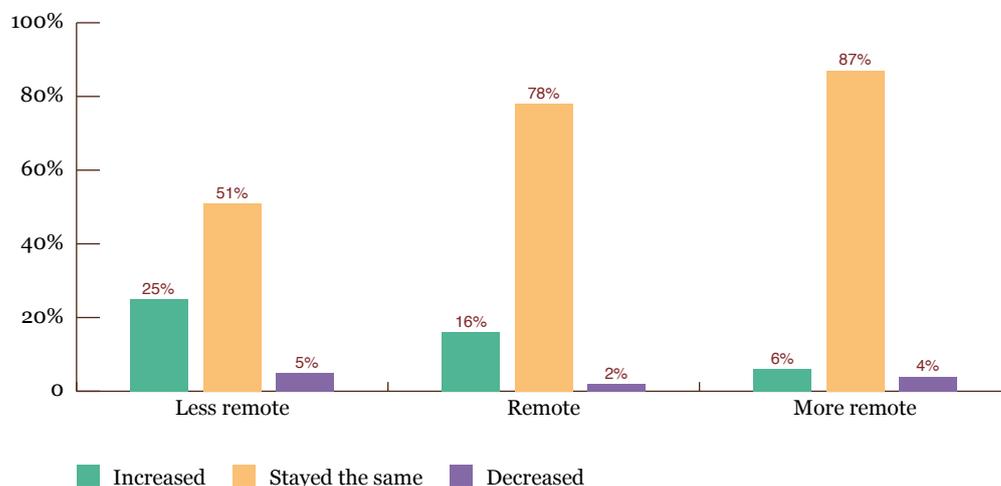
severely hit districts have reportedly seen increases in out-migration from communities (27% in Dhading say it has increased) but other have low reports of increases (for example, in Nuwakot where 4% say it has increased). Lesser affected districts such as Kathmandu (29% report an increase) and Syangja (18%) have particularly high proportions of people reporting increases in out-migration. More people in Nuwakot say that out-migration has decreased than say it has increased.

Table 4.20: Change in number of people migrating from respondents' communities compared to before the earthquake – by district impact and district (IRM-4, weighted)

	Increased	Stayed the same	Decreased	Don't know/refused
Severely hit	14%	80%	3%	3%
Dhading	27%	67%	1%	6%
Gorkha	15%	77%	4%	4%
Nuwakot	4%	82%	9%	5%
Ramechhap	6%	93%	0%	1%
Sindhupalchowk	11%	86%	2%	0%
Crisis hit	25%	52%	4%	19%
Bhaktapur	11%	82%	5%	1%
Kathmandu	29%	44%	4%	23%
Okhaldhunga	4%	94%	1%	0%
Hit with heavy losses	10%	85%	4%	1%
Solukhumbu	7%	90%	1%	2%
Lamjung	12%	82%	6%	0%
Hit	18%	78%	2%	3%
Syangja	18%	78%	2%	3%
All districts	20%	65%	4%	11%

Increases in reported out-migration are greater in less remote areas (Figure 4.28).

Figure 4.28: Change in number of people migrating from respondents’ communities compared to before the earthquake – by remoteness (IRM-4, weighted)



Migration plans in the next year

Only 3% said that they, or someone in their family, planned to migrate in the next year. A majority of those who have a plan to migrate are from severely hit districts (61%) or crisis hit ones (28%). These results suggest a migration pattern following the disaster. After the earthquake, migration increased as many

people in less remote areas moved to more remote areas, possibly to help families in need. But two years after the disaster, there are more people in higher impact districts and remote areas that are looking to migrate elsewhere.

Migrating within the country or abroad?

A higher proportion of people from remote and less remote areas plan to migrate abroad, but a majority of people in more remote areas who plan to migrate in the next 12 months plan to migrate within the country.

There is no consistent relationship between income level, earthquake impact or level of debt and where people want to migrate to.

Chapter 5

Earthquake Aid



Photo: Ishwari Bhattarai

This chapter reviews aid received since the earthquakes struck and how aid flows have changed over time. Aid coverage, types received, and who is providing aid are discussed. Needs on the ground and how they have

changed over time are also examined. The chapter looks at changes in satisfaction with aid providers and perceptions of fairness of aid distribution.

Key Findings

Aid coverage

- In April 2017, 40% of those in earthquake-affected areas said they had received aid since the end of monsoon. Since IRM-3, the share getting aid has gone up by 25 percentage points. This is largely due to the distribution of the first tranche of the government's housing grant.
- Recent aid distribution has been concentrated in the districts that were severely hit and crisis hit.
- People in less remote areas are the least likely to have received aid. Aid received decreases with income, and those belonging to higher castes are less likely to have received aid. Similar shares of men and women, and those with and without a disability, have received aid.
- Few said no aid was required, either at the time of the April 2017 survey or in the near future. In the severely hit districts, less than 5% said that no aid was required.
- The government has been the foremost aid provider since the earthquake, and is almost the

sole provider of material aid since winter 2016. In recent months, cash has been the most common form of assistance.

- Those who received cash assistance from the government have received on average NPR 56,845 to date; those who received it from non-governmental sources have got NPR 13,082.

Needs in earthquake-affected areas

- Seven in 10 mention cash as a current need and over six in 10 mention it as a future need. Reconstruction materials, the next most frequently cited item, is mentioned by only 30% as a current need and 18% as a future need.
- Mention of cash as a need has been growing steadily: 38% said it was a current need in IRM-1 while 64% said it will be needed in the near future in IRM-4. Nearly everyone in the severely hit districts mentioned cash when asked about immediate and future needs. Fewer people in less affected areas mentioned it. The stated need for cash is higher in more remote areas.

- People with lower incomes are more likely than those with higher incomes to have mentioned any item as a need.

Satisfaction with aid distribution

- Satisfaction with most aid providers was highest in the period right after the earthquake. It plunged after February 2016 and has stayed at similar levels since then.
- The security forces—the army, the armed police force and the police—still get high ratings for their work in earthquake-affected areas, though their direct involvement was limited to the early response period.
- People express the lowest levels of satisfaction with local political parties, religious groups and private businesses for their involvement in earthquake relief since the end of winter.
- Those in the severely hit districts have been the most likely to think that aid distribution has been fair in all four surveys and the share of people in these districts who believe distribution has been fair has remained stable. Less affected areas have seen more fluctuation in opinions as to whether aid distribution has been fair.
- People with higher incomes are less likely than those with lower incomes to think that aid distribution has been fair.

- Most people who think aid distribution has been unfair believe that those belonging to lower castes are unable to receive aid equally and according to their needs.

- Those belonging to lower castes think they are more likely to be treated unfairly by a wide margin: 64% of those belonging to lower castes believe they are most likely to be treated badly, compared to 39% of those of high caste and 36% of Janajatis.

Aid communication

- Over seven in 10 mentioned neighbors as their prime source of aid information in both IRM-3 and IRM-4. People with higher incomes, and those belonging to higher castes, are less likely than others to say that neighbors are their top source of information on aid.
- Just over half are satisfied with how local community organizations, the army, the police and the armed police force have communicated about aid. Over half are dissatisfied with how local political parties have informed them about aid.
- Compared to IRM-3, people are more likely to be unsure about how to rate communication with aid providers.
- People think that communication with most aid providers is either bad or okay; few say that communication with aid providers is good.

5.1 Aid coverage

Changes in aid coverage

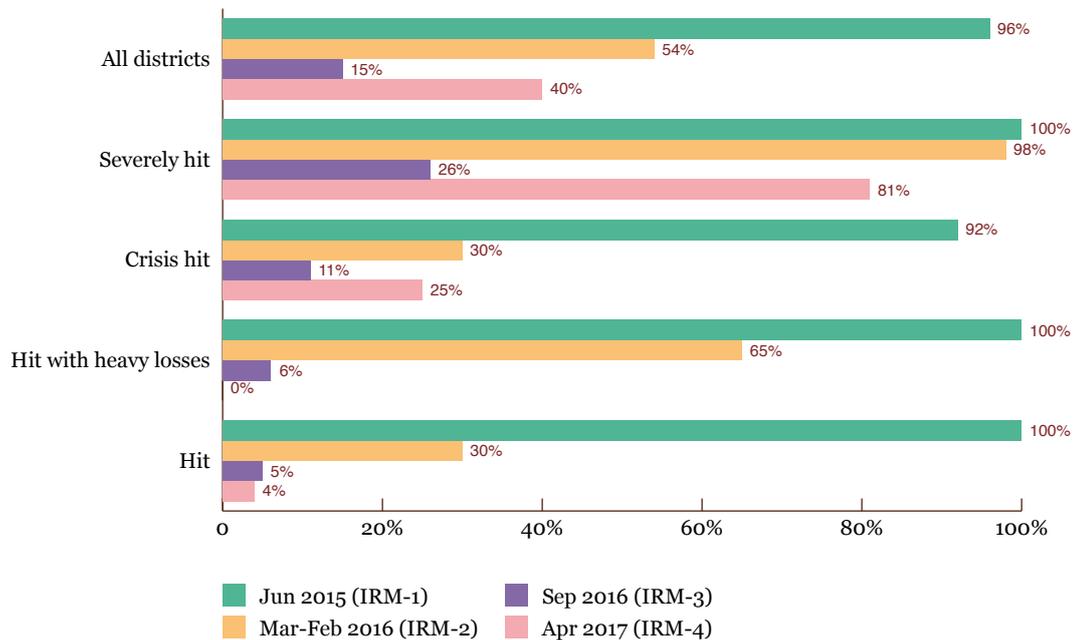
Two years on from the earthquakes, 40% of the people in earthquake-affected areas say that they have received aid since the end of the last monsoon. In the early months after the earthquakes almost everyone said they received some type of aid (96% in IRM-1) – Figure 5.1. One year after the quakes about half said they received aid in the period between IRM-1 and IRM-2 (54% in IRM-2). By September 2016, there

was a huge drop in the share saying they received aid (15% in IRM-3).³⁵ This jump in the number of people receiving aid is largely due to the completion of the distribution of the first tranche of the housing grant from the National Reconstruction Authority (see Chapter 6). Since last winter, aid coverage has been concentrated in the severely hit (where 81% received aid) and crisis hit (25%) districts.

³⁵ The Asia Foundation (2017). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3: September 2016. Quantitative*

Report. Kathmandu and Bangkok: The Asia Foundation, pp. 81-82.

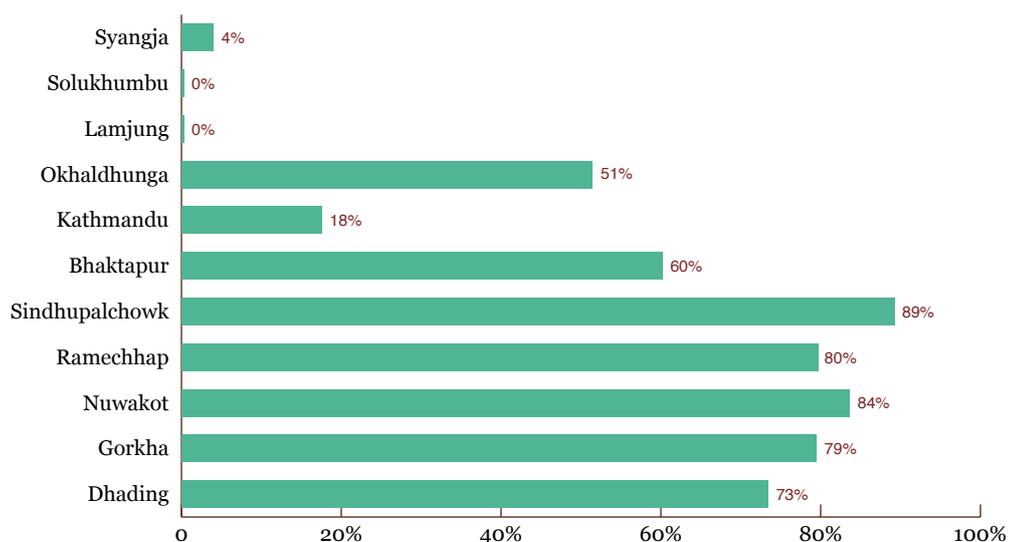
Figure 5.1: Share of people receiving some type of aid – by district impact (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



People in Sindhupalchowk (89%), Ramechhap (80%) and Nuwakot (84%) were the most likely to have received aid since the end of the monsoon (Figure 5.2). Though within the same earthquake impact category, people in Kathmandu (18%) were much less likely to get aid than in Bhaktapur (60%) or Okhaldhunga

(51%). Almost no-one received aid in Lamjung and Solukhumbu and just 4% in Syangja. Of the districts surveyed, these were the only ones where the first tranche of the government's housing grant had not been disbursed at the time of the survey.

Figure 5.2: Share of people receiving some type of aid since the end of winter 2016 – by district (IRM-4, weighted)



However, the recent increase in aid coverage has not been seen everywhere. Aid coverage declined in hit with heavy losses and hit districts in the same

period (Table 5.1). Increases in aid coverage between IRM-3 and IRM-4 were sharpest in Nuwakot (up 69 points), Dhading (up 66 points) and Bhaktapur (up

60 points). Previously, there was a sharp decline in the share receiving aid in all districts between IRM-2 and IRM-3. Between IRM-1 and IRM-2, there was

not much change in aid distribution in the severely hit districts, but in other areas the share receiving aid declined sharply, except in Solukhumbu.

Table 5.1: Change in aid coverage – by district and district impact (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

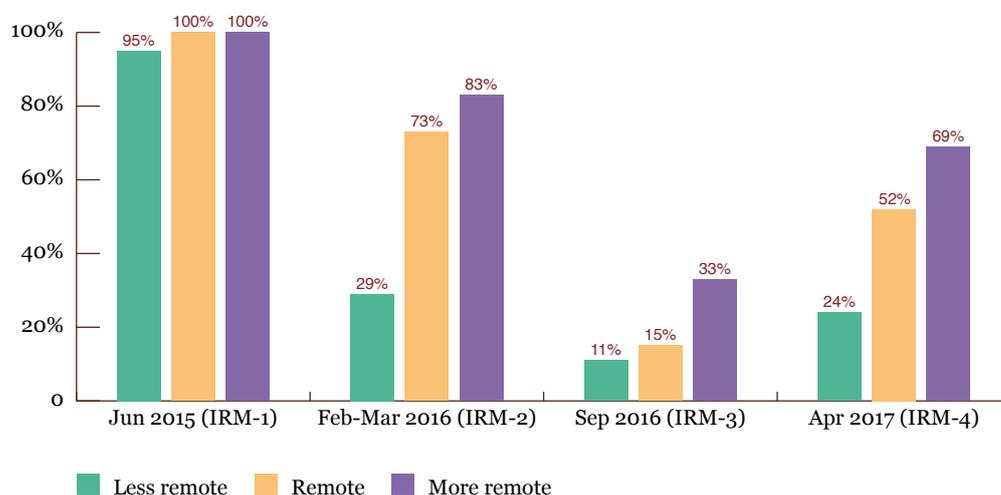
	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Change in coverage between IRM-1 and IRM-2 (percentage points)	Change in coverage between IRM-2 and IRM-3 (percentage points)	Change in coverage between IRM-3 and IRM-4 (percentage points)
Severely hit	100%	98%	26%	81%	-2%	-72%	55%
Dhading	100%	97%	7%	73%	-3%	-90%	66%
Gorkha	100%	97%	56%	79%	-3%	-41%	23%
Nuwakot	100%	99%	15%	84%	-1%	-84%	69%
Ramechhap	100%	97%	21%	80%	-3%	-76%	59%
Sindhupalchowk	100%	100%	32%	89%	0%	-68%	57%
Crisis hit	92%	30%	11%	25%	-62%	-19%	14%
Bhaktapur	100%	55%	0%	60%	-45%	-55%	60%
Kathmandu	91%	23%	11%	18%	-68%	-12%	7%
Okhaldhunga	100%	76%	34%	51%	-24%	-42%	17%
Hit with heavy losses	100%	65%	6%	0%	-35%	-59%	-6%
Lamjung	100%	47%	0%	0%	-53%	-47%	0%
Solukhumbu	100%	95%	16%	0%	-5%	-79%	-16%
Hit	100%	30%	5%	4%	-70%	-25%	-1%
Syangja	100%	30%	5%	4%	-70%	-25%	-1%
All districts	96%	54%	15%	40%	-42%	-39%	25%

Aid coverage among different population groups

Remoteness. Whereas aid coverage was extremely widespread everywhere in IRM-1, from then on more remote areas started to receive more aid compared to other areas. Even in IRM-3, when aid coverage was

at its lowest, people in more remote areas were twice as likely to have received aid compared to areas that were less remote or remote (Figure 5.3).

Figure 5.3: Proportion who received aid – by remoteness (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



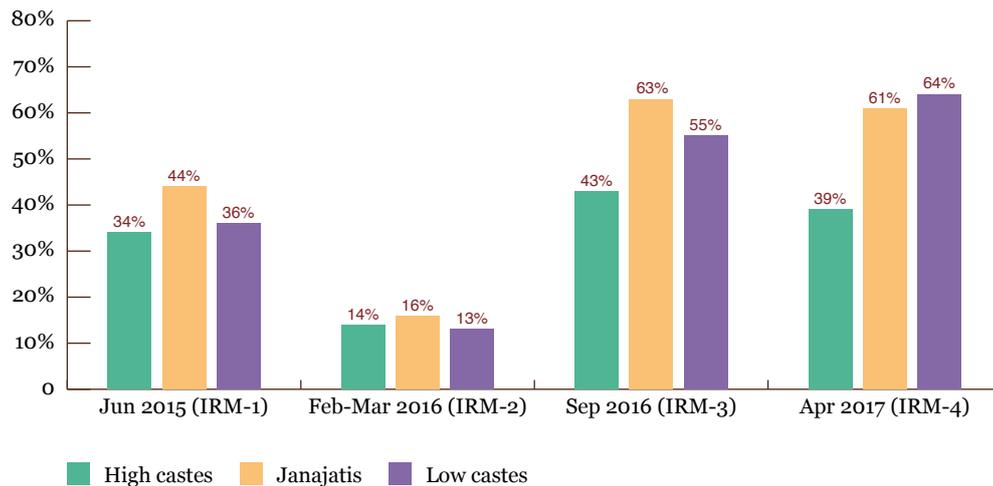
Gender. In all four survey rounds, men and women have been equally likely to report that their household received some form of aid. In IRM-4, 39% of men and 40% of women said they received aid.

Widows. Forty-three percent of widows said they received aid in IRM-4. Just over half of widows got

aid in IRM-1 and IRM-2 (53% in each round), while only 15% received aid in IRM-3.

Caste. People belonging to higher castes continue to be less likely to have received aid compared to Janajatis and lower castes (Figure 5.4).

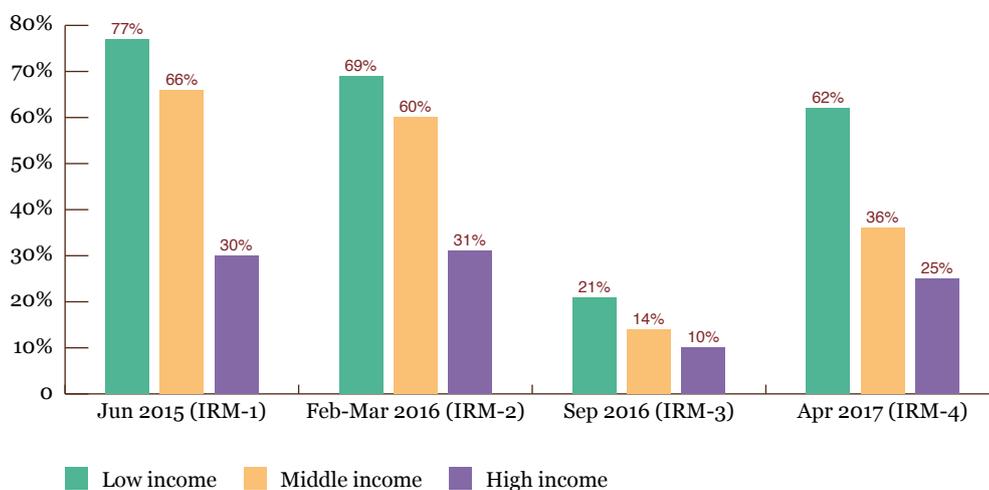
Figure 5.4: Proportion who received aid – by caste (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



Disability. Having a disability has not affected whether or not someone receives aid. In IRM-4, 41% of those with a disability and 39% without one reported having received aid.

Income. As income rises, the likelihood of having received aid decreases sharply (Figure 5.5). This pattern has also been evident in all earlier IRM surveys.

Figure 5.5: Proportion who received aid – by pre-earthquake income (IRM-1, IRM-2, IRM-3, IRM-4, weighted)



Do people still require assistance?

Though aid provision, besides the government cash grants (examined in Chapter 6), has almost come to a halt, needs remain. However, the share of people saying no relief is or will be needed has been shrinking. In IRM-4, just 3% in the severely hit districts say no relief is needed, compared to about three in 10 in areas less affected by the earthquake. In the severely hit districts, less than 5% have said no relief is/will be needed in all four surveys. In the crisis hit districts, the share saying no aid is necessary declined 32 points between June 2015 and April 2017, and is the same for April 2017 and what is anticipated for six months later. In the hit with heavy losses districts, only about one-third of people said that there was no need for aid at present (Table 5.2).

Almost no-one in the severely hit districts said that aid is/will not be needed. Of the crisis hit districts,

Okhaldhunga residents are far less likely than those in Kathmandu and Bhaktapur to have said no relief is required at any point. Lamjung is the only district that has shown improvements: compared to IRM-3, people in Lamjung were more likely to say no aid is required at present in IRM-4. Also, 64% said they do not need relief in the future.

Despite more aid going to more remote areas, the share saying no relief is needed, either at present or in the future, declines sharply with remoteness. Among those in less remote areas, 33% said that aid is not required either at present or in the future. In remote areas, 18% said they do not need aid at present and 15% said that it would not be required in the future. In more remote areas, just 2% said no aid was required at present, and 1% said aid would not be required in the future.

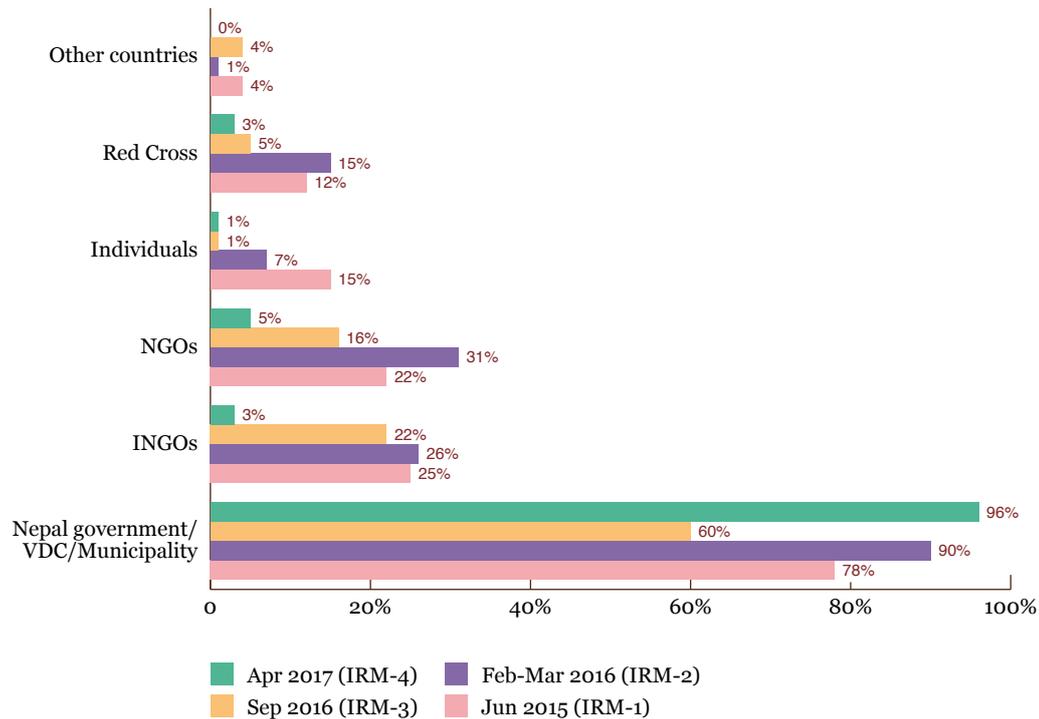
Table 5.2: Share saying they do not need aid either now or in the future – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Dec 2015 projected (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 projected (IRM-2)	Sep 2016 (IRM-3)	Mar 2017 projected (IRM-3)	Apr 2017 (IRM-4)	Oct 2017 projected (IRM-4)
Severely hit	1%	1%	2%	6%	2%	2%	3%	4%
Dhading	1%	1%	2%	9%	3%	3%	3%	3%
Gorkha	3%	3%	5%	6%	4%	4%	3%	3%
Nuwakot	0%	0%	0%	0%	1%	1%	3%	3%
Ramechhap	0%	2%	1%	1%	0%	0%	0%	1%
Sindhupalchowk	1%	2%	1%	14%	1%	0%	2%	7%
Crisis hit	65%	74%	60%	60%	42%	42%	33%	33%
Bhaktapur	37%	39%	39%	39%	35%	35%	28%	27%
Kathmandu	73%	83%	66%	66%	45%	45%	36%	36%
Okhaldhunga	8%	24%	8%	10%	7%	7%	9%	9%
Hit with heavy losses	37%	50%	34%	48%	29%	29%	33%	41%
Lamjung	56%	70%	46%	56%	40%	40%	51%	64%
Solukhumbu	3%	13%	13%	34%	9%	9%	1%	1%
Hit	55%	64%	55%	58%	74%	74%	27%	31%
Syangja	55%	64%	55%	58%	74%	74%	27%	31%
All districts	42%	49%	42%	45%	30%	30%	23%	24%

Who is providing aid?

The government has been the top aid provider since the earthquakes struck (Figure 5.6). In each survey, those who said they received aid were asked where they got the aid from. In IRM-4, almost everyone who received aid (96%) received it from the government. Even in early surveys, at least six in 10 named the government as the source of earthquake aid. NGOs, INGOs, individual donations, and the Red Cross have been other top sources of aid. NGOs were a consistent aid provider until IRM-4,

with about one-quarter of aid recipients naming them as the source of aid in earlier surveys. INGOs were most active in the period between June 2015 and February 2016 (31% IRM-3). Individual donations accounted for 15% of aid received in the early response period (IRM-1), but it shrunk to 7% by IRM-2 and was only 1% of the aid provided in both IRM-3 and IRM-4. The Red Cross was also named as an aid provider in IRM-1 (12%) and IRM-2 (15%), but fewer mentioned it in later surveys.

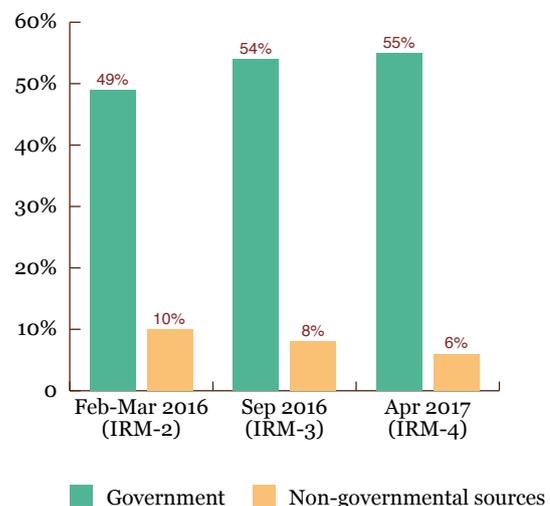
Figure 5.6: Source of aid amongst those who received aid (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

Among those who received aid since the last monsoon, cash (39%) is the most cited aid item received. Other items such as tarps (4%), food (3%) and corrugated iron sheets (1%) are mentioned far less frequently.

Though cash is the most needed item, and now the main type of aid provided, 20% of people who received cash from the government say they have not yet used it.

How much money have people received to date?

IRM-4 also looked at how much cash assistance in total people had received since the earthquakes, either from the government or from non-governmental sources. By April 2017, 55% of people in earthquake-affected areas had received cash from the government and 6% from non-governmental sources (Figure 5.7). In earlier surveys, a slightly smaller share said they had received aid from the government and a similar share said they had received cash from non-governmental sources. This suggests that most government cash has been targeted at those who previously received it, although there are some new beneficiaries, while there has been little non-government cash going to new people.³⁶

Figure 5.7: Share receiving cash from the government and non-governmental sources (IRM-2, IRM-3, IRM-4, weighted)

³⁶ The reduction in people who say they have received cash from non-government agencies over time suggests that people are forgetting about earlier assistance from non-government providers.

Among those who have received cash, those in earthquake-affected areas say they have received on average NPR 56,845 from the government since the earthquakes struck and NPR 13,082 from non-governmental sources. The largest amount from the government was received between November 2016 and April 2017, which was the period when many areas got the first tranche of the National Reconstruction Authority's (NRA) housing grant. The government also provided two smaller cash grants of NPR 15,000 and NPR 10,000 to support the construction on temporary shelters and for winter relief. Most cash grants from non-governmental sources were given just after the earthquakes, and little has been distributed more recently.³⁷

In eight of the eleven surveyed districts—all except Lamjung, Solukhumbu and Syangja—the first tranche

of the cash grant (NPR 50,000) was provided before April 2017 when the survey was conducted. This is reflected in the cumulative amounts people say they have received from the government in the nine districts, which all exceed NPR 50,000 with the exception of Okhaldhunga. In contrast, government cash recipients in the districts where the housing grant had not yet been rolled out have received far less with the exception of Solukhumbu where people say they have received more (Table 5.3).

Since the earthquakes, the largest amount of non-governmental cash by far has gone to Solukhumbu according to IRM-3 data, although reported amounts received have declined in IRM-4 for reasons we cannot explain.

Table 5.3: Average cash amount received to date (NPR) from the government and non-governmental sources – by district impact and district (IRM-2, IRM-3, IRM-4, weighted)

	Government			Non-governmental		
	IRM-2	IRM-3	IRM-4	IRM-2	IRM-3	IRM-4
	Mean	Mean	Mean	Mean	Mean	Mean
Severely hit	24,245	31,511	68,545	11,901	14,586	12,983³⁸
Dhading	24,552	28,433	65,922	11,908	11,425	5,951
Gorkha	17,342	35,738	66,569	12,006	21,433	21,798
Nuwakot	29,924	32,685	73,288	9,790	11,554	13,459
Ramechhap	24,845	32,759	66,835	-	4,000	7,000
Sindhupalchowk	24,354	28,911	70,197	12,214	12,016	11,136
Crisis hit	24,569	22,528	50,388	11,211	11,853	13,368
Bhaktapur	24,224	24,999	56,669	11,225	8,914	21,823
Kathmandu	26,749	22,687	56,669	11,049	24,758	13,521
Okhaldhunga	16,708	18,266	48,932	14,031	5,885	5,217
Hit with heavy losses	15,923	15,015	15,083	14,490	29,030	13,275
Lamjung	23,000	23,811	23,409	14,259	12,368	13,182
Solukhumbu	12,420	10,949	49,140	16,700	109,071	14,000
Hit	8,203	7,766	8,334	3,821	5,400	11,986
Syangja	8,203	7,766	8,334	3,821	5,400	11,986
All districts	23,273	26,586	56,845	11,553	14,194	13,082

³⁷ There are restrictions to how non-governmental agencies can give cash aid. In the early response period, the government followed a one-door policy, whereby all donations had to go through the government. In later periods as well, there are limitations to how non-governmental agencies can give cash grants. Major donors

have been the Red Cross, UNICEF, which has a program focused on school children, and JICA, who worked on housing grants following similar guidelines as the NRA.

³⁸ Reported reductions in cash received are likely due to problems with recall.

5.2 People's needs in earthquake-affected areas

What are current needs?

Cash (69%) and items to reconstruct people's houses (30%) are the top current needs stated by respondents. Other items mentioned include clean drinking water (9%), rice, wheat and maize (7%), and corrugated iron sheets, clean water for household purposes and farm implements (6% each).³⁹

Strong majorities express a need for cash across all districts, but it is highest in the severely hit districts (89%) – Table 5.4. For other most commonly cited needs, too, higher shares in the severely hit districts mention them compared to less impacted districts.

Nearly everyone in Dhading (97%), Ramechhap (96%) and Solukhumbu (94%) said they need cash at present.

Items to reconstruct houses are mentioned most often in Nuwakot (65%), Ramechhap and Sindhupalchowk (42% each). Clean drinking water is a top need in Nuwakot (21%), Ramechhap (18%) and Sindhupalchowk (15%). Water for household purposes is more commonly cited as a priority need in Dhading (15%) and Sindhupalchowk (13%). Four in 10 Nuwakot residents mention farm implements and two in 10 Okhaldhunga residents mention corrugated iron sheets.

Remoteness. The need for cash increases sharply with remoteness. Those in less remote areas (19%) are far less likely to mention items to reconstruct their house than people living in more remote and remote areas (40% and 45%, respectively).

Table 5.4: Most mentioned current needs – by district impact and district (IRM-4, weighted)

	Cash	Items to reconstruct house	Clean drinking water	Rice, wheat, maize	Farm implements	Corrugated iron sheets	Clean water for household purposes
Severely hit	89%	46%	13%	14%	13%	11%	10%
Dhading	97%	27%	7%	3%	0%	6%	15%
Gorkha	86%	41%	9%	25%	9%	9%	7%
Nuwakot	85%	65%	21%	15%	41%	15%	8%
Ramechhap	96%	52%	18%	8%	4%	9%	4%
Sindhupalchowk	81%	52%	15%	18%	14%	16%	13%
Crisis hit	59%	22%	8%	2%	2%	2%	5%
Bhaktapur	65%	13%	6%	5%	4%	1%	1%
Kathmandu	56%	22%	8%	1%	1%	0%	6%
Okhaldhunga	78%	37%	7%	14%	8%	23%	2%
Hit with heavy losses	64%	33%	1%	6%	8%	15%	1%
Lamjung	47%	31%	0%	4%	11%	13%	0%
Solukhumbu	94%	37%	3%	10%	3%	18%	3%
Hit	69%	19%	2%	9%	5%	6%	1%
Syangja	69%	19%	2%	9%	5%	6%	1%
All districts	69%	30%	9%	7%	6%	6%	6%

Income and disability. The stated need for all items declines with income. For instance, 84% with a low pre-earthquake income say they require cash

compared to 67% in the medium income category and 56% in the high income one (Table 5.5). Needs among those with and without a disability are similar.

³⁹ Respondents could mention up to three different items. Therefore, percentages add up to more than 100%.

Table 5.5: Most mentioned current needs – by pre-earthquake income (IRM-4, weighted)

	Cash	Items to reconstruct house	Clean drinking water	Rice, wheat, maize	Farm implements	Corrugated iron sheets	Clean water for household purposes	No need of relief
Low income	84%	39%	10%	14%	13%	11%	10%	6%
Medium income	67%	29%	9%	4%	4%	4%	7%	25%
High income	56%	23%	8%	2%	2%	2%	3%	37%

Gender and caste. Stated needs among men and women do not differ. Widows are more likely than others to say they require cash (75% to 69%). Those

belonging to lower castes are most likely to mention a need for all items, followed by Janajatis and those in the higher caste group (Table 5.6).

Table 5.6: Most mentioned current needs – by gender, widows and caste (IRM-4, weighted)

	Cash	Items to reconstruct house	Clean drinking water	Rice, wheat, maize	Farm implements	Corrugated iron sheets	Clean water for household purposes	No need of relief
Female	70%	31%	9%	7%	6%	6%	6%	22%
Male	69%	29%	9%	7%	6%	6%	7%	24%
Widows	75%	29%	5%	11%	6%	6%	6%	17%
High caste	65%	26%	7%	4%	5%	5%	6%	27%
Janajati	71%	32%	9%	8%	7%	7%	6%	21%
Low caste	78%	37%	8%	13%	8%	9%	7%	15%

Where people live. Those in temporary shelters, or living in a neighbor’s house, are far more likely than those in their home to say they need cash (Table 5.7). Those still living in self-constructed shelters on other people’s land (64%) are the most likely to mention items to reconstruct house. Other items are also

mentioned most often by those in self-constructed shelters compared to other types of housing. Three in 10 living in their own house (30%) and renting (28%) say they do not need any relief items while almost no-one (between 0% and 1%) living elsewhere says this.

Table 5.7: Most mentioned current needs – by where people are living (IRM-4, weighted)

	Cash	Items to reconstruct house	Clean drinking water	Rice, wheat, maize	Farm implements	Corrugated iron sheets	Clean water for household purposes	No need of relief
Own house	63%	22%	8%	5%	4%	4%	6%	30%
Neighbor’s house*	97%	24%	4%	5%	5%	15%	9%	3%
Self-constructed shelter on own land	90%	54%	12%	12%	13%	13%	9%	1%
Self-constructed shelter on other people’s land	87%	64%	8%	17%	8%	11%	3%	1%
Rent*	71%	31%	3%	3%	3%	1%	0%	28%

*Small sample sizes. Renters make up 1% and those living with neighbors slightly less than 1% of surveyed population

What will needs be in the next three months?

The top stated future needs are cash (64%), reconstruction materials (18%), clean drinking water (8%), rice, wheat, maize (6%) and farm implements (6%) – Table 5.8. Almost one-quarter of people say they will not have a need for relief three months on. Those in the severely hit districts are the most likely to mention all of the relief items as a future need. They are also the least likely, by a wide margin (at least 27 points), to say that there will be no need for relief in the future.

Nearly all people in Dhading (96%), Solukhumbu (94%), and Ramechhap (94%) say they will need cash

in the future. Thirty-six percent in Gorkha mention reconstruction materials, as do one-quarter in Nuwakot and Ramechhap. Clean drinking water is an anticipated need in Nuwakot and Ramechhap. Nearly one-quarter of Nuwakot and Sindhupalchowk residents say they will need rice, wheat, and maize. Those in Nuwakot (22%) are the most likely to say they will need farm implements. Lamjung has the highest share of people saying they will not need relief (64%); fewer than four in 10 people in any other district say relief will not be needed.

Table 5.8: Top anticipated needs in three months – by district impact and district (IRM-4, weighted)

	Cash	Items to reconstruct house	Clean drinking water	Rice, wheat, maize	Farm implements	No need of relief
Severely hit	78%	23%	10%	15%	10%	4%
Dhading	96%	11%	7%	2%	0%	3%
Gorkha	80%	36%	6%	16%	12%	3%
Nuwakot	61%	25%	18%	25%	22%	3%
Ramechhap	94%	26%	17%	8%	2%	1%
Sindhupalchowk	63%	18%	8%	23%	14%	7%
Crisis hit	58%	19%	8%	1%	2%	33%
Bhaktapur	65%	6%	5%	3%	4%	27%
Kathmandu	55%	21%	8%	1%	2%	36%
Okhaldhunga	86%	14%	6%	4%	5%	9%
Hit with heavy losses	54%	11%	1%	6%	11%	41%
Lamjung	32%	7%	0%	5%	15%	64%
Solukhumbu	94%	17%	2%	9%	5%	1%
Hit	58%	6%	2%	2%	4%	31%
Syangja	58%	6%	2%	2%	4%	31%
All districts	64%	18%	8%	6%	6%	24%

Those with lower incomes are more likely than medium income and high income groups to express a need for any item (apart from reconstruction materials where a slightly higher share in the medium income category mention it) – Table 5.9. Similar shares of women and men mention any of the top priority

items as a future need. Though over six in 10 in any caste group mention cash as a future need, Janajatis and those in lower caste groups are more likely to say cash is a top future need. The pattern is similar for other items.

Table 5.9: Top anticipated needs in three months – by pre-earthquake income (IRM-4, weighted)

	Cash	Items to reconstruct house	Clean drinking water	Rice, wheat, maize	Farm implements	No need of relief
Low income	74%	18%	7%	13%	10%	8%
Medium income	63%	20%	9%	4%	5%	27%
High income	53%	18%	8%	1%	2%	39%



Photo: Nayan Pokharel

Changes in needs

Cash has been the top priority need since the earthquake, and the share mentioning cash as either a current or future need continues to grow (38% IRM-1 present to 69% IRM-4 present) – Table 5.10. Reconstruction material is the second most cited item and similar shares mention it as a need in IRM-3 and IRM-4. Corrugated iron sheets (37%), considered equally necessary to cash (38%) in IRM-1, was not a high priority by IRM-2. The stated need for rice, maize and wheat has also declined. Slightly higher shares mention farm implements and clean water for drinking and for household purposes as a need in the most recent survey (IRM-4) compared to earlier ones.

As the survey asks about needs in three months’ time, the timing roughly matches that of the subsequent survey allowing us to compare levels of anticipated and actual needs. For both of the top items needed, cash and reconstruction material, actual need for the items ends up being higher than what was projected for the time period. For instance, in IRM-3, projected need for cash was 55%, but the actual need for cash (current need in IRM-4) is 69%. This mismatch is an indication of the slower than expected pace of recovery.

Table 5.10: Changes in current and anticipated needs (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Dec 2015 projected (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 projected (IRM-2)	Sep 2016 (IRM-3)	Mar 2017 projected (IRM-3)	Apr 2017 (IRM-4)	Oct 2017 projected (IRM-4)
Cash	38%	40%	49%	26%	59%	55%	69%	64%
Items to reconstruct house	–	–	33%	11%	30%	20%	30%	18%
Clean drinking water	6%	5%	3%	3%	2%	2%	9%	8%
Corrugated iron sheets	37%	21%	5%	3%	11%	5%	6%	4%
Rice, wheat, maize	27%	24%	17%	8%	10%	10%	7%	6%
Farm implements	4%	6%	3%	1%	2%	2%	6%	6%
Clean water for household purposes	2%	3%	2%	1%	2%	2%	6%	4%

5.3 Satisfaction with aid distribution

Satisfaction with most aid providers has remained at a similar level to September 2016 (Table 5.11). Satisfaction levels were highest in the immediate aftermath of the earthquakes and stayed high for most providers through February 2016. There was then a sharp drop by IRM-3.

In the most recent survey, people expressed the highest level of satisfaction with the police (56%), army (55%)

and the armed police force (53%), even although these bodies were active only in the early response period. People show lower levels of satisfaction with political parties (23%), religious groups (26%) and private business groups (29%). Satisfaction with the central government has increased slightly but remains below levels seen in the first year after the earthquakes.

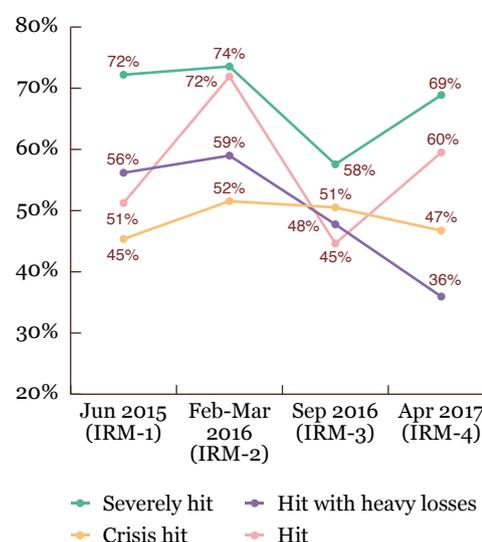
Table 5.11: Proportion satisfied with aid providers (IRM-1, IRM-2, IRM-3, IRM-4, weighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Central government	56%	51%	40%	43%
Nepal army	90%	83%	48%	55%
Police	90%	82%	51%	56%
Armed police force	88%	80%	47%	53%
Political parties	36%	26%	21%	23%
Local administration centers	33%	60%	43%	36%
INGOs	75%	73%	39%	39%
NGOs	69%	70%	41%	41%
Local community organizations	63%	66%	49%	49%
Private business groups	53%	51%	29%	29%
Foreign governments	72%	67%	40%	40%
Religious groups	51%	53%	26%	26%

Fairness of aid distribution

People in the severely hit districts have consistently been the most likely to agree with the statement that VDCs/municipalities have been distributing aid fairly (Figure 5.8). Except in September 2016, around seven in 10 in the severely hit districts have believed that aid has been distributed fairly. Those in crisis hit districts have been most uniform in their views over time with around one-half agreeing that aid distribution has been fair. A majority in the hit with heavy losses districts believed that aid distribution had been fair until February 2016, but the share saying so declined in September 2016 and by April 2017 was at 36%. Opinions in the hit district have varied, with 60% agreeing that aid distribution has been fair in the last survey.

Figure 5.8: Change in the share of people who agree that VDCs/municipalities have been distributing aid fairly – by district impact (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)



In most districts, the perception that aid distribution has been fair has declined or stayed the same over time. Sindhupalchowk, Kathmandu and Bhaktapur are the exceptions with more people in each saying

they thought aid distribution had been fair in the six month period leading to the survey compared to earlier periods (Table 5.12).

Table 5.12: Change in the share of people who agree that VDCs/municipalities have been distributing aid fairly – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	72%	74%	58%	69%
Dhading	69%	69%	51%	56%
Gorkha	82%	72%	68%	64%
Nuwakot	64%	81%	78%	77%
Ramechhap	73%	74%	57%	70%
Sindhupalchowk	73%	74%	41%	81%
Crisis hit	45%	52%	51%	47%
Bhaktapur	34%	41%	44%	47%
Kathmandu	27%	54%	27%	38%
Okhaldhunga	63%	63%	63%	48%
Hit with heavy losses	56%	59%	48%	36%
Lamjung	55%	54%	45%	35%
Solukhumbu	62%	86%	62%	41%
Hit	51%	72%	45%	60%
Syangja	51%	72%	45%	60%
All districts	63%	67%	54%	59%

There is little difference in perceptions of fairness of aid distribution between women and men (Table 5.13). Across caste groups, there have been differences in the last three surveys: in IRM-2 high caste people were less likely to say aid distribution had been fair;

in IRM-3 and IRM-4, those of lower caste are the least likely to think so. Those with a high pre-earthquake income have been consistently less likely than people with lower incomes to think that aid distribution has been fair.

Table 5.13: Perceptions that aid distribution has been fair – by gender, caste and pre-earthquake income (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Female	62%	65%	53%	61%
Male	64%	69%	55%	58%
High caste	61%	63%	55%	61%
Janajati	64%	69%	55%	60%
Low caste	64%	71%	41%	45%
Low income	67%	67%	59%	60%
Medium income	63%	71%	52%	61%
High income	58%	61%	49%	55%

Since IRM-2, people in earthquake-affected areas have been asked whether they think everyone is able to receive aid equally according to their needs. In general, people agree that everyone is able to equally access aid according to their needs. However, compared to IRM-2, the share saying that they agree nearly halved in IRM-3 (88% to 54%). Results in IRM-3 and IRM-4 are similar (Figure 5.9).

Those who said that they either strongly or somewhat disagreed with the statement that everyone is able to access aid equally were asked which groups they thought tended to get less aid. Those belonging to low castes have always been the group cited most frequently (36% IRM-2, 53% IRM-3, 39% IRM-4) – Figure 5.10. Similar shares have mentioned Janajatis or the disabled and people who are sick. Compared



Photo: Chiran Manandhar

to IRM-2, widows, elderly and women are mentioned less in IRM-3 and IRM-4. Notably in IRM-2, people of higher caste were mentioned as a group that tended to get less aid (27%) and even in IRM-4 they are slightly more likely to be named than either women

or the elderly. This could be due to perceptions that aid is being distributed in patterns similar to before the earthquake when those belonging to higher castes often would not be target beneficiaries.

Figure 5.9: Opinions on whether all can get aid equally according to their needs (IRM-2, IRM-3, IRM-4, weighted)

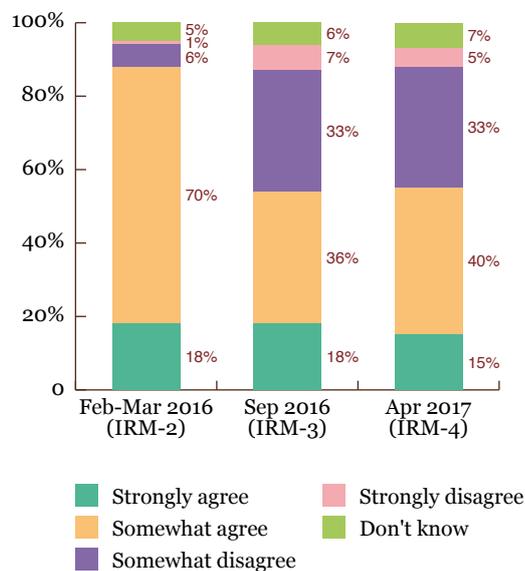
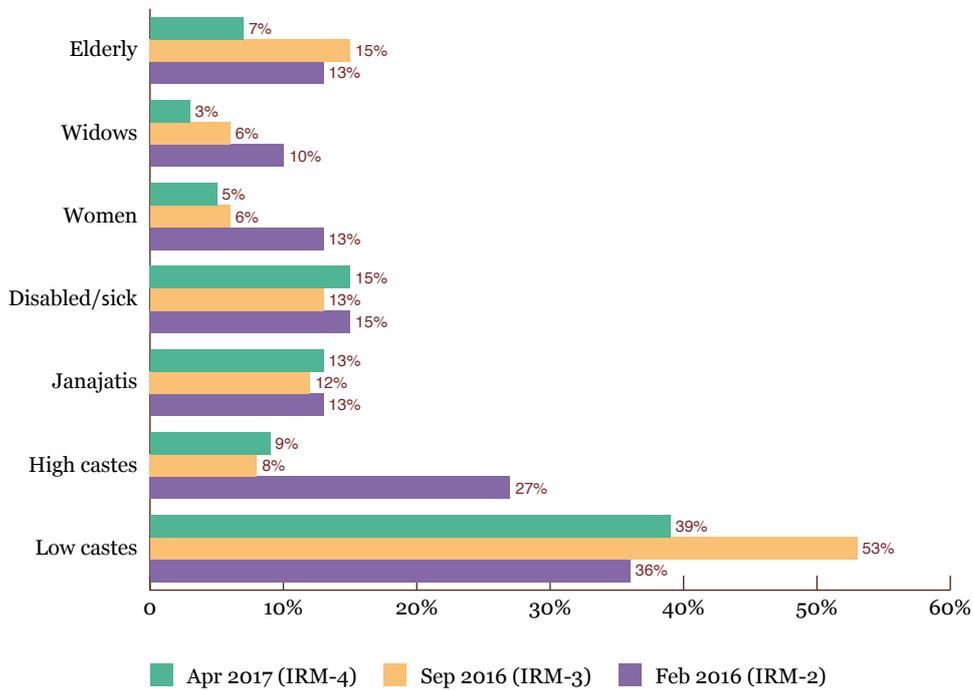


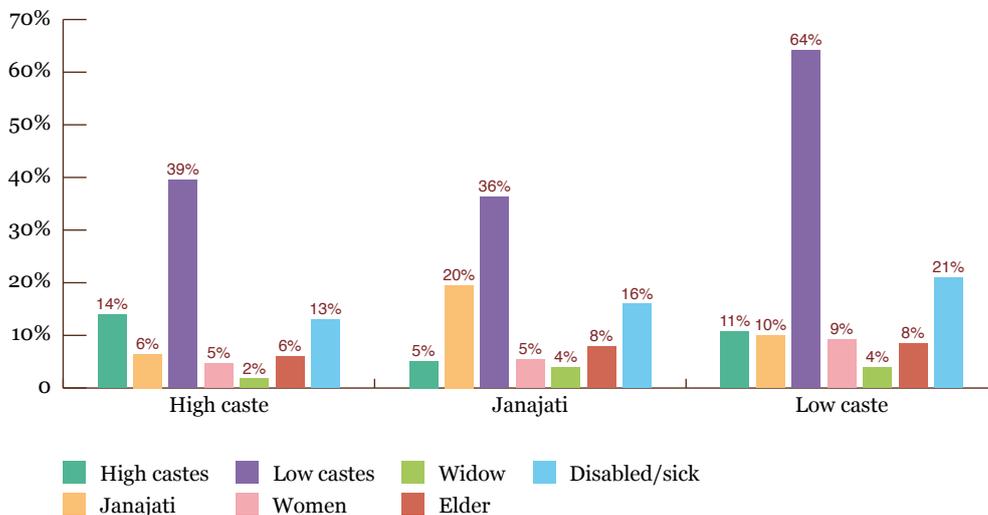
Figure 5.10: Groups that people think tend to get less aid among those who say not everyone is able to get aid equally (IRM-2, IRM-3, IRM-4 weighted)



Low caste people are mentioned as the group that tends to get less aid than others by all caste groups (Figure 5.11). However, and unsurprisingly, those belonging to lower castes (64%) are far more likely than higher caste (39%) or Janajatis (36%) to mention low castes as the group that tends to get less aid.

Similar shares mention high caste groups. Janajatis are more likely to mention themselves as a group that gets left out (20% vs. 6% high caste and 10% low caste). Low caste people (21%) are the most likely to say that the disabled/sick miss out.

Figure 5.11: Groups that tend to get less aid among those who think not everyone is able to get aid equally – by caste (IRM-4, weighted)



5.4 Aid communication

Sources of information on aid

Seven in 10 people say that neighbors are a primary source of information on earthquake aid. Four in 10 mention the radio and one-quarter say the VDC secretary. The Ward Citizens' Forum (15%) and political parties (7%) are also mentioned relatively frequently. While neighbors remain the top source of information, the share mentioning the radio has gone up 12 points since IRM-3 (Table 5.14).

At least six in 10 have said neighbors are their source of information on aid in both IRM-3 and IRM-4. In

April 2017, over half in Dhading (up 28 points) and Kathmandu (up 25 points) mentioned the radio as their source of aid information. Two in three Nuwakot residents now mention the VDC secretary (up 9 points). Though there has been a 10 point decline since IRM-3, those in Sindhupalchowk are the most likely to name the Ward Citizens' Forum (43%). In both IRM-3 and IRM-4, people in Lamjung were the most likely to mention political parties (28% IRM-3, 24% IRM-4).

Table 5.14: Top five sources of information on aid – by district impact and district (IRM-3, IRM-4, weighted)

	Neighbor		Radio		VDC secretary		Ward Citizens' Forum		Political party	
	Sep 2016	Apr 2017	Sep 2016	Apr 2017	Sep 2016	Apr 2017	Sep 2016	Apr 2017	Sep 2016	Apr 2017
Severely hit	82%	81%	29%	33%	39%	40%	36%	23%	10%	7%
Dhading	82%	92%	28%	55%	25%	39%	41%	27%	5%	4%
Gorkha	84%	75%	29%	14%	37%	21%	37%	15%	9%	5%
Nuwakot	99%	73%	44%	36%	58%	67%	19%	9%	7%	15%
Ramechhap	72%	85%	28%	31%	57%	27%	26%	15%	17%	3%
Sindhupalchowk	73%	79%	15%	24%	29%	45%	53%	43%	14%	8%
Hit with heavy losses	80%	71%	51%	29%	19%	39%	3%	8%	21%	19%
Bhaktapur	90%	69%	25%	36%	9%	15%	11%	16%	5%	1%
Kathmandu	85%	70%	28%	53%	11%	13%	11%	13%	1%	3%
Okhaldhunga	62%	84%	23%	42%	62%	47%	19%	2%	14%	3%
Crisis hit	84%	71%	28%	50%	14%	15%	12%	13%	2%	2%
Lamjung	74%	70%	47%	23%	22%	43%	4%	4%	28%	24%
Solukhumbu	92%	72%	58%	39%	12%	32%	1%	16%	9%	12%
Hit	62%	60%	50%	46%	38%	15%	4%	1%	11%	7%
Syangja	62%	60%	50%	46%	38%	15%	4%	1%	11%	7%
All districts	82%	73%	31%	43%	24%	25%	18%	15%	7%	5%

*Multiple responses are allowed so numbers do not add up to 100%

In IRM-3, equal shares in less remote and more remote areas mentioned the radio. In contrast, half of those in less remote areas mentioned the radio in IRM-4, much more than was the case in more remote and remote areas. There has been a slight decline in the mention of the Ward Citizens' Forum as a source of information in more remote areas (23% to 17%).

Mention of neighbors as a top information source declines with income and of the radio rises with income (Table 5.15). Those with lower incomes (36%) are much more likely than others (21% middle and

high incomes) to say they get information from the VDC secretary. Younger people are less likely than older ones to rely on the Ward Citizens' Forum. Widows are more likely than others to mention neighbors (81% to 73%) and less likely to mention the radio (25% to 44%). People belonging to higher castes are much more likely than those of other castes to mention the radio (50% vs. 39% Janajatis, 37% low caste) and less likely to mention neighbors as their source of information (67% vs. 77% Janajatis, 79% low caste).

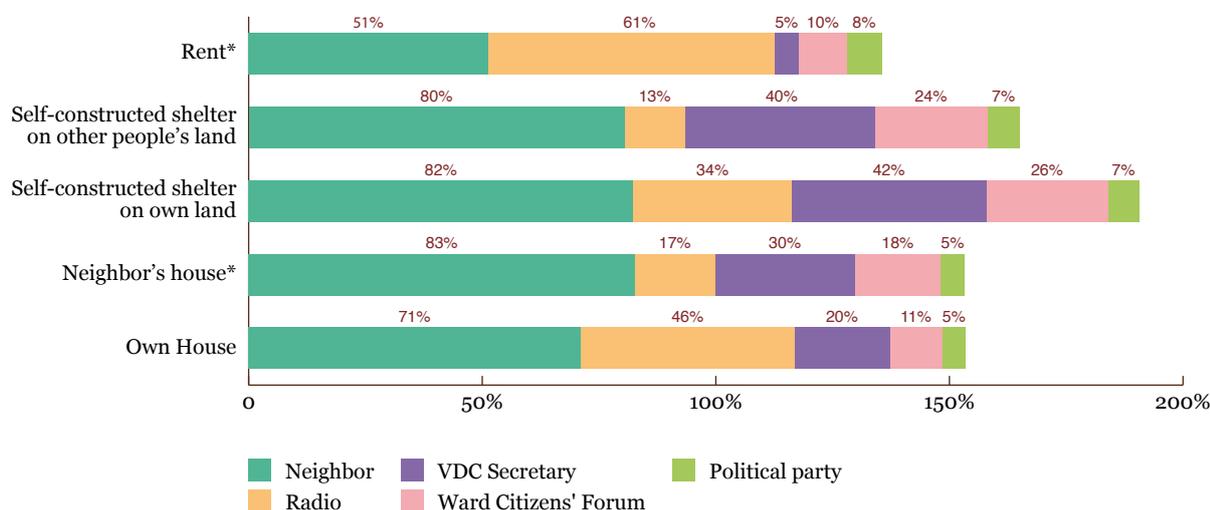
Table 5.15: Top five sources of information on aid – by pre-earthquake income, age, disability, gender, women’s marital status and caste (IRM-4, weighted)

	Neighbor	Radio	VDC secretary	Ward Citizens' Forum	Political party
Low income	79%	33%	36%	16%	5%
Medium income	76%	43%	21%	13%	6%
High income	64%	54%	21%	17%	5%
18-29	78%	45%	24%	9%	4%
30-49	73%	44%	26%	16%	6%
50 and above	72%	41%	24%	15%	5%
Disabled	78%	40%	23%	13%	6%
No disability	71%	44%	26%	16%	5%
Female	77%	40%	24%	14%	3%
Male	70%	46%	25%	16%	7%
Widows	81%	25%	24%	16%	3%
High caste	67%	50%	24%	12%	5%
Janajati	77%	39%	25%	17%	5%
Low caste	79%	37%	23%	10%	10%

Regardless of where people are living, neighbors are people’s main source of aid information (Figure 5.12). There are two exceptions: renters are more likely to mention the radio (61% vs. 51% neighbors) and those

in self-constructed shelter on other people’s land mention the Ward Citizens’ Forum (75% vs. 27% neighbors).

Figure 5.12: Source of information on aid – by where people are living (IRM-4, weighted)



*Small sample sizes. Renters make up 1% and those living with neighbors 0.7% of surveyed population.

Mention of neighbors as the top information source declines with income and that of the radio rises with income (Table 5.16). Those with lower incomes (36%) are much more likely than others (21% middle and high incomes) to say they get information from the VDC secretary. Younger people are less likely than older ones to rely on the Ward Citizens’ Forum. Wid-

ows are more likely than others to mention neighbors (81% to 73%) and less likely to mention the radio (25% to 44%). People belonging to higher castes are much more likely than those of other castes to mention the radio (50% vs. 39% Janajatis, 37% low caste) and less likely to mention neighbors as their source of information (67% vs. 77% Janajatis, 79% low caste).

Table 5.16: Top five sources of information on aid – by pre-earthquake income, age, disability, gender, widows and caste (IRM-4, weighted)

	Neighbor	Radio	VDC Secretary	WCF	Political party
Low income	79%	33%	36%	16%	5%
Medium income	76%	43%	21%	13%	6%
High income	64%	54%	21%	17%	5%
18-29	78%	45%	24%	9%	4%
30-49	73%	44%	26%	16%	6%
50 and above	72%	41%	24%	15%	5%
Disabled	78%	40%	23%	13%	6%
No disability	71%	44%	26%	16%	5%
Female	77%	40%	24%	14%	3%
Male	70%	46%	25%	16%	7%
Widows	81%	25%	24%	16%	3%
High caste	67%	50%	24%	12%	5%
Janajati	77%	39%	25%	17%	5%
Low caste	79%	37%	23%	10%	10%

Communication with aid providers

Of the different aid providers asked about in IRM-4, local community organizations (56%), the police (53%), the army (52%), and the armed police force (50%) get positive reviews on how they have communicated about aid – Table 5.17. People are most likely to be dissatisfied with local political parties (54%). Satisfaction with local community organizations is

up 7 points since IRM-3, and it is up slightly for the army, the armed police force, and private businesses as well. Levels of dissatisfaction have either stayed the same or declined, with more people now unsure how to rate the various aid providers on how they have communicated about aid.

Table 5.17: Satisfaction with how aid providers have communicated about aid (IRM-3, IRM-4, weighted)

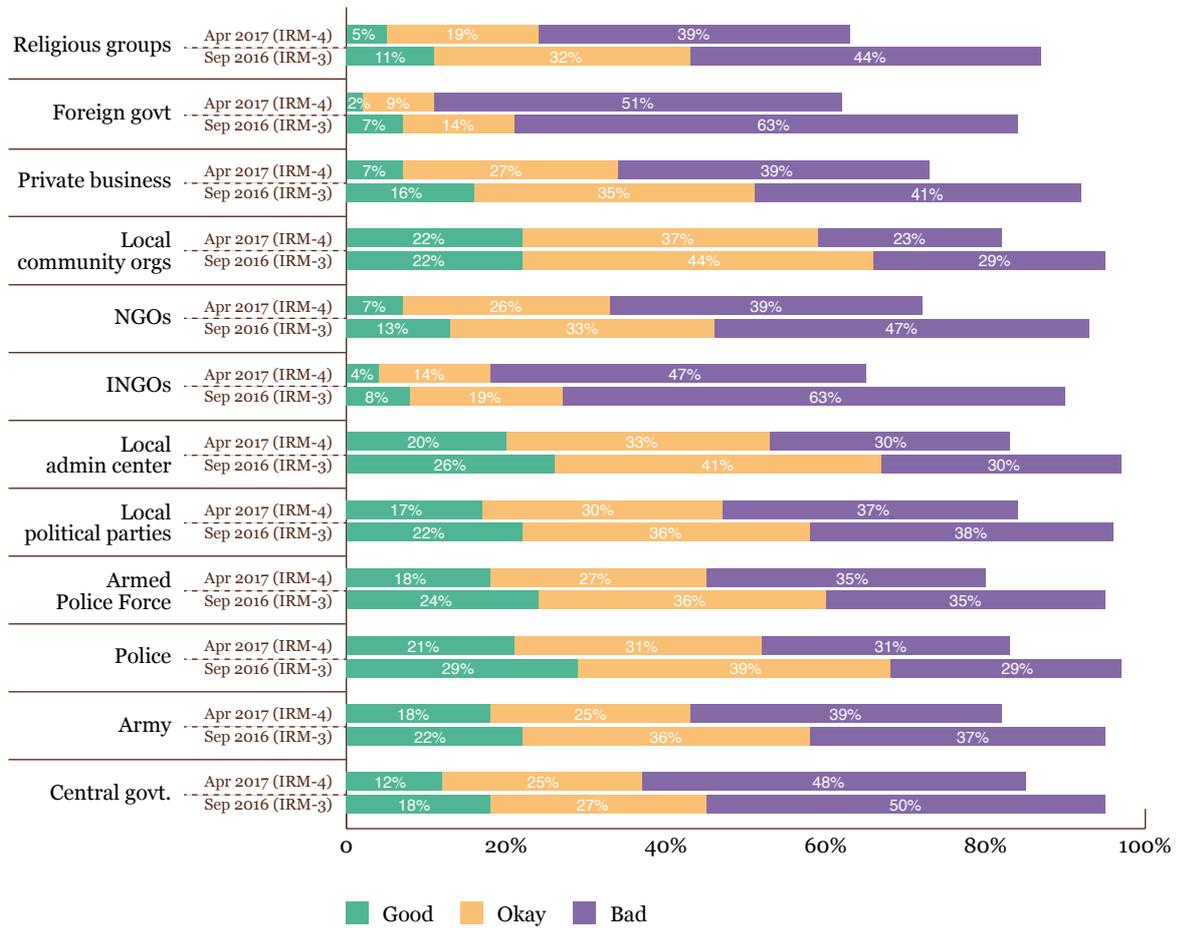
	Sep 2016 (IRM-3)		Apr 2017 (IRM-4)	
	Satisfied	Unsatisfied	Satisfied	Unsatisfied
Central government	40%	50%	41%	41%
Nepal army	48%	37%	52%	23%
Police	51%	34%	53%	23%
Armed police force	47%	37%	50%	23%
Local political parties	21%	67%	25%	54%
Local administration centers	43%	45%	36%	43%
INGOs	39%	43%	34%	26%
NGOs	42%	43%	36%	27%
Local community organizations	49%	37%	56%	23%
Private businesses	31%	50%	34%	31%
Foreign governments	34%	38%	30%	26%
Religious groups	27%	42%	28%	27%

The survey also looked at whether people felt comfortable approaching different providers to either receive information or lodge a complaint. In both IRM-3 and IRM-4, most thought that ease of communication with various aid providers was bad or at best okay.

In April 2017, the central government (48% bad), INGOs (47%), and foreign governments (51%) were the most likely to be rated poorly (Figure 5.13). People also rated these bodies poorly in IRM-3, but now fewer people hold negative views (e.g. INGOs 63% bad in

IRM-3, 47% bad in IRM-4). People are most positive about local community organizations, the police and local administration centers.

Figure 5.13: Ease of communication with aid providers (IRM-3, IRM-4, weighted)



Chapter 6

National Reconstruction Authority Assistance



Photo: Chiran Manandhar

This chapter looks at the government's housing programs. Implementation of two programs, one providing a grant of NPR 300,000 for reconstruction and one a retrofitting grant of NPR 100,000 for partially damaged houses, is ongoing. The chapter assesses progress with these programs and people's view of them. This includes

people's view of the most recent damage assessment, which determined eligibility, ease of access to funds, how people have used the money they received, people's understanding of the programs and confidence that they will receive future money, and their views of the National Reconstruction Authority (NRA).

Key Findings

The Central Bureau of Statistics (CBS) damage assessment

- Of the areas where the CBS assessment was complete, 84% in the severely hit districts said that a CBS damage assessment team had come to their house while only 38% reported such visits in the crisis hit districts.
- Nearly all houses were classified as fully damaged in the severely hit districts. Six in 10 in the crisis hit districts were classified as fully damaged.
- Most people are satisfied with how their house was classified in the damage assessment. Those in the hit with heavy losses and hit districts tend to be more dissatisfied than people elsewhere. People in less remote areas are more likely to be dissatisfied as are those with higher incomes, widows and those of lower caste.
- People whose houses were classified as partially damaged are the most likely to be dissatisfied with the results of the assessment.

The Rural Housing Reconstruction Program (RHRP) grant

- The first tranche of the RHRP grant was received by nearly everyone who said they were declared eligible for it. The lowest coverage levels were in Kathmandu (81%) and Dhading (86%).
- The severely hit districts have the highest share of ineligible people who believe they should have been eligible (82%). Okhaldhunga is an exception with seven in 10 ineligible people saying they should have been eligible for the RHRP grant. Low income and low caste people declared ineligible are far more likely to think this is a mistake than others. Thirty-three percent of those declared ineligible say their house is only partially damaged. Only people whose houses are fully damaged are meant to receive the grant.
- Only around four in 10 said that they would use the grant to build a house using an NRA accepted model. Knowledge of grant requirements does not affect intended use of the money. Those with a low

income are particularly likely to say they will use the money to pay off loans or for their livelihoods.

- Eight in 10 people surveyed are aware that the RHRP grant amount has increased to NPR 300,000. Awareness of the increase in grant amount is greater in more impacted districts.
- Recipients of the first tranche of the RHRP grant are as likely to know as they are to be unaware of the conditions that have to be met to get the second tranche. Men are more likely than women, and those belonging to high castes more likely than Janajatis or lower caste groups to be aware of various program components.
- Most recipients of the first tranche of the grant found it easy to receive the grant. Those in less remote places were more likely to find the process difficult. Kathmandu residents are the most likely to have found the process difficult.
- When it comes to getting the second tranche of the grant, among those who got the first tranche in the severely hit districts, eight in 10 are confident of getting it compared to just six in 10 recipients in the crisis hit districts. People in Kathmandu and Bhaktapur are the most likely to not be confident about getting the second tranche of the grant.

- Having received the first tranche does not necessarily translate to rebuilding: 58% of those who got the first tranche have done something to rebuild compared to 68% of those who have not gotten the RHRP grant.

- Eight in 10 said that the total grant amount would cover less than fifty percent of the total rebuilding costs.

Retrofitting grant

- Those ineligible for the main housing grant were asked if they knew of the retrofitting grant. Only 39% said that they were aware of the program.

Communication with the NRA

- Most people think that communication with the NRA is either okay or bad; few say it is good. Those in the severely hit districts are more likely than people in less affected areas to say that communication with the NRA has been good.

- People who got the RHRP grant are more likely than those who did not to say that communication has been okay.

6.1 The Central Bureau of Statistics damage assessment

Did the NRA damage assessment team visit?

In February 2016, the government began a new round of damage assessments aimed at identifying reconstruction grant beneficiaries. The Central Bureau of Statistics (CBS) initially deployed engineers to the 11 most affected districts. Assessments in three additional districts in the Kathmandu Valley were completed in late 2016. Assessments in the severely hit and crisis hit districts included in the IRM survey had been completed by the time of IRM-4. Surveys of 17 more districts, which include the hit with heavy losses and hit districts covered in IRM, began at the end of 2016 and were still being conducted in some of these districts at the time the IRM-4 survey was implemented.

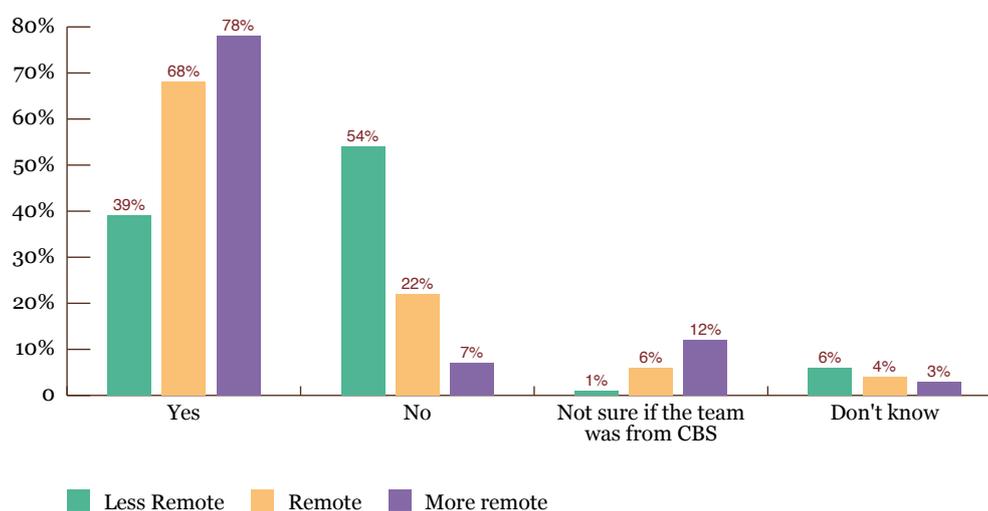
By April 2017, 84% in the severely hit districts said that a CBS assessment team had visited to assess damage. In crisis hit districts, only 38% said the team visited (Table 6.1). Low reporting of visits in the crisis hit

districts could be due to the method of assessment used in these areas. While assessment in severely hit districts involved visits to all homes, other districts followed a model whereby the CBS team received a list from local bodies prior to their visit and only visited those homes to verify the level of damage. Gorkha (17%) and Okhaldhunga (24%) had a high share of people who were unsure if the team that visited was the CBS assessment team.

Table 6.1: Whether the official damage assessment team visited – by district impact and district (IRM-4, weighted)

	Yes	No	A team came but not sure if the team was from the CBS	Don't know
Severely hit	84%	8%	5%	4%
Dhading	95%	1%	2%	2%
Gorkha	73%	6%	17%	4%
Nuwakot	86%	6%	1%	7%
Ramechhap	71%	26%	0%	3%
Sindhupalchowk	88%	6%	2%	3%
Crisis hit	38%	52%	4%	6%
Bhaktapur	71%	27%	1%	1%
Kathmandu	33%	59%	2%	6%
Okhaldhunga	46%	22%	24%	8%
Hit with heavy losses	64%	34%	1%	1%
Lamjung	47%	51%	1%	1%
Solukhumbu	95%	3%	1%	1%
Hit	36%	50%	5%	9%
Syangja	36%	50%	5%	9%
All districts	55%	37%	4%	5%

Those in remote (68%) and more remote (78%) areas were far more likely than people residing in less remote places (39%) to say that an assessment team visited (Figure 6.1).

Figure 6.1: Whether the official damage assessment team visited – by remoteness (IRM-4, weighted)

Results of the damage assessment

By April 2017, most people in the severely hit districts said that their house had been classified as fully damaged (91%). In the crisis hit districts, 59% said they were classified as having a fully damaged house,

while the houses of those in the hit with heavy losses districts were either classified as being fully damaged (39%), partially damaged (36%) or not damaged (24%) – Table 6.2.

Table 6.2: Results of the official damage assessment – by district impact and district (IRM-4, weighted)

	Fully damaged	Partially damaged	Normal/ not damaged	Don't know
Severely hit	91%	3%	2%	4%
Dhading	93%	1%	5%	1%
Gorkha	84%	7%	4%	6%
Nuwakot	94%	2%	1%	2%
Ramechhap	88%	5%	1%	6%
Sindhupalchowk	94%	1%	1%	4%
Crisis hit	59%	11%	19%	10%
Bhaktapur	66%	9%	25%	0%
Kathmandu	59%	11%	19%	11%
Okhaldhunga	48%	13%	13%	26%
Hit with heavy losses	39%	36%	24%	2%
Lamjung	34%	14%	49%	3%
Solukhumbu	43%	55%	2%	1%
Hit	13%	29%	33%	25%
Syangja	13%	29%	33%	25%
All districts	70%	10%	13%	7%

Satisfaction with the damage assessment

Across all districts, most people are either very (38%) or somewhat satisfied (43%) with how their house was classified in the most recent damage assessment. Relatively few said that they were somewhat (9%) or very unsatisfied (7%). Satisfaction rates are higher in the severely hit districts where a far larger share of houses were declared fully damaged (Table 6.3). Within these districts, people are most likely to be

dissatisfied in Gorkha (16% are dissatisfied) which had the lowest share of house identified as fully damaged (84%). Levels of dissatisfaction are higher in the hit with heavy losses and hit districts – 26% and 23%, respectively. Lamjung, where almost half of people say their house was classified as not being damaged, has the highest rate of dissatisfaction (49%).

Table 6.3: Satisfaction with the most recent housing damage assessment – by district and district impact (IRM-4, weighted)

	Very satisfied	Somewhat satisfied	Somewhat unsatisfied	Very unsatisfied	Don't know
Severely hit	56%	34%	4%	4%	2%
Dhading	74%	18%	2%	4%	2%
Gorkha	47%	34%	9%	7%	3%
Nuwakot	59%	36%	1%	2%	2%
Ramechhap	32%	58%	4%	5%	1%
Sindhupalchowk	52%	40%	3%	4%	1%
Crisis hit	23%	51%	12%	9%	6%
Bhaktapur	54%	34%	9%	1%	2%
Kathmandu	12%	59%	12%	12%	5%
Okhaldhunga	32%	29%	12%	4%	24%
Hit with heavy losses	26%	46%	21%	5%	2%
Lamjung	17%	40%	30%	9%	3%
Solukhumbu	33%	51%	13%	1%	1%
Hit	12%	55%	10%	13%	10%
Syangja	12%	55%	10%	13%	10%
All districts	38%	43%	9%	7%	4%



Photo: Nayan Pokharel

The number of people who are dissatisfied has stayed fairly constant over time in the crisis hit and severely hit districts, increasing slightly in the latter. Levels of dissatisfaction have declined in the hit with heavy

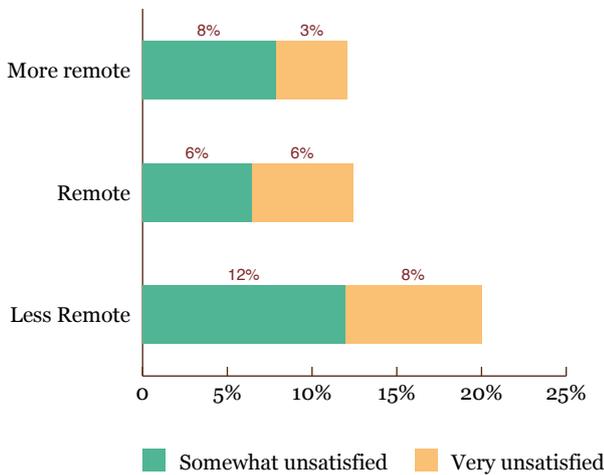
losses districts. Dissatisfaction in the hit district of Syangja is now lower than in IRM-3 but higher than in IRM-2 (Figure 6.2).

Figure 6.2: Satisfaction with official housing damage classification – by district impact (IRM-2, IRM-3, IRM-4 household panel, unweighted)



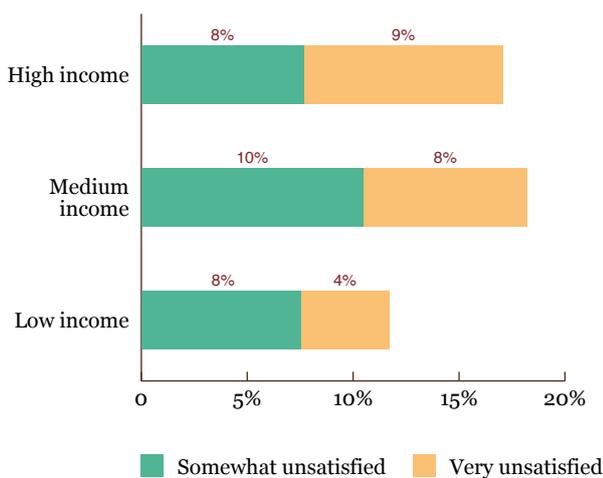
Remoteness. Those in less remote areas are more likely to be dissatisfied (20%) than people either in remote or more remote places (12% each) – Figure 6.3.

Figure 6.3: Dissatisfaction with housing damage assessment – by remoteness (IRM-4, weighted)



Income. Those with a high (17%) and medium (18%) pre-earthquake income are more likely than people with a low income (12%) to be dissatisfied with the housing damage assessment (Figure 6.4).

Figure 6.4: Dissatisfaction with housing damage assessment – by pre-earthquake income (IRM-4, weighted)



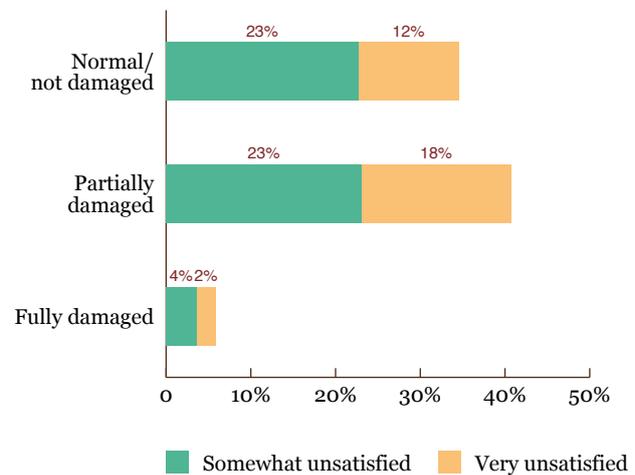
Gender and widows. Men (15%) are as likely as women (17%) to be dissatisfied with housing damage assessment. Widows are more likely to be dissatisfied (24%).

Disability. Similar shares of disabled (11%) and those not disabled (16%) are dissatisfied with the official housing damage assessment.

Caste. Those of lower caste (22%) are much more likely than either high caste groups (14%) or Janajatis (15%) to be dissatisfied with the results of the housing damage assessment.

CBS housing damage classification. As shown in Figure 6.5, few people who say their house was classified as fully damaged are dissatisfied (6%) with the classification. In contrast, 35% of those who say their house was classified as not damaged/normal, and 41% of those whose house was classified as being partially damaged, were dissatisfied with their damage categorization. People whose house was classified as partially damaged are slightly more likely to be very unsatisfied (18%) compared to those who were classified as having undamaged (12%) or fully damaged (2%) houses.

Figure 6.5: Dissatisfaction with housing damage assessment – by housing damage classification (IRM-4, weighted)



6.2 The Rural Housing Reconstruction Program (RHRP) grant

Who has received cash assistance from the NRA?

By the time IRM-4 was conducted in April 2017, the first tranche of the NRA housing grant had gone out in the severely hit and crisis hit districts that were surveyed. Provision of the first tranche of the grant in the other districts—Solukhumbu, Lamjung and Syangja—only began in late April 2017 and was thus not covered in the survey.

The IRM-4 survey data show that the vast majority of people who say they were declared eligible for the grant have received the first tranche. People who said they were declared eligible in Kathmandu and Dhading are the most likely to say they have not received the first tranche (19% and 14%, respectively) – Table 6.4.

Table 6.4: Share who received the first tranche of the RHRP grant among those who say they were declared eligible – by district impact and district (IRM-4, weighted)

	Got NRA grant	Did not get NRA grant
Severely hit	93%	7%
Dhading	86%	14%
Gorkha	94%	6%
Nuwakot	96%	4%
Ramechhap	97%	3%
Sindhupalchowk	97%	3%
Crisis hit	85%	15%
Bhaktapur	94%	6%
Kathmandu	81%	19%
Okhaldhunga	95%	5%
All severely hit and crisis hit districts	90%	10%

Non-eligible people who believe they should have been eligible

People not declared eligible for the grant were asked whether they thought they should have been eligible. Eight in 10 people in the severely hit districts who say they were not declared eligible believe they should have been (Table 6.5). The proportion of people who say they were not declared eligible but think they should have been is much lower in other districts with the exception of Okhaldhunga.

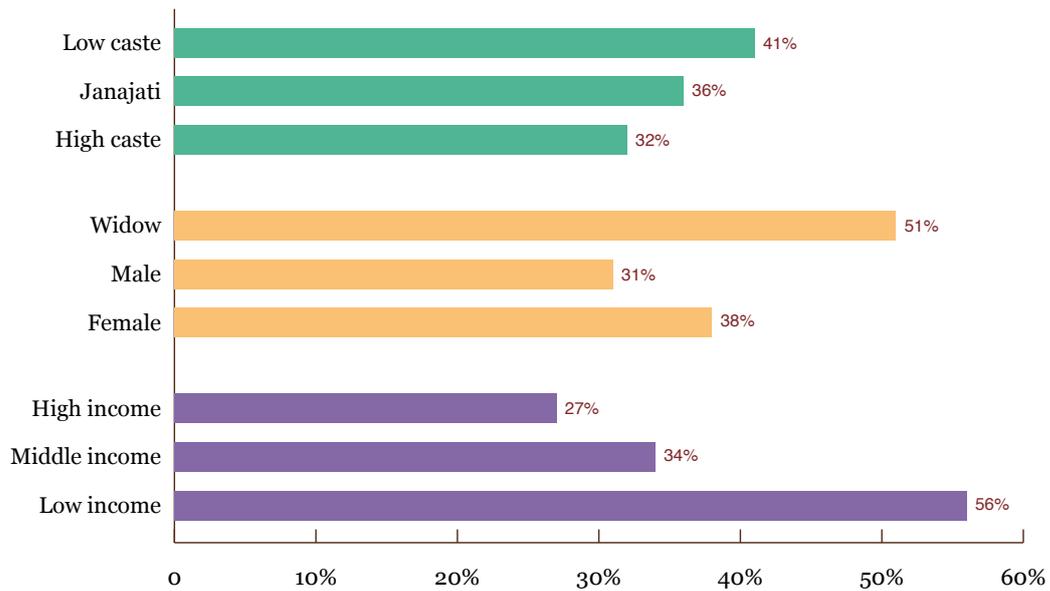
The share thinking they should have been eligible increases with remoteness: 29% in less remote areas, 42% in remote areas and 70% in more remote areas hold this view.

Low income and low caste people who were declared ineligible are far more likely to think this was a mistake than others (Figure 6.6). Widows are also more likely to say they should have been eligible.

Table 6.5: Ineligible people who think they should have been eligible – by district impact and district (IRM-4, weighted)

	Yes	No	Don't Know
Severely hit	82%	13%	5%
Dhading	88%	8%	4%
Gorkha	75%	20%	5%
Nuwakot	89%	7%	4%
Ramechhap	89%	1%	10%
Sindhupalchowk	70%	30%	0%
Crisis hit	29%	70%	1%
Bhaktapur	25%	73%	1%
Kathmandu	28%	71%	1%
Okhaldhunga	71%	25%	4%
Hit with heavy losses	26%	59%	15%
Lamjung	24%	63%	13%
Solukhumbu	42%	31%	28%
Hit	47%	38%	14%
Syangja	47%	38%	14%
All districts	34%	62%	4%

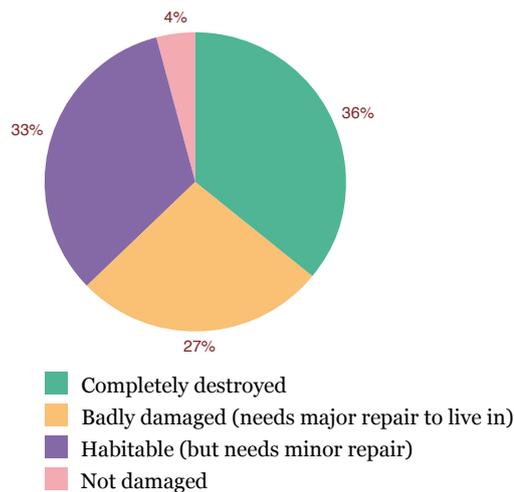
Figure 6.6: Ineligible people who think they should have been eligible – by caste, gender, widows and pre-earthquake income (IRM-4, weighted)



Some of these perceptions on unfair exclusion from the RHRP are a result of misunderstanding of the eligibility criteria. The program is only meant to cover those whose house was significantly impacted by the

earthquakes. However, 33% of those who feel they were unfairly excluded report that their house only needs minor repairs (Figure 6.7).

Figure 6.7: Ineligible people who think they should have been eligible – by self-reported level of housing damage (IRM-4, weighted)



What did people do/plan to do with the RHRP cash assistance?

The NPR 300,000 grant is allocated to support the building of houses that are earthquake-resistant. Subsequent tranches are meant to be dependent on building a NRA-sanctioned model house. Across all districts, just 37% of people say they are using/will use the grant for the intended purpose of building a new house using an accepted model, a drop from 44% in IRM-3 (Table 6.6). The proportion saying

they will use RHRP funds in this way is highest in Dhading, Ramechhap and Sindhupalchowk. Almost one-quarter of people say they will use the funds for livelihood support, a large increase since IRM-3, and 7% say they will use funds to pay-off loans. Nine percent of people say they will use the funds to build a house which they are not sure is earthquake-resistant.

Table 6.6: Use of/planned use of first tranche of RHRP grant among those declared eligible to receive it – by district impact and district (IRM-3, IRM-4, weighted)

	Rebuild/retrofit previous house		Build new house using accepted NRA model		Build new house not using NRA model/hot sure if new house will be NRA model		Pay off loans		Livelihoods support		For other things		Don't know/can't say	
	IRM-3	IRM-4	IRM-3	IRM-4	IRM-3	IRM-4	IRM-3	IRM-4	IRM-3	IRM-4	IRM-3	IRM-4	IRM-3	IRM-4
Severely hit	21%	24%	55%	49%	5%	5%	6%	8%	9%	23%	2%	12%	5%	1%
Dhading	53%	7%	37%	77%	1%	2%	0%	9%	1%	20%	1%	18%	8%	1%
Gorkha	14%	47%	53%	24%	17%	4%	0%	7%	6%	20%	3%	8%	8%	2%
Nuwakot	46%	39%	3%	26%	1%	10%	1%	16%	12%	25%	0%	11%	25%	1%
Ramechhap	0%	17%	0%	59%	0%	3%	0%	1%	0%	18%	0%	6%	0%	2%
Sindhupalchowk	50%	10%	0%	58%	0%	4%	0%	4%	12%	28%	0%	16%	25%	1%
Crisis hit	25%	35%	30%	16%	10%	18%	10%	5%	30%	21%	0%	8%	5%	3%
Bhaktapur	7%	58%	40%	9%	7%	2%	7%	6%	13%	13%	0%	9%	27%	3%
Kathmandu	7%	31%	24%	14%	0%	25%	12%	4%	9%	21%	0%	1%	54%	4%
Okhaldhunga	0%	16%	44%	43%	0%	5%	22%	10%	11%	34%	0%	42%	33%	1%
Hit with heavy losses	8%	54%	58%	11%	6%	2%	12%	12%	12%	43%	3%	6%	5%	3%
Lamjung	14%	52%	0%	11%	0%	0%	0%	11%	7%	41%	0%	7%	79%	4%
Solukhumbu	0%	64%	0%	9%	0%	9%	0%	18%	0%	55%	0%	0%	100%	0%
Hit	3%	67%	92%	0%	3%	0%	3%	0%	8%	33%	0%	0%	0%	0%
Syangja	0%	67%	0%	0%	0%	0%	0%	0%	0%	33%	0%	0%	100%	0%
All districts	25%	28%	44%	37%	4%	9%	5%	7%	10%	22%	1%	11%	11%	2%

Identical shares of men and women say they have or will use the first tranche of the RHRP grant to build homes using an NRA model (37%), while half of widows say so (54%). Just under four in 10 people in each caste group say they will use the grant money for rebuilding following a NRA model. Janajatis and lower caste people (24% each) are slightly more likely

than higher caste groups (19%) to say they will use the first tranche for livelihood support.⁴⁰

Those with a low pre-earthquake income are more likely than people in the middle and high income categories to say they will use the first tranche of the grant to pay off loans or for livelihood support (Table 6.7).

⁴⁰ People could give multiple uses. As such, numbers do not add up to 100%.

Table 6.7: Use of/planned use of first tranche of RHRP grant among those declared eligible to receive it – by pre-earthquake income (IRM-4, weighted)

	Rebuild/retrofit previous house	Build new house using accepted NRA model	Build new house not using NRA model/not sure if new house will be NRA model	Pay off loans	Livelihood support	For other things	Don't know
Low income	26%	42%	5%	10%	25%	14%	2%
Medium income	29%	36%	10%	4%	20%	9%	1%
High income	28%	29%	19%	5%	19%	4%	4%

Across all districts, 47% of people declared eligible say they know what the requirements for receiving the second tranche of the grant are. Knowing these conditions has a small impact on whether people say they will use the first tranche of funds in line with the program's purpose (Table 6.8). Forty-three percent of those who say they know the conditions plan to use the

funds to build a new house following NRA regulations compared to 32% of those who say they do not know the conditions. However, 21% of those who say they know the conditions still plan to use the first grant for livelihoods support and many others plan to use it for other purposes.

Table 6.8: Use of first tranche of NRA grant – by knowledge of conditions for second tranche (IRM-4, weighted)

Know conditions	Rebuild/retrofit previous house	Build new house using accepted NRA model	Build new house not using NRA model/not sure if new house will be NRA model	Pay off loans	Livelihoods support	For other things	Don't know
Yes	27%	43%	6%	6%	21%	12%	2%
No	29%	32%	12%	7%	24%	10%	2%

Awareness of components of the RHRP grant

Increases in the size of the grant. The grant amount for the RHRP has increased to NPR 300,000 from an initially planned NPR 200,000. Overall, 79% of people say they are aware that the grant size has increased.⁴¹ Awareness of the increase in the size of the housing grant declines with levels of earthquake impact: 90% in the severely hit districts know about the increase, compared to 79% in the crisis hit districts, and just over half in the hit with heavy losses (52%) and hit districts (50%) – Table 6.9. This is likely due

to more people in more affected areas being eligible for the grant and thus following information on it. People in Lamjung (45%) are the least likely to be aware of this change. Higher shares of those living in more remote areas (87%) know of this change (79% less remote, 78% remote).

As expected, knowledge of the increase in the grant is closely tied to grant eligibility. Those declared eligible for the NRA grant are more likely than those who were not to know of the change (92% to 67%) – Figure 6.8. Similarly, among those declared grant eligible, those who have actually received the grant (92%) are slightly more likely than those who say they have yet to receive it (87%) to know of the increase in grant amount.

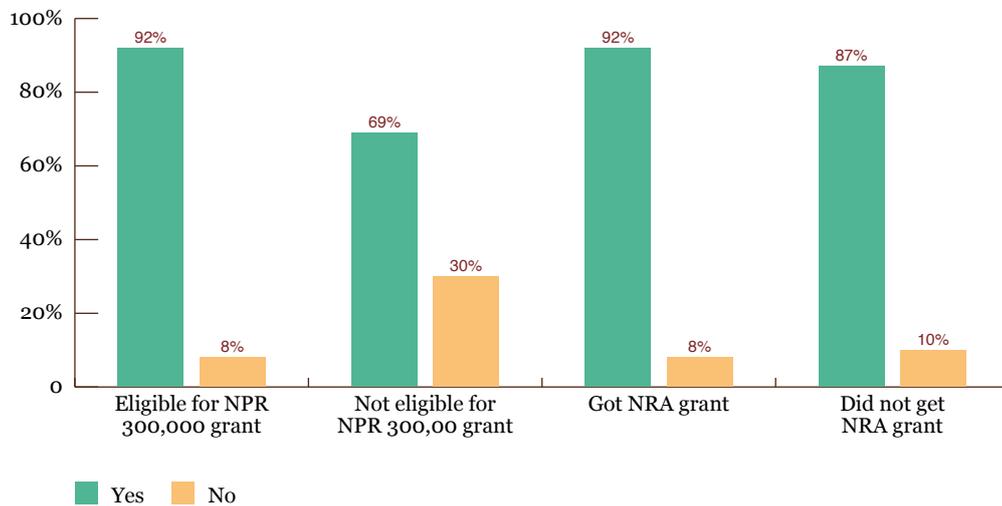
⁴¹ This includes all people, not just those declared eligible for the RHRP grant.

Table 6.9: Awareness of increase in NRA housing grant to NPR 300,000 – by district impact and impact (IRM-4, weighted)

	Yes	No/don't know
Severely hit	90%	9%
Dhading	93%	7%
Gorkha	92%	8%
Nuwakot	91%	9%
Ramechhap	89%	12%
Sindhupalchowk	87%	13%

	Yes	No/don't know
Crisis hit	79%	21%
Bhaktapur	87%	13%
Kathmandu	78%	23%
Okhaldhunga	81%	19%
Hit with heavy losses	52%	48%
Lamjung	45%	55%
Solukhumbu	63%	37%
Hit	50%	50%
Syangja	50%	55%
All districts	79%	22%

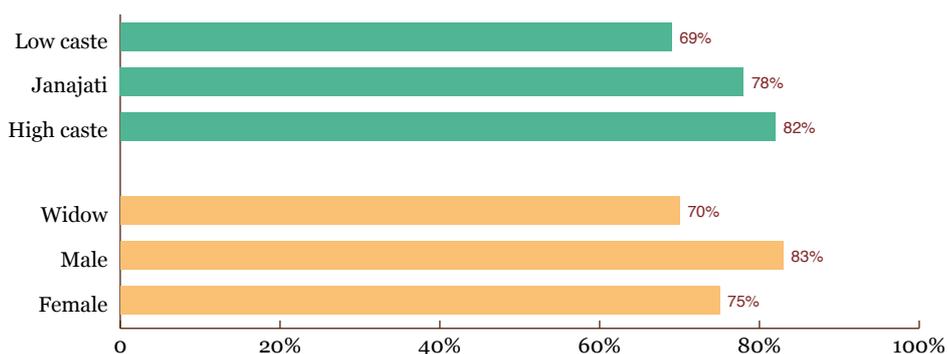
Figure 6.8: Awareness of increase in RHRP grant to NPR 300,000 – by grant eligibility and having received the grant (IRM-4, weighted)



Men are more likely than women (83% to 75%) to know of the grant amount increase, and widows are less likely than others to know of this change –

Figure 6.9. Those belonging to high castes (82%) and Janajatis (78%) are more likely than those of lower caste (69%) to know of the increase in the grant size.

Figure 6.9: Awareness of increase in RHRP grant to NPR 300,000 – by caste, gender and widows (IRM-4, weighted)



Requirements for the second tranche. Receiving the second tranche of the RHRP grant is conditional upon meeting certain criteria. We asked people who got the first tranche (90% of those declared eligible for it) whether or not they knew what the requirements for getting the second tranche are.⁴²

Similar shares of the recipients of the first tranche say they know (47%) as say they are unaware (50%) of the requirements for the second tranche. Just over half of those in the severely hit districts (54%) know of the requirements, while six in 10 in the crisis hit districts say they do not know what the requirements are (Table 6.10). Ramechhap and Nuwakot residents are the most likely (64% each), and those in Bhaktapur (24%) the least likely, to know these requirements. Of the severely hit districts, Sindhupalchowk is the only district where the share unaware of the requirements is higher than those who know them.

Those in less remote areas (38%) are less likely than people in remote (51%) and more remote areas (46%) to say they know the requirements to get the second tranche.

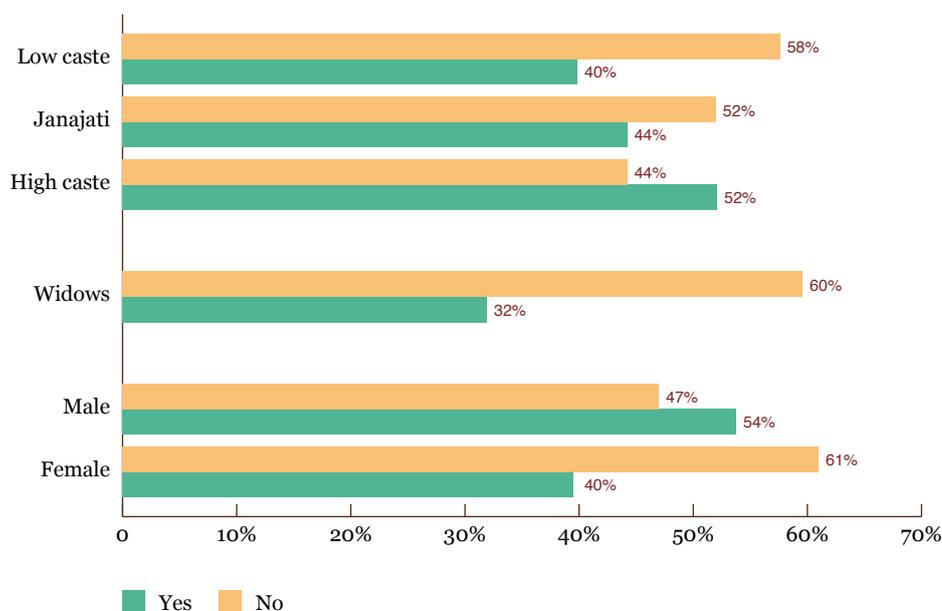
As with the increase in the grant amount, men are more likely than women (54% to 40%), and widows

are less likely than others (32%), to say they know the requirements for the second tranche – Figure 6.10. Just over half of high caste people say they know the requirements, compared to fewer Janajatis (44%) and lower caste people (40%).

Table 6.10: Knowledge of requirements to get the second tranche of RHRP grant among those who got the first tranche – by district impact and district (IRM-4, weighted)

	Yes	No	Don't know
Severely hit	54%	43%	3%
Dhading	50%	46%	4%
Gorkha	54%	40%	6%
Nuwakot	64%	35%	1%
Ramechhap	64%	32%	4%
Sindhupalchowk	44%	54%	1%
Crisis hit	33%	62%	4%
Bhaktapur	24%	71%	4%
Kathmandu	35%	60%	5%
Okhaldhunga	41%	59%	0%
All severely hit and crisis hit districts	47%	50%	4%

Figure 6.10: Knowledge of requirements to get the second tranche of RHRP grant among those who received the first tranche – by gender, widows and caste (IRM-4, weighted)



⁴² The analysis only includes people in severely hit and crisis hit districts where the first tranche had been disbursed at the time of the IRM-4 survey.

Similar shares across income levels are aware of the requirements to be able to receive the second tranche of the NRA housing grant (47% each among low, middle, high income levels).

Accessibility of the first tranche of the grant

Those who had received the first tranche of the NRA grant were asked how easy they thought it was to receive it. In general, people said it was easy to access the first tranche. Twenty-eight percent said it was very easy and 51% said it was somewhat easy with 15%

saying it was somewhat difficult and 15% very difficult (Table 6.11). Those in Kathmandu (43%) were the most likely to say they had difficulties accessing the grant and difficulties were also relatively common in Sindhupalchowk, where 22% found it difficult.

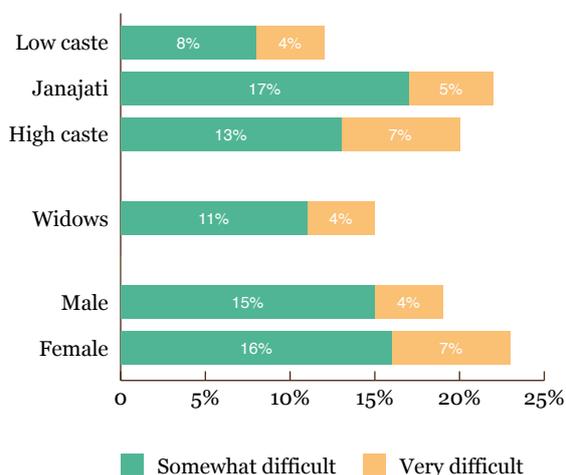
Table 6.11: Ease of getting first tranche of NRA grant – by district impact and district (IRM-4, weighted)

	Very easy	Somewhat easy	Somewhat difficult	Very difficult
Severely hit	36%	50%	11%	3%
Dhading	70%	18%	7%	4%
Gorkha	44%	42%	9%	4%
Nuwakot	5%	87%	6%	1%
Ramechhap	26%	59%	13%	1%
Sindhupalchowk	28%	51%	17%	5%
Crisis hit	15%	52%	24%	10%
Bhaktapur	19%	64%	11%	6%
Kathmandu	10%	47%	30%	13%
Okhaldhunga	34%	53%	11%	2%
All severely hit and crisis hit districts	28%	51%	15%	6%

People living in less remote areas (32%) were far more likely to have found it difficult to get the first tranche of the housing grant compared to those in remote (16%) and more remote (17%) areas.

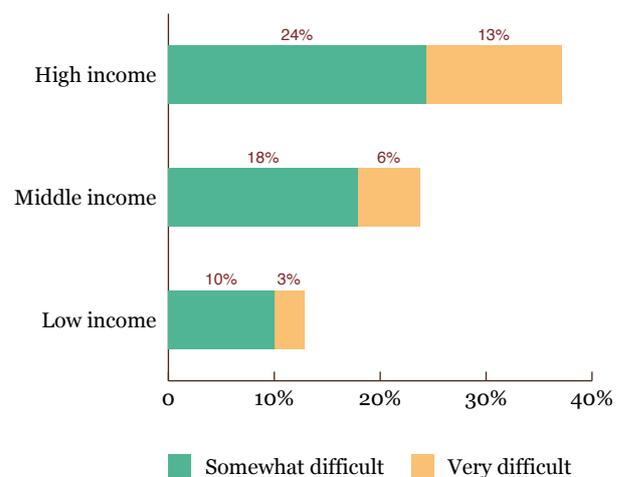
Women (23%) and men (19%) report similar levels of difficulty in receiving the first tranche of the housing grant – Figure 6.11. Fifteen percent of widows found the process to be difficult. Those in lower caste groups are less likely than Janajatis or higher caste groups to have found it difficult to get the first tranche of the NRA grant.

Figure 6.11: Difficulty of receiving the first tranche of the NRA housing grant – by gender, caste, widows (IRM-4, weighted)



Feelings that it was difficult to receive the first tranche of the NRA housing grant increase with income. Only 13% of those in the low income group said it was difficult to get the first tranche compared to 24% in the middle income and 37% in the high income categories – Figure 6.12.

Figure 6.12: Difficulty of receiving the first tranche of the NRA housing grant – by pre-earthquake income (IRM-4, weighted)



Delays from the VDC (50%) and not having documentation (46%) were the two top reasons given by people who found it either somewhat or very difficult to get the first tranche of the NRA grant. Other reasons in-

clude: remoteness/distance (20%), not understanding the rules (19%), high expenses incurred (11%), delays from the bank (9%) and conflicts related to damage estimation (1%).

How confident are people of being able to receive the next tranche of the NRA housing grant?

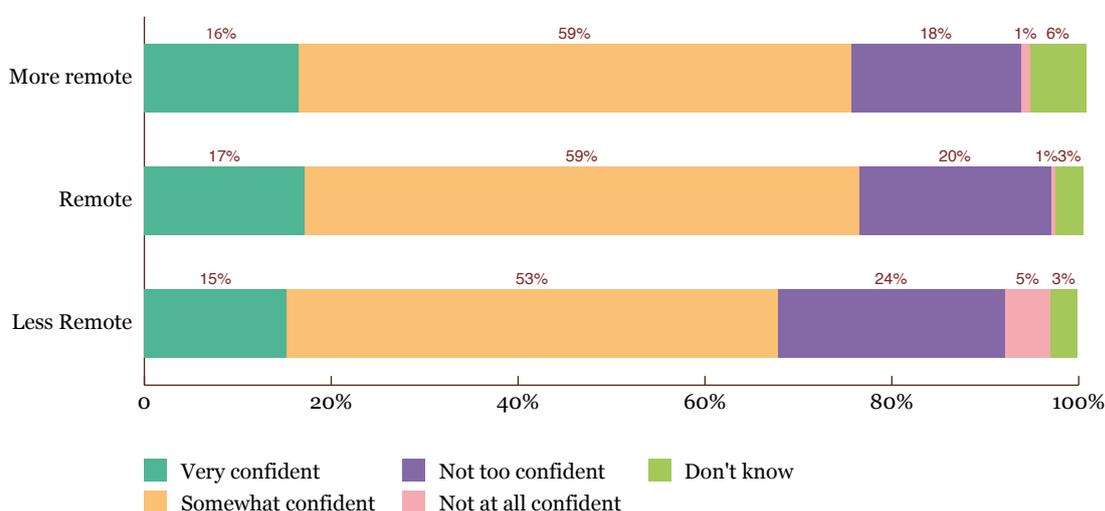
Those who received the first tranche of the NRA grant were asked whether they were confident of being able to get the next tranche. Eight in 10 grantees in the severely hit districts are confident of being able to get the second tranche of the NRA grant, as are six in 10 in crisis hit districts – Table 6.12. Nearly two in 10 in the severely hit districts (18%) and just over three in 10 in the crisis hit districts (34%) are not confident that they will get the second tranche of the RHRP grant. Those in Kathmandu (40%) and Bhaktapur (31%) are the most likely to not be confident about getting the second tranche of the NRA grant.

Table 6.12: Confidence in getting the second tranche of the RHRP grant among those who got the first tranche – by district and district impact (IRM-4, weighted)

	Very confident	Somewhat confident	Not too confident	Not at all confident	Don't know
Severely hit	20%	60%	17%	1%	3%
Dhading	26%	44%	24%	1%	5%
Gorkha	21%	55%	18%	2%	5%
Nuwakot	18%	64%	18%	0%	1%
Ramechhap	10%	73%	13%	0%	4%
Sindhupalchowk	20%	68%	10%	0%	1%
Crisis hit	11%	53%	30%	4%	3%
Bhaktapur	11%	54%	21%	11%	4%
Kathmandu	9%	49%	37%	3%	3%
Okhaldhunga	20%	72%	4%	1%	3%
All severely hit and crisis hit districts	16%	57%	21%	2%	3%

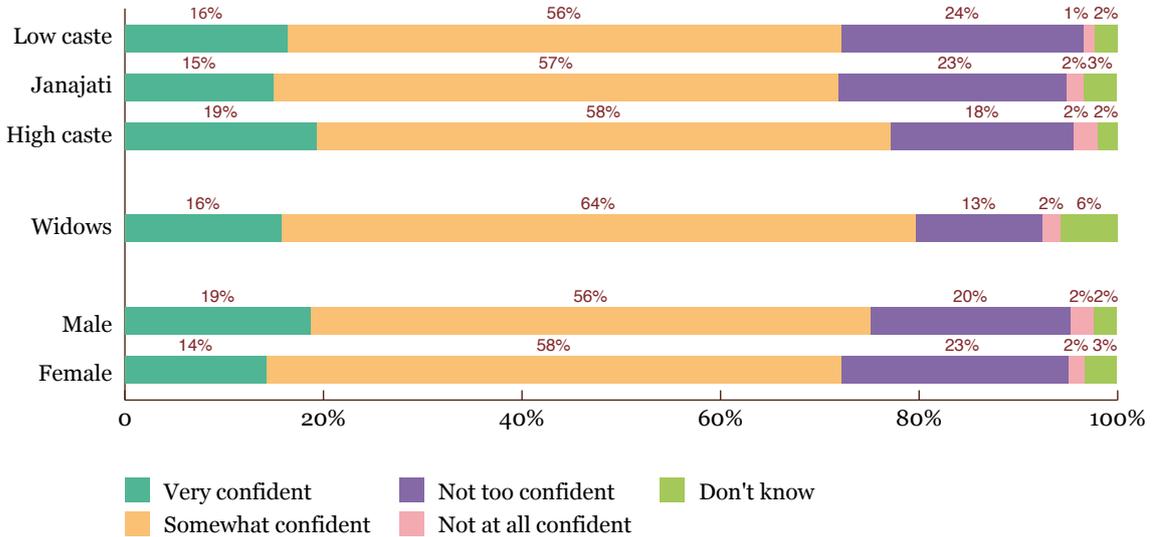
Confidence levels are similar among those in remote and more remote areas (Figure 6.13). Those in the less remote areas are more likely to not be confident about getting the second tranche (29%) compared to people in remote (21%) or more remote (19%) areas.

Figure 6.13: Confidence in getting the second tranche of the RHRP grant among those who got the first tranche – by remoteness (IRM-4, weighted)



Women (72%) and men (75%) are equally confident of getting the second tranche of the grant, and widows (80%) are slightly more confident of being able to receive it. Over seven in 10 people of high caste, Janajatis and of lower caste think they will get the second tranche of the housing grant (Figure 6.14).

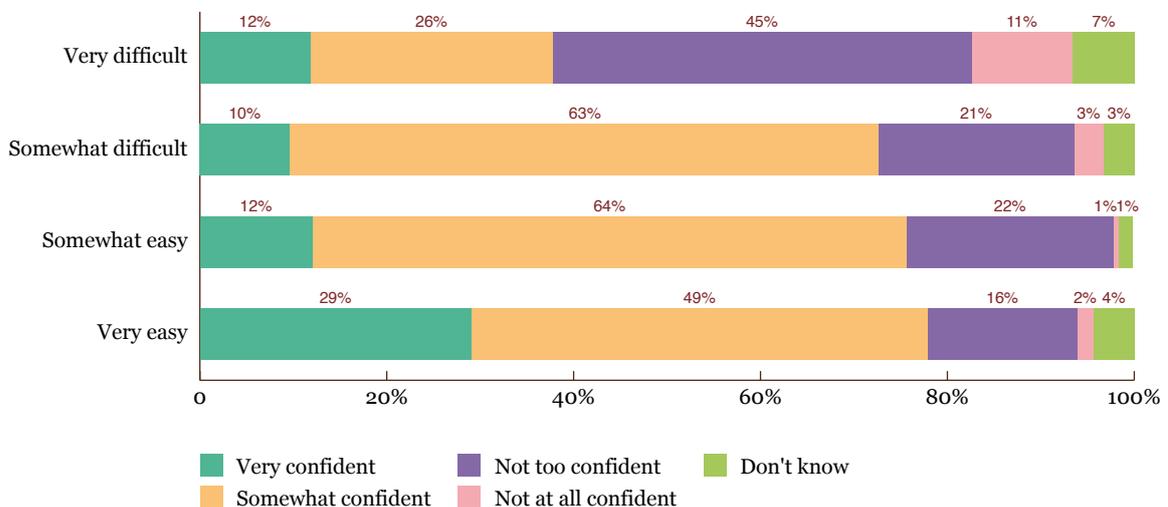
Figure 6.14: Confidence in getting the second tranche of the NRA grant among those who got the first tranche – by gender, caste and widows (IRM-4, weighted)



Grantees' experience with the process of receiving the first tranche affects whether they feel confident about getting the second tranche of the NRA grant. Over seven in 10 among those who said that the process of getting the first tranche was very easy (78%), somewhat easy (76%), or somewhat difficult (73%) are confident of being able to receive the second tranche.

However, only 38% of those who found the process very difficult hold this view (Figure 6.15). Moreover, those who said the process was very easy for the first tranche are much more likely to be very confident (29%) of getting the second tranche, compared to those who said the process was somewhat easy (12%) or somewhat difficult (10%).

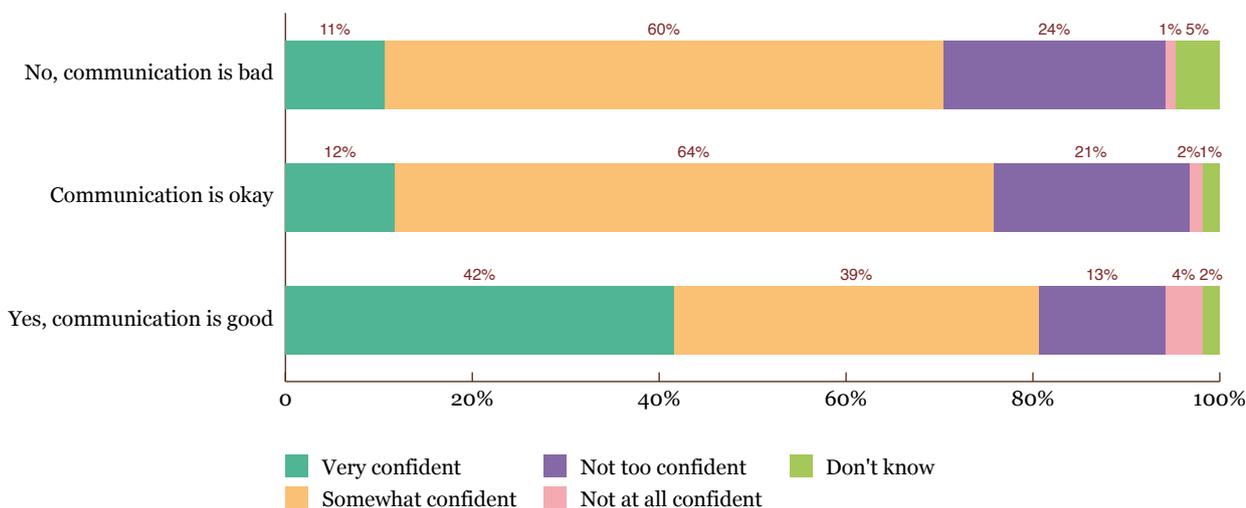
Figure 6.15: Confidence in getting the second tranche of the RHRP grant among those who got the first tranche – by ease of receiving first tranche (IRM-4, weighted)



Assessment of grantees’ ability to communicate with NRA officials to get information or place a complaint also relate to their confidence in being able to get the second tranche of the housing grant to some extent.

Those who think communication with the NRA is bad are much less likely to be confident they will receive the second tranche (Figure 6.16).

Figure 6.16: Confidence in getting the second tranche of the RHRP grant among those who got the first tranche – by ratings of communication with the NRA (IRM-4, weighted)



Receiving the second tranche is conditional upon having used the first tranche for building an earthquake-resistant house with models provided by the NRA that can also be adapted. Indeed, those who used, or said they would use, the first tranche to build a new house following an accepted NRA model are the most likely to be confident they would receive the second tranche (23% very confident, 56% somewhat confident). However, three-quarters of grantees who

used it for purposes other than housing (paying off debt, livelihood support, etc.) also think they will get the second tranche of the grant – Table 6.13. Confidence levels among those who will use/used it to pay off loans (23% very confident, 58% somewhat confident) and those who will use/used it to build a house using NRA model (23% very confident, 56% somewhat confident) are nearly identical.

Table 6.13: Confidence in receiving second tranche of RHRP grant – by intended use/usage of first tranche (IRM-4, weighted)

	Very confident	Somewhat confident	Not too confident	Not at all confident	Don't know
Rebuild/retrofit previous house	11%	61%	23%	2%	3%
Build new house using accepted NRA model	23%	56%	18%	1%	3%
Build new house not using NRA model/not sure if new house will be NRA model	16%	49%	28%	3%	4%
Pay off loans	23%	58%	16%	1%	3%
Livelihoods support	9%	66%	21%	1%	3%
For other things	12%	68%	18%	1%	2%
For Dashain expenses	23%	59%	12%	3%	3%

Has receiving the RHRP grant made it possible for people to (re)build a house?

A majority of people who say they have received the first tranche of the RHRP grant say they have done nothing to start building. Fifty-eight percent of those who say they got the grant say they have not started building, compared to 68% who did not get grant (Table 6.14). Those who did not receive the grant are

slightly more likely (20%) than those who did (13%) to have fully repaired or rebuilt their house and to live in it, unsurprising given that people who received the grant would be waiting for and require further tranches of the grant to finish rebuilding.

Table 6.14: Whether people have started rebuilding homes – by whether or not they received the first tranche (IRM-4, weighted)

	House was not damaged or completely destroyed	Have done nothing to rebuild it/build new house	I have fully repaired/rebuilt my house and I live in it now	I have built a new house	I have partly rebuilt/built a new house. It is not yet finished but I live in it	I have started to rebuild/build a new house but it is not yet livable
Got NRA grant	1%	58%	13%	6%	10%	12%
Did not get NRA grant	1%	68%	20%	1%	6%	4%

Grant recipients in the more affected severely hit districts are less likely than those in the crisis hit districts to have started rebuilding – Table 6.15. People

in Dhading and Sindhupalchowk are the least likely to have started rebuilding.

Table 6.15: Whether people who have received the first tranche of the RHRP grant have started rebuilding – by district impact and district (IRM-4, weighted)

	House not damaged	Not done anything	Started rebuilding
Severely hit	0%	61%	38%
Dhading	0%	69%	30%
Gorkha	1%	48%	50%
Nuwakot	0%	58%	42%
Ramechhap	1%	59%	40%
Sindhupalchowk	0%	69%	31%
Crisis hit	2%	53%	45%
Bhaktapur	5%	52%	43%
Kathmandu	1%	54%	45%
Okhaldhunga	2%	54%	45%
All severely hit and crisis hit districts	1%	58%	40%

Estimated housing costs

As discussed in Chapter 2, those who have not yet started rebuilding are most likely to say this is because of reasons related to costs. Despite the increase in the size of the grant, the RHRP was never intended

to cover the full cost of reconstruction. Indeed, the average estimates people give to rebuild their house vastly exceeds the size of the grant in all districts (Table 6.16).

Table 6.16: Estimated costs of rebuilding/reconstruction (NPR) – by district (IRM-4, weighted)

	Average	Maximum	Minimum
Dhading	866,608	4,000,000	80,000
Gorkha	940,983	8,000,000	45,000
Nuwakot	970,142	5,000,000	40,000
Ramechhap	760,343	3,000,000	80,000
Sindhupalchowk	1,030,683	9,000,000	40,000
Bhaktapur	2,983,510	8,000,000	200,000
Kathmandu	2,080,633	6,500,000	50,000
Okhaldhunga	684,138	6,000,000	50,000
Lamjung	784,615	1,100,000	600,000
Solukhumbu	2,618,182	9,000,000	400,000
Syangja	750,000	1,000,000	500,000

The NPR 300,000 grant will likely cover less than half of the total costs required for rebuilding. In the severely hit districts, 35% say it will cover less than 25% of the costs and 48% say it will cover between 25-50% of costs (Table 6.17). In the crisis hit districts, which include the urban areas of Kathmandu and Bhaktapur, a strong majority (65%) say less than one-

quarter of the costs will be covered by the RHRP grant. In lesser affected districts, two in three say between 25-50% of the costs will be covered by the RHRP grant. People in less remote areas are more likely to say the grant will cover less than 25% of the costs (64% less remote, 39% more remote, 25% remote).

Table 6.17: Share of rebuilding costs that the RHRP grant will cover – by district impact and district (IRM-4, weighted)

	Less than 25%	25-50%	51-75%	Most (over 75%)	All	Don't know
Severely hit	35%	48%	10%	2%	1%	5%
Dhading	22%	66%	10%	1%	0%	1%
Gorkha	25%	43%	17%	5%	1%	9%
Nuwakot	42%	39%	8%	1%	0%	9%
Ramechhap	22%	62%	13%	1%	1%	2%
Sindhupalchowk	57%	35%	4%	2%	1%	2%
Crisis hit	65%	11%	5%	3%	9%	6%
Bhaktapur	86%	2%	1%	1%	0%	12%
Kathmandu	67%	5%	5%	4%	14%	5%
Okhaldhunga	17%	62%	15%	3%	0%	4%
Hit with heavy losses	0%	67%	11%	2%	2%	18%
Lamjung	0%	70%	7%	0%	0%	22%
Solukhumbu	0%	55%	27%	9%	9%	0%
Hit	0%	67%	33%	0%	0%	0%
Syangja	0%	67%	33%	0%	0%	0%
All districts	45%	35%	8%	2%	4%	5%

6.3 Retrofitting grant

People who said they were not declared eligible for the NPR 300,000 grant were asked if they were aware of the NPR 100,000 retrofitting grant as they might be eligible for the retrofitting grant instead. Over half (54%) said they were not aware of the program.

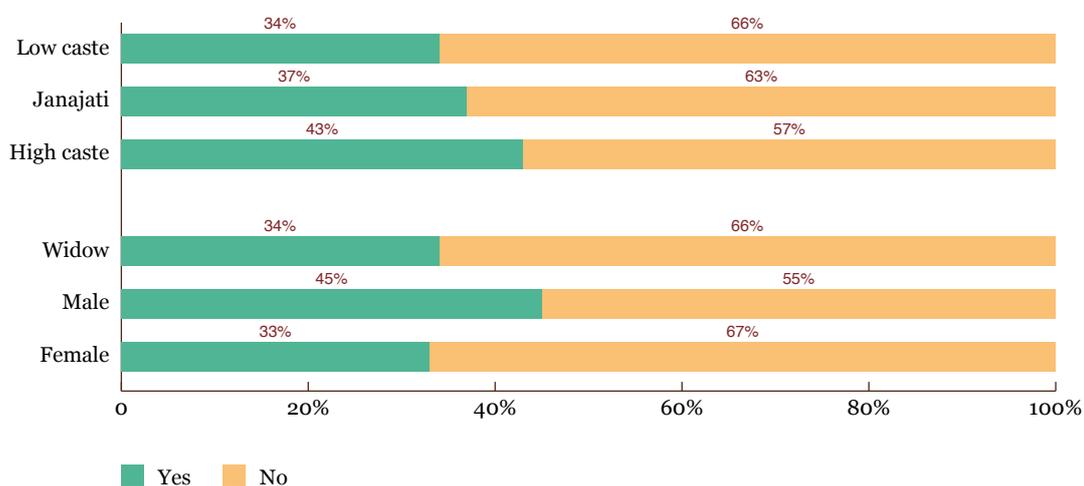
Awareness of the NPR 100,000 retrofitting grant is much lower than that of the RHRP reconstruction grant. Whereas 79% of people knew about RHRP, only 39% say they know about the retrofitting grant. Districts where people are most likely to be aware of the program are Dhading (49% aware), Kathmandu (49%) and Solukhumbu (42%) – Table 6.18. Those in less remote areas (43%) are more likely than people in more remote (32%) and remote (38%) areas to know of the retrofitting grant.

As with the main grant, men (45%) and those belonging to higher castes (43%) are more likely than women (33%), widows (34%) and people of other castes (Janajatis 37%, low caste 34%) to know of the retrofitting grant – Figure 6.17.

Table 6.18: Awareness of NPR 100,000 retrofitting grant – by district impact and district (IRM-4, weighted)

	Yes	No/don't know
Severely hit	29%	70%
Dhading	49%	50%
Gorkha	18%	82%
Nuwakot	24%	74%
Ramechhap	13%	87%
Sindhupalchowk	35%	65%
Crisis hit	46%	54%
Bhaktapur	21%	79%
Kathmandu	49%	51%
Okhaldhunga	21%	70%
Hit with heavy	32%	68%
losses		
Lamjung	25%	75%
Solukhumbu	42%	58%
Hit	18%	82%
Syangja	18%	82%
All districts	39%	61%

Figure 6.17: Awareness of retrofitting grant – by caste, gender and widows (IRM-4, weighted)



Most people said they have not been declared eligible to receive the NPR 100,000 retrofitting grant (83%).⁴³ Forty percent thought they should have been eligible for it, while 57% agreed they should not have been

eligible. A strong majority (64%) could not say what share of retrofitting costs the NPR 100,000 grant could cover: 10% said it would cover less than 25% of their costs while 18% said it would cover 25-50% of the costs.

⁴³ Sample sizes are too small to analyze results at the district level or among subgroups.

6.4 Communication with the NRA

How comfortable do people in earthquake-affected areas feel about making a complaint to or asking for information from the NRA? People find that communication with the NRA has at best been okay, often bad.

People living in Lamjung, Solukhumbu and Okhaldhunga are the most likely to say communication is bad (Table 6.19). Among the severely hit districts, people are most likely to say communication is bad in Gorkha.

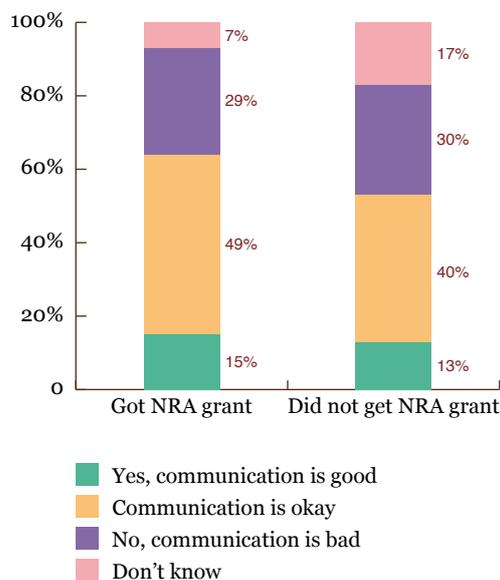
Table 6.19: Rating communication with the NRA – by district impact and district (IRM-4, weighted)

	Yes, communication is good	Communication is okay	No, communication is bad	Don't know
Severely hit	17%	48%	29%	6%
Dhading	26%	46%	25%	3%
Gorkha	16%	36%	42%	6%
Nuwakot	17%	52%	19%	12%
Ramechhap	8%	58%	30%	5%
Sindhupalchowk	13%	51%	32%	4%
Crisis hit	8%	35%	45%	12%
Bhaktapur	28%	27%	36%	9%
Kathmandu	5%	36%	45%	13%
Okhaldhunga	5%	33%	60%	2%
Hit with heavy losses	7%	24%	65%	4%
Lamjung	1%	25%	69%	5%
Solukhumbu	17%	21%	58%	3%
Hit	6%	38%	36%	19%
Syangja	6%	38%	36%	19%
All districts	11%	38%	41%	10%

Those in the 30-49 age group are slightly more likely than either younger or older people to think that communication is okay. Opinions are similar among men and women, as well as those with a disability and those without one. Widows are slightly more likely than others to think communication is bad. Half of those of lower caste (51%) think communication is bad compared to four in 10 people who are higher caste or Janajati.

Those who received the RHRP grant are more likely than those who did not to say that communication with the NRA is good or okay – Figure 6.18.

Figure 6.18: Communication with NRA – by whether or not RHRP grant was received (IRM-4, weighted)



Chapter 7

Illness and Trauma



Photo: Chiran Manandhar

This chapter looks at how living conditions affected health during the last winter in earthquake-affected areas. Enduring psychological effects from the earthquake are also examined.

Key Findings

Illnesses

- More people said there was an illness in their family due to shelter issues in the 2016/2017 winter than in the monsoon season.
- Recurrent cold and fever were the most common illnesses.
- Those with lower incomes were more likely to have had someone in their family fall ill.
- People in temporary shelters, particularly cowsheds, were more likely to have fallen ill.
- Preparedness of housing for adverse weather greatly affected whether people fell ill. Incidences of illness were highest among those unable to make any repairs to their shelters and those who made repairs that were not sufficient.

Psychological effects of the earthquake

- Fifteen percent of people say they, or someone in their family, is suffering enduring psychological effects from the earthquakes. The share saying someone in their family suffers psychological effects is down 8 percentage points since IRM-3.
- People in Dhading and Okhaldhunga are more likely than those in other earthquake-affected areas to report psychological effects of the earthquake, with 49% in the former reporting enduring effects.
- Those whose house was completely destroyed, who are not living in their own house or who had a low pre-earthquake income are the most likely to be experiencing enduring psychological effects.
- Extreme fear is the most common psychological effect followed by being startled while sleeping.

7.1 Illness due to problems with shelter

In IRM-3 people were asked whether family members had fallen ill due to shelter issues during the monsoon season that had ended just before the survey. Similarly, IRM-4 looked at how people fared during the winter season.

More people fell sick in the winter than in the monsoon that preceded it. Nineteen percent said they had a sickness in their family in the winter compared to 17% in the monsoon. Sickness in IRM-4 was most common in Dhading and Gorka (27% each), Okhaldhunga (24%) and Sindhupalchowk (22%) (Table 7.1). Levels of sickness increased everywhere except Nuwakot (where it dropped from 46% to 19%), Ramechhap (decrease from 25% to 18%) and Sindhupalchowk, Kathmandu and Syangja (where sickness rates stayed constant). Increases in reported sicknesses were greatest in Dhading (where it tripled) and Bhaktapur and Solukhumbu (10 percentage point increases in each).

As in IRM-3, those with lower incomes tend to have experienced more instances of illnesses (Table 7.2). However, the greatest increase between IRM-3 and IRM-4 in those reporting an illness is for the high income group. Women are slightly more likely than men to report someone in the family being ill due to shelter issues during the winter. Similar shares among various caste groups had said there was someone with an illness during the monsoon season. For the winter, those belonging to lower castes (28%) were much more

likely than Janajatis (19%) or higher caste groups (18%) to report an illness.

Table 7.1: Share of people who say someone in their family got sick due to shelter issues – by district impact and district (IRM-3, IRM-4 household panel, unweighted)

	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	24%	22%
Dhading	9%	27%
Gorkha	21%	27%
Nuwakot	46%	19%
Ramechhap	25%	18%
Sindhupalchowk	22%	22%
Crisis hit	13%	20%
Bhaktapur	8%	18%
Kathmandu	9%	9%
Okhaldhunga	17%	24%
Hit with heavy losses	2%	10%
Lamjung	1%	5%
Solukhumbu	4%	14%
Hit	6%	6%
Syangja	6%	6%
All districts	17%	19%

Table 7.2: Share of people who say someone in their family got sick due to shelter issues – by pre-earthquake income, age, disability, gender, widows and caste (IRM-3, IRM-4 household panel, unweighted)

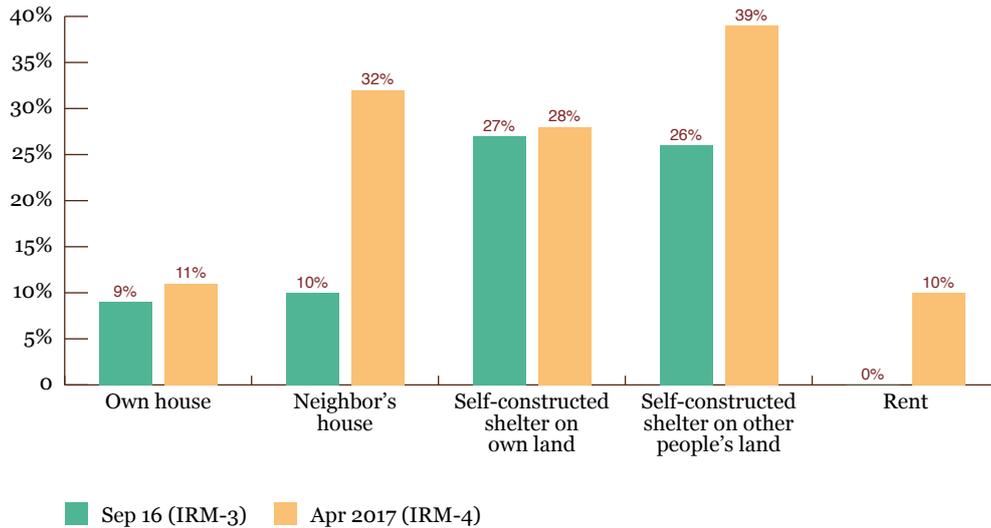
		Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Pre-earthquake income	Low income	20%	22%
	Medium income	18%	16%
	High income	9%	19%
Age	18-29	17%	18%
	30-49	17%	19%
	50 and above	17%	20%
Disability	Disabled	19%	18%
	Not disabled	16%	20%
Gender	Female	17%	21%
	Male	16%	18%
Widows	Widows	20%	20%
Caste	High caste	16%	18%
	Janajati	17%	19%
	Low caste	17%	28%

Housing conditions and illness

Those in temporary shelters are more likely than others to say they have had a sickness in the family (Figure 7.1). People in their own homes or who are renting are the least likely to have an illness in the

family. For all shelter types, higher shares said that someone got sick during the winter season than during the monsoon.

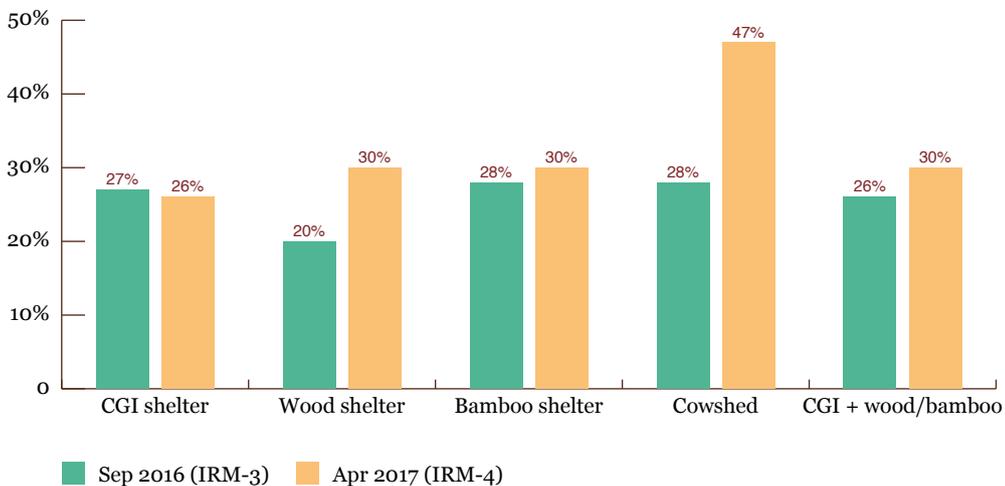
Figure 7.1: Share of people who say someone in their family got sick due to shelter issues – by where people were living (IRM-3, IRM-4 household panel, unweighted)



Among those living in temporary shelters, those in cowsheds were the most likely to say someone fell ill during the winter season with 47% of people in cowsheds reporting a sickness in the family (Figure 7.2). Those in cowsheds were more likely to say someone

in their family got ill during the winter compared to the monsoon. For most other shelter types, reports of illnesses were nearly identical in the winter and the monsoon seasons.

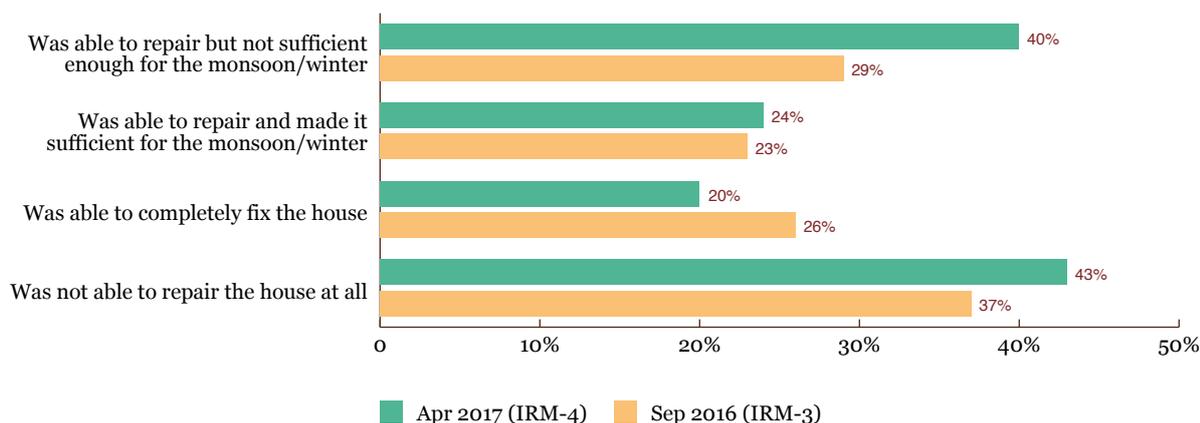
Figure 7.2: Share of people who say someone in their family got sick due to shelter issues – by type of shelter (IRM-3, IRM-4 household panel, unweighted)



Illnesses have been more common where people have not been able to get their shelters ready for adverse weather conditions. In IRM-3 those who were unable to make any repairs to get their housing monsoon ready (37%) were more likely than others to report an

illness in the family. Similarly, for the winter season, those unable to make any repairs (43%) and those unable to make their shelter ready for winter (40%) were more likely to have someone in their family fall ill (Figure 7.3).

Figure 7.3: Share of people who say someone in their family got sick due to shelter issues – by how ready their shelter was for adverse weather (IRM-3, IRM-4 household panel, unweighted)



Types of illnesses

Among those who had someone in their family fall ill in the winter due to shelter issues, the most common illnesses were recurrent colds (33%), fevers (33%), prolonged colds (21%), pneumonia (13%), swollen feet (13%), asthma (9%) and diarrhea/dysentery (6%). Few mentioned cholera (1%), knee pain (1%), stomach pain (1%), heart disease (1%) or headaches (2%) – Table 7.3. Compared to the types of illness in the monsoon season, the share having had a recurrent cold is up 6 percentage points and prolonged cold is up 11 points. In contrast, the share reporting a fever nearly halved (61% in IRM-3, 33% IRM-4).

People aged below 15 were much more likely to have suffered from pneumonia than others, both in the monsoon and during the winter season (Table 7.4). They also tend to be the ones who suffered from diarrhea, dysentery or cholera. People between the ages of 46 and 70 were more likely to get asthma or to have swollen feet in both seasons. The chances of getting a recurrent cold decreased with age in both surveys. There were no major differences according to age in mentions of family members having prolonged colds. In the monsoon, those aged 45 and under were

more likely to suffer from a fever while in the winter those aged 46 and over were more likely to get a fever.

Table 7.3: Illness prevalence amongst those who got ill (IRM-3, IRM-4 household panel, unweighted)

	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Recurrent cold (more than 2 times in this period)	27%	33%
Prolonged cold (more than 2 weeks)	10%	21%
Fever (flu/viral)	61%	33%
Pneumonia	7%	13%
Asthma	6%	9%
Swollen feet	10%	13%
Skin rash	4%	0%
Insect bites	1%	0%
Diarrhea/dysentery/ cholera	11%	
Diarrhea/dysentery		6%
Cholera ⁴⁴		1%
Knee pain		1%
Headache		2%
Stomach pain		1%
Heart disease		1%

⁴⁴ In IRM-4, cholera was a separate response option; in IRM-3 diarrhea, dysentery and cholera were combined.

Table 7.4: Illness prevalence amongst those who got ill – by age (IRM-3, IRM-4 household panel, unweighted)

	Below 15		15 to 45		46 to 70		Above 70	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)						
Recurrent cold	38%	38%	33%	29%	22%	27%	6%	6%
Prolonged cold	28%	33%	33%	28%	28%	31%	11%	9%
Fever	36%	5%	32%	47%	26%	41%	7%	7%
Pneumonia	73%	67%	14%	17%	8%	10%	5%	6%
Swollen foot	9%	9%	33%	30%	44%	48%	15%	14%
Asthma	4%	5%	16%	3%	55%	61%	24%	32%
Diarrhea/dysentery/ cholera	41%	48%	23%	18%	31%	18%	4%	16%

7.2 Psychological effects from the earthquakes

The number of people reporting that a family member is suffering psychological effects from the earthquakes has decreased in all areas. In IRM-3, 23% of people said that someone in their household was still suffering from psychological effects. This has decreased to 15% – Table 7.5. There is no clear relationship between the level of earthquake impact in a district and reported levels of psychological problems.

Reports of ongoing psychological problems are, however, much higher in some districts. Almost one in two people in Dhading say that someone in their family is experiencing psychological impacts (up from 27%). The rate is also relatively high in Okhaldhunga (26%).

Table 7.5: Share of people reporting psychological effects from the earthquakes – by district impact and district (IRM-3, IRM-4 household panel, unweighted)

	Yes		Yes, but the person is getting better		No	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	22%	16%	6%	4%	72%	80%
Dhading	27%	49%	1%	0%	72%	50%
Gorkha	23%	15%	10%	2%	67%	82%
Nuwakot	3%	6%	4%	2%	92%	89%
Ramechhap	14%	2%	11%	9%	75%	88%
Sindhupalchowk	36%	16%	3%	3%	61%	81%
Crisis hit	27%	17%	3%	2%	70%	81%
Bhaktapur	22%	10%	0%	4%	77%	87%
Kathmandu	12%	1%	2%	1%	85%	99%
Okhaldhunga	35%	26%	5%	2%	60%	72%
Hit with heavy losses	13%	5%	2%	1%	85%	93%
Lamjung	21%	1%	1%	0%	78%	99%
Solukhumbu	3%	10%	3%	3%	94%	86%
Hit	37%	18%	8%	6%	55%	76%
Syangja	37%	18%	8%	6%	55%	76%
All districts	23%	15%	5%	3%	72%	82%

Reports of psychological effects due to the earthquake declines with rising income. The gap between low income people and others is now greater than was the case in IRM-3, suggesting this group has had more problems overcoming any psychological impacts – Table 7.6.

Women (16%) are slightly more likely than men (13%) to report psychological effects. Similar shares across caste groups say someone in their family is still impacted psychologically by the earthquakes.

Table 7.6: Share of people reporting psychological effects from the earthquakes – by pre-earthquake income, age, disability, gender, widows and caste (IRM-3, IRM-4 household panel, unweighted)

		Yes		Yes, but the person is getting better		No	
		Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Pre-earthquake income	Low income	25%	20%	6%	3%	69%	77%
	Medium income	21%	11%	5%	4%	74%	85%
	High income	21%	9%	4%	4%	75%	87%
Age	18-29	22%	15%	5%	1%	72%	83%
	30-49	23%	13%	4%	3%	73%	83%
	50 and above	23%	16%	6%	4%	71%	80%
Disability	Disabled	22%	12%	5%	4%	72%	83%
	Not disabled	23%	16%	5%	3%	71%	81%
Gender	Female	25%	16%	5%	3%	69%	80%
	Male	21%	13%	5%	3%	74%	83%
Widows	Widows	26%	16%	7%	4%	67%	80%
Caste	High caste	21%	15%	6%	3%	73%	82%
	Janajati	23%	15%	5%	4%	72%	81%
	Low caste	29%	14%	5%	3%	67%	83%

Psychological effects and housing conditions

As was the case in IRM-3, people with a completely destroyed home (17%) are more likely than those whose house was badly damaged (13%), whose house

needs minor repairs but is habitable (10%) or whose house was not damaged (6%) to report psychological effects – Table 7.7.

Table 7.7: Share of people reporting psychological effects from the earthquakes – by housing damage (IRM-3, IRM-4 household panel, unweighted)

	Yes		Yes, but the person is getting better		No	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Completely destroyed	24%	17%	5%	3%	70%	79%
Badly damaged (needs major repair to live in)	19%	13%	6%	5%	75%	81%
Habitable (but needs minor repair)	23%	10%	4%	2%	73%	88%
Not damaged	19%	6%	5%	3%	76%	90%

Those living in a neighbor's house (25%) continue to be the most likely to report continued psychological

effects followed by people in self-constructed shelters (18%) – Table 7.8.



Photo: Nayan Pokharel

Table 7.8: Share of people reporting psychological effects from the earthquakes – by where people were living (IRM-3, IRM-4 household panel, unweighted)

	Yes		Yes, but the person is getting better		No	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Own house	22%	12%	5%	3%	72%	84%
Neighbor's house	24%	25%	10%	6%	67%	69%
Self-constructed shelter on own land	24%	18%	5%	4%	71%	78%
Self-constructed shelter on other people's land	27%	18%	5%	5%	69%	77%
Rent	-	12%	-	7%	-	81%

Among those living in a temporary or self-constructed shelter, those living in cowsheds (41%) continue to be the most likely to report psychological effects. Those

in bamboo shelters and cowsheds are slightly more likely to report someone in the family suffering from psychological effects now than in IRM-3 – Table 7.9.

Table 7.9: Share of people reporting psychological effects from the earthquakes among those in temporary or self-constructed shelters – by type of shelter (IRM-3, IRM-4 household panel, unweighted)

	Yes		Yes, but the person is getting better		No	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
CGI shelter	25%	16%	3%	2%	72%	80%
Wood shelter	17%	18%	17%	4%	66%	78%
Bamboo shelter	18%	22%	9%	3%	72%	76%
Cowshed	38%	41%	3%	2%	59%	57%
CGI + wood/bamboo	22%	19%	6%	5%	72%	76%

Types of psychological problems

Extreme fear continues to be the most cited psychological effect among those who report someone in their family suffering psychologically due to the earthquakes – Table 7.10. Around one-half of people who are suffering psychological effects in the severely hit (54%) and crisis hit (47%) districts mention it, as do 44% in hit districts and 33% in hit with heavy losses districts. Other psychological effects include being startled while sleeping, trouble sleeping and nervousness (Table 7.10).

The share experiencing extreme fear has increased in the severely hit districts (35% to 54% of those reporting psychological problems) while decreasing sharply in the hit with heavy losses districts (84% to 33%). In all five severely hit districts surveyed, a higher share say they experience extreme fear in IRM-4 than in IRM-3.

Table 7.10: Type of psychological effect – by district impact and district (IRM-3, IRM-4 household panel, unweighted)

	Trouble sleeping		Extreme fear		Nervousness		Startle while sleeping	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	15%	11%	35%	54%	4%	6%	47%	28%
Dhading	4%	7%	18%	51%	3%	2%	74%	40%
Gorkha	10%	13%	52%	68%	6%	10%	32%	6%
Nuwakot	42%	18%	12%	68%	0%	0%	46%	14%
Ramechhap	24%	6%	30%	59%	3%	10%	43%	26%
Sindhupalchowk	13%	19%	33%	40%	2%	6%	52%	35%
Crisis hit	9%	30%	51%	47%	1%	6%	39%	16%
Bhaktapur	7%	7%	77%	39%	0%	12%	16%	39%
Kathmandu	4%	0%	54%	50%	4%	50%	39%	0%
Okhaldhunga	10%	37%	43%	49%	1%	4%	46%	10%
Hit with heavy losses	10%	41%	84%	33%	1%	8%	5%	18%
Lamjung	11%	33%	85%	33%	1%	0%	3%	33%
Solukhumbu	6%	42%	76%	33%	0%	8%	18%	17%
Hit	24%	26%	42%	44%	0%	21%	34%	6%
Syangja	24%	26%	42%	44%	0%	21%	34%	6%
All districts	14%	19%	43%	50%	2%	8%	40%	22%

Chapter 8

Politics and Local Elections



Photo: Chiran Manandhar

The first phase of local elections were held in Nepal on May 14, 2017, immediately after the IRM-4 survey. This first phase covered most of the surveyed districts, with only Okhaldhunga and Solukhumbu due to have elections later. Because of this landmark political event, with local elections being held for the first time in nearly two decades, many questions in IRM-4 were geared towards understanding how the disasters shaped electoral preferences among people in affected areas.

Key Findings

Satisfaction with political parties and local administrations

- Overall, 59% of people in affected districts expressed dissatisfaction with local political parties' assistance with disaster relief since the end of the last monsoon and 45% dissatisfaction with local administrations in the same period. People are more likely to be dissatisfied with local political parties and local administrations in crisis hit districts, in less remote regions, and in Sindhu-palchowk and Kathmandu districts.
- Groups that are generally considered more privileged expressed higher levels of dissatisfaction with local political parties and local administrations. Individuals in the high caste group, and those with higher income and education, are more likely than others to express dissatisfaction.
- People's satisfaction with local parties and administrations is also shaped by their assessment of

This chapter also looks at changes in attitudes towards political parties and officials. While there are many issues that drive the satisfaction of citizens with political parties and the incumbent administration, this chapter focuses on the impact of earthquake reconstruction and recovery on political preferences.

how fairly the VDC/municipality has distributed aid. Those who have positive views about VDC/municipality's distribution of aid are more likely to be satisfied with local political parties and administrative units.

Have elected officials been visiting earthquake-affected areas?

- A vast majority of people living in earthquake-affected districts have consistently reported that elected MPs/Constituent Assembly (CA) members have not visited their area. The share saying there were no visits from elected officials was particularly high for the period covering the end of the 2016 monsoon season to September 2016 (82% in severely hit districts).
- More people reported visits after the earthquake (IRM-1) than just before the local elections (IRM-4).



Photo: Tanka Gurung

What factors are important in determining support for political parties/candidates?

- When asked about the most important factors when choosing who to vote for in the upcoming local elections, 67% favored candidates/parties that they perceived would support local development, 30% mentioned that they would choose a candidate/party that their family has always voted for and 25% mentioned that they would support a candidate/party in line with the choice of their friends. Reconstruction and recovery of earthquake-affected areas was the next most cited factor, mentioned by 20% of people.
- People in more remote regions are more likely to prioritize earthquake reconstruction and recovery when making their voting choice. According to IRM-4, people in more remote regions are 28 percentage points more likely than those in less remote regions, and 14 points more likely than those in remote regions, to say they will choose a party/candidate who they think is likely to improve reconstruction and recovery. Solukhumbu and Ramechhap have the highest share of respondents who mention that their preference would be for a party/candidate that was more likely to improve recovery and reconstruction.

- Caste and income level are good predictors of whether people prefer candidates who care about recovery and reconstruction. Individuals in the low caste group and those with lower income levels are more likely than others to support candidates who they think are likely to prioritize recovery and reconstruction.

Will the local elections be free and fair?

- Four in 10 people in the earthquake-affected areas said that they thought the upcoming elections would be free and fair, but three in 10 were unsure. Another 17% thought they would not be free and fair and 12% said they would be free and fair but with some minor glitches.

Outlook on earthquake reconstruction work as a result of local elections

- Forty-two percent of people said that reconstruction would work the same way as before after the elections, but people were more likely to be optimistic (4% much better, 30% much better) than pessimistic (1% somewhat worse, 1% much worse). One in five people said they did not know.

8.1 Satisfaction with political parties and local administrations

Dissatisfaction with the role of political parties in assisting recovery remains high. Fifty-nine percent of people in all affected districts expressed dissatisfaction with local political parties' assistance with disaster relief since September 2016 (Table 8.1). People in the hit with heavy losses districts are the most likely to

be satisfied with local political parties (42%), while those in crisis hit districts are the most likely to be dissatisfied (66%). Respondents in Sindhupalchowk and Kathmandu express the highest level of dissatisfaction with political parties.

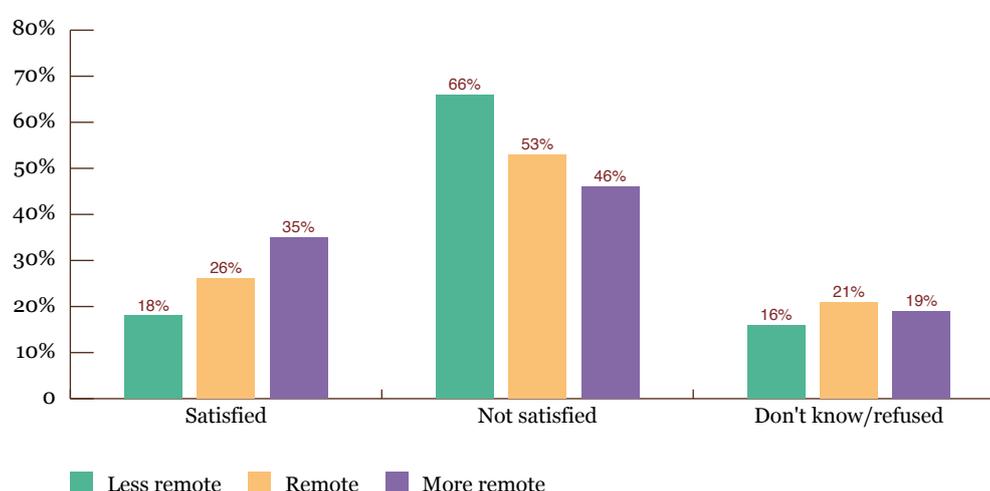
Table 8.1: Satisfaction with local political parties since the last monsoon – by district impact and district (IRM-4, weighted)

	Satisfied	Not satisfied	Don't know/refused
Severely hit	28%	49%	23%
Dhading	28%	43%	29%
Gorkha	37%	42%	21%
Nuwakot	23%	50%	26%
Ramechhap	31%	40%	29%
Sindhupalchowk	21%	69%	10%
Crisis hit	19%	66%	15%
Bhaktapur	34%	59%	7%
Kathmandu	15%	69%	15%
Okhaldhunga	34%	43%	23%
Hit with heavy losses	42%	55%	2%
Lamjung	43%	56%	1%
Solukhumbu	41%	55%	4%
Hit	11%	51%	39%
Syangja	11%	51%	39%
All districts	23%	59%	20%

There is a strong relationship between remoteness and levels of satisfaction with local political parties. People in more remote regions are twice as likely as others to be

satisfied with local political parties (Figure 8.1). People in less remote regions are 20 percentage points more likely to be dissatisfied than those in more remote regions.

Figure 8.1: Satisfaction with local political parties since the last monsoon – by remoteness (IRM-4, weighted)



Forty-five percent of people are dissatisfied with the role of local administrations in disaster relief since the last monsoon – Table 8.2. Crisis hit and hit districts have the largest share of people who are dissatisfied.

Sindhupalchowk and Kathmandu again stand out as the districts that have the highest share of dissatisfied individuals, with Syangja closely following.

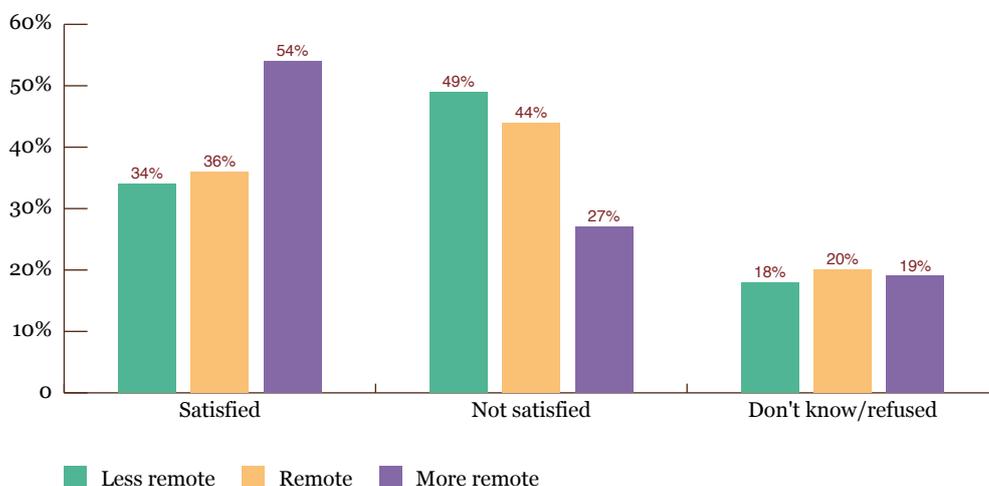
Table 8.2: Satisfaction with local administrations since the last monsoon – by district impact and district (IRM-4, weighted)

	Satisfied	Not satisfied	Don't know/refused
Severely hit	41%	37%	22%
Dhading	47%	28%	26%
Gorkha	49%	28%	23%
Nuwakot	43%	30%	26%
Ramechhap	41%	30%	30%
Sindhupalchowk	25%	66%	9%
Crisis hit	33%	51%	16%
Bhaktapur	41%	47%	12%
Kathmandu	31%	53%	17%
Okhaldhunga	44%	31%	26%
Hit with heavy losses	61%	35%	4%
Lamjung	63%	34%	3%
Solukhumbu	58%	36%	7%
Hit	9%	52%	38%
Syangja	9%	52%	38%
All districts	36%	45%	19%

People in more remote regions are more likely to be satisfied with local administrations. Individuals in more remote regions are 20 percentage points more likely than those in less remote regions, and 18 points more likely than those in remote regions, to remain satisfied with the role local administrations have

played in assisting with disaster relief since the last monsoon (Figure 8.2). In sum, there is a common pattern suggesting that people are more dissatisfied with local political parties and local administrations in crisis hit districts, in less remote regions, and in Sindhupalchowk and Kathmandu districts.

Figure 8.2: Satisfaction with local administrations since the last monsoon – by remoteness (IRM-4, weighted)



Satisfaction with local political parties and local administrations among different groups

Groups that are generally considered more privileged because of their socio-economic status expressed higher levels of dissatisfaction with local political parties and local administrations. As shown in Table 8.3, those in the high caste group are 7 percentage points more likely than those of low caste to express dissat-

isfaction with the role of local parties. Those in the high income group are 15 points more likely to be dissatisfied than low income group individuals. People with higher education levels are more likely to be dissatisfied than the less educated.

Table 8.3: Satisfaction with local political parties since the last monsoon – by caste, pre-earthquake income and education (IRM-4, weighted)

		Satisfied	Not satisfied	Don't know/refused
Caste	High caste	23%	61%	16%
	Janajati	22%	58%	20%
	Low caste	27%	54%	19%
Pre-earthquake income	Low	26%	52%	22%
	Medium	23%	59%	19%
	High	20%	67%	13%
Education	Illiterate	24%	51%	25%
	Literate	25%	54%	22%
	Primary level	22%	62%	16%
	Lower secondary level	22%	64%	14%
	Secondary level	26%	55%	18%
	SLC Pass	19%	76%	5%
	+2/Intermediate pass	20%	63%	17%
	Bachelor pass	14%	79%	7%
Master and above	20%	79%	2%	

Similarly, high caste, high income and more educated individuals are also less likely to be satisfied with local administrations. As shown in Table 8.4, high caste people are 6 percentage points more likely to be

dissatisfied than those of low caste, and the high income group are 13 points more likely to be dissatisfied than their low income counterparts.

Table 8.4: Satisfaction with local administration since the last monsoon – by caste, pre-earthquake income and education (IRM-4, weighted)

		Satisfied	Not satisfied	Don't know/refused
Caste	High caste	35%	48%	16%
	Janajati	36%	43%	21%
	Low caste	38%	42%	20%
Pre-earthquake income	Low	40%	38%	22%
	Medium	35%	47%	18%
	High	34%	51%	15%
Education	Illiterate	36%	38%	25%
	Literate	36%	41%	22%
	Primary level	34%	45%	21%
	Lower secondary level	36%	51%	13%
	Secondary level	37%	43%	20%
	SLC pass	38%	57%	4%
	+2/Intermediate pass	27%	57%	16%
	Bachelor pass	34%	59%	7%
Master and above	49%	47%	3%	

This dissatisfaction among high caste and high income individuals could be explained by grievances related to perceptions that they are getting less attention than the marginalized despite living in the same areas and sharing similar disaster living experiences.⁴⁵ Indeed, high caste and high income people are the most likely to believe that aid was not distributed fairly (Table 8.5).

For policymakers and political parties, this creates a dilemma. While there is clear evidence that the marginalized are more in need of external support, targeting the marginalized can lead to a backlash from high caste and high income individuals who are also more likely to have stronger political clout. This suggests a need not only for providing aid to those in need but also for better communication with different strata of society.

Table 8.5: Share of people who agree VDC/municipality has distributed aid fairly since the end of the last monsoon – by caste and pre-earthquake income (IRM-4, weighted)

		Agree	Disagree	Don't know/ refused
Caste	High caste	44%	49%	7%
	Janajati	50%	39%	12%
	Low caste	46%	44%	10%
Pre-earthquake income	Low	63%	28%	8%
	Medium	42%	49%	8%
	High	37%	54%	9%

Perceptions about fair distribution of aid and satisfaction with political parties and local administrations

People’s perceptions of whether aid was distributed fairly by the VDC/municipality appear to have a strong influence on how satisfied they are with political parties. Compared to those who feel that the VDC/

municipality distributed aid unfairly (16%), those who feel the VDC/municipality distributed aid fairly are almost twice as likely to be satisfied with political parties (Table 8.6).

Table 8.6: Satisfaction with local political parties – by perceptions of whether VDC/municipality has been distributing aid fairly (IRM-4, weighted)

		Satisfaction with local political parties on assistance with disaster relief since last monsoon		
		Satisfied	Not satisfied	Don't know/ refused
Do you agree VDC/municipality is distributing aid fairly since the end of the last monsoon	Agree	31%	49%	19%
	Disagree	16%	70%	14%
	Don't know/refused	12%	56%	32%

People’s assessment of VDC/municipality fairness is also likely to influence their perception about how local parties communicated with people in earthquake-affected areas (Table 8.7). People who say

that the VDC/municipality did poorly in distributing aid are more likely to be dissatisfied with how local political parties communicated with them about aid.

⁴⁵ The Asia Foundation and Democracy Resource Center Nepal (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3. Qualitative*

Field Monitoring: September 2016. Kathmandu and Bangkok: The Asia Foundation, pp. 40-42.



Photo: Tanka Gurung

Table 8.7: Satisfaction with how local political parties inform about aid – by perceptions of whether VDC/municipality has been distributing aid fairly (IRM-4 weighted)

		Satisfaction with how local political parties informs you about aid since the end of the last monsoon		
		Satisfied	Not satisfied	Don't know/refused
Do you agree VDC/municipality is distributing aid fairly since the end of the last monsoon	Agree	34%	44%	22%
	Disagree	19%	65%	17%
	Don't know/refused	15%	55%	31%

Similarly, people's perception about the role of VDC/municipalities in distributing aid is closely related to their satisfaction with local administrative units. As shown in Table 8.8, people are 14 percentage points

more likely to express satisfaction with local administrative units when they perceive the performance of VDC/municipality positively.

Table 8.8: Satisfaction with local administration – by perceptions of whether VDC/municipality has been distributing aid fairly (IRM-4, weighted)

		Satisfaction with how local administration on assistance with disaster relief since last monsoon		
		Satisfied	Not satisfied	Don't know/refused
Do you agree VDC/municipality is distributing aid fairly since the end of the last monsoon	Agree	44%	34%	22%
	Disagree	30%	52%	18%
	Don't know/refused	24%	46%	30%

8.2 Have elected officials visited earthquake-affected areas?

The vast majority of people living in earthquake-affected areas have consistently reported that elected MPs/CA members have not visited their area (Figure 8.3). The share saying there were no visits from elected officials was particularly high between March and September 2016 (82% in severely hit districts).

With local elections approaching, reports of such visits have increased compared to the six months leading up to September 2016. However, more people reported visits from officials in June 2015, right after the earthquakes, than was the case in the last six months. In the most recent survey, people in Solukhumbu, where elections were not held in the first round, and Lamjung were the most likely to say elected officials had visited (Table 8.9). Amongst the severely hit districts, reported visits were most common in Gorkha.

Figure 8.3: Share saying elected officials have not visited their area in the previous six months (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)

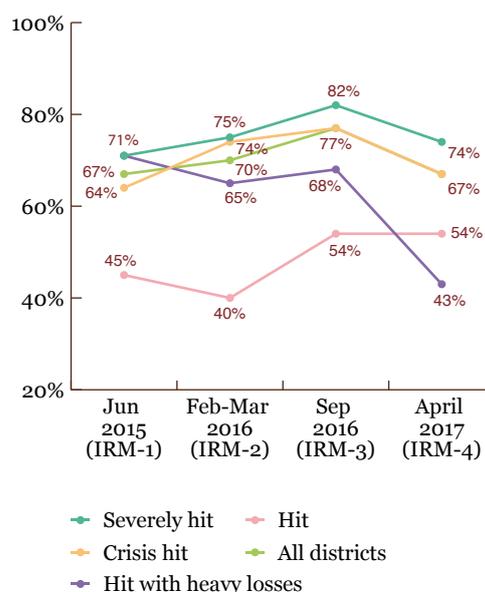


Table 8.9: Visits from elected officials over time – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)

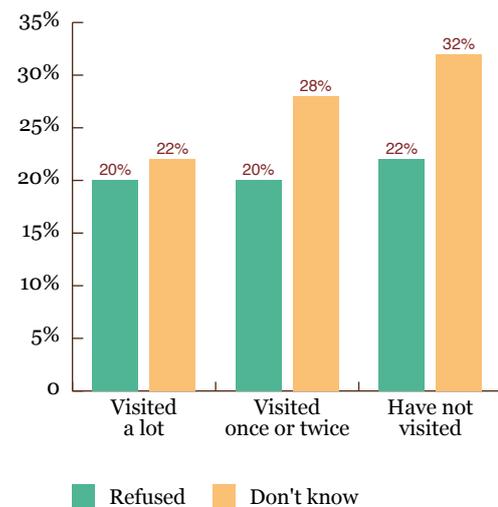
	Jun 2015 (IRM-1)		Feb-Mar 2016 (IRM-2)		Sep 2016 (IRM-3)		Apr 2017 (IRM-4)	
	Visited a lot	Visited once or twice	Visited a lot	Visited once or twice	Visited a lot	Visited once or twice	Visited a lot	Visited once or twice
Severely hit	1%	24%	1%	14%	1%	8%	1%	16%
Dhading	1%	18%	1%	7%	1%	7%	2%	12%
Gorkha	1%	46%	1%	23%	1%	13%	3%	24%
Nuwakot	1%	28%	1%	14%	2%	2%	1%	15%
Ramechhap	0%	25%	3%	17%	0%	7%	0%	11%
Sindhupalchowk	1%	10%	0%	13%	1%	11%	0%	18%
Crisis hit	2%	26%	1%	18%	1%	11%	4%	21%
Bhaktapur	2%	15%	1%	12%	0%	4%	2%	14%
Kathmandu	4%	31%	0%	19%	4%	15%	4%	12%
Okhaldhunga	1%	39%	2%	24%	2%	17%	7%	30%
Hit with heavy losses	2%	22%	3%	16%	4%	15%	8%	42%
Lamjung	1%	21%	1%	7%	5%	13%	5%	44%
Solukhumbu	7%	31%	10%	59%	0%	21%	24%	34%
Hit	8%	31%	5%	46%	6%	32%	5%	22%
Syangja	8%	31%	5%	46%	6%	32%	5%	22%
All districts	2%	25%	2%	18%	2%	12%	3%	21%



Photo: Subhash Lamichhane

For people in earthquake-affected areas, visits from elected officials may have some bearing on their voting intentions. When asked what party they would vote for, two in 10 did not answer the question regardless of whether or not they reported officials had recently visited (Figure 8.4). However, where officials have visited, and especially where they have visited a lot, people are less likely to say they do not know who they would vote for.

Figure 8.4: Share unsure who to vote for – by whether elected officials visited area (IRM-4, weighted)



8.3 Factors determining voting choices

When asked about the most important factors when choosing candidates in the upcoming elections, more than two-thirds of people said they favored a candidate/party that supports local development (Table 8.10). The next most important reason was family loyalty to a party (30%). Social pressure also seemed to be a key factor, as 25% mentioned that they would support a candidate/party in line with the choice of their friends. Twenty percent of people said that the ability

of candidates/parties to support reconstruction and recovery in earthquake-affected area was a key factor.

In the severely hit districts, 34% of people say the ability of candidates/parties to improve reconstruction and recovery would be a top priority when making their voting choice. This is substantially higher than in lesser affected districts, with the exceptions of Solukhumbu (57%), Lamjung (35%) and Okhaldhunga (33%).

Table 8.10: Factors determining voting choice – by district impact and district (IRM-4, weighted)

	Party/candidate most likely to support development in this area	Party/candidate most likely to improve earthquake recovery and reconstruction	Party is new	Candidate/party is least likely to be corrupt	I/my family always vote for this party/candidate	My friends will vote for this party/candidate	Personal/family connection with the party/candidate	Candidate/party has done personal favors for me/my family	Party raises voice for marginalized people
Severely hit	69%	34%	6%	16%	36%	25%	20%	4%	6%
Dhading	93%	35%	2%	20%	50%	13%	33%	3%	11%
Gorkha	48%	24%	4%	7%	24%	32%	13%	1%	8%
Nuwakot	70%	37%	12%	37%	27%	19%	32%	7%	2%
Ramechhap	64%	41%	2%	8%	29%	25%	12%	2%	2%
Sindhupalchowk	68%	34%	7%	9%	42%	37%	9%	7%	4%
Crisis hit	69%	11%	2%	16%	27%	25%	14%	1%	2%
Bhaktapur	65%	11%	0%	3%	28%	12%	7%	2%	3%
Kathmandu	71%	9%	3%	19%	25%	26%	15%	1%	2%
Okhaldhunga	51%	33%	3%	8%	48%	47%	16%	2%	3%
Hit with heavy losses	72%	43%	4%	26%	34%	30%	26%	6%	6%
Lamjung	71%	35%	2%	23%	37%	31%	23%	6%	9%
Solukhumbu	75%	57%	7%	32%	28%	29%	32%	6%	0%
Hit	34%	6%	2%	4%	23%	24%	7%	6%	2%
Syangja	34%	6%	2%	4%	23%	24%	7%	6%	2%
All districts	67%	20%	3%	16%	30%	25%	16%	3%	3%

Table 8.11 disaggregates factors by remoteness. Prioritizing development is evenly distributed across all three categories of remoteness (68% people in less remote and 65% people in remote and more remote

areas). But prioritization of reconstruction and recovery in their vote choice is more common in more remote areas.

Table 8.11: Factors determining voting choice – by remoteness (IRM-4, weighted)

	Party/candidate most likely to support development in this area	Party/candidate most likely to improve earthquake recovery and reconstruction	Party is new	Candidate/party is least likely to be corrupt	I/my family always vote for this party/candidate	My friends will vote for this party/candidate	Personal/family connection with the party/candidate	Candidate/party has done personal favors for me/my family	Party raises voice for marginalized people
Less remote	68%	12%	3%	16%	29%	26%	16%	2%	3%
Remote	65%	26%	4%	17%	31%	24%	17%	4%	4%
More remote	65%	40%	4%	12%	28%	28%	9%	1%	5%

Unsurprisingly, those whose house sustained major damage or complete destruction are nearly twice as likely than those with minor damage, and four to five times more likely than people with no damage, to prefer candidates who they think will focus on recovery and reconstruction (Table 8.12). Since nearly 61% of

the population in affected regions sustained major damage or complete destruction to their houses, the share of people is substantively large enough to make a difference, especially in close races. In contrast, other reasons like preference for development, are evenly distributed across all levels of house damage.

Table 8.12: Factors determining voting choice – by housing damage (IRM-4, weighted)

	Party/candidate most likely to support development in this area	Party/candidate most likely to improve earthquake recovery and reconstruction	I/my family always vote for this party/candidate	My friends will vote for this party/candidate	Personal/family connection with the party/candidate
Completely destroyed	69%	27%	32%	27%	20%
Major damage	64%	24%	30%	29%	14%
Minor damage	64%	13%	32%	26%	14%
No damage	64%	6%	22%	17%	11%

There are some differences in the priorities of people from different castes. High caste people are 18 percentage points more likely than low caste and 6 points more likely than Janajatis to prioritize local development when choosing a party/candidate while low caste people are more likely than others to prioritize

reconstruction and recovery (Table 8.13). Similarly, high income individuals are more likely to prioritize development while low income people prioritize recovery and reconstruction. As people gain more education, they are more likely to prioritize development and less likely to prioritize recovery and reconstruction.

Table 8.13: Factors determining voting choice – by caste, pre-earthquake income and education (IRM-4, weighted)

		Party/candidate most likely to support development in this area	Party/candidate most likely to improve earthquake recovery and reconstruction	I/my family always vote for this party/candidate	My friends will vote for this party/candidate	Personal/family connection with the party/candidate
Caste	High caste	71%	18%	31%	24%	17%
	Janajati	65%	21%	31%	27%	16%
	Low caste	53%	22%	22%	25%	12%
Pre-earthquake income	Low income	62%	28%	33%	28%	18%
	Medium income	68%	18%	30%	28%	18%
	High income	76%	14%	29%	22%	13%
Education	Illiterate	60%	24%	32%	30%	18%
	Literate	67%	22%	30%	28%	14%
	Primary level	60%	24%	34%	26%	23%
	Lower secondary level	68%	19%	26%	28%	18%
	Secondary level	71%	20%	27%	21%	9%
	SLC pass	81%	10%	23%	18%	16%
	+2/Intermediate pass	76%	16%	30%	14%	12%
	Bachelor pass	63%	9%	43%	23%	21%
Master and above	81%	6%	20%	17%	17%	

Variation by gender, age group, widows and disability is not marked. For instance, an identical proportion of people with and without a disability (20% each)

say that they will decide on who to vote for based on whether they think they will improve earthquake recovery and reconstruction.

8.4 Will the local elections be free and fair?

Four in 10 people in earthquake-affected areas said they thought the upcoming elections would be free and fair but three in 10 were unsure. Another 17% thought they would not be free and fair and 12% said they would be free and fair but with some minor glitches.

People were most likely to feel the elections would be free and fair in Ramechhap and Solukhumbu while only 35% of Kathmandu residents thought the same (Table 8.14).

Table 8.14: Whether local elections will be free and fair – by district impact and district (IRM-4, weighted)

	Yes, it will be free and fair	It will be free and fair but some minor glitches	No, it will not be free and fair	Refused	Don't know
Severely hit	48%	4%	8%	1%	38%
Dhading	36%	3%	9%	0%	52%
Gorkha	50%	7%	10%	2%	31%
Nuwakot	51%	4%	6%	3%	36%
Ramechhap	60%	7%	3%	0%	31%
Sindhupalchowk	49%	3%	12%	0%	36%
Crisis hit	37%	18%	15%	1%	30%
Bhaktapur	49%	4%	26%	1%	21%
Kathmandu	35%	21%	14%	1%	30%
Okhaldhunga	48%	5%	4%	0%	42%
Hit with heavy losses	56%	13%	15%	0%	15%
Lamjung	51%	13%	19%	0%	16%
Solukhumbu	63%	14%	7%	1%	15%
Hit	54%	8%	3%	0%	34%
Syangja	54%	8%	3%	0%	34%
All districts	43%	12%	12%	1%	32%

Men (47%) were more likely than women (39%) and widows (31%) to think that the local elections would be free and fair (Table 8.15). Over half of widows (54%) were unsure whether the elections would be free and

fair. People of lower caste (37%) were the least likely to think elections would be free and fair. Those with and without a disability have similar views.

Table 8.15: Whether local elections will be free and fair – by gender, widows and caste (IRM-4, weighted)

	Yes, it will be free and fair	It will be free and fair but some minor glitches	No, it will not be free and fair	Refused	Don't know
Female	39%	9%	12%	1%	39%
Male	47%	16%	12%	1%	24%
Widows	31%	5%	7%	2%	54%
High caste	45%	15%	14%	1%	26%
Janajati	43%	11%	10%	1%	35%

	Yes, it will be free and fair	It will be free and fair but some minor glitches	No, it will not be free and fair	Refused	Don't know
Low caste	37%	14%	14%	1%	34%
Disabled	43%	11%	13%	1%	32%
No disability	43%	13%	11%	1%	32%

Those who thought the elections would not be free and fair or that there would be minor glitches were asked what issues could arise. The top three issues were booth capture (34%), proxy voting (28%) and pre-election intimidation (17%). Fewer people mentioned procedural and political issues surrounding this election such as the hurried way elections were being held amidst Madhesi parties' protests (4%) or the formalities of holding the election (3%).

Concern over booth capture was more widespread

in Gorkha, Bhaktapur, Kathmandu, and Lamjung. Proxy voting was cited in Ramechhap, Lamjung, and Solukhumbu (35% each) – Table 8.16. About four in 10 in Okhaldhunga and Solukhumbu were worried about pre-election intimidation. Three in 10 people in Dhading and Sindhupalchowk were worried about violence. Three in 10 Nuwakot residents thought the elections would not be free and fair due to the rush in holding elections while Madhesi parties were protesting.

Table 8.16: Why elections will not be free and fair among those who think they will not be free and fair – by district and district impact (IRM-4, weighted)

	Fraud (booth capture)	Fraud (proxy voting)	Pre-election intimidation	Use of violence	Due to the hurry in holding the election due to the protest of the Madhesi parties	Because of the formality of holding the election	Weak administration	Conflict between parties	Buy votes
Severely hit	17%	19%	17%	18%	13%	8%	0%	0%	3%
Dhading	2%	14%	21%	29%	17%	2%	0%	0%	7%
Gorkha	36%	17%	17%	10%	11%	4%	0%	1%	0%
Nuwakot	23%	11%	14%	0%	29%	9%	0%	0%	9%
Ramechhap	18%	35%	11%	5%	9%	16%	0%	0%	4%
Sindhupalchowk	5%	24%	15%	32%	3%	12%	0%	0%	0%
Crisis hit	40%	29%	16%	10%	2%	2%	0%	0%	1%
Bhaktapur	38%	16%	22%	6%	6%	9%	1%	0%	0%
Kathmandu	40%	31%	14%	11%	2%	1%	0%	0%	1%
Okhaldhunga	10%	25%	42%	7%	8%	3%	0%	0%	0%
Hit with heavy losses	27%	35%	22%	5%	6%	2%	0%	0%	0%
Lamjung	35%	35%	16%	6%	6%	1%	0%	0%	0%
Solukhumbu	7%	35%	37%	3%	7%	5%	0%	0%	1%
Hit	22%	24%	24%	5%	2%	20%	0%	0%	0%
Syangja	22%	24%	24%	5%	2%	20%	0%	0%	0%
All districts	34%	28%	17%	11%	4%	3%	0%	0%	1%

8.5 Outlook on earthquake reconstruction work as a result of the local elections

The lack of elected local government bodies is one of the most frequently cited reasons for perceived delays in the government's recovery and reconstruction assistance. With the possibility of locally elected officials being in place for the first time in fifteen years, do people in earthquake-affected districts think reconstruction work will improve?

Overall, four in 10 said that reconstruction would operate the same way as before after the elections, but they were more likely to be optimistic (4% much better, 34% much better) than pessimistic (1% somewhat

worse, 1% much worse) – Table 8.17. Except in the hit with heavy losses districts, at least one-quarter were unsure what the elections would mean for reconstruction work.

In Ramechhap, nearly six in 10 were optimistic about the outcome of the local elections as it relates to earthquake reconstruction work. Just over four in 10 in Sindhupalchowk, Lamjung, Bhaktapur, Okhaldhunga, and Solukhumbu agreed. Optimism about local elections was lowest in Kathmandu (27%).



Photo: Ishwari Bhattarai

Table 8.17: Outlook on earthquake reconstruction work as a result of the local elections – by district impact and district (IRM-4, weighted)

	Much better	Somewhat better	Same	Somewhat worse	Much worse	Don't know
Severely hit	6%	34%	36%	1%	0%	23%
Dhading	9%	30%	24%	2%	1%	35%
Gorkha	8%	23%	41%	1%	0%	25%
Nuwakot	3%	29%	48%	2%	0%	18%
Ramechhap	3%	55%	25%	0%	0%	17%
Sindhupalchowk	3%	40%	41%	1%	0%	13%
Crisis hit	3%	26%	46%	1%	0%	23%
Bhaktapur	3%	39%	39%	1%	0%	16%
Kathmandu	3%	24%	48%	1%	1%	23%
Okhaldhunga	4%	36%	30%	0%	0%	30%
Hit with heavy losses	6%	39%	42%	4%	2%	7%
Lamjung	2%	44%	37%	6%	3%	7%
Solukhumbu	12%	32%	49%	0%	0%	6%
Hit	4%	33%	39%	1%	0%	22%
Syangja	4%	33%	39%	1%	0%	22%
All districts	4%	30%	42%	1%	1%	22%

People in less remote areas were more likely to believe there will be no change in reconstruction work (51%), while one-third in more remote and remote areas said that they felt reconstruction would at least somewhat improve as a result of the local elections.

The perception that local elections will improve reconstruction work rises slightly with income – Table 8.18. Those aged 18-29 were the least likely to say things would improve (28%) with 37% of those aged 30 to 49 saying things would improve and 34% above the age of 50 holding this view.

Table 8.18: Outlook on earthquake reconstruction work as a result of the local elections – by pre-earthquake income and age (IRM-4, weighted)

	Much better	Somewhat better	Same	Somewhat worse	Much worse	Don't know
Low income	4%	27%	41%	1%	0%	26%
Medium income	3%	31%	42%	2%	1%	21%
High income	6%	32%	43%	1%	1%	17%
18-29	3%	25%	47%	1%	1%	21%
30-49	6%	31%	39%	2%	0%	21%
50 and above	3%	31%	43%	1%	1%	22%

Men were more likely to be optimistic than women and high caste people were more likely than others to share this view (Table 8.19). Views were similar among those with and those without a disability.

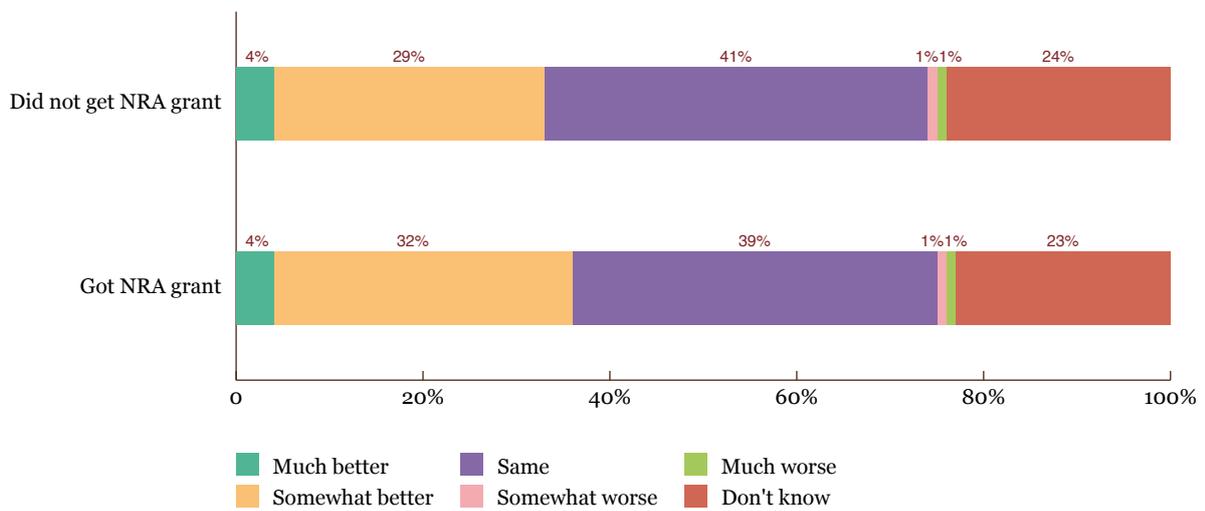
Table 8.19: Outlook on earthquake reconstruction work as a result of the local elections – by gender, caste and disability (IRM-4, weighted)

	Much better	Somewhat better	Same	Somewhat worse	Much worse	Don't know
Female	3%	25%	44%	1%	0%	26%
Male	5%	35%	40%	1%	1%	17%
High caste	5%	33%	43%	1%	0%	17%

	Much better	Somewhat better	Same	Somewhat worse	Much worse	Don't know
Janajati	4%	29%	41%	1%	1%	25%
Low caste	3%	28%	47%	2%	0%	19%
Disabled	4%	31%	40%	2%	1%	22%
No disability	5%	30%	43%	1%	0%	21%

Views among those who have received (at least part of) the RHRP housing grant and those who have not are nearly identical (Figure 8.5).

Figure 8.5: Outlook on earthquake reconstruction work as a result of the local elections – by whether people received RHRP grant for housing (IRM-4, weighted)



Chapter 9

Security and Social Relations



Photo: Nayan Pokharel

This chapter looks at changes in perceptions of safety and security in earthquake-affected areas. Levels of trust and changes in relations between different groups of people are also presented.

Key Findings

Safety and security

- Nearly everyone has felt safe in their community since the earthquake. The share of people feeling safe was lowest in the weeks after the earthquake and has been growing since then. Kathmandu and Syangja have the highest shares of people who say they do not feel safe.
- Similar shares of men and women and of different caste groups feel unsafe.
- Few report a violent incident in their community. Kathmandu residents are the most likely to have heard of a violent incident in their community since the earthquakes.

Trust and social cohesion

- Most people say that you need to be careful in dealing with other people; few say most people can be trusted.
- Over seven in 10 trust people they know (friends, family and neighbors). Of groups different from themselves, people trust those from a different area the least; levels of trust in those from a different caste or a different religion are similar.

- Levels of trust in people they know is down slightly, while it is up slightly when it comes to groups of people different than themselves (another area, caste or religion).
- People report that cooperation in times of an emergency is very likely. More people in the severely hit and crisis hit districts now think it is very likely that people will reduce their use of or share resources if an emergency occurred in their community.
- People belonging to lower castes are less likely to think that cooperation in their community is possible.
- Over seven in 10 have said that relations with neighbors have remained the same since the earthquakes.

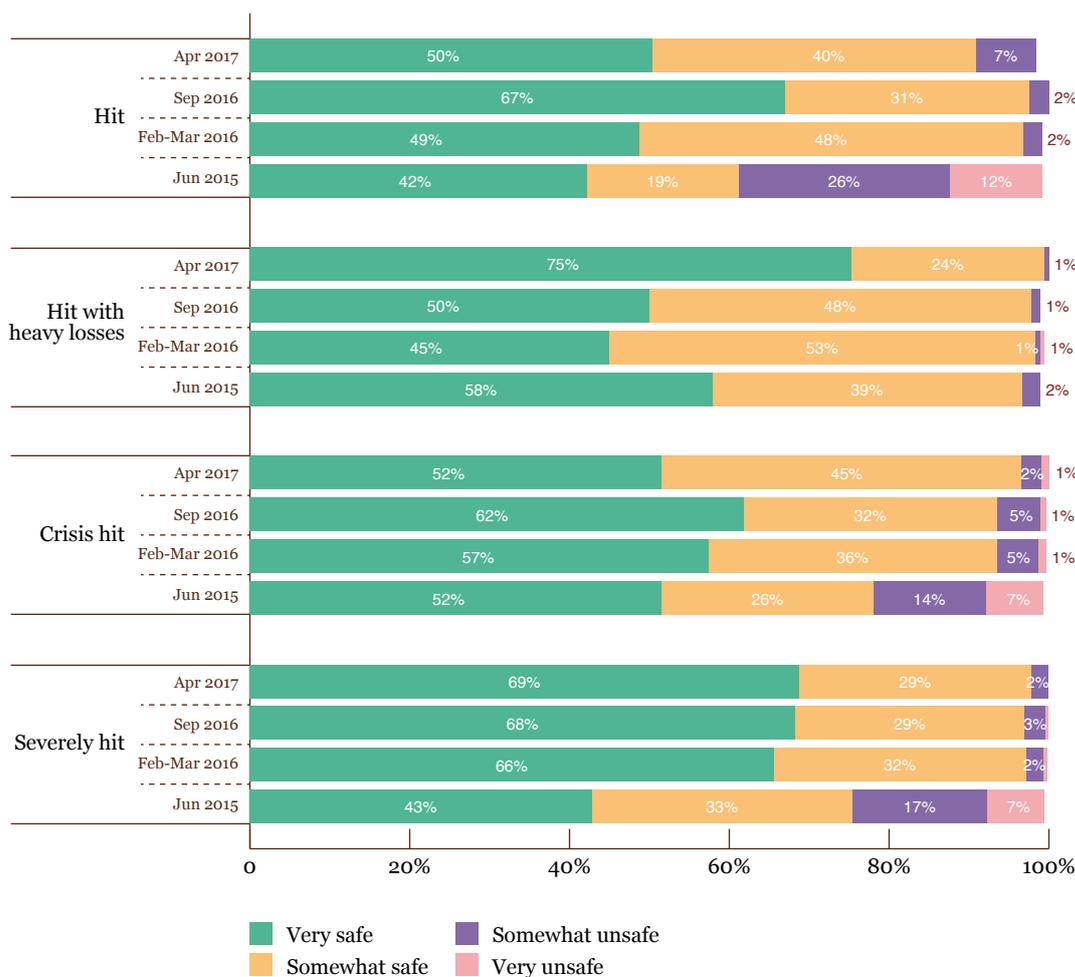
9.1 Safety and security

Perceptions of safety and security

People surveyed in all four survey rounds have felt either very safe or somewhat safe in their community. In the severely hit districts, right after the earthquake, four in 10 said they felt very safe (43% IRM-1); the share saying so grew to nearly seven in 10 in subsequent rounds (66% IRM-2, 68% IRM-3, 69% IRM-4) – Figure 9.1. In the crisis hit districts, at least half have said they felt very safe in each round (highest in IRM-3 at 62%). The share saying they feel very safe has also consistently been high in the hit with heavy losses and hit districts.

In the immediate aftermath of the earthquake, a relatively high proportion of people in severely hit districts (24%), crisis hit districts (21%) and the hit district (38%) said they felt either very or somewhat unsafe. However, in subsequent rounds of the survey, a negligible share of people have said they felt unsafe with the exception of Kathmandu, a crisis hit district, and the hit district of Syangja (8% and 7% respectively feeling unsafe in IRM-4).

Figure 9.1: Perceptions of security – by district impact
(IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)



Dhading (24%), Nuwakot (30%) and Sindhupalchowk (53%) had the highest share of people feeling either very or somewhat unsafe and insecure in IRM-1, but

by IRM-2 fewer than 10 percent in any district said they felt unsafe (Table 9.1).

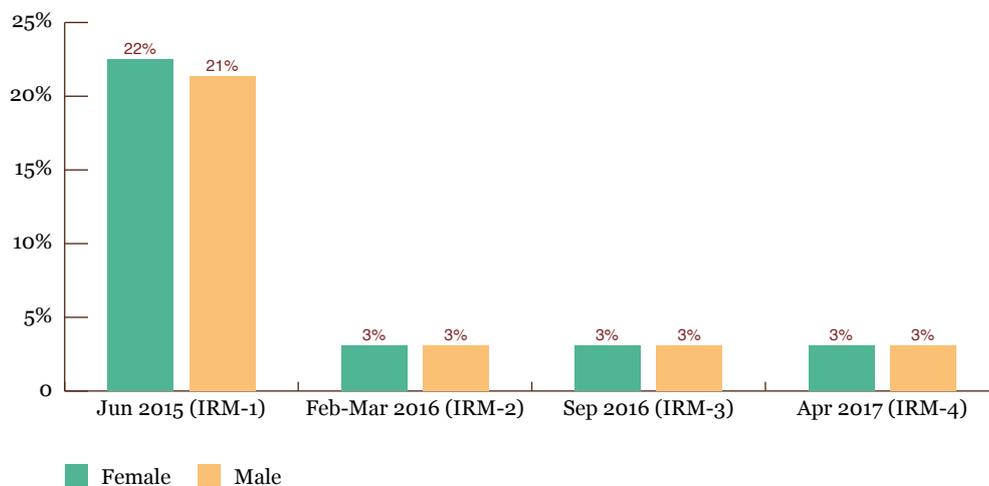
Table 9.1: Proportion feeling very or somewhat unsafe and insecure in their community – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	24%	3%	3%	2%
Dhading	24%	2%	1%	1%
Gorkha	5%	4%	1%	5%
Nuwakot	30%	2%	4%	2%
Ramechhap	11%	2%	3%	1%
Sindhupalchowk	53%	4%	6%	3%
Crisis hit	21%	6%	6%	3%
Bhaktapur	24%	6%	4%	2%
Kathmandu	4%	0%	0%	8%
Okhaldhunga	22%	7%	10%	4%
Hit with heavy losses	2%	1%	1%	1%
Lamjung	3%	1%	1%	1%
Solukhumbu	0%	0%	0%	0%
Hit	38%	2%	2%	7%
Syangja	38%	2%	2%	7%
All districts	22%	3%	3%	3%

As in previous surveys, there are not substantive differences in perceptions of safety between men and women. Two in 10 of both men and women felt unsafe

after the earthquake in IRM-1. In subsequent surveys, only 3% of either gender have said they feel unsafe in their community (Figure 9.2).

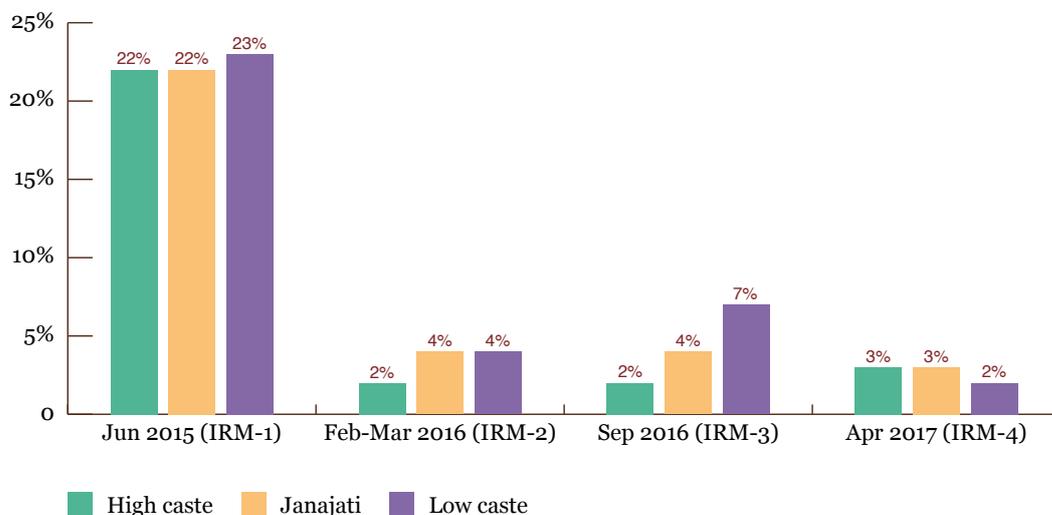
Figure 9.2: Share feeling either very or somewhat unsafe and insecure in their community – by gender (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)



Among caste groups similar shares have felt unsafe in their community. About two in 10 of those in high caste or low caste groups or Janajatis felt unsafe

in IRM-1. Few held this view in subsequent survey rounds (Figure 9.3).

Figure 9.3: Share feeling either very or somewhat unsafe and insecure in their community – by caste (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)



Violent incidents in the community

There have been very few reports of violent incidents since the earthquakes. Five percent or less reported such incidents in any of the survey rounds (Table 9.2).

Kathmandu residents are by far the most likely to report a violent incident (19% in IRM-1, 8% in IRM-4).

Table 9.2: Share saying there was a violent incident in their community – by district impact and district (IRM-1, IRM-2, IRM-3, IRM-4 household panel, unweighted)

	Jun 2015 (IRM-1)	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	2%	0%	2%	1%
Dhading	5%	1%	0%	1%
Gorkha	1%	0%	3%	1%
Nuwakot	2%	1%	3%	2%
Ramechhap	0%	1%	1%	1%
Sindhupalchowk	1%	0%	3%	0%
Crisis hit	5%	1%	1%	2%
Bhaktapur	5%	1%	0%	1%
Kathmandu	19%	0%	0%	8%
Hit with heavy losses	3%	1%	0%	0%
Okhaldhunga	2%	2%	2%	2%
Lamjung	3%	0%	0%	0%
Solukhumbu	3%	3%	0%	0%
Hit	3%	2%	1%	1%
Syangja	3%	2%	1%	1%
All districts	3%	1%	1%	1%

Those who reported a violent incident were asked how many incidents occurred. Incidences of violence have been low with most who report violence saying there

have between one and two incidents in each survey round—78% in IRM-1, 63% in IRM-2, 64% in IRM-3 and 75% in IRM-4.

9.2 Social cohesion

What is the level of trust in earthquake-affected areas?

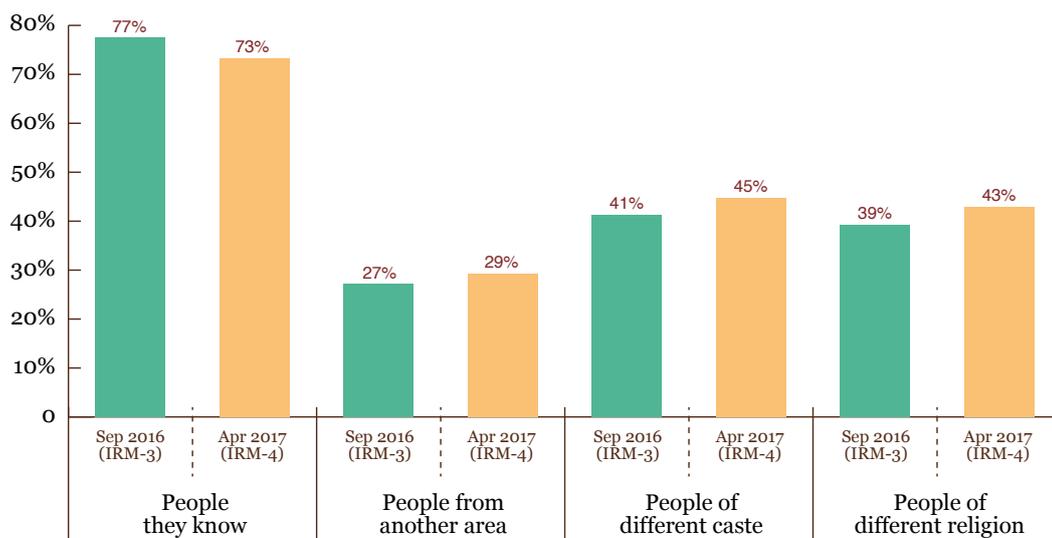
Very few people in earthquake-affected areas have said that most people can be trusted (9% IRM-2, 6% IRM-3, 6% IRM-4). Most think that you need to be very careful in dealing with people (91% IRM-2, 94% IRM-3, 94% IRM-4).

Who do people trust the most? IRM-3 and IRM-4 asked whether people trusted different groups of people: their friends, family and neighbors, people from a different area, people from a different caste and those belonging to a different religion.

Over seven in 10 people in earthquake-affected districts trust people they know (77% IRM-3, 73% IRM-4)

– Figure 9.4. They find those who come from an area different from themselves the least trustworthy (27% IRM-3, 29% IRM-4). Just over four in 10 have said they trust people from a different caste (41% IRM-3, 45% IRM-4). Similar shares trust people belonging to a religion different than their own (39% IRM-3, 43% IRM-4). Trust in friends, family and neighbors is down slightly since IRM-3 (4 points), while trust in other groups has grown slightly — up 2 percentage points for people from a different area, 4 points for people belonging to a different caste and 4 points for people following a different religion.

Figure 9.4: Share trusting different groups of people (IRM-3, IRM-4 household panel, unweighted)



In April 2017, at least six in 10 in each district said they trust people they know, with those in Ramechhap (88%) the most likely and those in Dhading (62%) the least likely to express this view (Table 9.3). There is a wider variation in trust in people from a different area, different caste or different religion. When it comes to people from a different area, 14% in Bhaktapur

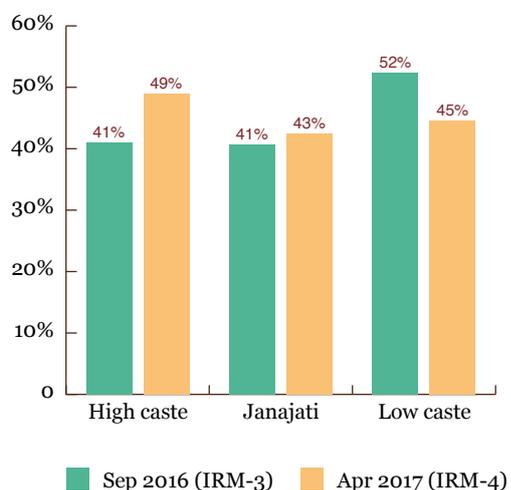
trust them compared to 54% in Lamjung. Just 24% of Gorkha residents trust people from a different caste, in contrast to 72% of Solukhumbu residents. Twenty-three percent of those in Gorkha and Syangja trust people of a different religion compared to 71% in Solukhumbu.

Table 9.3: Share trusting different groups of people – by district impact and district (IRM-3, IRM-4 household panel, unweighted)

	People they know		People from another area		People of different caste		People of different religion	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	80%	73%	27%	28%	37%	41%	35%	40%
Dhading	82%	62%	39%	16%	41%	35%	44%	38%
Gorkha	66%	68%	20%	25%	38%	24%	31%	23%
Nuwakot	95%	71%	5%	26%	8%	35%	14%	45%
Ramechhap	85%	88%	49%	43%	59%	66%	56%	55%
Sindhupalchowk	77%	68%	17%	24%	27%	38%	24%	39%
Crisis hit	75%	72%	23%	23%	48%	46%	46%	43%
Bhaktapur	60%	65%	3%	14%	16%	38%	12%	30%
Kathmandu	84%	64%	15%	28%	45%	52%	41%	52%
Okhaldhunga	81%	79%	37%	25%	66%	49%	66%	47%
Hit with heavy losses	79%	78%	38%	47%	50%	66%	50%	66%
Lamjung	71%	78%	43%	54%	58%	61%	61%	62%
Solukhumbu	89%	77%	32%	38%	39%	72%	35%	71%
Hit	64%	72%	21%	28%	38%	31%	30%	23%
Syangja	64%	72%	21%	28%	38%	31%	30%	23%
All districts	77%	73%	27%	29%	41%	45%	39%	43%

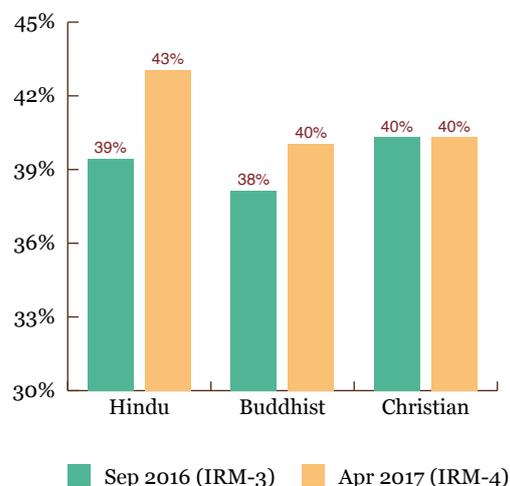
Just over four in 10 across caste groups have said that they trust people of a different caste. In IRM-2, those belonging to low castes (52%) were more likely than those in higher castes and Janajatis (41% each) to say they trusted people belonging to a different caste (Figure 9.5). In IRM-4, those belonging to high castes are the most likely (49%), followed by those in lower caste groups (45%) and Janajatis (43%) to say they trust people from a caste different than their own.

Figure 9.5: Share trusting people of a different caste – by caste (IRM-3, IRM-4 household panel, unweighted)



Both Hindus (up 4 points) and Buddhists (up 2 points) are slightly more likely now than in IRM-3 to say they trust people from another religion – Figure 9.6. Four in 10 Christians have held this view in both surveys.

Figure 9.6: Share trusting people of a different religion – by religion (IRM-3, IRM-4 household panel, unweighted)

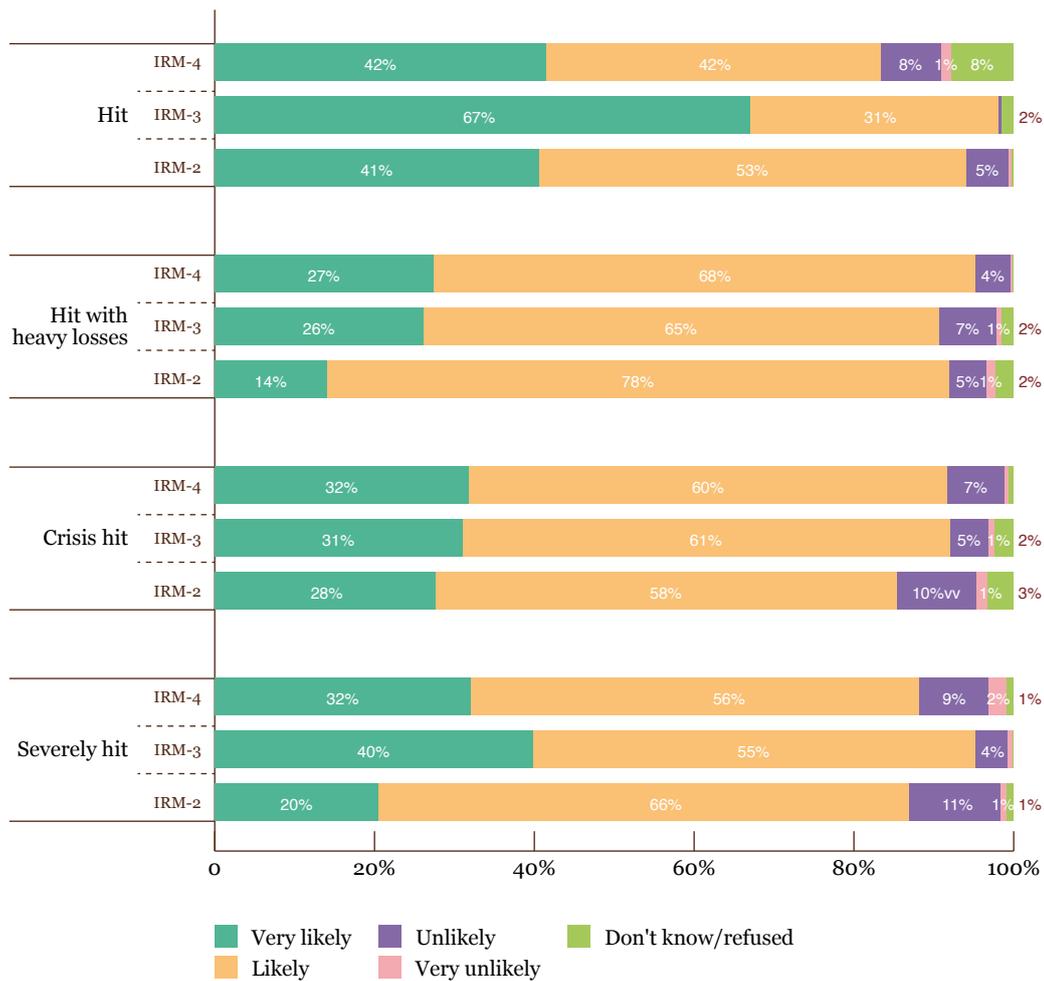


Is cooperation possible in the community?

People in earthquake-affected areas have consistently said that people in their community are likely to cooperate if the government asks them to conserve food or water in case of an emergency – Figure 9.7. In the severely hit districts, fewer people said people in their community would be very likely to conserve food or water in the earlier months after the earthquake

(20% IRM-2) compared to later surveys (40% IRM-3, 32% IRM-4). A similar trend is found in the hit with heavy losses districts (14% very likely in IRM-2, 26% IRM-3, 27% IRM-4). In the crisis hit districts, too, a slightly lower share said people would be very likely to cooperate in the earlier survey.

Figure 9.7: Likelihood of people in the community conserving food or water if asked by the government in case of an emergency – by district impact (IRM-2, IRM-3, IRM-4 household panel, unweighted)



In IRM-4, Kathmandu (48%) and Syangja (42%) residents are the most likely to say that is very likely that people in the community will cooperate if the government asked them to share in case of an emergency – Table 9.4. Those in Nuwakot and Ramechhap are far more likely now (IRM-4 30% and 24%, respectively) to say cooperation is very likely than they were the first time this question was asked (IRM-2 9% and 6%, respectively). In general, most people reported a higher possibility of cooperation in

IRM-3, most likely due to the survey being conducted around the festival season when higher levels of goodwill are to be expected.

Table 9.4: Share saying people in their community would be very likely to cooperate – by district impact and district (IRM-2, IRM-3, IRM-4 household panel, unweighted)

	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	20%	40%	32%
Dhading	30%	46%	31%
Gorkha	23%	22%	35%
Nuwakot	9%	6%	30%
Ramechhap	6%	39%	24%
Sindhupalchowk	35%	74%	39%
Crisis hit	28%	31%	32%
Bhaktapur	26%	27%	39%
Kathmandu	26%	56%	48%
Okhaldhunga	29%	27%	23%
Hit with heavy losses	14%	26%	27%
Lamjung	10%	25%	26%
Solukhumbu	20%	28%	29%
Hit	41%	67%	42%
Syangja	41%	67%	42%
All districts	23%	38%	32%

Similar shares of men and women have said that community members would be very likely to cooperate

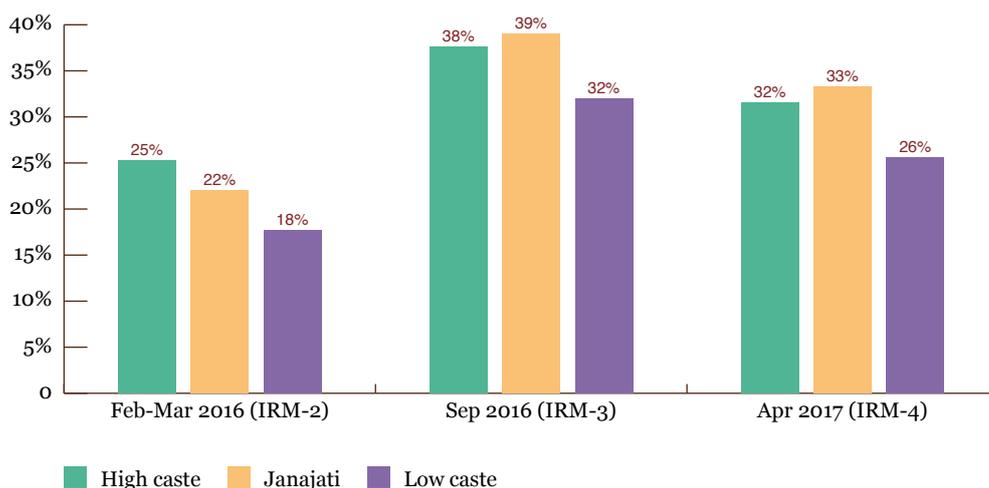
the three times this question was asked (Table 9.5). Those with a high pre-earthquake income have been more likely than people with low or mid-level incomes to think that it is very likely that cooperation in their community would take place.

Table 9.5: Share saying people in their community would be very likely to cooperate – by gender, widows and pre-earthquake income (IRM-2, IRM-3, IRM-4 household panel, unweighted)

	Feb-Mar 2016 (IRM-2)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Female	22%	36%	31%
Male	24%	40%	33%
Widows	27%	33%	30%
Low income	21%	39%	31%
Medium income	23%	35%	31%
High income	27%	42%	35%

Those belonging to lower caste groups have been less likely than Janajatis or high caste groups to say that people in their community would be very likely to cooperate if the government asked people to conserve resources in a time of emergency (Figure 9.8).

Figure 9.8: Share saying people in their community would be very likely to cooperate – by caste (IRM-2, IRM-3, IRM-4 household panel, unweighted)

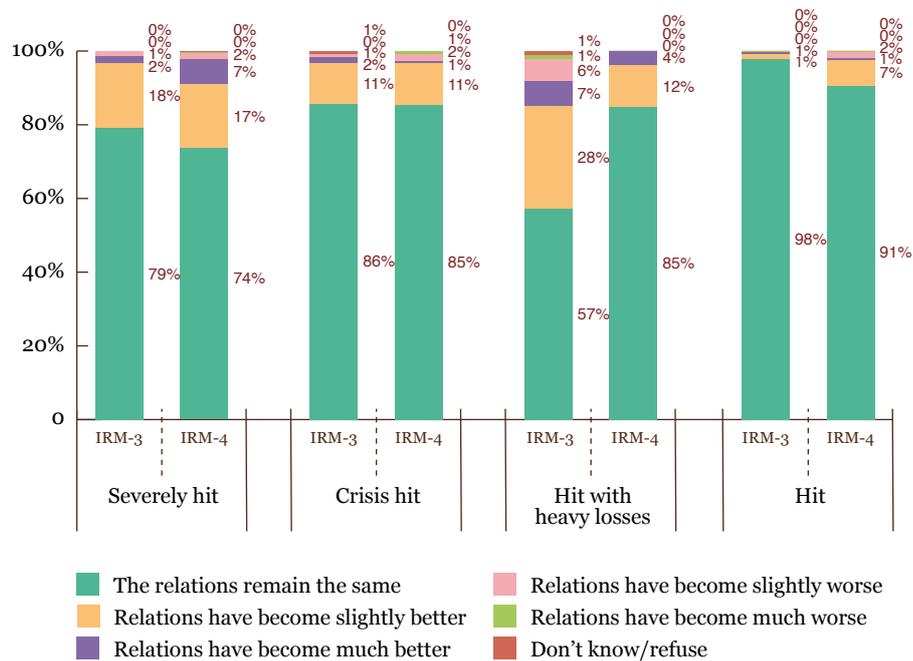


How has the earthquake affected relations with neighbors?

The earthquake has not had a strong effect on relations with neighbors. In both IRM-3 and IRM-4, large majorities across areas differentially affected by the earthquake say that relations with neighbors remain

the same – Figure 9.9. Of those who say relations have changed, people are much more likely to report that they have slightly improved than that they have deteriorated.

Figure 9.9: Relations with neighbors after the earthquake – by district impact (IRM-3, IRM-4 household panel, unweighted)



In IRM-4, over seven in 10 across impact categories said that relations with neighbors remained the same after the earthquake (Table 9.6). Views were similar in IRM-3 apart from only 57% in areas hit with heavy losses saying relations with neighbors had been the same. In both of the two hit with heavy losses districts—Lamjung (66% to 92%) and Solukhumbu (44% to 73%)—more people said relations are the same in IRM-4. In IRM-3, a higher share said that relations had improved compared to before in these two districts.

People in severely hit districts are more likely to say that relations with neighbors have improved in IRM-4 than in IRM-3 (19% to 24%), largely due to an increase of 47 points among those in Dhading holding this view. Bhaktapur (8 points) and Kathmandu (6 points) residents are also slightly more likely to say that relations with neighbors have become better in IRM-4 compared to IRM-3.



Photo: Nayan Pokharel

Table 9.6: Relations with neighbors after the earthquake – by district impact and district (IRM-3, IRM-4 household panel, unweighted)

	Relations remain the same		They have become 'slightly' or 'much' better		They have become 'slightly' or 'more' worse	
	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)	Sep 2016 (IRM-3)	Apr 2017 (IRM-4)
Severely hit	79%	74%	19%	24%	1%	2%
Dhading	86%	37%	13%	60%	1%	3%
Gorkha	79%	78%	19%	19%	2%	3%
Nuwakot	92%	79%	6%	18%	1%	2%
Ramechhap	74%	87%	25%	12%	1%	1%
Sindhupalchowk	73%	74%	25%	25%	2%	1%
Crisis hit	86%	85%	13%	12%	1%	3%
Bhaktapur	96%	87%	2%	10%	1%	3%
Kathmandu	75%	67%	25%	31%	0%	2%
Okhaldhunga	82%	89%	15%	8%	1%	2%
Hit with heavy losses	57%	85%	35%	15%	7%	0%
Lamjung	66%	92%	23%	7%	10%	0%
Solukhumbu	44%	73%	53%	27%	3%	0%
Hit	98%	91%	2%	8%	0%	2%
Syangja	98%	91%	2%	8%	0%	2%
All districts	79%	79%	19%	19%	2%	2%

Chapter 10

Conclusions



Photo: Subhash Lamichhane

This report has outlined data and findings from the latest IRM quantitative survey, conducted in April 2017. It provides information on conditions in earthquake-affected areas two years on from the disaster. Because three previous surveys have been conducted in the same areas under the IRM project, and because many people have been re-interviewed in each round, the report provides a picture of how conditions have evolved over time.

The report highlights that there has been some progress in recovery since the previous IRM survey was conducted in September 2016.⁴⁶

Most people's sources of income have continued to recover. While around one-third of people say their current income is lower than before the earthquakes, almost as many say they now earn more than they did before the quakes. People in earthquake-affected areas have increasingly been able to generate non-farm income, earning more from daily wage work and business income.

Drops in food consumption, something identified in earlier rounds of IRM, are now less pronounced than before. One-third of people say their food consumption has increased in the past year with

only 6% saying it has declined. Reductions in food consumption are slightly higher in the most affected districts but, even in these places, far more report increases in consumption. Relatively few people now say food aid is a priority need.

The latest data also confirm the findings of previous rounds that violence and security in earthquake-affected areas are not a problem. Shortly after the earthquakes, at the onset of this project, we hypothesized that relative deprivation and jealousies over unequal recovery and targeting of aid could lead to social fractures that would erode cohesion. Multiple rounds of IRM have shown that this has not eventuated. The vast majority of people feel secure and social relations have stayed fairly strong.

Yet the new data also show that many of the recovery challenges highlighted in the last IRM survey, conducted eight months earlier, continue.

There has been relatively little progress, for example, in rehousing those whose properties were destroyed by the earthquakes. In the most affected districts, the majority of people are still living in temporary shelters. In Sindhupalchowk, the district that was most severely hit by the quakes, 84% of people remain in shelters. The survey data show that there has been significant progress in rolling out the Nepal Rural Housing Reconstruction Program. Most people who have been declared eligible for the program have received the first tranche of funds and most, but not all, people found the process of accessing the grant fairly easy. Due to this program, 40% of people in

⁴⁶ This report does not provide recommendations for actions the government or donors can take to bolster recovery. Recommendations will be provided in the IRM-4 synthesis report, which combines data and findings from both the survey and qualitative fieldwork.



Photo: Nayan Pokharel

earthquake-affected areas are now receiving recovery or reconstruction assistance compared to just 15% in September 2016. However, with fairly limited sums per household currently disbursed, people have not yet been able to move home. A majority of people who have received the first tranche report that they are not using it in line with the program's purpose of building earthquake-resistant houses. And receiving the first tranche of the grant does not appear to increase the likelihood of people starting to rebuild.

Rising levels of borrowing also continue to be of concern. Previous rounds of IRM have highlighted the extent to which loan-taking has increased and this has continued in the latest round of research. Indeed, borrowing has again risen, with 55% of people having taken loans in the period between IRM-3 and IRM-4.

Borrowing is not necessarily a bad thing. Previous IRM reports have noted the need to expand access to credit to help people recover. Yet the new survey data show that many people are struggling to make repayments, with average levels of debt tripling since the earthquakes. Many people are borrowing from informal sources who charge higher interest rates. The poor and those whose income has declined since the earthquakes borrow most frequently suggesting re-payment problems lie ahead. This could lead some to get stuck in debt traps. Worryingly, there has been an increase, albeit relatively small, in the number of people selling assets in attempts to recover. Those who borrow most frequently are the most likely to sell assets, suggesting that either loans taken are not enough or that people are having to sell assets to repay loans they could not afford.

The IRM-4 data also highlight a very worrying trend which policy-makers and development agencies must respond to. Over time, each round of IRM has shown growing disparities in levels of recovery between different socio-economic groups. The last set of IRM reports highlighted this. But the current data show even more strongly that many of the marginalized are being left behind. For example, those with a low pre-earthquake income are: (a) substantially more likely to remain in shelters than others; (b) less likely to have improved their shelters to deal with adverse weather; (c) much less likely to have started rebuilding; (d) much more likely to have seen a decline in their income since the earthquakes; (e) seven times more likely than those with a high income to say they need food aid; and (f) more likely to have experienced illnesses and to have enduring trauma. Those with a

low pre-earthquake income are also far more likely to be taking out loans and to be selling assets. Findings are similar for most of these indicators when looking at other traditionally marginalized groups such as those of lower caste. The data also point to the disabled and widows often lagging behind others.

The latest findings do suggest that aid is being better targeted at those in need than before. Those with a low income, of low caste, in more remote areas and whose house was destroyed are now far more likely than others to receive assistance. Yet the overall conclusion is that while aid is usually going to the right people, it is not of sufficient quantity to prevent vulnerable groups within society from lagging behind in their recovery. The result could be a widening of inequality within rural societies in areas affected by the earthquakes.



Photo: Chiran Manandhar

Annex A

Methodology

This report is based on the fourth survey of earthquake-affected districts in Nepal since the disaster in April 2015. While the report draws primarily on the recent IRM-4 survey dataset, it also uses the datasets from previous survey rounds to assess changes over time. The first IRM survey was conducted in June 2015 and included 2,980 respondents from 14 districts. The second IRM survey was conducted in 11 of the 14 districts during the month of February 2016 and had a sample size of 4,850 respondents. The same 11 districts were covered in the third and the fourth IRM surveys. The third survey was conducted during September 2016 where a total of 4,855 respondents were interviewed, while the fourth survey was conducted in April 2017 with 4,854 respondents. These in-person interviews were conducted in Nepali. Besides these

four full datasets, three panel datasets are used in this report, which include subsets of respondents who have been interviewed repeatedly. The panel dataset with only the last two rounds (IRM-3, IRM-4 household panel) includes 4,429 respondents; the panel dataset with the last three rounds (IRM-2, IRM-3, IRM-4 household panel) includes 4,131 respondents; while there are 1,403 respondents that are common in all four surveys (IRM-1, IRM-2, IRM-3, IRM-4 household panel). Because of the larger sample size, the panel dataset with the last three rounds is preferred in most cases, the exception being when it is important to analyze changes across all three survey rounds. While weights for the full datasets are explained below, it should be noted that results from the panel datasets are unweighted.

Sampling frame and district selection⁴⁷

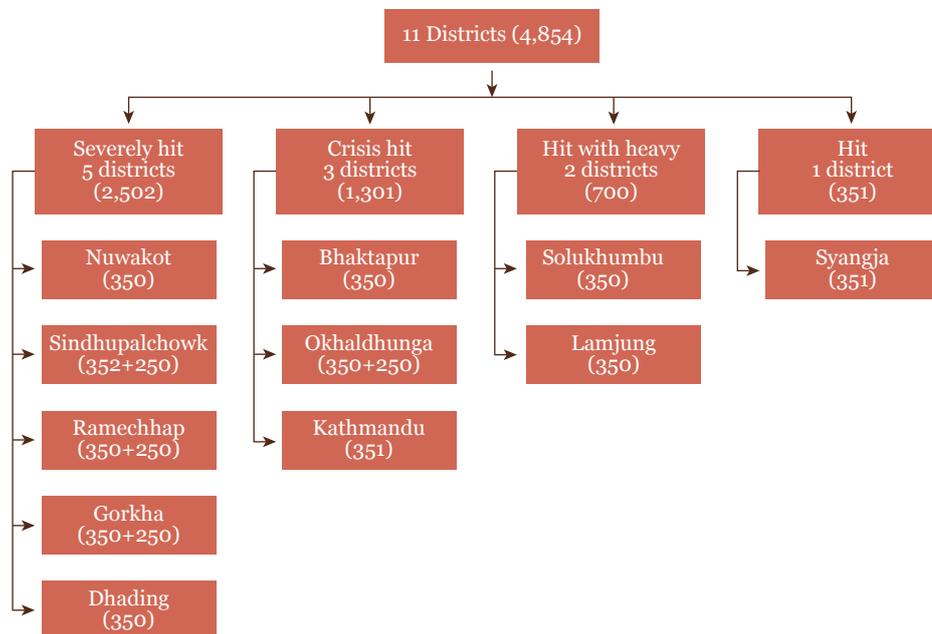
Households in IRM-4 were selected from the same 11 districts as in previous IRM surveys. To the extent possible, the same people were interviewed in IRM-4 as were interviewed in previous survey rounds. Respondents were selected from 308 wards in the 11 districts⁴⁸ using probability proportional to size (PPS) sampling. In most cases, when making comparison across the four surveys, results are based on full surveys in 11 districts, using weights that are described below.

Figure A.1 below lists the impact categories, districts and the basic sample sizes in IRM-4. The margin of error at the aggregate level is +/- 1.4% at a 95 percent confidence level. For each district with a sample size of 350 observations, the margin of error for district-disaggregated analyses is +/-5%. For the four districts where the food insecurity situation⁴⁹ was assessed as critical in IRM-2, the sample size was boosted to 600. The margin of error for each of these four districts is +/-4%.

⁴⁷ The 11 districts in the last three IRM rounds do not include the three least affected districts that were included in IRM-1. For a summary of the construction of the earlier surveys, see Annex A in: The Asia Foundation (2015). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 1 – Quantitative Survey: June 2015*; The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 2 – Quantitative Survey: February and March 2016*; and The Asia Foundation (2017). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 3 – Quantitative Survey: September 2016*.

⁴⁸ Manang, Khotang and Dang were included in IRM-1 but were dropped from the sample because they do not appear in the PDNA's list of affected districts.

⁴⁹ Based on the Nepal Food Security Monitoring System (NeKSAP) classification of food insecurity. NeKSAP produces an Integrated Food Security Classification for each VDC/MC every four months, based on meetings at the district level. The NeKSAP data used came from meetings held 15-30 November 2015.

Figure A.1: Distribution of sample

Selection of VDC/wards within districts and replacement of VDC/wards

Eleven districts were sampled in IRM-1 from the population of 26 districts that were affected by the earthquake. The selection was based on stratified random sampling based on the four impact categories, as shown in the Figure A.1 above. In each of these districts, multistage random sampling (PPS) was adopted to select sample wards. In total, 238 sample wards were selected from the 11 districts. Households for IRM-1 and IRM-2 were chosen from these 238

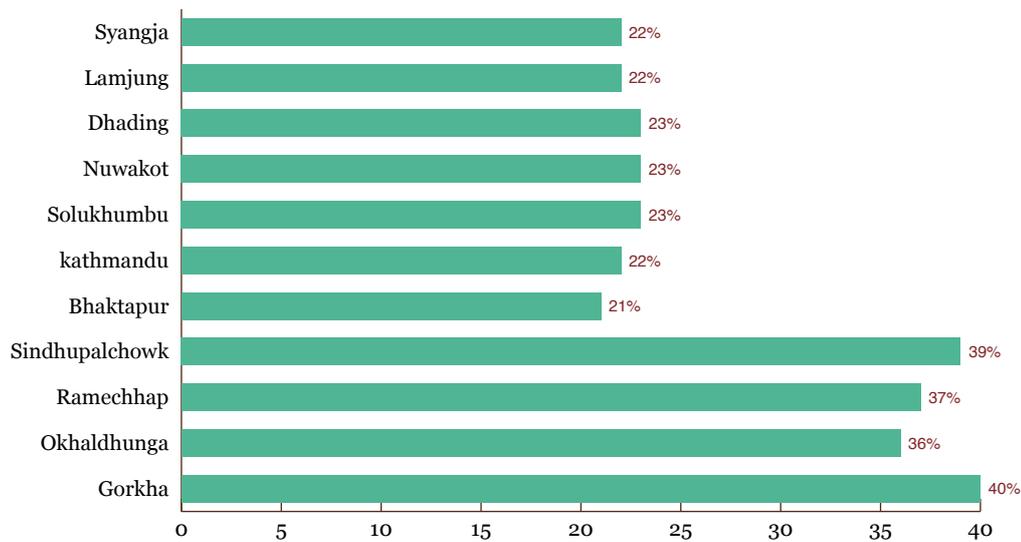
wards in the 11 districts. In addition to these 238 wards, the sample sizes were boosted in four districts where food insecurity was higher than average bringing the total number of wards to 308 for IRM-2, IRM-3, and IRM-4. Distribution of wards in each district in the IRM-4 survey is shown in the Figure A.2. There were 21-23 wards selected in each district, and an additional 36-40 wards for the four districts with food insecurity.

Selection of enumeration areas within VDC/wards

For the 3,854 sample, the same enumeration areas (EAs) that were sampled during IRM-1 were visited in IRM-2, IRM-3 and IRM-4. The number of interviews per EA, however, has increased since IRM-1. On average, 16 interviews were conducted in each EA in IRM-2 and IRM-3. In IRM-1, there had been ten interviews per EA. The reason for more interviews per EA is due to decrease the margins of error for analyses.

For the additional 1,000 respondents in the extra sampled wards sampled in IRM-1 and IRM-2 (in the

four districts where analysis disaggregated by food security category was conducted) broadly the same procedure as was used in IRM-1 was followed. Within the sampled wards, there could be numerous clusters of settlements – called EAs. The various EAs within a ward were identified and listed once the survey team reached the locality. From this list, one EA was randomly selected using simple random sampling. On average, 16 interviews were conducted in each EA within these new 67 wards.

Figure A.2: Distribution of sampled wards in 11 districts

Selection of households within EAs

To the extent possible, the households surveyed in previous IRM surveys were identified for interviews in IRM-4. The remaining households in each EA, who were not interviewed before were selected using the

same protocols as in the earlier survey. Households were randomly selected using the household lists generated for each EA during IRM-1 or IRM-2 or IRM-3.

Selection of respondents within households

The same respondents as surveyed in IRM-3 were selected where possible. The IRM-3 survey obtained the names and mobile phone numbers of the interviewees. This was used to identify the respondent in the household to be interviewed for subsequent surveys.

Once a household was selected for the interview, the next task was to select the respondent from within the

household. Only those who play some role in decision-making in the household could be interviewed. Within a household, respondents were randomly chosen from among the decision making individuals but steps were taken to ensure their gender balance. The names and mobile phone numbers of new respondents were collected, allowing for their inclusion in the household panel in future.

Weighting data

IRM-1 results were based on weighted estimates. Results in IRM-2 were based instead on unweighted sample means. For IRM-3, weighted results were used for all three full datasets, and unweighted results were used for household panel datasets. This report follows the same method as IRM-3. Weights for all four datasets were constructed in three steps. First, base weight was calculated by taking the ratio of sample and population in each PDNA impact category or stratum. Second, the base weight in each stratum

was adjusted by multiplying by the proportion of the urban and rural population. Finally, the composite weight was calculated by multiplying the adjusted weight with the proportion of district samples. The final composite weight obtained helps reduce the over-coverage and under-coverage bias, thus producing more accurate survey estimates of population parameters. For instance, the total population households in Kathmandu are 44.4% of the population in 11 districts, but the sample size in the district is only

7.3% of the total sample. Using the composite weight, the sample 7.3% will reflect the 44.4% population. Similarly, the population of Solukhumbu represents 2.4% of the population in 11 districts, but 7.2% of the total sample, which is adjusted using the final weight. The population parameters come from the CBS's 2011 National Population and Housing Census.

Annex B

Sample Characteristics

Outcomes of interest in this report are analyzed across geographic and population groups, similar to the earlier reports.

- Under geography, the analysis is by impact category (using PDNA categories), district and remoteness.
- Within population groups, differences are studied on the basis of gender, caste, religion, income level and disability. Results for widows are also presented.
- Further, in some cases, outcomes are studied within and between groups that have been differentially affected by the earthquake or that

are recovering to different extents/in different ways. This, for example, includes analysis by level of housing damage, by the type of shelter where respondents currently live (given that those who continue to live in temporary shelter are, overall, more vulnerable), by whether people have borrowed or not, by whether or not they have received aid and by whether or not their income sources are recovering

Analysis is carried out primarily by comparing the average value of the variables of interest across different groups and also across the four surveys. This annex presents descriptive statistics of geographic and population characteristics in the overall sample and across the eleven sample districts in IRM-4.

Table B.1: Distribution of demographic and socio-economic characteristics – by district impact and district (IRM-4)

	Gender		Caste			Income		
	Female	Male	High caste	Janajati	Low caste	Low income	Middle income	High income
Severely hit	50%	50%	30%	63%	6%	58%	30%	12%
Dhading	51%	49%	43%	52%	5%	45%	33%	22%
Gorkha	51%	49%	25%	64%	11%	59%	29%	12%
Nuwakot	50%	50%	28%	68%	4%	70%	27%	3%
Ramechhap	50%	50%	33%	61%	6%	44%	42%	14%
Sindhupalchowk	48%	52%	23%	74%	4%	69%	22%	9%
Crisis hit	49%	51%	40%	56%	3%	15%	41%	44%
Bhaktapur	50%	50%	25%	74%	1%	24%	47%	29%
Kathmandu	48%	52%	43%	53%	3%	9%	42%	49%
Okhaldhunga	51%	49%	38%	54%	8%	80%	16%	5%
Hit with heavy losses	49%	51%	37%	49%	14%	28%	51%	21%
Lamjung	51%	49%	41%	42%	17%	16%	60%	24%
Solukhumbu	44%	56%	31%	61%	8%	61%	25%	14%
Hit	50%	50%	46%	39%	15%	41%	26%	33%
Syangja	50%	50%	46%	39%	15%	41%	26%	33%
All districts	49%	51%	37%	57%	6%	32%	37%	31%



Photo: Nayan Pokharel

Gender

The unweighted sample was designed to be equally distributed between men and women. The above results show the weighted distribution. Driven mainly

by districts like Syangja and Kathmandu, we find the male population in all districts is slightly more than the female population.

Caste

Janajatis have the highest representation in the sample overall (57%), followed by high caste groups (37%), and low caste groups (6%). The share of Janajatis is the highest in all categories of impact, except for the hit category, where higher castes have

the dominant share (46% against 39% for Janajatis). Lower castes have much higher shares in the hit with heavy losses and hit impact categories (14% and 15%, respectively) than in the first two categories of impact (6% and 3%, respectively).

Income bands

Analyses by income generally use pre-earthquake income. The modal income band category is the medium income group (NPR 10,000-19,999 per month). Thirty-seven percent of those in affected districts report having an income in this band before the earthquake. Thirty-two percent report having a monthly income of less than NPR 10,000 and 31% more than NPR 20,000.

People in the severely hit category of districts have the highest proportion of people in the low income band (58%), compared to 15% in the crisis hit category, 22%

in hit with heavy losses districts and 41% in the hit district. Nuwakot, Sindhupalchowk and Okhaldhunga have the highest proportion of low income people (above 65%). The district with the highest proportion of people in the high income band is Kathmandu (49%), which also has the highest share of urban areas (64%) – Table B.3 below. Lamjung has the highest proportion of people in the medium income group (60%). Kathmandu, Bhaktapur and Lamjung have the lowest share of low income people (9%, 24% and 16%, respectively).

Disability

Four percent of the total sample reports some kind of disability. The measure of disability is based on the Washington Group on Disability Statistics, a United Nations-sponsored group commissioned to improve the quality and international methods used to measure disability.⁵⁰ It is an index created from a set of six questions that ask whether people have difficulty seeing, hearing, walking or climbing steps, remembering or concentrating, caring for themselves, and communicating. If an individual mentions having “a lot of difficulty” or “cannot do at all” any of the six activities, then the individual is categorized as having a disability.

As shown in Table B.2, 6% of those in the severely hit districts have a disability as do 7% in the hit district. The rate of disability in the crisis hit districts is 2% and it is 3% in the districts hit with heavy losses. Among districts, Bhaktapur has the highest rate of disability (11%) and Kathmandu the lowest (1%). The survey questions do not allow us to infer whether these medical conditions have either arisen or worsened following the earthquakes. However, the fact that there is nearly an equal representation of those with disabilities in the most affected and least affected categories in the sample suggests that these conditions are not attributable to the earthquake.

Table B.2: Distribution of types of disability – by district impact and district (IRM-4)

	Seeing	Hearing	Walking	Remembering	Self-care	Communicating	Disability
Severely hit	2%	1%	3%	2%	1%	1%	6%
Dhading	5%	1%	3%	3%	2%	1%	9%
Gorkha	2%	2%	4%	2%	1%	1%	8%
Nuwakot	1%	1%	2%	1%	1%	2%	3%
Ramechhap	1%	0%	3%	1%	1%	0%	3%
Sindhupalchowk	1%	1%	2%	1%	1%	0%	4%
Crisis hit	1%	0%	1%	0%	1%	0%	2%
Bhaktapur	2%	1%	6%	2%	3%	1%	11%
Kathmandu	0%	0%	0%	0%	0%	0%	1%
Okhaldhunga	3%	2%	4%	2%	3%	1%	7%
Hit with heavy losses	1%	1%	2%	0%	1%	1%	3%
Lamjung	1%	1%	2%	0%	1%	0%	3%
Solukhumbu	1%	1%	2%	1%	2%	1%	3%
Hit	3%	0%	4%	1%	1%	0%	7%
Syangja	3%	0%	4%	1%	1%	0%	7%
All districts	1%	1%	2%	1%	1%	1%	4%

⁵⁰ See Washington Group on Disability Statistics. “The Development of an Internationally Comparable Disability Measure for

Censuses.” Available at: https://www.cdc.gov/nchs/data/washington_group/meeting8/nso_report.pdf

Rural/urban areas and remoteness⁵¹

The majority of the people (66%) live in rural areas, as shown in Table B.3. With the exception of Kathmandu (36%) and Bhaktapur (40%), all other affected districts have more than 85% shares of people living in rural areas. Three districts that have the highest shares of people in the low income band—Nuwakot, Sindhupalchowk and Okhaldhunga—have more than 90% people living in rural areas.

The three categories of remoteness are based on how far the ward is from the district headquarters using the quickest means of transportation. ‘Less remote’ wards are less than an hour away from the

district headquarter, ‘remote’ wards are 1-6 hours far from the district headquarter, and ‘more remote’ wards are further than 6 hours away from the district headquarter. Most people either live in less remote (48%) or remote (46%) areas; 6% are in more remote areas. About three in four people in the severely hit and hit with heavy losses districts live in remote areas. Majorities in Kathmandu (82%) and Bhaktapur (90%) live in less remote areas, the highest shares in any of the districts surveyed. Solukhumbu (43%) and Okhaldhunga (20%) have the highest shares of people living in more remote wards.

Table B.3: Rural/urban and remoteness distribution – by district impact and district (IRM-4)

	Remoteness			Urban/rural	
	Less remote	Remote	More remote	Rural area	Urban area
Severely hit	14%	74%	12%	97%	3%
Dhading	8%	89%	3%	100%	0%
Gorkha	14%	54%	32%	93%	7%
Nuwakot	22%	77%	1%	91%	9%
Ramechhap	17%	72%	11%	100%	0%
Sindhupalchowk	11%	76%	13%	100%	0%
Crisis hit	78%	20%	2%	40%	60%
Bhaktapur	90%	10%	0%	40%	60%
Kathmandu	82%	18%	0%	36%	64%
Okhaldhunga	11%	69%	20%	100%	0%
Hit with heavy losses	10%	74%	16%	100%	0%
Lamjung	10%	90%	0%	100%	0%
Solukhumbu	10%	46%	43%	100%	0%
Hit	11%	88%	0%	86%	14%
Syangja	11%	88%	0%	86%	14%
All districts	48%	46%	6%	66%	34%

Level of housing damage

According to self-reported accounts, 89% population in the severely hit districts have completely destroyed houses. As shown in Table B.4, this figure matches closely with the share of people who mentioned that their house was classified as fully damaged by the

government assessment teams (91%). Thirty-nine percent in the crisis hit districts, 32% in the hit with heavy losses districts and 10% in the hit district report that their houses were completely destroyed. These figures correspond with peoples’ accounts of how government officials assessed the level of damage to their house. The shares of people with partial housing damage also correspond well with government official assessments. However, many who self-report their houses as having minor damage are categorized as having no damage. The proportion of people who do not know how their houses were categorized is notable in the hit districts (25%).

⁵¹ Since remoteness and rural/urban are closely related, and since remoteness has an additional category, the main report focuses on remoteness only.

Table B.4: Housing damage distribution – by district impact and district (IRM-4)

	Self-assessment				Most recent damage assessment			
	Completely destroyed	Badly damaged (needs major repair to live in)	Habitable (but needs minor repair)	Not damaged	Fully damaged	Partially damaged	Normal/not damaged	Don't know
Severely hit	89%	6%	4%	1%	91%	3%	2%	4%
Dhading	93%	2%	5%	1%	93%	1%	5%	1%
Gorkha	78%	14%	7%	2%	84%	7%	4%	6%
Nuwakot	91%	6%	2%	1%	94%	2%	1%	2%
Ramechhap	84%	10%	5%	1%	88%	5%	1%	6%
Sindhupalchowk	96%	1%	3%	0%	94%	1%	1%	4%
Crisis hit	39%	9%	20%	32%	59%	11%	19%	10%
Bhaktapur	44%	8%	26%	22%	66%	9%	25%	0%
Kathmandu	37%	9%	19%	35%	59%	11%	19%	11%
Okhaldhunga	59%	13%	22%	7%	48%	13%	13%	26%
Hit with heavy losses	22%	30%	34%	13%	39%	36%	24%	2%
Lamjung	13%	18%	48%	20%	34%	14%	49%	3%
Solukhumbu	38%	51%	10%	1%	43%	55%	2%	1%
Hit	10%	23%	52%	15%	13%	29%	33%	25%
Syangja	10%	23%	52%	15%	13%	29%	33%	25%
All districts	52%	11%	18%	19%	70%	10%	13%	7%

Current type of shelter

Seventy-four percent of people in IRM-3 report living in their own house as of April 2017 (Table B.4). Twenty-four percent of the population continue to live in self-constructed shelters on their own land or others' land. In the severely hit districts, the share

who continues to live in self-constructed shelters is as high as 62%, compared to only 5% in the crisis hit districts, 2% each in the hit with heavy losses districts and the hit district.

Table B.4: Where are people living now – by district impact and district (IRM-4)

	Own house	Neighbor's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Rent
Severely hit	37%	1%	59%	3%	0%
Dhading	34%	1%	64%	2%	0%
Gorkha	55%	1%	40%	4%	1%
Nuwakot	37%	0%	61%	1%	0%
Ramechhap	45%	0%	52%	2%	0%
Sindhupalchowk	16%	0%	76%	8%	0%
Crisis hit	91%	0%	4%	1%	3%
Bhaktapur	81%	3%	10%	1%	3%
Kathmandu	93%	0%	2%	1%	3%
Okhaldhunga	75%	2%	21%	1%	2%
Hit with heavy losses	97%	0%	2%	0%	1%

	Own house	Neighbor's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Rent
Lamjung	97%	0%	1%	0%	2%
Solukhumbu	95%	0%	5%	0%	0%
Hit	95%	0%	2%	0%	2%
Syangja	95%	0%	2%	0%	2%
All districts	74%	0%	22%	2%	2%



Photo: Chiran Manandhar



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