Aid and Recovery in Post-Earthquake Nepal

Independent Impacts and Recovery Monitoring Phase 3
Quantitative Survey: September 2016

The Asia Foundation

UKaid
from the British people

Schweizerische Eidgenossenschaft
Confédération suisse
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Independent Impacts and Recovery Monitoring Phase 3

Quantitative Survey: September 2016

The Asia Foundation

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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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Design: Deddeaw Laosinchai

PREFACE

In the early weeks after the earthquakes of April and May 2015, The Asia Foundation conducted a study aimed at assessing its impacts on the ground and understanding whether the emergency aid that was flowing in to affected areas was helping people recover. Using both quantitative and qualitative methods, the initial study highlighted just how destructive the earthquakes had been and the immense challenges that would lie ahead. Since then, two further rounds of mixed methods research have been conducted in the same areas, allowing for a tracking of how recovery has been occurring. The second round of research, which involved fieldwork almost a year after the disasters, highlighted new emerging issues. Borrowing had risen massively and the reports discussed the potential for the poor and marginalized to get stuck in a vicious debt trap. Very few at that point had moved from temporary shelters into more sturdy housing. It was clear that the livelihoods of many people, in particular farmers, was recovering very slowly. And tensions were brewing related to a series of contentious damage assessments and perceived mistargeting of aid.

This report presents findings from the third round of research, conducted in September 2016 almost eighteen months after the earthquakes. Because each round of research takes place in the same areas, with the same people interviewed where possible, the series of studies provides insights into how people's experiences and perceptions are evolving over time.

The third round of research was undertaken as the Government of Nepal's flagship housing reconstruction program was rolling out. This report, amongst other things, provides new information on how the program is proceeding and the impacts it is having. It also looks, amongst other things, at people's current shelter conditions, changes to the local economy and people's livelihoods, the coping strategies people are using and their effectiveness, the make-up of aid in the earthquake-affected zone and changes to social relations and politics.

Among the many interesting findings of the third round of research are the following:

- The shelter situation remains worrying with 71% in the most-affected severely hit districts continuing to live in temporary shelters. While many have moved back into their own house, others have left their house to return to shelters often recognizing that they are unsafe.

- Borrowing continues to be high and looks likely to increase further in the future. Worryingly, it is the poor, the so-called low caste and other marginalized groups who are borrowing repeatedly, at ever increasing volumes, and it is unclear whether they will be able to pay back rising debts.[1] Repeated borrowing also does not appear to be associated with recovery of people's livelihoods or movements from shelter to houses.

- Livelihoods recovery has quickened and most people saw improvements in the three months that preceded the survey.

- There has been a steep drop in the coverage of aid despite many needs remaining on the ground.

- Trauma continues to affect a large share of the population in earthquake-affected areas.

The fourth round of research is scheduled for April 2017.

[1] The terms low caste and high caste are used throughout the report. Explanation of which groups fall into each category is given in the discussion of the methodology below.

We thank our research partners (Democracy Resource Center Nepal and Interdisciplinary Analysts), our donor partners (UK Department for International Development and Embassy of Switzerland) and Nepal government officials in the NRA and the Ministry of Federal Affairs and Local Development for their support.

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Acknowledgements

The IRM-3 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 in 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 which was used in the food security analysis in Chapter 3.

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 Center Nepal) and the IDA team.

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.

The project is funded by UK aid through the UK government and the Swiss Development Cooperation, with support from the UK Department for International Development's Programme Partnership Arrangement with The Asia Foundation. Andy Murray (UK DFID) and Pia Haenni (SDC) have managed the project from the donor side, and have given useful inputs at every stage. Stefan Fuerst (SDC) and Craig Irwin (DFID) provided useful comments. The views here do not necessarily reflect the UK or the Swiss government's official policies.

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

To what extent are people recovering from the massive earthquakes that hit Nepal in April and May 2015? What coping strategies are the earthquake-affected using and how effective are they? How is aid helping? And are there groups that are being left behind?

This report provides data and findings from the third survey under the Independent Impacts and Recovery Monitoring for Accountability in Post-Earthquake Nepal (IRM) project. IRM tracks evolving conditions and needs using both large-scale surveys and in-depth qualitative fieldwork, conducted at roughly six-month intervals. The third survey, conducted in September 2016 almost one and a half years after the earthquakes, involved face to face interviews with 4,855 household respondents in 11 districts. Stratified random sampling ensures that those interviewed are representative of the wider population in affected areas. Throughout the report, third round survey data (IRM-3) is compared with that collected in June 2015 (IRM-1) and February-March 2016 (IRM-2) to allow for an assessment of changes over time.

Shelter

There has been some progress in getting people back into permanent housing but 71% of people in severely hit districts, those most affected by the earthquakes, are still living in temporary shelters. The number of people still in shelters in particularly high in Sindhulpalchowk (90%), Nuwakot (78%), Ramechhap (73%) and Dhading (70%). The situation is somewhat better in Gorkha, where over one-half of people are now in their own homes. Among less affected districts, the highest proportion of people still in shelters is in Okhaldhunga (25%). Across all districts, 52% of people whose house was completely destroyed by the earthquakes are still living in shelters. People from marginalized groups—those with a low income, no education, with a disability, or from minority religions—are disproportionately likely to be in shelters.

The pace of people moving from shelters to their own home has been similar over the past six months compared to the first year after the earthquakes. One-quarter of those who were in self-constructed temporary shelters at the time of IRM-1 (in the weeks after the earthquakes) had moved into their own house by March 2016. Since then, 24% of those who were in shelters have moved home. However, many people who moved home have since returned to temporary shelters. Eleven percent of those who were in their own house in March were in shelters by the time of IRM-3. This suggests that people moved back into housing which they subsequently found to be unsafe.

People in temporary shelters were relatively less prepared for the 2016 monsoon than they had been for the previous winter. Seventeen percent of people in shelters said they had not been able to make any repairs that would help get them through the monsoon. Marginalized groups—lower caste, Janajatis, low income, the disabled—were less prepared than others. Among those whose houses were badly damaged or destroyed, 72% have not done anything to rebuild. The most common reasons for this are a lack of money (89%) and people still waiting for cash from the government (66%). Increases in the price of construction materials and labor have also hampered rebuilding.

Livelihoods, food and services

Recovery of livelihoods has increased considerably since IRM-2 in March 2016. For most income sources, 80-89% of people say their livelihood has been recovering in the past three months. Farmers are more likely than others to say that such recovery has only begun recently. Two percent of people say they have changed their livelihoods since IRM-2.

There has been a consecutive decline in the stated need for food over the three survey rounds. In the latest survey, 10% of people say it is a priority need. The figure is much higher in the severely hit districts, where 28% say food is a top need. Higher demand for

food is found among disadvantaged groups: people in more remote areas, of low income, low education, low caste and Janajatis and those with a disability. The same groups, and those in severely hit districts, are more likely to report decreases in food consumption. Most people say their food consumption has stayed the same since March 2016. Twenty-one percent say it has increased while 4% say that it has decreased.

Access to services has improved since the early post-earthquakes periods. Almost everyone now says that electricity, drinking water, access to a medical facility, schools and motorable roads are provided by the government. There have been particular improvements in the provision of drinking water and medical facilities. More people than before also report the quality of these services is improving. However, despite these changes, satisfaction with services has slightly declined over the past year. This is more pronounced in severely hit districts. However, overall most people are satisfied with the services they get.

Coping strategies

Borrowing has remained at the high levels found in the IRM-2 survey with around one-third taking loans in the last six months. Livelihoods, food and rebuilding houses remain the main reasons for borrowing but borrowing for the latter has declined in relative importance. Shelter-related borrowing is concentrated in the severely hit districts. Poorer people, low caste individuals, daily wage laborers and those living in temporary shelters report particularly high levels of borrowing. The most common sources of credit are cooperatives, saving and credit groups and neighbors. The share of borrowers taking loans from banks has stayed the same (13%) while slightly more people than before are taking loans from moneylenders (12%). Monthly interest rates from most sources have increased slightly. Two-thirds of people say they plan to borrow in the next three months with 60% in severely hit districts reporting this. Increases in planned borrowing are worrying as those who have borrowed frequently in the past are less likely to have seen their livelihoods recover or to move into their own house and are more likely to have experienced decreases in food consumption. Repeat borrowers tend to be the poor, those in remote areas and low castes who may struggle to repay loans.

Only 3% of people have sold assets since March 2016, with most of these being livestock (58%), land (20%) and household goods (19%). Those who borrow more, such as people with low income, are more likely to sell assets. Slightly more people report remittances as a main income source than was the case in IRM-2, but the share of people receiving remittances has shrunk by 2 percentage points. There is not a strong relationship between receiving remittances and improvements to income. Migration levels continue to remain low. While the most commonly cited reason for migration in IRM-2 was lack of shelter, a majority of people who have migrated now cite problems with livelihoods as the reason.

Earthquake aid

There has been a massive decline in the coverage of aid over the last six months. Only 15% of people have received any kind of aid in this period, a 39 percentage point drop from IRM-2. The decline is more pronounced in severely hit districts. Aid has been most widespread in Gorkha. This decline in aid does not reflect diminishing needs. Fewer people now say they do not need aid than was the case in March 2016. Cash is the most common type of aid received. But only 8% have received government cash in the last six months, and 2% non-government cash, compared to 48% and 10% in IRM-2. This decline is worrying given that cash has played an important role in supporting recovery in the past. Those who received cash from the government are 15 percentage points more likely to have moved from shelters to a house than those who have not and the figure is 8 points for those who received non-government cash. The government continues to be the top aid provider, followed by INGOs and NGOs.

Cash is the most frequently noted priority need. The share prioritizing cash has increased compared to previous surveys and 93% in severely hit districts rate it a priority need. The other top stated needs are materials for reconstruction, corrugated iron sheets (CGI), staple foods and livestock. Despite these needs, only 2% of those who say they need it have received food aid and CGI in IRM-3 and no-one has received reconstruction materials or livestock.

Neighbors are the top source of information about aid (82% receive information from them), followed by the radio (31%) and the VDC Secretary (24%). Very few people receive information from NGOs. People do not feel communication is good with any aid provider. The perception that aid distribution is fair has declined though a majority still consider it to be fair. People mention the elderly and lower caste people are being less able than others to receive aid according to their needs. Satisfaction with aid providers has also dropped and is tied to fewer people having received aid.

Beneficiary cards, damage assessments and the Rural Housing Reconstruction Program

There has been a modest increase in the number of people whose house is categorized as fully damaged

and in the proportion of people who have beneficiary cards. The latest damage assessment largely mirrors respondents' self-classification of housing damage but with some discrepancies. Eight percent of those who say their house was classified as partially damaged say it was in fact completely destroyed; 3% of those whose house was classified as not being damaged say their house was completely destroyed and another 3% say it was badly damaged. Receiving cash is highly tied to having a beneficiary card. Perceptions of unfair exclusion from having a beneficiary card is linked to lower satisfaction with the central government but not with local government bodies.

The share of people whose house has been declared fully damaged does not match with the share of those who have been declared eligible for the Rural Housing and Reconstruction Program (RHRP) grant. Fifteen percent of people who say their house has been classified as fully damaged say they have not been declared eligible for the grant while 20% of those whose house has been categorized as partially damaged say they have. Among those ineligible, 20% believe they should have been. The proportion who feel they have been unfairly excluded is much higher in severely hit districts (83%). Only 8% of people declared eligible for the grant said they had received any money by September. People expect the grant to cover a very small share of construction costs. Most people in severely and crisis hit districts (70% and 84%, respectively) say the grant will cover less than 25% of the cost. Of those declared eligible for the grant, less than half plan to use it to build a new house using the NRA's models. Planned use of the grant for livelihood support is very high in Dhading (30%).

Illness, trauma and landslides

Twelve percent of people say they, or someone in their family, got sick during the monsoon season. Those in the severely hit districts are the most likely to report an illness with illness particularly widespread in Nuwakot (45%). Women, those with a disability and people with lower incomes are more likely to have someone in the family who fell ill. People living in communal or self-constructed shelters are the most likely to have fallen ill. Those who were unable to do any repairs to get their shelter monsoon-ready are more likely to report illnesses in the family. Areas where people say that medical facilities have gotten worse are more likely to report illnesses.

Nineteen percent of people say they are still suffering psychologically from the earthquakes. Psychological effects are most prevalent in Sindhupalchowk, Okhaldhunga and Syangja. Women, those with a disability, lower caste individuals and people who lost someone in the earthquakes are more likely to suffer psychological impacts. Extreme fear and being startled when sleeping are the most common enduring psychological effects of the earthquakes.

Syangja, Sindhupalchowk and Solukhumbu were the areas where landslides were most common during the monsoon. Landslides are more prevalent in rural and more remote areas. People in these places are also the most likely to be worried about possible landslides. Residents of areas where the condition of motorable roads has worsened are also more likely to be worried. Women, lower castes and the disabled are more likely to be worried about landslides, as are those whose house was completely destroyed by the earthquakes.

Social relations, security and politics

Most people continue to feel safe. Only 3% say they feel somewhat unsafe. Perceptions of safety have increased since the early weeks after the earthquakes. As in the previous surveys, there are no notable differences in feelings of safety across gender, disability and caste lines. While most people say they feel safe, those in self-constructed shelters on others' land, people in remote regions, and those with a low income are more likely to feel unsafe. There has been very little violence in earthquake-affected areas. Only 0.7% say there has been a violent incident in their community since the winter. More people say crime has fallen than say it has risen since the end of the winter.

Levels of trust in other people in IRM-3 continue to remain low. Only 6% of people in IRM-3 say most people can be trusted, down from 7% in IRM-2. Those in more affected districts have seen decreases in levels of trust in others in their community. In contrast, reported levels of trust in less affected districts have increased markedly. Okhaldhunga has seen the biggest drop in levels of trust in others from 18% in IRM-2 to 7% in IRM-3. Lamjung has had the biggest increase, from 3% in IRM-2 to 34% in IRM-3. Trust in other people is much higher among people who agree that aid distribution was fair compared to those who do not agree that distribution was fair. Most people show a higher level of trust in people that they know or who are friends, family or neighbors. Levels of trust in people with different caste or religious backgrounds are low. Most people say relations with their neighbors have remained the same as before the earthquakes; only 1% say they have become worse. People who are dissatisfied with the assessment of their homes in the official damage assessments are more likely to say that relations with their neighbors have deteriorated. Cooperation levels have increased since IRM-2. But many people in higher impact districts still doubt that cooperation is possible.

There have not been large changes in who people say they will vote for in the next election. Two-thirds of people say they do not yet know. Almost all of those who have chosen a party for the next election plan to vote for the same party as before. There has been a slight decline in support for UCPN (Maoists) and Nepali Congress and a growth in support for CPN-UML. The share reporting that an elected official has visited their area has declined over time with only 13% reporting that officials have visited since the end of the winter.

Key focus areas

The report highlights the following areas as being of particular importance moving forward. These focus areas, and the policy implications that flow from them, do not reflect the views of UK DFID or SDC.

Shelter and housing. There is an urgent need to speed up the roll-out of the cash grants through the housing reconstruction program. There continues to be a need for a medium-term strategy to improve the quality of temporary shelters.

Debt and borrowing. Further cash grants, or the direct provision of construction materials, rather than loans are needed to help people overcome the earthquakes' enduring impacts. Where loans are provided, it would be better if they were at low interest rates and from formal providers such as banks. The government may have a role providing incentives to open bank branches in rural areas.

Trauma. Enduring trauma is a reality for many. Tracking trauma, and developing programs to respond to it, is key.

Making sure the marginalized do not get left behind. Those who were vulnerable and marginalized before the earthquakes—low income, low caste, the disabled—are those who are most likely to be struggling to recover. It is vital that more attention and resources are directed to these groups so they are not left further behind.

LIST OF ACRONYMS

CAC	Community Awareness Center
CGI	Corrugated Galvanized Iron
CPN-UML	Communist Party of Nepal (Unified Marxist Leninist)
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)
LGCDP	Local Governance and Community Development Programme
NeKSAP	Nepal Food Security Monitoring Program
NGO	Non-governmental organization
NMKP	Nepal Mazdoor Kizan Party
NPR	Nepali Rupees
NRA	National Reconstruction Authority
PDNA	Post-Disaster Needs Assessment
RHRP	Rural Housing Reconstruction Program
RPP	Rastriya Prajatantra Party
SM	Social Mobilizer
UCPN (M)	Unified Communist Party of Nepal (Maoist)
UN	United Nations
VDC	Village Development Committee
WCF	Ward Citizen Forum

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Photo: Nayan Pokharel

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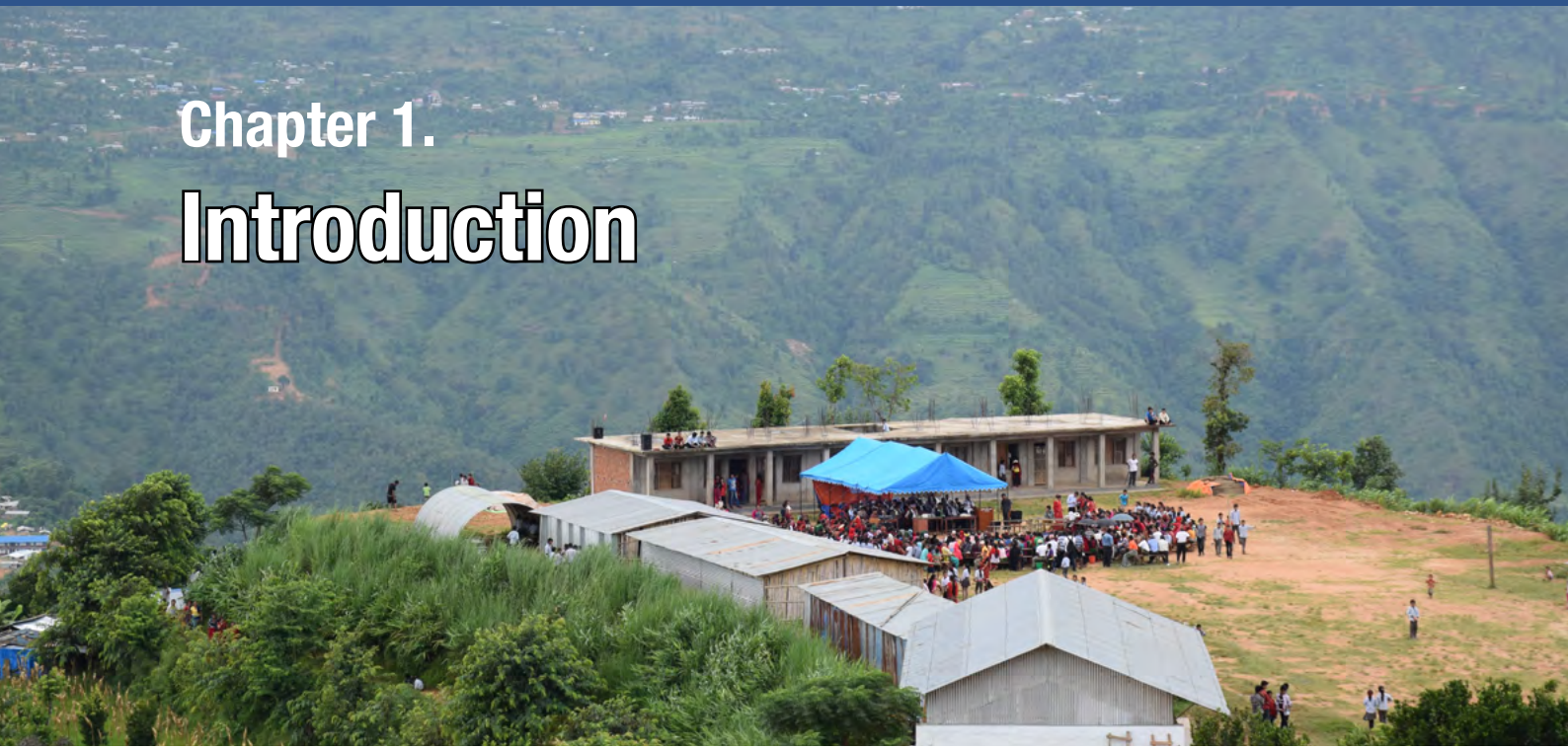


Photo: Anurag Devkota

1.1 Background

The impacts of natural disasters can be enduring and will evolve over time. Many impacts—deaths, destroyed houses and infrastructure—are immediate. But other effects play out over the longer run. Trauma and vulnerability to illness, for example, may last for months or even years after the initial disaster. The impacts on people's livelihoods and income sources may only become clear after time has passed. Pre-existing social, economic and political norms and institutions may change as people find ways to get by and recover and aid resources arrive. Long after the flashlight of international media attention has dimmed, disaster-affected people will face continuing and morphing challenges that need to be overcome if they are to fully recover. Understanding these challenges, along with how people are coping, is key if recovery and reconstruction aid is to be effective.

The Independent Impacts and Recovery Monitoring for Accountability in Post-Earthquake Nepal (IRM) project tracks evolving conditions and needs in areas of Nepal that were affected by the massive earthquakes of April and May 2015. 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 third wave of surveying (referred to as IRM-3). It is published in parallel with a report outlining the qualitative data and a report synthesizing findings.[2] The report provides data and analysis on the situation in September 2016, almost a year and a half after the initial earthquakes, comparing the data with that collected in two past rounds: IRM-1 conducted in June 2015 and IRM-2 in February-March 2016.[3] A fourth wave of surveying and fieldwork is planned for April 2017.

[2] The Asia Foundation and Democracy Resource Center Nepal (2017). *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; The Asia Foundation (2017). *Independent Impacts and Recovery Monitoring Nepal Phase 3 (September 2016) – Synthesis Report*. Kathmandu and Bangkok: The Asia Foundation.

[3] Reports from previous rounds can be accessed at: http://asiafoundation.org/tag/independent-impacts-and-recovery-monitoring-nepal/

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 current *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 winter season and its fit with needs (Chapter 5);
- *Damage assessments*, *beneficiary cards* and the Government of Nepal's flagship *Rural Housing Reconstruction Program* (Chapter 6);
- Three elements of vulnerability: *illness*, *trauma* and *landslides* (Chapter 7);
- Changes in *security*, *social relations* and *politics* in affected areas (Chapter 8).

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 author rather than the funders of IRM.

1.2 Methodology and approach

Sample

The IRM-3 survey involved face-to-face interviews with 4,855 respondents (plus surveys with 305 ward leaders). These were conducted in 11 districts, all of which were covered in the IRM-1 and IRM-2 surveys (Map 1.1).[4]

Map 1.1: Location of surveyed districts (IRM-3)

[4] The IRM-1 survey was conducted in 14 districts. Three of these districts were dropped for IRM-2 and IRM-3. 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.

Table 1.1: Districts surveyed (IRM-3)

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

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.)

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

Representative data. The data is representative of all people in the eleven districts studied. A careful sampling strategy—at the Village Development Committee (VDC), ward, household and individual levels—was developed and 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.

In IRM-2 and IRM-3 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.[5] 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.[6] The margin of error for these four districts is +/- 4%.

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

Tracking changes over time. IRM is set up as a panel survey meaning that, 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-3 survey (4,446 out of the 4,855) had also been interviewed in IRM-2. A smaller number of these people (1,470) were also interviewed in IRM-1.[7] For some analyses we use the full datasets from IRM-1, IRM-2 and IRM-3. For others, we use the household panel datasets.

Analysis

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

First, for many analyses we *compare the IRM-1, IRM-2 and IRM-3 full data* at the aggregate level, allowing for an assessment of changes over time. The IRM-3 survey was deliberately designed to mirror the IRM-1 and IRM-2 instruments, with many of the questions remaining the same. This allows for direct assessment to be made of changes over time. The first survey tracked attitudes, perceptions, and experiences two months after the disaster and changes since the earthquakes. Most of the IRM-2 questions record information on what had happened between then and

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

[6] 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.

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

Photo: Chiran Manandhar

February 2016 when the second survey was conducted, with the beginning of the 2015 monsoon period (June 2015) used as the time marker. The fuel crisis occurred in the time period between IRM-1 and IRM-2 and the IRM-2 survey contained a module looking at its impacts. The IRM-3 survey, conducted towards the end of the monsoon, records changes since IRM-2 at a time when the third official damage assessment was being, or had recently been, conducted. The end of the 2015 winter season was the time marker used for IRM-3. We thus have information on three time periods. Comparing these can help us track how conditions and views have changed over the past eighteen months. For some areas, new questions were added to the IRM-3 survey, to explore further issues that came up in past rounds of IRM or to assess new issues. For these questions, estimates in the study are based on the IRM-3 dataset alone. Where we use the full datasets, the data is weighted to ensure it is representative of the whole population of earthquake-affected districts.[8]

Second, because many people who were interviewed in IRM-3 were also interviewed in past rounds, we can *assess with more rigor how individuals' perceptions and experiences have changed over time*. Some of the analyses in the report draw on the sub-sets of the data that include only those interviewed in all three rounds or in the past two rounds (the household panel datasets). Because most respondents were interviewed in both IRM-2 and IRM-3, while fewer were also interviewed in IRM-1, we make more use of the IRM-2/IRM-3 dataset, except where it is particularly important to examine changes across all three 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*

[8] See Annex A for a discussion of the weighting strategy.

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. And structural factors, related to these demographic variables, will also likely shape opportunities and constraints for recovery. Similarly, impacts and aid will likely differ between urban and rural areas and between areas with varying levels of remoteness. Disaggregating analyses by all these 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 some of the others 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.

- ***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.

- ***Rural/urban.*** Following the government's rural/urban classification, places that fall under Village Development Committees (VDCs) are coded as rural areas while municipalities are coded as urban areas.

- ***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 is 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-3 instrument. As noted, the large sample size means that the estimates in the report are exceptionally accurate when compared to many other surveys, 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.[9]

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 have 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, or which party people plan to vote for, are sensitive and some may prefer not to answer them.

The IRM-3 synthesis report, published separately, combines information from both the quantitative survey and the in-depth qualitative fieldwork. This allows for a triangulation of findings and a deeper exploration of causal relationships – i.e. what is driving recovery.

[9] 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

The Nepal earthquakes had a devastating impact on the housing stock in affected areas. In severely hit districts, 79% of houses were completely destroyed and a further 15% were badly damaged. Almost one year on from the earthquakes, when IRM-2 was conducted, 80% of people in these districts were still living in temporary shelters. Since then, government and donor reconstruction programs have accelerated. How has this affected the housing and shelter arrangements of people? This chapter examines current housing conditions in affected areas and the level of progress in rebuilding.

Key Findings:

Where people are living

- There has been some progress in getting people back into permanent housing but 71% of people in severely hit districts are still living in temporary shelters. The number of people in shelters is particularly high in Sindhupalchowk, Nuwakot, Ramechhap and Dhading. Across all districts, 52% of people whose house was completely destroyed are still in shelters.

- People from marginalized groups—those with low income, disabilities or from minority religions—are more likely to still live in temporary shelters.

- The quality of shelters has improved since IRM-2. People in shelters in Okhaldhunga, Syangja, Ramechhap and Solukhumbu are relatively more likely to live in poor quality shelters.

Movements between types of shelter

- Almost one-quarter of people who were living in temporary shelters on their own land at the time of IRM-2, and 18% in shelters on others' land, were living in their own house at the time of IRM-3.

- There has also been movement of people who were living in their own houses in IRM-2 into temporary shelters in IRM-3. Eleven percent of those who were in their own house at the time of IRM-2 were in temporary shelters by the time of IRM-3.

Preparedness for adverse weather

- People were relatively less prepared for the 2016 monsoon than they had been for the previous winter.

- More people in more remote regions, rural areas and the more affected severely hit and crisis hit districts were not prepared for the monsoon. Marginalized groups were less prepared for the monsoon than others.

- The main problems people faced with their shelters in the monsoon were leaking roofs and their shelters being too cold.

Rebuilding and reconstruction

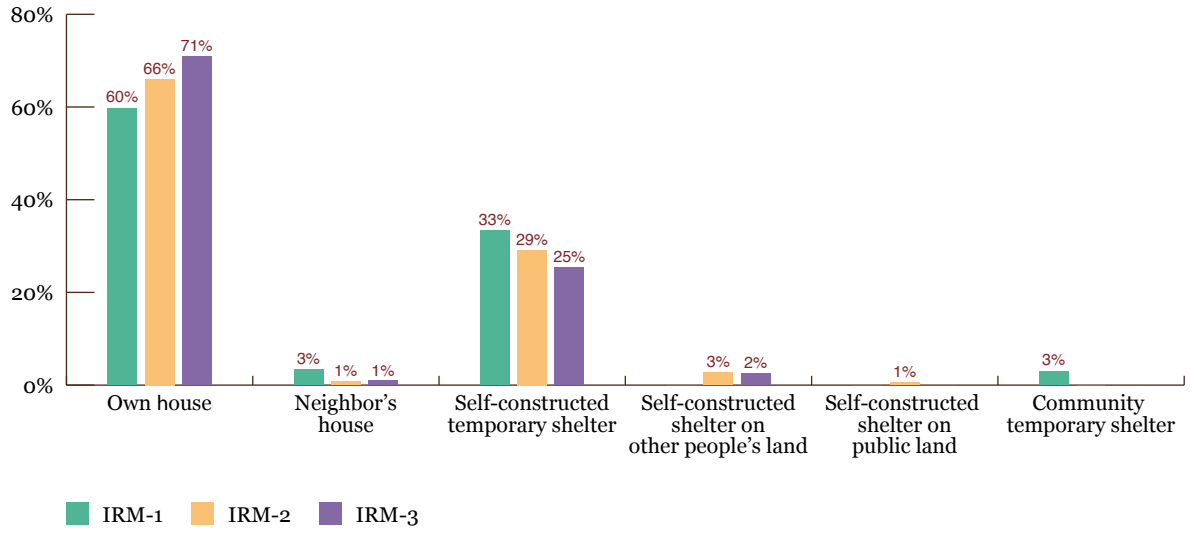
- Among people whose houses were badly damaged or destroyed, 72% of the overall population and 80% of those living in severely hit areas have not done anything to rebuild new houses.
- Of those whose house was impacted, 84% with a disability and 74% with a low income say that they have done nothing to repair or rebuild their houses. Seventy-two percent of Janajatis and 82% of low caste people say that they have not started repairing or rebuilding.
- The main reason why people have not started rebuilding is a lack of money. Two-thirds of people say they are waiting for government cash grants before they rebuild. Many say they have not yet rebuilt because they are not sure of government rules on allowable types of houses.
- The prices of construction materials and labor have been rising and have prevented rebuilding.

2.1 Where people are living

There has been some progress in getting more people back into permanent housing but, eighteen months after the earthquakes, 71% of people in severely hit districts are still living in temporary shelters.

Over time, the number of people living in temporary shelters has declined. Figure 2.1 shows where people were living at the time of the IRM-1 survey (June 2015), IRM-2 (February-March 2016) and IRM-3 (September 2016). There have been steady increases in the number of people living in their own houses over time, and similar reductions in the number of people in temporary shelters. As of September 2016, 71% of people in earthquake-affected districts are in their own houses.

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



However, in severely hit districts the picture is very different. Whereas most people in districts that were not severely hit are in their own homes now, 71% of people in the severely hit districts were still in temporary shelters in September, one-and-a-half years from the disaster (Figure 2.2). This figure has reduced since IRM-2, when 80% were in shelters, but overall there has been relatively little progress in housing people in these districts.

The number of people still in temporary shelters is particularly high in Sindhupalchowk (90%), Nuwakot

(78%), Ramechhap (73%) and Dhading (70%) – Table 2.1. The situation is somewhat better in Gorkha, where over half of people are now in their own homes. Amongst less affected districts, Okhaldhunga has the highest proportion of people still living in temporary shelters (25%).

Figure 2.2: Where people are living – by district impact (IRM-3, weighted)

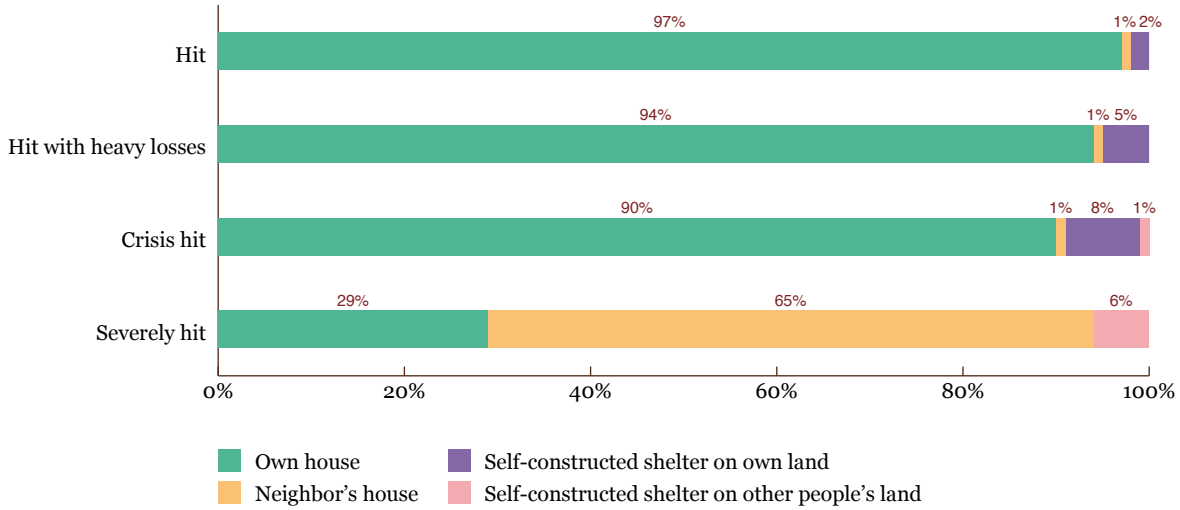


Table 2.1: Where people are living – by district impact and district (IRM-3, weighted)[10]

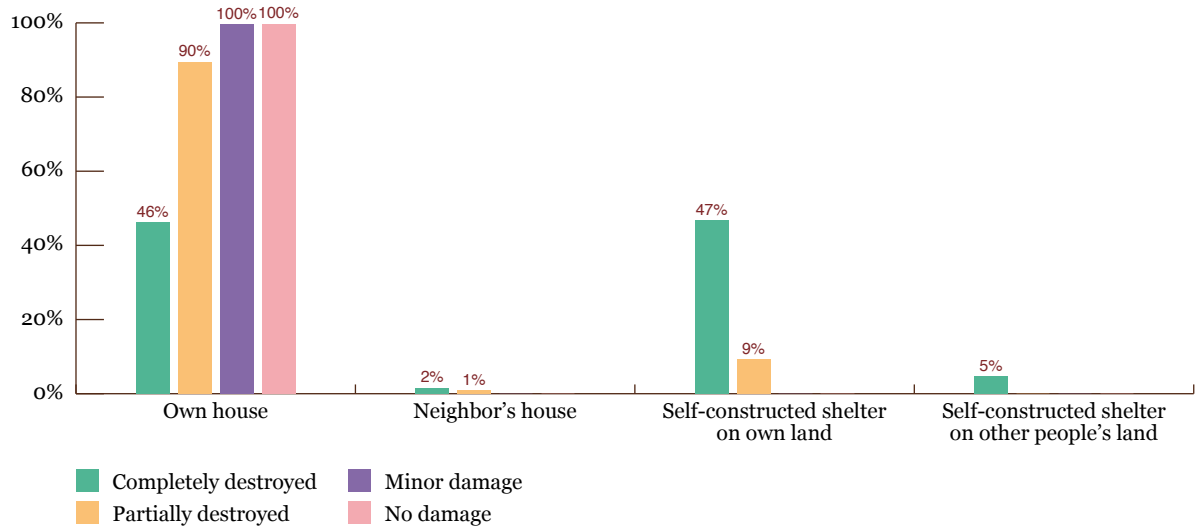
	Own house	Neighbor's house	Friend's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land/community shelter	*Total*
Severely hit	**29%**	**0%**	**0%**	**65%**	**6%**	**0%**	***100%***
Dhading	30%	0%	0%	65%	5%	0%	*100%*
Gorkha	56%	1%	0%	37%	6%	0%	*100%*
Nuwakot	19%	1%	0%	77%	1%	2%	*100%*
Ramechhap	26%	0%	0%	73%	0%	0%	*100%*
Sindhupalchowk	10%	0%	0%	78%	12%	0%	*100%*
Crisis hit	**90%**	**1%**	**0%**	**8%**	**1%**	**0%**	***100%***
Bhaktapur	81%	3%	0%	11%	3%	1%	*100%*
Kathmandu	92%	1%	0%	6%	1%	0%	*100%*
Okhaldhunga	72%	2%	1%	24%	1%	0%	*100%*
Hit with heavy losses	**94%**	**1%**	**0%**	**5%**	**0%**	**0%**	***100%***
Lamjung	94%	0%	0%	4%	0%	0%	*100%*
Solukhumbu	93%	2%	0%	5%	0%	0%	*100%*
Hit	**97%**	**1%**	**0%**	**2%**	**0%**	**0%**	***100%***
Syangja	97%	1%	0%	2%	0%	0%	*100%*

[10] In some of the tables throughout the report, numbers do not add up to 100% because of rounding.

Photo: Anurag Devkota

Housing damage. All people who reported minor or no damage to their house from the earthquakes are now living in their own houses. In contrast, only 90% with partially destroyed houses and 46% with fully destroyed houses are currently living in their own houses (Figure 2.3). Nine percent of people whose house was partially destroyed and 52% whose house was completely destroyed currently live in self-constructed shelters. A small share of those whose house was completely or partially destroyed now live in a neighbor's house or in shelter on other people's land.

Figure 2.3: Where people are living – by self-reported housing damage (IRM-3, weighted)



Who is still living in temporary shelters?

People from marginalized groups are disproportionately likely to still be living in temporary shelters (Table 2.2). More people in agricultural occupations live in temporary shelters than in the case for other livelihoods (48%), unsurprising given the predominance of farming in severely hit districts (see Chapter 3). Significant proportions of individuals with a low income (47%) or no education (44%) continue to live in shelters. Those with a disability are more likely to be in shelters (38%) than those without (27%). Higher proportions of Buddhists (46%) and Christians (46%) still live in shelters.[11]

Table 2.2: Where people are living – by education, occupation, income and religion (IRM-3, weighted)

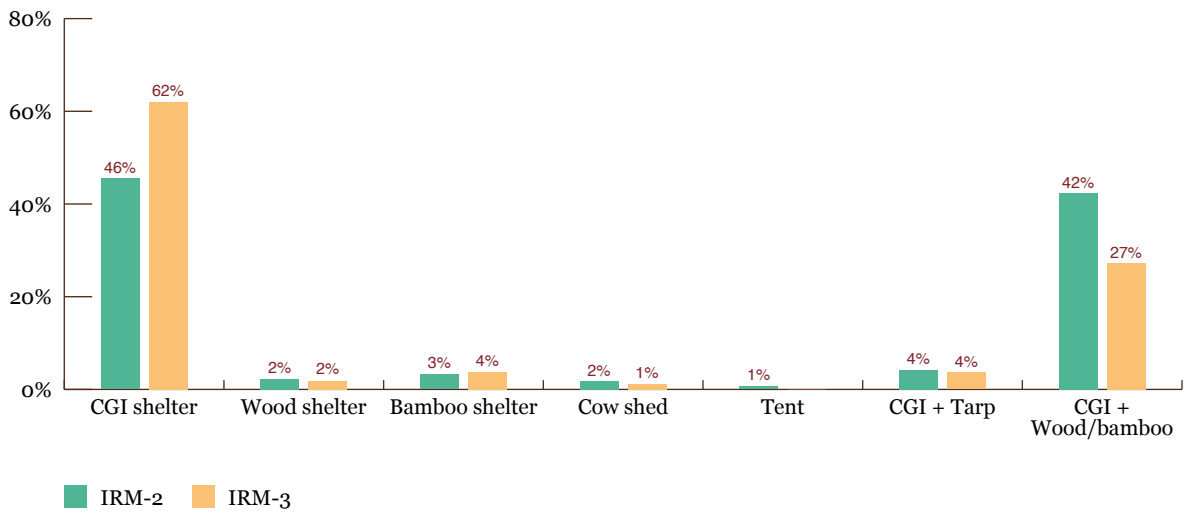
		Own House	Neighbor's house	Self- constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land/community shelter	*Total*
Education	Illiterate	55%	1%	40%	4%	0%	*100%*
	Literate	71%	1%	26%	3%	0%	*100%*
	Primary level	65%	0%	29%	4%	1%	*100%*
	Lower secondary level	72%	1%	23%	3%	0%	*100%*
	Secondary level	79%	1%	19%	1%	0%	*100%*
	SLC pass	85%	0%	14%	0%	0%	*100%*
	+2/Intermediate pass	85%	2%	12%	1%	0%	*100%*
	Bachelor pass	86%	1%	12%	1%	1%	*100%*
	Master & above	97%	0%	3%	0%	0%	*100%*
Occupation	Agriculture	51%	1%	45%	3%	0%	*100%*
	Industry/Business	94%	1%	5%	1%	0%	*100%*
	Service	74%	1%	23%	1%	0%	*100%*
	Laborer	58%	3%	27%	10%	1%	*100%*
	Student	84%	0%	15%	0%	1%	*100%*
	Housewife/house-maker	90%	0%	7%	3%	0%	*100%*
	Retired	84%	0%	15%	2%	0%	*100%*
	Unemployed	83%	5%	9%	3%	0%	*100%*
Income	Low	52%	1%	43%	4%	0%	*100%*
	Medium	72%	1%	23%	3%	0%	*100%*
	High	89%	0%	10%	1%	0%	*100%*
	Refuse/don't know	76%	4%	16%	4%	0%	*100%*
Disability	No disability	71%	1%	25%	2%	0%	*100%*
	Disability	61%	1%	33%	4%	1%	*100%*
Religion	Hindu	74%	1%	22%	2%	0%	*100%*
	Buddhist	53%	0%	42%	4%	0%	*100%*
	Muslim	100%	0%	0%	0%	0%	*100%*
	Christian	52%	3%	44%	2%	0%	*100%*
	Kirat	91%	2%	5%	2%	0%	*100%*
	Atheist	100%	0%	0%	0%	0%	*100%*

What types of temporary shelters are people living in?

The quality of temporary shelters has been improving (Figure 2.4). Among those who are living in shelters, the majority are now in shelters fully made of corrugated iron sheets (CGI) (62%). Over the past six months, there has been a shift from people living in shelters made partly out of wood, bamboo and CGI to those made of only CGI. Relatively few people are living in shelters that do not use CGI at all.

[11] It should be noted that 17% of the population in affected areas is Buddhist and only 1% are Christian.

Figure 2.4: Share of people living in different types of shelters (IRM-2, IRM-3, weighted)



In some districts poorer quality temporary shelter is more common. Table 2.3 breaks down the types of temporary shelter by district. While only 4% of those in temporary shelters live in shelters made of bamboo, the figure is higher in a number of districts: Okhaldhunga (29%), Syangja (25%), Ramechhap (16%) and Solukhumbu (14%). The proportion of people in temporary shelters who are living in cow sheds is relatively high in Okhaldhunga (10%) and Lamjung (9%). Those in more remote areas are much less likely to be in shelters made completely out of CGI. This is likely because of the difficulty associated with transporting CGI sheets to remote locations.

Table 2.3: Type of shelter – by district impact, district, remoteness and urban/rural (IRM-3, weighted)

	CGI shelter	Wood shelter	Bamboo shelter	Cowshed	Tent	CGI + tarp	CGI + wood/ bamboo	*Total*
Severely hit	**64%**	**2%**	**3%**	**1%**	**0%**	**3%**	**28%**	***100%***
Dhading	83%	3%	0%	3%	0%	1%	10%	*100%*
Gorkha	56%	6%	1%	1%	0%	1%	35%	*100%*
Nuwakot	71%	1%	0%	0%	0%	1%	26%	*100%*
Ramechhap	26%	1%	16%	1%	0%	2%	54%	*100%*
Sindhupalchowk	65%	0%	1%	0%	0%	6%	27%	*100%*
Crisis hit	**57%**	**1%**	**9%**	**2%**	**1%**	**8%**	**23%**	***100%***
Bhaktapur	63%	2%	4%	0%	4%	4%	22%	*100%*
Kathmandu	67%	0%	4%	0%	0%	8%	21%	*100%*
Okhaldhunga	12%	5%	29%	10%	0%	10%	34%	*100%*
Hit with heavy losses	**47%**	**12%**	**6%**	**6%**	**0%**	**12%**	**18%**	***100%***
Lamjung	64%	0%	9%	9%	0%	9%	9%	*100%*
Solukhumbu	14%	29%	14%	0%	0%	14%	29%	*100%*
Hit	**25%**	**0%**	**25%**	**0%**	**0%**	**13%**	**38%**	***100%***
Syangja	25%	0%	25%	0%	0%	13%	38%	*100%*
Less remote	60%	0%	2%	0%	1%	7%	29%	*100%*
Remote	66%	2%	4%	1%	0%	2%	24%	*100%*
More remote	48%	3%	4%	2%	0%	5%	38%	*100%*
Rural areas	61%	2%	4%	1%	0%	3%	28%	*100%*
Urban areas	69%	0%	1%	0%	2%	7%	20%	*100%*

2.2 Movements between types of shelter

It is important to identify the people who have moved to and from temporary shelters during the recovery period. Who among the respondents have transitioned from shelter to their own home over the period of the three survey rounds? And have people who were in their own homes moved back to temporary shelters? In order to investigate these questions, the following analysis uses the household panel data for the 1,470 people interviewed in each of the three survey waves.[12]

Movements to and from temporary shelter in the first year after the earthquakes

There have been large movements between different types of shelter between each round of the research with some people leaving shelters for their homes while some also return to temporary shelter.

In the first year after the earthquakes, many people who were in temporary shelters moved home. One-quarter of those who were in self-constructed temporary shelters at the time of IRM-1 had moved back into their own house by the time of IRM-2 and the figure is 36% for those who were in community shelters during IRM-1 (Table 2.4a). Put differently, 34% of those who were living in their own house at the time of IRM-2 (February-March 2016) had been living in temporary shelters at the time of IRM-1 (June 2015) (Table 2.4b).

At the same time, large numbers of people moved out of their own house between IRM-1 and IRM-2 returning to temporary shelters. Six percent of those who had been in their own house at the time of IRM-1 were living in temporary shelters by the time of IRM-2 (Table 2.4a). Half of the people living in a friend's house at the time of IRM-2 had been living in their own house in IRM-1 (Table 2.4b). Four percent of people who were living in temporary shelters on their own land had been in their own house at the time of IRM-1, and the figure is 3% for those in shelters on others' land. Twenty-seven percent of people who were renting at the time of IRM-2 had been in their own house during IRM-1.

These results suggest both progress (people moving from shelters to their own home) but also that many people realized that their housing was not safe and chose to move back to temporary shelters or to the homes of others.

Table 2.4a: Share of people living in different forms of shelter – column total (IRM-1, IRM-2 household panel, unweighted)

		Where are you living now? IRM-1					
		Own house*	Neighbor's house	Self-constructed temporary shelter	Community temporary shelter	Rent	Relatives house
Where are you living now? IRM-2	Own house	92%	40%	25%	36%	40%	75%
	Neighbor's house	0%	7%	1%	7%	20%	25%
	Friend's house	0%	2%	0%	0%	0%	0%
	Self-constructed shelter on own land	6%	40%	68%	29%	0%	0%
	Self-constructed shelter on other people's land	0%	7%	6%	11%	0%	0%
	Self-constructed shelter on public land	0%	0%	0%	2%	0%	0%
	Community shelter	0%	2%	0%	2%	0%	0%
	Rent	1%	0%	0%	13%	40%	0%
	Total	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*

* 1% is lost when rounding off.

[12] Analyses using the household panel dataset use unweighted data. When using the full dataset, results are weighted.

Photo: Ishwari Bhattarai

Table 2.4b: Share of people living in different forms of shelter – row total
(IRM-1, IRM-2 household panel, unweighted)

		Where are you living now? IRM-1						
		Own house*	Neighbors house	Self-constructed temporary shelter	Community temporary shelter	Rent	Relatives house	*Total*
Where are you living now? IRM-2	Own house	62%	2%	32%	2%	0%	0%	*100%*
	Neighbor's house	13%	19%	38%	19%	6%	6%	*100%*
	Friend's house	50%	50%	0%	0%	0%	0%	*100%*
	Self-constructed shelter on own land	4%	3%	91%	2%	0%	0%	*100%*
	Self-constructed shelter on other people's land	3%	5%	84%	8%	0%	0%	*100%*
	Self-constructed shelter on public land	0%	0%	50%	50%	0%	0%	*100%*
	Community shelter	0%	50%	0%	50%	0%	0%	*100%*
	Rent	27%	0%	0%	55%	18%	0%	*100%*

* 1% is lost when rounding off

Movements to and from temporary shelter in the last six months

The pace of people moving from shelters to their own home has been similar over the past six months compared to the first year after the earthquakes. Twenty-four percent of those who were living in shelters on their own land at the time of IRM-2 were able to move to their own houses by IRM-3 with the figure 18% for those living in shelters on others' land at the time of IRM-2 (Table 2.5a). Twenty-one percent of those who were living in their own homes in IRM-3 had been living in self-constructed shelters in IRM-2 (Table 2.5b).

However, as in the first year after the earthquakes, there has also been movement of some people who were in houses during IRM-2 back into temporary shelters by the time of IRM-3. Eleven percent of those who were in their own house at the time of IRM-2 were living in temporary shelters by the time of IRM-3 (Table 2.5a). Twelve percent of those who were living in shelters on their own land at the time of IRM-3, 9% of those who were in shelters on others' land and one-third of those in shelters on public land had been in their own house at the time of IRM-2 (Table 2.5b). People may have moved from their own house to other accommodation options so that they could rebuild their house. Or they may have realized that their house was unsafe after they moved back in.

Table 2.5a: Share of people living in different forms of shelter – column total
(IRM-2, IRM-3 household panel, unweighted)

		Where are you living now? IRM-2								Total
		Own house	Neighbor's house	Friend's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land	Community shelter	Rent	
Where are you living now? IRM-3	Own house	89%	44%	50%	24%	18%	0%	0%	55%	*55%*
	Neighbor's house	0%	31%	50%	0%	2%	0%	0%	27%	*1%*
	Friend's house	0%	0%	0%	0%	0%	0%	0%	0%	*0%*
	Self-constructed shelter on own land	10%	19%	0%	74%	39%	50%	0%	0%	*41%*
	Self-constructed shelter on other people's land	1%	6%	0%	2%	40%	0%	50%	18%	*3%*
	Self-constructed shelter on public land	0%	0%	0%	0%	0%	50%	0%	0%	*0%*
	Community shelter	0%	0%	0%	0%	2%	0%	50%	0%	*0%*
Total		*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*	*100%*

Table 2.5b: Share of people living in different forms of shelter – row total
(IRM-2, IRM-3 household panel, unweighted)

		Where are you living now? IRM-2								Total
		Own house	Neighbor's house	Friend's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land	Community shelter	Rent	
Where are you living now? IRM-3	Own house	77%	1%	0%	20%	1%	0%	0%	1%	*100%*
	Neighbor's house	15%	38%	8%	8%	8%	0%	0%	23%	*100%*
	Friend's house	100%	0%	0%	0%	0%	0%	0%	0%	*100%*
	Self-constructed shelter on own land	12%	1%	0%	83%	4%	0%	0%	0%	*100%*
	Self-constructed shelter on other people's land	9%	2%	0%	27%	56%	0%	2%	4%	*100%*
	Self-constructed shelter on public land	33%	0%	0%	33%	0%	33%	0%	0%	*100%*
	Community shelter	0%	0%	0%	0%	50%	0%	50%	0%	*100%*

Who has moved from temporary shelter to their own house?

Overall, 22% of people who had been in temporary shelters at the time of IRM-1, in the weeks after the earthquakes, were in their own house by IRM-3. There is significant variation between districts in the proportion of people who were in shelters who have moved home (Table 2.6). Over 40% of those in shelters in IRM-1 in Solukhumbu, Okhaldhunga and Gorkha report that they have moved back to their own house. Solukhumbu has the highest rate of any district of people having fully repaired/rebuilt their houses or built a new one (31%) while Okhladhunga also ranks high (20%) – see Table 2.11 in Section 2.4, below. However, the gap in both districts between the number of people who have moved home and those who have repaired or rebuilt suggest that, as elsewhere, people are moving into potentially unsafe houses. In contrast, only 6% of those who were in temporary shelters during IRM-1 have moved back to their own home in Syangja, the least affected district in the sample, and the figure is also low for Kathmandu, Sindhupalchowk and Lamjung.

Table 2.6: Share of people who were in shelter (IRM-1) to their own house (IRM-3) – by district impact and district (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Moved from shelter to house
Severely hit	**22%**
Dhading	21%
Gorkha	42%
Nuwakot	14%
Ramechhap	23%
Sindhupalchowk	12%
Crisis hit	**29%**
Bhaktapur	18%
Kathmandu	11%
Okhaldhunga	48%
Hit with heavy losses	**19%**
Lamjung	13%
Solukhumbu	44%
Hit	**6%**
Syangja	6%
All districts	***22%***

Gender, education and age. There is no clear relationship between gender and movement from shelter to home. The same is the case for people of different education levels. Older individuals are slightly more likely to report moving to a house compared to younger respondents. But the differences are small (Table 2.7).

Table 2.7: Share of people who moved from shelter (IRM-1) to their own house (IRM-3) – by gender, education and age (IRM-1, IRM-2, IRM-3 household panel, unweighted)

		Moved from shelter to house
Gender	Female	21%
	Male	23%
Education	Illiterate	23%
	Literate	20%
	Primary level	25%
	Lower secondary level	24%
	Secondary level	19%
	SLC pass	30%
	+2/Intermediate pass	21%
	Bachelor pass	7%
Age	18-25	21%
	26-35	22%
	36-45	21%
	46 and above	23%

Disability, caste and income. People with a disability are 8 percentage points more likely to move from shelter to a house. However, caste is not a significant predictor of who is likely to return home. Interestingly, people with lower incomes before the earthquake are more likely to have moved into a house than those with higher incomes. Compared to 26% of people in the low income group, only 17% people in the high income group who were in shelters in IRM-1 have moved to living in their own house in IRM-3.

Table 2.8: Share of people who moved from shelter (IRM-1) to their own house (IRM-3) – by disability, caste and income (IRM-1, IRM-2, IRM-3 household panel, unweighted)

		Moved from shelter to house
Disability	No disability	22%
	Disability	30%
Caste	High caste	21%
	Janajati	23%
	Low caste	21%
Income	Low	26%
	Medium	20%
	High	17%

Photo: Ishwari Bhattarai

Are people who have moved back home moving in to safe buildings?

While the movement of many to their own home at first looks promising, it appears that many may be moving in to unsafe housing. Table 2.9 shows what people who were in temporary shelter at the time of IRM-1 say they have done in terms of repairing or rebuilding, disaggregated by those who have moved (back) into their own house and those who have not. It shows that while most people who have done nothing to repair or rebuild their house remain in temporary shelter, 17% have moved home, suggesting the structure they are moving in to may not be safe. Further, almost two-thirds of those who were in temporary shelters who have started (re)building, but whose house is not yet finished, have moved home. And almost one-quarter of those who were in temporary shelters who have started rebuilding but who acknowledge their house is not yet livable have, despite this, moved into their house.

Table 2.9: Share of people who moved from shelter (IRM-1) to their own house (IRM-3) – by what people have done to their house (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Moved from shelter to house	Have not moved from shelter to house
Have done nothing to rebuild it/build new house	17%	83%
I have fully repaired/rebuilt my house and I live in it now	43%	57%
I have built a new house	62%	38%[13]
I have partly rebuilt/built a new house. It is not yet finished but I live in it	62%	38%
I have started to rebuild/build a new house but it is not yet livable	24%	62%

[13] This suggests some people split their time between living in a shelter and in their own home. For example, they may sleep in the shelter but cook in their house.

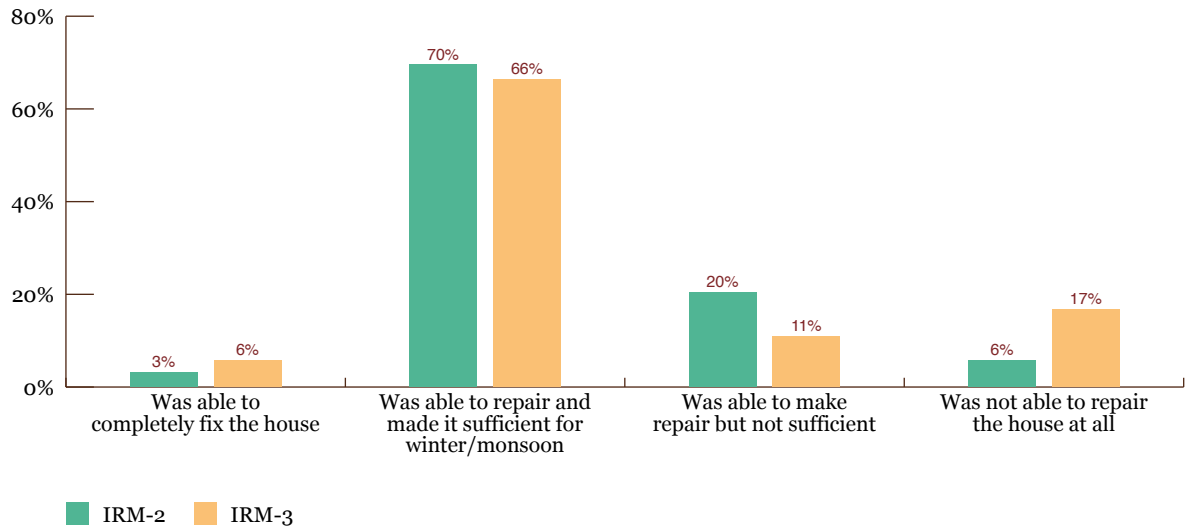
2.3 Preparedness for adverse weather

How prepared were people in temporary shelters for the winter and the monsoon?

Respondents in IRM-2 and IRM-3 who were living in temporary shelters were asked whether they had been able to make sure their shelter was ready for the 2016 winter and monsoon, respectively. Comparison of the findings shows that people in IRM-3 were relatively less prepared for the monsoon than people at the time of IRM-2 were prepared for the winter (Figure 2.5).

Of those whose house suffered damage from the earthquake, the majority of people were able to make sufficient repairs to get them through the winter and the monsoon (70% for the former; 66% for the latter). The proportion of people who were able to completely fix their house increased from IRM-2 to IRM-3 – from 3% to 6%. However, the proportion of people who were not able to make repairs at all rose – from 6% to 17%.

Figure 2.5: Share of people who were able to prepare the house for the winter (IRM-2)/monsoon (IRM-3) (IRM-2, IRM-3, weighted)



**1% in IRM-2 mentioned that their house was not damaged.*

Disaggregating the IRM-3 results, more people in more remote regions, rural areas and severely and crisis hit districts were less prepared for monsoon. Among the districts, relatively more people (more than 20%) in Sindhupalchowk, Okhaldhunga, Lamjung, Gorkha and Dhading reported either insufficient or no repairs for the monsoon (Table 2.10). Only 34% of people in Sindhupalchowk said they had been able to make sufficient repairs for the monsoon, with 48% saying they had made no repairs at all.

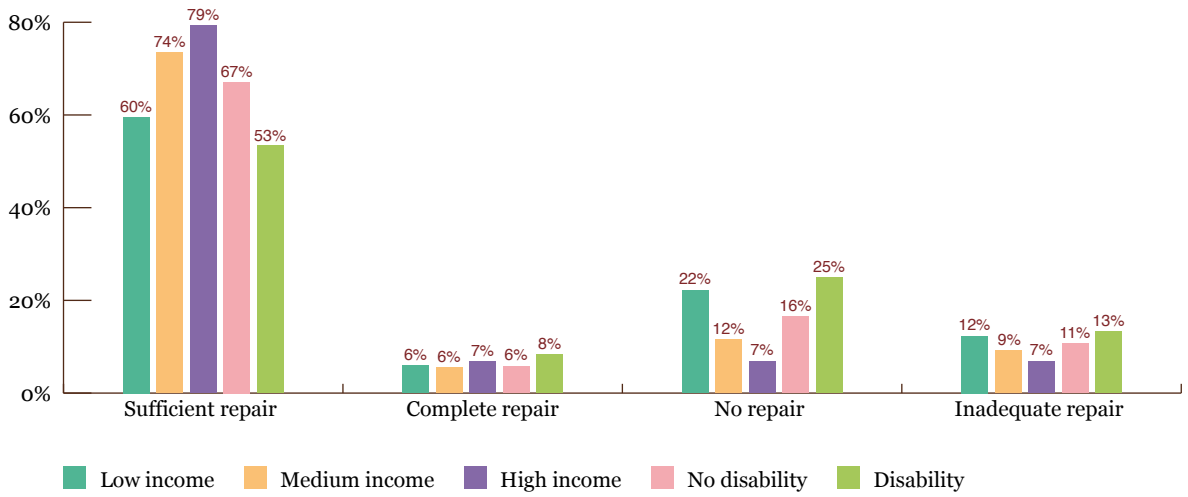
Table 2.10: Share of people preparing their temporary shelters for the monsoon – by district impact, district, remoteness and rural/urban (IRM-3, weighted)

	Was able to repair and made it sufficient for the monsoon	Was able to completely fix the house	Was not able to repair the house at all	Was able to make repair but not sufficient for the monsoon	*Total*
Severely hit	**66%**	**5%**	**18%**	**12%**	***100%***
Dhading	71%	7%	4%	18%	*100%*
Gorkha	71%	6%	13%	10%	*100%*
Nuwakot	92%	1%	5%	1%	*100%*

	Was able to repair and made it sufficient for the monsoon	Was able to completely fix the house	Was not able to repair the house at all	Was able to make repair but not sufficient for the monsoon	*Total*
Ramechhap	72%	12%	6%	10%	*100%*
Sindhupalchowk	34%	1%	48%	17%	*100%*
Crisis hit	**69%**	**10%**	**13%**	**8%**	***100%***
Bhaktapur	61%	22%	2%	14%	*100%*
Kathmandu	79%	4%	13%	4%	*100%*
Okhaldhunga	45%	17%	26%	12%	*100%*
Hit with heavy losses	**75%**	**6%**	**13%**	**6%**	***100%***
Lamjung	73%	0%	18%	9%	*100%*
Solukhumbu	67%	17%	0%	17%	*100%*
Hit	**100%**	**0%**	**0%**	**0%**	***100%***
Syangja	100%	0%	0%	0%	*100%*
All districts	***66%***	***6%***	***17%***	***11%***	***100%***
Less remote	73%	6%	13%	9%	100%
Remote	67%	6%	16%	11%	100%
More remote	58%	6%	25%	11%	100%
Rural areas	66%	6%	17%	11%	100%
Urban areas	70%	10%	9%	12%	100%

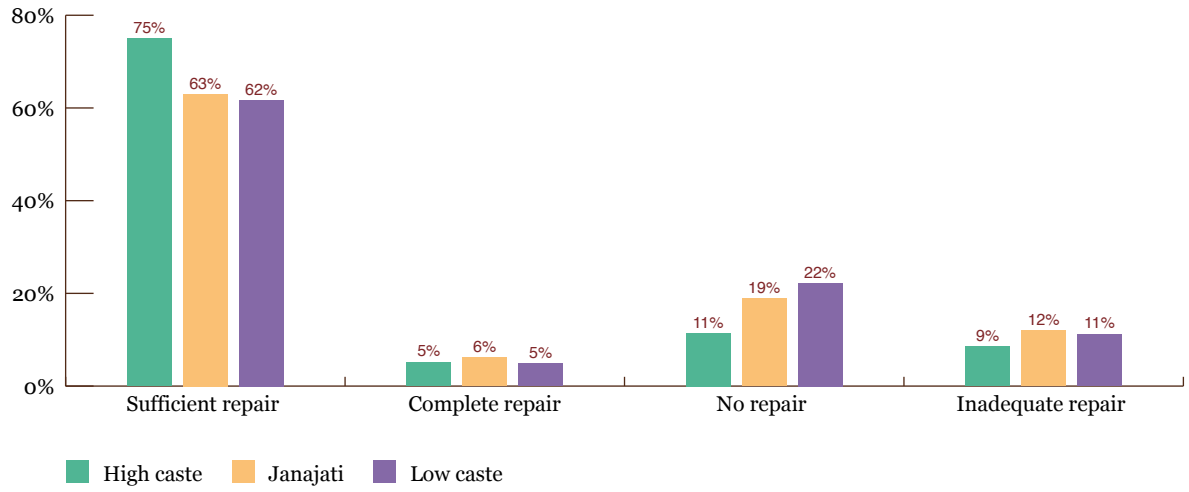
Caste, income and disability. Marginalized groups were less prepared for the monsoon than others. Low caste people, Janajatis, low income groups and people with disabilities were less likely to be prepared for adverse weather than others (Figures 2.6 and 2.7). Two-thirds of low caste people and Janajatis said they had been unable to make sufficient repairs, or had made one, compared to 75% of high caste respondents. The poor were also less likely to make sufficient repairs. People with disabilities (38%) were also more likely to be unprepared for the monsoon compared with those with no disabilities (27%).

Figure 2.6: Share of people preparing their shelters for monsoon – by income and disability (IRM-3, weighted)



**1% lost when rounding for disability*

Figure 2.7: Share of people preparing their shelters for monsoon – by caste (IRM-3, weighted)

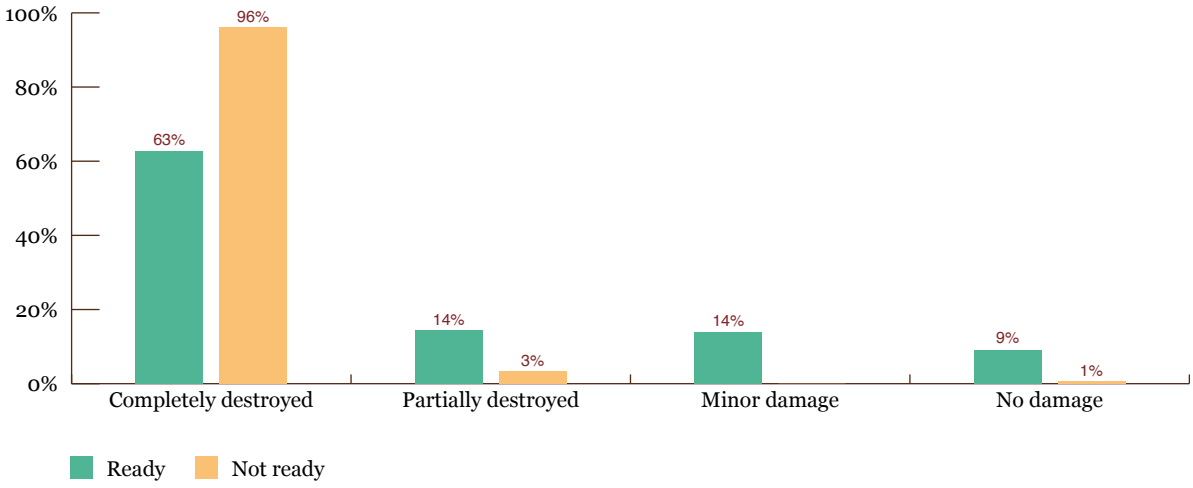


Who has been consistently unprepared for the winter and the monsoon?

Analyzing the household panel data from IRM-2 and IRM-3 allows us to assess the section of the population who were not ready for both the winter and the monsoon. This can help us identify who needs more attention as seasons with adverse weather approach in the future. To assess this, respondents in the household panel dataset of the last two rounds[14] were labelled as "not ready" if they chose in both waves either "they were not able to repair at all" or "even if they repaired, it was not sufficient." A total of 177 individuals reported not being ready in both IRM-2 and IRM-3 rounds. While this is only 4% of the total people in the IRM-2/IRM-3 panel dataset, disaggregating further reveals some systematic patterns.

Ninety-six percent of those who were unprepared in both rounds had their houses completely destroyed by the earthquakes (Figure 2.8), 89% of the unprepared live in severely hit districts (Figure 2.9) and 69% of the unprepared have a low income (Figure 2.10).

Figure 2.8: Share of people who were ready for adverse weather in IRM-2 and IRM-3 – by house damage (IRM-2, IRM-3 household panel, unweighted)



[14] A total of 4,446 people were surveyed in both IRM-2 and IRM-3 rounds (IRM-2, IRM-3 household panel dataset).

Figure 2.9: Share of people who were ready for adverse weather in IRM-2 and IRM-3 – by district impact (IRM-2, IRM-3 household panel, unweighted)

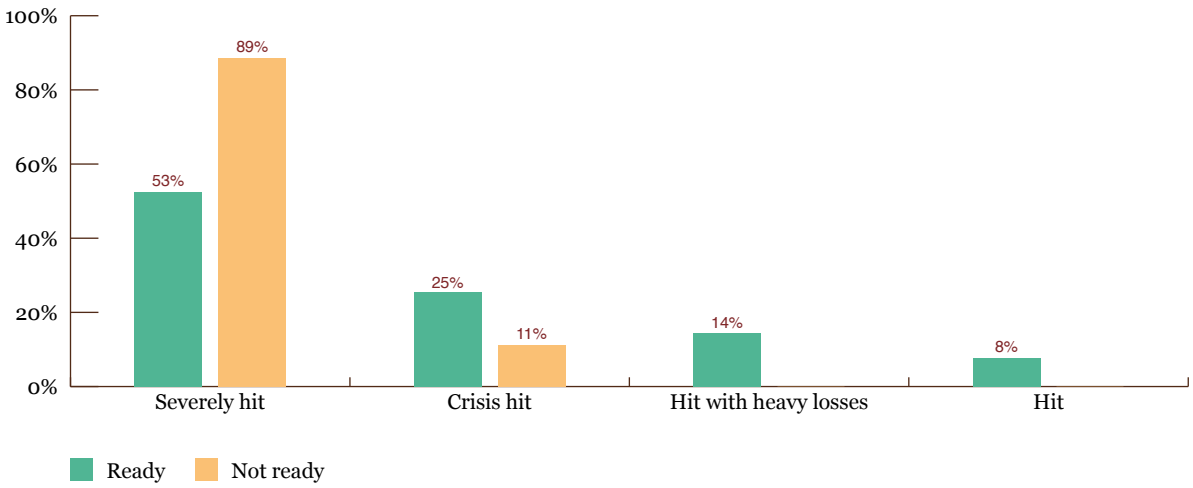
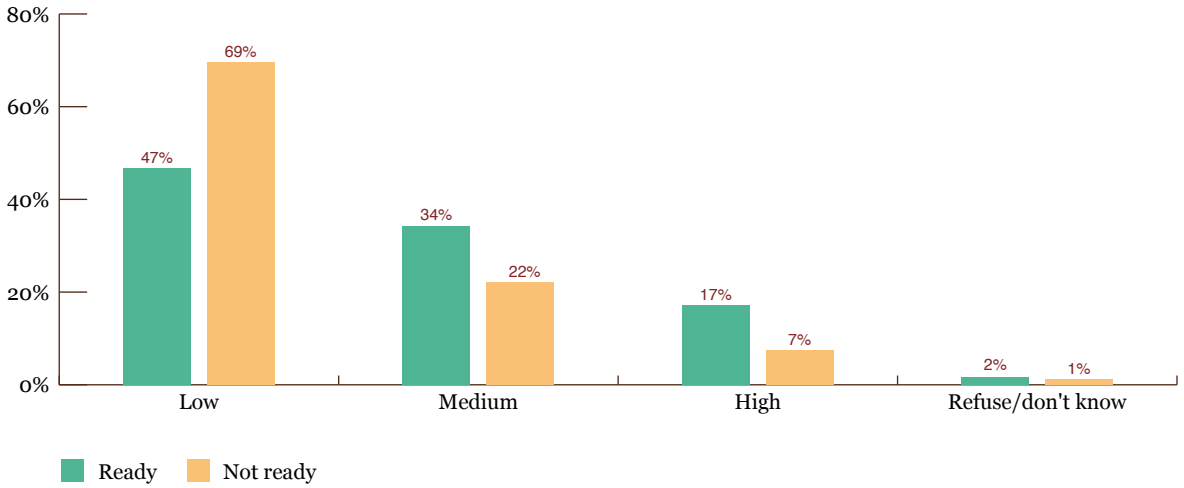


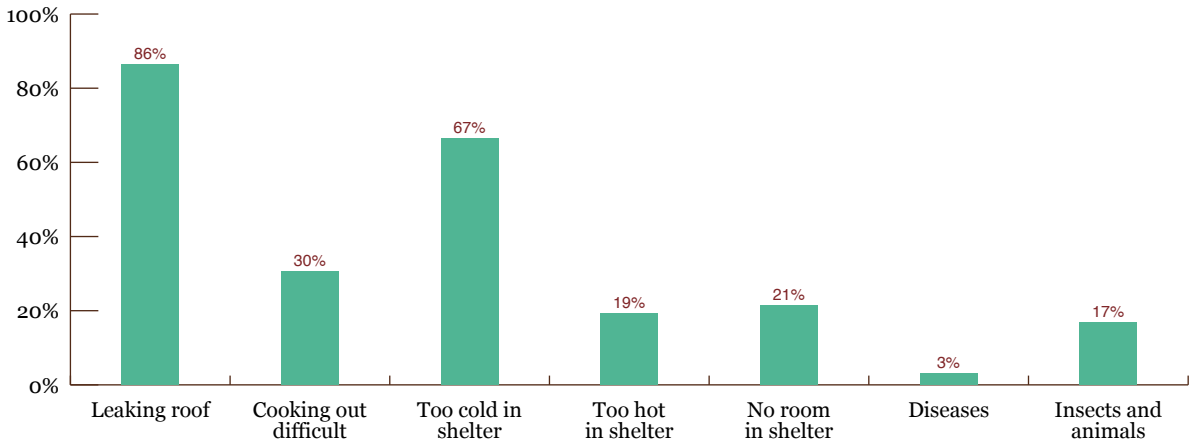
Figure 2.10: Share of people who were ready for adverse weather in IRM-2 and IRM-3 – by income (IRM-2, IRM-3 household panel, unweighted)



Why were shelters not sufficient for the monsoon?

The most common reason why shelters were deemed insufficient was that they had leaky roofs. Figure 2.11 presents the reasons given from the 378 respondents in IRM-3 who said that their shelter was not ready for the monsoon. Eighty-six percent mentioned that leaky roofs or walls were the problem, while 67% stated that their house was too cold for living.

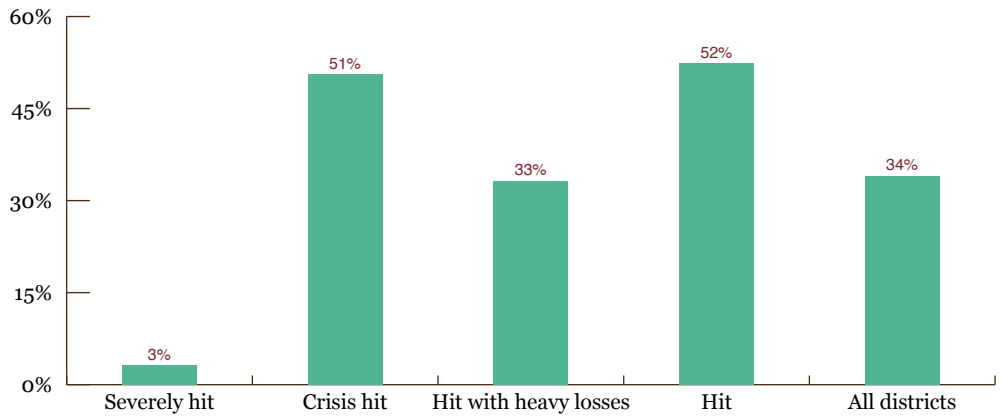
Figure 2.11: Challenges faced by people living in temporary shelter during the monsoon (IRM-3, weighted)



2.4 Rebuilding and reconstruction

The houses of the vast majority of people in almost every district were either damaged or destroyed by the earthquakes. As Figure 2.12 shows, the houses of 66% of people in the earthquake-affected districts studied were either damaged or destroyed. In severely hit districts, 97% of houses were damaged or destroyed.

Figure 2.12: Proportion of houses that were not damaged or destroyed (IRM-3, weighted)



What rebuilding have people done?

Of those whose house was impacted, most people have done nothing to repair or rebuild. Seventy-two percent of the respondents whose house was impacted say that as of IRM-3 they have done nothing in terms of repairing or building new houses (Table 2.11). This response was much higher in severely hit districts, where 80% report not having done anything to repair their damaged house or to build a new house. Ten percent of people in severely hit districts whose house was impacted have either repaired it or built a new one. The share of people who have done nothing to repair or rebuild their house is higher in remote areas (76%), and in more remote regions (72%) compared to less remote regions (66%). Among severely hit districts, Gorkha has the lowest share of people (73%) who report no progress in repairing their existing house or building a new one but this figure is still very high.

Table 2.11: Actions to repair or rebuild houses amongst those whose house was impacted – by district impact, district, rural/urban and remoteness (IRM-3, weighted)

	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	Refused/ Don't know
Severely hit	**80%**	**8%**	**2%**	**7%**	**4%**	**0%**
Dhading	78%	17%	1%	3%	1%	0%
Gorkha	73%	4%	4%	15%	4%	0%
Nuwakot	86%	10%	1%	4%	0%	0%
Ramechhap	82%	5%	2%	11%	1%	0%
Sindhupalchowk	80%	4%	2%	3%	11%	0%
Crisis hit	**67%**	**18%**	**2%**	**8%**	**3%**	**1%**
Bhaktapur	69%	12%	3%	8%	8%	0%
Kathmandu	67%	20%	1%	8%	2%	2%
Okhaldhunga	68%	15%	5%	11%	2%	0%
Hit with heavy losses	**65%**	**28%**	**3%**	**2%**	**2%**	**0%**
Lamjung	63%	29%	1%	5%	2%	0%
Solukhumbu	67%	27%	4%	0%	2%	0%
Hit	**53%**	**43%**	**1%**	**2%**	**1%**	**1%**
Syangja	53%	43%	1%	2%	1%	1%
All districts	***72%***	***15%***	***2%***	***7%***	***3%***	***1%***
Rural areas	72%	15%	2%	8%	3%	0%
Urban areas	72%	18%	1%	5%	2%	2%
Less remote	66%	22%	1%	6%	3%	2%
Remote	76%	13%	2%	6%	3%	0%
More remote	72%	11%	3%	11%	3%	0%

Of those whose house was impacted, 84% of people with a disability and 74% with a low income say that they have done nothing to repair or rebuild (Table 2.12). Disaggregating by caste, 72% of Janajatis and 82% of low caste people say they have not taken any actions to repair or rebuild.

Among those with no damage or destruction to their house, the majority are high caste individuals (50%), 44% are Janajatis and 6% are low caste. Similarly, 50% of those with a high income experienced no damage, compared to 33% of those with a medium income and 14% of the low income group (data not shown in table).

As discussed in the IRM-1 report, the level of damage people experienced is directly related to income level, as individuals with a higher income could afford to build stronger pillar structured houses with bricks, stones and cement.[15] In summary, lower caste and low income groups sustained higher level of damage *and* continue to face challenges in the recovery phase.

[15] The Asia Foundation (2015). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Phase 1 – Quantitative Survey (June 2015)*. Kathmandu and Bangkok: The Asia Foundation, p. 11.

Table 2.12: Actions to repair or rebuild houses amongst those whose house was impacted – by gender, caste, income and disability (IRM-3, weighted)

	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	Refused/ don't know
Female	73%	16%	1%	7%	3%	0%
Male	71%	15%	2%	7%	3%	1%
High caste	71%	16%	1%	8%	2%	1%
Janajati	72%	15%	2%	6%	4%	0%
Low caste	82%	9%	2%	7%	1%	0%
Low income	74%	12%	2%	7%	4%	0%
Medium income	74%	16%	1%	6%	2%	0%
High income	64%	19%	2%	9%	3%	3%
No disability	72%	16%	2%	7%	3%	1%
Disability	84%	10%	1%	2%	2%	0%

What has prevented people from rebuilding their houses?

The primary reason why many people have not started rebuilding is a lack of money.[16] Eighty-nine percent of people who have not yet rebuilt cite not having enough money as the reason why (Table 2.13). Similarly, 66% of people were waiting for the government distribution of cash grants, with percentages citing this higher in severely hit districts. Given the problems with these cash grants to date, and the fact they have not been rolled out in many less affected districts, this is problematic.[17] The fact that very few people cite this as a reason in Syangja, the least affected district in the sample, suggests that people there may have little expectation that government cash grants will reach them.

A further 13% say they have not yet rebuilt because they are unsure what types of houses are allowed by the government and 7% because they have not been given instructions on how to build a safe house. Receipt of subsequent tranches of government cash for rebuilding is dependent on houses being earthquake-proof and following one of the government models. A previous study has shown that there is little knowledge of what the rules are and that this has hampered rebuilding efforts.[18]

Six percent of people who have not rebuilt say that a lack of labor is a problem. This is particularly a problem in Nuwakot, where 34% say it has prevented them from rebuilding.

Unsurprisingly, the poor are more likely to say that a lack of money has prevented them rebuilding (93%). The poor are also more likely to say they are waiting for government cash grants and that the price of construction materials is too high.

[16] People could give multiple reasons, hence percentages do not add up to 100%.

[17] See The Asia Foundation and Democracy Resource Center Nepal (2016). *Nepal Government Distribution of Reconstruction Grants for Private Homes: IRM – Thematic Study (November 2016).* Kathmandu and Bangkok: The Asia Foundation. The program is discussed further in Chapter 6 of this report.

[18] *Ibid.*

Table 2.13: Reasons for stopping repairing or not building a house – by district impact, district, remoteness, rural/urban and income (IRM-3, weighted)

	Did not have enough money	Still waiting for government cash grant	Unsure what types of houses are allowed by the government	Still waiting for instructions on how to build safe house	Still waiting for geological assessment	No labor to rebuild	Prices of construction materials too high	No family members around to help	Do not have land related papers	Refused/Don't know
Severely hit	**92%**	**84%**	**19%**	**10%**	**4%**	**8%**	**15%**	**3%**	**0%**	**0%**
Dhading	94%	73%	20%	18%	9%	0%	12%	3%	0%	0%
Gorkha	86%	83%	15%	4%	0%	2%	7%	4%	0%	0%
Nuwakot	100%	93%	18%	6%	5%	34%	43%	1%	0%	0%
Ramechhap	85%	86%	17%	6%	0%	3%	3%	3%	0%	0%
Sindhupalchowk	95%	85%	24%	15%	5%	5%	11%	3%	1%	0%
Crisis hit	**87%**	**51%**	**5%**	**2%**	**0%**	**1%**	**15%**	**0%**	**1%**	**2%**
Bhaktapur	97%	59%	21%	7%	1%	1%	26%	1%	1%	0%
Kathmandu	84%	45%	0%	1%	0%	0%	11%	0%	1%	2%
Okhaldhunga	94%	76%	10%	5%	0%	6%	26%	3%	0%	1%
Hit with heavy losses	**76%**	**45%**	**14%**	**9%**	**3%**	**11%**	**32%**	**6%**	**0%**	**1%**
Lamjung	65%	54%	16%	18%	7%	10%	26%	3%	0%	2%
Solukhumbu	86%	37%	12%	1%	0%	12%	36%	9%	1%	0%
Hit	**91%**	**4%**	**2%**	**2%**	**0%**	**4%**	**2%**	**1%**	**0%**	**2%**
Syangja	91%	4%	2%	2%	0%	4%	2%	1%	0%	2%
All districts	***89%***	***66%***	***13%***	***7%***	***2%***	***6%***	***16%***	***2%***	***0%***	***1%***
Less remote	88%	50%	8%	4%	1%	2%	16%	0%	1%	2%
Remote	90%	73%	14%	8%	3%	8%	16%	3%	0%	1%
More remote	89%	77%	17%	8%	3%	3%	15%	3%	1%	0%
Rural area	91%	70%	14%	8%	3%	7%	16%	2%	1%	1%
Urban area	81%	52%	5%	3%	0%	1%	17%	0%	0%	2%
Low income	93%	78%	13%	6%	2%	10%	20%	3%	1%	0%
Medium income	88%	63%	14%	8%	3%	3%	14%	1%	0%	1%
High income	82%	51%	11%	8%	3%	3%	8%	1%	0%	1%

Increases in the price of construction materials and labor have hampered reconstruction. Overall, 16% of people said the high price of construction materials was a reason why they had not rebuilt. When asked if there had been changes in the costs of construction materials since the end of last winter, 92% of the people mentioned that the cost of construction labor was higher than before, 85% mentioned that construction material has become more expensive, and 87% mentioned that CGI sheets were now costlier (Table 2.14).

Table 2.14: Cost of construction materials (IRM-3, weighted)

	Much higher	Slightly higher	Same	Slightly less	Much less	Refused	Don't know
Cement	43%	34%	2%	1%	1%	1%	18%
Iron rod	45%	32%	1%	2%	1%	2%	17%
Stone/bricks	42%	38%	3%	1%	1%	2%	14%
Wood/Timber	41%	40%	5%	0%	0%	3%	11%
Nails	34%	51%	4%	0%	0%	2%	9%
CGI	42%	45%	3%	0%	0%	2%	7%
Tiles	33%	28%	3%	0%	1%	5%	29%
Construction labor	53%	39%	1%	0%	0%	2%	5%
Construction materials	38%	47%	1%	0%	0%	2%	12%

Chapter 3. Livelihoods, Food and Services

Photo: Alok Pokharel

This chapter explores the recovery of livelihoods, changes in food consumption and the quality of government services. The earthquakes had a major impact on the income sources of people of every occupation. IRM-2 found that recovery of livelihoods had begun but that farmers in severely hit districts were less likely to be seeing improvements. How has recovery of livelihoods changed over the past six months? IRM has also explored how food consumption has been changing over time. The chapter assesses what needs related to food are, short and long term patterns in consumption, and which people have seen decreases in consumption. In addition to losses borne by individuals and households, public services were also affected by the earthquakes. This section also looks at the availability of basic services. Perceptions of changes in the quality of these services and satisfaction with services are also examined.

Key Findings:

Recovery of livelihoods

- Recovery of livelihoods has increased considerably since IRM-2. For every source of income, many more people report they have seen some recovery in the last three months compared to IRM-2. Shares of people reporting recovery for all income sources are between 80% and 98%, with the exception of remittance (62%).
- Farmers are more likely than others to report that income recovery is a recent development with their recovery not having started at the time of IRM-2.
- People who farm others' land and those who depend on remittances are less likely to see recovery if their income was completely affected by the earthquakes.
- People with a disability are the least likely to see income recovery.
- Change in livelihoods is rare with only 2% reporting having done so.

Food

- There has been a consecutive decline in the stated need for food over the three survey rounds. In IRM-3, only 10% report it as a top immediate need and for the next three months.
- Even though demand for food is not high, it is much more common in severely hit districts than in less affected districts.
- Higher demand of food is found among disadvantaged groups, namely people in more remote, rural areas, of low income, low education, low caste and Janajati and those with a disability. The same groups, and those in severely hit districts, are also more likely to report decreases in food consumption.

- Most people say their food consumption has stayed the same since the end of the winter in February 2016. Twenty-one percent say food consumption has increased while 4% say it has decreased.
- There is not strong correlation between NeKSAP classification of food security areas and level of food needs reported in IRM-3.
- Income improvement seems to contribute to increases in food consumption.

Public services

- The shares of people reporting the quality of medical facilities, drinking water, electricity, schools and motorable roads have become better have increased in IRM-3. Despite this change, satisfaction with these services slightly declines. This is more pronounced in severely hit districts. However, overall most people are satisfied with the services they get.

3.1 Recovery of livelihoods

People's income sources in the earthquake zone

The predominant livelihoods in districts affected by the earthquakes are farming and business. Across all districts, farming was a significant source of income before the earthquakes for 58% of people and business for 37%.[19] Farming is particularly important in the severely hit districts, where 96% report it as a major source of income and in more remote areas (97%) (Table 3.1). Business ownership is much more common in the crisis hit districts, which include Kathmandu and Bhaktapur, and in less remote regions. Other common sources of income are livestock farming (21%, 46% in severely hit districts), daily wage work (17%, again more common in severely hit districts) and salary work for private companies (15%, more common in the urban crisis hit districts).

Table 3.1: Pre-earthquake sources of income – by district impact, district and remoteness (IRM-3, weighted)

	Farming one's own land	Farming another's land	Working on daily wages in the local area	Own business	Remittances	Salary/Wages in private company	Salary/wages in government service	Pension	Rent	Livestock farming	Social security allowance
Severely hit	**92%**	**4%**	**26%**	**13%**	**17%**	**8%**	**8%**	**6%**	**1%**	**46%**	**11%**
Dhading	95%	3%	21%	16%	27%	11%	8%	7%	2%	52%	13%
Gorkha	84%	5%	24%	16%	16%	5%	7%	9%	1%	26%	11%
Nuwakot	95%	1%	37%	8%	21%	10%	10%	3%	1%	52%	13%
Ramechhap	96%	6%	26%	10%	12%	8%	8%	5%	0%	87%	10%
Sindhupalchowk	92%	4%	24%	12%	7%	5%	6%	3%	0%	26%	5%
Crisis hit	**25%**	**3%**	**12%**	**58%**	**7%**	**22%**	**10%**	**6%**	**17%**	**5%**	**9%**
Bhaktapur	62%	14%	15%	33%	9%	24%	11%	11%	19%	16%	14%
Kathmandu	14%	1%	11%	66%	6%	23%	9%	5%	18%	1%	8%
Okhaldhunga	97%	8%	28%	7%	20%	3%	8%	5%	0%	37%	8%

[19] Data from the IRM-3 survey. Numbers are slightly different than those reported in the IRM-2 report due to small changes in the sample. People could report more than one source of income, hence the row percentages add up to more than 100%.

	Farming one's own land	Farming another's land	Working on daily wages in the local area	Own business	Remittances	Salary/Wages in private company	Salary/wages in government service	Pension	Rent	Livestock farming	Social security allowance
Hit with heavy losses	**87%**	**2%**	**13%**	**17%**	**25%**	**8%**	**13%**	**11%**	**4%**	**39%**	**10%**
Lamjung	82%	2%	13%	15%	27%	10%	16%	16%	6%	50%	8%
Solukhumbu	94%	1%	15%	21%	21%	6%	7%	2%	1%	19%	12%
Hit	**75%**	**3%**	**12%**	**9%**	**39%**	**4%**	**11%**	**10%**	**0%**	**8%**	**8%**
Syangja	75%	3%	12%	9%	39%	4%	11%	10%	0%	8%	8%
All districts	***55%***	***3%***	***17%***	***37%***	***14%***	***15%***	***9%***	***6%***	***10%***	***21%***	***9%***
Less remote	28%	4%	13%	54%	9%	22%	10%	7%	18%	6%	10%
Remote	72%	3%	19%	26%	19%	11%	9%	6%	5%	31%	9%
More remote	94%	3%	25%	13%	15%	4%	5%	4%	0%	37%	8%

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

As reported in IRM-2, those who worked in business (72%) or who were daily wage laborers (59%) were the most likely to state that their income was negatively impacted by the earthquakes. In the severely hit districts, the most widely impacted occupation was farming, with 75% of those who farmed their own land saying that their income had been negative impacted.[20] Around half of those affected said that their income source had improved in the past three months (the first quarter of 2016), with the proportion of people reporting recovery varying between income sources.

The IRM-3 data shows that recovery has been much more widespread in the last three months. For every source of income, a much larger proportion of people who said their income source had been negatively impacted by the disaster say they have seen (some) recovery in the third quarter of 2016 compared to IRM-2 (Figure 3.1). For example, while 53% of those who generate income from farming their own land whose income was damaged by the earthquakes said they had not seen any recovery in the first quarter of 2016, only 15% report the same for the last three months. Eighty-two percent of those whose businesses were damaged say they have seen recovery in the last three months. Almost everyone whose income from private company salary work or from livestock farming was negatively affected report improvements in the last three months. Those whose remittances were negatively impacted are the least likely to say there have been recovery (62% report improvements in the last three months), but only 9% of people who relied in remittances before the earthquakes said they had been negatively impacted.[21]

Those in severely hit districts have been at least as likely to see recovery of their income source as those in other districts (Table 3.2). Eighty-four percent of those in severely hit districts whose farming was affected say they have seen recent improvements. Amongst severely hit districts, farmers tilling their own land in Ramechhap and Sindhupalchowk less commonly reported improvement in their income (78% and 73%, respectively). Recovery seems to be slowest in the least affected hit district of Syangja.

More than 90% of business owners that were affected by the disaster reported improvement in every district, with the exception of Kathmandu (79%) and Lamjung (67%). Recovery for business owners varies systematically across levels of remoteness. Those in more remote regions are doing much better (95% have seen recovery in the last three months) compared to those in remote areas (89%) and less remote regions (79%).

[20] The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 2: February-March 2016. Quantitative Report.* Kathmandu and Bangkok: The Asia Foundation, p.25., pp. 10-12.

[21] *Ibid.*, p.11.

Figure 3.1: Share of people within each income source whose income from that source has improved in the last three months – by source of income (IRM-2, IRM-3, weighted)

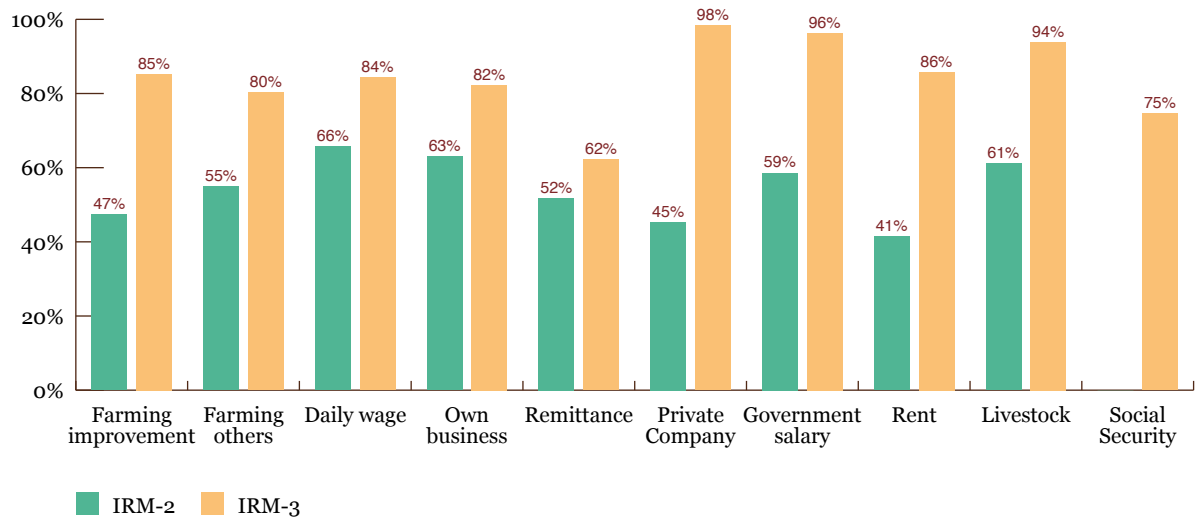


Table 3.2: Share of people within each income source whose income from that source has improved in the last three months – by district impact, district, rural/urban and remoteness (IRM-3, weighted)

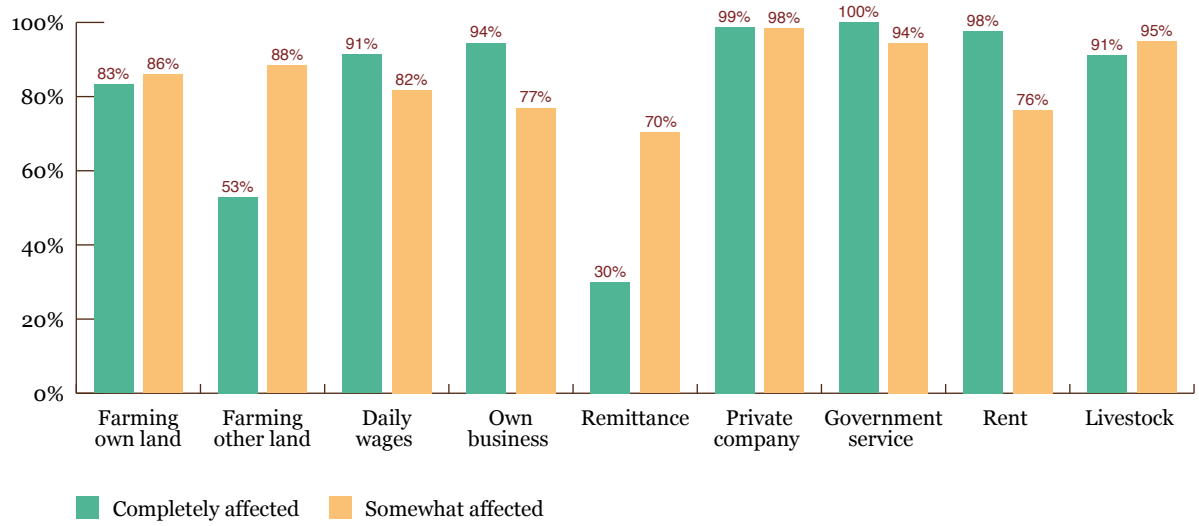
	Farming improvement	Farming others	Daily wage	Own business	Remittance	Private Company	Government salary	Rent
Severely hit	**84%**	**91%**	**86%**	**94%**	**68%**	**82%**	**100%**	**88%**
Dhading	91%	100%	100%	95%	100%	67%	100%	100%
Gorkha	95%	100%	92%	93%	60%	80%	100%	67%
Nuwakot	83%	100%	70%	91%	62%	83%	--	100%
Ramechhap	78%	90%	93%	94%	100%	100%	100%	--
Sindhupalchowk	73%	71%	77%	96%	60%	50%	100%	--
Crisis hit	**90%**	**73%**	**82%**	**81%**	**25%**	**100%**	**95%**	**86%**
Bhaktapur	99%	100%	100%	97%	100%	100%	91%	86%
Kathmandu	79%	33%	76%	79%	--	100%	100%	86%
Okhaldhunga	93%	100%	88%	100%	100%	100%	--	--
Hit with heavy losses	**93%**	**100%**	**100%**	**95%**	**100%**	**100%**	**100%**	**--**
Solukhumbu	93%	--	100%	100%	100%	100%	100%	--
Lamjung	93%	100%	100%	67%	100%	--	--	--
Hit	**54%**	**--**	**80%**	**--**	**--**	**--**	**100%**	**--**
Syangja	54%	--	80%	--	--	--	100%	--
All districts	***85%***	***80%***	***84%***	***82%***	***62%***	***98%***	***96%***	***86%***
Less remote	87%	74%	84%	78%	36%	100%	96%	82%
Remote	83%	95%	81%	89%	79%	97%	97%	96%
More remote	90%	82%	93%	95%	29%	71%	100%	--
Rural areas	85%	81%	86%	85%	62%	96%	95%	88%
Urban areas	94%	79%	81%	81%	50%	100%	100%	83%

To what extent did the initial damage to incomes shape the likelihood of income recovery?

People's incomes were damaged to different extents by the earthquakes. IRM-3 data show that for some income sources, those whose income was completely affected are more likely to report recent recovery while for others they are less likely to do so.

Farmers whose source of income was completely affected, in particular those farming others' land, are less likely to report recovery in IRM-3 than those whose income from this source was somewhat affected (Figure 3.2). This is also the case for those who generate income from remittances. In contrast, those who generated income from daily wage work, from their own business or from rent, whose income was completely affected, are more likely to report recovery over the past three months.

Figure 3.2: Share of people within each income source whose income from that source has improved in the last three months – by extent of impact on income (IRM-3, weighted)



How does income level shape the likelihood of livelihoods recovery?

For most sources of income, there is not much difference in the likelihood of seeing recent recovery depending on whether people had high, medium or low incomes before the earthquake (Table 3.3). There are, however, some exceptions. Those with high incomes are less likely than others to have seen recent recovery if they generate income from farming others' land or from private wage work. Those with low incomes are less likely to have seen recovery if they generate income from renting property. Those with low incomes or with high incomes who receive government salaries are less likely to have seen recovery than those with medium incomes before the earthquake.

Table 3.3: Share of people within each income source whose income from that source has improved in the last three months – by income (IRM-2, IRM-3, weighted)

	Farming own land		Farming others		Daily wage		Own business		Remit-tance		Private Company		Govern-ment salary		Rent		Livestock	
Income	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3	IRM-2	IRM-3
Low	47%	84%	43%	97%	54%	82%	46%	93%	19%	67%	35%	93%	44%	100%	25%	100%	62%	94%
Medium	46%	89%	45%	64%	70%	84%	77%	76%	69%	56%	67%	97%	80%	92%	71%	92%	63%	95%
High	55%	83%	75%	100%	86%	87%	58%	87%	73%	60%	22%	100%	35%	100%	45%	77%	47%	93%

Are people who began recovering in IRM-2 continuing to recover in IRM-3?

Farmers in IRM-3 were the most likely to report that income recovery was a recent development with recovery not having started at the time of IRM-2 (the first quarter of 2016). To track improvements in income, Table 3.4 uses the IRM-2 and IRM-3 household panel dataset, which tracks responses from individuals who were interviewed in both rounds. The columns in the table represent the percentage of respondents who mentioned their income has improved in the three months before IRM-3 while the rows represent whether these people also saw improvements in IRM-2. The data show that 55% of those who gain income from farming their own land, whose income was affected, who report improvements in IRM-3 had not seen any improvements by the time of IRM-2. The figure is 65% for those who farm others' land. In contrast, for other income sources most of those who have seen recovery in the last three months had already seen some level of recovery at the time of IRM-2.

Table 3.4: Comparing income recovery over the last three months in IRM-2 and IRM-3 (IRM-2, IRM-3 household panel, unweighted)

		Have income sources improved in last three months? (IRM-3)								
		Farming own land	Farming for others*	Daily wage	Own business	Remittances*	Private company	Government salary*	Rent*	Livestock
Have income sources improved in last three months? (IRM-2)	Yes	45%	35%	83%	73%	100%	69%	86%	0%	56%
	No	55%	65%	17%	27%	0%	31%	14%	100%	50%

* Less than 2 % of responses in the household panel dataset.

Movements from shelter (IRM-2) to house (IRM-3) and income recovery

According to the IRM-2 and IRM-3 household panel dataset, nearly 12% people that were living in shelter in IRM-2 moved to their own houses in IRM-3. Table 3.5 uses the dataset to determine if these individuals also report improvements in their income sources. Those who moved from shelter to home are less likely to report improvement if their income sources are farming, daily wages, remittances and private salaries compared to others. But income improvement is more likely if their income sources are their own business, government salaries, rent and livestock farming. The findings suggest that for some, trade-offs are being made between investing in housing or in their livelihoods.

Table 3.5: Improvement in income sources – by movement from shelter to house (IRM-2, IRM-3 household panel, unweighted)

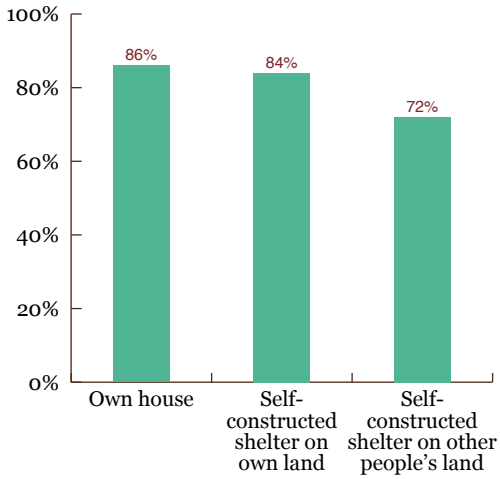
	Income sources have improved in last three months (IRM-3)								
	Farming own land	Farming another's land	Daily wages	Own business	Remittances	Private company	Government	Rent	Livestock
Shelter to house	85%	89%	84%	96%	67%	83%	100%	100%	97%
Remain in shelter	86%	91%	90%	92%	75%	95%	89%	82%	94%

Which groups are less likely to see livelihoods recovery?

Where people are living. Figure 3.3 presents the proportion of people in each type of accommodation who report that at least one affected income source has recovered in the past three months. It shows that

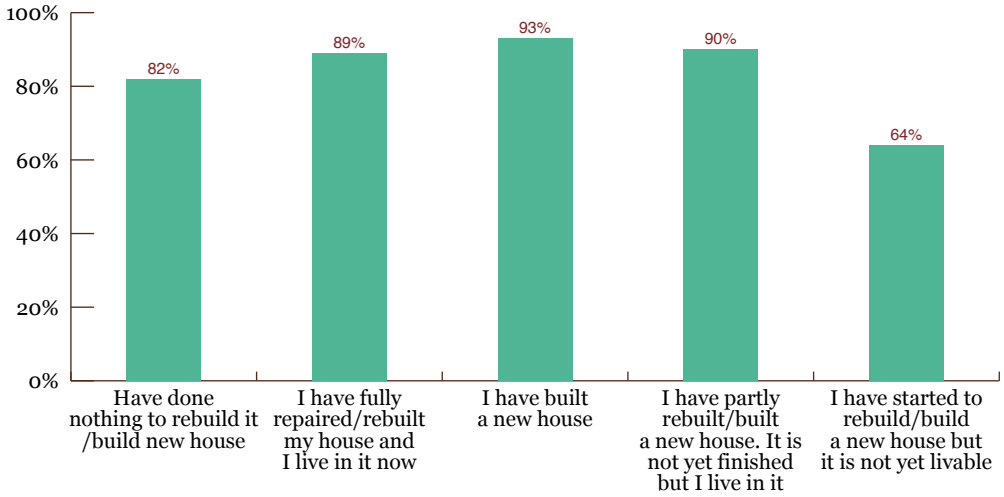
incomes are recovering both for people who are now in their own house and those in shelters. However, those who are now in their own house are more likely than others to report that at least one income source has not been recovering.[22]

Figure 3.3: Share of people reporting that at least one income source has recovered in the last three months – by where people are living (IRM-3, weighted)



Status of house and recovery. Those who have already finished rebuilding their house are more likely than others to have seen an income source recover in the last three months (Figure 3.4).

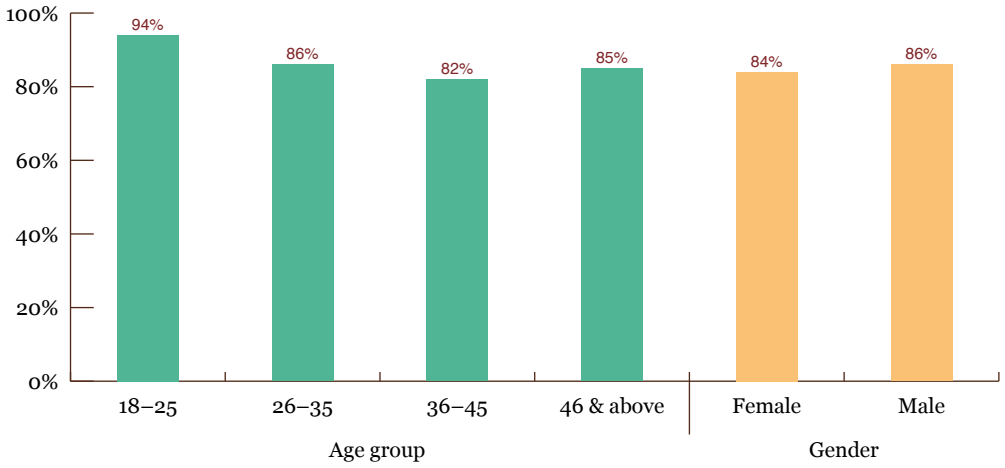
Figure 3.4: Share of people reporting that at least one income source has recovered in the last three months – by what people have done to repair/rebuild (IRM-3, weighted)



[22] The same findings hold if we look at results for where at least one income source has not recovered (as people have multiple income sources, some may have recovered while other have not). Sixteen percent of people in their own house report that at least one income source has not recovered compared with 20% for those in shelters on their own land and 31% for those in shelters on others' land. Results for other current accommodation types—e.g. living in a friend or a neighbor's house or in a community shelter—are not reported as less than 1% of the sample currently lives in such accommodation.

Age and gender. Younger people are more likely to report improvement in affected income sources (Figure 3.5). While 94% of individuals in the 18-25 age group mention improvement of affected income sources, 86% or less in other age groups mention similar recovery. The difference across gender is not significant.

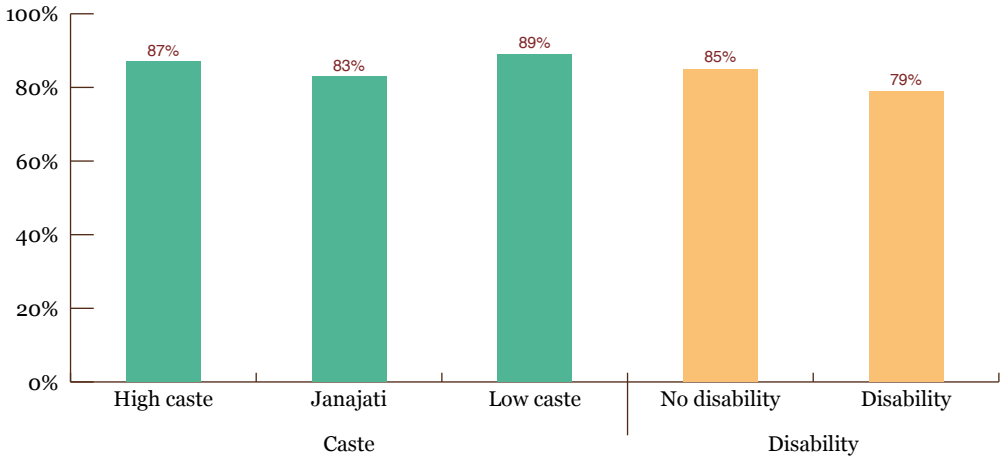
Figure 3.5: Share of people reporting that at least one income source has recovered in the last three months – by age and gender (IRM-3, weighted)



Caste and disability. Among different caste groups, Janajatis are least likely to have seen their income recover in IRM-3 (only 83%) compared with higher (87%) or lower caste people (89%) – Figure 3.6.

People with a disability seem to be suffering the most in terms of income recovery. Only 79% of the people with a disability whose income sources were affected have seen recovery in the past three months compared to 85% people without disability.

Figure 3.6: Share of people reporting that at least one income source has recovered in the last three months – by caste and disability (IRM-3, weighted)



Changes in livelihoods

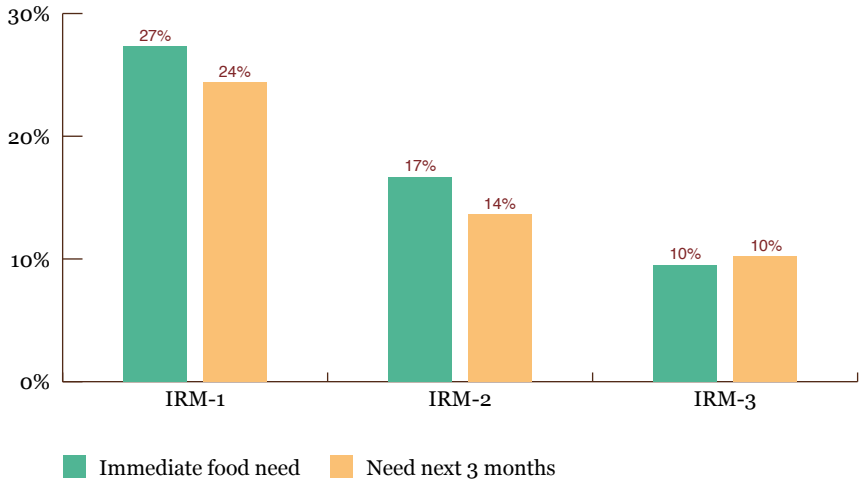
Around 2% of people in all affected regions mention that they have changed their livelihoods since IRM-2.[23] While the majority of these people have changed to farming (70%), 14% have turned to their own business, 8% to daily wage work, 4% to relying on remittances and the remaining 4% to other income sources. The majority of those who changed to farming in IRM-3 mention livestock farming as their main income source in the earlier survey.[24]

3.2 Food

Current need for food

The need for food in all affected districts has declined in IRM-3 (August 2016) compared to IRM-2 in February 2016 or to IRM-1 in June 2015.[25] Compared to IRM-1, there was a 10 percentage point decline in people reporting food as one of their most important immediate needs in IRM-2, and another 7 percentage point decline from IRM-2 to IRM-3. Similarly, when asked about their most important needs for next three months, there was a 10 percentage point drop in the proportion of people reporting food between IRM-1 and IRM-2 and a further 4 point drop between IRM-2 and IRM-3. However, nearly 10% of people continue to report food a priority need both for immediate purposes and for the next three months.

Figure 3.7: Food as a top immediate need and three month need (IRM-1, IRM-2, IRM-3, weighted)

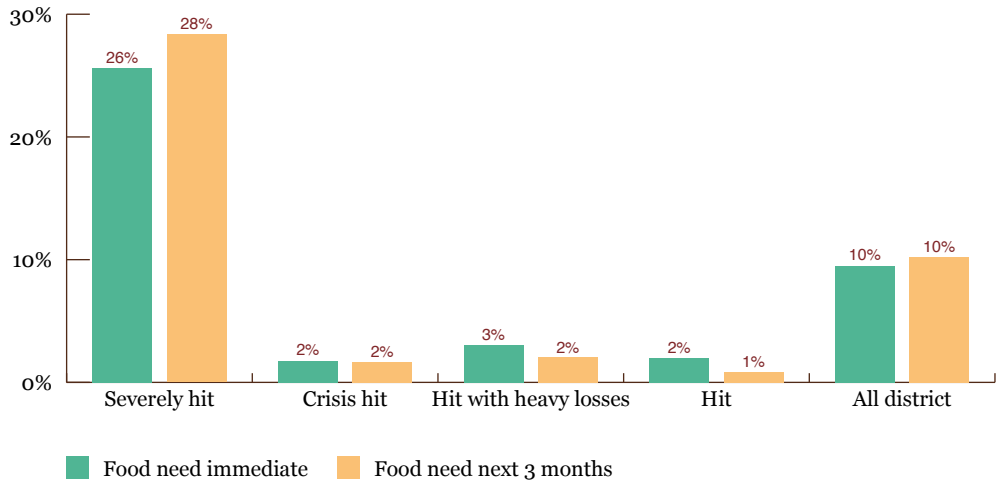


[23] IRM-3 weighted dataset.

[24] IRM-2, IRM-2 household panel dataset, unweighted.

[25] A full analysis of people's needs is provided in Chapter 5, Section 3. People could choose up to three priority needs.

Figure 3.8: Food as a top immediate need and three month need – by district impact (IRM-3, weighted)

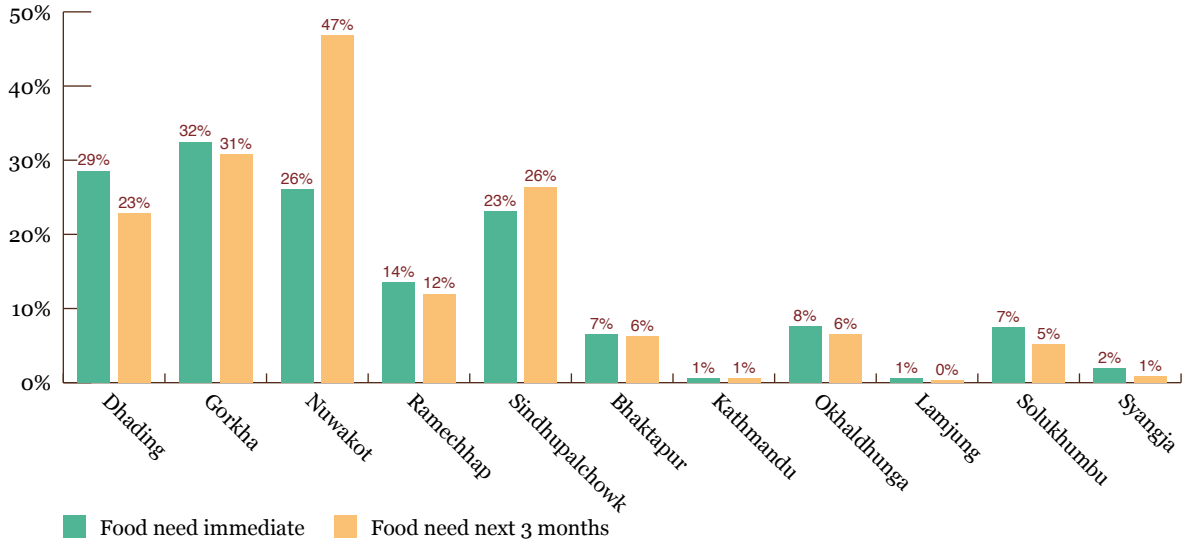


Where is food needed in IRM-3?

Individuals in severely impacted districts report a very high need for food in their households compared to other districts. Only 3% or less of people in other impact categories mention food as one of their most important immediate need, compared to 26% people in the severely hit districts. Similarly, 28% in severely hit districts mention food as a priority need for the next three months, compared to only 2% or less people in other district categories. There is clearly a pressing need for food for many in severely hit districts.

Amongst districts that were not severely hit, the proportion of people prioritizing food as a current need is highest in Okhaldhunga (8%), Solukhumbu and Bhaktapur (both 7%) – see Figure 3.9. In IRM-2, Solukhumbu had the highest share of people reporting food as the most important immediate need.[26] However, the stated need for food has declined there and the districts with the highest reported levels of food needs are all severely hit ones. Gorkha now has the highest proportion of people reporting food as a priority current need (32% do so) but proportions are also high in every other severely hit district with the partial exception of Ramechhap.

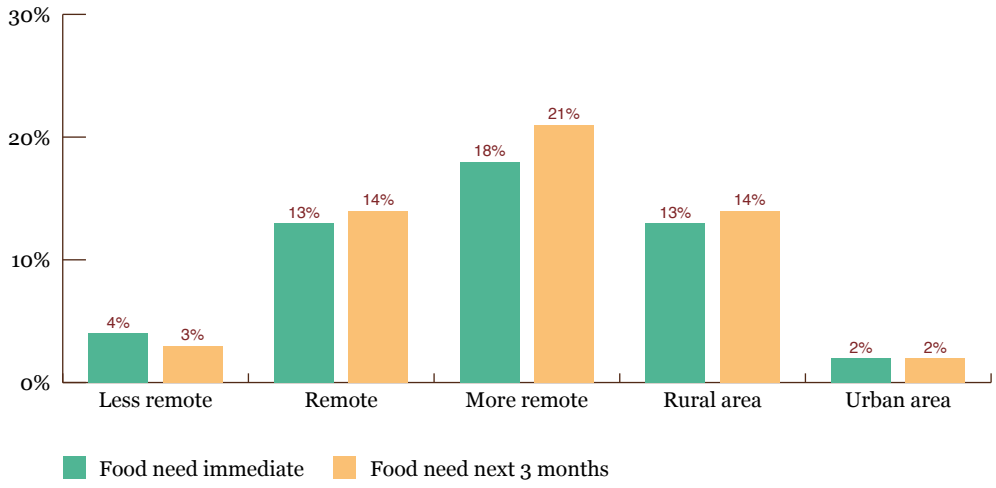
Figure 3.9: Food as a top immediate need and three month need – by district (IRM-3, weighted)



[26] Thirty-one percent of people in Solukhumbu said that food was amongst their top two immediate needs in IRM-2. The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 2: February-March 2016. Quantitative Report*. Kathmandu and Bangkok: The Asia Foundation, p. 79.

Remoteness and urban/rural. More remote and rural areas have the highest need for food. The stated need for food strongly correlates with the level of remoteness. In more remote areas, 18% mention food as a priority immediate need, and 21% mention that it is the most important need for next three months (Figure 3.10). Food is an immediate need for 13% and need for next three months for 14% for people in remote areas. In contrast, only 4% or less people in less remote wards mention food as one of the most important needs in the immediate term or for the next three months. Similarly, food need is nearly seven times higher in rural areas compared to urban areas.

Figure 3.10: Food as a top immediate need and three month need – by remoteness and urban/rural (IRM-3, weighted)



Food needs among different population groups

Gender and age. Women in IRM-3 are slightly more likely to report the need for food, immediately or for next three months, compared to men (Figure 3.11). The need for food also correlates with age. People who are aged 46 or older are slightly higher (by 2 to 3 percentage points) than younger counterparts to say food is a need.

Figure 3.11: Food as a top immediate need and three month need – by gender and age (IRM-3, weighted)

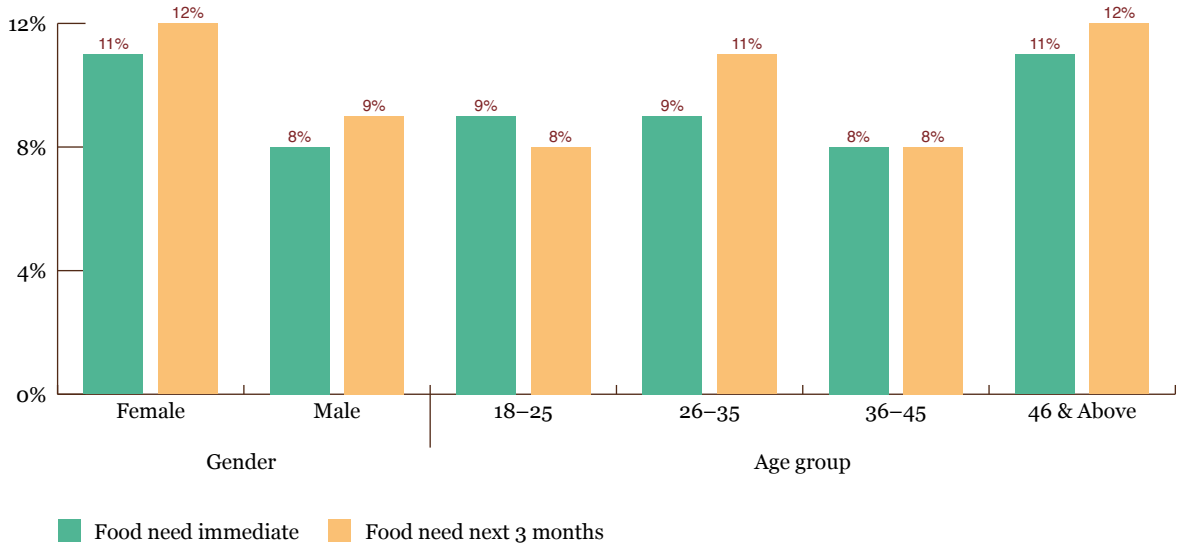


Figure 3.12: Food as a top immediate need and three month need – by education and income (IRM-3, weighted)

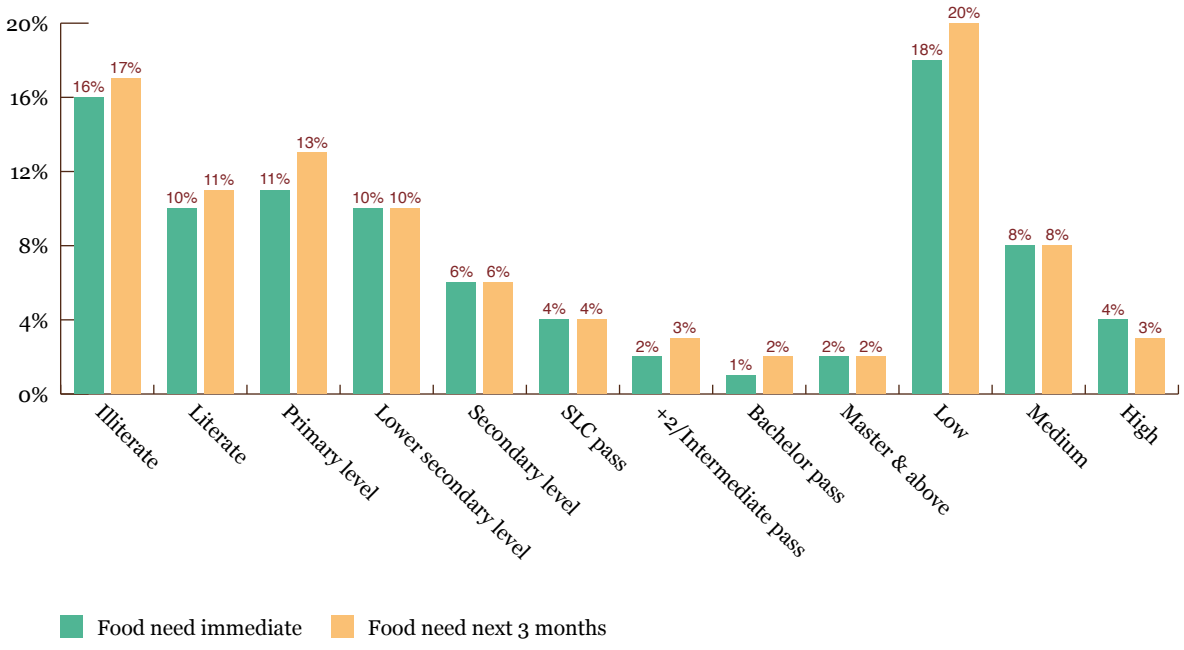
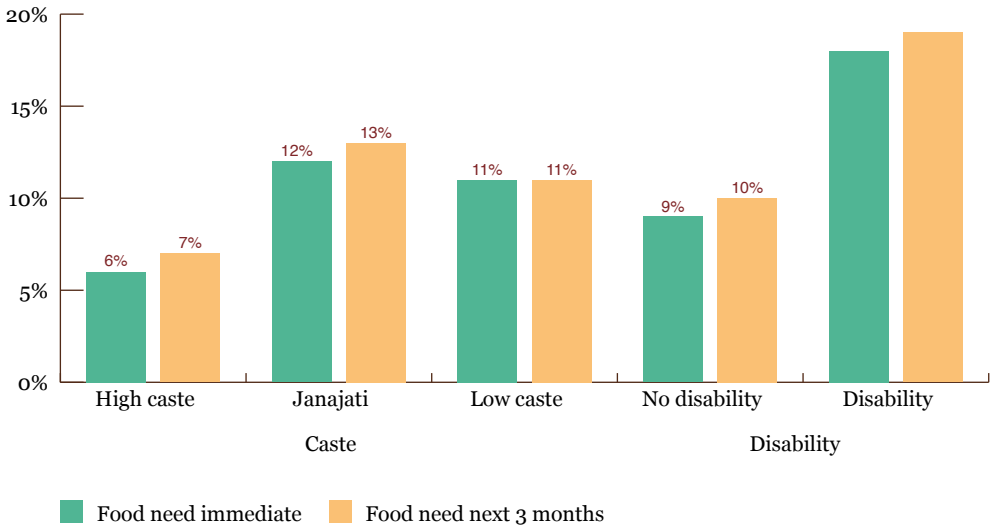


Figure 3.13: Food as a top immediate need and three month need – by caste and disability (IRM-3, weighted)



Education and income. Food need is also higher among less educated individuals. As shown in Figure 3.12, individuals who have just a secondary level education or below are approximately 8 percentage points more likely to mention food need as a priority important. People who have no education are the most likely to mention food as a priority immediate need (16%) or for the next three months (17%).

Since income and education are strongly related, we also find income level to have a strong association with the need for food. People who had a low level of income before the earthquake are 14 percentage points more likely to report food as a priority immediate need and 17 percentage points more likely to mention that it is a priority need for the next three months compared to individuals in the high income group.

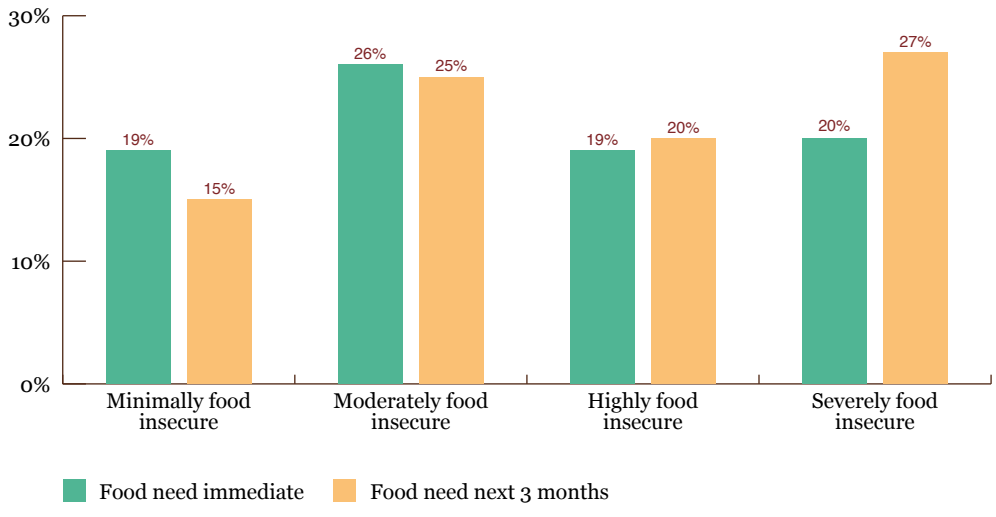
Photo: Anurag Devkota

Caste and disability. High caste individuals are less likely to mention a need for food compared to Janajatis or low caste individuals (Figure 3.13). The stated need for food is slightly higher among Janajatis than low caste individuals. Food needs are much higher for those with disabilities than those without. When asked about their priority immediate needs, people with disabilities are twice as likely to mention food as people without a disability. Similarly, when asked about priority needs for the next three months, 19% of people with a disability mention food compared to only 10% without any disability.

NeKSAP food security classification. The Government of Nepal has a system in place to assess the food security situation through comprehensive monitoring and analysis of factors like crop situations and market watch – the Nepal Food Security Monitoring system (NeKSAP). Each VDC and municipality is classified as being either minimally, moderately, highly or severely food insecure.

There is not a strong correlation between how areas are classified by NeKSAP and levels of stated food needs. Food is prioritized as an immediate need least often in areas that are classified as minimally food insecure (Figure 3.14). However, food as immediate priority need is highest in moderately food insecure areas – the second lowest level of food insecurity. Food as a priority for the next three months is only 2 percentage points less in these areas than in the severely food insecure areas.

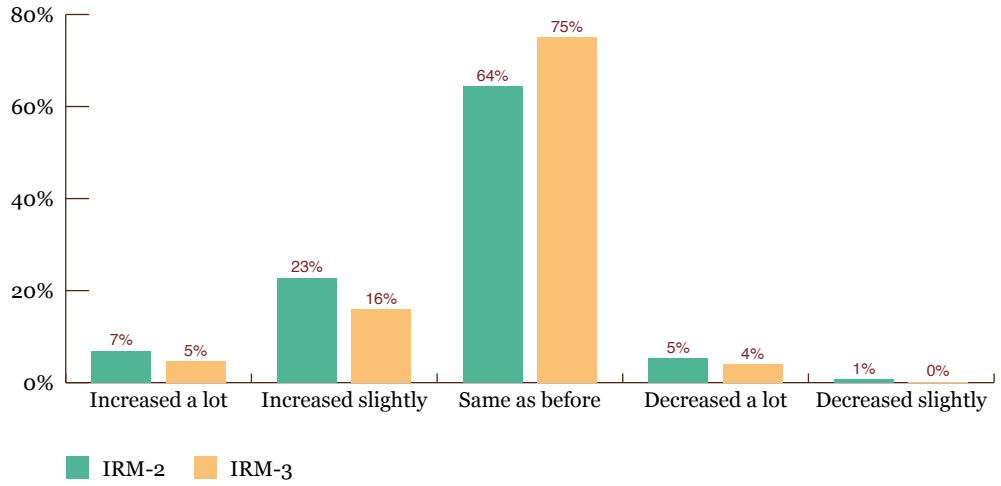
Figure 3.14: Food as a top immediate need and three month need – by NeKSAP food security classification (IRM-3, weighted)



Changes in food consumption over the past six months

Most people say their food consumption has stayed the same since the end of the winter in February 2016 – Figure 3.15. Twenty-one percent say that food consumption has increased while 4% say it has decreased. These findings are similar to those from IRM-2 when respondents were also asked about changes in food consumption over the previous six months. There has been a significant drop in IRM-3 in the number of people who reported increased consumption but also a small decline in the number who said food consumption had declined.

Figure 3.15: Changes in food consumption since the end of the monsoon (IRM-2) and the winter (IRM-3, weighted)



While relatively low numbers of people report decreases in food consumption, some districts have seen higher numbers of people consuming less (Table 3.6). In Sindhupalchowk, 18% of people report a decrease in consumption. Other districts with a notable decrease in food consumption are Ramechhap (8%), Okhaldhunga (8%) and Lamjung (8%). However, people in every district are more likely to report increased consumption than decreases, with between one-quarter and around one-third reporting increases in severely hit districts.

Table 3.6: Changes in food consumption since last winter – by district impact, district, remoteness and urban/rural (IRM-3, weighted)

	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Total
Severely hit	**2%**	**26%**	**64%**	**8%**	**0%**	**100%**
Dhading	1%	26%	67%	6%	0%	100%
Gorkha	1%	26%	70%	4%	0%	100%
Nuwakot	8%	29%	61%	2%	0%	100%
Ramechhap	0%	27%	65%	8%	0%	100%
Sindhupalchowk	1%	24%	57%	18%	0%	100%
Crisis hit	**6%**	**9%**	**82%**	**2%**	**0%**	**100%**
Bhaktapur	0%	13%	84%	3%	0%	100%
Kathmandu	7%	9%	82%	1%	0%	100%
Okhaldhunga	0%	11%	81%	7%	1%	100%
Hit with heavy losses	**10%**	**20%**	**65%**	**5%**	**0%**	**100%**
Lamjung	9%	21%	63%	8%	0%	100%
Solukhumbu	12%	18%	70%	1%	0%	100%

	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Total
Hit	**2%**	**16%**	**78%**	**4%**	**0%**	**100%**
Syangja	2%	16%	78%	4%	0%	100%
All districts	***5%***	***16%***	***75%***	***4%***	***0%***	***100%***
Less remote	5%	10%	83%	2%	0%	100%
Remote	5%	21%	69%	5%	0%	100%
More remote	2%	21%	69%	8%	0%	100%
Rural areas	4%	19%	71%	5%	0%	100%
Urban areas	5%	10%	82%	2%	0%	100%

* In Okhaldhunga, 1% say they did not know.

Age, education and caste have little impact on levels of food consumption but income does. As shown in Table 3.7, low income respondents are more likely to mention a decrease in food consumption (7%) compared to the medium income group (4%) and high income group (2%).

Table 3.7: Changes in food consumption since last winter – by income (IRM-3, weighted)

		Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Don't know/ can't say	*Total*
Income	Low	3%	20%	69%	7%	0%	1%	*100%*
	Medium	3%	17%	76%	4%	0%	0%	*100%*
	High	8%	12%	78%	2%	0%	0%	*100%*
	Refuse/ Don't now	4%	3%	92%	1%	0%	0%	*100%*

Changes in food consumption in the last year

Short-term changes to food consumption may demonstrate longer-term trends or may be driven by short run factors such as regular seasonal variation. To establish longer-term patterns in food consumption, people are asked about changes compared to one year before.

The data show similar figures to the six-month changes suggesting that recent improvements in food consumption are not due to seasonal variation (Table 3.8). Districts with the highest proportion of people reporting decreases in year-on-year consumption are Solukhumbu and Ramechhap (both 8%) and Okhaldhunga and Lamjung (both 7%).

Table 3.8: Food consumption compared to last year – by district impact, district, remoteness and urban/rural (IRM-3, weighted)

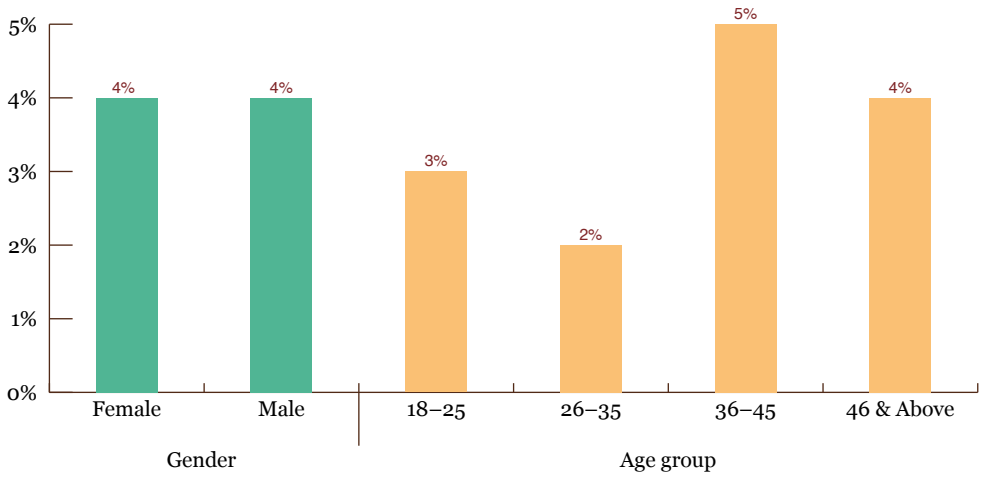
	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Don't know/ can't say	Total
Severely hit	**4%**	**32%**	**60%**	**5%**	**0%**	**0%**	**100%**
Dhading	1%	25%	68%	6%	0%	0%	100%
Gorkha	1%	31%	65%	4%	0%	0%	100%
Nuwakot	9%	32%	57%	2%	0%	0%	100%
Ramechhap	3%	32%	57%	8%	0%	0%	100%
Sindhupalchowk	5%	40%	50%	5%	0%	0%	100%
Crisis Hit	**7%**	**8%**	**82%**	**1%**	**0%**	**1%**	**100%**
Bhaktapur	1%	23%	73%	3%	0%	0%	100%
Kathmandu	9%	6%	83%	1%	1%	1%	100%
Okhaldhunga	0%	10%	82%	7%	1%	1%	100%

	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Don't know/ can't say	Total
Hit with heavy losses	**14%**	**21%**	**58%**	**7%**	**0%**	**0%**	**100%**
Lamjung	9%	21%	63%	7%	0%	0%	100%
Solukhumbu	23%	19%	51%	8%	0%	0%	100%
Hit	**3%**	**20%**	**72%**	**4%**	**0%**	**1%**	**100%**
Syangja	3%	20%	72%	4%	0%	1%	100%
All districts	***6%***	***17%***	***73%***	***3%***	***0%***	***0%***	***100%***
Less remote	6%	10%	81%	2%	1%	1%	100%
Remote	7%	23%	66%	4%	0%	0%	100%
More remote	5%	25%	64%	5%	0%	0%	100%
Rural areas	6%	22%	68%	4%	0%	0%	100%
Urban areas	6%	8%	82%	1%	1%	1%	100%

Who saw decreases in food consumption?

Gender and age. Disaggregation by gender does not show any variation on reports of decreases in food consumption. Four percent of both men and women report decreases in food consumption (Figure 3.16). When disaggregating by age group, people above 35 years are slightly more likely to report decreases in food consumption in the last year compared to younger people.

Figure 3.16: Share reporting food consumption has decreased in the past year – by gender and age (IRM-3, weighted)



Education and income. People with less education are more likely to report decreases in food consumption (Figure 3.17). Compared to individuals with a secondary education or higher, those with less education are nearly 2 percentage points more likely to report a decrease in food consumption. Those without any education are the most likely to report decreases (6%).

Individuals in the low income group are 5 percentage points more likely to report a decrease in food consumption than those in the high income group and 3 percentage points more likely than those in the medium income group.

Caste and disability. Low caste individuals are more likely to report a decrease in food consumption (Figure 3.18). Compared to only 3% of high caste individuals, 4% of Janajatis and 6% of low caste people report a decrease in food consumption. People with a disability also slightly more likely to report a decrease.

Figure 3.17: Share reporting food consumption has decreased in the past year – by education and income (IRM-3, weighted)

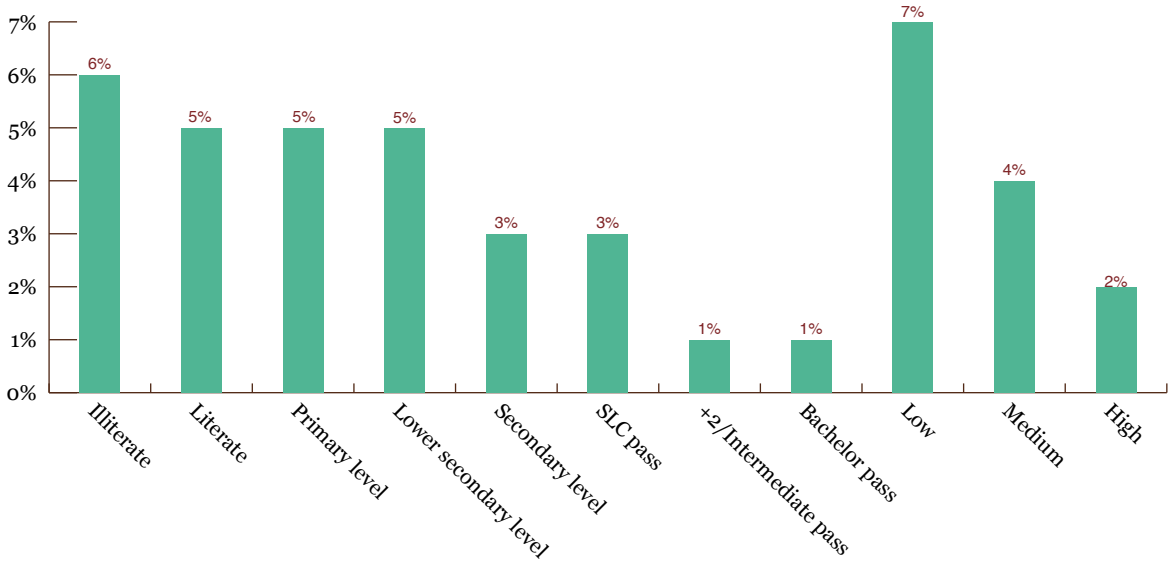


Figure 3.18: Share reporting food consumption has decreased in the past year – by caste and disability (IRM-3, weighted)

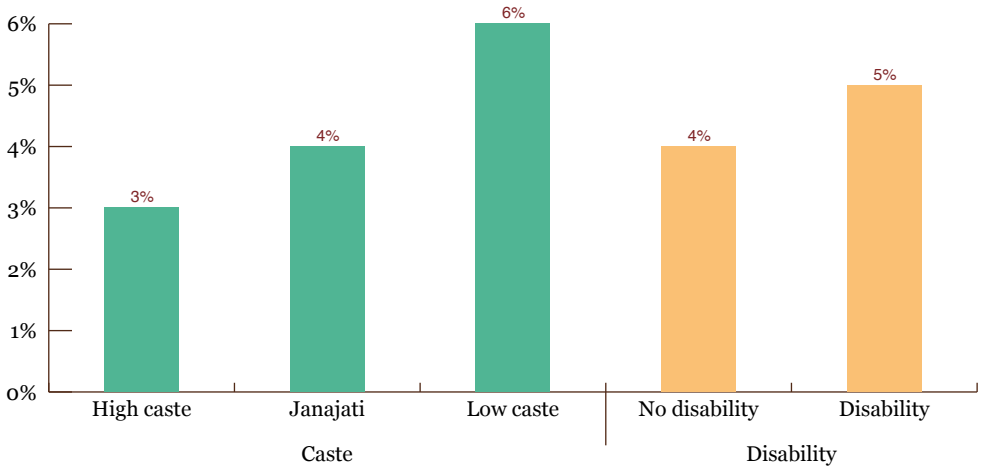
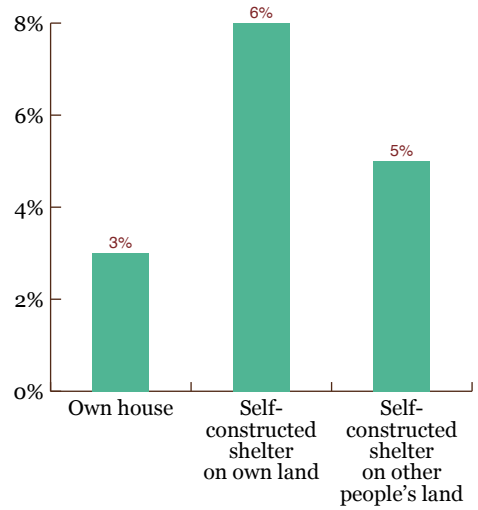


Figure 3.19: Share reporting food consumption has decreased in the past year – by where people are living (IRM-3, weighted)



Where people are living. People living in shelters and neighbors' houses are more likely to report a decrease in food consumption compared to those living in their own houses. The margin is 5 percentage point for those living in shelters on their own land, compared to those living in their own houses (Figure 3.19).

Income improvement and food consumption. There is also no difference in reports of decreases in food consumption between those who have seen their major income source improve in the last three months and those who have not (Table 3.9). However, those who say that their income has improved in the last three months are substantially more likely to say their food consumption has improved.

Table 3.9: Changes in food consumption– by income improvement (IRM-3, weighted)

	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot
Affected income source has improved in the last three months	7%	19%	70%	4%	0%
Affected income source has not improved in the last three months/income was not affected	1%	11%	84%	4%	0%

Food consumption and food insecurity

Areas classified as NeKSAP as being severely food insecure are more likely to have seen decreases in the past year than other areas (Figure 3.20). One in four people in the severely food insecure areas say food consumption decreased slightly.

Figure 3.20: Changes in food consumption in past six months – by NeKSAP food security categories (IRM-3, weighted)

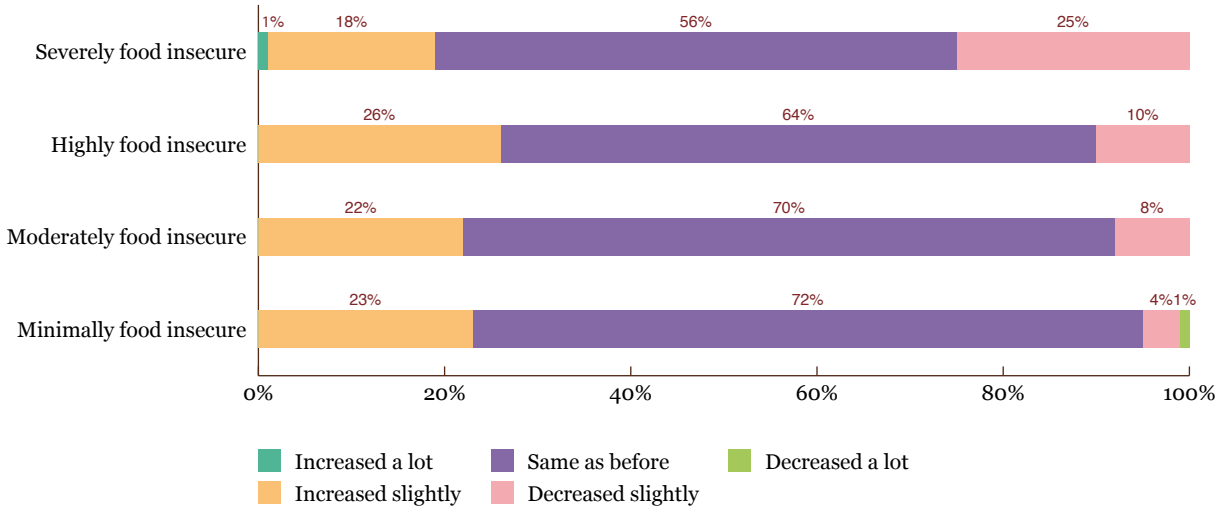


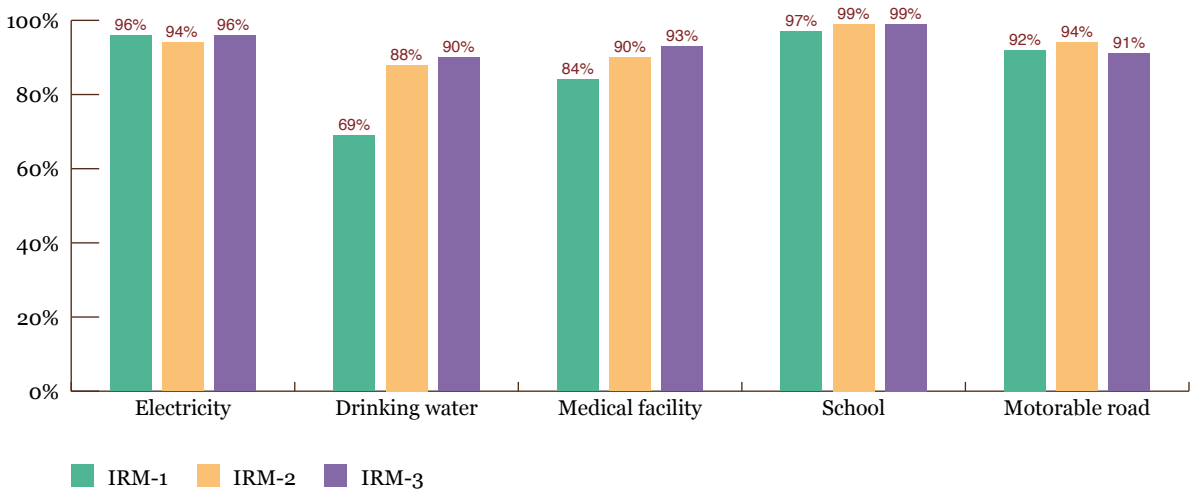
Photo: Anurag Devkota

3.3 Public services

Access to services

Access to services has improved since the early weeks after the earthquakes. Almost everyone now says that electricity, drinking water, access to a medical facility, schools and motorable roads are provided by VDCs and municipalities (Figure 3.21). There have been particular improvements in the provision of drinking water and medical facilities.

Figure 3.21: Share saying they have the services provided by VDC/municipality (IRM-1, IRM-2, IRM-3, weighted)



How have services provided changed since the earthquake?

With nearly everyone saying they have access to basic services, how do people think these services have changed since the earthquake?[27] People say that there have been no change in electricity (54%), drinking water (55%), and medical facility (44%) – Figure 3.22. Findings for electricity and drinking water were similar in IRM-1, but in IRM-2 people were slightly more likely to say that electricity and drinking water had worsened. In IRM-1, seven in 10 said there were no changes to medical facilities, but the number dropped to just over half by IRM-2 (52%) and 44% in IRM-3. But in IRM-3, people are more likely to say that medical facilities have become better rather than worsened.

Figure 3.22: Changes in quality of electricity, drinking water and medical facilities (IRM-1, IRM-2, IRM-3, weighted)

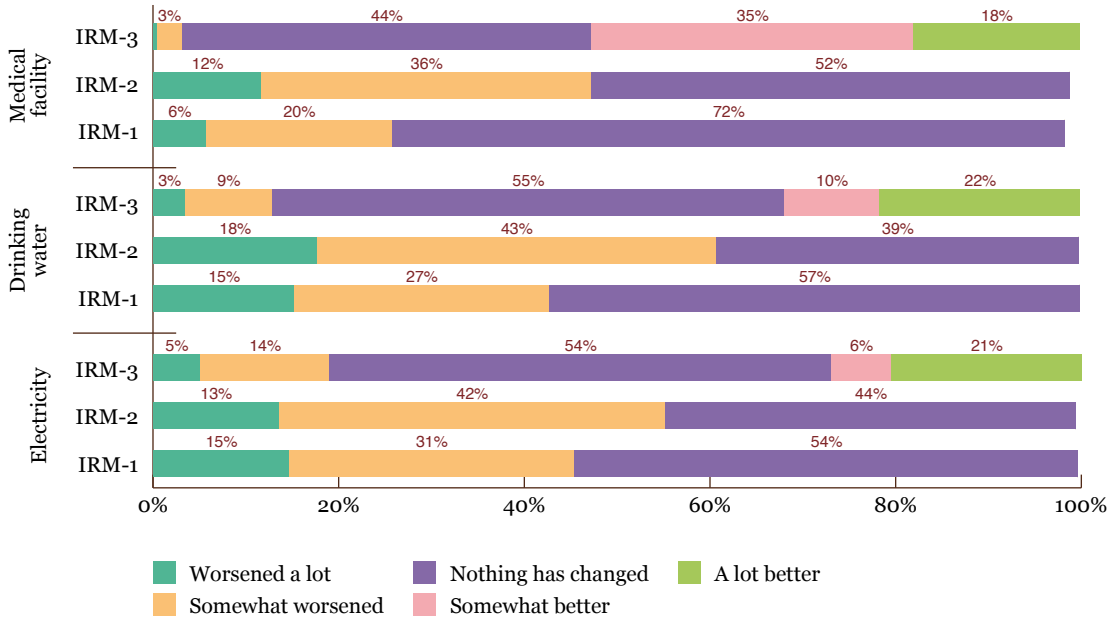
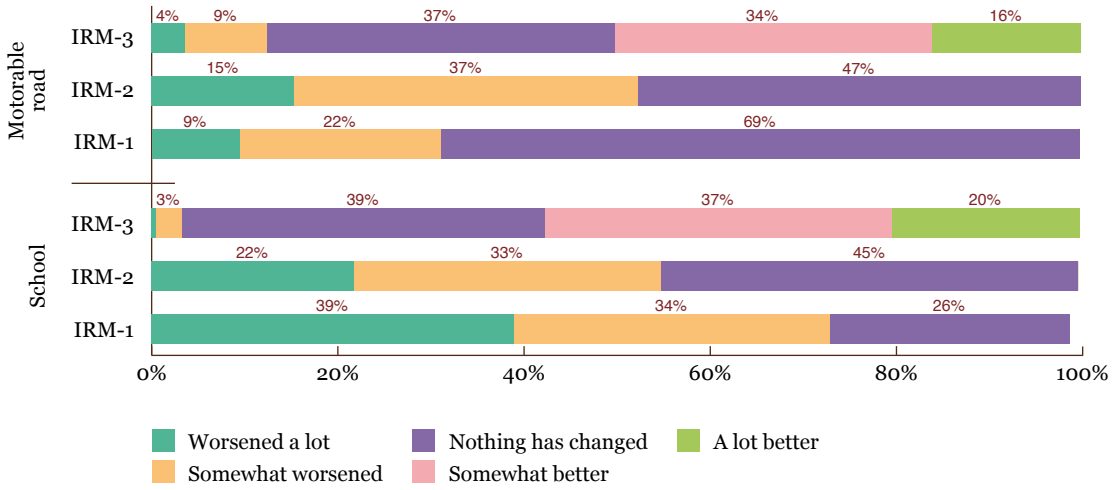


Figure 3.23: Changes in quality of schools and motorable roads (IRM-1, IRM-2, IRM-3, weighted)



[27] In IRM-3 the response options 'somewhat better' and 'a lot better' were added to the question.

School buildings were damaged and the quality of education provided also suffered due to the earthquakes. This is reflected in the response in IRM-1 when 34% said that schools had somewhat worsened and 39% said they had worsened a lot. Conditions had begun to stabilize in IRM-2 when 45% said there was no change. In IRM-3 respondents are as likely to say that schools have gotten somewhat better (37%) as they are to say that they have remained the same (39%).

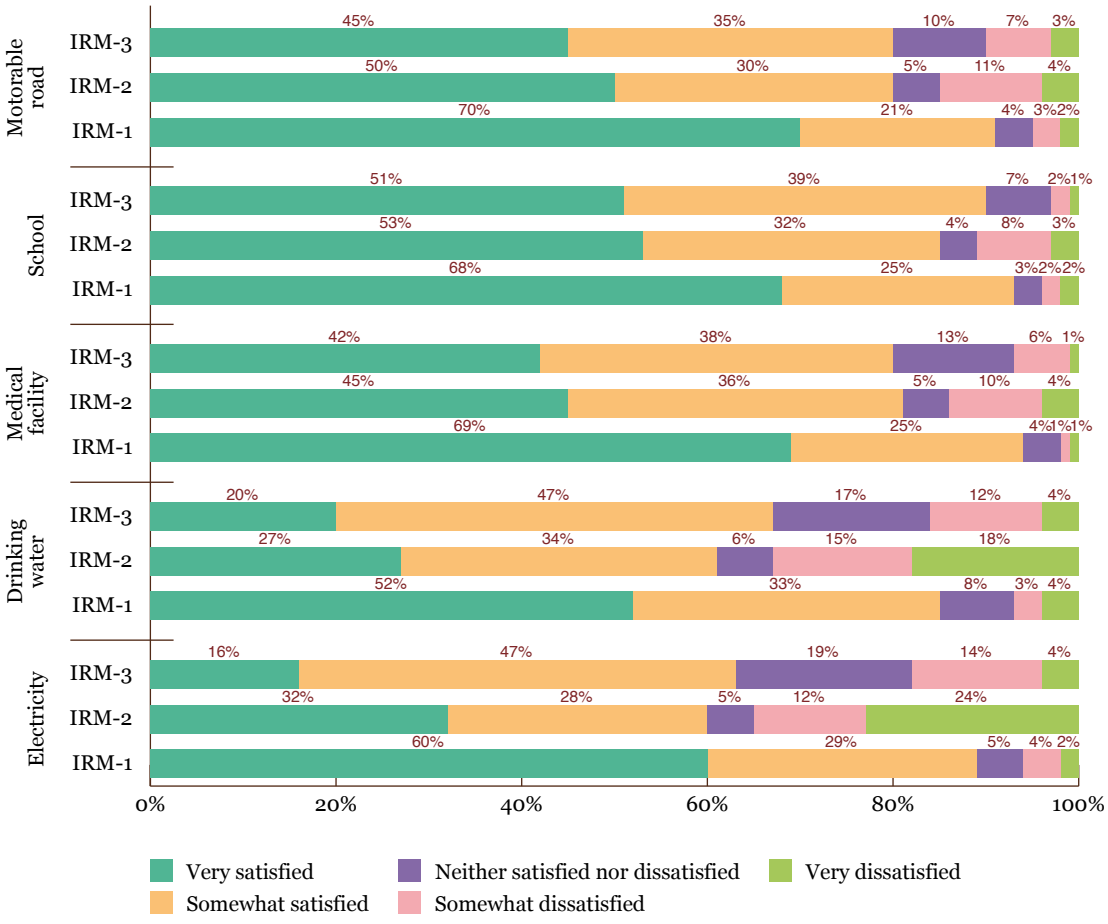
The condition of motorable roads has stayed the same, though the share saying so has dropped over each survey (IRM-1: 69%, IRM-2: 47%, IRM-3: 37%).

For services such as the electricity, drinking water and motorable roads, higher shares mentioned that they had at least worsened somewhat in IRM-2. This could be because the question asked people to assess conditions since the start of the monsoon period when these types of services can be adversely affected.

How is satisfaction with services changing?

Most people are satisfied with the services they are getting. However, reflecting the drop in shares of people who think that the quality of service provided is the same, satisfaction with services is also on the decline. Satisfaction with all five services has dropped since IRM-1, though people are more likely to be satisfied than dissatisfied with each service (Figure 3.24). There has not been much change in satisfaction levels between IRM-2 and IRM-3. For instance, 89% were satisfied with electricity at home in IRM-1 compared to 60% in IRM-2 and 63% today. Schools are the exception. Though satisfaction with schools dropped in IRM-2, it is now 90%, quite close to satisfaction in IRM-1 (93%).

Figure 3.24: Satisfaction with public services (IRM-1, IRM-2, IRM-3, weighted)



How do levels of satisfaction vary with severity of earthquake impact?

There is substantial variation in current levels of satisfaction with services between districts. People in severely hit districts are more likely to be satisfied with electricity and water than the average but less likely to be satisfied with schools, medical facilities and, particularly, with roads (Table 3.10). In contrast, people in the crisis hit districts (which include Kathmandu and Bhaktapur) are more likely to be satisfied with the latter three services but are less content with the provision of electricity and drinking water.[28]

Table 3.10: Satisfaction with public services – by district impact and district (IRM-3, weighted)

	Electricity	Drinking water	Medical facilities	Schools	Motorable roads
Severely hit	**78%**	**75%**	**69%**	**86%**	**60%**
Dhading	79%	77%	70%	95%	54%
Gorkha	75%	76%	61%	80%	58%
Nuwakot	87%	84%	80%	86%	77%
Ramechhap	83%	74%	73%	88%	70%
Sindhupalchowk	70%	66%	59%	78%	48%
Crisis hit	**47%**	**57%**	**93%**	**95%**	**90%**
Bhaktapur	56%	60%	94%	98%	90%
Kathmandu	45%	56%	94%	96%	92%
Okhaldhunga	58%	74%	64%	78%	64%
Hit with heavy losses	**85%**	**92%**	**57%**	**71%**	**66%**
Lamjung	89%	92%	69%	86%	65%
Solukhumbu	78%	93%	39%	48%	69%
Hit	**96%**	**79%**	**55%**	**87%**	**83%**
Syangja	96%	79%	55%	87%	83%
All districts	***63%***	***67%***	***81%***	***90%***	***80%***

Even in the severely hit districts, majorities are satisfied with the services they are receiving. However, satisfaction levels have declined since the early days after the earthquake (Figure 3.25). The exception is schools for which satisfaction levels have been similar in the three surveys. While satisfaction for other services fell between IRM-1 and IRM-2, satisfaction with motorable roads declined from IRM-2 to IRM-3 (81% each in IRM-1 and IRM-2, 60% in IRM-3.)

Which groups are satisfied with the services?

Table 3.11 presents satisfaction with public services among various population groups.

Income. Those with lower incomes tend to be more satisfied with electricity and drinking water at home; whereas people in medium and higher income groups are satisfied with medical facilities, schools, and motorable roads.

Gender. Women express higher levels of satisfaction than men when it comes to electricity and drinking water, while men are more likely to be more satisfied with medical facilities and motorable road. For schools, both men and women display similar satisfaction levels.

Caste. Those belonging to lower castes are more likely to be satisfied with the electricity they get at home (70%). They are less likely to be satisfied with medical facilities. Results are similar across groups for drinking water. Those belonging to higher castes tend to be slightly more satisfied with schools and motorable roads than other.

Disability. Those with disabilities tend to be much less satisfied with medical facilities and motorable roads.

[28] As an urban area suffering from water shortage, drinking water is an issue in the Kathmandu valley that predates the earthquakes. There were also scheduled ongoing power cuts before the earthquake.

Figure 3.25: Satisfaction with public services in severely hit districts (IRM-1, IRM-2, IRM-3, weighted)

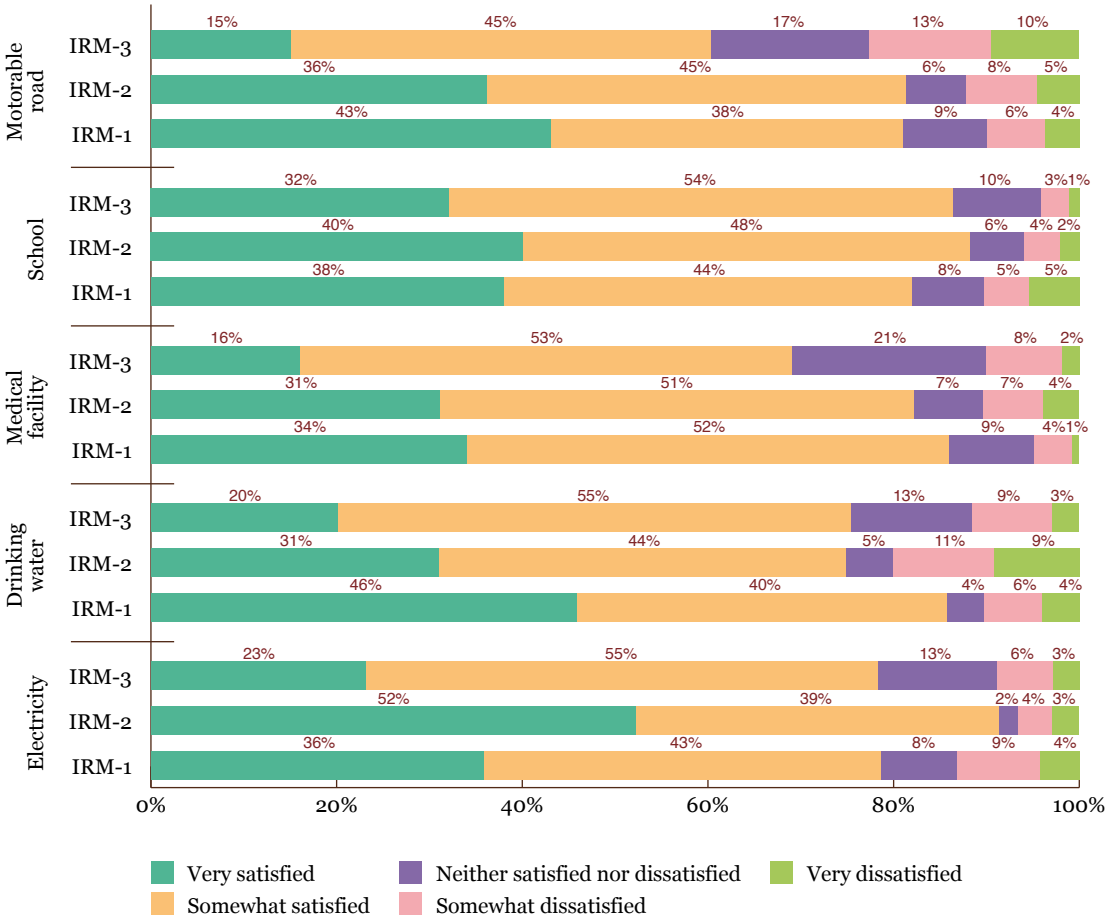


Table 3.11: Satisfaction with public services – by income, gender, caste and disability (IRM-3, weighted)

		Electricity	Drinking water	Medical facilities	Schools	Motorable roads
Income	Low	75%	74%	71%	83%	70%
	Medium	59%	64%	81%	90%	79%
	High	58%	64%	88%	96%	89%
Gender	Female	67%	70%	78%	89%	78%
	Male	59%	65%	84%	91%	82%
Caste	High caste	64%	66%	83%	92%	83%
	Janajati	61%	68%	80%	88%	78%
	Low caste	70%	69%	75%	87%	77%
Disability	Disability	71%	73%	69%	83%	68%
	No disability	62%	67%	81%	90%	80%

Where people currently live. People currently living in their own house are more likely to be satisfied with medical services, schools and roads than those in temporary shelters but are less likely to be satisfied with electricity and drinking water (Table 3.12).

Table 3.12: Satisfaction with services – by where people are living (IRM-3, weighted)

	Electricity	Drinking water	Medical facilities	School	Motorable roads
Own house	59%	64%	83%	91%	85%
Self-constructed shelter on own land	73%	75%	74%	87%	65%
Self-constructed shelter on other people's land	56%	67%	73%	81%	63%

Chapter 4.
Coping Strategies

Photo: Anurag Devkota

This chapter examines the coping strategies used by people in affected areas to deal with the impacts of the earthquakes 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 how it is changing over time, who is borrowing and the extent to which it is leading to improvements in income and food consumption and is helping people move from temporary shelters to their own houses.

Key Findings:

Borrowing

- The proportion of people borrowing in IRM-3 remains the same as in IRM-2 at 32%. The evidence is mixed on whether borrowing volumes are increasing or decreasing. While the average amount borrowed overall has decreased, most districts, except Dhading, Kathmandu and Solukhumbu, saw a slight increase in the loan size in IRM-3. Unweighted panel data from the three rounds also shows that the sums borrowed are getting larger.

- While people with more damage to their house are still more likely to borrow, the number of those with heavy house damage who borrow has been decreasing since IRM-2. Aid received by these households may explain this decline.

- Livelihoods, food and rebuilding houses are still the main reasons for borrowing. Shelter-related borrowing (temporary shelter, rebuilding houses and improving temporary shelters) is concentrated in the severely hit districts.

- Average monthly interest rates for many sources, especially informal ones, have increased slightly suggesting a growing demand for credit from these sources. People in severely hit districts, rural and more remote areas are likely to pay higher interest rates.

- Most borrowers (89%) do not have to provide collateral. Land is the most common collateral but for only 8% of borrowers. Use of land as collateral is more frequent among high income groups who tend to borrow large amounts of money.

- Thirty-five percent of people report having plans to borrow in the next three months. The number is very high in severely hit districts (60%). People who have borrowed repeatedly tend to plan to borrow in the next three months. People who have borrowed in the three periods covered by IRM are less likely to have seen their livelihoods recover compared to those borrowing less frequently. People who report borrowing in two or three periods are slightly more likely to continue to live in temporary shelters.

- People in severely hit districts, in more remote and rural areas, with low incomes and of low castes are more likely to borrow, borrow repeatedly and to plan to borrow in the next three months.

- Borrowing seems to correlate with food consumption. Around one-third of people who borrow in one or more periods report increases in food consumption while those who have not borrowed tend to have stable consumption. However, the highest proportion of people who report decreases in consumption have borrowed in all three periods. Since people who borrow repeatedly tend to be from disadvantaged groups, loans may be used for food consumption and in many cases may not be sufficient.

Selling assets

- Only 3% of the population report selling assets, which are mostly livestock (58%), land (20%) and household goods (19%).

- Of those who sold assets in IRM-3, 82% of those living in shelters on their own land and 71% of those living in shelters on other people's land report selling livestock. Twenty-nine percent of people who are living on other people's land also report selling their land to cope with earthquake impacts.

- Those who borrow more, such as people of low income, are more likely to sell assets.

Remittances

- Slightly more people (one percentage point more than IRM-2) report remittances as a main income source but the share of people having received them has slightly shrunk by 2 points. There have been large increases in the proportion of people receiving remittances in Nuwakot, Lamjung and Okhaldhunga. Elsewhere, the proportion receiving remittances has either declined or stayed the same.

- There is not a strong relationship between receiving remittance and improvements to income.

Migration

- Migration levels continue to remain low. Among those who migrated, most migrated before the 2015 monsoon, with around 15% migrating either during or after the monsoon.

- While the most commonly cited reason for migration in IRM-2 was lack of shelter, a majority of people in IRM-3 cite livelihoods as the main reason.

4.1 Borrowing

Changes in borrowing over time

The number of people taking loans has remained high with 32% borrowing since the end of the winter season. The proportions of people borrowing in IRM-2 and IRM-3 are similar,[29] which is a doubling of the numbers since IRM-1 (Table 4.1). Similar to IRM-2, almost half of the population in severely hit districts are borrowing in IRM-3 with a similar large share taking loans in the hit district of Syangja. Around one-quarter report borrowing in crisis hit and hit with heavy loss districts.

Table 4.1: Share of people who borrowed money (IRM-1, IRM-2, IRM-3, weighted)

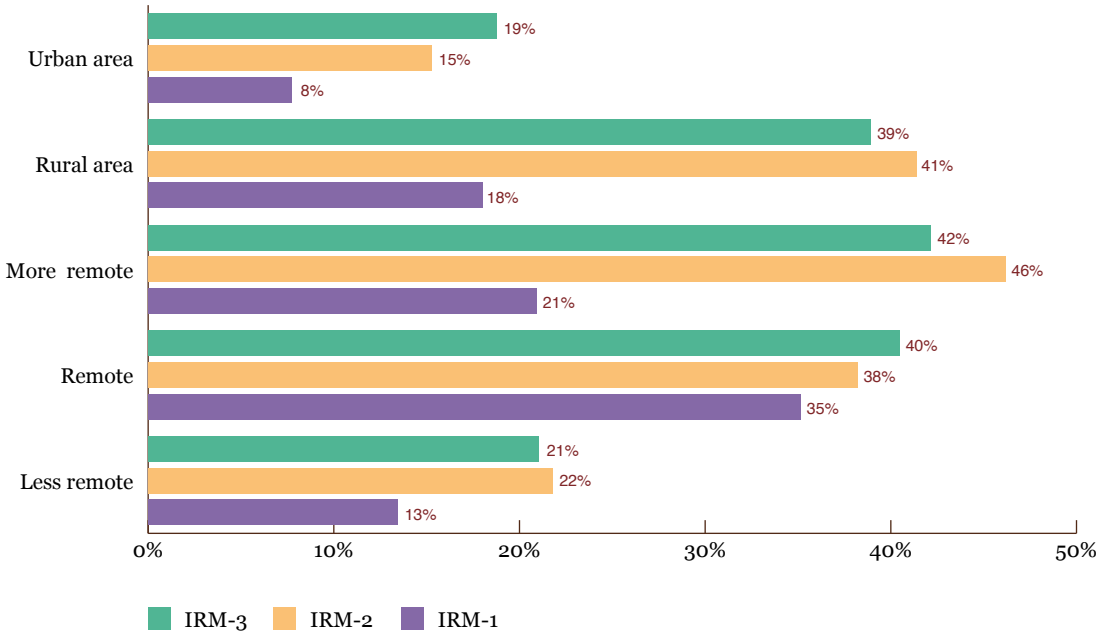
	IRM-1	IRM-2	IRM-3
Severely hit	**24%**	**49%**	**43%**
Dhading	25%	52%	48%
Gorkha	17%	45%	36%
Nuwakot	14%	43%	34%
Ramechhap	40%	63%	59%
Sindhupalchowk	30%	46%	42%
Crisis hit	**11%**	**22%**	**25%**
Bhaktapur	11%	22%	14%
Kathmandu	9%	19%	23%
Okhaldhunga	30%	66%	66%
Hit with heavy losses	**10%**	**24%**	**24%**
Lamjung	7%	21%	23%
Solukhumbu	15%	29%	26%
Hit	**4%**	**43%**	**45%**
Syangja	4%	43%	45%
All districts	***14%***	***32%***	***32%***

[29] IRM-3 borrowers took loan between the end of the 2016 winter season (around March 2016) and September 2016. IRM-2 borrowers took loans from the beginning of the 2015 monsoon season (June 2015) and March 2016. IRM-1 borrowers took loans between the April earthquake and June 2015.

Rural/urban and remoteness. People in more remote areas are more likely to borrow. As Figure 4.1 shows, 42% of people in more remote areas have borrowed in IRM-3 compared to 40% in remote areas and 21% in less remote areas. This pattern was also observed in IRM-2 but not in IRM-1. Remote regions in IRM-1 had the highest rate of borrowing (35%) compared to less remote (13%) and more remote areas (21%). However, in all three surveys, less remote regions have lower borrowing compared to remote and more remote regions.

The pattern is also clear when looking at differences in borrowing between rural and urban areas across the three surveys. While borrowing in rural areas was 10 percentage points higher than in urban areas in IRM-1, the gap had increased to 26 percentage points in IRM-2 and to 20 percentage points in IRM-3.

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



Who is borrowing?

Poorer people, low caste individuals and daily wage laborers report particularly high rates of borrowing in IRM-3 (Table 4.2). While 46% of low caste people have borrowed since IRM-2, 30% of Janajatis and 33% of high caste people report the same. Those working as daily wage laborers (45%) and in agriculture (39%) are the most likely to have borrowed. Those who have no job are also more likely than most to borrow (41%). People in other occupations are relatively less likely to borrow. Those with a low income have the highest borrowing rate (40%) compared to those with medium (32%) and high (26%) income.

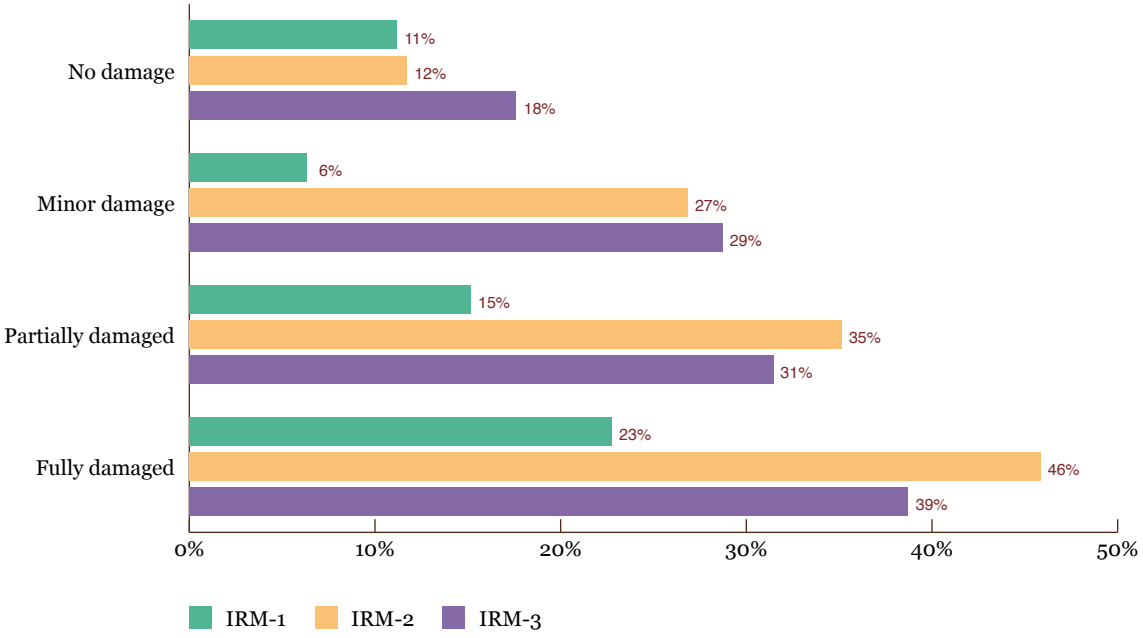
Table 4.2: Share of people who borrowed money – by caste, occupation and income (IRM-3, weighted)

		Proportion borrowing
Caste	High caste	33%
	Janajati	30%
	Low caste	46%
Occupation	Agriculture	39%
	Industry/business	23%
	Service	31%
	Labor	45%
	Student	15%
	Housewife/ house-maker	25%
	Retired	19%
	Unemployed	41%
Income	Low	40%
	Medium	32%
	High	26%

Household damage and borrowing. The extent of damage to people's house from the earthquakes correlates with the likelihood of borrowing, suggesting people are borrowing to deal with the impacts of the quakes. As shown in Figure 4.2, in all three surveys people are more likely to borrow if they have experienced larger earthquake impacts.

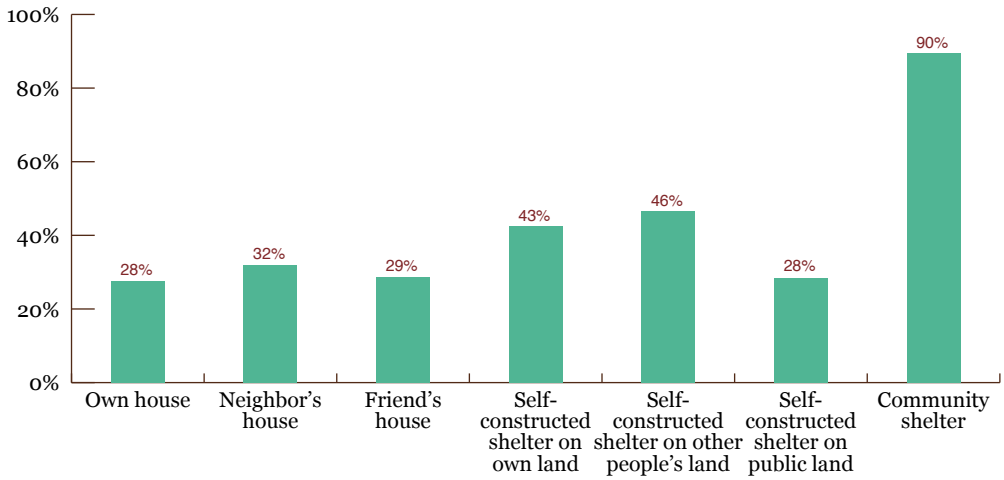
While the more affected are still more likely to borrow than others, there has been a decrease in the proportion of those whose house was heavily damaged who are borrowing since IRM-2. Aid received by these households may explain this decline. Indeed, results show that those who have received aid since the end of the winter season are far less likely to have borrowed money in that period (15%) than those who have not received aid (87%).

Figure 4.2: Share of people who have borrowed – by housing damage (IRM-1, IRM-2, IRM-3, weighted)



Where people live and borrowing. Current living conditions also have relevance for borrowing. Those living in temporary shelters are more likely to borrow than others. Figure 4.3 disaggregates borrowing by people's type of accommodation in IRM-3. While 28% of those living in their own houses say they have borrowed, more than 40% of those who are living in shelters on their own or on other people's land mention having borrowed money.

Figure 4.3: Share of people who have borrowed since the end of winter – by where people are living (IRM-3, weighted)



Reasons for borrowing

As with IRM-2, livelihoods, food and rebuilding houses are the main reasons for borrowing in IRM-3. Of those who borrowed, 55% in IRM-2 and 58% in IRM-3 said they borrowed to support their livelihoods (Figure 4.4). Borrowing for livelihoods continues to be the most common reason for taking loans in districts in all earthquake impact categories. Rebuilding houses was the second most common reason for borrowing in IRM-2. Twenty-six percent of people who borrowed in IRM-3 said they had borrowed to buy food. Borrowing for rebuilding houses declined from 32% of borrowers in IRM-2 to 14% in IRM-3. Only 11% of those who borrowed mention financing temporary shelter as the reason why they took a loan in IRM-3.

Figure 4.4: Reasons for borrowing, share of those borrowing (IRM-2, IRM-3, weighted)

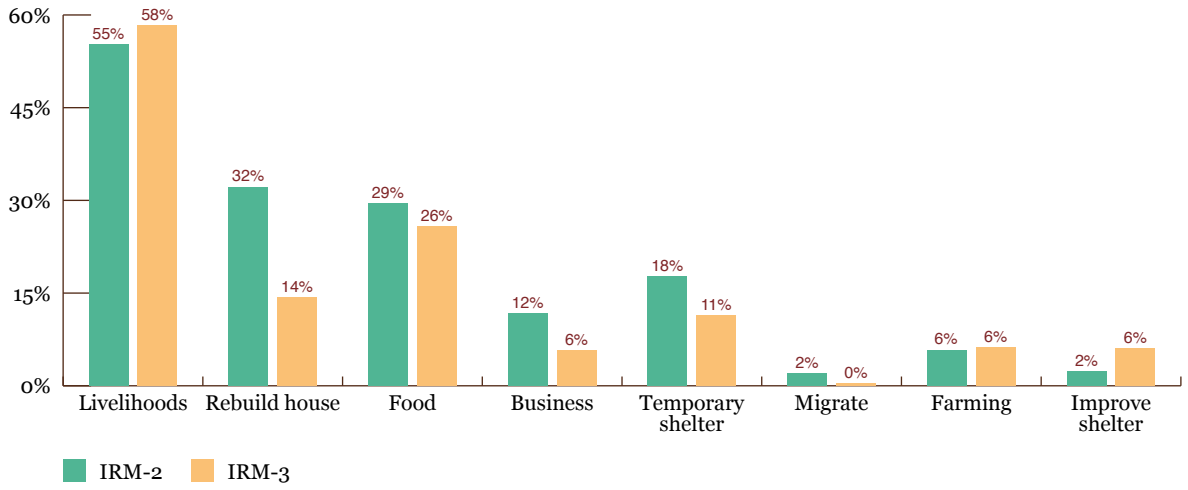
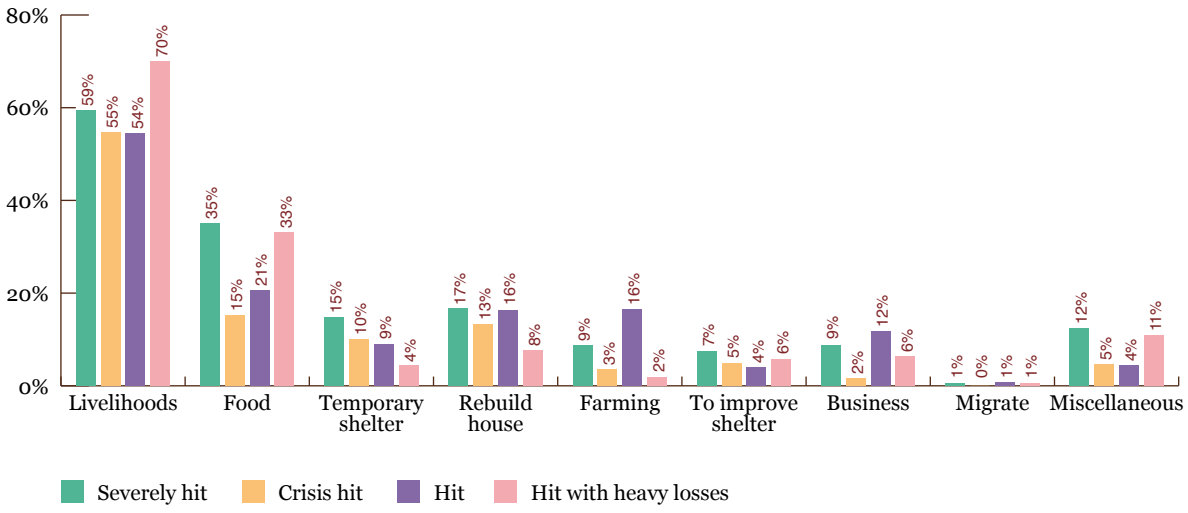


Figure 4.5: Reasons for borrowing, share of those borrowing – by district impact (IRM-3, weighted)



Among IRM-3 respondents, borrowing for temporary shelter is strongly associated with the level of earthquake impact in the district (Figure 4.5). Fifteen percent of those who borrowed in severely hit districts mention building a temporary shelter as the reason. In contrast, only 10% in crisis hit districts, 9% in hit with heavy losses districts and 4% in the hit district mention building temporary shelters as the reason why they took a loan.

Borrowing for livelihoods, food and miscellaneous reasons (treatment of illness, for going overseas, education, etc.) is generally high in both the severely impacted districts and in lower impact districts

Photo: Alok Pokharel

(Figure 4.5). In contrast, shelter-related borrowing (temporary shelter, rebuilding houses, improve shelters) is concentrated in the severely hit districts, declining as the level of impact decreases. This suggests that the earthquakes may have caused an increase in borrowing in severely hit districts mainly because people want to improve their shelter and housing.

How much are people borrowing?

Table 4.3: Average borrowing in NPR – by district impact and district (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3
Severely hit	**45,289**	**262,343**	**155,094**
Dhading	54,719	645,171	172,533
Gorkha	53,910	149,389	152,641
Nuwakot	38,668	153,974	176,446
Ramechhap	44,811	118,267	121,906
Sindhupalchowk	34,859	111,245	150,104
Crisis hit	**185,747**	**408,363**	**300,829**
Bhaktapur	66,671	213,744	573,812
Kathmandu	243,843	531,259	324,193
Okhaldhunga	49,740	97,622	110,859
Hit with heavy losses	**99,799**	**186,422**	**216,281**
Lamjung	62,071	228,662	305,088
Solukhumbu	130,514	131,100	75,000
Hit	**34,375**	**167,021**	**194,430**
Syangja	34,375	167,021	194,430
All districts	***103,057***	***303,130***	***213,451***

While the proportion of people borrowing has remained constant since IRM-2, the average amount borrowed has declined: from NPR 303,130 in IRM-2 to NPR 213,451. This still far exceeds the average amounts borrowed in IRM-1 (NPR 103,057) – Table 4.3. However, the overall decline in sums borrowed is driven mainly by Dhading and Kathmandu. These are the only districts amongst those in the top two impact categories where average sums borrowed have decreased. Elsewhere, the average amount taken on by each borrower has increased.

The average size of loans for each borrower is higher in urban and less remote districts. Since livelihoods is stated as the top reason for borrowing, higher borrowing in urban and less remote areas can be attributed to the higher cost of living compared to rural and more remote areas.

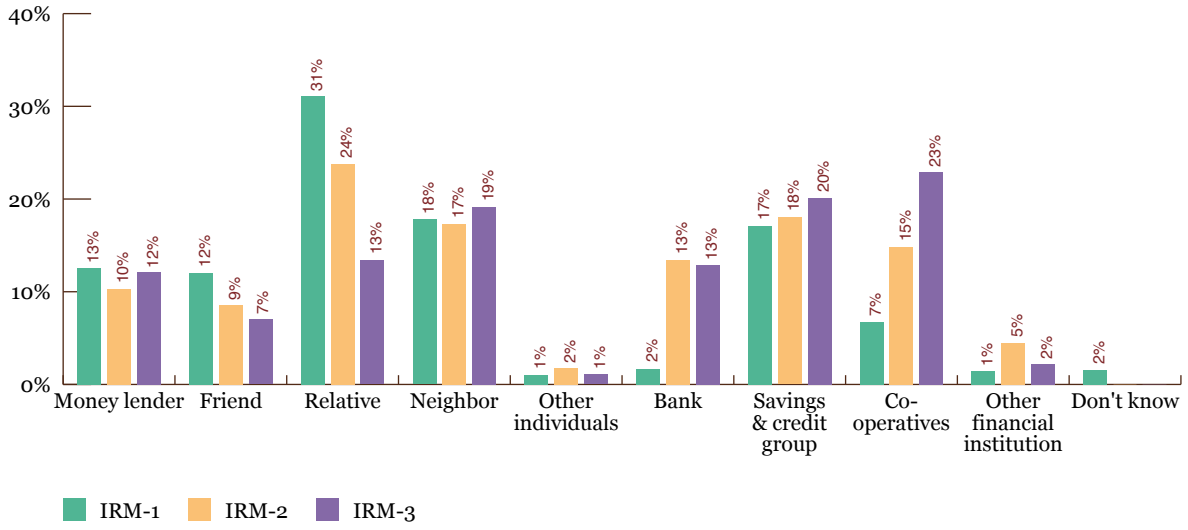
Table 4.4: Average borrowing in NPR – by urban/rural and remoteness (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3
Rural areas	56,578	239,179	176,304
Urban areas	297,375	643,293	421,175
Less remote	110,029	465,259	399,052
Remote	43,441	149,634	150,354
More remote	72,128	272,466	118,988

Who are people borrowing money from?

The most common sources of credit in IRM-3 are cooperatives (23%), savings and credit groups (20%) and neighbors (19%) – Figure 4.6. The decline in the share of lending by friends and relatives observed in IRM-2 has continued, with 13% of borrowers now taking loans from their relatives. The share of borrowers who take loans from banks has stayed the same as in IRM-2 (13%) while slightly more people are taking loans from moneylenders (12% compared to 10% in IRM-2).

Figure 4.6: Sources of borrowing among those who borrowed (IRM-1, IRM-2, IRM-3, weighted)



The average amount borrowed from each lender has changed significantly since IRM-2 (Table 4.5). The average sum borrowed from moneylenders has plunged from NPR 763,730 in IRM-2 to NPR 107,966 in IRM-3. Average amount borrowed from banks has also declined sharply, from NPR 887,654 to NPR 488,050, although banks still lend the highest amount to each borrower on average. Sums borrowed from friends have increased four-fold and the average amount borrowed from relatives has doubled. Lowest average borrowing in IRM-3 is from savings and credit and other financial institutions. It is likely that higher interest rates charged by these financial institutions compared to banks in IRM-1 and IRM-2 (Figure 4.7) may have attracted people to banks if they can get loans from them.

Table 4.5: Average borrowing in NPR – by sources (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1 mean	IRM-2 mean	IRM-3 mean
Moneylender	66,009	763,730	107,966
Friend	55,080	99,064	462,343
Relative	156,562	102,836	208,144
Neighbor	123,576	103,889	103,631
Other individual in ward	24,534	97,546	154,018
Bank	87,196	887,654	488,050
Savings and Credit group	53,888	109,503	98,616
Co-operatives	65,396	161,435	212,858
Other financial institution	11,522	130,528	48,458
Government loan scheme	--	12,696	--

Is the average amount borrowed getting larger?

The analysis presented above suggests sums borrowed are declining since IRM-2. However, the picture changes somewhat if we focus only on those who were interviewed in all of the three survey rounds (the household panel dataset). These data show that the self-reported average amount borrowed from most sources is actually increasing over time. Table 4.6 outlines the mean amounts borrowed, disaggregated by earthquake impact category. It shows that, in general, people are borrowing more from most sources across each category of earthquake impacts. For instance, the mean amount borrowed from banks in severely hit districts has increased almost ten-fold from IRM-1 to IRM-3. Increases for other lending sources are not as steady, but there is hardly any category where the mean average is declining in comparison to IRM-1.

Table 4.6: Mean of self-reported amount (in thousand NPR) borrowed from different sources in the three survey waves (IRM-1, IRM-2, IRM-3 household panel, unweighted)[30]

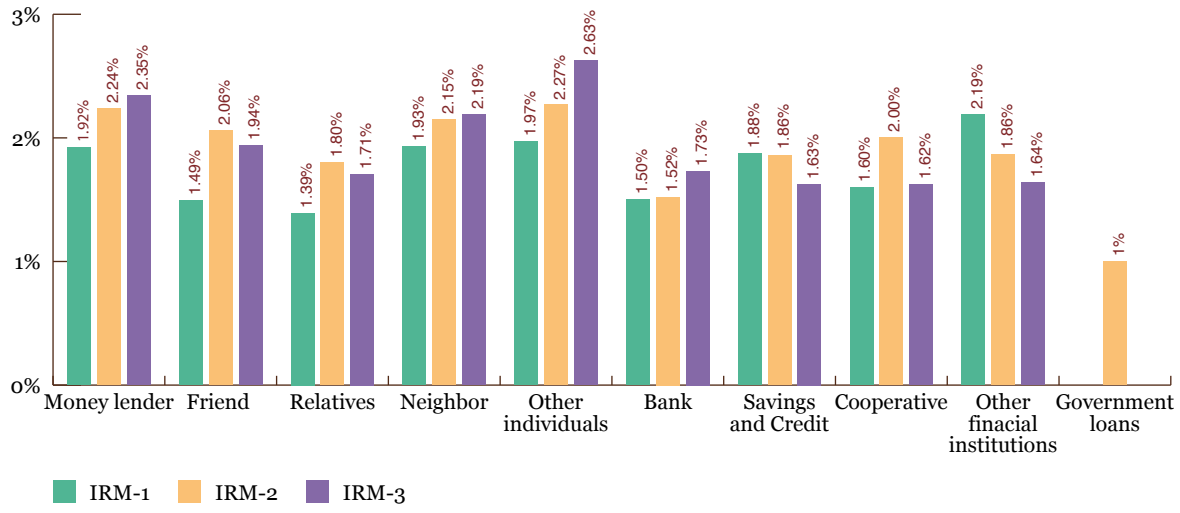
	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3
	Severely hit	Severely hit	Severely hit	Crisis hit	Crisis hit	Crisis hit	Hit with heavy losses	Hit with heavy losses	Hit with heavy losses	Hit	Hit	Hit
Moneylender	65	94	103	34	228	83	11	28	48		20	200
Friend	73	68	75	90	65	1348	175	133	30			
Relative	44	102	144	98	78	100	20	121	183	28	150	55
Neighbor	34	151	92	14	70	81	20	109	33	28	153	172
Other individuals	25	104	72	14		25						1500
Bank	56	301	565		464	303	400	520	1286	50	177	109
Savings and credit group	37	63	108	32	85	95	80	158	81	10	71	59
Co-operatives	84	86	78	48	161	302	48	53	120	5	20	216
Other financial institution	13	69	59		115	58		20			29	

What are monthly interest rates?

Average monthly interest rates across various sources have increased slightly since the earthquakes (Figure 4.7). Interest rates for banks have remained relatively stable and low, but have slightly increased from 1.5% in IRM-1 to 1.52% in IRM-2 to 1.73% in IRM-3. Interest rates from informal sources like moneylenders, friends, relatives, neighbors and other individuals have also increased since IRM-1. This likely suggests a growing demand for credit from these sources over time.

Mean interest rates for savings and credit and other financial institutions were relatively higher than other sources in IRM-1 but have declined gradually from 1.88% and 2.19% in IRM-1 to 1.63% and 1.64% in IRM-3.

Figure 4.7: Changes in interest rates from different sources (IRM-1, IRM-2, IRM-3, weighted)



[30] Blank cells mean no-one borrowed from this source.

Table 4.7: Mean reported interest rates – by district impact, district, rural/urban and remoteness (IRM-3, weighted)

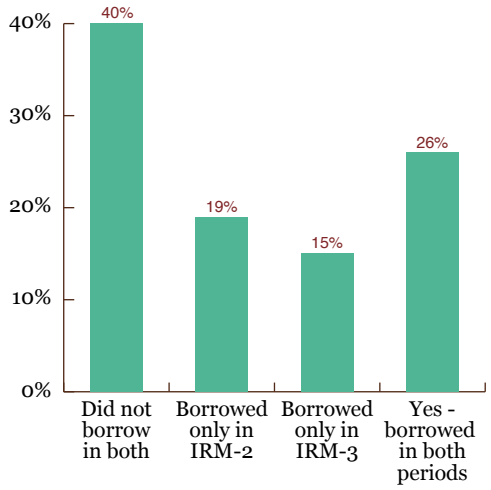
	Less than 1%	Between 1%-1.5%	Between 1.5%-2%	Above 2%	Refuse
Severely hit	**13%**	**16%**	**46%**	**23%**	**2%**
Dhading	12%	19%	58%	11%	0%
Gorkha	19%	13%	46%	20%	1%
Nuwakot	9%	13%	57%	21%	0%
Ramechhap	5%	18%	44%	33%	1%
Sindhupalchowk	19%	16%	26%	30%	8%
Crisis hit	**20%**	**22%**	**31%**	**6%**	**21%**
Bhaktapur	58%	30%	8%	0%	4%
Kathmandu	19%	24%	26%	4%	27%
Okhaldhunga	7%	8%	63%	22%	0%
Hit with heavy losses	**15%**	**16%**	**28%**	**41%**	**0%**
Lamjung	13%	22%	27%	38%	0%
Solukhumbu	17%	7%	30%	46%	0%
Hit	**5%**	**15%**	**76%**	**4%**	**0%**
Syangja	5%	15%	76%	4%	0%
All districts	***15%***	***19%***	***42%***	***15%***	***10%***
Rural areas	16%	17%	43%	17%	6%
Urban areas	13%	23%	37%	6%	22%
Less remote	22%	21%	38%	7%	12%
Remote	12%	20%	43%	14%	10%
More remote	13%	8%	41%	36%	1%

Earthquake impact, urban/rural and remoteness. Among those who borrowed in IRM-3,[31] 42% mentioned that the interest rate when borrowing was between 1.5% and 2%. Fifteen percent say it was less than 1%, 19% say it was 1% to 1.5% and another 15% mention it was above 2%. There is no systematic variation in interest rates charged across districts with different levels of earthquake impacts. However, average interest rates are higher in Solukhumbu, Lamjung, Sindhupalchowk and Ramechhap (Table 4.7). They are generally higher in rural areas than in urban areas.

Interest rates are much higher in more remote areas. Thirty-six percent of borrowers from those places mention that average interest rates are above 2%, compared to only 14% in remote and 7% in less remote areas. In contrast, 22% in less remote areas say that interest rates are less than 1%, compared to only 12% in remote and 13% in more remote areas. This distribution of interest rates suggests that there is a higher need for capital in rural and remote areas, where the market is relatively less competitive compared to urban and less remote areas.

Who is borrowing repeatedly?

Figure 4.8: Frequency of borrowing across the last two surveys (IRM-2, IRM-3 household panel, unweighted)



Analysis of borrowing patterns across surveys can help identify the geographic areas and demographics that are vulnerable to debt traps. When examining the household panel dataset, which includes people interviewed in the last two surveys (IRM-2 and IRM-3), there is significant variation in terms of how frequently people borrowed. Nearly 26% of people borrowed in both surveys, 34% borrowed in one of the two surveys, and 40% did not borrow in either (Figure 4.8).[32]

There are relatively fewer respondents (34%) in severely hit districts who have not borrowed in both time periods. In contrast, 42% in crisis hit, 58% in hit with heavy losses and 40% in the hit impact district did not borrow in either period. Okhaldhunga and Ramechhap are the two districts with the highest shares of people borrowing (more than 40%) during both IRM-2 and IRM-3 (Table 4.8).

[31] 32% of the people in affected districts.

[32] The household panel for the last two surveys has more observations (4,470) than the household panel for all three rounds (1,470). Since more observations are preferred, results from the panel including those interviewed in all three rounds are used sparingly.

More people (31%) borrowed in both time periods in more remote areas compared to only 28% in remote and 16% in less remote districts. Similarly, 28% of people in rural areas borrowed in both time periods compared to only 7% respondents in urban areas. It is most likely that this high demand is the reason why people in more remote and rural areas report having to pay higher interest rates. However, this also suggests economic hardship faced by individuals living in remote and rural regions where demand for capital is induced by the natural disaster.

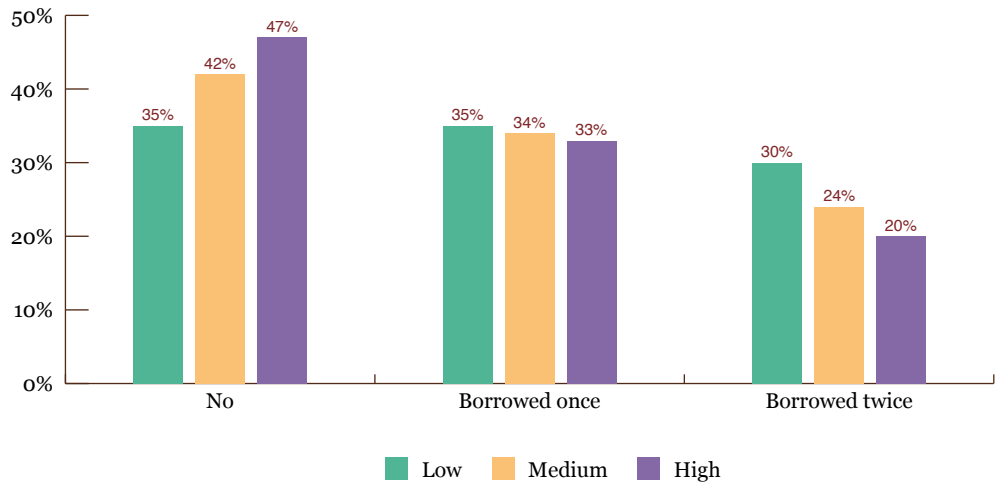
Table 4.8: Share of people who borrowed in both IRM-2 and IRM-3 – by district impact, district, rural/urban and remoteness (IRM-2, IRM-3 household panel, unweighted)

	Did not borrow	Borrowed once	Borrowed twice
Severely hit	**34%**	**37%**	**29%**
Dhading	28%	44%	28%
Gorkha	41%	36%	23%
Nuwakot	43%	37%	21%
Ramechhap	21%	37%	42%
Sindhupalchowk	39%	36%	25%
Crisis hit	**42%**	**29%**	**29%**
Bhaktapur	69%	25%	6%
Kathmandu	60%	32%	9%
Okhaldhunga	18%	30%	52%
Hit with heavy losses	**58%**	**32%**	**9%**
Lamjung	64%	26%	9%
Solukhumbu	51%	40%	10%
Hit	**40%**	**32%**	**28%**
Syangja	40%	32%	28%
All districts	***40%***	***34%***	***26%***
Less remote	53%	31%	16%
Remote	36%	36%	28%
More remote	36%	33%	31%
Rural areas	37%	35%	28%
Urban areas	66%	27%	7%

Are those with a low income borrowing more frequently?

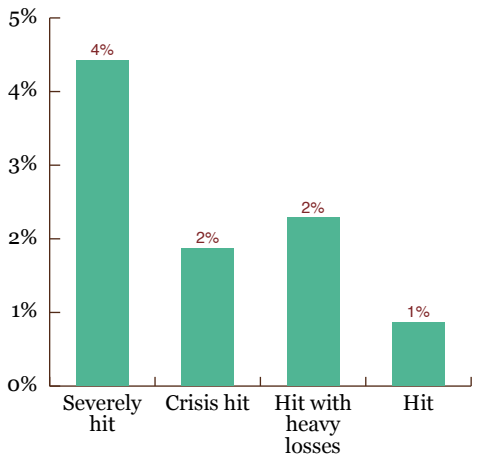
When disaggregating borrowing by the income level of people before the earthquakes, 30% of people in the lower income group report borrowing in both surveys compared to 24% in the medium income group and 20% in the higher income group (Figure 4.9). In contrast, almost half of the population in the high income group (47%) report not borrowing in both rounds, compared to 35% in the low income group. In short, individuals in remote and rural areas, and those with lower income, are more likely to borrow repeatedly compared to those in urban and less remote regions and those with high incomes.

Figure 4.9: Frequency of borrowing across the last two surveys – by income (IRM-2, IRM-3 household panel, unweighted)



Unsuccessful borrowing

Figure 4.10: Unsuccessful borrowers – by district impact (IRM-3, weighted)



Loan refusals have continued to remain low. Compared to 4% in IRM-2, only 3% in IRM-3 failed to borrow after trying. People in severely hit districts are more likely to have been unsuccessful than others: 4% were refused loans, compared to only 2% from crisis hit and hit with heavy losses districts and 1% from the hit district (Figure 4.10).

A higher share of people who do not live in their own houses are unsuccessful borrowers (Figure 4.11). Those living in shelters on public land are particularly likely to have been unsuccessful in their borrowing attempts.

Lower income and low caste people are also more likely to have been unsuccessful in borrowing (Figure 4.12). Five percent of those with low incomes are unsuccessful borrowers compared to only 2% of the medium income group and 1% of those in the high income group. Similarly, low caste people are twice as likely to be unsuccessful borrowers as those from high caste groups.

Figure 4.11: Unsuccessful borrowers – by where people are living (IRM-3, weighted)

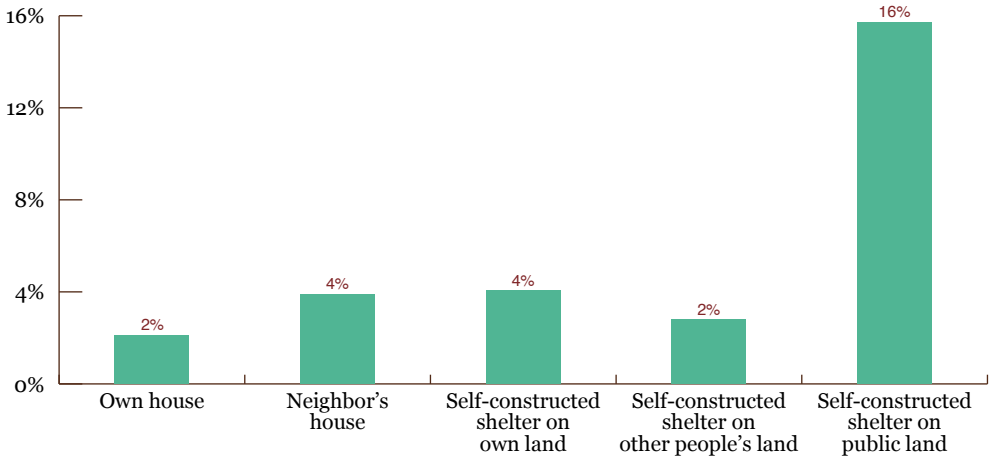
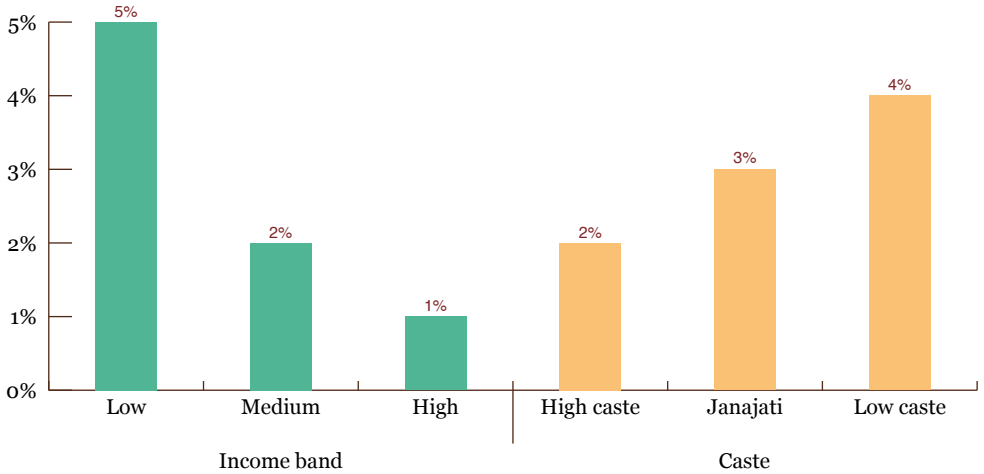


Figure 4.12: Unsuccessful borrowers – by income and caste (IRM-3, weighted)



What are the reasons for failing to get credit?

Individuals who failed to get credit are asked why they were unsuccessful.[33] The two most stated reasons are creditors refusing to grant credit and the terms of credit being too hard to meet. Since relatively larger shares of low income and low caste people are unsuccessful borrowers, Table 4.9 presents the reasons disaggregated by income level and caste. Forty-eight percent of low income people who were unsuccessful in their borrowing attempts mention that the creditor refused without specific reasons and 39% said that the terms of credit were too hard to meet. In contrast, only 10% of unsuccessful high income borrowers faced refusal from creditors while 20% felt that the terms of credit were hard to meet. However, when dividing by caste, Janajatis are more likely than others to mention the two primary reasons for their failure to secure loans. This suggests that income level more than caste predicts borrowing success.

Table 4.9: Reasons for unsuccessful borrowing – by income and caste (IRM-3, weighted)

	Creditor refused credit	Terms of credit too hard to meet	Process is too difficult	Refused	Don't know
All unsuccessful borrowers	**38%**	**37%**	**19%**	**1%**	**21%**
Low income	48%	39%	12%	1%	13%
Medium income	34%	43%	38%	3%	16%
High income	10%	20%	4%	0%	65%
High caste	15%	27%	10%	0%	50%
Janajati	48%	44%	23%	2%	10%
Low caste	48%	24%	18%	4%	6%

Intention to borrow

Table 4.10: Share of people who plan to borrow in the next three months – by district impact and district (IRM-3, weighted)

	Proportion borrowing in IRM-3	Proportion planning to borrow
Severely hit	**43%**	**60%**
Dhading	48%	59%
Gorkha	36%	39%
Nuwakot	34%	70%
Ramechhap	59%	78%
Sindhupalchowk	42%	64%
Crisis hit	**25%**	**24%**
Bhaktapur	14%	32%
Kathmandu	23%	20%
Okhaldhunga	66%	63%
Hit with heavy losses	**24%**	**24%**
Lamjung	23%	24%
Solukhumbu	26%	25%
Hit	**45%**	**16%**
Syangja	45%	16%
All districts	***32%***	***35%***

Just over one-third of people in IRM-3 mention that they plan to borrow in the next three months. People in more affected districts are much more likely to say they plan to borrow (Table 4.10) with 60% in severely hit districts planning to borrow money in the next three months. Compared to current borrowing levels, borrowing intention is much higher in severely hit districts and much lower in the least affected hit districts suggesting increasing needs.

People in more remote areas are more likely to say they plan to borrow in the next three months. Fifty-three percent of individuals in more remote regions plan to borrow compared to 40% in remote and 26% in less remote areas. Similarly, 42% in rural areas plan to borrow compared to only 22% in urban areas (Figure 4.13).

Older people are slightly more likely to plan future borrowing compared to younger people (Table 4.11). Other socio-economic factors similarly correlate with borrowing intentions. Individuals who are less educated and those of lower caste or lower income are more likely to express a plan to borrow money in the next three months. Education level is highly correlated (negative correlation) with borrowing intentions. People who are more educated express lower levels of borrowing intentions, while a higher share of the

[33] Multiple choice responses. As such, percentages for each stated reason sum to more than 100%.

less educated want to borrow in the future. Similarly, 48% of those in the low income group intend to borrow while only 22% of those with a high pre-earthquake income intend to do so. A larger share of people with a disability (50%) mention a plan to borrow more money in the next three months, compared to only 35% people who have no disability.

People living in others' houses or in temporary shelters are more likely to express a plan to borrow than those in their own house (Figure 4.14).

Figure 4.13: Share of people who plan to borrow in the next three months – by rural/urban and remoteness (IRM-3, weighted)

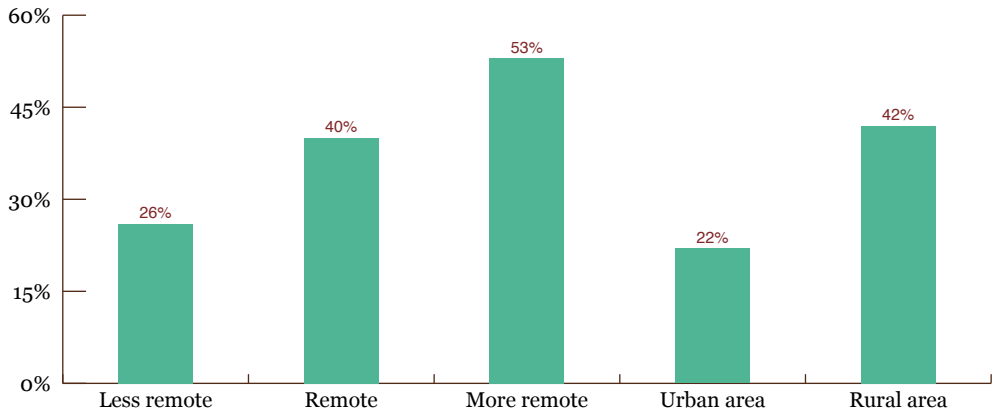
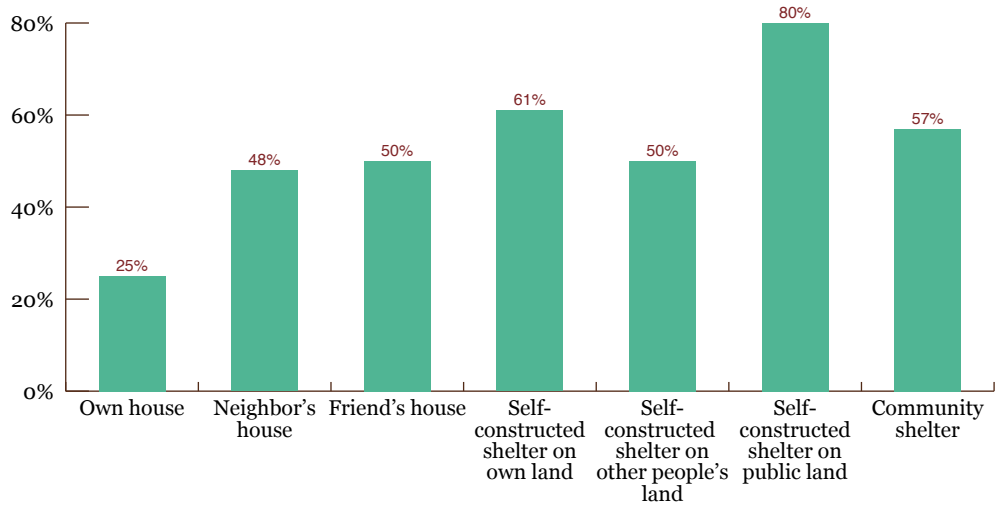


Table 4.11: Share of people who plan to borrow in the next three months – by age, education, caste, income and disability (IRM-3, weighted)

		Proportion planning to borrow
Age	18-25	26%
	26-35	33%
	36-45	36%
	46 and above	37%
Education	Illiterate	46%
	Literate	36%
	Primary Level	39%
	Lower Secondary Level	35%
	Secondary Level	30%
	SLC Pass	26%
	+2/Intermediate Pass	21%
	Bachelor Pass	25%
Caste	High caste	33%
	Janajati	36%
	Low caste	42%
Income	Low	48%
	Medium	35%
	High	22%
Disability	No disability	35%
	Disability	50%

Figure 4.14: Share of people who plan to borrow in the next three months – by where people are living (IRM-3, weighted)



What collateral have people provided for their loans?

Most people borrowing from banks in IRM-3 have provided some form of collateral for their loans. In contrast, more than 90% of individuals who borrowed from relatives, neighbors or other individuals have not provided collateral (Table 4.12).

Table 4.12: Collateral types – by lending sources (IRM-3, weighted)

	No collateral	Land	House	Livestock	Jewelry and household items	Other productive assets	Refused	Don't know
Moneylender	88%	3%	2%	0%	4%	0%	7%	1%
Friend	89%	8%	0%	0%	0%	0%	6%	0%
Relative	95%	3%	0%	0%	0%	0%	7%	0%
Neighbor	96%	3%	1%	0%	1%	0%	2%	0%
Other individual from ward	93%	7%	0%	0%	5%	0%	0%	0%
Bank	47%	29%	5%	2%	4%	0%	22%	0%
Savings and credit group	87%	7%	1%	0%	0%	0%	6%	2%
Co-operatives	81%	8%	0%	0%	0%	2%	11%	0%
Other financial institution	89%	9%	0%	2%	8%	0%	0%	2%

Table 4.13: Types of collateral provided (IRM-3, weighted)

	Proportion of borrowers
No collateral	89%
Land	8%
House	1%
Livestock	0%
Jewelry and household items	1%
Other assets	0%
Total	*100%*

The majority of those who borrowed (89%) did not provide any collateral. Amongst those who did provide collateral, land was the most frequent form of collateral provided (8%) – Table 4.13. One percent say they used their house as collateral and the same proportion of people say they used jewelry or household items.

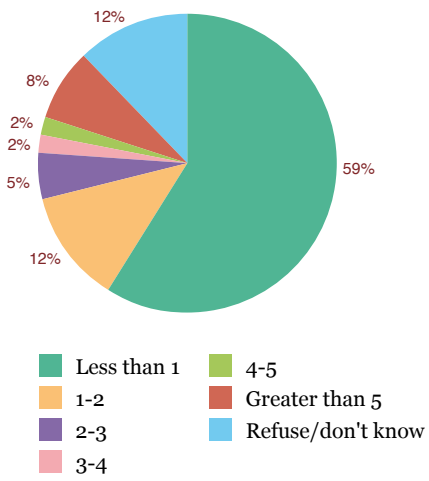
The use of land as collateral was more frequent among borrowers with a high income (12%) compared to those in the low income group (6%). High caste people are also more likely to use land as collateral (11%), compared to Janajatis (7%) and low caste people (5%) – Table 4.14.

Table 4.14: Collateral that borrowers have provided for their loans – by caste and income (IRM-3, weighted)

		Land	House	Livestock	Jewelry and household items	Other assets
Caste	High caste	11%	1%	0%	1%	0%
	Janajati	7%	1%	0%	1%	0%
	Low caste	5%	2%	2%	3%	5%
Income	Low	6%	1%	0%	1%	0%
	Medium	10%	1%	0%	1%	1%
	High	12%	3%	1%	0%	0%

Do people need collateral when borrowing large amounts?

Figure 4.15: Share of borrowed amounts in 100,000 NPR (IRM-3, weighted)



People borrowing larger amounts are more likely to need collateral to secure loans. As discussed above, 32% of people borrowed money in IRM-3 but the sizes of the loans they took vary. Figure 4.15 shows the proportion of people borrowing different amounts for those who borrowed in IRM-3. Over half of borrowers are taking on loans of less than NPR 100,000.

Table 4.15 shows that, in general, people taking on loans of higher amounts are more likely to be asked to provide collateral, in particular land.

Table 4.15: Share of people providing collateral – by borrowing amount (IRM-3, weighted)

Amount borrowed (IRM-3)	Collaterals for borrowing					
	Land	House	Livestock	Jewelry and household items	Other assets	Some form of collateral
< NPR 100,00	2%	0%	0%	1%	1%	4%
NPR 100,000 – 199,999	12%	0%	0%	1%	0%	14%
NPR 200,000 – 299,999	16%	2%	1%	1%	0%	20%
NPR 300,000 – 399,999	38%	4%	0%	3%	0%	45%
NPR 400,000 – 499,999	32%	4%	0%	0%	0%	35%
NPR 500,000 +	34%	7%	2%	0%	0%	43%
Refused/don't know	9%	0%	0%	0%	0%	9%

Repeated borrowing

Understanding whether the same people are borrowing multiple times can be useful in determining whether people face the possibility of debt traps. Across the three surveys, many people report borrowing more than once. Using unweighted results from the panel dataset, Table 4.16 shows the number of time periods in which people have borrowed.[34] Two-thirds of people in affected areas have borrowed in either one or more periods. Among respondents in severely hit districts, 75% have borrowed at least once, and 12% have borrowed in all three surveys (Table 4.16). Similarly, 10% in crisis hit districts and 3% each in hit with heavy losses and hit category districts report borrowing in all three surveys.

Table 4.16: Share of people reporting repeated borrowing across the three surveys – by district impact and district (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Number of periods borrowed money			
	Never	One	Two	Three
Severely hit	**25%**	**31%**	**32%**	**12%**
Dhading	24%	32%	37%	7%
Gorkha	35%	35%	23%	8%
Nuwakot	35%	37%	23%	5%
Ramechhap	12%	27%	40%	22%
Sindhupalchowk	26%	29%	31%	14%
Crisis hit	**41%**	**28%**	**21%**	**10%**
Bhaktapur	61%	30%	7%	1%
Kathmandu	53%	33%	11%	3%
Okhaldhunga	13%	24%	40%	23%
Hit with heavy losses	**53%**	**34%**	**11%**	**3%**
Lamjung	55%	32%	10%	3%
Solukhumbu	42%	42%	14%	3%
Hit	**39%**	**30%**	**28%**	**3%**
Syangja	39%	30%	28%	3%
All districts	***33%***	***31%***	***26%***	***10%***

People in more remote areas are much more likely to borrow repeatedly (Table 4.17). Eighteen percent of people in more remote districts report borrowing in all three surveys compared to only 11% in remote and 3% in less remote districts. Similarly, people in rural areas report borrowing three times by 9 percentage points more than those in urban areas.

When examining by group characteristics, low caste individuals report borrowing three times nearly twice as often as high caste individuals or Janajatis. Similarly, 13% of people in the low income group report borrowing three times compared to only 7% in the medium and 6% in the high income group (Table 4.18).

Table 4.17: Share of people reporting repeated borrowing across the three surveys – by remoteness and urban/rural (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Number of periods borrowed money			
	Never	One	Two	Three
Rural area	30%	31%	28%	11%
Urban area	60%	27%	11%	2%
Less remote	48%	31%	18%	3%
Remote	28%	31%	30%	11%
More remote	30%	28%	24%	18%

Table 4.18: Share of people reporting repeated borrowing across the three surveys – by caste and income (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Number of periods borrowed money			
	Never	One	Two	Three
High caste	34%	29%	27%	9%
Janajati	34%	33%	25%	9%
Low caste	26%	25%	31%	18%
Low income	27%	31%	29%	13%
Medium income	37%	30%	25%	7%
High income	39%	33%	22%	6%

Are people more or less likely to borrow in the future if they have borrowed frequently in the past?

People who have borrowed in all three surveyed periods are more likely to plan to borrow over the next three months. Using the household panel dataset, people who borrowed in each of the three surveys are counted and cross-tabulated with their plans to borrow in the next three months (Table 4.19). As shown in the table, 64% of those who borrowed all three times say they will borrow again in the coming months. In contrast, only 40% of those who have never borrowed plan to borrow in the next three months.

[34] Time periods are those covered by the three surveys.

Table 4.19: Number of periods borrowed in the past and plan to borrow in next three months (IRM-1, IRM-2, IRM-3 household panel, unweighted)

		Do you plan to borrow money in the next three months?			
		Yes	No	Don't know/can't tell	
Number of periods borrowed money	Never	40%	56%	4%	100%
	Once	52%	48%	0%	100%
	Twice	58%	38%	4%	100%
	Three times	64%	34%	3%	100%

Does the frequency of borrowing correlate with the amount people borrow?

Examining the average amount borrowed over time across various groups indicates whether average debt is increasing or decreasing. Table 4.20, generated from the household panel dataset (unweighted), shows that the average amount borrowed is strictly increasing for 31% of people who borrowed in all three rounds (that is, amounts borrowed are increasing in every successive survey round). This is a substantive proportion when compared against the 0% whose average amount borrowed was strictly decreasing (that is, decreasing in every successive survey round). Furthermore, people who are borrowing more in each round are also more likely to say they will borrow in the future (Table 4.21). Among those who borrowed in all three rounds, 80% of people whose borrowing amount was increasing mentioned that they plan to borrow in future. This is 20 percentage points more than others whose borrowing amounts were not strictly increasing. The escalating size of loans points to the potential for debt traps.

Table 4.20: Did borrowing volumes increase from IRM-1 to IRM-3? (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Proportion of those who borrowed in all three rounds
Strictly decreasing	0
Decreasing in IRM-2 but increasing in IRM-3	17%
Increasing in IRM-2 but decreasing in IRM-3	48%
Strictly increasing	31%
Refuse to mention amount	4%
Total	*100%*

Table 4.21: Change in borrowing volumes from IRM-1 to IRM-3 – by plan to borrow in the next three months (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Proportion who plan to borrow in the next three months
Strictly decreasing	0%
Decreasing in IRM-2 but increasing in IRM-3	58%
Increasing in IRM-2 but decreasing in IRM-3	60%
Strictly increasing	80%

Are individuals who borrowed more (or less) more likely to report improvement in income sources?

Taking loans may help with investment and boost economic productivity. But it could also be a sign of desperation with people borrowing repeatedly because of a lack of other options. Table 4.22 looks at the relationship between livelihood recovery in the last three months and the number of periods in which people have borrowed.

In general, people who have borrowed three times are less likely to have seen their livelihood recover. This applies to every livelihood group. For example, only 10% of those who have seen recovery who farm their own land have borrowed three times. Only 7% of those who have seen their business recover have borrowed three times. On the other hand, those farming their own land, daily wage workers, people owning their own businesses and livestock farmers are more likely to have seen recovery if they have borrowed once. Overall, it is difficult to ascertain if taking loans is the main cause of income improvement for these income sources due to many other unaccounted factors. However, the data indicate that there is some correlation between improvement in these income sources and borrowing loans once or twice but not three times.

Table 4.22: Share of people who have seen recent livelihoods recovery – by number of periods borrowed (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	Number of periods borrowed money			
Improved in the last three months	Never	One	Two	Three
Farming one's land	27%	34%	29%	10%
Farming another's land	45%	21%	14%	21%
Working on daily wages	23%	31%	31%	15%
Own business	36%	38%	19%	7%
Remittance	50%	22%	17%	11%
Salary/wages in private company	45%	21%	30%	4%
Salary/wages in government service	50%	33%	17%	0%
Rent improved	27%	64%	9%	0%
Livestock farming	21%	32%	32%	14%
Social security	40%	27%	13%	20%

Did borrowing more (or less) help increase food consumption this year compared to last?

Borrowing once or twice also correlates with increases in food consumption when compared against people who have never borrowed (Table 4.23). While there is no change in food consumption level for 70% of the people who never borrowed, 29% who borrowed once, 33% who borrowed twice and 33% who borrowed three times report increases in food consumption. This suggests that people are borrowing to pay for food. However, the highest proportion of people who report decreases in food consumption level are those that borrowed all three times (8%). This shows that for some who borrow, the money is still not sufficient to improve their food security.

Table 4.23: Borrowing and food consumption (IRM-1, IRM-2, IRM-3 household panel, unweighted)

How has food consumption been this year compared to last year? (IRM-3)						
Number of periods borrowed	Increased a lot	Increased slightly	Same as before	Decreased slightly	Decreased a lot	Total
Never	2%	20%	70%	6%	0%	100%
One	4%	25%	65%	5%	0%	100%
Two	3%	30%	63%	5%	0%	100%
Three	4%	29%	59%	7%	1%	100%

Photo: Anurag Devkota

Is repeated borrowing helping people move back into their own house?

Repeated borrowing is associated with a higher chance of people remaining in shelters. In the household panel dataset of 1,470 observations, 41% lived in temporary shelters at the time of IRM-1 and continue to live in shelter in IRM-3 while 22% moved to their own home (the remaining 37% were not living in shelters in IRM-1).

Table 4.24 disaggregates this change in shelter by the frequency of borrowing in the three surveys. Borrowing frequently does not seem to help recovery substantively. The difference is subtle between the group that continues to live in temporary shelter and those who moved to their own homes. People who have not borrowed or who have borrowed only once are slightly more likely to transition from shelter to a house. But people who report borrowing two or three times are slightly more likely to continue to live in temporary shelters. While there may be numerous other factors that determine such transitions—such as the level of household damage, income level, or outside assistance for building a house—preliminary bivariate analyses here indicate that borrowing consistently does not help to improve people shelter conditions.

Table 4.24: Moving to home – by borrowing frequency (IRM-1, IRM-2, IRM-3 household panel, unweighted)

		Number of time borrowed money				*Total*
		Never	Once	Twice	Three times	
Shelter in IRM-1 to home in IRM-3	Continue to be in shelter	25%	30%	32%	14%	*100%*
	Shelter to home	27%	33%	29%	11%	*100%*

4.2 Asset sales

Table 4.25: Share of people who sold assets to cope with earthquake impacts – by district impact and district (IRM-2, IRM-3, weighted)

	IRM-2	IRM-3
Severely hit	**8%**	**6%**
Dhading	3%	5%
Gorkha	7%	3%
Nuwakot	2%	5%
Ramechhap	17%	9%
Sindhupalchowk	13%	9%
Crisis hit	**2%**	**2%**
Bhaktapur	4%	3%
Kathmandu	1%	2%
Okhaldhunga	12%	5%
Hit with heavy losses	**5%**	**3%**
Lamjung	1%	1%
Solukhumbu	10%	6%
Hit	**2%**	**1%**
Syangja	2%	1%
All districts	***4%***	***3%***

Sales of assets have remained low. Compared to 4% of people in IRM-2, 3% of people in IRM-3 report having sold assets since the end of the winter to cope with earthquake impacts. As before, people in severely hit districts were more likely to sell assets than people in other less affected districts (Table 4.25). While asset sales in Ramechhap and Sindhupalchowk declined from 17% and 13% in IRM-2 to 9% each in IRM-3, the two districts continue to have the largest share of population that have sold assets to cope with the earthquakes' impacts. There have been rises in the proportion of people selling assets in Dhading, Nuwakot and Kathmandu (Table 4.25).

What assets are people selling?

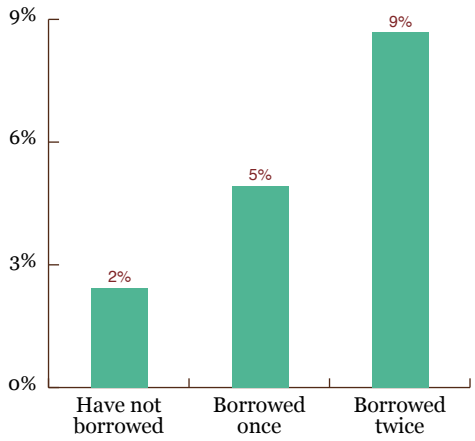
Among those who sold assets in IRM-3 (3% of all people), the majority of asset sales continue to be of livestock (58%). Livestock sales are the highest in the severely hit districts with 87% of those who sold assets in these districts saying these assets were livestock (Table 4.26). Land and household goods are the two other asset types sold mostly by people. In urban areas, people are more likely to sell land (75% of those who sold assets), while in rural areas sale of livestock is more common (84%) – Table 4.26. Household goods were more frequently sold in urban areas (16%) and less remote regions (29%), compared to rural areas (8%) or remote (4%) and more remote regions (5%).

Table 4.26: Types of assets sold to cope with earthquake impacts amongst those who sold assets – by district impact, district, remoteness and rural/urban (IRM-3, weighted)

	House	Land	Livestock	Household goods	Vehicles	Don't know/ can't say
Severely hit	**0%**	**10%**	**87%**	**3%**	**0%**	**0%**
Dhading	0%	19%	81%	0%	0%	0%
Gorkha	0%	11%	89%	0%	0%	0%
Nuwakot	0%	5%	84%	11%	0%	0%
Ramechhap	0%	6%	96%	2%	0%	0%
Sindhupalchowk	0%	12%	85%	4%	0%	0%
Crisis hit	**0%**	**36%**	**13%**	**41%**	**0%**	**10%**
Bhaktapur	0%	100%	0%	0%	0%	0%
Kathmandu	0%	28%	0%	57%	0%	14%
Okhaldhunga	0%	0%	100%	0%	0%	0%
Hit with heavy losses	**6%**	**13%**	**53%**	**36%**	**4%**	**0%**
Lamjung	25%	50%	25%	0%	0%	0%
Solukhumbu	0%	0%	62%	48%	5%	0%
Hit	**0%**	**33%**	**67%**	**0%**	**0%**	**0%**
Syangja	0%	33%	67%	0%	0%	0%
All districts	***0%***	***20%***	***58%***	***19%***	***0%***	***4%***
Less remote	0%	38%	39%	29%	0%	0%
Remote	0%	20%	77%	4%	0%	0%
More remote	0%	4%	93%	5%	0%	0%
Rural area	0%	10%	84%	8%	0%	0%
Urban area	0%	75%	9%	16%	0%	0%

Does borrowing more frequently increase the likelihood of selling assets?

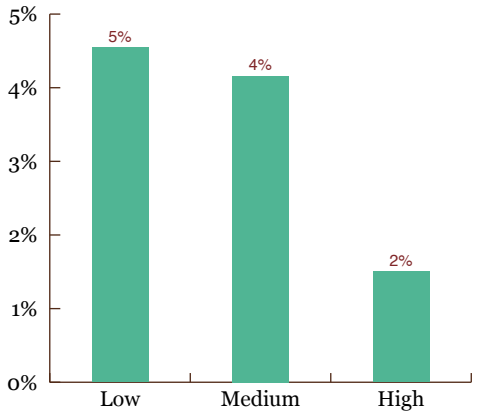
Figure 4.16: Number of time periods borrowed and selling of assets in IRM-3 (IRM-2, IRM-3 household panel, unweighted)



People who borrow more frequently are more likely to have sold assets. According to results from the IRM-2 and IRM-3 household panel dataset (Figure 4.16), people who borrowed in both IRM-2 and IRM-3 are 7 percentage points more likely to sell assets to cope with the earthquakes' impacts.

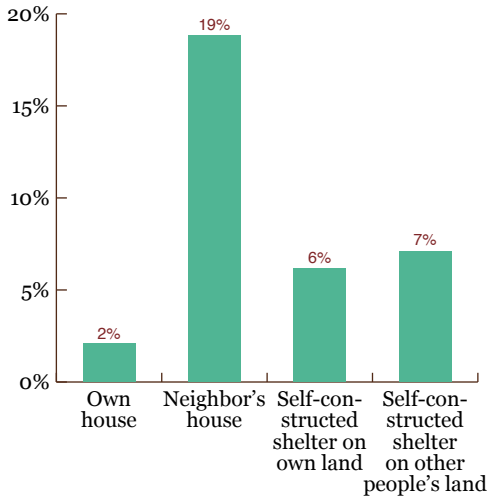
Income. Table 4.18 in the earlier section suggests that people with a low income are more likely to borrow repeatedly. When analyzing asset sales by income levels, IRM-3 results indicate that individuals in the low income group are 3 percentage points more likely to sell assets than those in the high income group (Figure 4.17).

Figure 4.17: Proportion selling assets – by income (IRM-3, weighted)



Does where people live shape the likelihood of selling assets?

Figure 4.18: Share of people selling assets – by where people are living (IRM-3, weighted)



Higher shares of people who are not living in their own houses are selling assets. Nineteen percent of people living in neighbors' houses, 6% living in shelters on their own land and 7% on other's land report selling assets. These are all higher figures compared to only 2% of people living in their own house who report asset sales (Figure 4.18).

Among people who sold assets in IRM-3, 82% of those living in shelters on their own land and 71% of those living in shelters on other people's land report selling livestock (Table 4.27). Twenty-nine percent of people living on other people's land who sold assets also report selling their own land to cope with earthquake impacts. Most people living in neighbors' houses who sold assets have sold household goods.

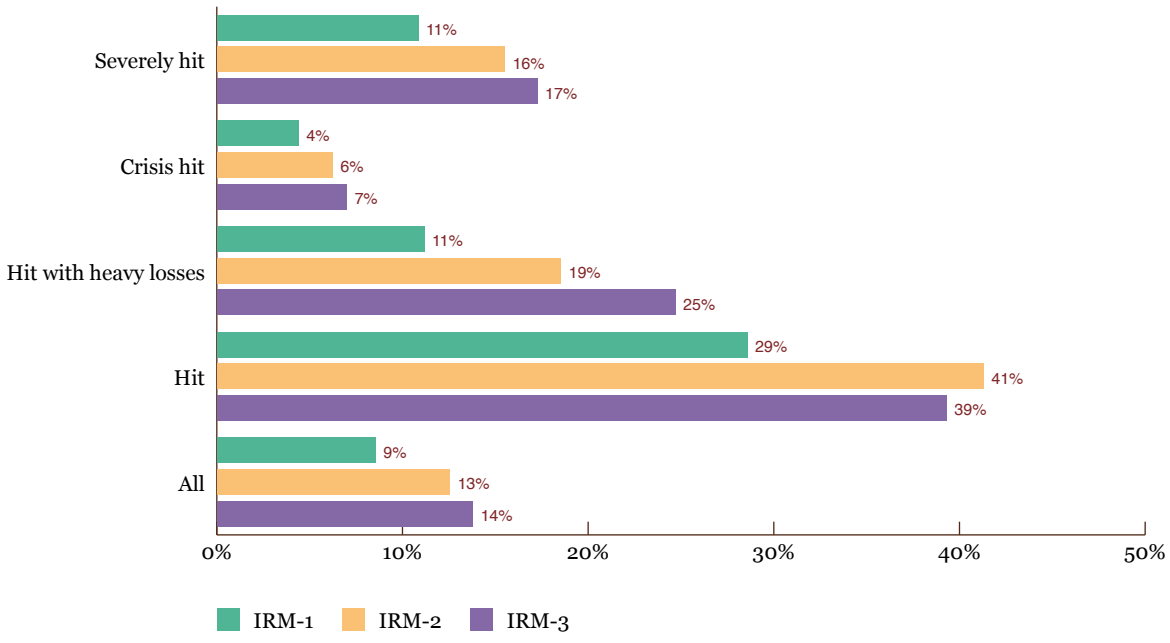
Table 4.27: Types of assets sold among those who sold assets – by where people are living (IRM-3, weighted)

		House	Land	Livestock	Household goods	Don't know/ can't say
Where are you living now?	Own House	1%	34%	35%	23%	8%
	Neighbor's house	0%	0%	19%	81%	0%
	Self-constructed shelter on own land	0%	9%	82%	10%	0%
	Self-constructed shelter on other people's land	0%	29%	71%	0%	0%

4.3 Remittances

Remittances are an important source of income for people throughout the country. As discussed in Chapter 3, and shown in Figure 4.19, respondents in affected areas increasingly consider remittances as a main source of income.[35] Across all districts, 14% of people identify remittances as a main income source in IRM-3 compared to 9% in IRM-1. The share of households reporting remittances as a main income source has increased across each impact category since IRM-1.

Figure 4.19: Remittances as a main income source – by district impact (IRM-1, IRM-2, IRM-3, weighted)



While remittances are a more important income source, the proportion of people receiving them has declined slightly since IRM-2. Compared to 21% in IRM-2, only 19%t of people now say they receive remittances. There have been large increases in the proportion of people receiving remittances in Nuwakot, Lamjung and Okhaldhunga. Elsewhere, the proportion receiving remittances has either declined or stayed the same (Table 4.28).

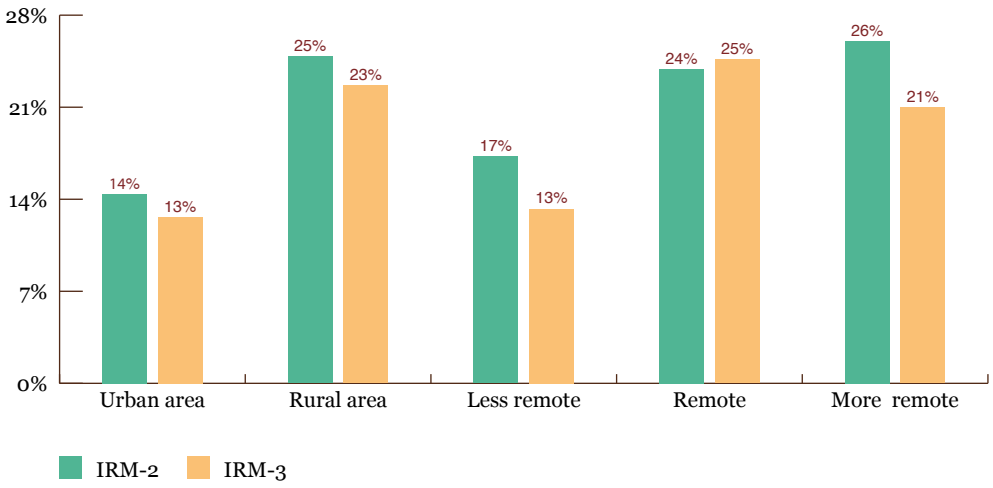
[35] Respondents could identify multiple main sources of income. As such, percentages do not add up to 100%.

Table 4.28: Share of people receiving remittances – by district impact and district (IRM-2, IRM-3, weighted)

	IRM-2	IRM-3
Severely hit	**23%**	**24%**
Dhading	35%	29%
Gorkha	24%	24%
Nuwakot	17%	28%
Ramechhap	22%	19%
Sindhupalchowk	16%	15%
Crisis hit	**16%**	**12%**
Bhaktapur	9%	9%
Kathmandu	17%	11%
Okhaldhunga	21%	28%
Hit with heavy losses	**24%**	**29%**
Lamjung	26%	33%
Solukhumbu	21%	23%
Hit	**50%**	**46%**
Syangja	50%	46%
All districts	***21%***	***19%***

Remittances are more likely to reach people in rural and remote areas (Figure 4.20). However, there has been a slight decline in the proportion of people receiving remittances in more remote regions in IRM-3.

Figure 4.20: Share of people receiving remittances – by remoteness and urban/rural (IRM-2, IRM-3, weighted)



Who benefits from remittances?

The main beneficiaries of remittances are those with a high pre-earthquake income. Twenty-four percent of the high income group acknowledge receiving remittances compared to 17% of those with medium income and 17% in the low income group. Only 3% of overall remittance flows have domestic origins.

Table 4.29: Share of people receiving remittances – by income and source (IRM-3, weighted)

Income	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No	*Total*
Low	3%	14%	0%	83%	*100%*
Medium	3%	13%	1%	83%	*100%*
High	3%	20%	1%	76%	*100%*

The likelihood of receiving remittances does not seem to be associated with level of housing damage. Nineteen percent of respondents who suffered no damage to their houses are receiving remittances from inside or outside the country (Table 4.30). Respondents whose houses were completely or partially destroyed were equally likely to receive remittances.

Table 4.30: Share of people receiving remittances – by housing damage (IRM-3, weighted)

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Completely destroyed	4%	13%	1%	82%
Partially destroyed	3%	16%	1%	80%
Minor damage	2%	20%	0%	77%
No damage	2%	16%	1%	81%

*Less than 1% refused to mention the level of damage to their house.

Where people are living now also does not seem to be associated with the likelihood of receiving remittances. People living in their own houses, and those who are living in shelters (on their own or other people's land), are equally likely to receive remittances (Table 4.31).

Table 4.31: Share of people receiving remittances – by where people are living (IRM-3, weighted)

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Own house	2%	16%	1%	81%
Neighbor's house	1%	15%	0%	85%
Self-constructed shelter on own land	5%	14%	1%	80%
Self-constructed shelter on other people's land	4%	16%	1%	79%

Similarly, there is not a strong relationship between whether people are receiving remittances and whether their income has improved in the last three months (Table 4.32).

Table 4.32: Share of people receiving remittances – by improvement to income sources (IRM-3, weighted)

	Yes, from inside the country only	Yes, from outside the country only	Yes, from both inside and outside the country	No
Improved*	3%	13%	0%	84%
No	2%	15%	1%	81%

*Respondents were asked whether various sources of income improved or not (multiple choice). A person could mention more than one source of income (multiple choice).

Photo: Chiran Manandhar

Changes in remittances since the earthquakes

The vast majority of those who received remittances before the earthquakes say they have stayed at similar levels since the earthquakes (87%). Seven percent report receiving less than before the earthquake while 3% say they receive more. Changes, however, vary across districts (Table 4.33). In Nuwakot, almost one-quarter stated that they receive less in comparison to what they had been receiving before earthquakes. In contrast, larger share of people in Sindhupalchowk, Lamjung and Solukhumbu say they receive more now.

Table 4.33: Changes in remittances since the earthquakes – by district impact and district (IRM-3, weighted)

	Receive less since the earthquakes	Receive similar level since the earthquakes	Receive more since the earthquakes	Refused/ Don't know
Severely hit	**9%**	**86%**	**5%**	**0%**
Dhading	4%	90%	6%	0%
Gorkha	5%	92%	3%	1%
Nuwakot	24%	73%	4%	0%
Ramechhap	1%	93%	4%	2%
Sindhupalchowk	3%	84%	13%	0%
Crisis hit	**9%**	**83%**	**1%**	**8%**
Bhaktapur	0%	100%	0%	0%
Kathmandu	10%	80%	0%	10%
Okhaldhunga	7%	88%	4%	1%
Hit with heavy losses	**3%**	**89%**	**8%**	**0%**
Lamjung	3%	89%	8%	0%
Solukhumbu	2%	89%	9%	0%
Hit	**6%**	**93%**	**1%**	**0%**
Syangja	6%	93%	1%	0%
All districts	***7%***	***87%***	***3%***	***2%***

A slightly larger share of people in more remote regions say that they have received more remittances since the earthquakes. People in less remote and urban areas are more likely to mention that they have received relatively less since the earthquake (Table 4.34).

Table 4.34: Changes in remittances since the earthquakes – by remoteness and urban/rural (IRM-3, weighted)

	Receive less since the earthquakes	Receive similar level since the earthquakes	Receive more since the earthquakes	Refused/ Don't know
Rural area	8%	87%	4%	0%
Urban area	4%	84%	0%	11%
Less remote	6%	84%	1%	8%
Remote	8%	89%	3%	0%
More remote	6%	83%	11%	0%

Income and disability. Declines in remittance flows before and after the earthquake are more likely to affect the poor and the disabled (Table 4.35). Eleven percent of low income individuals report decreases while only 3% of high income people who receive remittances say the same. Fifteen percent of people with a disability who have received remittances report receiving less since the earthquake compared to 7% people with no disability.

Table 4.35: Changes in remittances since the earthquakes – by income and disability (IRM-3, weighted)

	Receive less since the earthquake	Receive similar level since the earthquake	Receive more since the earthquake	Refused/ Don't know
Low income	11%	84%	4%	1%
Medium income	10%	84%	3%	3%
High income	3%	89%	3%	4%
No disability	7%	87%	3%	3%
Disability	15%	83%	2%	0%

Where people are living. People living in temporary shelters or in neighbors' houses are more likely to report a reduction in remittances than those in their own house, although those in neighbors' houses are also more likely to say remittances have increased (Table 4.36).

Table 4.36: Changes in remittances since the earthquakes – by where people are living (IRM-3, weighted)

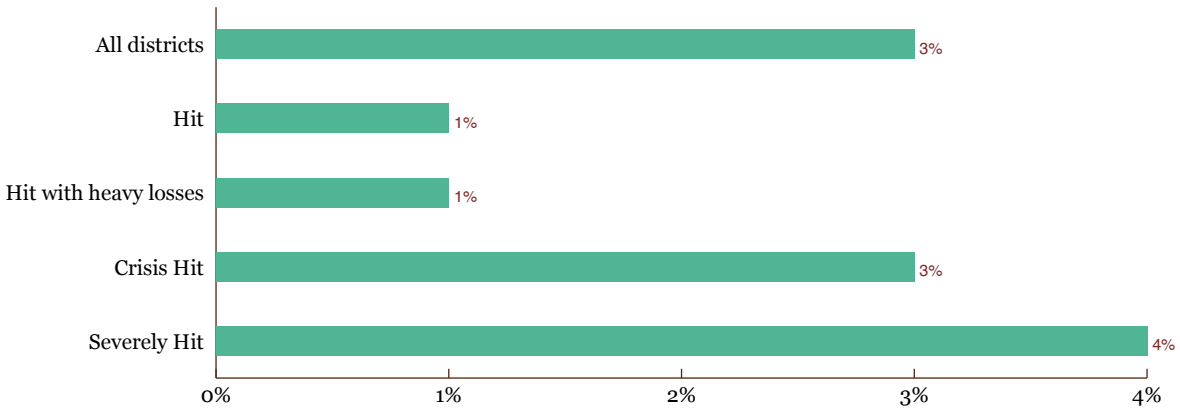
	Receive less since the earthquake	Receive similar level since the earthquake	Receive more since the earthquake	Refused
Own House	6%	88%	2%	3%
Neighbor's house	26%	56%	18%	0%
Self-constructed shelter on own land	11%	83%	6%	0%
Self-constructed shelter on other people's land	12%	80%	8%	0%

Photo: Chiran Manandhar

4.4 Migration

Migration levels in IRM-3 remain low. Three percent of people say someone in their household has migrated—left for at least three months—since the earthquakes. People in severely hit districts are slightly more likely to have migrated (Figure 4.21). Eighty-five percent of these migration cases took place before the 2015 monsoon, with 15% occurring either during or after the monsoon. Nearly 86% of those who migrated have returned home.

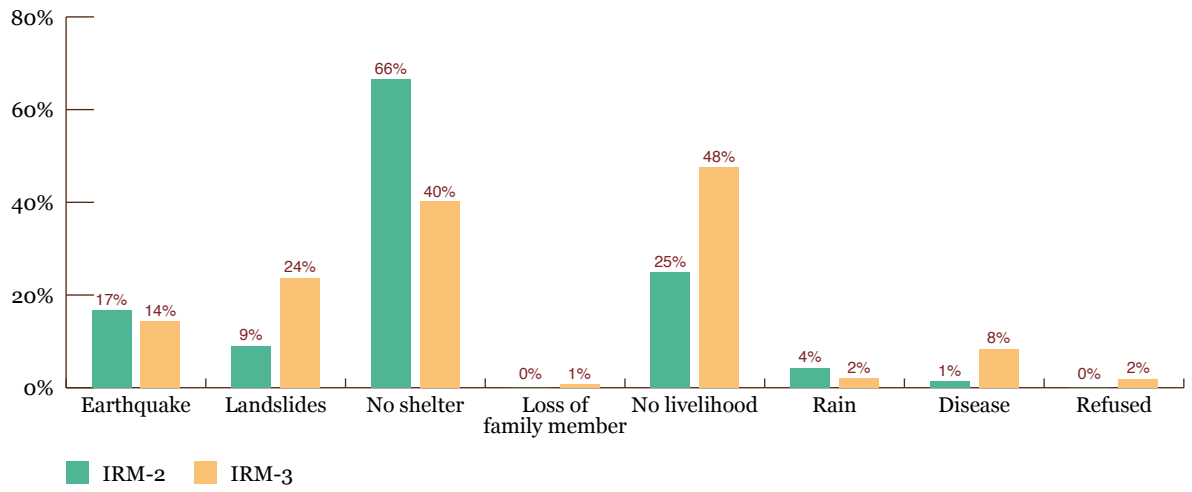
Figure 4.21: Share of people who say someone in their household migrated – by district impact (IRM-3, weighted)



Reasons for migrating

The reasons stated for migrating in IRM-3 are different than those given in the IRM-2 survey. While the most commonly cited reason for migration in IRM-2 was a lack of shelter (66%), people in IRM-3 are more likely to report livelihoods problems as the main reason (48%) – Figure 4.22. While most people's livelihoods are recovering (see Chapter 3), some have not seen any improvements. For others, recovery has started but is not well advanced leading people to move to seek better opportunities. Almost one-quarter of those migrating in IRM-3 report landslides as a reason.[36]

Figure 4.22: Reasons for migration (IRM-2, IRM-3, weighted)



[36] See Chapter 7.

Chapter 5.
Earthquake Aid

Photo: Ishwari Bhattarai

This chapter looks at changes in the nature and volume of aid between the early response period, after the first winter following the earthquakes, and during the second monsoon after the earthquakes. It focuses on geographic coverage and levels of aid, the experiences of different demographic groups with aid, major aid providers, types of aid provided and the fit between aid and stated needs. Opinions on the ease of approaching aid providers and satisfaction with how providers have communicated about aid are examined. Changes in overall satisfaction with aid providers and people's sense of fairness with aid distribution are also explored.

Key Findings:

What aid are people receiving?

- Coverage of all types of aid has declined massively in all districts. Only 15% of people have received any aid in IRM-3. This is a 39 percentage point drop from IRM-2. The decline is more pronounced in severely hit districts. Aid coverage is highest in Gorkha with 56% reporting having received aid in the past six months. But in Lamjung and Bhaktapur, no respondents have received any aid since the end of the last winter.

- The decline in aid does not reflect a decrease in aid demand. Fewer people now say they do not need aid than was the case in IRM-2.

- Cash is the type of aid received by the most people, but only 8% and 2% of people have received cash from the government and non-government sources, respectively, compared to 48% and 10% in IRM-2.

- Cash from government and non-government sources appears to have played an important role allowing people to repair or rebuild houses. People who have received cash from the government or from non-government sources are 15 percentage points and 8 percentage points more likely to have moved from shelters to their house than those who have not.

Who is providing aid?

- The government continues to be the top aid provider, followed by INGOs and NGOs. INGOs are most active in Sindhupalchowk and Okhaldhunga.

Aid and needs

- Cash is the most needed current and future item. Moreover, the share naming cash as a current and future need is higher than in previous surveys, particularly in the severely hit districts where 93% rate it as a priority need.

Photo: Anurag Devkota

- Material for reconstruction, corrugated iron sheets (CGI), staple food and livestock are the other top needs, and the need for these items is higher in the severely hit districts. Despite these needs, only 2% have received food aid and CGI in IRM-3, and none have received reconstruction materials or livestock.

Communication about aid

- Neighbors are the top source of information on aid (82% of people receive information from them), followed by the radio (31%) and the VDC Secretary (24%).

- People do not feel that communication is good with any aid provider. However, those in the severely and crisis hit districts are more likely to say that communication with aid providers is good compared to those living in less affected areas.

Satisfaction with the fairness of aid distribution

- The perception that aid distribution is fair has declined though a majority still consider distribution to be fair. People mention the elderly and lower caste people as being less able than others to receive aid according to their needs.

- Satisfaction with aid providers has also dropped and is tied to having received aid.

Experience with aid among different population groups

- People in more remote areas are more likely to get aid and receive more of it. However, those in less remote areas are more likely to express satisfaction with aid providers and to feel that communication with them is good.

- There are no major differences between men and women in the likelihood of getting aid.

- A higher share of Janajatis received cash grants than did other castes. They tend to be more satisfied with aid providers. Those belonging to lower castes are the most likely to believe that communication with aid providers is bad.

- The likelihood of receiving aid decreases with rising income. Those with higher incomes, however, are more likely to be satisfied with aid providers and to say that communication with them is good.

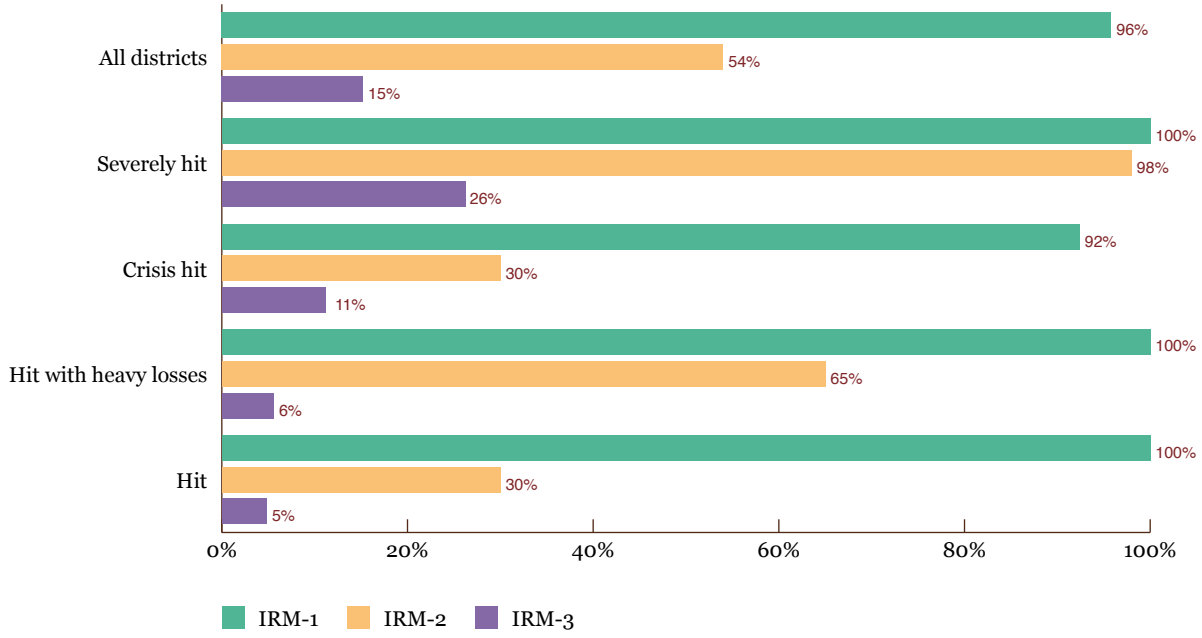
5.1 What aid are people receiving?

How is the spread of aid changing?

The coverage of aid has declined massively since IRM-2 was conducted in March 2016. By September when IRM-3 was conducted, only 15% of respondents said they had received any aid since the end of the winter season. This is a 39 percentage point drop in the share of respondents reporting receiving any aid compared to the six months prior to IRM-2 when 54% had received aid. Nearly everyone (96%) said they received aid in IRM-1 in the weeks after the earthquakes.

The decline in aid coverage has been large in districts of every level of earthquake impact (Figure 5.1). Between IRM-1 and IRM-2, aid coverage dropped substantially in the crisis hit districts (which include Kathmandu and Bhaktapur) and the hit district of Syangja. There was also a large drop in the hit with heavy losses districts but two-in-three people there were still receiving aid at the time of IRM-2. There was a very slight drop in aid coverage in the severely hit districts. In contrast, between IRM-2 and IRM-3, aid coverage has continued to plunge in the crisis hit, hit with heavy losses and hit districts, but has also dropped steeply in the most-affected severely hit districts. While people in the severely hit districts are the most likely to have received aid since the end of the winter (26% have received aid) this is a decline from 98% in IRM-2.

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



The drop in aid coverage has been most pronounced in the severely hit districts of Dhading (a 90 point drop), Nuwakot (84 points) and Ramechhap (76 points) along with the less affected Solukhumbu (79 point drop) – Table 5.1. Aid coverage is wider in Gorkha than elsewhere with a majority of people saying they have received aid since the end of the winter.[37] Aid coverage in Solukhumbu was particularly expansive in IRM-2 compared to other similarly impacted districts but there has seen a significant drop in aid since then.[38] There appears to have been no significant distribution of any type of aid in Lamjung or Bhaktapur since the end of the winter season.

[37] Gorkha now has the highest share of people living in their own house compared to other severely hit districts. See Chapter 2.

[38] The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 2: February-March 2016. Synthesis Report*. Kathmandu and Bangkok: The Asia Foundation, p.25.

Table 5.1: Proportion of people receiving aid – by district impact and district (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3	*Decline in coverage between IRM-1 and IRM-2 (percentage points)*	*Decline in coverage between IRM-2 and IRM-3 (percentage points)*
Severely hit	**100%**	**98%**	**26%**	***2%***	***72%***
Dhading	100%	97%	7%	*3%*	*90%*
Gorkha	100%	97%	56%	*3%*	*41%*
Nuwakot	100%	99%	15%	*1%*	*84%*
Ramechhap	100%	97%	21%	*3%*	*76%*
Sindhupalchowk	100%	100%	32%	*0%*	*68%*
Crisis hit	**92%**	**30%**	**11%**	***62%***	***19%***
Bhaktapur	100%	55%	0%	*45%*	*55%*
Kathmandu	91%	23%	11%	*68%*	*12%*
Okhaldhunga	100%	76%	34%	*24%*	*42%*
Hit with heavy losses	**100%**	**65%**	**6%**	***35%***	***59%***
Lamjung	100%	47%	0%	*53%*	*47%*
Solukhumbu	100%	95%	16%	*5%*	*79%*
Hit	**100%**	**30%**	**5%**	***70%***	***25%***
Syangja	100%	30%	5%	*70%*	*25%*
All districts	***96%***	***54%***	***15%***	***42%***	***39%***

Does the drop in aid coverage reflect declining needs?

The drop in aid coverage does not correspond with any declining demand for aid. As shown in Table 5.2, the share saying they do not need any relief material at present or in the next three months has actually declined since IRM-2.[39] This is the case in every district except the least affected district of Syangja. Rising demand for aid suggests that people are realizing that recovery has not been as speedy as they initially thought it would be.

Table 5.2: Proportion of people saying they do not need aid currently or in the future – by district impact and district (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1 current	IRM-1 future	IRM-2 current	IRM-2 future	IRM-3 current	IRM-3 future
Severely hit	**1%**	**1%**	**2%**	**6%**	**2%**	**2%**
Dhading	1%	1%	2%	9%	3%	3%
Gorkha	3%	3%	5%	6%	4%	4%
Nuwakot	0%	0%	0%	0%	1%	1%
Ramechhap	0%	2%	1%	1%	0%	0%
Sindhupalchowk	1%	2%	1%	14%	1%	0%
Crisis hit	**65%**	**74%**	**60%**	**60%**	**42%**	**42%**
Bhaktapur	37%	39%	39%	39%	35%	35%
Kathmandu	73%	83%	66%	66%	45%	45%
Okhaldhunga	8%	24%	8%	10%	7%	7%

[39] See Section 5.3 for full discussion of needs.

Photo: Chiran Manandhar

	IRM-1 current	IRM-1 future	IRM-2 current	IRM-2 future	IRM-3 current	IRM-3 future
Hit with heavy losses	**37%**	**50%**	**34%**	**48%**	**29%**	**29%**
Lamjung	56%	70%	46%	56%	40%	40%
Solukhumbu	3%	13%	13%	34%	9%	9%
Hit	**55%**	**64%**	**55%**	**58%**	**74%**	**74%**
Syangja	55%	64%	55%	58%	74%	74%
All districts	***42%***	***49%***	***42%***	***45%***	***30%***	***30%***

In the severely hit districts, the share saying they do not require relief materials currently or in the future is similar in IRM-1 (1% current, 1% future), which was conducted in the early weeks after the earthquakes, and IRM-3 (2% current, 2% future), with almost everyone still expressing need. In the crisis hit districts, 74% in IRM-1 projected not needing aid in the future. By IRM-2, this had declined to 60%. The share of people holding this view slid further in IRM-3 (42% for both current and future needs). Half of those residing in the hit with heavy losses districts said they did not need relief material in the future in IRM-1. By IRM-2, only 34% said they did not need aid at present. Though they were more likely to say aid would not be needed in the future (48%) in IRM-2, by IRM-3 only 29% say so of the current situation and in the future.

The proportion of people who say they need no aid now or in the next months is particularly low in all of the severely hit districts along with Okhaldhunga and Solukhumbu. Elsewhere the proportion of people saying they do not need aid any more is much higher, ranging from 35% in Bhaktapur to 74% in Syangja. However, in *every district* the share of people saying they do not need aid is much lower than the proportion of people who have not received aid.

What types of aid are people receiving?

Table 5.3: Proportion of people receiving different types of aid (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3
Shelter			
Tent	1%	2%	1%
Tarps	45%	31%	2%
Corrugated iron sheets	6%	16%	1%
Reconstruction materials)	—	4%	0%
Cash			
Non-government	20%	10%	2%
Government		48%	8%
Livelihoods			
Farm implements	—	4%	1%
Livestock	—	0%	0%
Other			
Food	37%	28%	2%
Medical aid	3%	4%	0%
Sanitation package/kit	8%	11%	1%
Blankets	11%	24%	3%
Warm clothes	1%	2%	2%
Solar	0%	3%	0%
Kitchen set	4%	1%	1%
Mattress	1%	—	—

* In IRM-1, cash was not separated into government and non-government cash and clothes were not specified as being warm clothes. Reconstruction material, farm implements and livestock were not included nor mentioned by respondents in IRM-1. Mattresses were not included nor mentioned by respondents in IRM-2 or IRM-3.

The massive drop in aid is true for every type of assistance. In terms of shelter, the distribution of tarps and CGI has fallen steeply since IRM-2, unsurprising given that the focus is now firmly on reconstruction rather than emergency support. However, this has not led to an increase in the provision of materials for reconstruction. In fact, while some people received reconstruction materials in IRM-2, no-one did in IRM-3. The approach of the government and major donors to reconstruction has largely focused on providing cash for reconstruction.[40] However, the number of people receiving cash in the six months before the IRM-3 survey was conducted has dropped significantly since the period preceding IRM-2. Forty-eight percent of people in IRM-2 had received cash from the government[41] but only 8% have in IRM-3. The distribution of food aid has also fallen massively: from 37% in IRM-1 receiving food to 28% in IRM-2 and just 2% in IRM-3.

From the beginning, the severely hit districts received more of most types of aid than other areas. In IRM-3, too, the severely hit districts got more aid. However, aid coverage in these districts has shrunk dramatically for every type of aid. For instance, the share receiving cash from the government in the severely hit districts is 15% compared to 91% in IRM-2, 6% got blankets compared to 56% in IRM-2, and 4% got warm clothes compared to 19% in IRM-2 (Table 5.4).

Table 5.4: Proportion of people receiving different types of aid in the severely hit districts (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3
Shelter			
Aid item – Tent	2%	3%	0%
Aid item – tarps	96%	65%	0%
Aid item – Corrugated iron sheet (tin)	13%	40%	2%
Items to reconstruct house	—	10%	0%
Cash			
Cash (non-government)	45%	21%	3%
Cash: government grant	—	91%	15%
Livelihood			
Farm implements	—	13%	2%
Livestock	—	0%	0%
Others			
Food (for family members)	94%	68%	3%
Medical aid	9%	10%	0%
Sanitation package/kit	18%	28%	1%
Blankets	25%	56%	6%
Warm clothes	2%	19%	4%
Solar	0%	7%	0%
Kitchen set	11%	7%	2%
Mattress	3%	—	—

[40] This program is discussed in Chapter 6 as well as The Asia Foundation (2016). *Nepal Government Distribution of Earthquake Reconstruction Cash Grants for Private Houses. IRM-Thematic Study: November 2016*. Kathmandu and Bangkok: The Asia Foundation.

[41] During the monsoon of 2015, the government provided NPR 30,000 for funeral costs for those households who lost a member during the earthquake, NPR 15,000 for households with 'red cards' (those whose house was 'fully damaged') to build temporary shelters, and NPR 3,000 for households with 'yellow cards' (those with 'partially damaged' houses). This was followed by the winter relief grants of NPR 10,000 distributed between October 2015 and March 2016. See details in *ibid.*, pp. 3-5.

What volumes of aid are people receiving?

Table 5.5: Average aid quantity among those who received that type of aid (IRM-1, IRM-2, IRM-3, weighted)

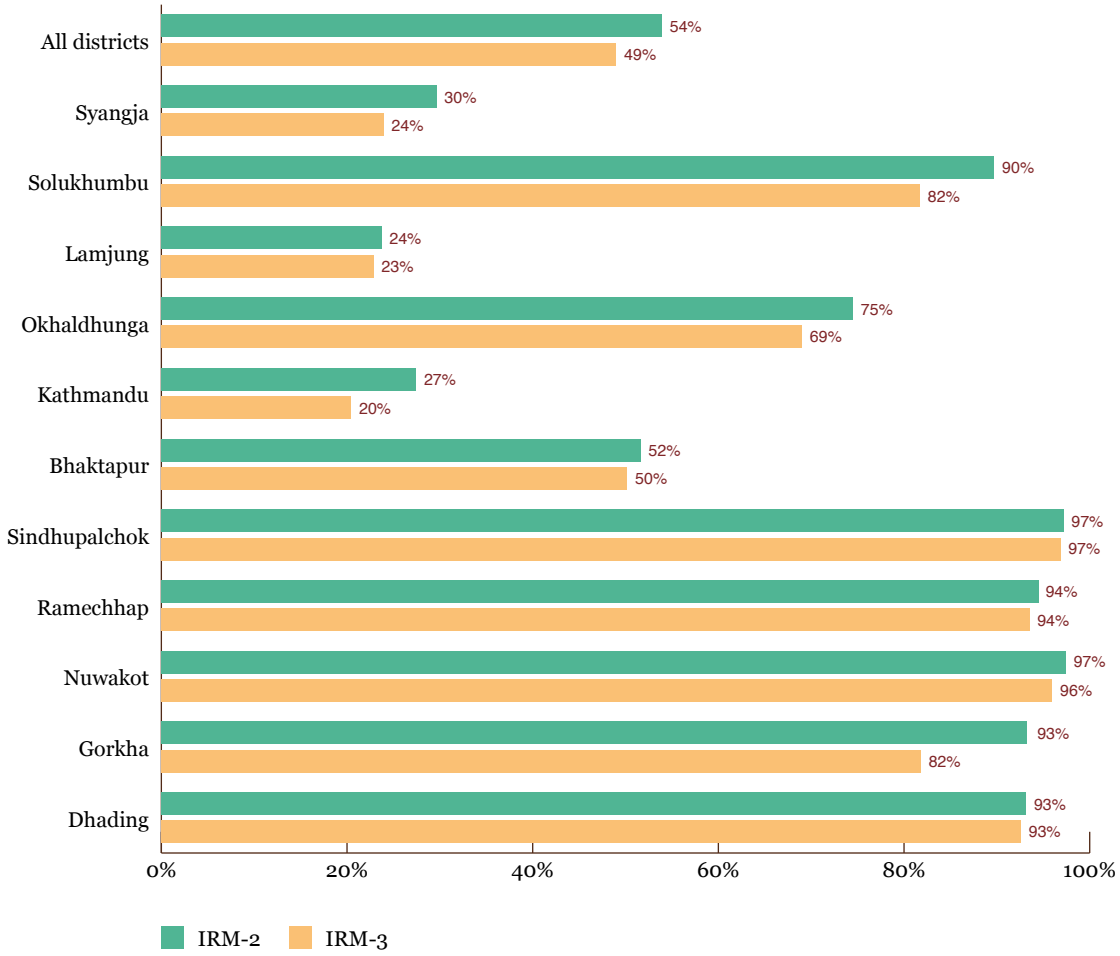
	IRM-1	IRM-2	IRM-3
Tent	1	1	1
Tarps	2	2	1
CGI sheet	9	14	13
Food	25	40	25
Sanitation kit/package	--	10	3
Farm implements	--	6	6
Blankets	1	2	2
Warm clothes	1	3	4

There has been an increase in the average amount of warm clothes received amongst those who received aid of this type. However, volumes of food received and of sanitation packages have decreased for each recipient since IRM-2 – Table 5.5. (Units are in pieces for all items except for food where it is the number of days for which food to feed all members of the family was provided.)

Who has received cash grants?

While the number of people receiving cash in the past six months has declined since IRM-2, the overall number of people who have received cash since the earthquakes has increased. In IRM-1, 20% reported receiving aid in the form of cash (it was not specified whether the cash came from the government or from a non-governmental source). Since then the share of people saying they have received cash grants from the government has increased (Figure 5.2). There has been a particularly sharp increase in Gorkha and Solukhumbu. While 54% of people now say they have received cash from the government since the earthquake (95% of people in severely hit districts) just 8% say they have received cash from non-government sources (18% in severely hit districts).

Figure 5.2: Proportion of people who have received cash from the government since the earthquakes – by district (IRM-2, IRM-3, weighted)



How much money have people received to date?

The average amount of cash grant received since the earthquakes grew from NPR 12,509 to NPR 24,732 between IRM-1 and IRM-2. It has increased again, but more slowly, to NPR 28,445 in IRM-3. Average cash from the government has increased by around NPR 3,300; from non-government sources it has increased by around NPR 2,600 (Table 5.6). The average amount of cash received from the government continues to be nearly double the average amount from non-governmental sources.[42]

As expected, the average amount of cash received from the government since the earthquake is higher in the severely hit districts than in other areas. The lowest average amount received is in Syangja (NPR 7,766). For cash from non-governmental sources, Solukhumbu stands out with an average of NPR 109,071. These funds may have come from some recent programs targeting Solukhumbu, or even through individual donors as Solukhumbu is a district known for tourism and relatively affluent locals who can invest in their district.[43] In Gorkha, the average cash received from both government and non-governmental sources has grown considerably.

Table 5.6: Average amount of cash received from government and non-governmental sources since the earthquakes – by district impact and district (IRM-2, IRM-3, weighted)

	Government		Non-governmental	
	IRM-2	IRM-3	IRM-2	IRM-3
	Average (NPR)	Average (NPR)	Average (NPR)	Average (NPR)
Severely hit	**24,245**	**31,511**	**11,901**	**14,586**
Dhading	24,552	28,433	11,908	11,425
Gorkha	17,342	35,738	12,006	21,433
Nuwakot	29,924	32,685	9,790	11,554
Ramechhap	24,845	32,759	--	4,000
Sindhupalchowk	24,354	28,911	12,214	12,016
Crisis hit	**24,569**	**22,528**	**11,211**	**11,853**
Kathmandu	26,749	22,687	11,049	24,758
Okhaldhunga	16,708	18,266	14,031	5,885
Hit with heavy losses	**15,923**	**15,015**	**14,490**	**29,030**
Solukhumbu	12,420	10,949	16,700	109,071
Hit	**8,203**	**7,766**	**3,821**	**5,400**
Syangja	8,203	7,766	3,821	5,400
All districts	***23,273***	***26,586***	***11,553***	***14,194***

Has cash been helpful for recovery?

As discussed in Chapter 2, some people have managed to move from living in temporary shelters to their own house in the past eighteen months. What role did the provision of cash play in determining whether people would be able to return to their house?

Analysis of the data suggests that cash from government and non-government providers appears to have played an important role in allowing people to repair or rebuild houses. Individuals who received cash from non-government agencies were 8 percentage points more likely to transition from shelters to their own houses between IRM-1 and IRM-3 (Figure 5.3).[44] The results for government cash grants is even stronger. Twenty-six percent who were in temporary shelters who have received cash from the government have moved into their own house compared to 11% of those who have not received government cash (Figure 5.4).

[42] Some districts report a lower cash grant amount received to date in IRM-3 than in IRM-2. For cash from the government, this could be because although funds were disbursed through a government body, they may have originated from other sources and it may have taken time for the respondents to know where the grant came from. For grants from non-governmental sources, the grant could have been tied to certain conditions or only for certain purposes such that people ended up getting less than expected. Or people may have had problems recalling how much they received.

[43] The Asia Foundation (2016). *Aid and Recovery in Post-Earthquake Nepal: Independent Impacts and Recovery Monitoring Nepal Phase 2: February-March 2016. Synthesis Report.* Kathmandu and Bangkok: The Asia Foundation.

[44] This analysis is based on the panel dataset of 1,470 individuals who were interviewed in all three rounds of the survey.

Figure 5.3: Proportions of people receiving and not receiving cash from non-governmental agencies who moved from shelter to home (IRM-1, IRM-2, IRM-3 household panel, unweighted)

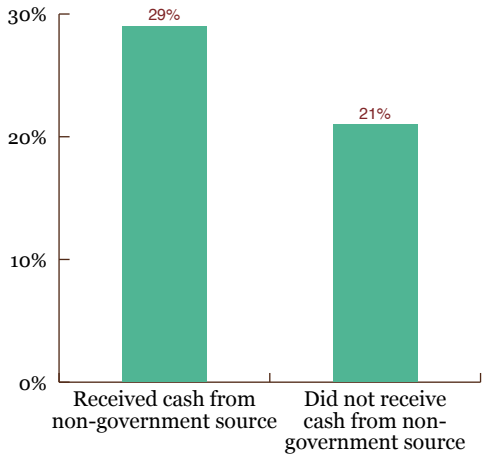
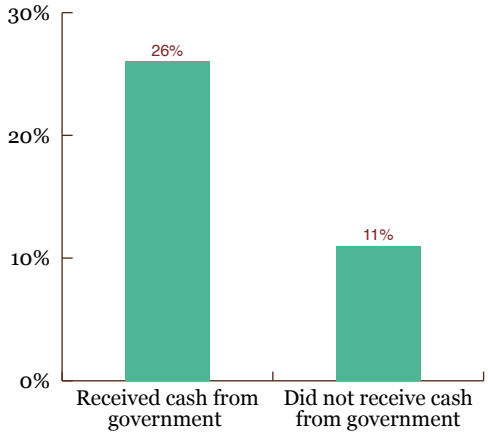


Figure 5.4: Proportions of people receiving and not receiving cash from the government who moved from shelter to home (IRM-1, IRM-2, IRM-3 household panel, unweighted)



What are people doing with the aid they received?

Most aid is being used by the people, or families, who receive it. IRM-3 asks respondents what they did with the aid items they received. Table 5.7 provides responses. For every type of aid, the vast majority of people say they used it for themselves or their families. No-one says they had sold the aid they received. Relatively large shares of people who received government cash grants, CGI sheets and sanitation packages say they still have the aid but have not yet used it.

Table 5.7: Uses of aid amongst those who received it – by type of aid (IRM-3, weighted)

	Proportion receiving type of aid	Used it for yourself/family	Donated it to someone	Sold it	Have it but have not used it
Tents	1%	100%	0%	0%	0%
Tarps	2%	100%	0%	0%	0%
Corrugated iron sheet	1%	91%	0%	0%	10%
Food aid	2%	100%	0%	0%	0%
Cash: non-government	2%	97%	0%	0%	3%
Cash: government	8%	80%	0%	0%	19%
Sanitation package	1%	88%	0%	0%	12%
Farm implements	1%	97%	0%	0%	3%
Blankets	3%	99%	0%	0%	0%
Warm clothes	2%	95%	0%	0%	5%
Kitchen set	1%	100%	0%	0%	0%

Photo: Chiran Manandhar

5.2 Who is providing aid?

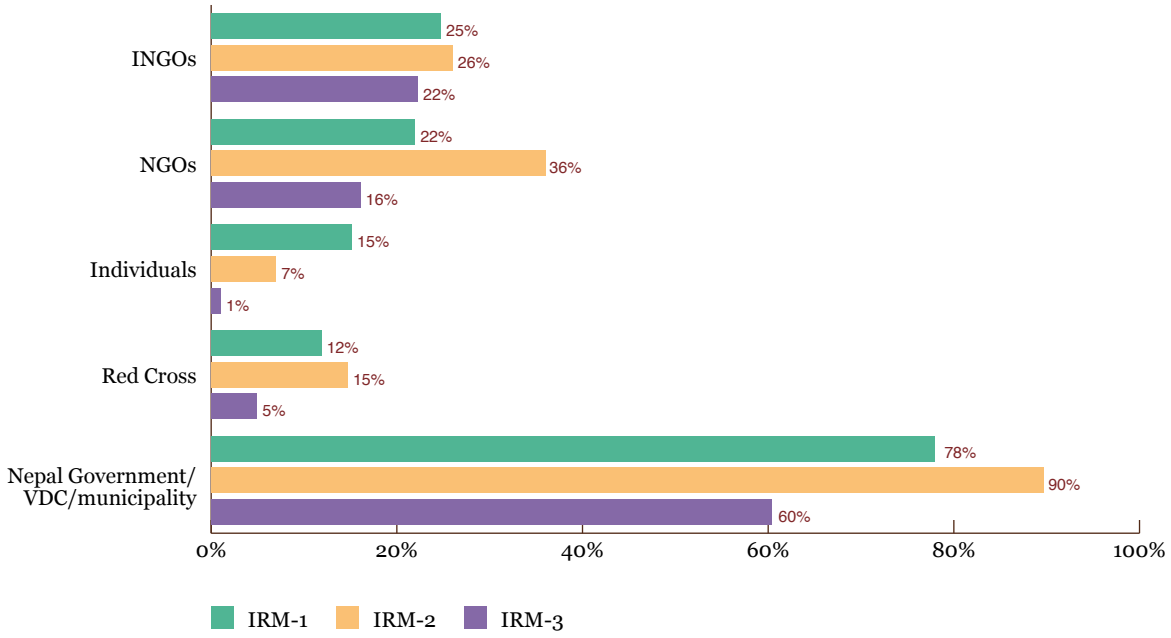
Who is providing aid and what types are they giving?

The government remains the most prominent aid provider. As Figure 5.5 shows, the Nepal government, including VDC and municipalities, is the most prominent provider of assistance: 60% of those receiving aid in IRM-3 received it from the government.[45] The share mentioning these bodies, however, has declined compared to previous surveys (78% amongst those who received aid in IRM-1 and 90% in IRM-2). The second most common provider was INGOs (22% of those who received aid receiving assistance from INGOs), similar levels as in previous surveys. NGOs are the third most common provider (16%, down from 36% in IRM-2).

Other prominent donors in previous waves of the survey have seen their prominence among aid providers decline. The share mentioning the Red Cross as an aid provider has declined compared to IRM-1 and IRM-2 and now stands at 5% of those who received aid. Individual donors have declined sharply from 15% during the early response period (IRM-1) to 7% in IRM-2 and was at 1% in IRM-3.

[45] Because people may have received aid from multiple providers, numbers do not add up to 100%.

Figure 5.5: Sources of aid amongst those who received aid (IRM-1, IRM-2, IRM-3, weighted)



There is significant variation between districts in who is providing aid. In most of the severely hit districts, along with Solukhumbu, Syangja and Kathmandu, the vast majority of those receiving aid are receiving it from the government (Table 5.8). However, the government is much less important in Sindhupalchowk—despite the reconstruction grants program having started there—and in Okhaldhunga. In both districts, INGOs are covering many more people than is the government.

Table 5.8: Sources of aid amongst those who received aid – by district impact and district (IRM-3, weighted)

	Nepal Government/ VDC/ municipality	LGCDP/Ward Citizen Forum/Citizens Awareness Center/ Social Mobilizer	Political parties	Red Cross	Individuals	Business groups	NGOs	INGOs	Donors (except UN)	Other countries	Don't know
Severely hit	**60%**	**1%**	**0%**	**3%**	**0%**	**5%**	**16%**	**31%**	**2%**	**0%**	**5%**
Dhading	92%	0%	0%	0%	0%	0%	0%	0%	4%	0%	4%
Gorkha	73%	2%	0%	2%	0%	0%	28%	34%	2%	0%	4%
Nuwakot	59%	0%	4%	6%	4%	0%	24%	20%	0%	0%	4%
Ramechhap	78%	1%	0%	14%	0%	0%	4%	0%	4%	0%	2%
Sindhupalchowk	20%	0%	0%	0%	0%	20%	2%	51%	0%	1%	11%
Crisis hit	**57%**	**2%**	**2%**	**8%**	**2%**	**0%**	**17%**	**12%**	**0%**	**10%**	**13%**
Bhaktapur	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Kathmandu	67%	3%	3%	8%	3%	0%	18%	0%	0%	13%	15%
Okhaldhunga	18%	0%	0%	8%	0%	0%	14%	64%	0%	0%	2%
Hit with heavy losses	**100%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**
Lamjung	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Solukhumbu	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Hit	**94%**	**0%**	**0%**	**6%**	**0%**	**0%**	**6%**	**6%**	**0%**	**0%**	**0%**
Syangja	94%	0%	0%	6%	0%	0%	6%	6%	0%	0%	0%
All districts	***60%***	***1%***	***1%***	***5%***	***1%***	***3%***	***16%***	***22%***	***1%***	***4%***	***8%***

The government is the major source of temporary shelter items (Table 5.9). Among the 1% of people who received tents, the government (80%) is the most common provider followed by individuals, local government-affiliated people and organizations and NGOs (20% each). The government has been the main provider of tarps (45%) but others have also provided them. Provision of CGI has been slightly more common by INGOs than by the government (51% to 47%).

Forty-four percent of people who received cash from a non-governmental source said that INGOs provided cash grants, slightly more than the 37% who said that NGOs provided cash. The government is listed as the source for some non-government cash as well, which could be due to cash from non-governmental sources ultimately being disbursed from a government body. NGOs (47%) are more likely than INGOs (38%) to have given cash grants in the severely hit districts, while INGOs (49%) are far more likely than NGOs (29%) to have given cash in the crisis hit districts.

The government is also the predominant provider of food, sanitation packages, blankets, and warm clothes. Most of the farming implements (89%) and kitchen sets (90%) were provided by INGOs. However, it should be noted again that very few people are receiving any of these types of aid.

Table 5.9: Type of aid provided – by source (IRM-3, weighted)[46]

	Nepal Government/ VDC/ municipality	LGCDP/WCF/ CAC/SM*	Political parties	Red Cross	Individuals	Business groups	NGOs	INGOs	Donors (except UN)	Other countries	Don't know
Tent	80%	20%	0%	0%	20%	0%	20%	0%	0%	0%	40%
Tarps	45%	6%	5%	12%	5%	0%	16%	3%	0%	21%	17%
Corrugated iron sheets	47%	11%	3%	3%	13%	0%	19%	51%	1%	1%	7%
Food aid	58%	6%	0%	14%	5%	19%	18%	14%	0%	5%	8%
Cash: non-government	31%	0%	0%	12%	0%	0%	37%	44%	3%	5%	8%
Cash: government	100%	2%	0%	3%	2%	0%	13%	11%	0%	2%	5%
Sanitation package	32%	1%	0%	2%	0%	0%	6%	27%	6%	0%	34%
Farm implements	8%	0%	0%	0%	0%	0%	9%	89%	0%	0%	2%
Blankets	77%	6%	0%	2%	5%	0%	28%	25%	0%	0%	10%
Warm clothes	63%	1%	0%	3%	2%	0%	24%	52%	1%	0%	7%
Kitchen set	48%	2%	0%	4%	0%	0%	6%	90%	0%	0%	5%

*Local Governance and Community Development Programme/Ward Citizen Forum/ Community Awareness Center, Social Mobilizer.

5.3 Aid and needs

What are current immediate needs?

The top five current immediate needs are cash (59% identified it as a top three need, items to reconstruct houses (30%), CGI (11%), rice, wheat and maize (10%) and livestock (9%). Fewer mention clean drinking water, clean water for household use, medical aid, warm clothes, sugar, salt and spices, farm implements, lentils, blankets, tarps or sanitary materials (each 2% or less).

Cash, reconstruction material, CGI and staple food items are mentioned more often in the severely hit districts (Table 5.10). People in the crisis hit districts are more likely than others to mention livestock. Nearly nine in 10 in the severely hit districts say cash is a current priority need. Those in Okhaldhunga (92%), a crisis hit district, and Solukhumbu (80%), a hit with heavy losses district, also mention cash more often

[46] Percentages add up to more than 100 as multiple responses were allowed.

than people in other districts. Reconstruction material is mentioned most frequently in Nuwakot (81%) and Sindhupalchowk (70%). CGI sheets are mentioned most often in Nuwakot (56%). People in Gorkha (11%) and Dhading (10%) mention sugar, salt, oil and spices more frequently than those in other districts. Clean drinking water (13%) is mentioned by a higher share in Dhading. Medical aid is mentioned the most in Gorkha (11%) and Solukhumbu (10%) while respondents in Kathmandu tend to mention livestock (19%) and those in Solukhumbu consider farm implements (15%) as a priority current need.

Table 5.10: Top five current needs – by district impact and district (IRM-3, weighted)

	Cash	Items to reconstruct house	Corrugated iron sheet	Rice, Wheat, Maize	Livestock
Severely hit	**93%**	**67%**	**27%**	**26%**	**1%**
Dhading	95%	61%	22%	29%	1%
Gorkha	88%	65%	21%	32%	1%
Nuwakot	95%	81%	56%	26%	3%
Ramechhap	97%	57%	17%	14%	2%
Sindhupalchowk	89%	70%	20%	23%	1%
Crisis	**43%**	**9%**	**2%**	**2%**	**16%**
Bhaktapur	60%	36%	0%	7%	3%
Kathmandu	36%	2%	0%	1%	19%
Okhaldhunga	92%	41%	29%	8%	0%
Hit with heavy losses	**66%**	**37%**	**20%**	**3%**	**2%**
Lamjung	58%	29%	13%	1%	0%
Solukhumbu	80%	51%	34%	7%	4%
Hit	**25%**	**13%**	**5%**	**2%**	**1%**
Syangja	25%	13%	5%	2%	1%
All districts	***59%***	***30%***	***11%***	***10%***	***9%***

How have needs changed over time?

In all three surveys, respondents were asked to name the most important current needs for them and their household and what they anticipated would be needed the most in three months. Comparing current and future needs in each of the three survey waves allow us to assess how needs have evolved over time, shown in Figure 5.6.

Cash has been the item cited the most in all of the time period covered but has become even more important over time. The share saying cash is the most important need was at its highest at the time when IRM-3 was conducted (59%). The share mentioning cash as an important need has been growing steadily for each time period (June 2015: 38%; September 2015: 40%; February 2016: 49%; May 2016: 41%; and September 2016: 59%).

Reflecting immediate food and shelter needs right after the earthquake, the other two items mentioned most often as current needs in IRM-1 were CGI sheets (37%) and rice, maize and lentils (27%). The same items were named as future needs but they were mentioned slightly less often (CGI sheets: 21%; rice, maize and lentils: 24%). Both have continued to decline in importance for people although the amount prioritizing CGI has risen sharply in IRM-3, suggesting people realize that long-term shelter may not be forthcoming in the near future.

These top five needs are all expressed more commonly in the severely hit districts (Figure 5.7). Over time, more people have said cash is a need, with nearly everyone (93%) saying it is a priority need in IRM-3. The share mentioning rice, wheat and maize has declined sharply, but a quarter of the people in severely hit districts mention it as an immediate need in IRM-3. Although fewer mention it as a current need in IRM-3 (6%), clean drinking water has also been consistently named as a need in the severely hit districts. Shelter needs have grown in IRM-3. Though the projected need for reconstruction materials declined in IRM-2, it had grown by 39 percentage points at the time IRM-3 was conducted, with 67% saying it is a priority current need. Similarly, after a steady decline in the share mentioning CGI sheets as a need, it has grown in IRM-3 (16% IRM-2 future need to 27% IRM-3 current need).

Figure 5.6: Changes in priority needs – IRM-1 and IRM-2 current and future needs, IRM-3 current need (IRM-1, IRM-2, IRM-3, weighted)[47]

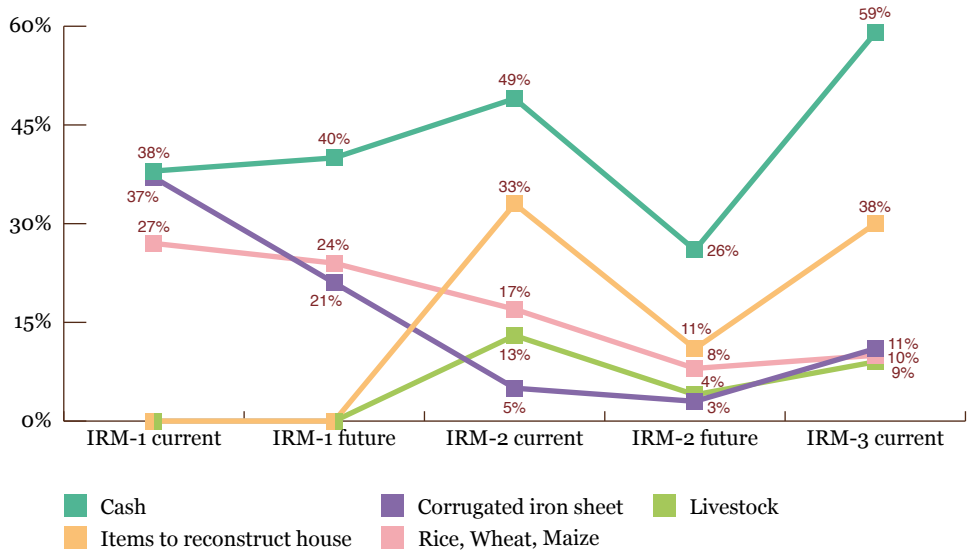
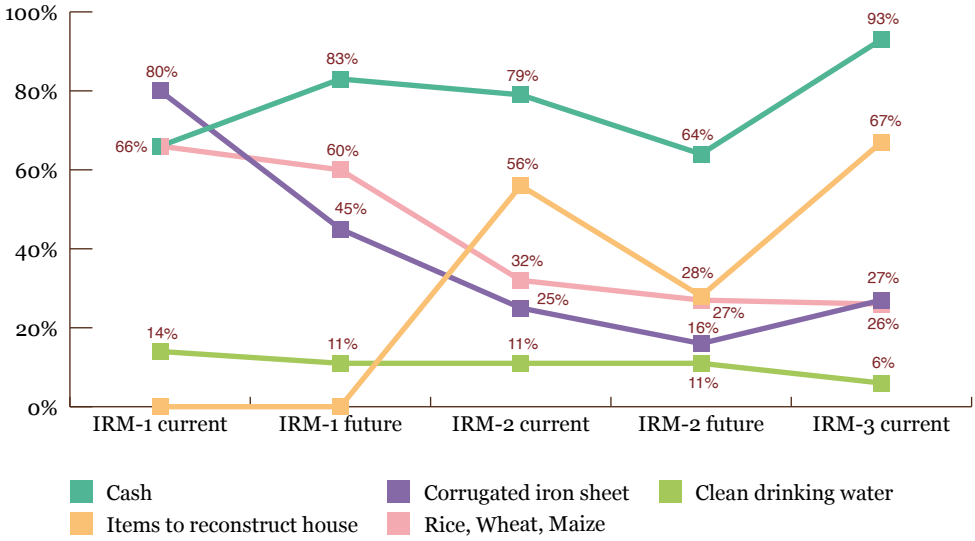


Figure 5.7: Changes in priority needs in the severely hit districts – IRM-1 and IRM-2 current and future needs, IRM-3 current need (IRM-1, IRM-2, IRM-3, weighted)



What are priority needs over the next three months?

Cash (55%), reconstruction material (20%), rice, wheat and maize (10%) and livestock (10%) are mentioned as the most common priority needs in the next three months in IRM-3. Anticipating the winter, warm clothes (7%) and blankets (3%) are also mentioned as future needs, though few mention it as a current one (2% warm clothes, 1% blanket).

Again, those in severely hit districts are more likely than others to mention any item as a future need (Table 5.11). Except for warm clothes and blankets,

[47] Reconstruction materials and livestock were not included in IRM-1.

future needs are similar to current needs. People in Dhading (13%) say they will need clean drinking water whereas those in Sindhupalchowk (10%) say clean water for household purposes. Those in Nuwakot (14%) and Solukhumbu (11%) mention medical aid as a future need. Nuwakot residents are most likely to mention farm implements (17%) and Kathmandu residents, livestock. For winter items, those in Nuwakot (20%) and Solukhumbu (16%) mention blankets, while those in Dhading (25%) and Solukhumbu (24%) mention warm clothes.

Table 5.11: Top five needs for the next three months – by district impact and district (IRM-3, weighted)

	Cash	Items to reconstruct house	Rice, wheat, maize	Livestock	Warm clothes
Severely hit	**81%**	**48%**	**28%**	**3%**	**18%**
Dhading	96%	55%	23%	0%	25%
Gorkha	88%	65%	31%	3%	11%
Nuwakot	71%	47%	47%	5%	12%
Ramechhap	86%	31%	12%	2%	5%
Sindhupalchowk	66%	37%	26%	6%	31%
Crisis hit	**42%**	**4%**	**2%**	**16%**	**2%**
Bhaktapur	55%	25%	6%	4%	0%
Kathmandu	36%	0%	1%	19%	1%
Okhaldhunga	87%	16%	6%	0%	9%
Hit with heavy losses	**61%**	**30%**	**2%**	**3%**	**10%**
Lamjung	53%	22%	0%	0%	2%
Solukhumbu	75%	45%	5%	7%	24%
Hit	**24%**	**8%**	**1%**	**1%**	**0%**
Syangja	24%	8%	1%	1%	0%
All districts	***55%***	***20%***	***10%***	***10%***	***7%***

Needs for different groups

Remoteness. The share mentioning cash, reconstruction material, CGI sheets, warm clothes, blankets, and rice, maize and wheat increases with remoteness. Fewer mention livestock in more remote areas compared to other places (Table 5.12).

Urban/rural. A larger share in rural areas mention cash, reconstruction items, CGI sheet, staple food items, warm clothes, and blankets. Livestock is mentioned as a future need more often in urban areas.

Income. Unsurprisingly, the share of people mentioning any item as a future need declines with rising income, except for livestock, which is mentioned by a larger share with higher incomes.

Gender. Women are slightly more likely than men to mention cash, reconstruction materials, CGI sheets, and rice, wheat and maize as future needs.

Caste. Janajatis and those belonging to lower castes are more likely to mention most items as a future need.

Disability. Those with a disability are more likely than those without to mention cash, reconstruction items and CGI sheets as future needs. They are also slightly more likely to mention rice, wheat, maize, warm clothes and blankets.

Table 5.12: Top needs for the next three months – by remoteness, urban/rural, income, gender, caste and disability (IRM-3, weighted)

		Cash	Items to reconstruct house	CGI sheet	Rice, Wheat, Maize	Livestock	Warm clothes	Blankets
Remoteness	Less remote	42%	7%	1%	3%	10%	2%	1%
	Remote	61%	28%	8%	14%	11%	10%	5%
	More remote	81%	41%	11%	21%	3%	19%	11%
Urban/rural	Rural	65%	29%	7%	14%	7%	10%	5%
	Urban	34%	4%	0%	2%	15%	2%	0%
Income	Low	72%	33%	10%	20%	5%	14%	8%
	Medium	59%	19%	3%	8%	6%	7%	2%
	High	31%	10%	3%	3%	19%	2%	1%
Gender	Female	57%	22%	6%	12%	10%	8%	4%
	Male	53%	19%	4%	9%	10%	7%	3%
Caste	High caste	46%	16%	4%	7%	14%	5%	2%
	Janajati	61%	23%	6%	13%	7%	9%	4%
	Low caste	51%	25%	7%	11%	9%	8%	4%
Disability	Disability	69%	30%	14%	19%	9%	10%	6%
	No disability	54%	20%	5%	10%	10%	7%	3%

How do current living conditions affect future needs?

People living in temporary shelters (self-constructed on their own land, on others' land, on public land, or community shelters) are more likely to need CGI sheets in the next three months than those living in a house (Table 5.13). Need for staple food is lower among those living in their own or a neighbor's house and those in self-constructed shelter on public land. Those in temporary shelters on others' land or on public land require clean water for household purposes. Medical aid is a priority for those living on public land and community shelters. People living in a friend's house or in community shelters are more likely to require blankets in the coming months. Except for people in their own or a friend's house, cash is a future need for over eight in 10 people living in any housing type. Findings are similar for items to reconstruct houses.

Table 5.13: Top needs for the next three months – by where people are living (IRM-3, weighted)

	Corrugated iron sheets	Rice, wheat, maize	Clean water for household purposes	Medical aid	Cash	Items to reconstruct house	Blankets
Own house	3%	5%	1%	2%	43%	11%	2%
Neighbor's house	2%	7%	0%	1%	92%	30%	5%
Friend's house	0%	22%	0%	0%	50%	14%	22%
Self-constructed shelter on own land	11%	24%	5%	4%	83%	45%	8%
Self-constructed shelter on other people's land	13%	29%	9%	2%	81%	26%	7%
Self-constructed shelter on public land	7%	11%	11%	11%	89%	28%	11%
Community shelter	47%	63%	0%	16%	84%	44%	23%

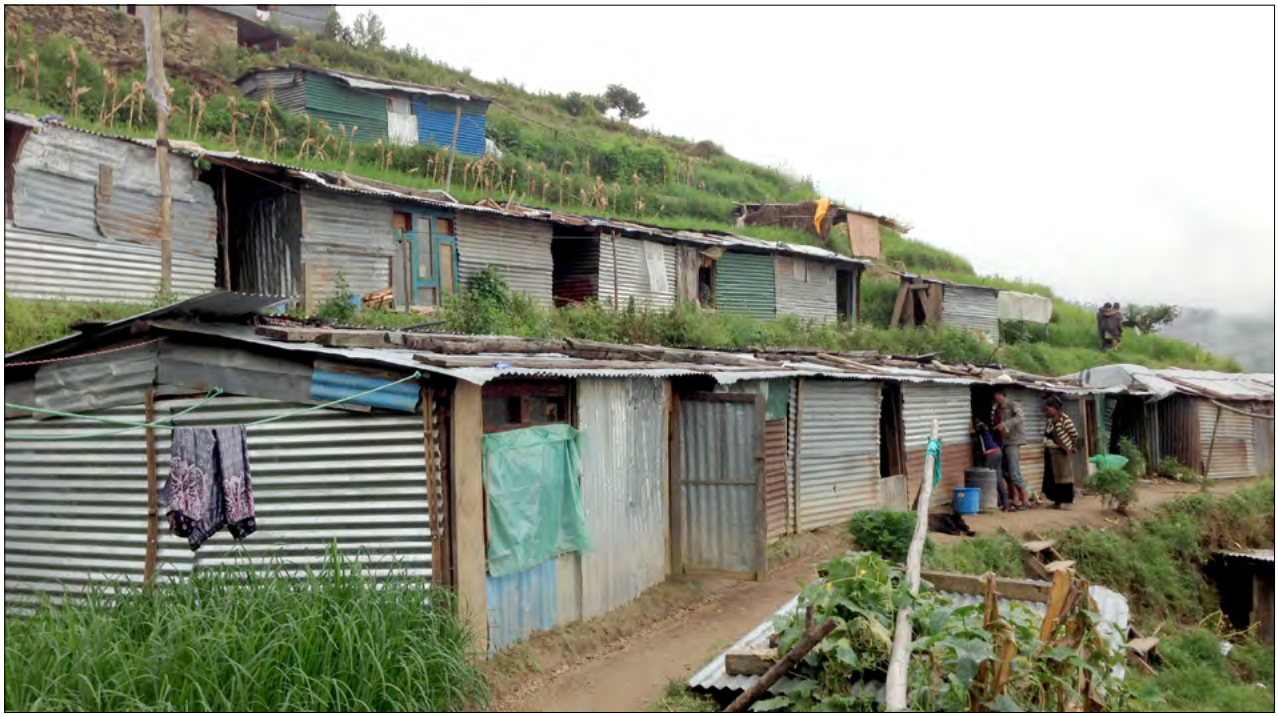
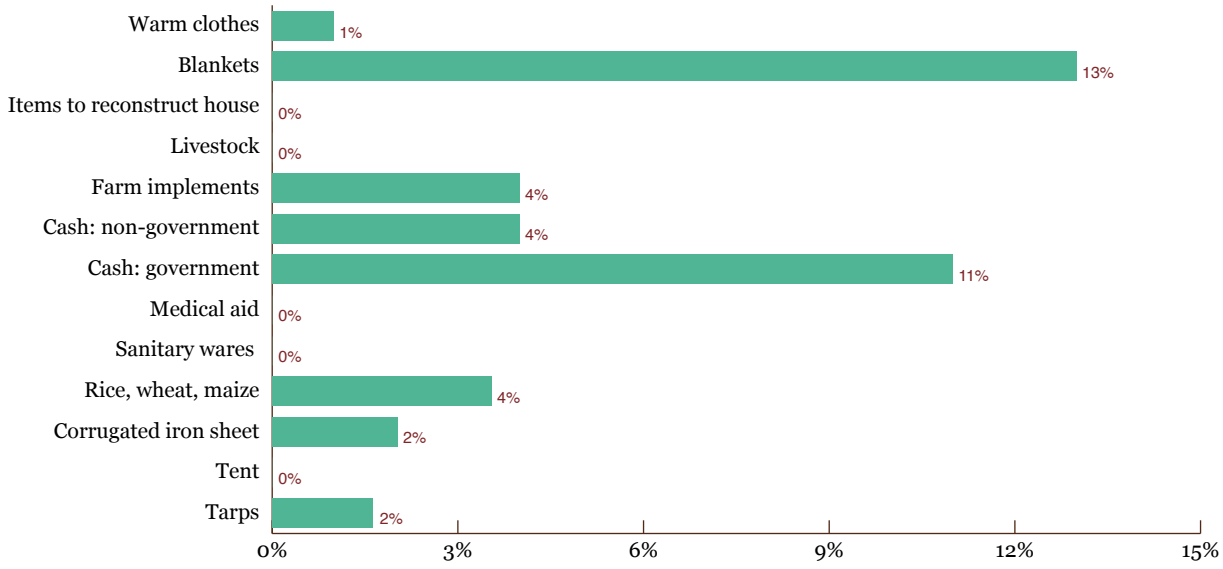


Photo: Chiran Manandhar

Does aid provided fit with current needs?

The aid that has been provided does not fit well with needs – in large part because the coverage of aid has been so low. Looking at current needs mentioned in IRM-3, and whether these items have been received since the winter, shows the mismatch. Among those mentioning cash as a current need, only 11% received it from the government and 4% from non-governmental sources (Figure 5.8). Among those who mention a staple food item as a priority need, only 4% received any type of food aid. Only 2% of those who say they need it received CGI sheets. One percent of those who say they need them received warm clothes. Of all those who mentioned items to reconstruct houses, livestock, medical aid, sanitary products and tents, none report having received such items. Much of this reflects the relatively low coverage of aid in IRM-3 (see Section 5.1).

Figure 5.8: Share receiving each type of aid of those who express a current need for that type of aid (IRM-3, weighted)

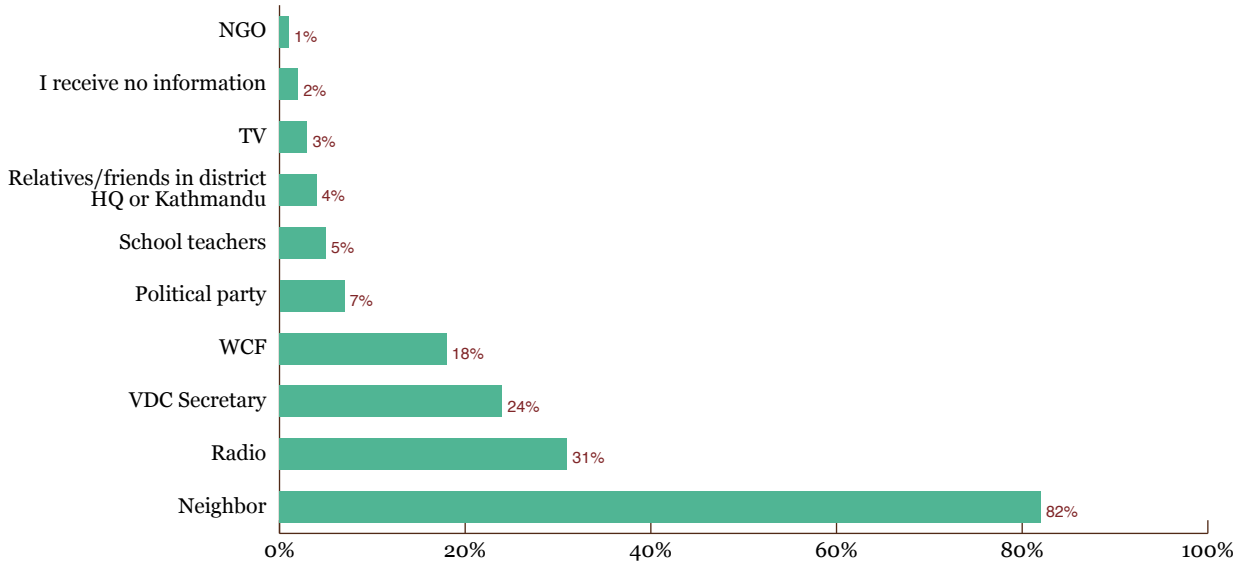


5.4 Communication about aid

From where do people receive information about aid?

The most common source for information about aid is neighbors (82%) – Figure 5.9.[48] Other top sources are radio (31%), the VDC Secretary (24%) and Ward Citizen Forum (WCF) members (18%). Political parties, school teachers and relatives and friends in district headquarters or Kathmandu are less common sources. Very few people get information on aid from NGOs.

Figure 5.9: Sources of information on aid (IRM-3, weighted)



At least six in 10 respondents in every district mention neighbors as a source of information on aid (Table 5.14). Looking at differences across districts for other information sources—Okhaldhunga (62%), Ramechhap (57%) and Nuwakot (58%) are more likely than others to mention the VDC secretary as a source of information (Table 5.14). The Ward Citizen Forum is mentioned by half of Sindhupalchowk residents. Those in Lamjung (28%) tend to be more likely than people in other districts to mention political parties. People in Nuwakot (44%), Lamjung (47%), Solukhumbu (58%) and Syangja (50%) rely on the radio to receive information on aid. Nuwakot residents (28%) are far more likely to mention school teachers as a source of aid, while those in Solukhumbu tend to mention friends/relatives living in district headquarters or Kathmandu more than others.

Results are similar when only looking at those who received aid with some exceptions (Figure 5.10). Those who received aid are more likely than those who did not to mention the VDC (38% to 22%) and WCF (22% to 17%) as a source of information. Those who did not receive aid (33%) are more likely than those who did (17%) to mention radio as a source of information.

VDCs and Ward Citizen Forums are more important sources of information in more remote areas. Fewer people in less remote areas rely on the VDC Secretary (14%) and the Ward Citizen Forum (11%) compared to people in remote (31% VDC Secretary, 23% WCF) and more remote (37% VDC Secretary, 29% WCF) areas. The likelihood of political parties being a source of information on aid also increases with remoteness (4% less remote, 8% remote, 12% more remote areas).

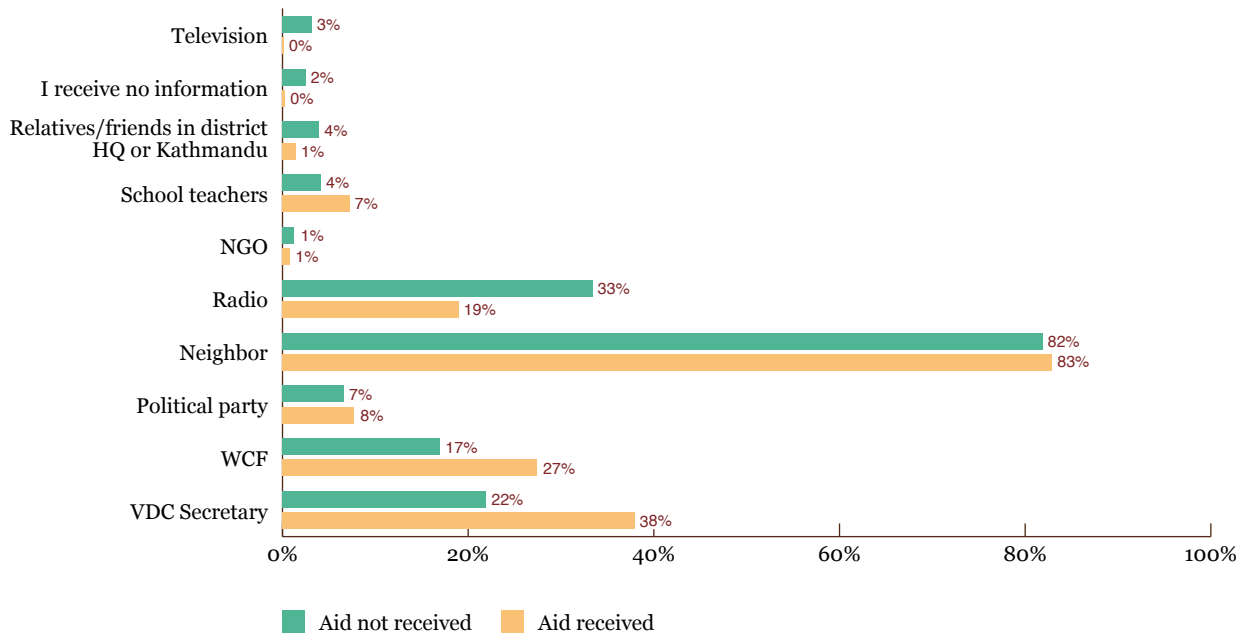
Women are slightly more likely than men to have received information from the VDC Secretary (27% to 22%); while men are more likely to mention the WCF than women (21% to 16%).

[48] Multiple responses are allowed. Hence percentages do not add up to 100%.

Table 5.14: Sources of information on aid – by district impact and district (IRM-3, weighted)

	Neighbor	Radio	Political party	VDC Secretary	Relatives/ friends in district HQ or Kathmandu	School teachers	WCF	TV	NGO
Severely hit	**82%**	**29%**	**10%**	**39%**	**6%**	**10%**	**36%**	**0%**	**3%**
Dhading	82%	28%	5%	25%	16%	1%	41%	0%	1%
Gorkha	84%	29%	9%	37%	0%	14%	37%	0%	5%
Nuwakot	99%	44%	7%	58%	5%	28%	19%	0%	1%
Ramechhap	72%	28%	17%	57%	4%	4%	26%	0%	0%
Sindhupalchowk	73%	15%	14%	29%	0%	2%	53%	0%	6%
Crisis hit	**84%**	**28%**	**2%**	**14%**	**2%**	**1%**	**12%**	**3%**	**0%**
Bhaktapur	90%	25%	5%	9%	13%	1%	11%	0%	0%
Kathmandu	85%	28%	1%	11%	0%	1%	11%	4%	0%
Okhaldhunga	62%	23%	14%	62%	0%	4%	19%	0%	0%
Hit with heavy losses	**80%**	**51%**	**21%**	**19%**	**12%**	**10%**	**3%**	**3%**	**1%**
Lamjung	74%	47%	28%	22%	6%	10%	4%	5%	2%
Solukhumbu	92%	58%	9%	12%	23%	11%	1%	0%	0%
Hit	**62%**	**50%**	**11%**	**38%**	**0%**	**1%**	**4%**	**13%**	**1%**
Syangja	62%	50%	11%	38%	0%	1%	4%	13%	1%
All districts	***82%***	***31%***	***7%***	***24%***	***4%***	***5%***	***18%***	***3%***	***1%***

Figure 5.10: Sources of information on aid – by those who received aid and those who did not (IRM-3, weighted)

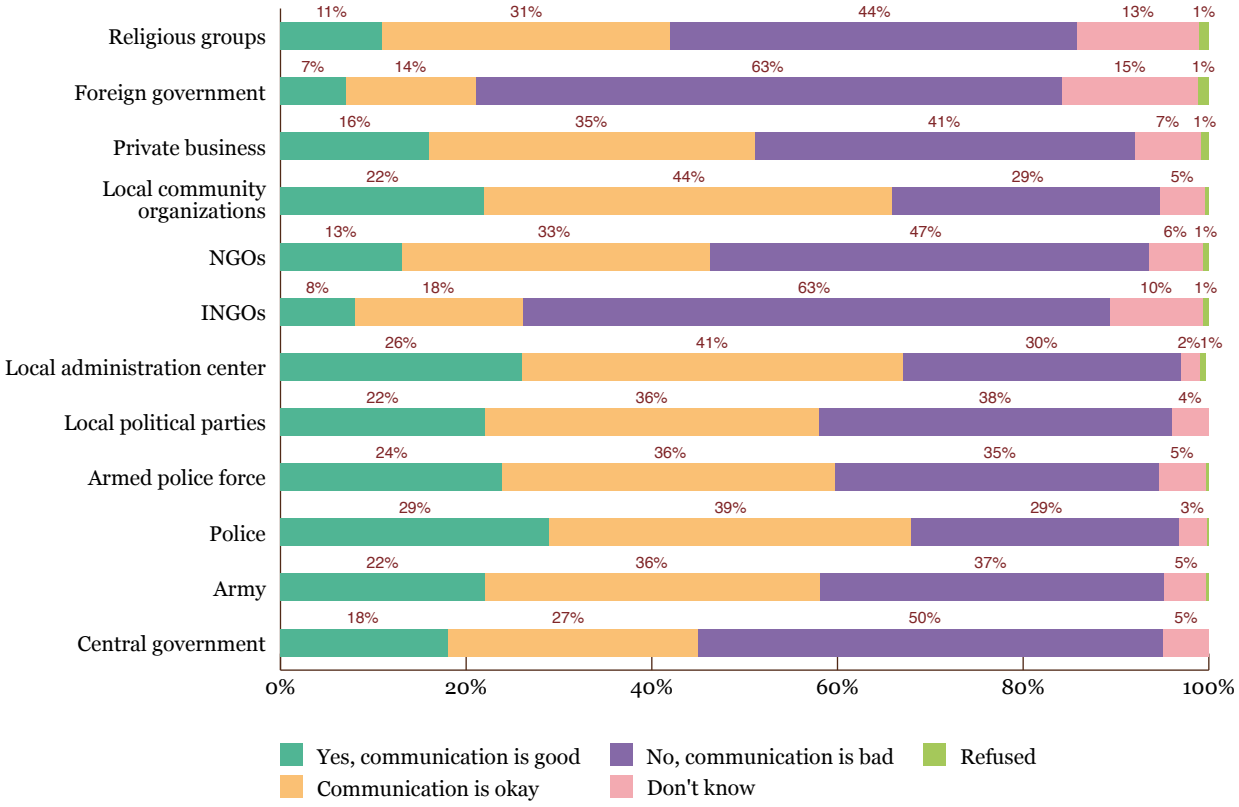


Communication with aid providers

Overall, people do not feel that they can communicate well with aid providers. When asked whether they feel they can communicate with various types of aid providers to receive information or make a complaint, for every aid provider people tend to say communication is bad or, at best, okay. Relatively few say that communication is good.

People are more likely to say communication is bad with bodies that are most removed from the local level (Figure 5.11). Six in 10 say that communication is bad with INGOs and foreign government (63% each), and half of respondents say this about the central government (50%). For other aid providers, people tend to think that communication with them is okay. Though few say that communication is good, people are more likely to say this about the police (29%), local administration centers[49] (26%), and the armed police force (24%).

Figure 5.11: Satisfaction with communication with aid providers (IRM-3, weighted)



People in severely and crisis hit districts are more likely to say that communication is good than those in the less affected hit with heavy losses and hit districts (Table 5.15). In the severely hit districts, the aid providers for which people are most likely to say that communication was good are local community organizations (27%), local administration center (26%), police (25%) and local political parties (24%). In the crisis hit districts, 34% of people say that communication is good with the police, 31% with the armed police force, and 28% with the army. In the hit with heavy losses districts people are more likely to say communication was good with the local political parties (16%), while in the hit districts people say so about local community organizations (35%) and the local administration center (31%).

In general, those who have not received aid are slightly more likely to feel that aid communication with most agencies is better than those who have not received aid (Table 5.16). This suggests that expectations on communication are higher amongst aid recipients than others.

[49] Refers to VDC office, ward level office in case of municipalities and area offices.

Table 5.15: Share saying communication is good with different aid providers – by district impact (IRM-3, weighted)

	Severely hit	Crisis hit	Hit with heavy losses	Hit
Central government	20%	18%	5%	19%
Army	17%	28%	5%	17%
Police	25%	34%	8%	21%
Armed police force	18%	31%	4%	17%
Local political parties	24%	21%	16%	24%
Local administration center	26%	26%	12%	31%
INGOs	7%	9%	1%	5%
NGOs	13%	13%	4%	23%
Local community organizations	27%	19%	10%	35%
Private businesses	18%	16%	10%	14%
Foreign governments	7%	8%	1%	0%
Religious groups	10%	11%	12%	9%

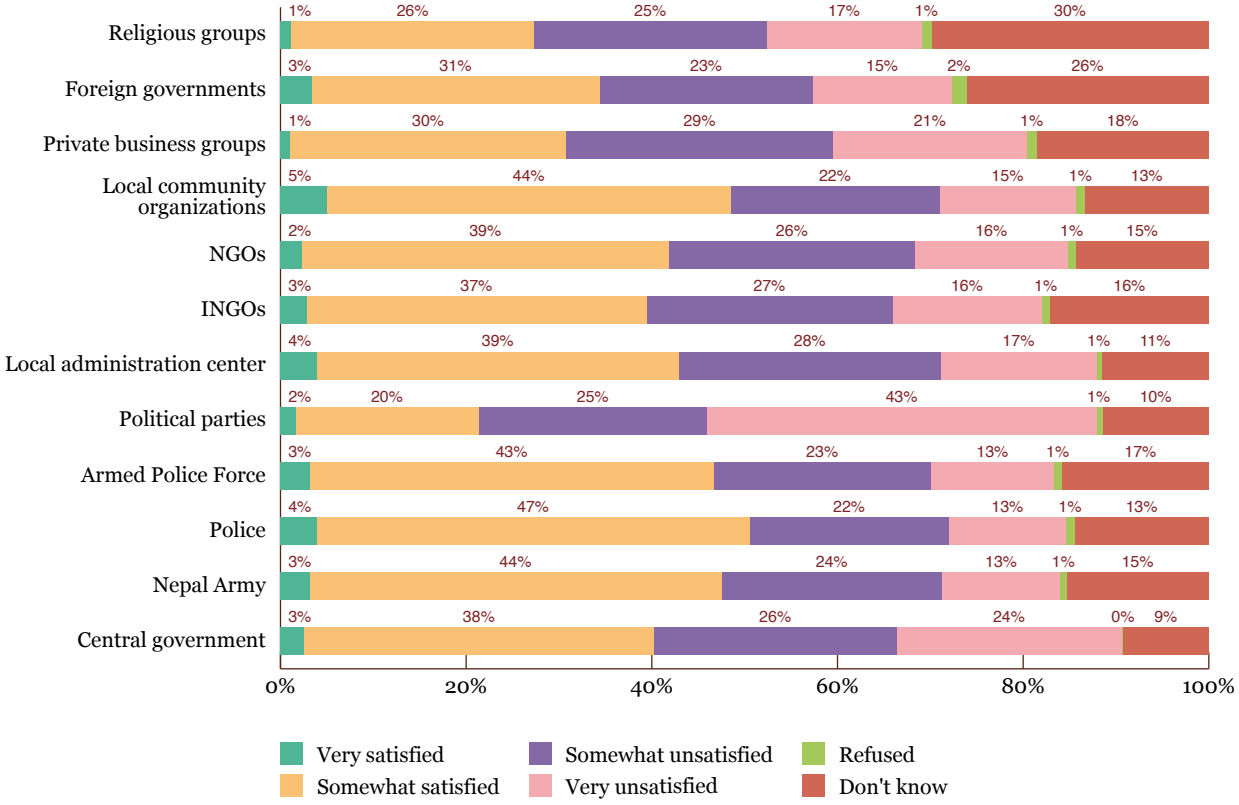
Table 5.16: Share saying communication is good with different aid providers – by whether people received aid or not (IRM-3, weighted)

	Aid received	Aid not received
Central government	13%	19%
Army	16%	23%
Police	28%	29%
Armed police force	20%	25%
Local political parties	16%	23%
Local administration center	23%	26%
INGOs	5%	8%
NGOs	9%	14%
Local community organizations	18%	22%
Private businesses	10%	17%
Foreign governments	3%	7%
Religious groups	6%	12%

Satisfaction with communication with aid providers

Less than half of respondents are satisfied with how any aid provider has informed them about aid since the end of the winter season (Figure 5.12). Respondents are most likely to be satisfied with the police (51%) followed by local community organizations (49%), the army (47%) and the armed police force (46%). People express the highest levels of dissatisfaction on information provided about aid with political parties (68%), private business groups (51%) and the central government (50%).

Figure 5.12: Satisfaction with how aid providers communicate about aid – by aid provider (IRM-3, weighted)



People in the severely hit districts are more likely than those in districts with lower levels of impact to be satisfied with how aid providers have provided information about aid. This points to aid providers being more active in the severely hit districts compared to other areas. Across districts, people in Ramechhap are the most satisfied, with at least half of the respondents expressing satisfaction with each of the bodies asked about (Table 5.17). Syangja residents are the least likely to express satisfaction about how various aid providers have given information on aid, with one in three or fewer showing satisfaction for any of the bodies asked about.

Although satisfaction with most aid providers is highest in Ramechhap, there are some providers with which people in other districts also express satisfaction. Satisfaction with the information provided by the central government is higher in Ramechhap (65%), Gorkha (62%) and Bhaktapur (61%) than in other districts. Of the security forces, satisfaction with the army and the police is highest in Bhaktapur (87% and 90%, respectively), while the highest levels of satisfaction with the information provided by the armed police force is in Ramechhap (87%). Three in four Ramechhap (75%) and Bhaktapur (74%) residents are satisfied with the way local community organizations provided information on aid. People in Ramechhap (59%) and Gorkha (52%) are most likely to be satisfied with INGOs, while those in Ramechhap (68%), Bhaktapur (53%) and Solukhumbu (52%) share this view about NGOs. Just over half of respondents in Ramechhap (54%) and Solukhumbu (52%) express satisfaction with the information provided by private businesses.

Overall, satisfaction levels are higher if communication with the particular aid provider is perceived as being either good or okay (Table 5.18). This is especially true for providers working in close proximity to aid

recipients, such as local administration centers and local community organizations. For these bodies, satisfaction is clearly tied to the perceived quality of communication with half or more satisfied with aid providers if communication is either okay or good. This trend holds for local political parties, but the level of satisfaction with them is very low regardless of perceptions of communication with them. In contrast, satisfaction with information providers does not appear to be as linked to the perceived quality of communication for providers more removed from the area such as the central government, INGOs, NGOs and foreign governments. Satisfaction with the information given by these aid providers is highest among those who say communication is okay, and fairly similar among those who say that communication is either good or bad.

Table 5.17: Satisfaction with aid providers on how information on aid was given – by district and district impact (IRM-3, weighted)

	Central government	Army	Police	Armed police force	Local political parties	Local admin center	INGOs	NGOs	Local community organizations	Private businesses	Foreign governments	Religious groups
Severely hit	**56%**	**46%**	**51%**	**47%**	**31%**	**49%**	**46%**	**44%**	**51%**	**30%**	**43%**	**30%**
Dhading	54%	54%	53%	55%	35%	55%	42%	47%	53%	38%	45%	45%
Gorkha	62%	37%	38%	34%	21%	40%	52%	47%	38%	16%	33%	18%
Nuwakot	53%	44%	47%	44%	11%	40%	35%	29%	45%	29%	40%	22%
Ramechhap	65%	66%	82%	74%	69%	79%	59%	68%	75%	54%	63%	51%
Sindhupalchowk	47%	37%	45%	37%	28%	38%	47%	37%	50%	22%	40%	19%
Crisis hit	**33%**	**50%**	**53%**	**49%**	**15%**	**41%**	**37%**	**41%**	**48%**	**32%**	**30%**	**25%**
Bhaktapur	61%	87%	90%	87%	33%	54%	46%	53%	74%	33%	31%	47%
Kathmandu	26%	45%	47%	44%	12%	39%	36%	40%	45%	33%	31%	23%
Okhaldhunga	54%	44%	46%	45%	25%	49%	32%	31%	39%	18%	17%	7%
Hit with heavy losses	**35%**	**55%**	**58%**	**50%**	**22%**	**39%**	**43%**	**49%**	**57%**	**37%**	**42%**	**46%**
Lamjung	34%	62%	66%	57%	16%	29%	45%	48%	54%	28%	46%	48%
Solukhumbu	38%	43%	43%	38%	33%	58%	40%	52%	61%	52%	35%	42%
Hit	**33%**	**23%**	**27%**	**20%**	**25%**	**33%**	**25%**	**28%**	**31%**	**18%**	**23%**	**12%**
Syangja	33%	23%	27%	20%	25%	33%	25%	28%	31%	18%	23%	12%
All districts	**40%**	**48%**	**51%**	**47%**	**21%**	**43%**	**39%**	**42%**	**49%**	**31%**	**34%**	**27%**

Table 5.18: Share of people satisfied with aid providers on how information on aid was given – by whether people think communication was good or bad (IRM-3, weighted)

	Yes, communication is good	Communication is okay	No, communication is bad
Central government	45%	51%	35%
Army	51%	59%	39%
Police	54%	60%	39%
Armed police force	49%	58%	38%
Local political parties	27%	28%	12%
Local administration center	53%	51%	27%
INGOs	37%	58%	35%
NGOs	41%	63%	31%
Local community organizations	53%	62%	31%
Private businesses	34%	48%	19%
Foreign governments	39%	63%	30%
Religious groups	35%	46%	19%

5.5 Satisfaction with the fairness of aid distribution

How fairly are VDCs and municipalities distributing aid?

Perceptions of the fairness of the distribution of aid by VDCs or municipalities have markedly declined. Table 5.19 presents the proportion of people saying that they believe such distribution is fair for the 1,470 people who were interviewed in all three waves of the survey. In IRM-1, 63% believed distribution was fair and this increased to 67% in IRM-2. However, this declined to 54% by the time of IRM-3.

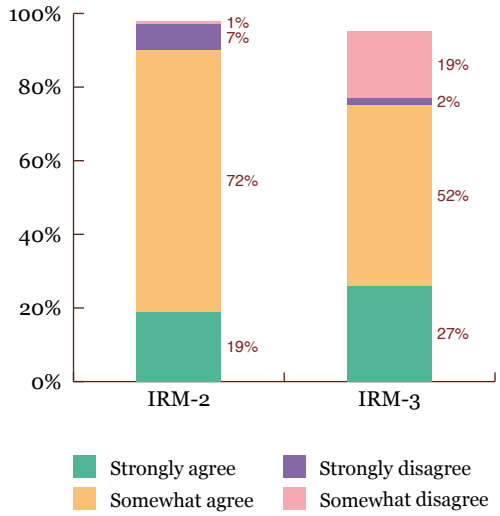
Among the severely hit districts, the largest drop is in Sindhupalchowk with just four in 10 agreeing with the statement in IRM-3 compared to over seven in 10 in IRM-1 and IRM-2 (Table 5.19). There has also been a sharp drop in Dhading and Ramechhap while views are similar to IRM-2 in Gorkha and Nuwakot. In the crisis hit districts, views among respondents surveyed in all three waves of the survey in Bhaktapur and Okhaldhunga remain unchanged, but there has been a steep drop in the share believing aid distribution has been fair in Kathmandu. Kathmandu has by the far the lowest level of satisfaction of any district. The perception of people thinking distribution was fair increased between IRM-1 and IRM-2 in Solukhumbu and Syangja, but has dropped in IRM-3 in both districts.

Table 5.19: Share of people who agree that VDC/municipalities are distributing aid fairly – by district impact and district (IRM-1, IRM-2, IRM-3 household panel, unweighted)

	IRM-1	IRM-2	IRM-3
Severely hit	**72%**	**73%**	**57%**
Dhading	69%	69%	50%
Gorkha	81%	72%	68%
Nuwakot	64%	81%	78%
Ramechhap	73%	74%	57%
Sindhupalchowk	73%	74%	40%
Crisis hit	**46%**	**52%**	**50%**
Bhaktapur	36%	42%	45%
Kathmandu	28%	53%	19%
Okhaldhunga	63%	63%	63%
Hit with heavy losses	**58%**	**61%**	**49%**
Lamjung	55%	54%	45%
Solukhumbu	67%	89%	67%
Hit	**51%**	**72%**	**45%**
Syangja	51%	72%	45%
All districts	**63%**	**67%**	**54%**

Fewer people think that everyone can get aid according to their needs than in the past (Figure 5.13). Of the 4,446 respondents interviewed in both IRM-2 and IRM-3, 75% agreed (26% strongly, 49% somewhat) and 20% disagreed (2% strongly, 18% somewhat) with the statement that people of every caste, religion, and ethnicity are equally able to receive aid according to their needs in IRM-3. However, the share agreeing with the statement has decreased from 90% in IRM-2 to 75% in IRM-3, although the share strongly agreeing has grown by seven percentage points.

Figure 5.13: Opinions on whether everyone can get aid according to their needs (IRM-2, IRM-3 household panel, unweighted)[50]



Strong majorities in the severely hit districts believe that everyone is able to get aid equally (lowest in Ramechhap 78%) – Table 5.20. People in the hit with heavy losses and hit districts also tend to agree, though slightly less people agree in these areas. The crisis hit district of Kathmandu is an exception, where only 25% believe that everyone can get aid equally.

[50] Bars do not add up to 100% because some respondents did not have an opinion.

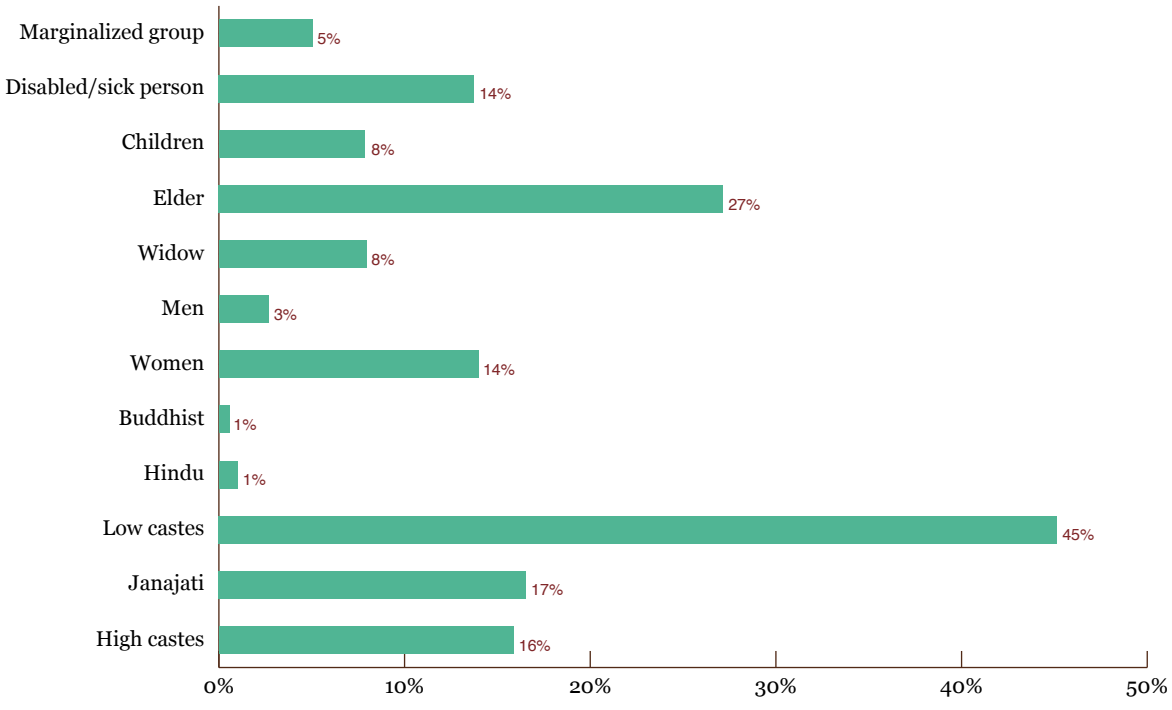
Table 5.20: Opinions on whether everyone can get aid according to their needs – by district impact and district (IRM-3, weighted)

	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
Severely hit	**28%**	**56%**	**11%**	**1%**	**3%**
Dhading	25%	60%	10%	0%	5%
Gorkha	25%	66%	7%	0%	2%
Nuwakot	24%	57%	13%	6%	0%
Ramechhap	32%	46%	16%	0%	6%
Sindhupalchowk	33%	48%	14%	1%	4%
Crisis hit	**9%**	**23%**	**50%**	**11%**	**6%**
Bhaktapur	1%	53%	39%	3%	4%
Kathmandu	9%	16%	54%	14%	6%
Okhaldhunga	27%	52%	14%	0%	6%
Hit with heavy losses	**31%**	**40%**	**25%**	**2%**	**2%**
Lamjung	37%	35%	25%	0%	2%
Solukhumbu	21%	48%	25%	5%	2%
Hit	**30%**	**38%**	**14%**	**0%**	**18%**
Syangja	30%	38%	14%	0%	18%
All districts	***18%***	***36%***	***33%***	***7%***	***5%***

Who is unable to receive aid equally and according to their needs?

Those who disagree that everyone is able to get aid equally according to their needs are asked who is less likely to receive aid according to their needs. People most commonly mention a caste group: lower caste (45%), higher caste (16%) and Janajatis (17%) – see Figure 5.14. Other groups named include the elderly (27%), women (14%) and those who are disabled/sick (14%).

Figure 5.14: Groups who are unable to get aid equally according to their needs among those who disagree that everyone can get aid equally (IRM-3, weighted)



How have levels of satisfaction with various aid providers changed?

Between IRM-1 and IRM-2 satisfaction levels with most aid providers did not change dramatically (Table 5.21). In February 2016 (IRM-2), eight in 10 respondents were satisfied with the security forces (the army, police, armed police force), which was only a slight decline from the high levels of satisfaction with these bodies right after the earthquake during rescue efforts. Satisfaction with local administration centers nearly doubled between IRM-1 and IRM-2.

Table 5.21: Proportion satisfied with aid provider (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3
Central government	56%	51%	40%
Army	90%	83%	48%
Police	90%	82%	51%
Armed police force	88%	80%	47%
Local political parties	36%	26%	21%
Local administration center	33%	60%	43%
INGOs	75%	73%	39%
NGOs	69%	70%	41%
Local community organizations	63%	66%	49%
Private businesses	53%	51%	29%
Foreign governments	72%	67%	40%
Religious groups	51%	53%	26%

However, from March 2016 to September 2016 (IRM-3), satisfaction with every aid provider decreased sharply. Satisfaction levels with every aid provider since the end of the winter season are below 50% respondents, with the exception of the police (51%). Satisfaction with other security forces, INGOs, and NGOs drops by at least 30 percentage points between IRM-2 and IRM-3. The smallest change in satisfaction is with political parties (5 point drop), but the level of satisfaction with them was already low with only a quarter being satisfied with political parties in IRM-2.

In September 2016, the government, INGOs and NGOs are mentioned as the top aid providers (see Section 5.1). However, only four in 10 people are satisfied with any of these bodies. The level of satisfaction with them is similar to that with foreign governments and lower than any of the security forces (army, police, armed police force) or local community organizations—all entities that provide much less aid than the government, INGOs or NGOs.

Satisfaction with the central government is higher in severely hit areas (Table 5.22). Levels of satisfaction with the local administrative center are similar across areas with varying levels of earthquake impact. People in severely hit and hit with heavy losses districts tend to be more satisfied with INGOs, and those in the hit district the least satisfied. Those living in hit with heavy losses districts are far more likely than others to be satisfied with the assistance provided by NGOs.

Table 5.22: Satisfaction with aid providers – by district impact and district (IRM-3, weighted)

	Central government	Local administration center	INGOs	NGOs
Severely hit	**56%**	**45%**	**46%**	**43%**
Dhading	54%	50%	42%	46%
Gorkha	62%	35%	52%	46%
Nuwakot	53%	41%	35%	30%
Ramechhap	65%	78%	59%	70%
Sindhupalchowk	47%	28%	47%	32%
Crisis hit	**33%**	**43%**	**37%**	**37%**
Bhaktapur	61%	53%	46%	42%
Kathmandu	26%	41%	36%	36%
Okhaldhunga	54%	49%	32%	32%
Hit with heavy losses	**35%**	**44%**	**43%**	**57%**
Lamjung	34%	42%	45%	60%
Solukhumbu	38%	48%	40%	51%
Hit	**33%**	**43%**	**25%**	**44%**
Syangja	33%	43%	25%	44%
All districts	***40%***	***43%***	***39%***	***41%***

How does receiving aid affect satisfaction with aid providers?

Table 5.22: Satisfaction with aid providers – by whether or not people received aid (IRM-3, weighted)

	Received aid	Did not receive aid
Central government	49%	34%
Army	44%	57%
Police	47%	58%
Armed police force	43%	55%
Political parties	20%	20%
Local Administration Center	43%	44%
INGOs	47%	38%
NGOs	45%	40%
Local community organizations	46%	46%
Private businesses	24%	29%
Foreign governments	36%	41%
Religious groups	21%	26%

Satisfaction with the central government, INGOs and NGOs is higher among those who received aid in IRM-3 (Table 5.23). These bodies are also the top providers of aid, which likely drives the favorable views. Other providers get mixed reviews. Satisfaction with the security forces and foreign governments is higher among those who did not get aid. Levels of satisfaction are similar among those who got aid and those who did not when it comes to assistance provided by political parties, local administration centers, local community organizations, private businesses and religious groups.

5.6 Experience of aid among different population groups

People in more remote areas are more likely to have received aid, even when controlling for the level of earthquake damage. Disability, caste and gender do not appear to determine access to aid. However, different groups' experiences with aid vary with systematic differences in levels of satisfaction, access to certain types of aid and access to aid from different providers across groups.

Remoteness and rural/urban. Aid since the end of the winter season has been more likely to reach more remote areas than urban centers (Figure 5.15). These areas were more likely to have received aid in IRM-1 and IRM-2 as well. Thirty-three percent of those in more remote wards (between one and six hours away using the regular means of getting to the district headquarters) had received aid during IRM-3.

Figure 5.15: Proportion who received aid – by remoteness, urban/rural (IRM-3, weighted)

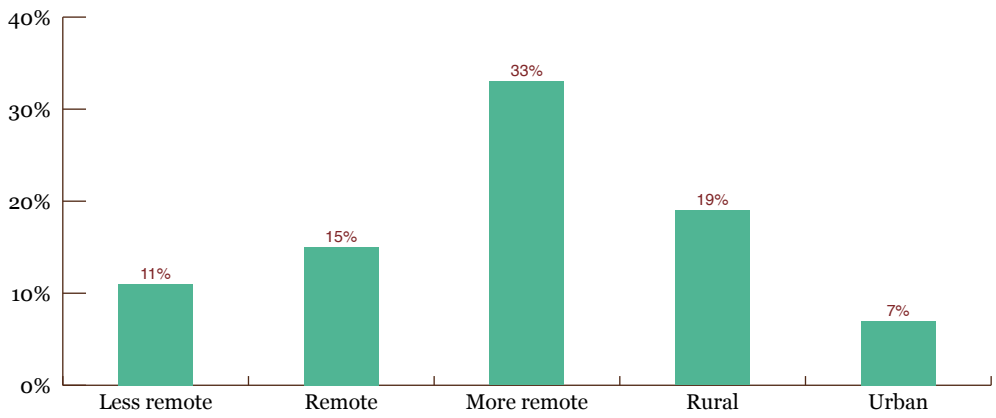


Photo: Chiran Manandhar

More remote and rural areas could have received higher levels of assistance in part because they make up a higher share (69% more remote, 47% rural) of the severely hit districts, where more aid was given (26% received aid in the severely hit districts). However, even among those whose house was completely destroyed by the earthquake, those in more remote areas (37%) are more likely to have received aid than people in remote (21%) and less remote (22%) places. Twenty-five percent of those in rural areas whose houses were completely destroyed got aid compared to 18% in urban areas.

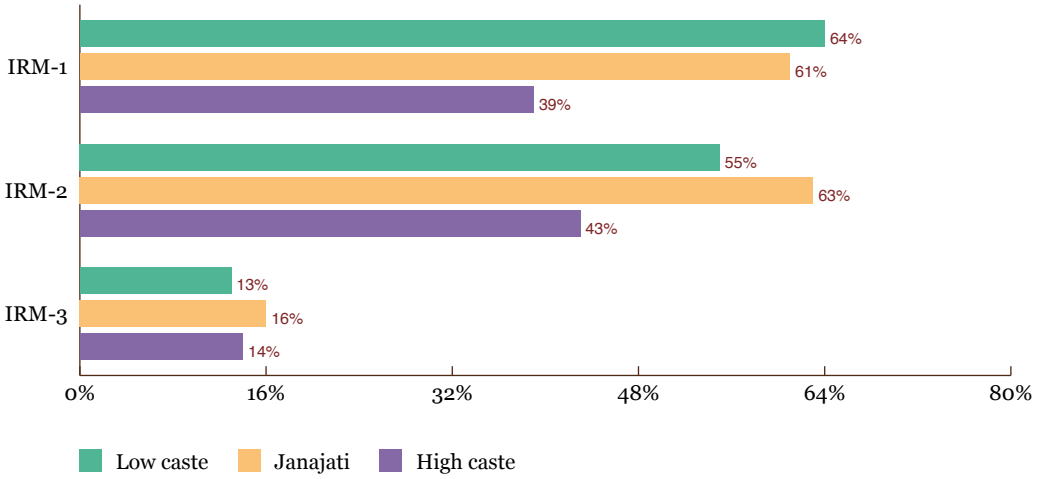
Looking at the people who receive aid, those in rural and more remote areas receive more types of assistance. CGI sheets, farm implements and kitchen sets are provided more frequently in more remote areas. Tarps, in contrast, are far more likely to have reached less remote areas. People in more remote areas (40%) are less likely to receive cash from the government than those living in remote and less remote places (59% in both). In contrast, the likelihood of receiving cash from non-governmental sources increases with remoteness. Of those who received aid in IRM-3, people in more remote areas are less likely than others to have received aid through the government and NGOs. On the other hand, six in 10 respondents living in more remote areas report receiving aid from INGOs, compared to just 2% in less remote and 18% in remote areas.

Those in less remote areas are more likely to mention neighbors as a source of aid information; they are less likely to mention the VDC Secretary and WCF. Those in less remote areas are also more likely than those in remote or more remote areas to say that communication with various aid providers has been good since the end of winter. They are also more likely to be satisfied with the aid response of the different aid providers.

Gender. As was the case in IRM-1 and IRM-2, similar shares of men (17%) and women (13%) receive aid in IRM-3. Among those who receive aid, men are slightly more likely than women to have received cash from non-governmental sources (17% to 15%) and from the government (58% to 53%). Women are more likely to have received tents, sanitation packages and warm clothes.

Women are slightly more likely than men to mention receiving information about aid through the VDC Secretary, while men tend to mention the WCF more than women. Men are slightly more likely than women to say that communication is okay with various aid providers asked about in the survey. Similar shares of men and women express satisfaction with aid assistance provided by various providers since the end of winter.

Figure 5.16: Proportion who received aid – by caste (IRM-1, IRM-2, IRM-3, weighted)



Disability. There are no major differences in the likelihood of receiving aid for those with a disability (17% received aid) and those without (15%). However, 65% of people with a disability report that their houses are fully damaged, which is a criterion for receiving many types of aid, compared to 52% of those without a disability.

Among those who received aid, those without a disability are more likely than those with one to receive most types of assistance. However, those with a disability are slightly more likely than those without one to get government cash (60% to 55%). Those with a disability are less likely than those without to have received aid from the government (63% to 54%) and NGOs (8% to 15%).

Those without any disability (31%) are more likely than those with a disability (21%) to mention the radio as the source of aid information. Those with a disability (9%) are slightly more likely than those without one (3%) to mention neighbors/relatives in district headquarters/Kathmandu.

Caste. At a time when levels of assistance provided is low, similar shares across caste and ethnic groups report receiving aid. In IRM-1 and IRM-2, Janajatis and those belonging to lower castes were more likely than those belonging to higher caste groups to receive aid (Figure 5.16).

Of those who received assistance, Janajatis are less likely than those belonging to high or low caste groups to report receiving aid from the government. Janajatis are more likely to be served by INGOs while NGOs reached those belonging to lower castes. Janajatis are more likely to receive cash from non-governmental sources, but less likely to get it from the government.

High caste (18%) and Janajatis (17%) are slightly more likely than lower caste people (15%) to mention the WCF as a source of aid information. Those belonging to lower castes are much less likely than Janajatis or those belonging to high castes to say that they can communicate with aid providers to receive information or make a complaint. Janajatis are more likely than other caste groups to be satisfied with the aid response of various aid providers

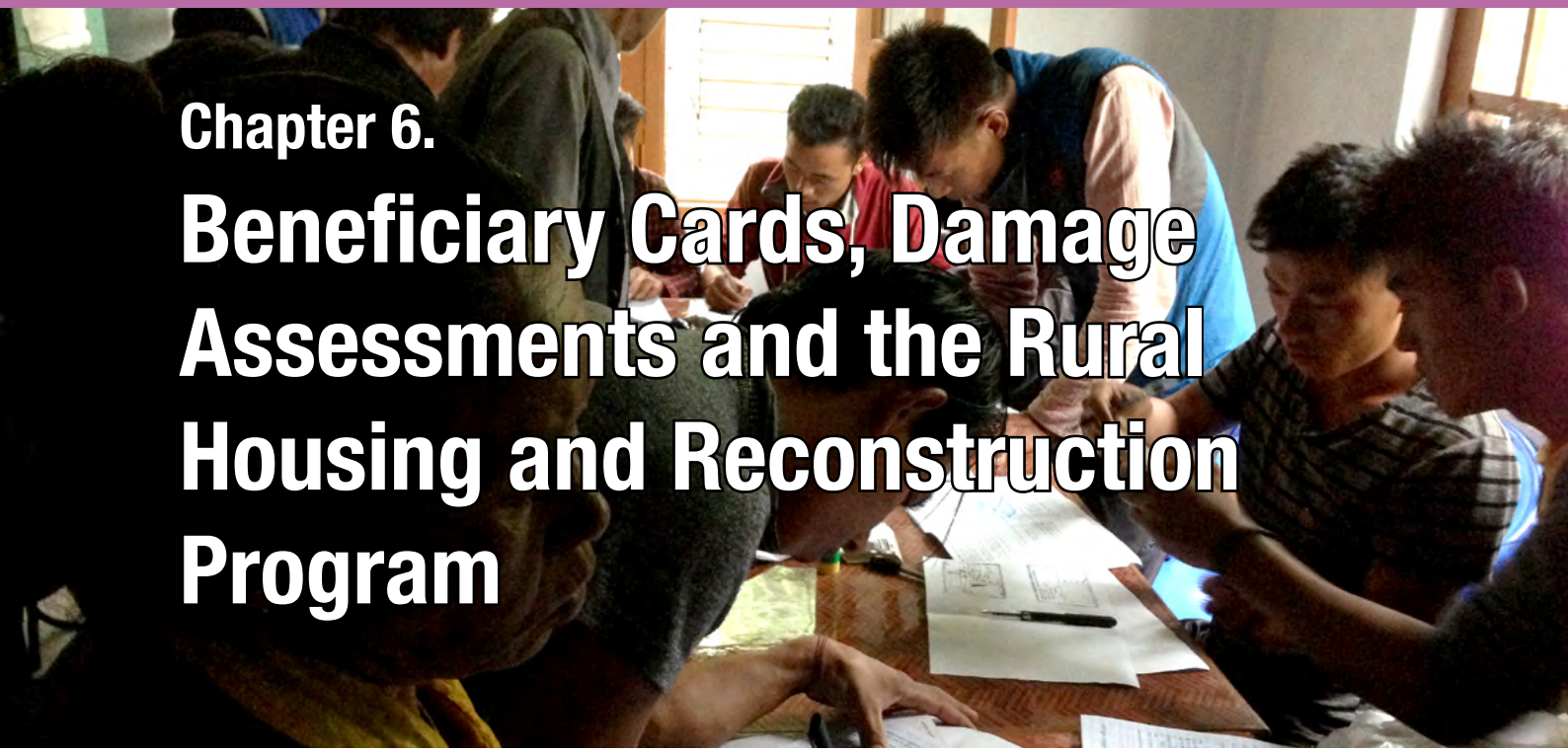
Housing damage. Unsurprisingly, those whose houses were completely destroyed (23%) are more likely to have received aid in IRM-3 than those whose houses were badly damaged (13%), those whose houses need minor repairs to make it habitable (9%), or whose houses were not damaged (2%). In IRM-1 and IRM-2, nearly everyone whose house was completely destroyed received aid. Eighty percent of those whose houses were badly damaged received aid in IRM-1 and 74% in IRM-2.

Among those who received aid, government cash in IRM-3 went to people whose houses were completely destroyed, while those with badly damaged houses (45%) are more likely than those with completely destroyed houses (13%) to get cash from non-governmental sources. Tarps and blankets went to people with lower levels of housing damage.

Income. The likelihood of having received aid in IRM-3 decreases as income rises. The same pattern was present in IRM-1 and IRM-2. Among those who received some form of assistance, those with higher

incomes tend to be more likely to receive cash from the government while those with lower incomes are more likely to have received cash from non-governmental sources. Though majorities across income groups mention the government as a source of aid, those in the middle and high income groups are more likely to do so than those in the lower income group. People in the lower and high income groups are more likely to have received aid from NGOs compared to those in the middle income group. The likelihood of having received aid from INGOs decreases with rising income (39% low income, 32% middle income, 21% high income).

Those with lower incomes are more likely than those in the middle or high income groups to mention either the VDC Secretary or the WCF as their source of information about aid. The likelihood of people saying that they can communicate with any aid providers to either make a complaint or receive information increases with income.



Chapter 6. Beneficiary Cards, Damage Assessments and the Rural Housing and Reconstruction Program

Photo: Chiran Manandhar

Since IRM-2 was conducted, the Government of Nepal has rolled out its flagship program to help people in temporary shelters move into sturdy and safe permanent housing. Managed by the National Reconstruction Authority (NRA), and with financial support from major donors, the Nepal Rural Housing Reconstruction Program (RHRP) provides cash payments to those identified in a new damage assessment. Multiple tranches are provided to eligible beneficiaries, tied to the use of specific building codes to make homes earthquake safer. This chapter provides information on who has received a beneficiary card, the latest damage assessment and on progress with, and uses of, the RHRP cash grant.[51]

Key Findings:

Beneficiary cards and damage assessments

- There is a slight increase in the number of people whose house is categorized as fully damaged (8%) and people who have received a beneficiary card (2%). The latest damage assessment largely mirrors respondents' self-classification of housing damage, but with some discrepancies. Eight percent of those who say their house was classified as partially damaged say it was in fact fully destroyed; 3% of those whose house was classified as not being damaged say their house was completely destroyed and another 3% say it was badly damaged.

- In all districts, significant shares of people whose house has been categorized as partially damaged have received the card. So have some whose house was not damaged.

- Satisfaction with the most recent housing assessment is highest among those who report their house as being completely damaged. Likewise, those who received a beneficiary card from the government are more likely to be satisfied with the role of the central government in providing aid.

Rural Housing and Reconstruction Program

- The share of people whose house has been declared fully damaged does not match with the share of those who have been declared eligible for the RHRP reconstruction grant. Fifteen percent of people who say their house has been classified as fully damaged say they have not been declared

[51] For further information, see The Asia Foundation and Democracy Resource Center Nepal (2016). *Nepal Government Distribution of Reconstruction Cash Grants for Private Houses: IRM – Thematic Study (November 2016)*. Kathmandu and Bangkok: The Asia Foundation.

eligible for the grant while 20% of those whose house has been categorized as partially damaged say they have. Among those ineligible, 20% believe they should have been. The number is very high in severely hit districts (83%).

- Only 8% of people eligible for the grant had received any money by September.
- People expect the grant to cover a very small share of construction costs. Most people in severely and crisis hit districts (70% and 84%, respectively) say the grant will cover less than 25% of the cost.
- Of those declared eligible for the grant, less than half plan to use it to build a new house using the NRA's models. Planned use of the grant for livelihood support is very high in Dhading (30%).

6.1 Beneficiary cards and damage assessments

Who has received a beneficiary card?

A series of damage assessments were conducted by the government to decide on who should receive beneficiary cards that would give them access to various government cash grants.[52]

There has been a slight increase in the proportion of people who say they have a beneficiary card since IRM-2. In the crisis hit districts, there has been a 9 percentage point increase in the share who say they received a beneficiary ID card compared to IRM-2 (Table 6.1).[53] This change is largely driven by the 10 point increase among respondents in Kathmandu who said they had received a beneficiary card and the 13 point increase in Okhaldhunga. Nearly everyone in the severely hit districts (97%) said they had received an earthquake beneficiary identity card at the time the IRM-3 survey was conducted with lower shares reporting having received a card in other districts. Amongst districts that are not classified as severely hit, particularly large numbers say they have received cards in Okhaldhunga (81%) and Solukhumbu (90%).

The likelihood of a household receiving a beneficiary ID card increases with remoteness. Nine in ten people in more remote areas have cards compared to seven in 10 in remote areas and only four in 10 in less remote areas. The likelihood of having a beneficiary card decreases as pre-earthquake income increases (78% low, 62% medium, 39% high incomes). Janajatis (67%) are much more likely to have received a card, compared to those belonging to higher (52%) or lower (50%) castes.[54]

Table 6.1: Share of people who have received a beneficiary card – by district impact and district (IRM-2, IRM-3 household panel, unweighted)

	IRM-2	IRM-3
Severely hit	**95%**	**97%**
Dhading	93%	94%
Gorkha	92%	97%
Nuwakot	95%	97%
Ramechhap	97%	98%
Sindhupalchowk	98%	99%
Crisis hit	**56%**	**65%**
Bhaktapur	52%	55%
Kathmandu	31%	41%
Okhaldhunga	68%	81%
Hit with heavy losses	**57%**	**59%**
Lamjung	35%	35%
Solukhumbu	85%	90%
Hit	**29%**	**31%**
Syangja	29%	31%
All districts	***75%***	***79%***

[52] See 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).* Kathmandu and Bangkok: The Asia Foundation, and The Asia Foundation and Democracy Resource Center Nepal (2016). *Nepal Government Distribution of Reconstruction Cash Grants for Private Houses: IRM – Thematic Study (November 2016).* Kathmandu and Bangkok: The Asia Foundation.

[53] The analysis is based on the household panel that includes the 4,446 respondents who participated in both IRM-2 (conducted February-March) and IRM-3 (late August-late September).

[54] Women (63%) are slightly more likely than men (58%) to say their family has received a card. Those with a disability (69%) are more likely than those without (60%) to say their family has received a card. Because cards are given to households rather than individuals, we would not expect there to be a systematic difference in whether the households of male and female respondents report receiving a card.

Has classification of housing damage changed?

In every district apart from Gorkha, a larger share of people now say that their house has been classified as fully damaged compared to IRM-2 (Table 6.2). Increases tend to be greater in more affected districts, along with Kathmandu. The most notable increase in the share of respondents who say their house is now classified as fully damaged is in Dhading. However, this may be partly explained by the fact that 29% in IRM-2 said that an official had still to arrive to classify their house. Meanwhile, the increase in Kathmandu appears to be a result of a re-classification of houses, with the number of people reporting that their house was classified as partially damaged or not damaged dropping steeply. In contrast, districts in the two lesser-affected categories (hit with heavy losses and hit) have all seen increases in the number of houses that are declared not damaged.

Table 6.2: Changes in housing classification (IRM-2, IRM-3 household panel, unweighted)

	IRM-2				IRM-3 (changes since IRM-2)		
	Fully damaged	Partially damaged	Normal/not damaged	Official did not arrive	Fully damaged	Partially damaged	Normal/not damaged
Severely hit	**82%**	**6%**	**2%**	**5%**	**92% (+10%)**	**5% (-1%)**	**2% (0%)**
Dhading	52%	4%	3%	29%	88% (+36%)	8% (+4%)	2% (-1%)
Gorkha	85%	10%	4%	0%	83% (-2%)	11% (+1%)	5% (+1%)
Nuwakot	92%	3%	1%	2%	96% (+4%)	2% (-1%)	0% (-1%)
Ramechhap	80%	8%	1%	1%	96% (+16%)	3% (-5%)	1% (0%)
Sindhupalchowk	93%	2%	1%	0%	96% (+3%)	2% (0%)	0% (-1%)
Crisis hit	**45%**	**23%**	**27%**	**1%**	**54% (+9%)**	**15% (-8%)**	**27% (0%)**
Bhaktapur	50%	11%	31%	1%	53% (+3%)	7% (-4%)	40% (+9%)
Kathmandu	22%	17%	50%	4%	42% (+20%)	9% (-8%)	37% (-13%)
Okhaldhunga	50%	34%	15%	0%	59% (+9%)	22% (-12%)	14% (-1%)
Hit with heavy losses	**31%**	**36%**	**24%**	**0%**	**32% (+1%)**	**34% (-2%)**	**32% (+8%)**
Lamjung	27%	20%	38%	0%	27% (0%)	21% (+1%)	50% (+12%)
Solukhumbu	35%	57%	6%	0%	38% (+3%)	52% (-5%)	10% (+4%)
Hit	**10%**	**23%**	**65%**	**0%**	**11% (+1%)**	**21% (-2%)**	**67% (+2%)**
Syangja	10%	23%	65%	0%	11% (+1%)	21% (-2%)	67% (+2%)
All districts	***60%***	***16%***	***16%***	***3%***	***68% (+8%)***	***13% (-3%)***	***17% (+1%)***

Red = less people reported this in IRM-3 than IRM-2;
Green = more people reported this in IRM-3 than IRM-2.

Respondent's self-classification of housing damage closely mirrors how people's houses have been reportedly assessed in the most recent damage assessment but the results suggest that some misclassification may have taken place. Among respondents whose house was classified as fully damaged, 91% say that their house was completely destroyed while 1% say it was not damaged at all (Table 6.3). Eighty-five percent of people whose house was classified as partially damaged say their house was impacted but not destroyed by the earthquake. However, 8% of this group say their house was completely destroyed and another 7% say it was not damaged. Three percent of those whose house was classified as not being damaged say their house was completely destroyed and another 3% say it was badly damaged.

Table 6.3: Housing classification in most recent damage assessment – by self-reported housing damage (IRM-3, weighted)

		Housing classification in the most recent damage assessment			
		Fully damaged	Partially damaged	Normal/Not damaged	Don't know
Self-reported levels of housing damage	Completely destroyed	91%	8%	3%	23%
	Badly damaged (needs major repair to live in)	6%	42%	3%	15%
	Habitable (but needs minor repair)	2%	43%	36%	36%
	Not damaged	1%	7%	58%	26%

Beneficiary cards and damage assessment results

As expected, almost everyone whose house was classified as fully damaged say they have received a beneficiary card. In some districts, most households whose houses were classified as partially damaged have received beneficiary cards but this is not the case everywhere (Figure 6.1). In Sindhulpalchowk, Gorkha and, to a lesser extent, Okhaldhunga, significant shares of people whose house was classified as not damaged have received a card.

Figure 6.1: Share of people with beneficiary cards by official housing classification – by district (IRM-3, weighted)

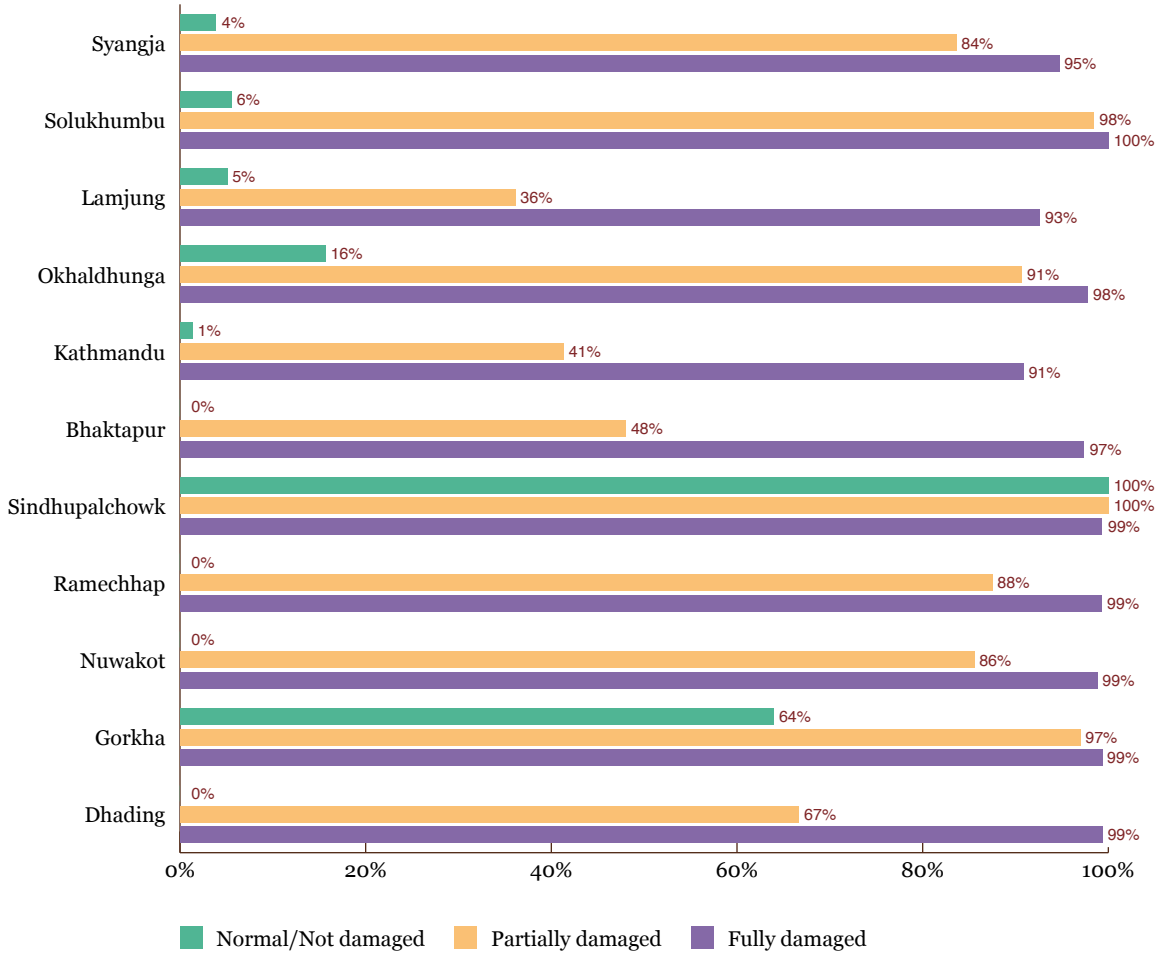


Photo: Janakraj Sapkot

Satisfaction with the official damage classification

In the severely hit districts, more people are satisfied with the classification of their house than in IRM-2 but slightly more are also unsatisfied (Table 6.4).[55] In contrast, in every other district, except Bhaktapur, fewer people are satisfied than before and more people are dissatisfied.

Table 6.4: Satisfaction with official damage classification – by district and district impact (IRM-2, IRM-3 household panel, unweighted)

	IRM-2		IRM-3	
	Satisfied	Unsatisfied	Satisfied	Unsatisfied
Severely hit	**85%**	**4%**	**94%**	**6%**
Dhading	57%	3%	91%	6%
Gorkha	94%	5%	94%	6%
Nuwakot	95%	3%	95%	5%
Ramechhap	79%	9%	92%	7%
Sindhupalchowk	95%	1%	94%	5%
Crisis hit	**80%**	**14%**	**78%**	**17%**
Bhaktapur	80%	11%	88%	11%
Kathmandu	84%	7%	66%	19%
Okhaldhunga	79%	19%	77%	20%
Hit with heavy losses	**70%**	**24%**	**54%**	**42%**
Lamjung	52%	38%	45%	53%
Solukhumbu	92%	7%	65%	28%
Hit	**84%**	**14%**	**68%**	**31%**
Syangja	84%	14%	68%	31%
All districts	***82%***	***10%***	***82%***	***15%***

Red = decrease in satisfaction/dissatisfaction;
Green = increase in satisfaction/dissatisfaction.

Satisfaction with the most recent housing assessment in their area is highest among those who report their house as being completely damaged (93%), followed by those who say their house is not damaged (76%), badly damaged (63%), and those with habitable houses (56%). Satisfaction has grown 15 points since IRM-2 among those who say their house is habitable and 9 points among those who say it is badly damaged. Levels of satisfaction among those who say their house is completely destroyed or not damaged are similar to what was reported before.

[55] Both have increased because the number of people who do not know or who refuse to answer has declined since IRM-2.

Cash and beneficiary cards

Receiving cash from the government is highly tied to having a beneficiary card. Among those who have a card, 89% have received cash from the government. Among those who do not have a beneficiary ID card, 99% say they have not received cash from the government.

Having a beneficiary ID card is also a basis for receiving cash from non-governmental sources. Among those with a card, 97% have received cash from non-governmental sources, compared to only 4% of those who do not have it.

Beneficiary cards and satisfaction with central government

Those who received a beneficiary card from the government are more likely than those who did not but who feel they should have to express satisfaction with the role of the central government in providing aid. Forty-six percent of those who received a card are satisfied with the central government compared to just 35% of those who felt they should have got a card but who did not. Dissatisfaction with the central government is also higher for the latter group (Table 6.5). In contrast, there is little difference in satisfaction with local administrative centers, NGOs and INGOs between the two groups. It is clear that people believe the central government is responsible for deciding who receives a card and that this shapes satisfaction levels.

Table 6.5: Satisfaction with aid providers – by having a beneficiary card vs. belief should have received a beneficiary card (IRM-3)

	Have a beneficiary card		Believe should have received a beneficiary card but do not have one now	
	Satisfied	Unsatisfied	Satisfied	Unsatisfied
Central government	46%	32%	35%	58%
Local administration center	46%	46%	48%	43%
NGOs	43%	43%	43%	43%
INGOs	41%	41%	44%	36%

6.2 The Nepal Rural Housing Reconstruction Program cash grant

Who is eligible for the Nepal Rural Housing Reconstruction Program (RHRP) grant?

The National Reconstruction Authority will provide a reconstruction grant, currently planned at NPR 300,000, to help offset the costs of reconstructing houses. At the time the IRM-3 survey was conducted, the size of the grant was to be NPR 200,000 and hence questions in this section ask about a NPR 200,000 grant.

Most people in the severely hit districts—which are all initially targeted by the program—say they have been declared eligible for the program (Table 6.6). More than half of people in Okhaldhunga, which has also been a target location, also say they have been declared eligible. However, much smaller shares of people in Kathmandu and especially Bhaktapur (only 1%), which are also targeted by the program, state that they have been declared eligible. The assessment to determine eligibility was conducted in the Kathmandu valley in the second phase of the CBS survey, which was completed only in June, and thus more time would be needed in these two districts to determine eligibility. And one-quarter of people in Lamjung say they have been told they are eligible, even although the RHRP has not started there.

Table 6.6: Eligibility for RHRP grant – by district impact and districts (IRM-3, weighted)

	Yes	No	Don't know
Severely hit	**89%**	**10%**	**1%**
Dhading	87%	11%	2%
Gorkha	87%	13%	1%
Nuwakot	91%	9%	0%
Ramechhap	83%	16%	1%
Sindhupalchowk	95%	4%	1%
Crisis hit	**26%**	**66%**	**8%**
Bhaktapur	1%	71%	28%
Kathmandu	28%	67%	5%
Okhaldhunga	57%	40%	3%
Hit with heavy losses	**16%**	**48%**	**36%**
Lamjung	25%	73%	2%
Solukhumbu	0%	3%	96%
Hit	**4%**	**95%**	**1%**
Syangja	4%	95%	1%
All districts	***44%***	***49%***	***7%***

Eligibility and housing damage

Currently, those in the severely and crisis hit districts whose houses were classified as being fully damaged in the Central Bureau of Statistics' (CBS) assessment carried out starting after the winter are eligible for the RHRP grant. Most people—but not all—who say their house was classified as fully damaged in the most recent damage assessment say they have been declared eligible for grant. However, 15% of people who say their house was classified as fully damaged say they have not been declared eligible (Table 6.7). Among them, 93% reside in the severely hit or crisis hit districts where the RHRP program has started. Twenty percent of those who say their house was partially damaged say they have been declared eligible for the grant. No one who says their house was not damaged says they are eligible for the program.[56]

Table 6.7: Eligibility for RHRP grant – by housing damage classification (IRM-3, weighted)

		Yes	No	Don't know
Housing classification in the most recent official damage assessment	Fully damaged	80%	15%	5%
	Partially damaged	20%	74%	6%
	Normal/Not damaged	0%	98%	1%
	Don't know	4%	74%	21%

The likelihood of people saying they were declared eligible increases with remoteness, with 74% in more remote areas saying they were declared eligible (26% less remote, 56% remote).

Should people who have been declared ineligible have been eligible?

Forty-nine percent of respondents say they were declared ineligible for the RHRP grant. These people were asked whether they should have been eligible for it.

Sixty-two percent of people who say they were not eligible agree that this was correct. However, 28% of those declared ineligible say they should be eligible (Table 6.8). Feelings of being miscategorized as ineligible are particularly high in the severely hit districts where, overall, 83% of those declared ineligible say they should have been eligible. In Nuwakot, 100% of

[56] Results are similar if we look at people's own classification on the damage to their house. Seventy-six percent of respondents who say their house was completely damaged say they were declared eligible (40% badly damaged, 4% habitable, 0% not damaged).

those declared ineligible say they should have been eligible.[57] In Okhaldhunga, where 57% were eligible, 71% of those declared ineligible feel they should have been eligible.

The proportion of people who feel they have been unfairly excluded is lower in other districts but is still 22% of those told they are ineligible in crisis hit districts, 37% in hit with heavy losses districts and 24% in the hit district.

Almost half (47%) of those who feel they have been unfairly excluded say that their house was officially classified as completely destroyed. This suggests that the problem is not just people disagreeing with how their house was classified. While some people may have understood what classification their house received, the findings suggest that there is a problem is ensuring that those whose house was classified as completely destroyed are eligible for the RHRP and that they understand they are. Twenty-two percent of those who say they have unfairly been declared ineligible say that their house was declared partly damaged.

Table 6.8: Whether people feel they should have been eligible for the RHRP grant among those declared ineligible – by district impact and district (IRM-3, weighted)

	Yes	No	Don't know
Severely hit	**83%**	**16%**	**1%**
Dhading	64%	33%	3%
Gorkha	77%	23%	0%
Nuwakot	100%	0%	0%
Ramechhap	98%	1%	1%
Sindhupalchowk	86%	9%	5%
Crisis hit	**22%**	**64%**	**13%**
Bhaktapur	39%	60%	1%
Kathmandu	17%	66%	15%
Okhaldhunga	71%	28%	1%
Hit with heavy losses	**37%**	**63%**	**0%**
Lamjung	37%	63%	0%
Solukhumbu	42%	58%	0%
Hit	**24%**	**76%**	**0%**
Syangja	24%	76%	0%
All districts	***28%***	***62%***	***9%***

How much have people received?

Table 6.9: Proportion of eligible who have received at least some of the reconstruction grant – by district (IRM-3, weighted)

District	Proportion eligible received grant
Dhading	6%
Gorkha	30%
Nuwakot	4%
Ramechhap	18%
Sindhupalchok	6%
Bhaktapur	0%
Kathmandu	0%
Okhaldhunga	3%
All districts	***8%***

In July 2016, the government began disbursing the first tranche of the reconstruction grant (NPR 50,000) into bank accounts opened specifically for the purpose in the name of those who were declared eligible and who had signed agreements.[58] Importantly, the government and the NRA defined disbursement of the housing grant as being the point at which the money was out in eligible beneficiaries' bank accounts rather than when beneficiaries were able to withdraw money.

Only 8% of those who were declared eligible for the grant have received any money. Of the districts where the CBS assessment to give out this grant had begun, those in Kathmandu and Bhaktapur have not received any money and subsequent determination of eligibility was still being carried out as of late August.

Table 6.10 shows the amount people had received, of those who had been able to access money, at the time the survey was conducted in September. Apart from Gorkha (average NPR 49,872), people in the other districts where the grant has been disbursed say they received the full NPR 50,000. This suggests that some beneficiaries were charged a fee, against the NRA guidelines, in Gorkha.

[57] Although 91% of people in Nuwakot were declared eligible for the cash grant.

[58] See The Asia Foundation and Democracy Resource Center Nepal (2016). *Nepal Government Distribution of Reconstruction Cash Grants for Private Houses: IRM – Thematic Study (November 2016)*. Kathmandu and Bangkok: The Asia Foundation, Section 3, for a fuller discussion.

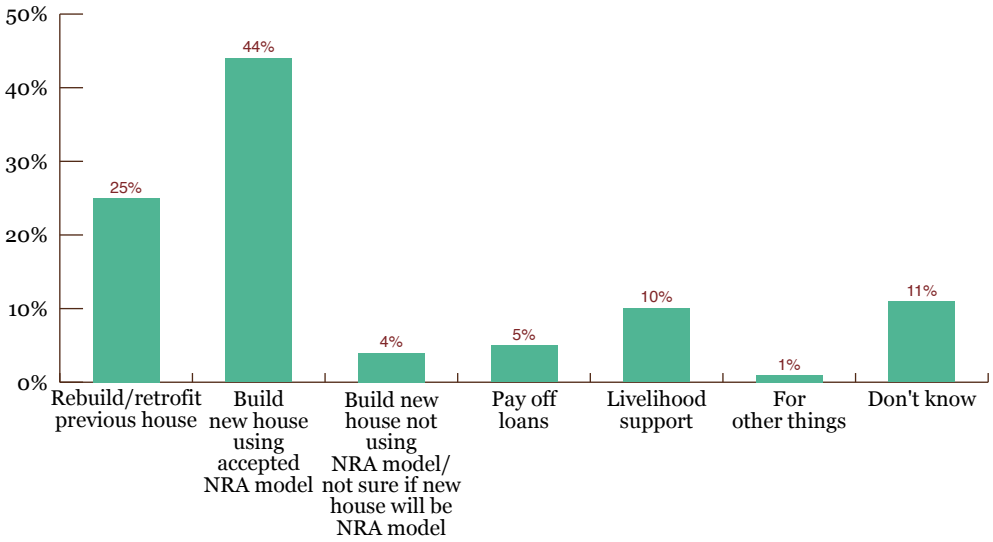
Table 6.10: Amount of reconstruction grant received for those who received it – by district (IRM-3, weighted)

	Average (NPR)	Maximum (NPR)	Minimum (NPR)
Dhading	50,000	50,000	50,000
Gorkha	49,872	50,000	49,000
Nuwakot	50,000	50,000	50,000
Ramechhap	50,000	50,000	50,000
Sindhupalchok	50,000	50,000	50,000
Bhaktapur	–	–	–
Kathmandu	–	–	–
Okhaldhunga	50,000	50,000	50,000
All districts	*49937*	*50000*	*49000*

What will the RHRP grant be used for?

The grant is to encourage earthquake-resistant construction. Future tranches of funds are meant to be dependent on building an NRA-sanctioned model house. Of those who were declared eligible, however, only 44% say they plan to do so (Figure 6.2). One-quarter say they plan to use the grant to rebuild or retrofit their previous house.[59] Ten percent say they will use the funds to support their livelihoods and 5% to pay off loans.

Figure 6.2: Plans for use of RHRP grant amongst those declared eligible (IRM-3, weighted)



The proportions of eligible beneficiaries who plan to follow the NRA rules by building a model house vary massively across districts. In Nuwakot, 92% of people say they plan to do so (Table 6.11). But in every other district, with the exception of Gorkha, more people say they will use the money for other things. Planned retrofitting is particularly high in Ramechhap (53%) and Kathmandu (50%). Building a house not following the NRA guidelines is high in Sindhupalchowk (17%). Planned use to pay off loans is particularly high in Lamjung (22%), Gorkha (12%) and Dhading (10%). Use for livelihoods is very high in Dhading (30%). Unsurprisingly, large proportions of people in the hit with heavy losses districts and the hit district, as well as in Kathmandu and Bhaktapur, do not know what they will use the money for. The RHRP has not started in these places and people may have little information on if and when the program will begin and what the rules for it will be.

[59] There are plans to have a separate grant scheme to support retrofitting. However, those declared eligible for the RHRP are not allowed to use the grant they receive for this.

Table 6.11: Plans for use of RHRP grant amongst those declared eligible – by district impact and district (IRM-3, 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
Severely hit	**21%**	**55%**	**5%**	**6%**	**9%**	**2%**	**5%**
Dhading	25%	30%	10%	10%	30%	0%	5%
Gorkha	8%	58%	6%	12%	12%	3%	5%
Nuwakot	3%	92%	3%	3%	8%	0%	0%
Ramechhap	53%	37%	1%	0%	1%	1%	8%
Sindhupalchowk	14%	53%	17%	0%	6%	3%	8%
Crisis hit	**46%**	**3%**	**1%**	**1%**	**12%**	**0%**	**25%**
Bhaktapur	0%	0%	0%	0%	0%	0%	0%
Kathmandu	50%	0%	0%	0%	12%	0%	25%
Okhaldhunga	7%	40%	7%	7%	13%	0%	27%
Hit with heavy losses	**7%**	**24%**	**0%**	**12%**	**9%**	**0%**	**54%**
Lamjung	0%	44%	0%	22%	11%	0%	33%
Solukhumbu	14%	0%	0%	0%	7%	0%	79%
Hit	**0%**	**0%**	**0%**	**0%**	**0%**	**0%**	**100%**
Syangja	0%	0%	0%	0%	0%	0%	100%
All districts	***25%***	***44%***	***4%***	***5%***	***10%***	***1%***	***11%***

What share of construction costs does the RHRP grant cover?

Table 6.12: Estimated rebuilding/construction costs – by district impact and district (IRM-3, weighted)

	How much do you estimate will be needed to rebuild/construct your house?		
	Average (NPR)	Maximum (NPR)	Minimum (NPR)
Severely hit	**1,014,626**	**9,999,999**	**15,000**
Dhading	1,129,337	8,000,000	50,000
Gorkha	8,89,203	7,000,000	60,000
Nuwakot	1,125,498	9,000,000	100,000
Ramechhap	8,52,327	9,000,000	15,000
Sindhupalchowk	1,012,456	9,999,999	100,000
Crisis hit	**2,523,949**	**9,900,000**	**30,000**
Bhaktapur	3,063,583	9,900,000	700,000
Kathmandu	2,807,881	9,000,000	210,000
Okhaldhunga	655,890	3,000,000	30,000
Hit with heavy losses	**656,539**	**7,000,000**	**10,000**
Lamjung	1,252,353	7,000,000	230,000
Solukhumbu	440,557	3,000,000	10,000
Hit	**404,019**	**1,000,000**	**150,000**
Syangja	404,019	1,000,000	150,000
All districts	***1,396,030***	***9,999,999***	***10,000***

From the outset, there have been discussions about the inadequacy of the RHRP grant for covering construction costs in any of the earthquake-affected areas. When those who have been declared eligible for the grant were asked to estimate costs for rebuilding/constructing, the average amounts stated go well above the NPR 200,000 grant.[60]

The lowest average amount is NPR 404,019 in the hit district of Syangja, still significantly more than the RHRP grant even if it is increased to NPR 300,000. The average cost mentioned in the severely hit, crisis hit, and hit with heavy losses districts are NPR 1,014,626, NPR 2,523,949, and NPR 656,539, respectively (Table 6.12).

The average cost of rebuilding/constructing people's house given by those whose house was classified as fully damaged in the most recent damage assessment

[60] As noted, government policy has changed since the IRM-3 survey with the grant now planned to be NPR 300,000. However, questions were asked about the initially envisioned sum of NPR 200,000.

was NPR 1,433,489 (Figure 6.3). For those whose house was classified as partially damaged, the figure is NPR 890,216. For those whose house was not extensively damaged, but who have been declared eligible for the grant, the figure is NPR 280,632.

Seven in 10 respondents who have been declared eligible for the grant say that the NPR 200,000 grant will cover less than one-quarter of the cost of reconstructing/rebuilding their house. Two in 10 say it will cover 25-50% of the costs. Only 5% say this amount will cover over half to all of the costs.

Most respondents in the severely hit (70%) and crisis hit (84%) districts say that NPR 200,000 will cover less than 25% of the construction costs (Table 6.13). Those in the hit with heavy losses districts tend to say it will cover less than 25% (28%) or between 25-50% (40%) of the costs. Most people in Bhaktapur (96%), Kathmandu (88%) and Nuwakot (85%) say that less than 25% of the construction costs will be covered by the grant.

Figure 6.3: Average costs (NPR) for rebuilding/ reconstruction – by official damage classification (IRM-3, weighted)

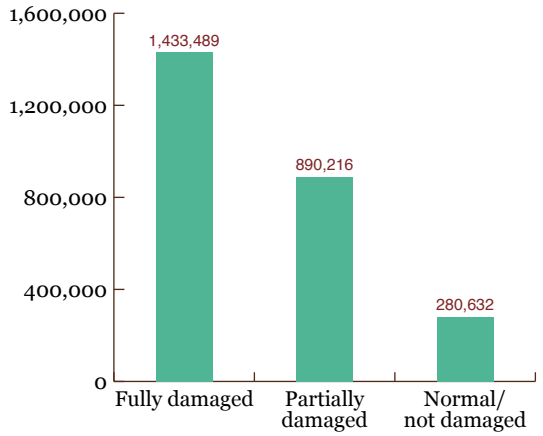
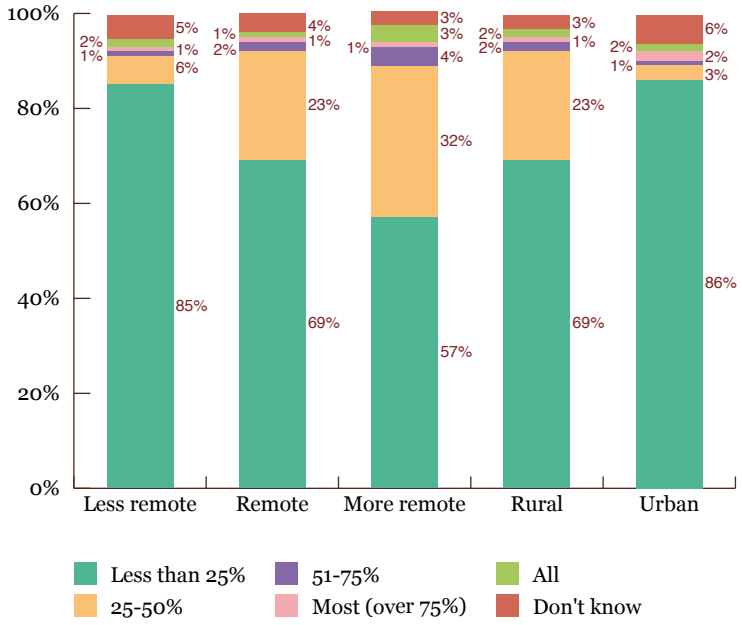


Table 6.13: Proportion of construction costs that the RHRP grant will cover – by district impact and district (IRM-3, weighted)

	Less than 25%	25-50%	51-75%	Most (over 75%)	All	Don't know
Severely hit	**70%**	**26%**	**2%**	**1%**	**0%**	**2%**
Dhading	61%	33%	1%	1%	1%	2%
Gorkha	60%	32%	4%	1%	0%	2%
Nuwakot	85%	13%	2%	0%	0%	0%
Ramechhap	71%	26%	0%	0%	0%	3%
Sindhupalchowk	74%	22%	1%	0%	0%	3%
Crisis hit	**84%**	**6%**	**0%**	**1%**	**1%**	**6%**
Bhaktapur	96%	2%	1%	0%	1%	0%
Kathmandu	88%	2%	0%	1%	1%	7%
Okhaldhunga	47%	41%	3%	1%	1%	6%
Hit with heavy losses	**28%**	**40%**	**8%**	**3%**	**14%**	**7%**
Lamjung	54%	22%	2%	2%	0%	19%
Solukhumbu	15%	49%	11%	3%	21%	1%
Hit	**6%**	**31%**	**19%**	**13%**	**6%**	**25%**
Syangja	6%	31%	19%	13%	6%	25%
All districts	***72%***	***20%***	***2%***	***1%***	***2%***	***4%***

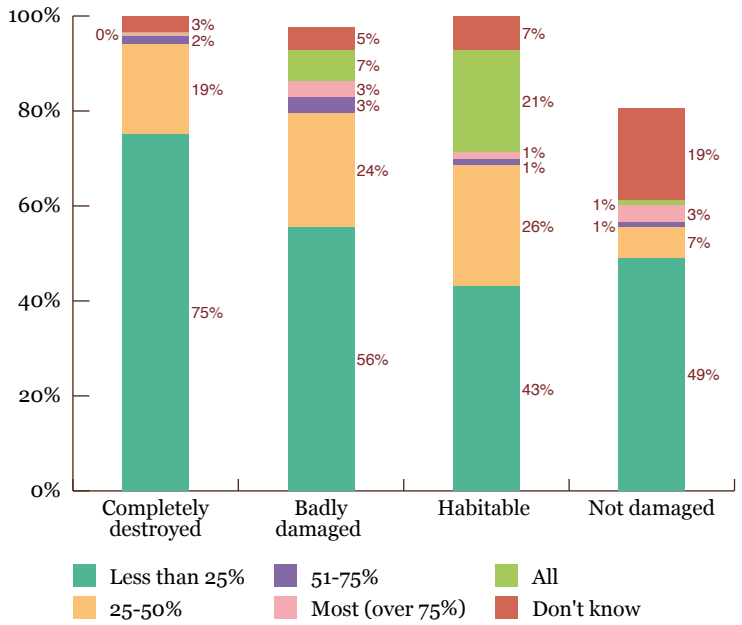
The grant will likely only cover a small share of reconstruction costs in both urban and rural areas, and in more remote and less remote areas (Figure 6.4). In general, people feel that a smaller share will be covered in urban areas and less remote areas – presumably because prices will be high and people will be trying to build higher quality houses. But even in more remote areas, 89% of people say the grant will cover less than half of reconstruction costs.

Figure 6.4: Proportion of construction costs that the RHRP grant will cover – by remoteness and urban/rural (IRM-3, weighted)



Unsurprisingly, those whose house was completely destroyed are the least likely to think that the NRA grant will cover a significant proportion of the costs of rebuilding or constructing a house. Three-quarters believe that the grant will cover less than 25% of their costs (Figure 6.5). However, people whose houses were less badly damaged are also likely to believe that the funds they receive will only cover a small share of reconstruction costs.

Figure 6.5: Proportion of construction costs that the RHRP grant will cover – by housing damage (IRM-3, weighted)[61]



[61] Bars do not add up to 100% because some people (particularly those whose house is not damaged) refused to answer the question. Refusals are presumably high for this last category as people know that they will not be eligible for or need the cash grant.

Chapter 7.
Vulnerability: Illness, Trauma and Landslides

Photo: Alok Pokharel

This chapter looks at how people in earthquake-affected areas fared during the 2016 monsoon. It examines illnesses caused by people living in inadequate shelter as well as experiences with landslides. Longstanding psychological effects due to the earthquakes are also explored. With 71% of people still living in temporary shelter in severely hit districts, the analysis focuses on housing conditions and how they relate to illnesses.

Key Findings:

Illnesses

- Twelve percent of people say they, or someone in their family, got sick during the monsoon season. Those in the severely hit districts are the most likely to report an illness with illness particularly widespread in Nuwakot (45%).
- Women, those with a disability and people with lower incomes are more likely to have someone in the family who fell ill.
- People living in communal or self-constructed shelters are the most likely to have fallen ill. Those who were unable to do any repairs to get their shelter monsoon-ready are more likely to report illnesses in the family.
- Areas where people say that medical facilities have gotten worse are more likely to report illnesses.

Psychological effects of the earthquakes

- Nineteen percent of people say they are still suffering psychologically from the earthquakes.
- Psychological effects from the earthquakes are most prevalent in Sindhupalchowk, Okhaldhunga and Syangja.
- Women, those with a disability, lower caste and people who lost someone in the earthquakes are more likely to suffer psychological impacts.
- Extreme fear and being startled when sleeping are the most common enduring psychological effects of the earthquakes.

Vulnerability to landslides

- Syangja, Sindhupalchowk and Solukhumbu were the areas where landslides were most common during the monsoon.
- Landslides are more prevalent in rural areas and tend to be more common in more remote areas. People in these areas are also the most likely to be worried about possible landslides.
- Residents of areas where the condition of motorable roads has worsened are also more likely to be worried.

- Women, lower caste and the disabled are more likely to be worried about landslides, as are those whose house was completely destroyed by the earthquakes.

7.1 Illnesses

Who got sick during the monsoon due to issues with shelter?

Twelve percent of people say that they, or someone in their family, got sick during the monsoon because of problems with shelter. This figure is much higher (23%) in severely hit districts. Incidence of illnesses due to shelter issues during the monsoon is particularly high in Nuwakot (45%) – Figure 7.1. Just over one-fifth of respondents report a shelter-related illness in the family in Gorkha (20%), Ramechhap (24%) and Sindhupalchowk (21%).

Those living in rural areas (15%) are more likely than people in urban areas (6%) to have someone in the family who fell ill during the monsoon due to their shelter (Figure 7.2).

Unsurprisingly, people belonging to marginalized groups—those with lower incomes (19%), women (14%) and the disabled (23%)—are more likely to report an illness in the family during the monsoon (Table 7.1).

Table 7.1: Share of people who say someone in their family got sick due to shelter issues – by income, gender and disability (IRM-3, weighted)

Income	Low	19%
	Medium	12%
	High	5%
Gender	Female	14%
	Male	9%
Disability	Disability	23%
	No disability	11%

Figure 7.1: Share of people who say someone in their family got sick due to shelter issues – by district impact and district (IRM-3, weighted)

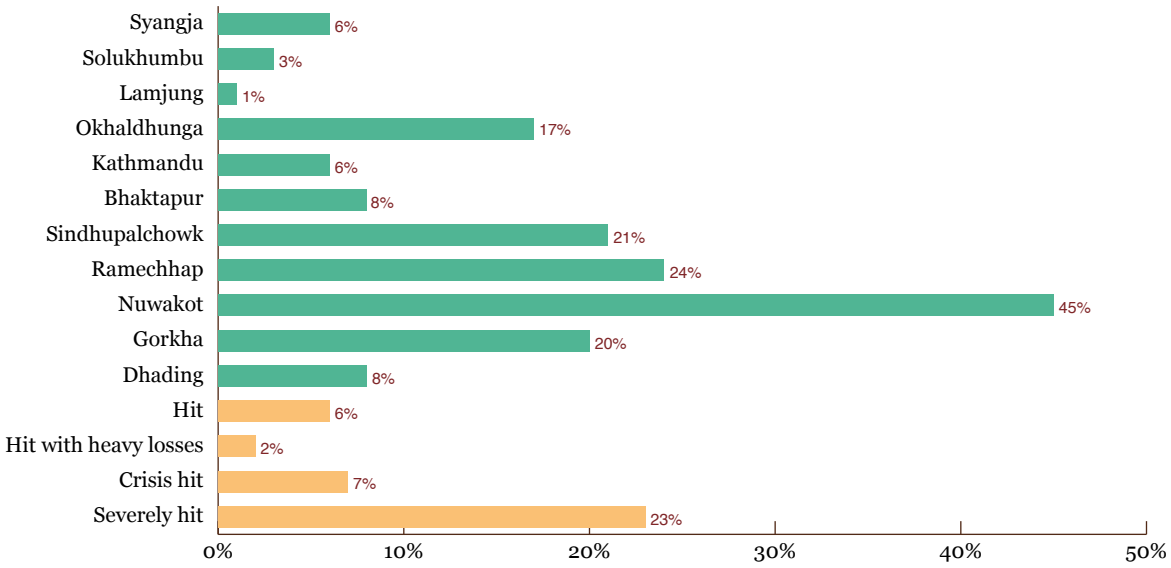
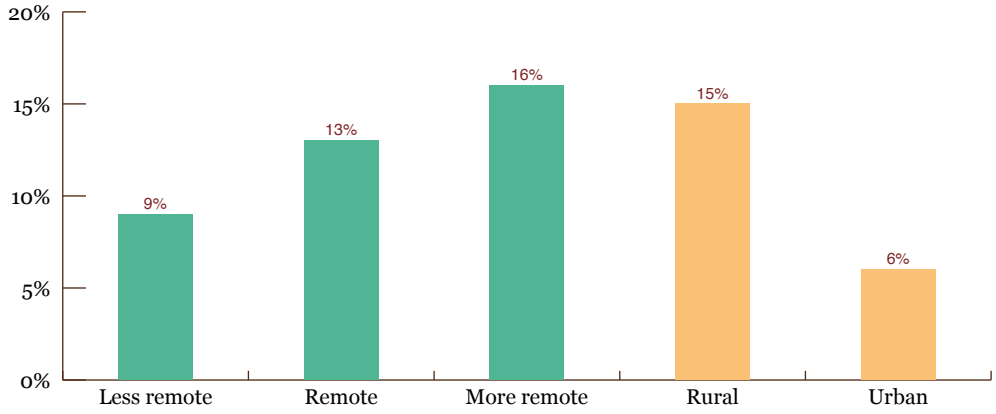


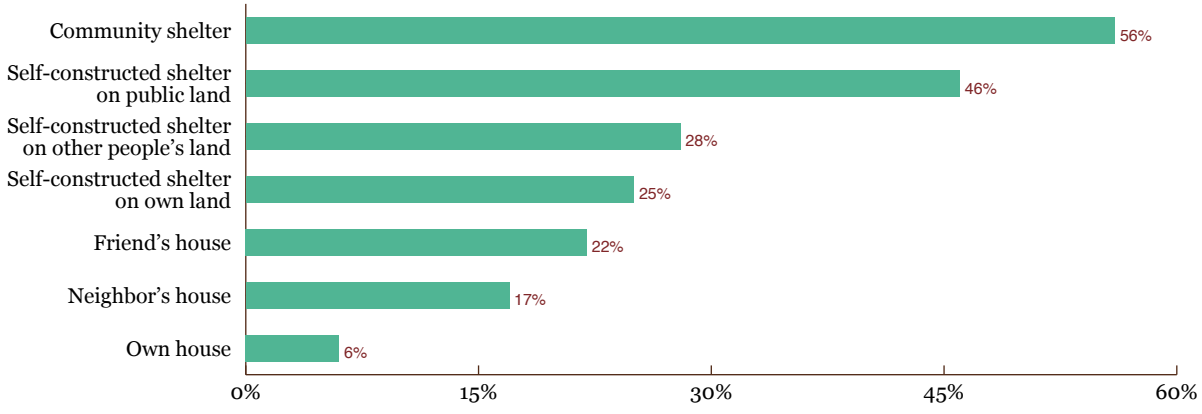
Figure 7.2: Share of people who say someone in their family got sick due to shelter issues – by remoteness and urban/rural (IRM-3, weighted)



Housing conditions and illness

People living in communal or self-constructed shelters are more likely than those living in houses to report someone in their family getting sick during the monsoon due to their accommodation (Figure 7.3). A majority of those living in a community shelter (56%) report someone getting sick during the monsoon. Among those who live in a self-constructed shelter, those who built it on public land (46%) are more likely than those who built it on others' land (28%) or on their own land (25%) to say there was an illness. In contrast, fewer people who live in a house, whether a friend's (22%), a neighbor's (17%) or their own (6%), say that someone in their family got sick.

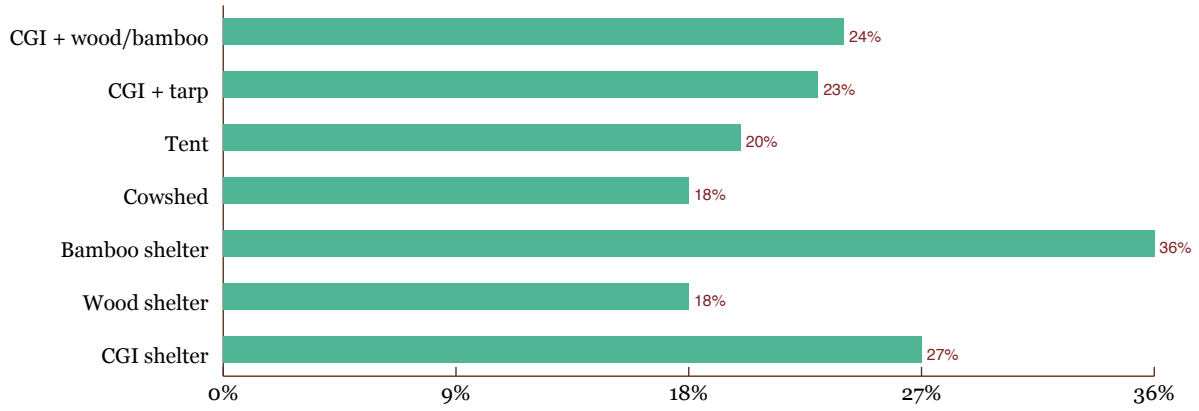
Figure 7.3: Share of people who say someone in their family got sick due to shelter issues – by where people are living (IRM-3, weighted)



People in bamboo or CGI shelters are more likely to have experienced sickness in the family than those in other types of temporary shelter (Figure 7.4). This suggests that quality of construction and living conditions in community shelters and self-constructed houses contribute more to illnesses than the construction materials used.

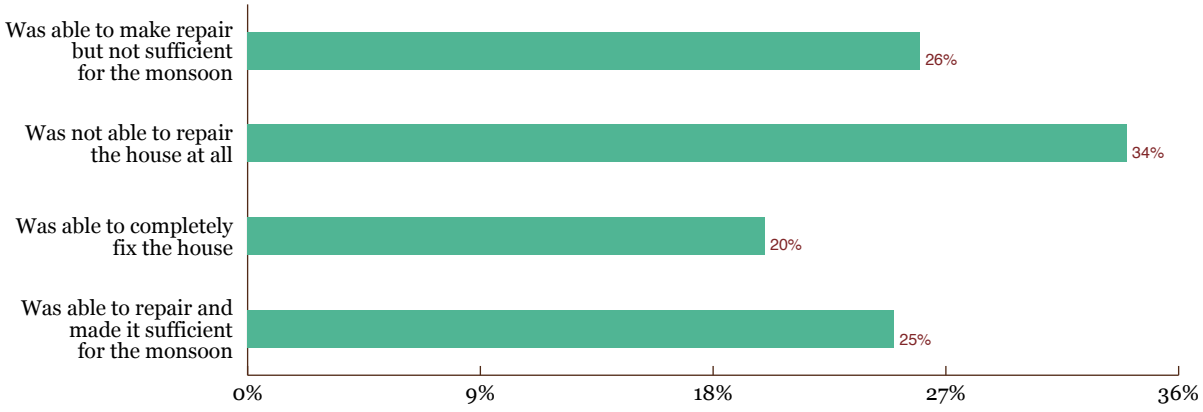
Respondents who say that the earthquake destroyed their house completely (18%) are more likely than those reporting less damage to say someone got sick during the monsoon disease. They are most likely to be living in the conditions described above that lead to illnesses.

Figure 7.4: Share of people who say someone in their family got sick due to shelter issues – by type of shelter (IRM-3, weighted)



Those who were unable to make any repairs to their house in order to get it ready for the 2016 monsoon (34%) are much more likely to report an illness in the family than people who were able to get some level of repairs done to ensure that their housing was ready for the 2016 monsoon (Figure 7.5).

Figure 7.5: Share of people who say someone in their family got sick due to shelter issues – by extent to which shelter was monsoon ready (IRM-3, weighted)



Illness during the monsoon and medical facilities

The quality of medical services available also affected people's health during the monsoon. Those who say that medical facilities in their areas got worse since the beginning of the monsoon period are far more likely to say there was an illness (35%) than those who say they stayed the same (13%) or got better (8%).

Illness during the monsoon and aid

Of the 12% who report an illness, only 23% say they have received any type of aid since the end of winter. Since IRM-1, the share receiving medical aid has also fallen, with no one saying they got medical aid in IRM-3.

Photo: Ishwari Bhattarai

What types of illnesses were prevalent during the monsoon?

Of the 12% who report an illness in the family, fever (54%) and recurrent colds (34%) are the most common ones. Far fewer mention prolonged colds (12%), swollen feet (9%), diarrhea/dysentery/cholera (8%), pneumonia (5%), asthma (5%) or skin rashes (3%).

Across districts, among those reporting an illness, fever is most prevalent in Syangja (91%) and Lamjung (80%) while those in Nuwakot suffered the most from recurrent colds (59%) and those in Solukhumbu with prolonged cold (33%) – Table 7.2. Two in 10 respondents who reported an illness in Bhaktapur, Lamjung and Okhaldhunga say someone in their family got asthma, pneumonia and diarrhea/dysentery/cholera, respectively.

Table 7.2: Illness type among those saying there was an illness in the family – by district impact and district (IRM-3, weighted)

	Recurrent cold (more than 2 times in this period)	Prolonged cold (more than 2 weeks)	Fever	Pneumonia	Asthma	Swollen feet	Skin rash	Diarrhea / dys-entery/ cholera
Severely hit	**34%**	**8%**	**61%**	**5%**	**6%**	**10%**	**3%**	**9%**
Dhading	28%	7%	59%	3%	3%	7%	0%	3%
Gorkha	29%	7%	65%	2%	2%	11%	3%	14%
Nuwakot	59%	7%	56%	3%	8%	9%	5%	6%
Ramechhap	13%	14%	62%	11%	7%	14%	1%	12%
Sindhupalchowk	13%	6%	70%	8%	5%	7%	3%	10%
Crisis hit	**38%**	**20%**	**36%**	**3%**	**3%**	**9%**	**2%**	**7%**
Bhaktapur	29%	11%	59%	8%	19%	4%	0%	7%
Kathmandu	45%	23%	27%	0%	0%	9%	0%	5%
Okhaldhunga	12%	12%	58%	13%	4%	13%	10%	20%
Hit with heavy losses	**23%**	**19%**	**63%**	**8%**	**5%**	**10%**	**0%**	**0%**
Lamjung	20%	0%	80%	20%	0%	0%	0%	0%
Solukhumbu	25%	33%	50%	0%	8%	17%	0%	0%
Hit	**10%**	**5%**	**91%**	**14%**	**5%**	**0%**	**0%**	**5%**
Syangja	10%	5%	91%	14%	5%	0%	0%	5%
All districts	***35%***	***12%***	***54%***	***5%***	***5%***	***9%***	***3%***	***8%***

Among households saying someone fell ill, fever is most prevalent among those who suffered an illness who are living in community shelters (71%), self-constructed shelter on others' land (59%) and in their own house (51%) (Table 7.3). People living in community shelters are also most likely to suffer from pneumonia and asthma (29% each). Everyone living in a neighbor's house who suffered illness got a recurrent cold (100%) as did a strong majority of those living in a neighbor's house (78%).

Regardless of the material used for housing (except tents), those living in self-constructed shelter or community shelters are more likely to get a fever during the monsoon. Everyone living in tents got diarrhea/dysentery/cholera.[62] Those living in shelters made of CGI sheets are most likely to have a recurrent cold (35%) – Table 7.4.

Table 7.3: Illness type among those saying there was an illness in the family – by where people are living (IRM-3, weighted)

	Recurrent cold (more than 2 times in this period)	Prolonged cold (more than 2 weeks)	Fever (Flu/viral)	Pneumonia	Asthma	Skin rash	Diarrhea/ dysentery/ cholera
Own house	37%	11%	51%	4%	4%	2%	6%
Neighbor's house	78%	0%	4%	0%	0%	11%	0%
Friend's house	100%	0%	0%	0%	0%	0%	0%
Self-constructed shelter on own land	31%	11%	59%	5%	6%	3%	11%
Self-constructed shelter on other people's land	38%	27%	45%	4%	1%	2%	4%
Self-constructed shelter on public land	48%	24%	17%	10%	0%	0%	0%
Community shelter	29%	0%	71%	29%	29%	0%	0%

Table 7.4: Illness type among those saying there was an illness in the family – by shelter type among those living in self-constructed or community shelters (IRM-3, weighted)

	Recurrent cold (more than 2 times in this period)	Prolonged cold (more than 2 weeks)	Fever (Flu/viral)	Pneumonia	Asthma	Skin rash	Diarrhea/ dysentery/ cholera
CGI shelter	35%	13%	55%	5%	6%	3%	11%
Wood shelter	12%	19%	63%	0%	20%	18%	6%
Bamboo shelter	21%	3%	65%	7%	2%	4%	13%
Cowshed	18%	18%	64%	0%	0%	0%	18%
Tent	0%	0%	0%	0%	0%	0%	100%
CGI + tarp	22%	10%	61%	12%	7%	2%	5%
CGI + wood/bamboo	29%	12%	62%	6%	6%	3%	7%

[62] These illnesses were grouped together in the questionnaire, although cholera is more severe than diarrhea and dysentery.

Photo: Anurag Devkota

Age at which people got various diseases

Across districts, on average, two members of the household got sick during the monsoon due to shelter issues.

Recurrent colds are most prevalent among those below 15 years (40% of those who got sick) and those between 15 to 45 years (34%), while prolonged colds were common among those aged 15 to 45 (29%) and 46 to 70 (35%). Fever was least prevalent among those over 70 years (8%). Those below 15 years (68%) were far more likely than older people to get pneumonia. Over half of those who got sick between the ages of 46 and 70 had swollen feet (56%), and four in 10 aged 15 to 45 who were sick had a skin rash during the monsoon. Three in 10 people who got sick between the ages of 46 and 70 (31%) and below 15 years (32%) had diarrhea/dysentery/cholera (Table 7.5).

Table 7.5: Age of people who got various illnesses during the monsoon (IRM-3, weighted)

	Recurrent cold	Prolonged cold	Fever	Pneumonia	Asthma	Swollen feet	Skin rash	Diarrhea/ Dysentery/ Cholera
Below 15	40%	19%	33%	68%	4%	6%	36%	32%
15 to 45	34%	29%	32%	17%	15%	25%	41%	24%
46 to 70	18%	35%	27%	9%	57%	56%	23%	31%
Above 70	8%	17%	8%	5%	24%	12%	0%	13%

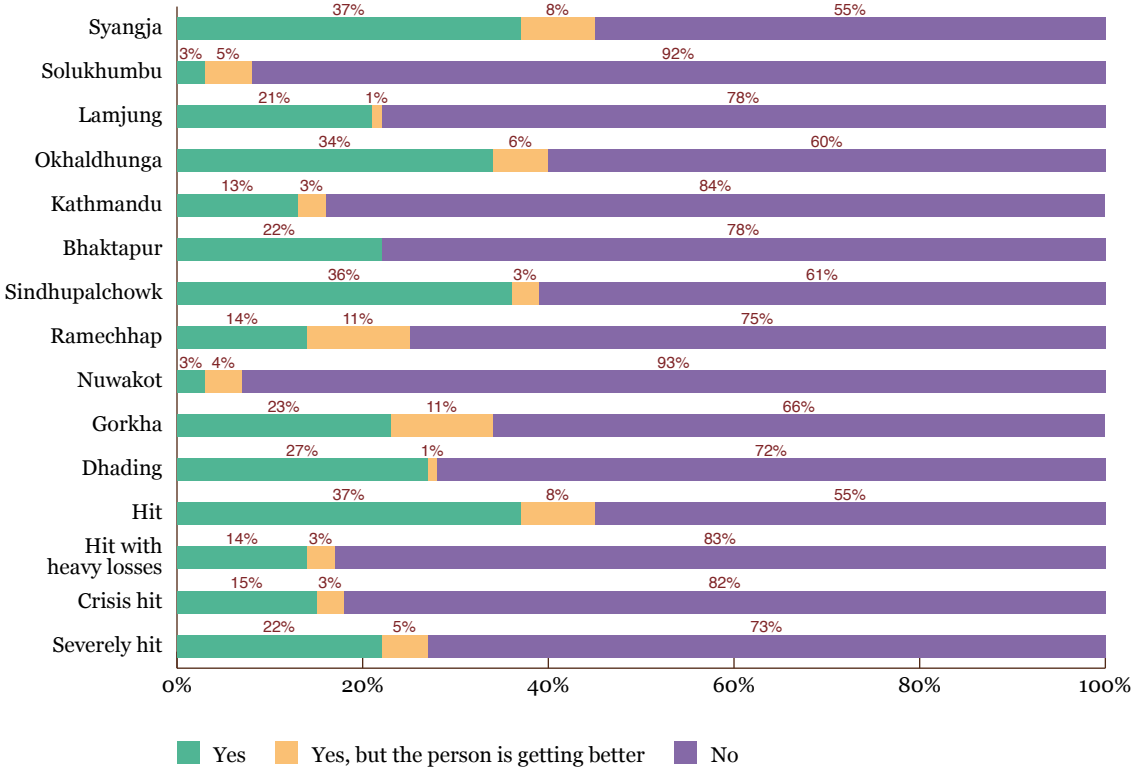
7.2 Psychological effects of the earthquakes

Who is still experiencing psychological effects from the earthquakes?

Many people are still suffering psychologically from the earthquakes. Nineteen percent of people say someone in their household still suffers; another 4% say someone in the family is suffering psychologically, but is getting better.

Psychological impacts are most widespread in the hit district of Syangja (37%), the least affected district in the sample (Figure 7.6). It is unclear why this is the case. It may be because Syangja has received less attention from aid providers, and presumably specialists in psychosocial care, than other districts. Trauma is also widespread in the severely hit districts, especially Sindhupalchowk (36%), along with Okhaldhunga (34%).

Figure 7.6: Prevalence of psychological effects – by district impact and district (IRM-3, weighted)



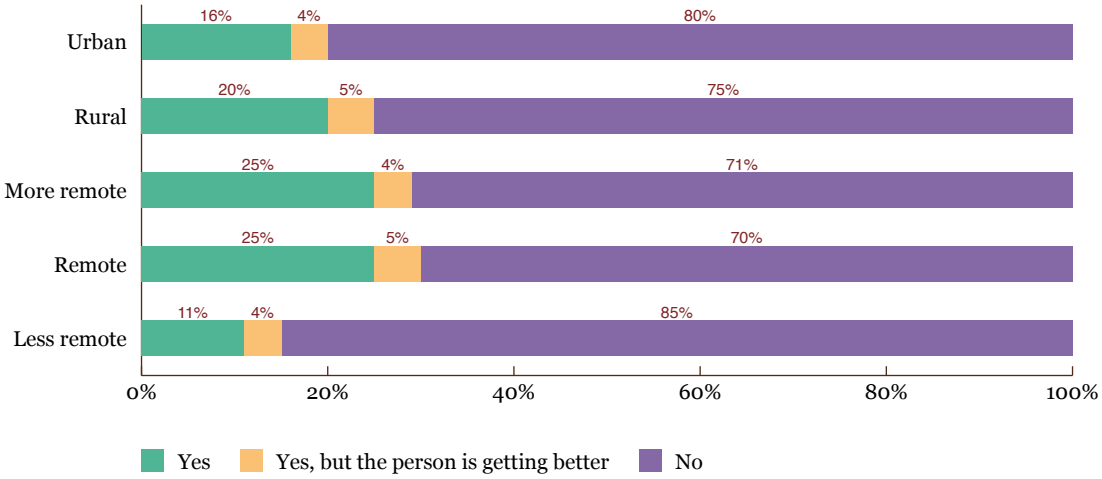
The likelihood of experiencing enduring psychological effects also increases with remoteness and is more prevalent in rural areas than in urban ones (Figure 7.7).

Income. People in the low (23%) and high (20%) income bands are more likely than those in the middle income group (16%) to report someone in the family still suffering psychological effects from the earthquake.

Gender. Women (21%) are slightly more likely than men (17%) to say someone in their family suffers psychologically from the earthquake.

Disability. Those with a disability (28%) are much more likely than those without (18%) to have someone in their family who suffers psychologically from the effects of the earthquake.

Figure 7.7: Prevalence of psychological effects – by remoteness and urban/rural (IRM-3, weighted)



Caste. People belonging to lower castes (26%) more commonly report having a family member who is experiencing psychological effects from the earthquakes compared to Janajatis and higher castes (18% each).

Death due to earthquake. People who lost someone in their household to the earthquakes (25%) are more likely than those who did not (19%) to say psychological effects are still prevalent.

What type of living conditions contribute to psychological effects?

People living in community shelters (7%) are the least likely to report psychological effects from the earthquake (Figure 7.8). Perhaps living with others who have also suffered from the earthquakes and being in a community setting lessens such effects. In contrast, three in 10 respondents who live in a friend's house report having someone in the family who suffers from psychological effects. In terms of shelter type, those living in cowsheds (33%) are the most likely to report psychological effects from the earthquakes (Figure 7.9).

Figure 7.8: Share having psychological effects – by where people are living (IRM-3, weighted)

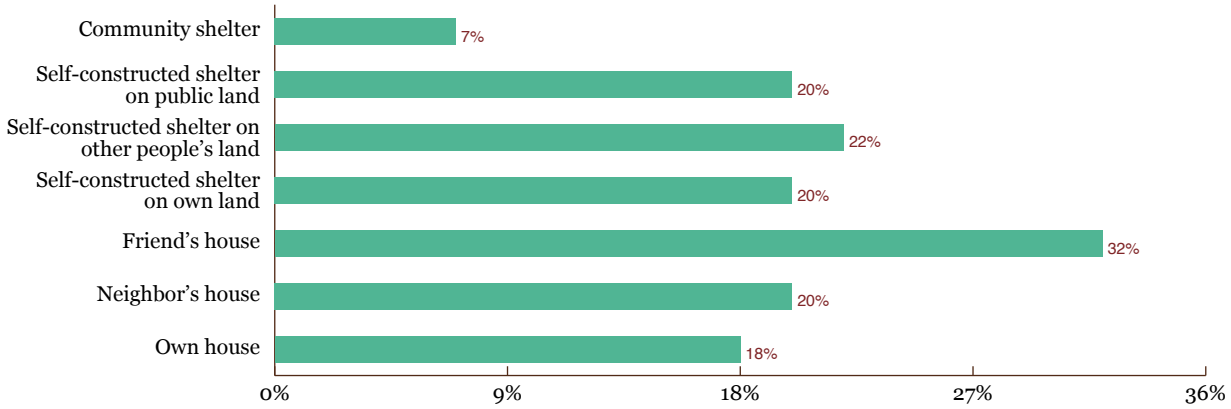
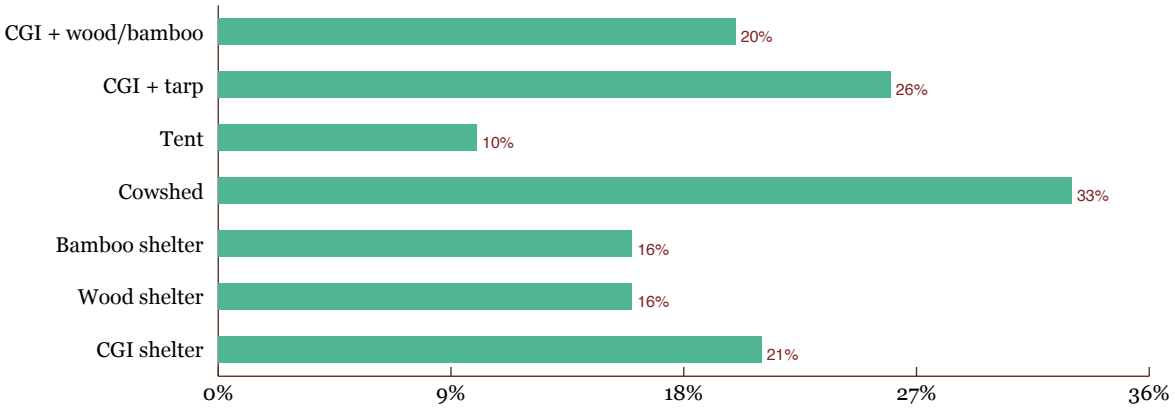
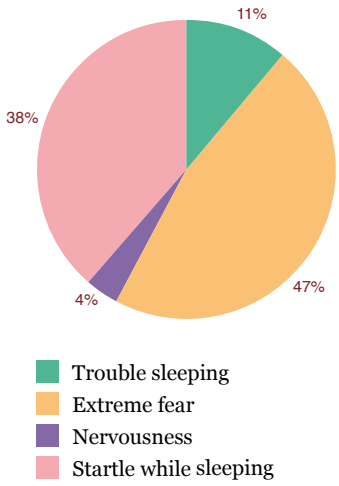


Figure 7.9: Share having psychological effects – by shelter material among those living in self-constructed or community shelters (IRM-3, weighted)



What psychological effects are people experiencing?

Figure 7.10: Types of psychological effects (IRM-3, weighted)



Among those who report a family member suffering psychological effects from the earthquakes, 47% say the family member has extreme fear and 38% say they get startled while sleeping. Eleven percent mention trouble sleeping and 4% nervousness (Figure 7.10).

The type of psychological effects experienced vary with earthquake impact. Eight in 10 of those who live in the hit with heavy losses districts who have experienced enduring psychosocial impacts mention extreme fear. Half of those who experienced psychological impacts in severely hit districts mention being startled while sleeping, and a quarter of those in the hit district mention having trouble sleeping. Across districts, a high proportion in Nuwakot have experienced two of the effects, with over four in 10 of those suffering psychosocial impacts reporting trouble sleeping and getting startled while sleeping (Table 7.6). People in Lamjung (85%), Solukhumbu (78%) and Bhaktapur (77%) experience extreme fear.

Table 7.6: Types of psychological effects – by district impact and district (IRM-3, weighted)

	Trouble sleeping	Extreme fear	Nervousness	Startle while sleeping
Severely hit	**13%**	**32%**	**4%**	**51%**
Dhading	4%	18%	3%	75%
Gorkha	10%	50%	6%	33%
Nuwakot	42%	12%	0%	46%
Ramechhap	24%	30%	3%	43%
Sindhupalchowk	14%	32%	2%	52%
Crisis hit	**5%**	**56%**	**5%**	**33%**
Bhaktapur	8%	77%	0%	15%
Kathmandu	4%	54%	7%	35%

	Trouble sleeping	Extreme fear	Nervousness	Startle while sleeping
Okhaldhunga	9%	43%	2%	46%
Hit with heavy losses	**10%**	**84%**	**1%**	**5%**
Lamjung	11%	85%	1%	3%
Solukhumbu	7%	78%	0%	15%
Hit	**25%**	**42%**	**0%**	**33%**
Syangja	25%	42%	0%	33%
All districts	***11%***	***47%***	***4%***	***38%***

Types of psychological effects by housing conditions

People whose houses were badly damaged are the most likely to have someone in the family who still experiences extreme fear: 65% of those experiencing psychological impacts. Among people whose house were completely destroyed and who report having a family member suffering psychological impacts, around 40% say the persons get startled during sleep.

People living in community shelters are far more likely than those in other types of shelter to have someone in the family who has trouble sleeping (70% of those reporting psychological impacts report this). Those living in community shelters and self-constructed shelters on their own land are far less likely to experience extreme fear (Table 7.7).

Everyone reporting a psychological impact who is living in a tent say someone in their family is extremely fearful due to the earthquake, followed by those living in wooden structures (73%) and bamboo shelter (55%). Those in cowsheds (78%) and in shelters made of CGI and tarps (64%) report getting startled while sleeping (Table 7.8).

Table 7.7: Types of psychological effects – by where people are living (IRM-3, weighted)

	Trouble sleeping	Extreme fear	Nervousness	Startle while sleeping
Own house	10%	51%	5%	34%
Neighbor's house	0%	82%	0%	18%
Friend's house	0%	100%	0%	0%
Self-constructed shelter on own land	14%	32%	2%	53%
Self-constructed shelter on other people's land	12%	56%	2%	30%
Self-constructed shelter on public land	0%	100%	0%	0%
Community shelter	70%	30%	0%	0%

Table 7.8: Types of psychological effects – by type of shelter (IRM-3, weighted)

	Trouble sleeping	Extreme fear	Nervousness	Startle while sleeping
CGI shelter	12%	31%	2%	55%
Wood shelter	10%	73%	7%	10%
Bamboo shelter	29%	55%	5%	11%
Cowshed	9%	9%	4%	78%
Tent	0%	100%	0%	0%
CGI + tarp	6%	30%	0%	64%
CGI + wood/bamboo	18%	37%	1%	44%

7.3 Vulnerability to landslides

The prevalence of landslides during the monsoon

Earthquake-affected areas have had to contend with two monsoon seasons since the earthquakes struck. The 2016 monsoon saw more rain and lasted longer than the previous year's monsoon season. Landslides were common. Syangja (46%), Sindhupalchowk (35%) and Solukhumbu (31%) have the highest share of respondents saying there was a landslide in their area (Figure 7.11). The likelihood of a landslide increased sharply with remoteness and landslides tended to occur more in rural (18%) than in urban (5%) areas (Figure 7.12).

Figure 7.11: Areas that have experienced landslides during the monsoon – by district impact and district (IRM-3, weighted)

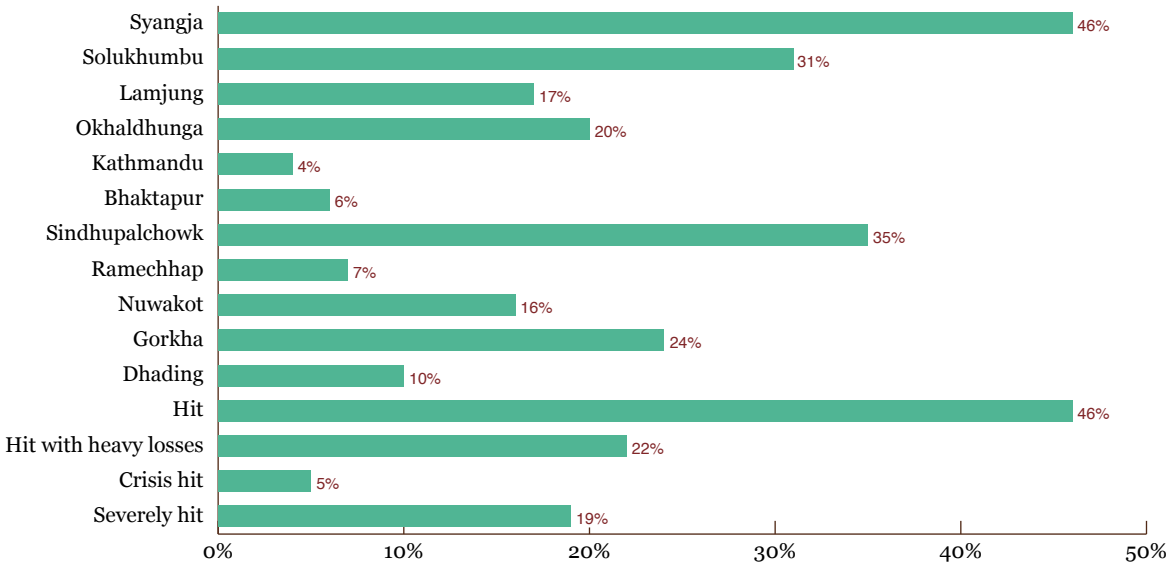
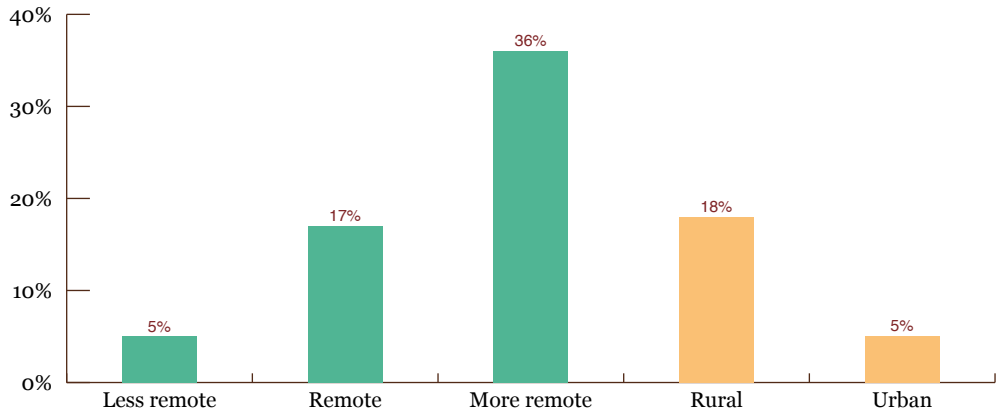


Figure 7.12: Areas that have experienced landslides during the monsoon – by remoteness and urban/rural (IRM-3, weighted)



Who is most worried about possible landslides?

People in the severely hit (41%) and hit (50%) districts are the most likely to worry about possible landslides in their community with the onset of the monsoon (Figure 7.13). Majorities in Sindhupalchowk (69%), Okhaldhunga (52%) and Syangja (50%) are worried.

Concerns over possible landslides are also much more common in remote and more remote areas compared to less remote areas (Figure 7.14). People in rural areas (30%) tend to be far more worried about the possibility of monsoon landslides than those in urban ones (4%).

Figure 7.13: Share worried about possible landslides with the onset of the monsoon – by district impact and district (IRM-3, weighted)

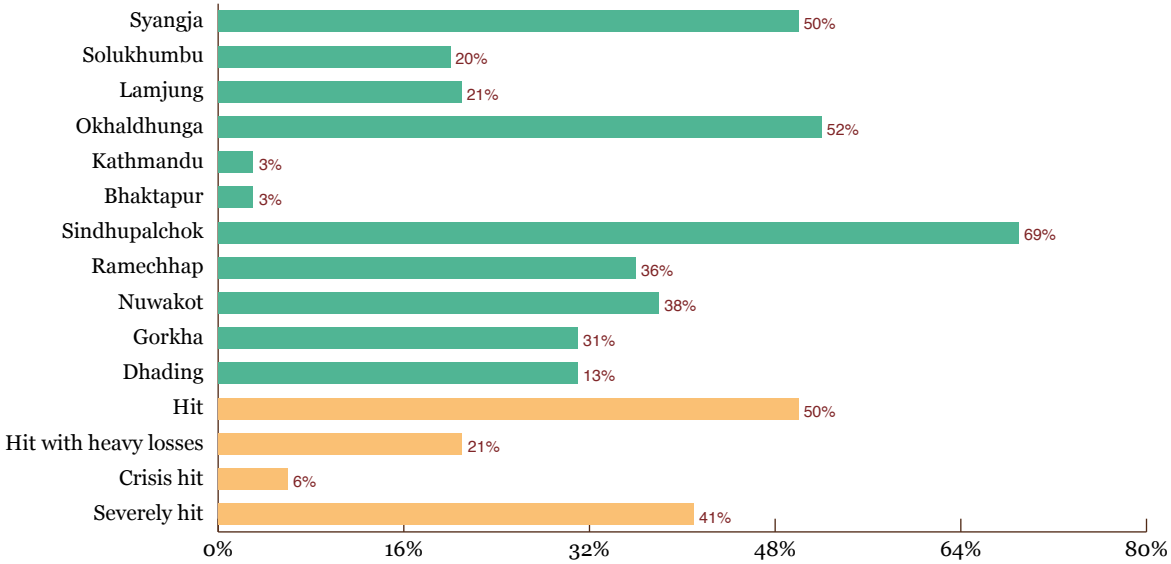
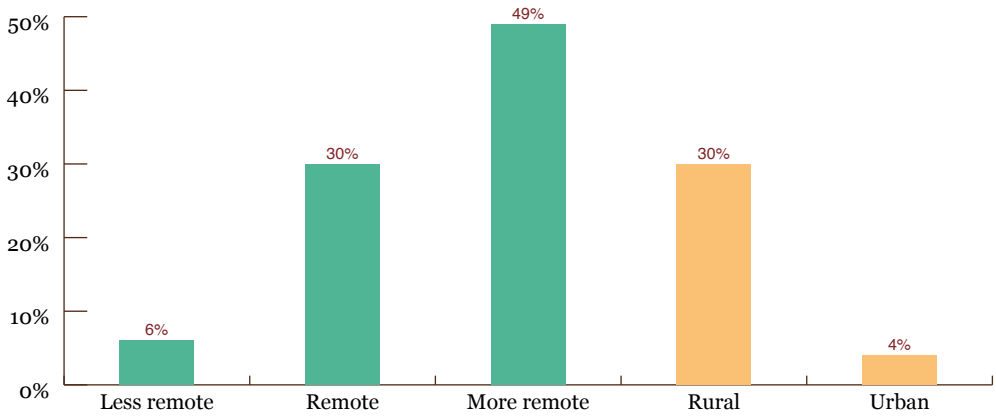


Figure 7.14: Share worried about possible landslides with the onset of the monsoon – by remoteness and urban/rural (IRM-3, weighted)



Gender. Women are more likely than men to be worried about possible landslides (Table 7.9).

Caste. Those belonging to lower castes are more likely than Janajatis and those of higher castes to be worried.

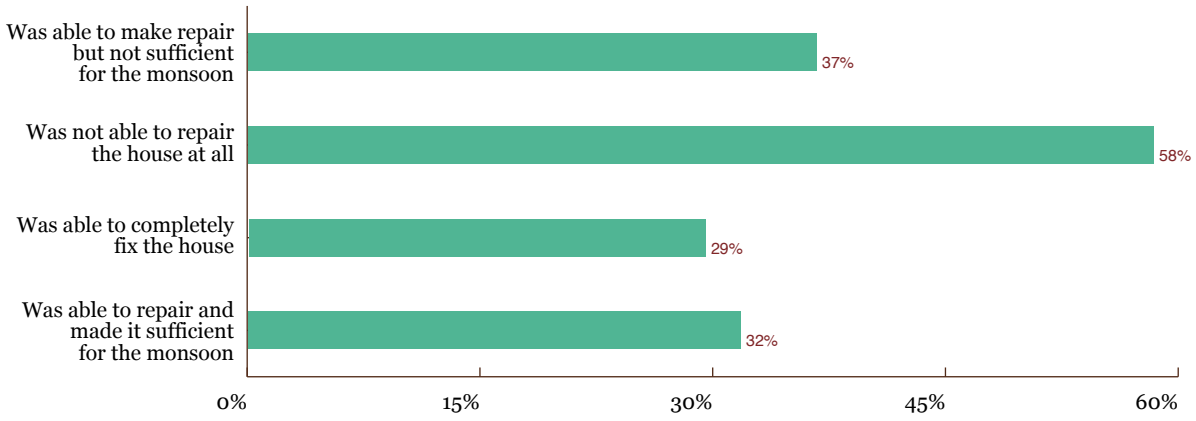
Disability. Those with a disability are much more likely than those without one to have been worried about a possible landslide with the onset of the monsoon.

Table 7.9: Share worried about possible landslides with the onset of the monsoon – by gender, caste and disability (IRM-3, weighted)

Gender	Female	25%
	Male	18%
Caste	High caste	17%
	Janajati	23%
	Low caste	37%
Disability	Disability	35%
	No disability	21%

Those whose house was completed destroyed by the earthquake are more likely to be worried than others about the possibility of landslides (30%). Those who were not able to make any repairs to their house to ensure it was monsoon ready make up the majority of people who were worried about landslides (Figure 7.15).

Figure 7.15: Share worried about possible landslides with the onset of the monsoon – by extent to which housing is monsoon ready (IRM-3, weighted)



Road conditions also affect the level of worry about possible landslides. Around half of those who were unsatisfied with the condition of motorable roads in their area worried about possible landslides, compared to just 27% who had neutral views and 14% among those who were satisfied with road conditions (Table 7.10). Similarly, those who felt that the conditions of motorable roads had gotten worse since the onset of the monsoon (37%) were more likely than those who said they had remained the same or gotten better to be worried about landslides.

Concern about landslides tracks well with actual landslide occurrences, with 85% of those who report landslides in their area having been worried about possible landslides once the monsoon started.

Table 7.10: Share worried about possible landslides with the onset of the monsoon – by perceptions of road conditions (IRM-3, weighted)

Change in quality of motorable road	Better	9%
	Same	25%
	Worse	37%
Satisfaction with motorable road	Satisfied	14%
	Neutral	27%
	Unsatisfied	49%

Chapter 8.
Social Relations, Security and Politics

Photo: Anurag Devkota

This chapter examines perceptions of safety and security, levels of violence and crime and trust and social cooperation, considering how they have evolved over time. It then looks at whether there have been changes in support for different political parties and at the responsiveness of elected officials.

Key Findings:

Safety and security

- Most people continue to feel safe. Only 3% say they feel somewhat unsafe. Perceptions of safety have increased since the early weeks after the earthquakes.
- As in the previous surveys, there are no notable differences in feelings of safety across gender, disability and caste lines. While most people say they feel safe, those in self-constructed shelters on others' land, people in remote regions, and those with a low income are more likely to feel unsafe
- There has been very little violence in earthquake-affected areas. Only 0.7% say there has been a violent incident in their community since the winter. More people say crime has fallen than say it has risen since the end of the winter.

Trust and social cohesion

- Levels of trust in IRM-3 have continued to remain low. Only 6% of people in IRM-3 say most people can be trusted, down from 7% in IRM-2.
- Those in more affected districts (severely hit and crisis hit) have seen small decreases in levels of trust. In contrast, reported levels of trust in less affected districts (hit with heavy losses and hit districts) have increased markedly. Okhaldhunga has seen the biggest drop in trust levels from 18% in IRM-2 to 7% in IRM-3. Lamjung has had the biggest increase, from 3% in IRM-2 to 34% in IRM-3.
- Trust levels are much higher among people who agree that aid distribution was fair compared to those who do not agree that distribution was fair.
- Most people show a higher level of trust in people that they know or who are friends, family or neighbors. Levels of trust in people with different caste or religious backgrounds are low.
- Most people say relations with their neighbors have remained the same as before the earthquake; only 1% say they have become worse. People dissatisfied with the assessment of their homes in the official damage assessments are more likely to say relations with their neighbors have deteriorated.

- Cooperation levels have increased since IRM-2. But many people in higher impact districts still doubt that cooperation is possible. Respondents from Solukhumbu, Okhaldhunga and Nuwakot have become more doubtful in IRM-3 that cooperation is possible.

Political preferences

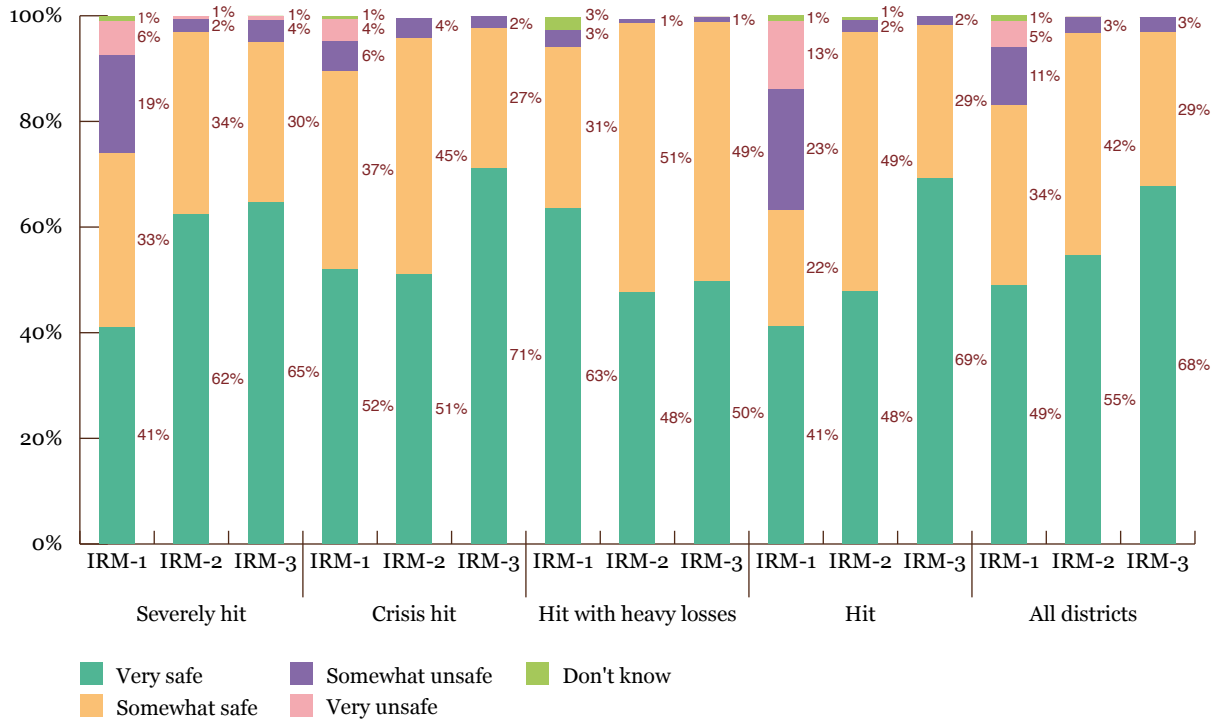
- There have not been large changes in who people say they will vote for in the next election. Two-thirds of people say they do not yet know.
- Almost all of those who have chosen a party for the next election plan to vote for the same party as before.
- There has been a slight decline in support for UCPN (Maoists) and Nepal Congress and a growth in support for CPN-UML.
- The share reporting that an elected official has visited their area has declined over time with only 13% reporting officials have visited since the end of the winter.

8.1 Safety and security

How safe and secure do people feel in their communities?

Most people in earthquake-affected areas continue to feel safe. Across all areas, 67% say they feel very safe, 29% somewhat safe and only 3% say they feel somewhat unsafe.[63] Feelings of safety and security have remained largely unchanged in the last two rounds of survey, but have improved significantly from those observed in IRM-1. Three percent of people in both IRM-2 and IRM-3 reported feeling unsafe compared to 16% in IRM-1. The proportion of people saying they feel very safe has increased between IRM-2 and IRM-3: from 54% to 67%. When disaggregating by impact categories, the downward trend in perceptions of insecurity continues to exist (Figure 8.1).

Figure 8.1: Perceptions of safety in the community – by district impact (IRM-1, IRM-2, IRM-3, weighted)



[63] One percent say they do not know.

One notable exception is Sindhupalchowk, where people report a slight increase in feeling unsafe in IRM-3 after a dip in IRM-2 (Table 8.1). Respondents in this district are 11 percentage points more likely to report feeling unsafe in IRM-3 than in IRM-2. It is likely that this feeling is related to the district having the highest proportion of people who perceive they are vulnerable to landslides (69%).[64]

There have also been declines in the proportion of people feeling very safe in some other districts. Amongst the severely hit districts, Gorkha is the only district where the share feeling very safe in their community has declined since the early weeks after the earthquake (74% IRM-1, 53% IRM-2, 60% IRM-3). Of the crisis hit districts, people in Okhaldhunga are far less likely to feel very safe now than in earlier surveys. Both of the hit with heavy losses districts, Lamjung and Solukhumbu, have seen a decline in the share of people feeling very safe.

Table 8.1: Perceptions of safety in the community – by district impact and district (IRM-1, IRM-2, IRM-3, weighted)

	Very safe			Somewhat safe			Somewhat unsafe			Very unsafe			Don't know		
	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3
Severely hit	**41%**	**62%**	**65%**	**33%**	**34%**	**30%**	**19%**	**2%**	**4%**	**7%**	**1%**	**1%**	**1%**	**0%**	**0%**
Dhading	21%	75%	83%	55%	23%	16%	20%	1%	1%	2%	1%	1%	2%	0%	0%
Gorkha	74%	53%	60%	19%	42%	39%	6%	4%	1%	0%	1%	0%	1%	0%	0%
Nuwakot	31%	42%	67%	41%	55%	30%	19%	3%	3%	9%	0%	0%	0%	0%	0%
Ramechhap	57%	68%	76%	33%	31%	21%	8%	1%	3%	2%	0%	0%	0%	0%	0%
Sindhupalchowk	29%	72%	40%	15%	24%	44%	37%	3%	13%	19%	1%	2%	1%	0%	0%
Crisis hit	**52%**	**51%**	**71%**	**37%**	**45%**	**26%**	**6%**	**4%**	**2%**	**4%**	**0%**	**0%**	**1%**	**0%**	**0%**
Bhaktapur	40%	45%	68%	34%	50%	29%	20%	4%	2%	5%	0%	1%	1%	1%	0%
Kathmandu	53%	50%	74%	39%	46%	24%	3%	4%	2%	4%	0%	0%	0%	0%	0%
Okhaldhunga	61%	71%	41%	18%	24%	51%	13%	4%	7%	7%	1%	0%	0%	0%	1%
Hit with heavy losses	**63%**	**47%**	**49%**	**30%**	**51%**	**49%**	**3%**	**1%**	**1%**	**0%**	**0%**	**0%**	**3%**	**0%**	**0%**
Lamjung	61%	44%	44%	32%	54%	54%	3%	1%	1%	0%	1%	0%	4%	0%	1%
Solukhumbu	68%	54%	59%	28%	45%	41%	3%	0%	1%	1%	0%	0%	0%	1%	0%
Hit	**41%**	**48%**	**69%**	**22%**	**49%**	**29%**	**23%**	**2%**	**1%**	**13%**	**0%**	**0%**	**1%**	**1%**	**0%**
Syangja	41%	48%	69%	22%	49%	29%	23%	2%	1%	13%	0%	0%	1%	1%	0%
All districts	***49%***	***54%***	***67%***	***34%***	***42%***	***29%***	***11%***	***3%***	***3%***	***5%***	***0%***	***0%***	***1%***	***0%***	***0%***

Perceptions of safety do not vary much across the rural and urban divide (Table 8.2). However, people in more remote regions in IRM-3 are more likely to feel unsafe (7%) than those in remote (3%) or less remote (2%) regions. In more remote regions, this is 3 percentage points higher in IRM-3 than in IRM-2.

Table 8.2: Perceptions of safety in the community – by urban/rural and remoteness (IRM-1, IRM-2, IRM-3, weighted)[65]

	Very safe			Somewhat safe			Somewhat unsafe			Very unsafe		
	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3	IRM-1	IRM-2	IRM-3
Rural areas	51%	56%	65%	32%	40%	31%	12%	3%	3%	4%	0%	1%
Urban areas	45%	50%	73%	39%	46%	25%	8%	3%	2%	7%	0%	0%
Less remote	49%	52%	77%	35%	44%	21%	10%	4%	2%	5%	0%	0%
Remote	43%	54%	62%	24%	43%	35%	22%	2%	3%	8%	0%	0%
More remote	59%	58%	52%	36%	39%	41%	3%	2%	6%	2%	1%	1%

*In IRM1, 1% responded "don't know/can't say" in rural, urban and the less remote category, and 2% in the remote category.

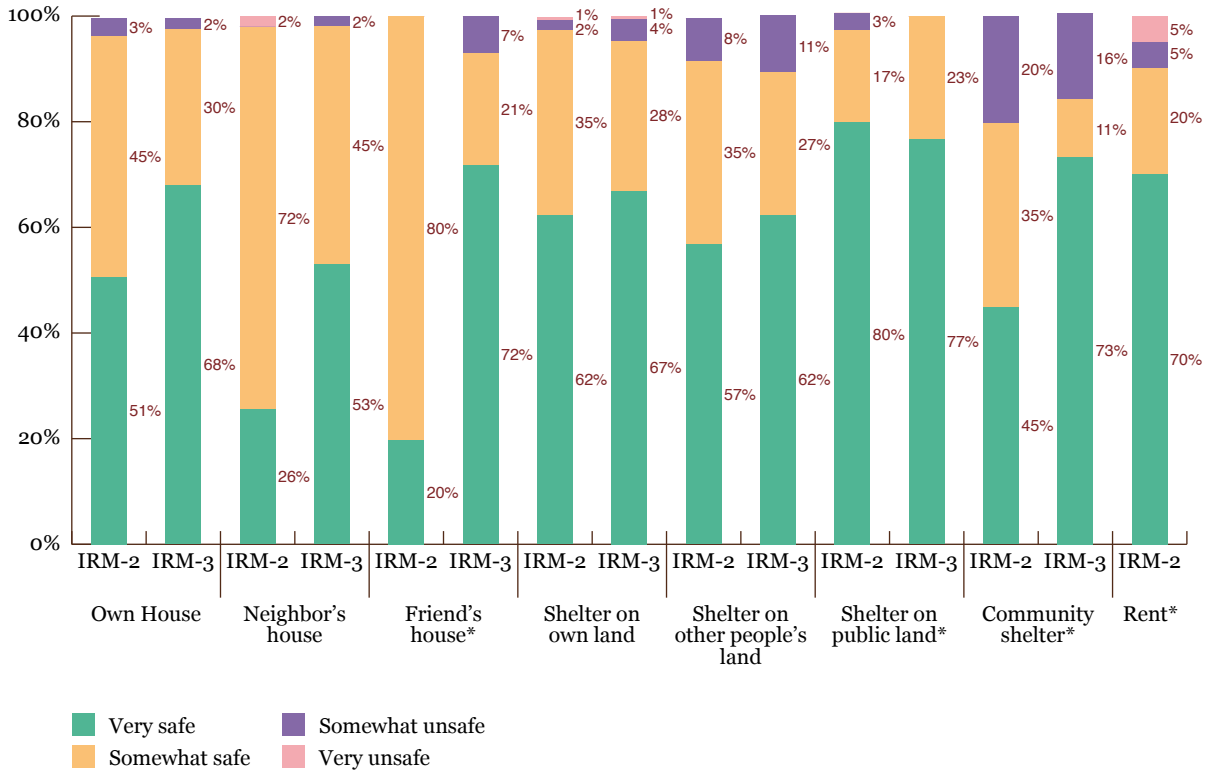
[64] As reported in Chapter 6.

[65] Remoteness in IRM-1 is measured as travel time from nearest road head. In IRM-2 and IRM-3, remoteness is measured as the distance from the district headquarters.

Gender, disability, caste and religion. As in earlier surveys, there are no notable differences between feelings of safety among men and women, those with a disability and those without, and among different caste groups. Those in the low income band (61%) are less likely to feel very safe than those in the middle and high income bands (70% each). Among religious groups, Christians (75%) are the most likely and Buddhists (60%) the least likely (Hindus 69%, Muslims 66%) to feel very safe in their community.

Shelter type and perceptions of safety and security. While most people say they feel safe, those in self-constructed shelters on others' land are more likely to feel unsafe (Figure 8.2). This is a continuation of the situation in IRM-2.[66] There has been a small increase in the proportion of people feeling unsafe who are in shelters on their own land.

Figure 8.2: Perceptions of safety in the community – by where people are living (IRM-2, IRM-3, weighted)



**Less than 1% of the sample in this category*

Violence in the community

One reason why perceptions of safety are high is because there has been very little violence in affected areas since the earthquake. As in past surveys, very few people report any violent incidents in their community. Only 0.7% say there has been a violent incident in their community since the winter (0.6% in IRM-2 and 4.8% in IRM-1). There has been a notable (albeit still small) increase in violence in Nuwakot and Sindhupalchowk districts, both of which are severely hit districts (Table 8.3).

During IRM-1, there were more reports of violence in the community in less remote areas. However, violence in less remote areas has significantly declined in IRM-3 (by 5 percentage points compared to IRM-1), while it has increased slightly in remote and more remote areas (by about 1 percentage point compared to IRM-1).

[66] 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)*. Kathmandu and Bangkok: The Asia Foundation, p. 120.

Photo: Anurag Devkota

Table 8.3: Proportion of people reporting violence in their community – by district impact, district and remoteness (IRM-1, IRM-2, IRM-3, weighted)

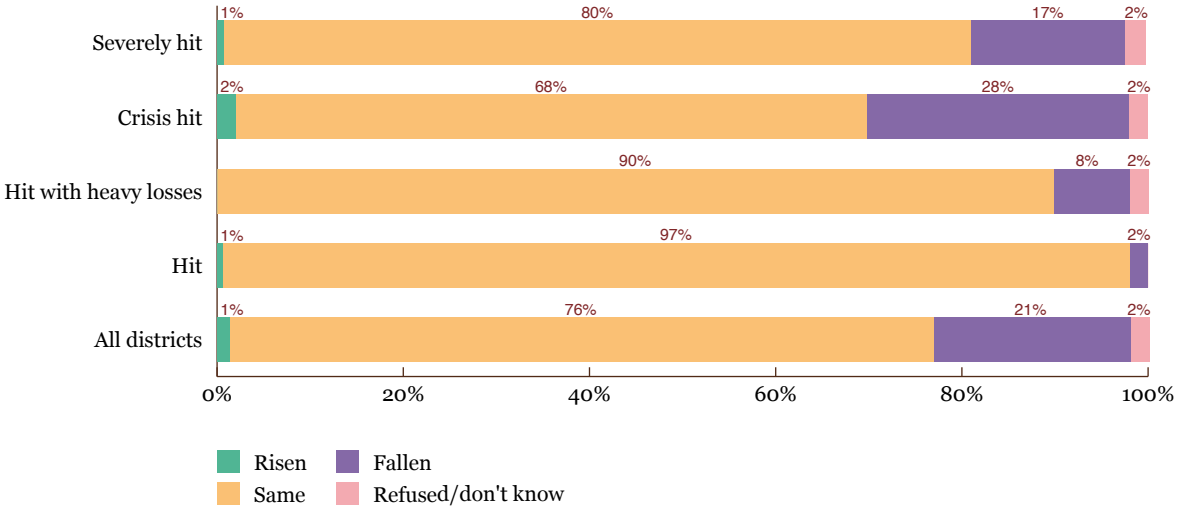
	Violent incidents in community since the earthquake	Violent incidents in community since the beginning of the monsoon	Violent incidents in community since the end of the winter season
	IRM-1	IRM-2	IRM-3
Severely hit	**2.1%**	**0.4%**	**1.4%**
Dhading	5.7%	0.3%	0.3%
Gorkha	0.9%	0.5%	1.2%
Nuwakot	2.2%	1.1%	2.6%
Ramechhap	0.0%	0.3%	1.0%
Sindhupalchowk	0.9%	0.0%	2.0%
Crisis hit	**6.8%**	**0.6%**	**0.3%**
Bhaktapur	4.5%	1.2%	0.0%
Kathmandu	7.5%	0.6%	0.3%
Okhaldhunga	2.0%	0.5%	0.7%
Hit with heavy losses	**3.2%**	**0.4%**	**0.4%**
Solukhumbu	1.7%	0.6%	0.0%
Lamjung	4.0%	0.3%	0.6%
Hit	**2.0%**	**1.4%**	**0.9%**
Syangja	2.0%	1.4%	0.9%
All districts	***4.8%***	***0.6%***	***0.7%***
Less remote	5.1%	0.4%	0.3%
Remote	0.3%	0.9%	1.0%
More remote	0.0%	0.7%	1.0%

In each survey, those who reported the presence of violent incidents were asked how many incidents had occurred. Nearly 2% of the overall population in IRM-1 reported witnessing one violent incident and another 2% reported witnessing two violent incidents. While the majority of those who reported the presence of violence in their community also mentioned either one or two incidents, the figure is less than 1% of the overall population in both IRM-2 and IRM-3. In short, levels of violence in the community appear to be decreasing in both spread and intensity.

Levels of crime

Crime rates are more likely to have fallen than risen since the end of the winter (Figure 8.3). Less than 1% people feel that crime has risen since the end of the winter. Most (75%) say that crime has remained at the same level, while 21% say it has fallen.

Figure 8.3: Changes in crime rates since the end of winter (IRM-3, weighted)



8.2 Trust and social cohesion

Can most people be trusted?

Table 8.4: Share of people who feel most people can be trusted – by district impact and district (IRM-2, IRM-3, weighted)

	IRM-2	IRM-3
Severely hit	**7%**	**5%**
Dhading	15%	6%
Gorkha	6%	3%
Nuwakot	1%	1%
Ramechhap	6%	11%
Sindhupalchowk	4%	4%
Crisis hit	**8%**	**4%**
Bhaktapur	2%	0%
Kathmandu	8%	4%
Okhaldhunga	18%	7%
Hit with heavy losses	**12%**	**30%**
Lamjung	3%	34%
Solukhumbu	29%	23%
Hit	**1%**	**5%**
Syangja	1%	5%
All districts	***7%***	***6%***

Respondents in IRM-2 and IRM-3 were asked whether they felt most people could be trusted.[67] In both surveys, levels of trust are low: only 7% of people in IRM-2 and 6% in IRM-3 say that most people could be trusted.

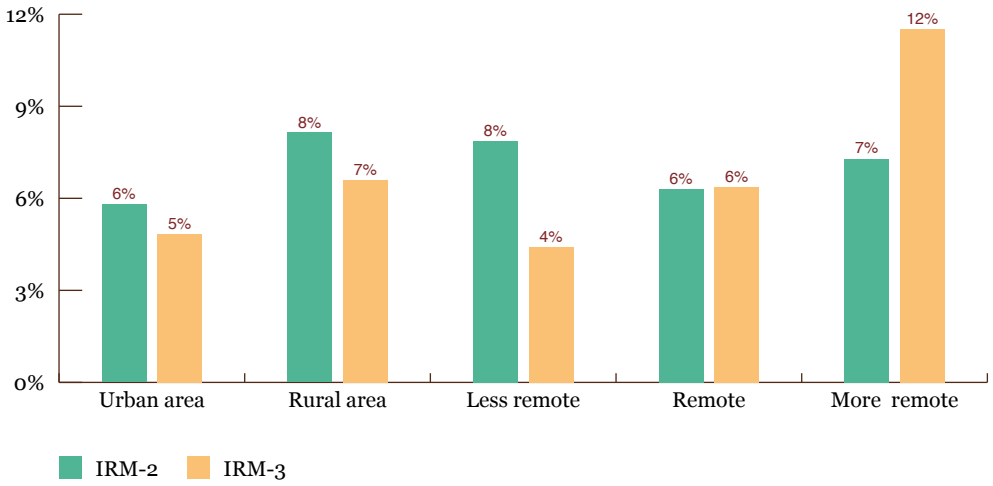
Those in more affected districts (severely hit and crisis hit) have seen small decreases in levels of trust (Table 8.4). In contrast, reported levels of trust in less affected districts (hit with heavy losses and hit districts) have increased markedly. Okhaldhunga has seen the greatest drop in trust levels from 18% in IRM-2 to 7% in IRM-3. Lamjung has had the biggest increase, from 3% in IRM-2 to 34% in IRM-3.

In IRM-3, trust levels have dropped in rural and urban areas slightly (by 1 percentage point in both) compared

[67] Questions about trust and cooperation were not asked in IRM-1.

to IRM-2 (Figure 8.4). Disaggregating by remoteness provides a greater degree of variation. While trust levels in more remote wards have increased by 5 percentage points, trust levels in less remote wards have decreased by 4 percentage points.

Figure 8.4: Share of people who feel most people can be trusted – by rural/urban and remoteness (IRM-2, IRM-3, weighted)



Perceptions of discrimination in aid and trust levels

Perceptions of discrimination in aid distribution are likely to affect trust levels. Respondents were asked if they thought people of every caste, religion and ethnicity are equally able to receive aid according to their needs. Descriptive results from IRM-3 show a strong relationship between people's response to this question and trust levels (Table 8.5). Trust levels among people who agree that aid distribution was fair is much higher (7% for somewhat agree and 13% for strongly agree) compared to others who do not agree that distribution was fair (3% for somewhat disagree and 0% for strongly disagree).

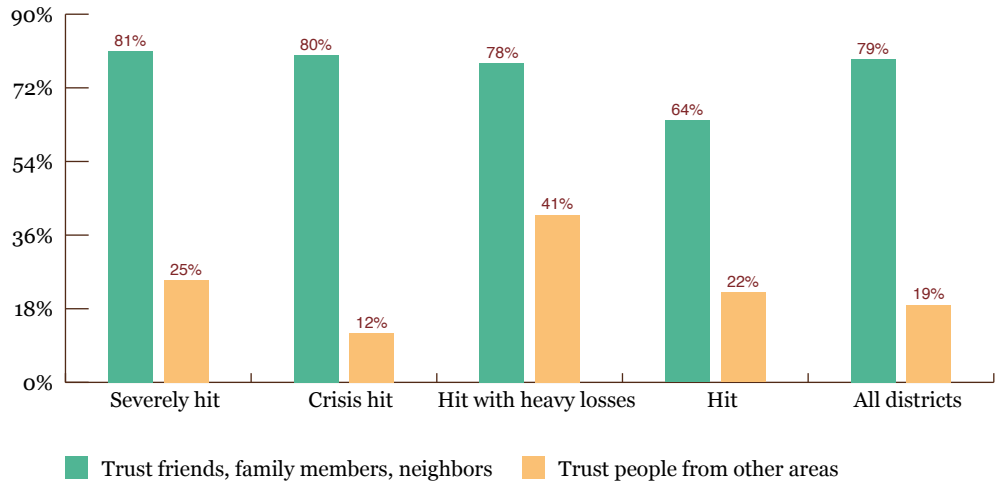
Table 8.5: Perceptions of discrimination in aid distribution and level of trust (IRM-3, weighted)

		Most people can be trusted	You need to be very careful in dealing with people	*Total*
Do you think people of every caste, religion and ethnicity are equally able to receive aid according to their needs?	Strongly agree	13%	87%	*100%*
	Somewhat agree	7%	93%	*100%*
	Somewhat disagree	3%	97%	*100%*
	Strongly disagree	0%	100%	*100%*

Trust between different groups

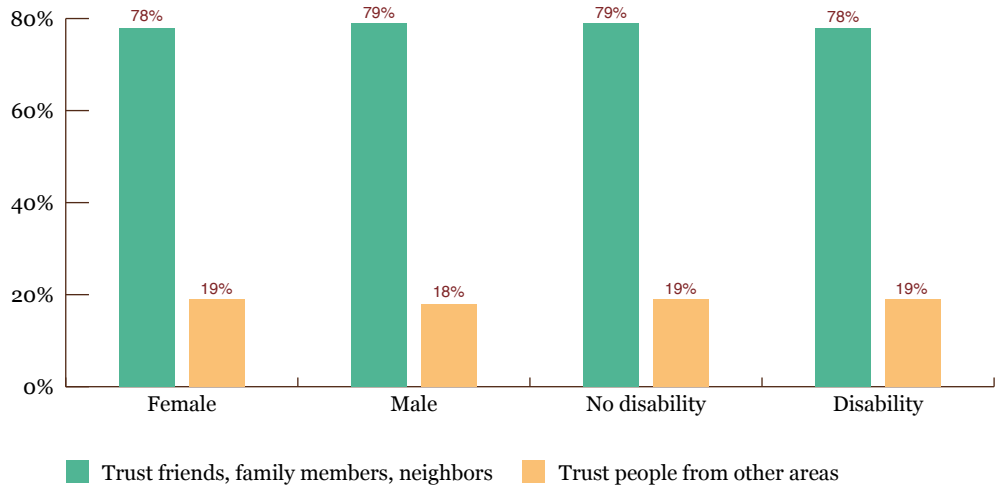
Most people show higher levels of trust for people who they know or who are friends, family or neighbors (Figure 8.5). Trust for such people is high in all places except the hit district of Syangja where trust is nearly 15 percentage points less compared to the average across all districts. Trust of people from other areas, however, is much lower. Only 19% of all people say that they trust people from other areas. Distrust towards people from other areas is lower in severely hit and crisis hit districts.

Figure 8.5: Proportion of people who trust those close to them and outsiders – by district impact (IRM-3, weighted)



Gender and disability. Women and men, and those with and without disabilities, show similar levels of trust (Figure 8.6).

Figure 8.6: Proportion of people who trust those close to them and outsiders – by gender and disability (IRM-3, weighted)



Levels of trust in people with different caste or religious backgrounds are low. Only 40% say they trust people with a different caste and 37% trust those of a different religion (Table 8.6). On average, women are slightly more reluctant to trust other caste or religious groups compared to men. Lower caste people are more open when it comes to trusting people from other castes or religions. Those with a low income are less likely to trust people from other caste groups and with different religious backgrounds. Those with disabilities are much less likely to trust people from other castes and religious backgrounds.

Table 8.6: Trust in people of a different caste and religion – by gender, caste, income and disability (IRM-3, weighted)

		Trust people who belong to a different caste	Trust people who belong to a different religion
Gender	Female	38%	36%
	Male	41%	38%
Caste	High caste	40%	37%
	Janajati	39%	37%
	Low caste	46%	42%
Income	Low income	37%	35%
	Medium income	42%	39%
	High income	40%	37%
Disability	No disability	40%	37%
	Disability	31%	30%
	All people	***40%***	***37%***

How have the earthquakes affected people's relations with their neighbors?

Relations with neighbors in IRM-3 have generally remained the same as before the earthquakes (according to 76% of people in affected districts). Twenty-one percent of people mention that they have improved since the earthquakes while only 1% say they have become worse. The highest share of people reporting worsening relations is in Lamjung where 10% of people say relationships have deteriorated. Only 1% in severely hit and crisis hit districts report worsening relationship (Table 8.7).

Table 8.7: Changes in relations with neighbors – by district impact and district (IRM-3, weighted)

	The relations remain the same	Relations have become slightly better	Relations have become much better	Relations have become slightly worse	Relations have become much worse	Refused/ Don't know
Severely hit	**81%**	**16%**	**2%**	**1%**	**0%**	**0%**
Dhading	86%	12%	1%	1%	0%	0%
Gorkha	79%	18%	1%	1%	0%	0%
Nuwakot	92%	5%	0%	2%	0%	0%
Ramechhap	74%	23%	2%	1%	0%	0%
Sindhupalchowk	73%	21%	4%	2%	0%	0%
Crisis hit	**73%**	**20%**	**5%**	**1%**	**0%**	**1%**
Bhaktapur	96%	1%	1%	1%	0%	0%
Kathmandu	68%	24%	5%	1%	0%	1%
Okhaldhunga	83%	15%	0%	1%	0%	2%
Hit with heavy losses	**60%**	**26%**	**5%**	**6%**	**1%**	**1%**
Solukhumbu	49%	35%	13%	1%	1%	1%
Lamjung	66%	21%	1%	9%	1%	2%
Hit	**97%**	**1%**	**1%**	**0%**	**0%**	**0%**
Syangja	97%	1%	1%	0%	0%	0%
All districts	***76%***	***18%***	***3%***	***1%***	***0%***	***1%***

There is little difference in reported changes to relationships with neighbors between different gender, caste, disability and income groups.

One area where there is some variation is people's satisfaction with the classification of their house in the government's damage assessment. People most dissatisfied with the assessment are more likely to say that relations with their neighbors have deteriorated (6%) – Table 8.8.

Table 8.8: Changes in relations with neighbors – by satisfaction with house classification (IRM-3, weighted)

		How has the earthquake affected relations with your neighbors?					
		The relations remain the same	Relations have become slightly better	Relations have become much better	Relations have become slightly worse	Relations have become much worse	Don't know/ can't say
How satisfied were you with the classification of your house in the most recent official damage assessment?	Very satisfied	74%	19%	5%	2%	0%	1%
	Somewhat satisfied	80%	17%	2%	1%	0%	0%
	Somewhat unsatisfied	75%	20%	3%	2%	0%	0%
	Very unsatisfied	74%	17%	2%	4%	2%	2%
	Refused	89%	0%	11%	0%	0%	0%
	Don't know/can't say	69%	18%	6%	3%	0%	4%

Is cooperation among people in the community possible?

Table 8.9: Share of people who think community cooperation is unlikely/very unlikely – by district impact, district, urban/rural and remoteness (IRM-2, IRM-3 household panel, unweighted)

	IRM-2	IRM-3
Severely hit	**12%**	**5%**
Dhading	6%	1%
Gorkha	10%	6%
Nuwakot	11%	12%
Ramechhap	15%	2%
Sindhupalchowk	15%	3%
Crisis hit	**11%**	**5%**
Bhaktapur	20%	4%
Kathmandu	11%	5%
Okhaldhunga	6%	7%
Hit with heavy losses	**5%**	**8%**
Lamjung	8%	7%
Solukhumbu	3%	10%
Hit	**6%**	**0%**
Syangja	6%	0%
All districts	***10%***	***5%***
Rural areas	10%	5%
Urban areas	13%	5%
Less remote	14%	5%
Remote	10%	5%
More remote	8%	4%

Levels of cooperation have increased since IRM-2.[68] Only 5% of people in IRM-3 mention that people in their communities are unlikely to cooperate compared to 10% in IRM-2. However, many people in higher impact districts still doubt that cooperation is possible. Five percent in severely hit, 5% in crisis hit and 8% in hit with heavy losses districts report that cooperation is unlikely, compared to 0% in the hit district of Syangja. Respondents from Solukhumbu, Okhaldhunga and Nuwakot have become more doubtful in IRM-3 that cooperation is possible (Table 8.9).

Gender, caste, income and disability. There are no major differences when examining cooperation responses by gender, caste, income and disability. For each, a much lower share of people feel that cooperation is unlikely in IRM-3 compared to IRM-2 (Table 8.10)

Table 8.10: Share of people who think community cooperation is unlikely/very unlikely – by gender, caste, income and disability (IRM-2, IRM-3 household panel, unweighted)

		IRM-2	IRM-3
Gender	Female	11%	5%
	Male	10%	5%
Caste	High caste	10%	5%
	Janajati	10%	4%
	Low caste	12%	8%
Income	Low	10%	5%
	Medium	11%	5%
	High	11%	4%
Disability	No disability	10%	5%
	Disability	12%	4%

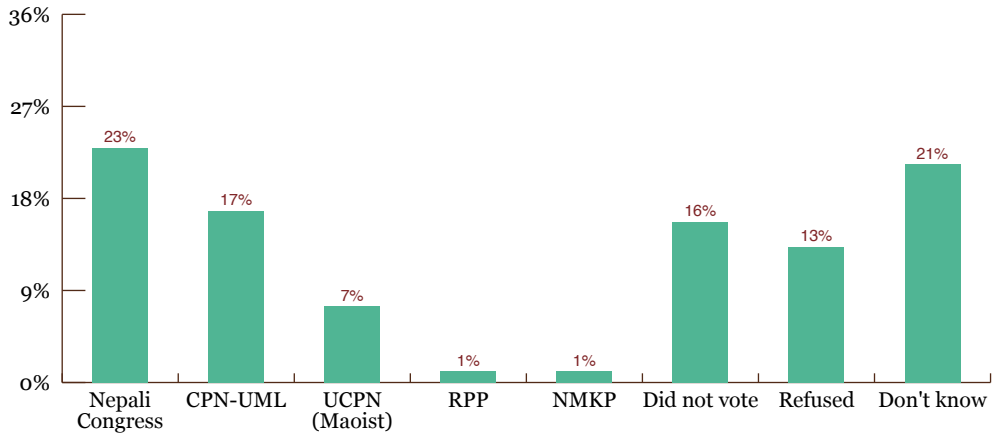
[68] The following question was asked to measure cooperation: If public officials asked everyone to conserve water or share food because of some emergency, how likely is it that people in your community would cooperate?

8.3 Political preferences

Who did people vote for in the last election?

As in earlier rounds of research, IRM-3 asked people which party they voted for in the last election – the 2013 Constituent Assembly elections. As Figure 8.7 shows, the largest share of people voted for Nepali Congress or CPN-UML with many people saying either they did not vote, refusing to answer the question, or saying they do not remember.

Figure 8.7: Who people voted for in the last election (IRM-3, weighted)



Districts that were less affected have higher shares of people who voted for Nepali Congress (Table 8.11). Severely hit districts have a much higher proportion of people who voted for UCPN (Maoist-Centre), especially Gorkha.

Table 8.11: Who people voted for in the last election – by district impact and district (IRM-3, weighted)

	Nepali Congress	CPN-UML	UCPN (Maoist-Centre)	RPP	I did not vote	NMKP	Refused	Don't know
Severely hit	**25%**	**21%**	**16%**	**2%**	**12%**	**0%**	**13%**	**12%**
Dhading	30%	35%	13%	0%	18%	0%	1%	2%
Gorkha	17%	5%	32%	0%	10%	0%	15%	21%
Nuwakot	33%	9%	8%	2%	13%	0%	17%	18%
Ramechhap	26%	25%	20%	0%	4%	0%	10%	14%
Sindhupalchowk	19%	26%	9%	6%	10%	0%	24%	5%
Crisis hit	**19%**	**12%**	**3%**	**1%**	**19%**	**2%**	**15%**	**30%**
Bhaktapur	9%	9%	3%	1%	11%	12%	27%	27%
Kathmandu	19%	11%	3%	1%	21%	1%	13%	32%
Okhaldhunga	33%	26%	4%	0%	11%	0%	17%	9%
Hit with heavy losses	**32%**	**29%**	**5%**	**0%**	**8%**	**0%**	**12%**	**13%**
Lamjung	29%	33%	3%	0%	12%	0%	11%	11%
Solukhumbu	38%	21%	8%	0%	1%	0%	15%	17%
Hit	**40%**	**27%**	**4%**	**0%**	**15%**	**0%**	**4%**	**11%**
Syangja	40%	27%	4%	0%	15%	0%	4%	11%
All districts	***23%***	***17%***	***7%***	***1%***	***16%***	***1%***	***13%***	***21%***

Those with lower incomes are slightly more likely to have supported the Nepali Congress (27% low, 20% medium, 23% high incomes) – Table 8.12. They are also less likely to say they did not vote in the election or to say they do not know who they voted for. Though at just 11%, people with lower incomes are more likely to have voted for the CPN-Maoist than those with medium (7%) and higher (5%) incomes.

Those belonging to higher castes (24%) and Janajatis (22%) are more likely to have voted for Nepali Congress than others while those in the lower caste groups voted for CPN-UML (22%). Across religious groups, Buddhists (24%), Hindus (23%) and Christians (17%) voted for the Nepali Congress, while an overwhelming majority of Muslims (73%) say they did not vote.

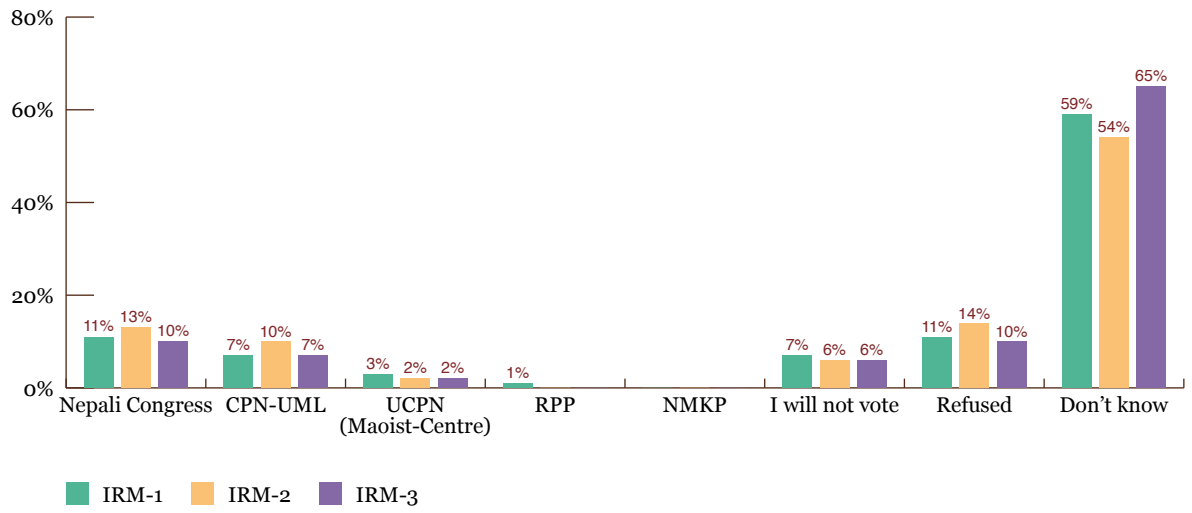
Table 8.12: Who people voted for in the last election – by income, caste and religion (IRM-3, weighted)

		Nepali Congress	CPN-UML	UCPN (Maoist-Centre)	RPP	I did not vote	NMKP	Refused	Don't know
Income	Low	27%	18%	11%	2%	12%	0%	13%	17%
	Medium	20%	17%	7%	1%	18%	2%	13%	22%
	High	23%	16%	5%	1%	16%	0%	14%	25%
Caste	High caste	24%	18%	5%	1%	17%	0%	13%	21%
	Janajati	22%	15%	8%	1%	14%	2%	14%	22%
	Low caste	19%	22%	14%	0%	19%	0%	11%	15%
Religion	Hindu	23%	18%	7%	1%	16%	1%	13%	21%
	Buddhist	24%	14%	10%	2%	12%	0%	15%	24%
	Muslim	4%	12%	6%	0%	73%	0%	0%	6%
	Christian	17%	12%	19%	1%	25%	0%	7%	19%

Future voting intentions

There have not been large changes in who people say they will vote for in the next election since the earthquake. The vast majority say they do not know (Figure 8.8).

Figure 8.8: Voting preference for next election (IRM-1, IRM-2, IRM-3, weighted)



People in hit with heavy losses districts (30%) are the least likely to be unsure, while those in the hit district of Syangja are the most likely to be unsure (72%) – Table 8.13. Looking at the three major parties, the highest level of support for the Nepali Congress and CPN-UML is in Solukhumbu (33% NC, 23% CPN-UML) and Lamjung (24% NC, 24% CPN-UML). The share of people who would vote for UCPN-Maoists is in single digits in each of the districts surveyed.

Table 8.13: Voting preference for next election – by district impact and district (IRM-3, weighted)

	Nepali Congress	CPN-UML	UCPN (Maoist-Centre)	RPP-N	RPP	NMKP	I will not vote	Refused	Don't know
Severely hit	**9%**	**8%**	**4%**	**0%**	**1%**	**0%**	**3%**	**8%**	**67%**
Dhading	13%	11%	2%	0%	0%	0%	5%	2%	66%
Gorkha	4%	2%	6%	0%	0%	0%	0%	9%	79%
Nuwakot	8%	3%	5%	0%	1%	0%	5%	4%	75%
Ramechhap	9%	13%	4%	0%	0%	0%	1%	12%	61%
Sindhupalchowk	12%	13%	4%	0%	4%	0%	2%	14%	51%
Crisis hit	**7%**	**3%**	**1%**	**0%**	**0%**	**1%**	**9%**	**12%**	**67%**
Bhaktapur	4%	3%	0%	0%	0%	3%	7%	12%	70%
Kathmandu	7%	2%	1%	0%	0%	0%	10%	12%	67%
Okhaldhunga	11%	12%	1%	0%	0%	0%	2%	9%	65%
Hit with heavy losses	**27%**	**24%**	**3%**	**0%**	**0%**	**0%**	**7%**	**9%**	**30%**
Lamjung	24%	24%	2%	1%	0%	0%	10%	5%	33%
Solukhumbu	33%	23%	5%	0%	0%	0%	0%	15%	25%
Hit	**13%**	**12%**	**1%**	**0%**	**0%**	**0%**	**1%**	**1%**	**72%**
Syangja	13%	12%	1%	0%	0%	0%	1%	1%	72%
All districts	***10%***	***7%***	***2%***	***0%***	***0%***	***0%***	***6%***	***10%***	***65%***

Support for each of the three major parties is slightly lower in less remote areas compared to other areas and is also higher among those living in rural areas than urban areas (Table 8.14).

Table 8.14: Voting preference for next election – by remoteness and urban/rural (IRM-3, weighted)

	Nepali Congress	CPN-UML	UCPN (Maoist-Centre)	RPP-N	RPP	I will not vote	NMKP	Refused	Don't know
Less remote	6%	5%	1%	0%	0%	7%	1%	10%	70%
Remote	12%	8%	3%	0%	0%	6%	0%	9%	61%
More remote	13%	13%	3%	0%	1%	2%	0%	7%	60%
Rural	12%	9%	2%	0%	1%	4%	0%	8%	64%
Urban	5%	3%	1%	0%	0%	11%	1%	13%	66%

Those belonging to higher castes and Janajatis are more likely to say they will vote for Nepali Congress, while those belonging to lower castes say they will vote for CPN-UML in the next elections (Table 8.15). Future voting preferences are similar among men and women, those with a disability and those without, as well as people across income levels and religious groups.

Table 8.15: Voting preference for next election – by caste (IRM-3, weighted)

	Nepali Congress	CPN-UML	UCPN (Maoist-Centre)	RPP	NMKP	I will not vote	Refused	Don't know
High caste	10%	7%	2%	0%	0%	9%	11%	60%
Janajati	9%	6%	2%	0%	1%	4%	9%	69%
Low caste	7%	14%	3%	0%	0%	9%	9%	57%

Where are the changes?

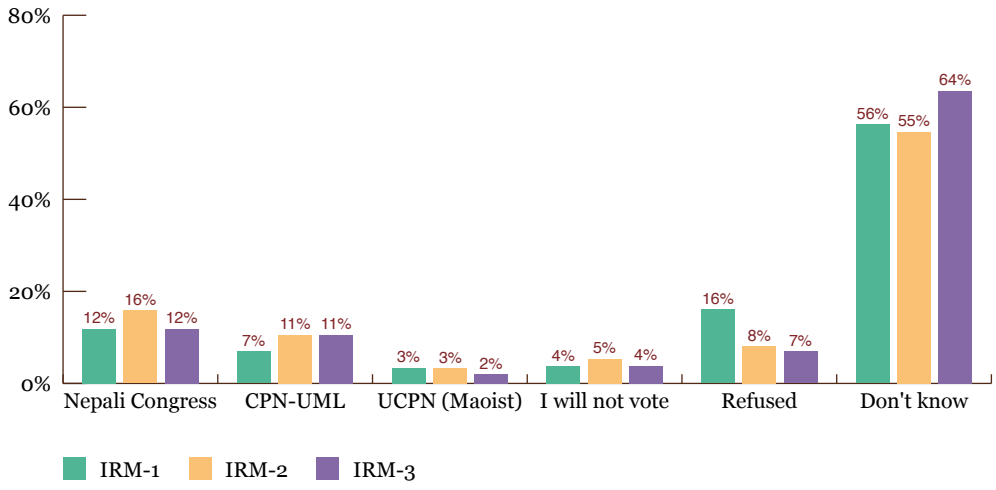
While majorities of people who voted for any party in the last elections are undecided as to who to vote for next time around, those who choose a party prefer the same party they voted for in the last elections (Table 8.16). Just 1% of those who voted for the Nepali Congress say they will vote for another party. The figures are 3% for UCPN (Maoist-Centre), 1% for RPP and 0% for CPN-UML and RPP-N.

Table 8.16: Future voting preferences – by past voting behavior (IRM-3, weighted)

		If an election was to be held soon, which party would you vote for?								
		Nepali Congress	CPN-UML	UCPN (Maoist-Centre)	RPP-N	RPP	NMKP	I will not vote	Refused	Don't know
Which political party did you vote for in the last elections?	**Nepali Congress**	39%	1%	0%	0%	0%	0%	3%	2%	54%
	CPN-UML	0%	36%	0%	0%	0%	0%	2%	3%	58%
	UCPN (Maoist-Centre)	2%	1%	23%	0%	0%	0%	2%	2%	69%
	RPP-N	0%	0%	0%	23%	0%	0%	0%	8%	69%
	RPP	1%	0%	0%	0%	38%	0%	0%	11%	49%
	I did not vote	2%	2%	0%	0%	0%	0%	32%	2%	62%
	NMKP	2%	0%	0%	0%	0%	31%	4%	13%	50%
	Refused	0%	0%	0%	0%	0%	0%	1%	57%	42%
	Don't know	0%	0%	0%	0%	0%	0%	0%	1%	98%
	Total	***10%***	***7%***	***2%***	***0%***	***0%***	***0%***	***6%***	***10%***	***65%***

Looking solely at the responses of those people interviewed in all three survey waves provides more insight into changing preferences. Support for Nepali Congress grew between IRM-1 and IRM-2, but dropped to the same level as IRM-1 (12%) by the time IRM-3 was conducted. CPN-UML has gained support, from 7% in IRM-1 to 11% in both IRM-2 and IRM-3. Support for UCPN (Maoists) decreases by 1 point in IRM-3 – Figure 8.9.

Figure 8.9: Change in future voting preferences (IRM-1, IRM-2, IRM-3 household panel, unweighted)



Have elected officials visit people's communities?

A measure of the responsiveness of elected officials after a disaster is whether they come visit the affected areas. As more time has passed since the earthquakes, the share saying that an elected official visited their area (in the time period since the last survey was conducted) has gone down (Figure 8.10). In IRM-1, 23% of the people said that elected officials came to their area at least once. By IRM-2 it dropped to 16% and was at 14% in IRM-3. Between IRM-2 and IRM-3, the share of people unsure of whether elected officials had come to their areas has doubled to 21%.

Figure 8.10: Share of people saying elected official visited their area (IRM-1, IRM-2, IRM-3, weighted)

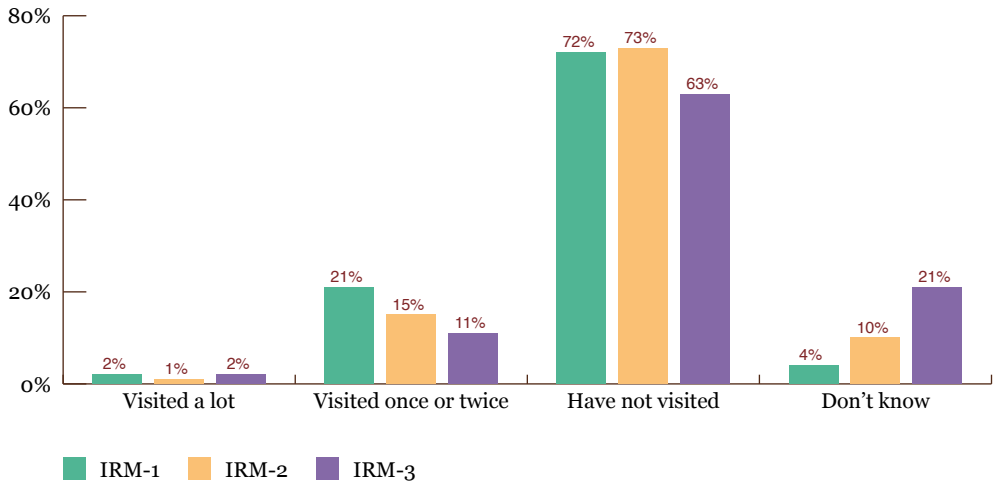


Figure 8.11: Share of people saying elected official visited their area – by remoteness and urban/rural, (IRM-1, IRM-2, IRM-3, weighted)

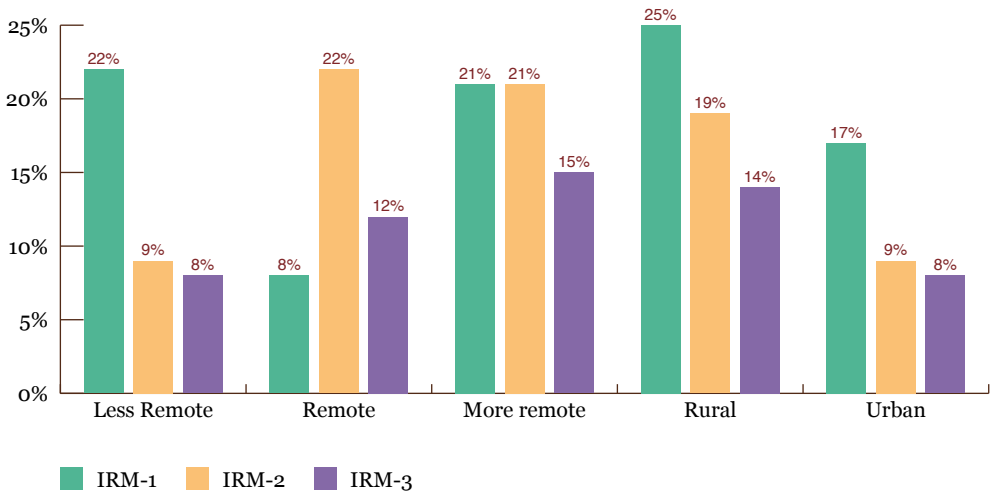


Table 8.17: Share of people saying an elected official visited their area – by district impact and district (IRM-1, IRM-2, IRM-3, weighted)

	IRM-1	IRM-2	IRM-3
Severely hit	**26%**	**16%**	**8%**
Dhading	17%	8%	6%
Gorkha	48%	28%	11%
Nuwakot	31%	12%	5%
Ramechhap	23%	15%	10%
Sindhupalchowk	12%	16%	9%
Crisis hit	**18%**	**11%**	**10%**
Bhaktapur	17%	9%	3%
Kathmandu	17%	10%	10%
Okhaldhunga	40%	30%	31%
Hit with heavy losses	**18%**	**22%**	**14%**
Lamjung	17%	8%	14%
Solukhumbu	19%	47%	15%
Hit	**35%**	**43%**	**35%**
Syangja	35%	43%	35%
All districts	***23%***	***16%***	***13%***

In all three surveys, elected officials were the most likely to have visited the least affected hit district than districts that were more affected. The severely hit districts have seen the sharpest drop in the share reporting that elected officials have visited (Table 8.17)

In contrast to the situation in the early weeks after the earthquake, the likelihood of people reporting a visit from an elected official now increases with remoteness (Figure 8.11). In IRM-1, 22% of those living in less remote areas reported a visit by an elected official compared to 8% in remote areas; in IRM-3, 8% of those who live in less remote areas say an elected official visited compared to 12% in remote areas. Those in rural areas are more likely than people in urban areas to say there was a visit in all three surveys.

There are no major differences in responses between men and women, those with a disability and those without one, across income levels, religious groups and caste groups.

Chapter 9. Conclusions

Photo: Chiran Manandhar

How have conditions evolved in the earthquake-affected areas of Nepal? What are the key challenges that need to be overcome if recovery is to take root? And how can aid best support this? The Independent Impacts and Recovery (IRM) project contributes information and analysis to help answer these questions through longitudinal, mixed methods research.

This report has outlined findings from the latest IRM quantitative survey, conducted in September 2016.[69] It provides a snapshot of conditions almost eighteen months on from the disasters. The IRM surveys and fieldwork are conducted in the same places in each round of research with many of the same people interviewed in each round. This means that the data can reveal how needs and conditions are changing over time.

The report shows both continuities and changes since the last round of IRM was conducted in February and March of 2016.

The last round of research highlighted both positive and negative trends in the first year after the earthquake. On the positive side, it found that most people were coping despite the immense impacts of the earthquakes. Social relations and cohesion were found to be strong. Crime rates had not risen and there were few reports of violence.

IRM-2 also found that there had been some progress in people rebuilding their livelihoods. Many businesses, in particular, had recovered. Farmers, most of the population in affected areas, had gone back to their fields. People were also making use of a range of coping strategies, most notably borrowing, to help them survive and reconstruct their lives.

At the same time, IRM-2 pointed to some issues and potential problems ahead. The vast majority of people in areas highly affected by the earthquakes were still in temporary shelters. While farmers were working again, the earthquake had wiped out important agricultural inputs, had limited the money available for investment and many struggled to balance their work with other actions they needed to take to recover, such as rebuilding their houses or securing temporary shelters. The IRM-2 research warned that the massive increases in borrowing could lead some to fall into a debt trap from which it would be hard to emerge. The research also found that aid was not always fitting with people's priority needs. Aid had declined since the early post-earthquake months and in some districts people were missing out.

How has the situation changed since then?

This report has found that some of the positive trends have continued. Social relations have remained strong; crime has not increased; and violence continues

[69] Findings from the qualitative IRM-3 fieldwork are outlined in a separate report, published in parallel. A synthesis report will draw together the quantitative and qualitative findings.

to be rare. The quality of infrastructure and public services has continued to improve. The report has also highlighted that most people have seen their livelihoods recover further.

Some of the problems identified in earlier rounds have continued. Borrowing has remained high and it will likely increase further in the future. The data show that marginalized populations—those of low income, of low caste, the disabled, etc.—have often borrowed repeatedly and at increasing volumes; and this has not been associated with improvements in their income, accommodation or food consumption. Informal sources of credit, from whom most people are borrowing, often do not charge collateral. But if debt-loads continue to increase, people may be stuck in situations where paying off loans is impossible. And the moral economy of village life may mean that such debts can lead to other sanctions.

The housing situation remains dire. As of September, 71% of people in the severely hit districts remain in temporary shelters. A lack of money, and slow progress with the government's flagship cash grant program, have left many people in shelters that they deem to have been inadequate. The survey found that a large share of people struggled to get their shelters ready for the monsoon, the second they have faced since the disasters. And even when the housing reconstruction program fully gets going, people feel that the funds they receive will cover but a small amount of the costs needed for rebuilding.

Other issues, not explored in previous rounds of the IRM survey, have also emerged. One-in-five people, for example, report that someone in their household has continuing trauma.

The steep decline in the coverage of aid since IRM-2—only 15% of people have received aid of any type in the last six months—may make it more challenging for people to recover. IRM-3 found that people have a wide range of needs which are not being addressed through government or non-government assistance. The vulnerable—those who were and remain socially and politically marginalized; those in temporary shelters—will have particular difficulties in recovering.

Key focus areas

The findings point to areas where an increased focus is needed.[70] These focus areas, and the policy implications that flow from them, are not necessarily the views of the donors to the project.

Shelter and housing. There is an urgent need to speed up the roll-out of the cash grants through the housing reconstruction program. Progress has been made since the survey was conducted but the IRM survey data has shown that needs are great.[71] That the cash grant will likely cover but a small proportion of the costs for families of rebuilding is worrying given that affordable credit has not been made available in parallel. As a result, people have to borrow large amounts from informal sources and at high interest rates which has already increased debt burdens. The IRM-2 report also warned of the need to have a medium-term strategy in place to improve the quality of temporary shelters given that reconstruction will take time. The authors believe this continues to be necessary.

Debt and borrowing. Borrowing has allowed people to overcome some of the immediate challenges they have faced since the earthquakes. But repeated borrowing of increasing loan amounts is a cause for worry, especially given that interest rates are climbing. While relatively few have sold assets, either to raise funds or service existing debt, there is a risk of this in the future if people cannot pay off debts or if their livelihoods do not fully recover. Further cash grants, or the direct provision of construction materials, rather than loans are needed to help people overcome the earthquakes' enduring impacts. And where loans are provided, it would be better if they were at low interest rates and from formal providers such as banks. This may be particularly challenging given that access to banks is much less common in the more-affected remote areas and that disadvantaged groups face specific challenges in accessing credit from them.

Trauma. The report highlights that enduring trauma is a reality for many. Eighteen months after the disaster, a large proportion of people continue to have psychosocial problems that were triggered by

[70] This report does not provide recommendations for policy-makers, donors or other organizations delivering aid. These will be provided in the IRM-3 synthesis report, which combines data and findings from both the survey and qualitative fieldwork.

[71] As of 31 January 2017, NRA data shows that 93% of the 550,241 eligible households in 11 districts who have completed enrolment have received the first tranche of the housing reconstruction grant. However, as a previous IRM thematic study has shown, receipt is defined as deposit in the bank. This does not mean that people have actually received the money as access to banks was a problem for a significant number of people. Further, there are still a number of eligible households in each district who have not completed enrolment. According to MoFALD 550,241 households of 626,036 eligible households had completed grant agreements in late Jan 2017. http://www.mofald.gov.np/en/node/1695. The Asia Foundation and Democracy Resource Center Nepal (2016). *Nepal Government Distribution of Reconstruction Grants for Private Homes: IRM – Thematic Study (November 2016)*. Kathmandu and Bangkok: The Asia Foundation

the earthquakes or by struggles since the disasters. Experiences for other post-disaster contexts show that such problems can last long after people economically get back on their feet and back into their own houses. Tracking trauma, and developing programs to respond to it, is key.

Making sure the marginalized do not get left behind. The IRM-3 survey data show strongly that some groups are struggling more than others. The report finds systematic differences in the likelihood of moving back to permanent housing, in livelihoods recovery and in decreases in food consumption between groups. Those with a low income, no or little education and those with a disability are making the least progress. Low income and low caste people are borrowing repeatedly at increasing volumes but it appears that this is often just to get by and is not leading to fuller recovery. Low income people are far more likely to sell assets. The evidence does not support the conclusion that the struggles of these groups are a result of systematic exclusion on the part of aid providers. Rather, these groups face particular challenges, such as low capital stocks and less well-remunerated job opportunities, that make it harder for them to recover. Those struggling tend to be the same people who were also most vulnerable and marginalized before the earthquakes. It is thus vital that more attention and resources are directed to these groups so they are not left further behind.

Photo: Alok Pokharel

Annex A. Methodology

This report is based on the third survey of earthquake-affected districts in Nepal since the disaster in April 2015 under the IRM project. While the report is based primarily on the recent IRM-3 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 IRM survey, where a total of 4,855 respondents were interviewed. These in-person interviews were conducted in Nepali. Besides these three full datasets, two 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-2, IRM-3 household panel) includes 4,446 respondents, while there are 1,470 respondents that are common in all three surveys (IRM-1, IRM-2, IRM-3 household panel). Because of the larger sample size, the panel dataset with only the last two 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 selection[72]

Households in IRM-3 were selected from the same 11 districts as in IRM-1 and IRM-2. To the extent possible, the same people were interviewed in IRM-3 as were interviewed in previous survey rounds. Respondents were selected from 308 wards in the 11 districts[73] using probability proportional to size (PPS) sampling. In most cases, when making comparison across the three 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-3. 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 situation[74] 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%.

[72] The 11 districts in the last two IRM rounds do not include the three least affected districts that were included in IRM-1. For a summary of the construction of the initial IRM-1 and IRM-2 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*; and 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*.

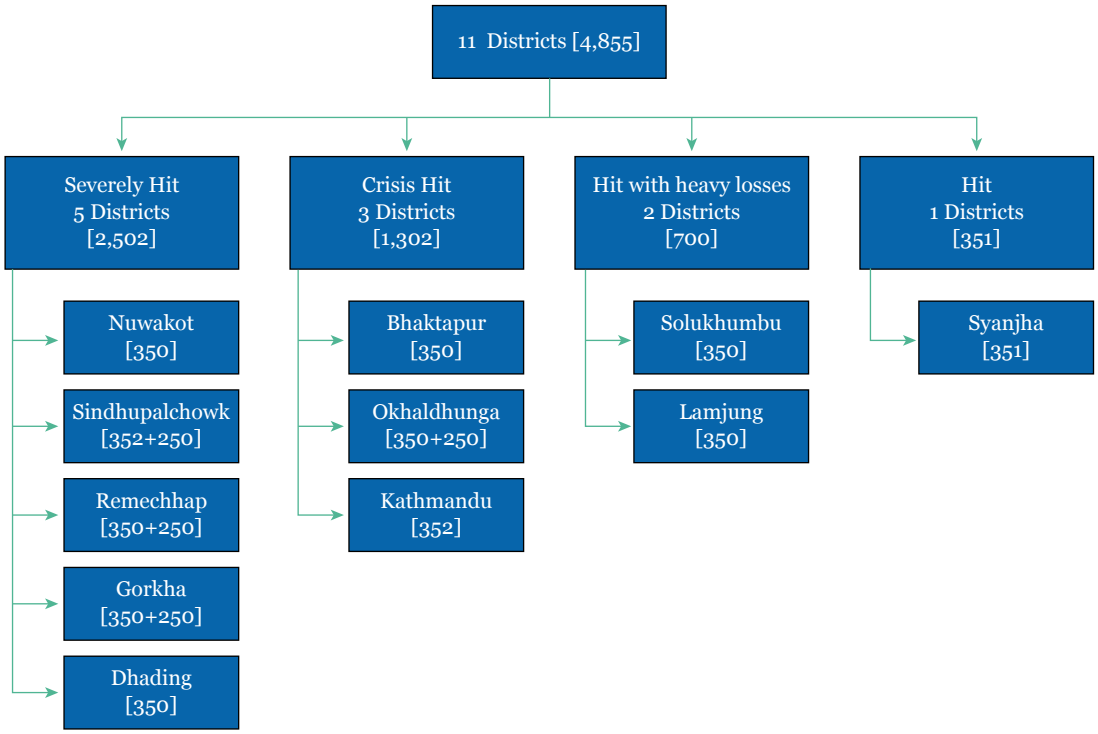
[73] Manang, Khotang and Dang were included in IRM-1 but were dropped from the sample because they do not appear in the PDNA's list of affected districts.

[74] 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.

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. Distribution of wards in each district in the IRM-3 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.

Figure A.1: Distribution of sample

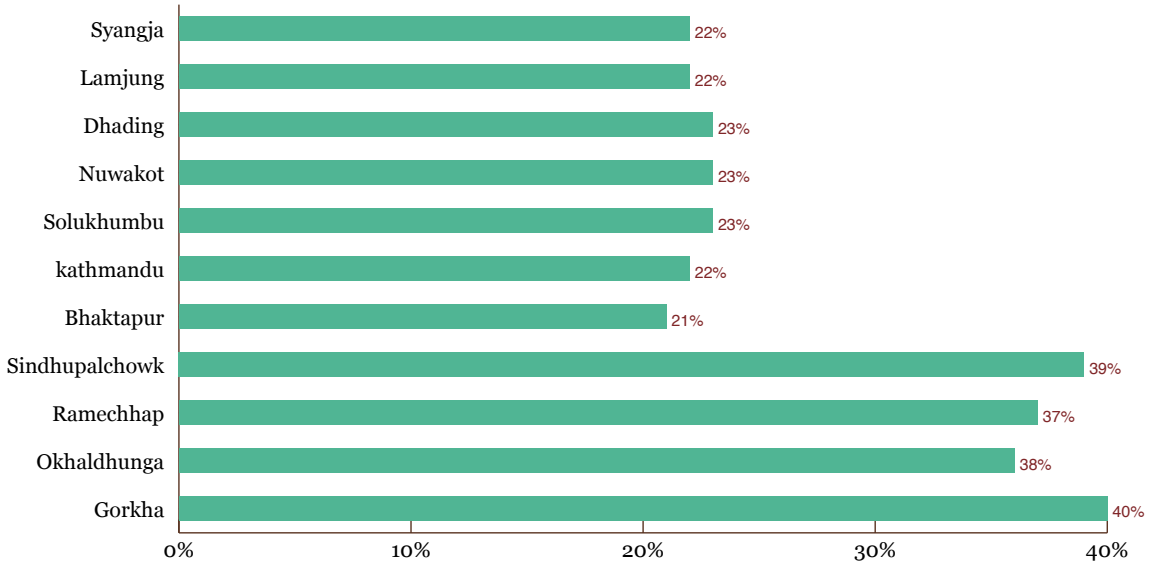


Selection of enumeration areas within VDC/wards

For the 3,855 sample, the same enumeration areas (EAs) that were sampled during IRM-1 were visited in IRM-2 and IRM-3. 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 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 various 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 IRM-1 were identified for interviews for IRM-2 and IRM-3. In total, it was possible to interview a total of same 4,446 households that were interviewed in IRM-2. The remaining households in each EA, who were not interviewed in IRM-2, were selected using the same protocols as employed in the earlier survey. Households were randomly selected using the household lists generated for each EA during IRM-1 or IRM-2.

Selection of respondents within households

The same respondents as surveyed in IRM-2 were selected where possible. The IRM-2 survey obtained the names and mobile numbers of the interviewees. This was used to identify the respondent in the household to be interviewed for each survey.

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 gender balance of respondents. The names and mobile 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. In this report, weighted results are used for all three full datasets, and unweighted results are used for household panel datasets. Weights for all three 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

Outcome of interests 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, remoteness and rural and urban areas.
- Within population groups, differences are studied on the basis of gender, caste, income level and disability.
- 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 three surveys. This annex presents descriptive statistics of geographic and population characteristics in the overall sample and across the eleven sample districts in IRM-3.

Table B.1: Distribution of demographic and socio-economic characteristics – by district impact and district (IRM-3)

	Gender		Caste			Income				Disability	
	Female	Male	High caste	Janajati	Low caste	Low	Med	High	Refuse/ Don't know	No disability	Disability
Severely hit	**53%**	**47%**	**30%**	**63%**	**6%**	**54%**	**32%**	**14%**	**1%**	**95%**	**5%**
Dhading	51%	49%	42%	53%	5%	32%	41%	25%	1%	94%	6%
Gorkha	50%	50%	25%	63%	11%	58%	31%	11%	1%	97%	3%
Nuwakot	65%	35%	29%	67%	4%	71%	21%	8%	0%	96%	4%
Ramechhap	50%	50%	33%	60%	7%	42%	40%	18%	0%	98%	2%
Sindhupalchowk	49%	51%	23%	73%	4%	66%	26%	7%	1%	94%	6%
Crisis hit	**43%**	**57%**	**44%**	**52%**	**3%**	**16%**	**39%**	**40%**	**5%**	**98%**	**2%**
Bhaktapur	51%	49%	25%	74%	1%	17%	63%	19%	0%	95%	5%
Kathmandu	42%	58%	48%	49%	3%	11%	37%	46%	6%	99%	1%
Okhaldhunga	51%	49%	37%	55%	7%	72%	20%	7%	1%	97%	3%
Hit with heavy losses	**49%**	**51%**	**36%**	**51%**	**13%**	**28%**	**42%**	**24%**	**6%**	**94%**	**6%**
Lamjung	50%	50%	40%	43%	16%	17%	52%	31%	0%	97%	3%
Solukhumbu	46%	54%	28%	64%	8%	49%	23%	12%	16%	88%	12%
Hit	**63%**	**37%**	**47%**	**38%**	**15%**	**47%**	**26%**	**26%**	**1%**	**96%**	**4%**
Syangja	63%	37%	47%	38%	15%	47%	26%	26%	1%	96%	4%
All districts	***48%***	***52%***	***39%***	***55%***	***6%***	***31%***	***36%***	***30%***	***3%***	***97%***	***3%***

Photo: Anurag Devkota

Gender

The unweighted sample was designed to be equally distributed between men and women. The above results shows 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 (55%), followed by high caste groups (39%), 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 (47% against 38% for Janajatis). Lower castes have much higher shares in the hit with heavy losses and hit impact categories (13% and 15%, respectively) than in the first two categories of impact (6% and 3%, respectively).

Income bands

Analyses by income use pre-earthquake income. The modal income band category is the medium income group (NPR 10,000-19,999 per month). Thirty-six percent of those in affected districts report having an income in this band before the earthquake. Thirty-one percent report having a monthly income of less than NPR 10,000 and 30% more than NPR 20,000.

People in the severely hit category of districts have the highest proportion of people in the low income band (54%), compared to 16% in the crisis hit category, 28% in hit with heavy losses districts and 47% 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 (46%), which also has the highest share of urban areas (64%) – Table B.3 below. After Kathmandu, Lamjung has the next highest proportion of high income people (31%). Bhaktapur and Lamjung are the two districts with the highest proportion of people in the medium income group (63% and 52%, respectively). Kathmandu, Bhaktapur and Lamjung have the lowest share of low income people (11%, 17% and 17%, respectively).

Disability

Three 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.[75] 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, hit with heavy losses districts have the highest share of people with a disability (6%), compared to 5% in severely hit districts, 2% in crisis hit districts and 4% in the hit district. Among districts, Solukhumbu has the highest rate of disability (12%) 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-3)

	Seeing	Hearing	Walking	Remembering	Self-care	Communicating	Disability
Severely hit	**1%**	**1%**	**2%**	**2%**	**1%**	**1%**	**5%**
Dhading	1%	0%	3%	3%	2%	1%	6%
Gorkha	1%	1%	2%	0%	1%	0%	3%
Nuwakot	1%	0%	2%	1%	1%	1%	4%
Ramechhap	0%	0%	1%	0%	1%	0%	2%
Sindhupalchowk	2%	1%	2%	2%	1%	1%	6%
Crisis hit	**1%**	**0%**	**1%**	**0%**	**0%**	**0%**	**2%**
Bhaktapur	2%	1%	2%	1%	1%	1%	5%
Kathmandu	1%	0%	0%	0%	0%	0%	1%
Okhaldhunga	1%	1%	2%	0%	1%	0%	3%
Hit with heavy losses	**3%**	**2%**	**5%**	**3%**	**3%**	**3%**	**6%**
Lamjung	1%	1%	2%	1%	2%	0%	3%
Solukhumbu	7%	5%	10%	8%	5%	8%	12%
Hit	**1%**	**1%**	**2%**	**1%**	**1%**	**1%**	**4%**
Syangja	1%	1%	2%	1%	1%	1%	4%
All districts	***1%***	***1%***	***2%***	***1%***	***1%***	***1%***	***3%***

[75] 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

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.

Level of housing damage

According to self-reported accounts, 88% population in the severely hit districts have completely damaged houses. As shown in Table B.3, 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 11% in the hit district report that their houses were completely destroyed. These figure 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 refuse to mention how their houses were categorized is notable in the crisis hit districts (10%).

Table B.3: Urban/rural and housing damage distribution – by district impact and district (IRM-3)

	Area	Self-assessment				Most recent official damage assessment			
	Rural area	Completely destroyed	Partially destroyed	Minor damage	No damage	Fully damaged	Partially damaged	Normal/Not damaged	Refused/ Don't know
Severely hit	**97%**	**88%**	**8%**	**4%**	**1%**	**91%**	**5%**	**2%**	**2%**
Dhading	100%	87%	4%	7%	1%	88%	8%	2%	2%
Gorkha	93%	77%	15%	7%	1%	83%	11%	5%	1%
Nuwakot	91%	94%	4%	1%	1%	96%	2%	1%	2%
Ramechhap	100%	85%	13%	2%	0%	96%	3%	1%	1%
Sindhupalchowk	100%	94%	4%	2%	0%	96%	2%	0%	2%
Crisis hit	**40%**	**39%**	**8%**	**22%**	**31%**	**41%**	**9%**	**40%**	**10%**
Bhaktapur	40%	53%	4%	12%	32%	53%	7%	39%	1%
Kathmandu	36%	36%	7%	24%	33%	37%	8%	42%	13%
Okhaldhunga	100%	48%	30%	19%	3%	61%	21%	14%	4%
Hit with heavy losses	**100%**	**32%**	**26%**	**24%**	**17%**	**30%**	**33%**	**36%**	**2%**
Lamjung	100%	27%	15%	32%	25%	27%	21%	50%	2%
Solukhumbu	100%	41%	46%	11%	2%	36%	54%	10%	0%
Hit	**86%**	**11%**	**11%**	**49%**	**29%**	**11%**	**21%**	**68%**	**1%**
Syangja	86%	11%	11%	49%	29%	11%	21%	68%	1%
All districts	***66%***	***52%***	***9%***	***18%***	***20%***	***54%***	***10%***	***29%***	***6%***

Current type of shelter

Seventy-one percent of people in IRM-3 report living in their own house as of September 2016 (Table B.4). Twenty-eight 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 70%, compared to only 8% in the crisis hit districts, 5% in the hit with heavy losses districts and 2% in the hit district. The severely hit category also has the highest share of those in the lowest income band pre-earthquake (54%).

Table B.4: Where are people living now – by district impact and district (IRM-3)

	Own house	Neighbor's house	Friend's house	Self-constructed shelter on own land	Self-constructed shelter on other people's land	Self-constructed shelter on public land	Community shelter
Severely hit	**29%**	**0%**	**0%**	**65%**	**5%**	**0%**	**0%**
Dhading	30%	0%	0%	65%	5%	0%	0%
Gorkha	56%	1%	0%	37%	6%	0%	0%
Nuwakot	19%	1%	0%	77%	1%	1%	1%
Ramechhap	26%	0%	0%	73%	0%	0%	0%
Sindhupalchowk	10%	0%	0%	78%	12%	0%	0%
Crisis hit	**90%**	**1%**	**0%**	**7%**	**1%**	**0%**	**0%**
Bhaktapur	82%	3%	0%	11%	3%	1%	0%
Kathmandu	92%	1%	0%	6%	1%	0%	0%
Okhaldhunga	72%	2%	0%	24%	2%	0%	0%
Hit with heavy losses	**94%**	**1%**	**0%**	**5%**	**0%**	**0%**	**0%**
Lamjung	95%	0%	0%	4%	1%	0%	0%
Solukhumbu	93%	2%	0%	5%	0%	0%	0%
Hit	**97%**	**1%**	**0%**	**2%**	**0%**	**0%**	**0%**
Syangja	97%	1%	0%	2%	0%	0%	0%
All districts	***71%***	***1%***	***0%***	***25%***	***3%***	***0%***	***0%***

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