



# **INTER AGENCY COMMON FEEDBACK PROJECT**

**Reconstruction and Food Security and Livelihood** 

December 2017



### THE INTER-AGENCY COMMON FEEDBACK PROJECT

### Inter-Agency Common Feedback Project funded by:







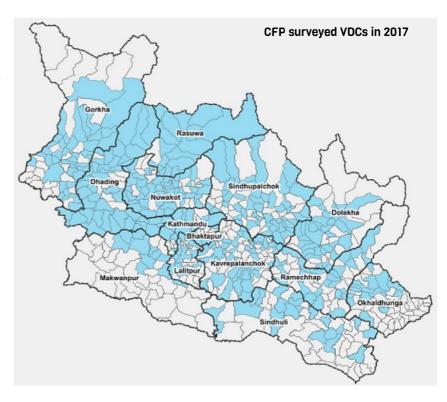
### **Community perception surveys conducted with:**



### **KEY FINDINGS**

Over the course of 2017 the Inter-Agency Common Feedback Project (CFP) has collected feedback from earthquake affected communities across the 14 priority affected districts through six rounds of Community Perception Surveys. CFP enumerators interviewed a total of 12,600 respondents across 380 VDCs/municipalities in 2017 about their thoughts, feelings and perceptions around key aspects of the earthquake recovery and reconstruction processes.

Throughout the year significant progress has been made on the rate of engineer consultation. With each month that goes by a great proportion of the earthquake affected population are reporting having consulted an engineer about their house reconstruction, from 37 percent in January to 63 percent now. What remains worrying is that only 34 percent of those who have consulted an engineer are being told that their home is built correctly. That means the remaining 66 percent will have to do corrections, or worse, start from scratch.



Another important area of progress in 2017 is in communities' perception that the reconstruction process is progressing. In January only 49 percent of respondents felt the reconstruction was making any progress. Today, 70 percent see that progress is being made.

Information related questions are at an all-time high – both in terms of respondents' perception that they have the information they need to get support, and that they understand safer building practices. However, there are two important caveats: the gap between women and men has not closed, or even narrowed, over the course of the year, and that perception of being informed does not reflect respondents' level of actual understanding of the reconstruction process, or safer building practices. When asked what they know about the reconstruction process, only 37 percent knew that an engineer had to approve each tranche disbursement, and 33 percent still believe they are required to use one of 17 house models.

One area that has grown faster than any other, is in the percentage of respondent reporting taking loans to reconstruct their homes. This is of great concern because, without low interest loans being made readily available to the affected population, they may be borrowing under harsh terms and interest rate which could have a substantial impact on the overall economic recovery of the affected communities for years to come.

#### Recomendations

- Ensure that technical assistance is available to homeowners at the pre-construction phase. Many people have reported starting, or even completing their homes, but when compared to compliance rates and the proportion of people being approved for the next tranche versus those being told to make corrections, it raises concerns. If engineer consultations are held with homeowners before they begin, there is a better chance that they start their reconstruction project on the right foot, and avoid costly errors that waste their precious resources.
- Facilitate access to finance at reasonable rates and repayment terms to avoid long-term, detrimental economic impacts in earthquake affected areas.
- 2017 saw no improvement in the information gap between men and women. While information about reconstruction is getting out to people, it is often incomplete, and does not reach women as much as men. Women specific communication strategies must be developed in order to make real progress on closing this gap in 2018.

### PERCEPTION SURVEY METHODOLOGY

To undertake the Community Perception Survey, 40 enumerators were trained over five days and deployed across the 14 priority earthquake affected districts to collect data over the course of 12 days from a total of 2100 respondents using a probability proportionate to size (PPS) methodology. All data collection is completed with mobile tablets using KoBoToolbox.

### Sampling

All VDCs in the 14 priority affected districts in which 60 percent or more of the households are eligible for the housing reconstruction grant will be considered part of the survey's operating area, and eligible for random selection.

The population of each district will be considered the total population of all eligible VDCs, as per the 2011 census. The first 2000 samples of the survey will then be distributed by district proportionally.

The remaining 100 surveys will be allocated to districts where the total proportional sample size is under 100 respondents, in order to boost the population for an adequate district level analysis of the findings.

The number of VDCs selected in each district will vary, depending upon the number of samples allocated to each district. Each VDC will have a minimum of two wards sampled, and each ward a minimum of 10 surveys completed. Both VDCs and wards will be randomly selected from the list of eligible VDCs.

Twenty-five percent of the total sample will be allocated for municipalities, and municipalities will be randomly selected where there is more than one municipality in a district. In municipalities a minimum of three wards will be sampled, with a minimum of 10 surveys collected per ward.

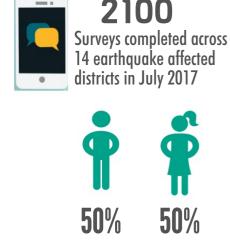
#### Selection of households and respondents

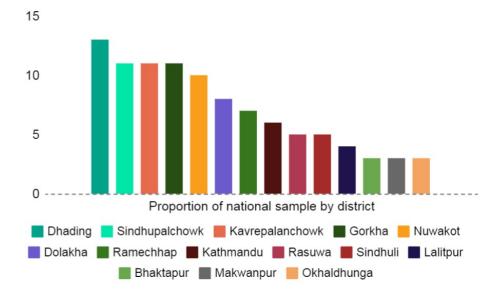
Once wards have been selected, enumerators will identify an entry point in their given ward, targeting a school, temple or other communal spot to initiate the individual interview process. At that point they will spin a bottle. The enumerator will walk in the direction the bottle points to once it has finished spinning until a home is found to initiate the interview process.

The first house selected will form a basis to identify other households to complete the survey of that ward. After identifying a first house for interview then enumerator will leave the house, turn right and skip the next two houses, completing the next interview at the third house. The enumerator will have leverage to move to next adjoining ward to complete the interview process if in the ward the sample household numbers are not covered.

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

# **December 2017 Survey Overview**





### MAIN RECONSTRUCTION NEEDS BEING MET

#### **Key findings in December**

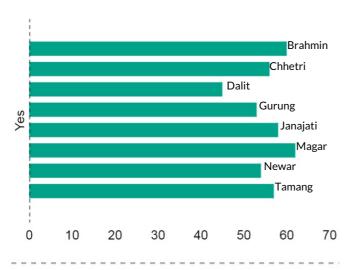
Among 2100 respondents across 14 priority affected districts, 56 percent say their main reconstruction needs are being met. An overall increase of 15 percentage points has been observed over the course of the six rounds of community perception surveys conducted in 2017.

Among districts, Kavrepalanchok is the most dissatisfied, with a mere 39 percent of respondents saying their main reconstruction needs are being met. This is closely followed by Lalitpur, Dolakha and Dhading with only 45 percent of respondents in each district saying completely or somewhat yes. Responses are fairly consistent across age, gender and rural/urban respondents.

#### Reccomendation

Over 2017 the prioritization of financial resources among those who say their main problems are not addressed has remained consistent. Access to reasonable financial mechanisms must be made available to those attempting to reconstruct if the process is to advance without creating long term detrimental impacts on communities' economic recovery.

#### Disaggregation by caste and ethnicity

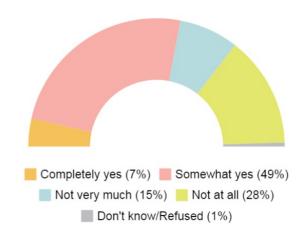


#### Main unmet reconstruction needs

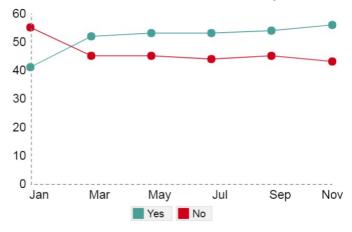




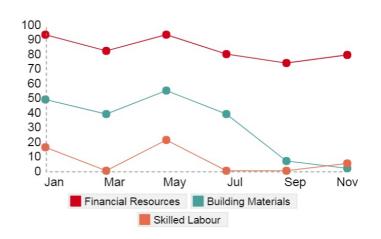
## Are your main reconstruction needs being addressed?



# Trend of reconstruction need being addressed since Jannuary



Trend of unmet reconstruction need since January



### INFORMATION NEEDED TO ACCESS SUPPORT

#### **Key findings in December**

Seventy-six percent of respondents said they have the information they need to access housing reconstruction support. There has been no increase in this rate over the past six months, with respondents reporting feeling the same about their information needs being met since July 2017.

However, there has been a change in respondent's actual level of knowledge about the grant process since last round. While the proportion of people who report feeling confident they understand the grant processes thoroughly enough to access all necessary support has not changed, at 68 percent, the elements of the process they report to be aware of signals some improvement.

As in all previous rounds, there are persistent and significant differences between genders, with 82 percent of men saying they have the information they need, and 75 percent feeling confident they know all the grant procedures. This is compared to only 70 percent of women who feel they have the information they need and 60 percent who feel confident in their understanding of the grant process. Likewise, when asked what they know about the process, the gap between women and men is between 10-20 percentage points across every aspect of the process.

#### Reccomendation

Female focused communication strategies need to be developed to ensure women are equally informed on the reconstruction process and are participating as well.

#### Top information needs



If i am eligible PERCENT or not

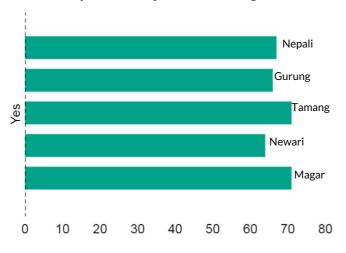


Reconstruction PERCENT deadline

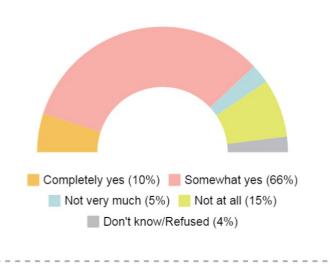


10 When will grievances be PERCENT addressed

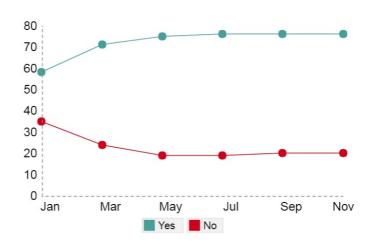
#### Confidence in understanding of grant process by mother tongue



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



#### Trend of information needs being addressed since January



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



89 50.000 is PERCENT the first tranche

79 150.000 is PERCENT the second tranche



62 100.000 is PERCENT the third tranche



Government **PERCENT** approves house design



Engineer PERCENT inspect/appr PERCENT ove each tranche



17 models

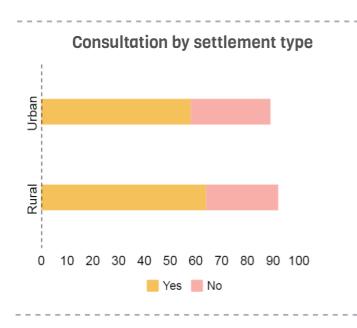
### **ENGINEER CONSULTATION FOR RECONSTRUCTION**

#### **Key findings in December**

Sixty-three percent of respondents across the 14 priority affected districts have consulted an engineer for their housing reconstruction needs. This is one of the most marked, and persistent improvements over the course of 2017, increasing from only 37 percent in January. Only three percent of respondents who claim their reconstruction is complete did not consult an engineer; however, among those whose homes were completely destroyed, 49 percent have not consulted an engineer and only six percent plan to consult one. Equally concerning is that among those who have consulted an engineer, 57 percent were advised to rebuild their homes, and only 34 percent were informed that their home was built as per criteria.

#### Reccomendation

Engineer consultation must happen before reconstruction begins in order to ensure households begin construction correctly. Engineers should not be engaged only once houses have already been partially reconstructed. Pushing to ensure engineer consultation is expanded to households before they begin constructing will reduce errors in construction and increase compliance rates.



#### Why have you not consulted an engineer?

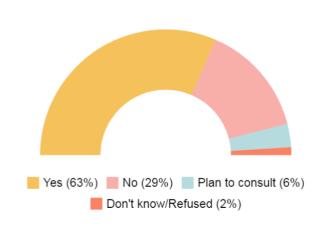


**89** Have not started PERCENT rebuilding house

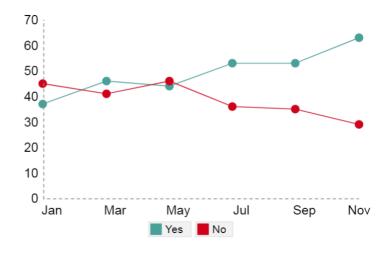


6 No availability PERCENT of engineer in the VDC

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



# Trend of engineer consultation for reconstruction needs since January



#### **District highlights**

of respondent in Ramechhap have consulted an engineer for reconstruction process.

of respondent in Sindhupalchowk have consulted an engineer for reconstruction process.

**51%** of respondent in Kavrepalanchowk have NOT consulted an engineer for reconstruction process.

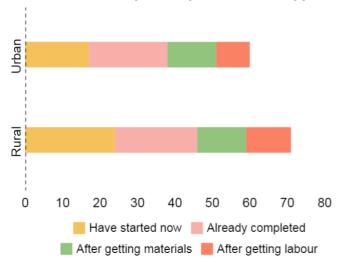
### **OVERALL RECONSTRUCTION PLANS**

#### **Key findings in December**

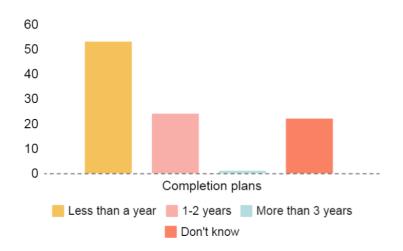
Across 14 districts, 21 percent of respondents said they had already completed construction, while 22 percent said they had started. Both of these figures reflect a steady increase over 2017, from zero having started in January and 13 percent having completed in March (the first month this was captured). While these rates do not match up with official figures, this could be due to the fact that many families are rebuilding their homes without going through the proper approval mechanisms, and will try to apply for the entire grant amount only after their home is complete. If this is the case, it is likely that compliance rates will be extremely low.

By district, eighteen percent of respondents in Sindhuli and 17 percent of respondents in Okhaldhunga said they will only begin construction after taking a subsidy loan from the government. By caste/ethnic group 27 percent of Sherpas said they would wait until taking a subsidy loan from the government, which is seventeen percent higher than any other ethnic group. A total of 73 percent of respondents said they expected to complete the reconstruction process within one year.

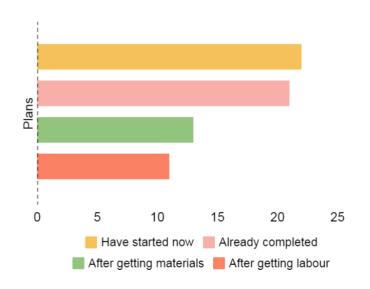
#### Reconstruction plans by settlement type



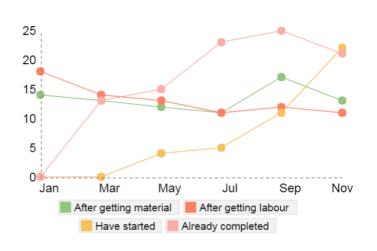
# When do you expect to complete the reconstruction process?



#### When do you plan to reconstruct your house?



#### Reconstruction plans since January



#### What people are saying



" We have started reconstruction hoping that we get cash support from the government otherwise we are too poor to reconstruct house".

Jogimaara VDC, Dhading

"We heard a rumor that reconstruction authority will not give remaining cash support if we do not complete one level of work (DPC) in housing reconstruction within the deadline set by the NRA. Is that true?".

Tokha Municipality, Kathmandu

### RECEIPT OF RECONSTRUCTION SUPPORT

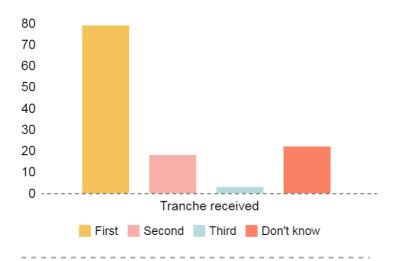
#### **Key findings in December**

Eighty-three percent of respondents' report having received housing reconstruction support. This is only a two-percentage point increase since July 2017. Overall, there has been an increase over the course of 2017 from 69 percent having received support in January. Those aged 55+ were ten percentage points more likely to report having received assistance than the 15-24 age group.

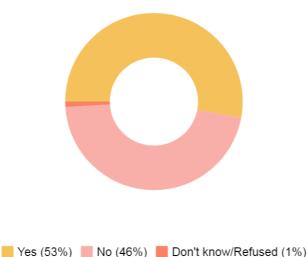
Among those received support, 100 percent obtained that support from the NRA's government housing grant, but only three percent have received the third tranche and 18 percent second tranche. An additional four percent also reported having received funding from an I/NGO. Of the respondents who have not received support, 72 percent say it is due to unaddressed grievances, and an additional 25 percent say their name is not on the eligibility list.

Ultimately, 53 percent of those who received the government housing grant have started reconstruction. Of the 46 percent who have not, the predominant reasons cited included insufficient funds (64 percent), already spent the grant money (15 percent) and cannot get skilled labour (11 percent).

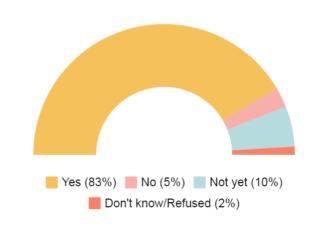
#### Which tranche have you received to date



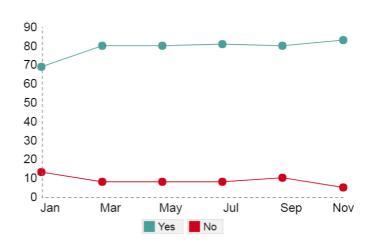
# After receiving government tranche have you started reconstruction?



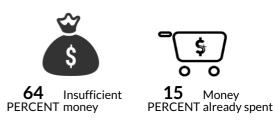
Have you received any housing reconstruction support?



# Trend of receiving reconstruction support since January



Why have you not started reconstruction after receiving government tranche?





**11** No availability of PERCENT trained mason

### **COMMITMENT OF PERSONAL RESOURCES**

#### **Key findings in December**

As of December 2017, 56 percent of respondents' report having committed their own resources to their reconstruction project. Over the course of 2017, there has been a total increase of 14 percent, but only a three percent increase from March to December 2017.

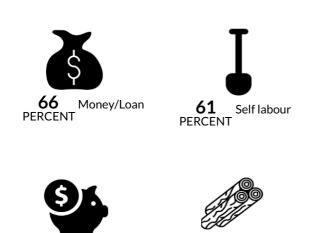
A persistent concern is the steady increase in the number of respondents who report having taken loans to finance their reconstruction. Currently 66 percent say they have taken loans, which reflects a drastic increase over the course of 2017, from only one percent in January.

#### Reccomendation

The sharply increasing rate of respondents reporting to have taken loans is concerning, considering that the promised low interest loans have not been made available. This implies that households are financing their reconstruction under harsh conditions and repayment rates. This issue must be prioritized by the recovery community through endeavoring to understand it better, and take action to reduce the potentially harsh long term economic impacts on earthquake affected communities.

#### Disaggregation by caste and ethnicity Brahmin Chhetri Dalit Gurung Janajati Magar Newar Tamang 10 20 30 40 50 60 70

#### Type of resources comitted

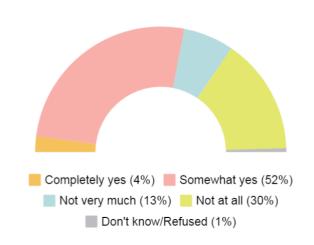


PERCENT materials

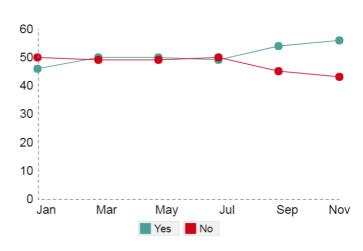
Money

PERCENT saving

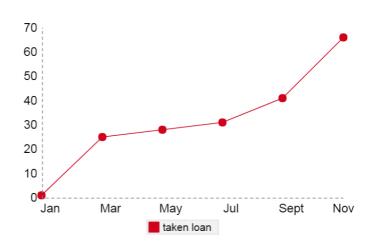
Have you been able to commit your own resources?



#### Trend of commitment of resources since January



Trend of respondents who have taken loan since January



### **KNOWLEDGE OF SAFER BUILDING PRACTICES**

#### **Key findings in December**

Seventy-seven percent of respondents claim to be aware of how to build using safer building practices. This represents an overall increase from 64 percent in January 2017. It remains encouraging that 87 percent of those who have completed reconstruction and 83 percent of those who have started reconstruction feel they are aware of how to build using safer building practices.

#### Reccomendation

Interpersonal communication, whether through family members, engineers or village council, far outstrips any other form of communication when it comes to information on how to build. Resources aimed at improving homeowners' understanding of the complex techniques and processes they need to employ to build their homes in a safe manner should be invested in face-to-face methods. Though more time consuming, labour intensive and costly, this will have the greatest impact.

#### Where did you get the information from?



59 Community PERCENT members



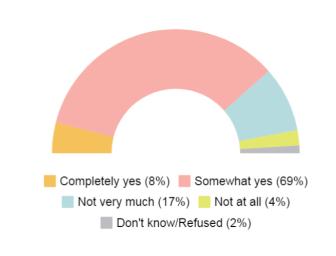
56 Radio



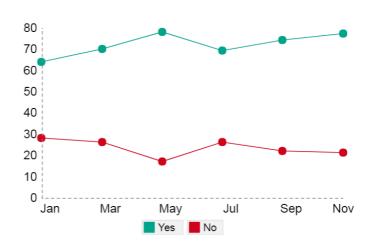


**42** Village PERCENT council

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



# Trend of safer building practices awareness since January



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



**61** Radio PERCENT program



**56** Public services PERCENT announcement

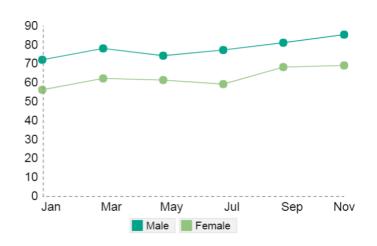


49 Television PERCENT



28 Interaction PERCENT program

# Trend of awareness by gender since January

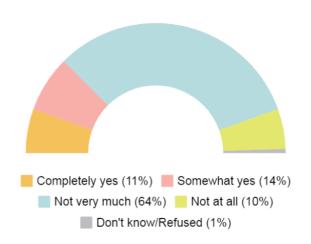


### BARRIERS TO RECEIVING RECONSTRUCTION SUPPORT

#### **Key findings in December**

Ten percent of respondents across 14 districts felt they did not face any barriers at all to receiving reconstruction support. This is a 13 percent decrease from the April 2017 report, demonstrating a slide in the wrong direction, after relatively progress up until September 2017. Among the 25 percent who currently feel they face barriers, the top barriers are not being included on the eligibility list, not being able to access additional finances, and delays in addressing grievance files. In addition, women were more likely than men to respond "completely yes" when asked if they face barriers to reconstruction support.

# Do you face barriers to receiving reconstruction support?



#### **Top barrier faced**



27 Not in PERCENT eligibility list

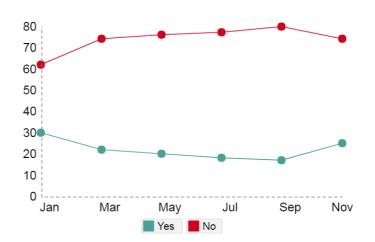


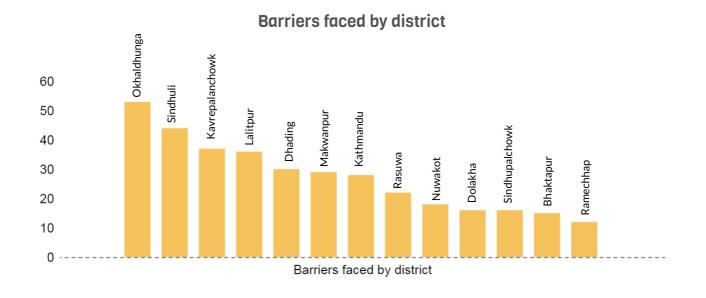
**26** No access to PERCENT additional finance



19 Delay in addressing PERCENT grievances files

# Trend of barrier to receiving reconstruction support since January





### **AWARENESS OF MASON TRAINING**

#### **Key findings in December**

Across 2100 respondents from 14 districts, 55 percent of respondents are aware of mason training available in their community/area. This is a five percent increase from the October 2017 report; however, men remain much more likely than women to be aware of training opportunities, with 64 percent of men aware compared to 46 percent of women.

Of those who are aware of mason training, 14 percent have already participated, while an additional 12 percent would like to participate. Among those who participated, 62 percent work as masons, while an additional 33 percent have used the training to build their own homes. Interestingly half of the female respondents who have taken mason training used the training to build their own homes compared to only 27 percent of males.

#### Reccomendation

Women are less likely to be aware of mason training, but more likely to remain in their communities if they receive training, and use their skills to reconstruct their homes. Men are more likely to migrate to urban areas for more highly paid masonry work. Training organisations should invest in training women if they want to build the r u r a l workforce. Mason training opportunities available to women should be expanded, particularly single gender training, in which there is greater likelihood women will participate in all aspects of the training.

#### Reason for not participating in mason training



58 Limited PERCENT number



38 Household PERCENT chores

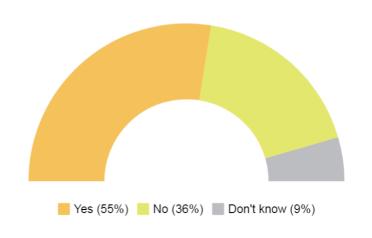


24 Agriculture



13 Focused on PERCENT men

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



#### **District highlights**

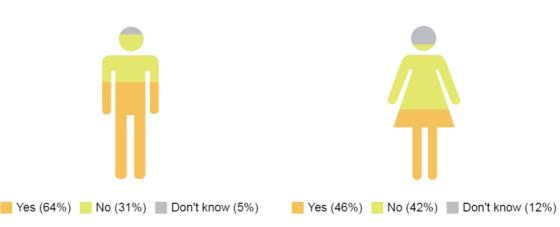
of respondent in Okhaldhunga district are aware about the mason training in their area.

78% of respondent in Sindhupalchowk district are aware about the mason training in their area

76% of respondent in Kathmandu district are NOT aware about the mason training in their area

49% of respondent in Ramechhap district are NOT aware about the mason training in their area.

#### Awareness of mason training by gender



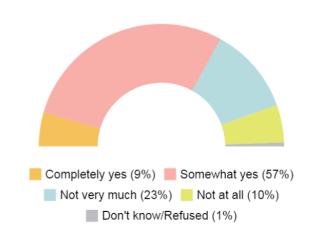
### SATISFACTION WITH GRANT DISPERSAL PROCESS

#### **Key findings in December**

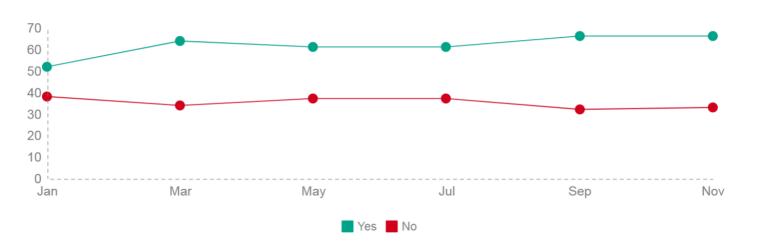
Sixty-six percent of respondents are satisfied with the grant dispersal process. These findings are fairly consistent across age, gender and rural/urban categories. Those respondents who have completed reconstruction or started reconstruction are the most satisfied, whereas those who have minor damage to their house were the least satisfied.

The main reasons respondents were not satisfied with the grant dispersal process was because the first tranche was insufficient to begin reconstruction work, the complicated nature of the process and how time consuming it was.

#### Are you satisfied with grant process?



#### Trend of satisfaction with grant process since January



#### **District highlights**

**91%** of respondent in Rasuwa are satisfied with the grant process.

of respondent in Sindhupalchowk are satisfied with the grant process.

**57%** of respondent in Okhaldhunga are NOT satisfied with the grant process.

of respondent in Dhading are NOT satisfied with grant process.

# Why are you not satisfied with grant dispersal process



30 First tranche PERCENT insufficient



29 Complicated PERCENT in nature



**24** Time consuming PERCENT process

### **COMMUNITY RECONSTRUCTION PRIORITIES**

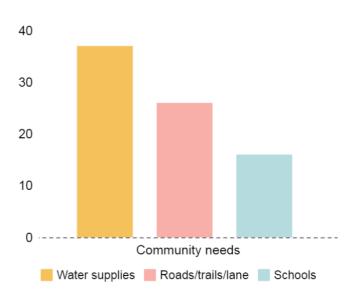
#### **Key findings in December**

Across 14 districts, 37 percent of respondents said water supply is the biggest community reconstruction need. This number has increased since the October 2017 report, but it remains below the year's high of 44 percent, reported in May 2017. Other needs include schools, roads and trails/lanes. Ramechhap and Dhading reported the highest water supply reconstruction need, with 54 and 52 percent respectively, while 67 percent of respondents from Okhaldhunga reported roads as the biggest need.

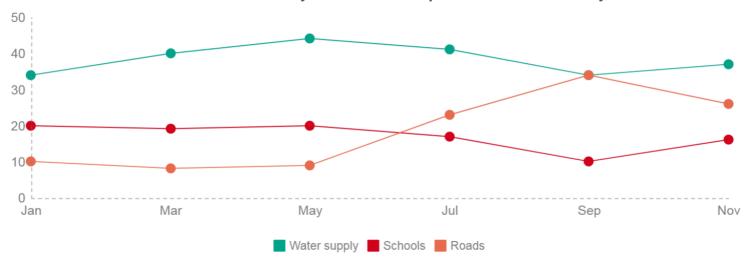
#### Recomendation

Over the course of 2017 water needs have persistently topped the list of community recovery needs. Encouragingly, there have been several initiatives to coordinate and invest more in addressing the water supply issue for communities. The momentum that has been gained towards this end in 2017 should be further built on moving into 2018 with the continued commitment of partners working together to restore access to necessary water supply for affected communities.

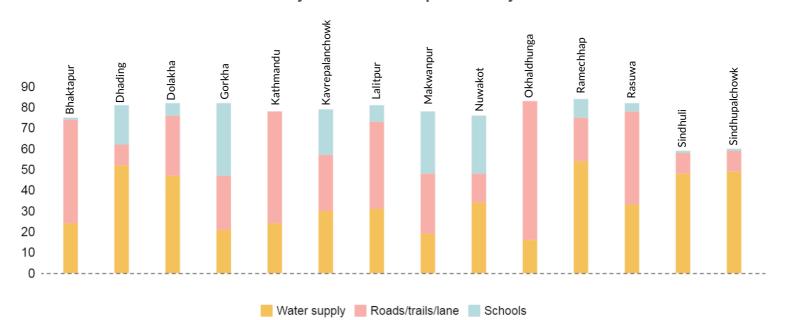
# Beside building your home, what is the biggest reconstruction need in your community?



#### Trend of community reconstruction priorities since January



#### **Community reconstruction priorities by district**



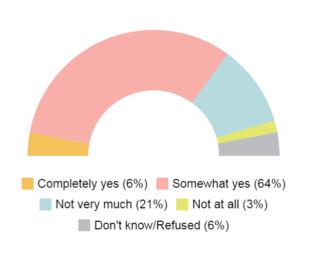
### PROGRESS IN RECONSTRUCTION PROCESS

#### **Key findings in December**

Seventy percent of respondents across 14 districts said the post-earthquake reconstruction process is making progress. There has been a gradual, but mostly steady increase in perceptions of progress amongst earthquake affected communities over the course of 2017. With a slight dip in July 2017, potentially due to monsoon related reconstruction delays, the overall sense of progress being made has increase from only 49 percent in January.

Findings were fairly consistent across caste/ethnicity, except in the case of Sherpa, where 67 percent were not satisfied with the process, compared to the average of 24 percent. Among districts, 68 percent of respondents from Okhaldhunga were not satisfied, whereas Rasuwa and Sindhuli both have over 90 percent satisfaction. The top things most preventing progress reported by those who do not feel the process is making progress were: government policies unclear (30 percent), lack of money to finish house (17 percent), delays in decisions regarding grievance filed (13 percent), delays in fund disbursement (12 percent), and installment basis of tranche disbursement (11 percent).

# Do you think reconstruction is making progress?



#### Top things preventing progress



30 Unclear PERCENT government policies



17 Lack of PERCENT money

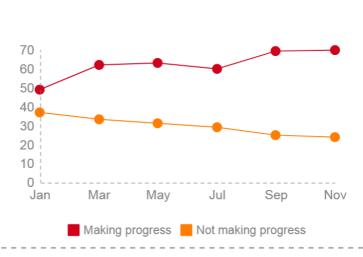


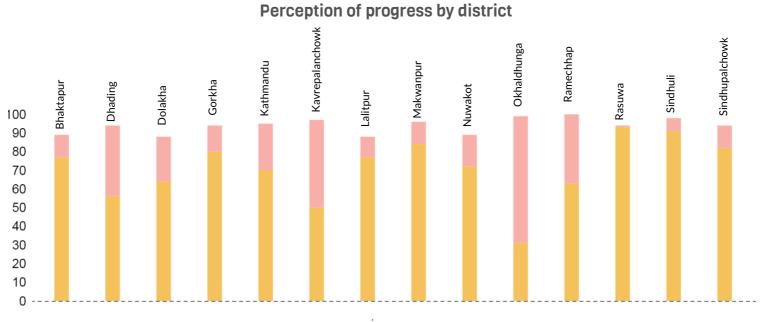
13 Delay in decision



**12** Delay in fund PERCENT disbursement

#### Perception of progress trend since January





Yes No

### **DAILY FOOD NEEDS BEING MET**

#### **Key findings in December**

Ten percent of respondents' families daily food needs are not being met. This is a three percent improvement from August 2017 and a nine percent improvement from March 2017. Findings are consistent across gender, age and rural/urban settings; however, there are large discrepancies among caste/ethnic groups. For example, 26 percent of Dalits said their family's daily food needs are not being met, as well as 22 percent of Gurung respondents. On the other hand, only four percent of Brahmin, five percent of Magar and five percent of Newar respondents said their daily food needs were not being met. There were significant differences among occupations as well, with 26 percent of labourers saying their daily food needs are not being met.

The top two things respondents' families required to meet their daily food needs were paid work (52 percent) and new skills (49 percent). It is worthwhile to note that among those whose daily food needs are not being met, there is no mention of food assistance, or even cash assistance, to help meet their daily needs. Instead, needs focus on developing skills and finding gainful employment, demonstrating strongly the desire for self-sufficiency.

#### Recomendation

It is time that livelihood recovery interventions are expanded and scaled up to help open up more options to those seeking ways to recover their livelihoods and support their families' food and economic needs.

#### If no, requirement to meet needs



52 Paid work



49 New skills PERCENT

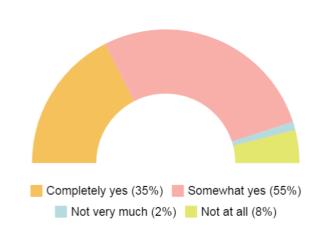


31 Land to farm PERCENT

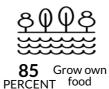


16 Improved PERCENT seeds

#### Are your daily food needs being met?



#### If yes, how do you meet your daily food needs







PERCENT work

#### District highlights

99% of respondent in Kathmandu said their food needs are being met.

98% of respondent in Sindhupalchowk said their food needs are being met.

of respondent in Ramechhap said their food needs are NOT being met.

of respondent in Gorkha said their food needs are NOT being met.

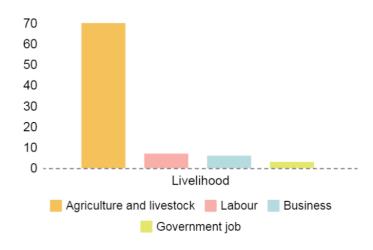
### PRIMARY SOURCE OF LIVELIHOOD

#### **Key findings in December**

Across 2100 respondents, only seven percent do not grow any of their food. Most respondents grow half their food (36 percent), while an additional 26 percent grow a little bit. Just ten percent of respondents grow all their own food. Ramechhap district had the most respondents say they grow all of their food, with 31 percent. Kathmandu district respondents were least likely to grow any of their food, with 53 percent of respondents saying none.

Findings were fairly consistent across gender and age, while 22 percent of urban respondents said they don't grow any of their own food, compared to just two percent of rural respondents.

#### What is your primary source of livelihood?



#### Where do you buy supplemental food?

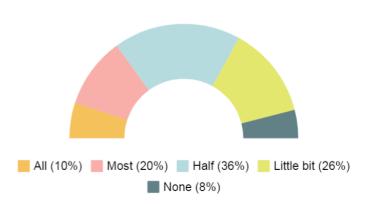
### How much of your own food do you grow?

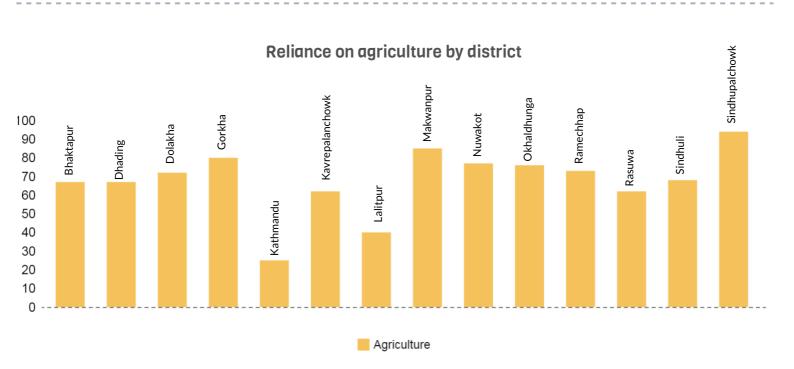






56 Shop PERCENT





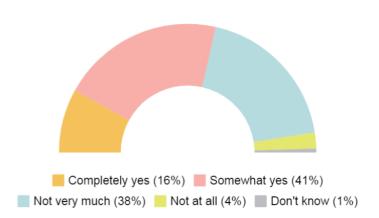
### IMPACT OF EARTHQUAKE ON LIVELIHOOD

#### **Key findings in December**

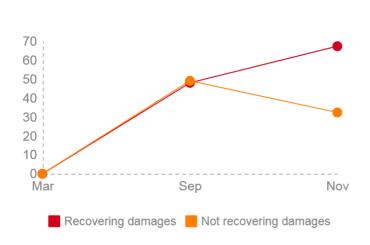
Fifty-seven percent of respondents said that damage from the earthquake has impacted their livelihood. Only four percent of respondents replied "not at all". Sherpa respondents claimed to be least affected, with 80 percent of respondents saying not at all or not very much. There was a large difference compared to the next caste/ethnic group, with 56 percent of Magar respondents saying their livelihoods were not at all or not very much affected by the earthquake.

Among those whose livelihood have been impacted, only four percent say they have completely recovered, while 63 percent have recovered somewhat. Those whose homes were completely destroyed or heavily damage were most likely to say they have not yet recovered from damages (55 and 54 percent respectively).

# Has damage from earthquake impacted your livelihood?

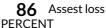


# Trend of recovery from damages since March



#### Main type of damages







**55** Storage loss PERCENT



**36** Livestock PERCENT shelter damage



**24** Water resource PERCENT damage

#### Recovery from the damage by district Sindhupalchowk Bhaktapur 100 Kavrepalanchowk 90 Sindhuli 80 Nuwakot Kathmandu 70 60 50 Ramechhap 40 30 20 10

Recovery from damage

### **CONSTRAINTS TO LIVELIHOOD RECOVERY**

#### **Key findings in December**

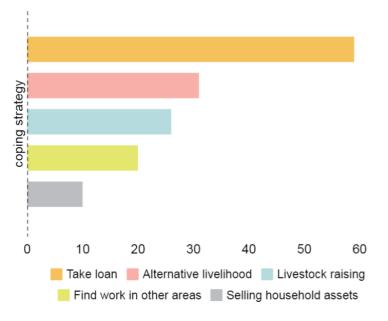
Across 14 districts, 44 percent of respondents feel they face constraints to their livelihood recovery. This is a nine percent increase in those who feel they face constraints from August 2017; however, over the course of 2017 it represents a ten percent decrease from the 54 percent who felt they faced constraints in March. Dalit and Janajati respondents were the mostly likely to report facing "a lot of constraints", at 22 and 20 percent respectively.

Fifty-nine percent of respondents said they would take out a loan to cope with their current loss of livelihood, while 31 percent of respondents will search for alternative livelihood, followed by 26 percent will do livestock raising.

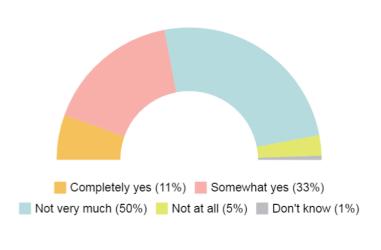
#### Recomendation

Most loans, particularly in rural areas, come with high interest rates and harsh repayment conditions that can cripple the economic recovery they were taken in the name of. Government and partner organisations alike must work diligently, and collectively to understand, and address, issues of access to reasonable finance in order to prevent long term economic impacts in earthquake affected communities.

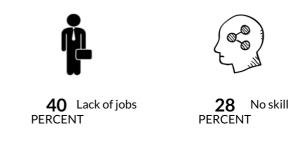
#### Plan to cope with current loss of livelihood



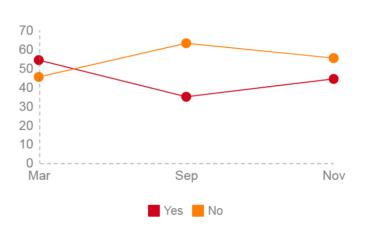
# Do you face any constraints to livelihood recovery?



#### Top constraints to livelihood recovery



## Trend of constraints to livelihood recovery since March



### SKILL DEVELOPMENT IN SUPPORT OF LIVELIHOOD

#### **Key findings in December**

Forty-seven percent of respondents across 14 districts would like to develop new farming skills to support their livelihood. An additional 19 percent are interested in entrepreneurship, followed by ten percent in tailoring. There were vast differences across caste/ethnic groups. Eighty percent of Sherpas want to learn new farming skills, compared to only 30 percent of Dalits. Seventeen percent of Dalits were interested in tailoring, compared to five percent of Gurungs.

# What one skill would you like to develop in support of your livelihood?





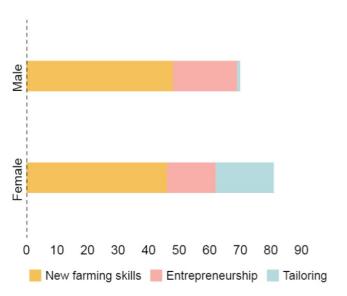
**47** Farming PERCENT skills

**19** Enterpreneurship PERCENT

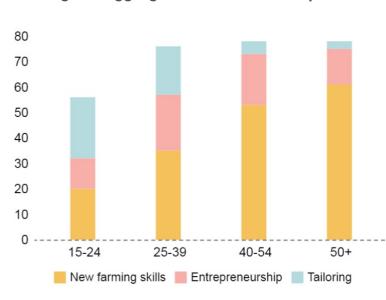


**10** Tailoring PERCENT

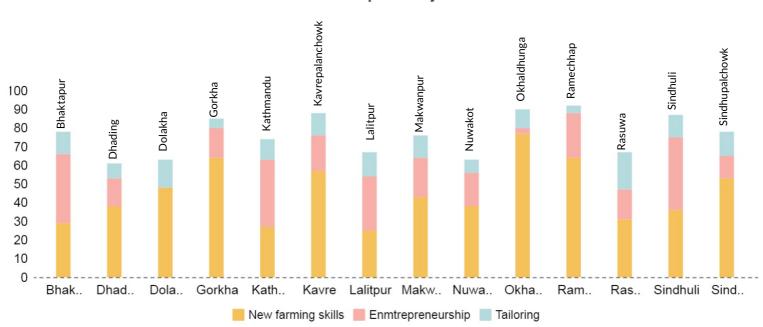
#### Gender disaggregation on skill development



#### Age disaggregation on skill development



#### Skill development by district

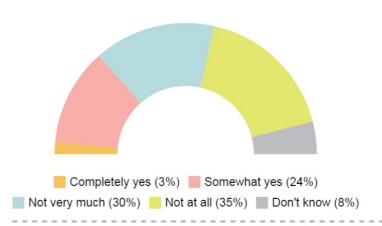


### RESILIENCE OF LIVELIHOOD TO ANOTHER DISASTER

#### Key findings in December

This round of survey demonstrated a slight increase in the number of respondents who felt their livelihood would survive another disaster, with 27 percent this round, compared to 20 percent in March and August 2017. Overall, in December, 65 percent of respondents feel that their source of livelihood would not survive another disaster. Rural respondents were less likely to feel confident in the resilience of their livelihood, with 69 percent responding "no" compared to 56 percent of urban respondents. By occupation, 83 percent of labourers did not feel their livelihoods would survive another disaster.

# Do you feel that your source of livelihood would survive another disaster?



# What would make your livelihood more resilient to future risks?



82 Saving



**48** Preparedness PERCENT plan

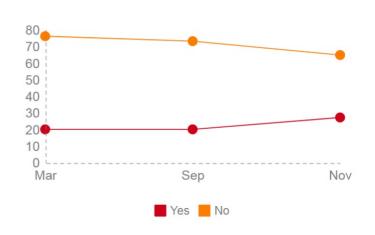


**26** Alternative PERCENT livelihood

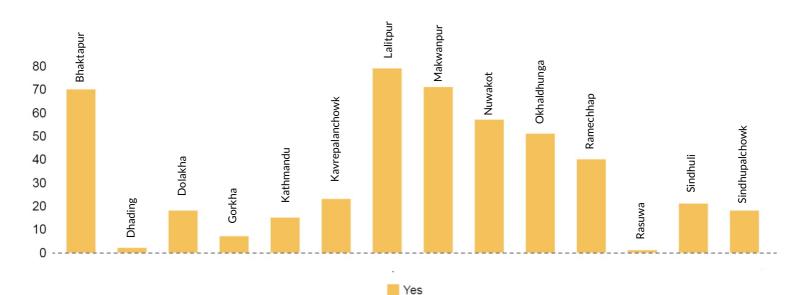


25 Alternative PERCENT shelter

#### Trend of resilience to future risk since March



#### Resilience of livelihood to another disaster by district



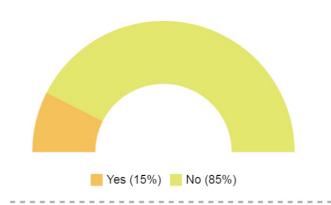
### MIGRATION TO SUPPORT FAMILY RECOVERY

#### **Key findings in December**

Fifteen percent of respondents have had family members migrate to support their family's recovery. This was found to be particularly high in Sindulpalchowk (23 percent), Sindhuli (21 percent) and Okhaldhunga (20 percent).

Among those respondents who reported family member migration, 78 percent were migrating for foreign employment, while eight percent were migrating for construction labour.

# Has any member of your family migrated to support recovery?



#### Type of employment







**8** Construction PERCENT labour





Photo credit: Housing Recovery and Reconstruction Platform (HRRP)

# SERVICES RECEIVED FROM I/NGOs

#### **Key findings in December**

Among 2100 respondents across 14 districts, 67 percent of respondents are satisfied with the services received from I/NGOs; however, this question has an extremely high don't know/refusal rate, at 18 percent. Seventy-one percent of male respondents were satisfied, compared to just 61 percent of females. Twenty percent of female respondents responded with don't know/refused.

# Are you satisfied with the services you are receiving from I/NGOs?

