

## Abstract #109

### Safer Homes for The Vulnerable: Key Gaps and Challenges

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#### Abstract

Vulnerable groups may not possess the capacity to reconstruct without socio-technical and financial support, and these hindrances in their housing recovery have not been sufficiently addressed. In Nepal's Earthquake Housing Reconstruction Program, 18505 vulnerable beneficiaries have been identified by NRA based on 4 criteria of single-women, elderly people, children below 16 years and persons with disability. Only 53% of vulnerable beneficiaries out of 18,505 have accessed the third tranche, almost nearing the house reconstruction completion. This data reveals that a lot more needs to be done to increase the pace of recovery for vulnerable beneficiaries as they are struggling with housing reconstruction particularly accessing finance and socio technical assistance. This research analyses specific issues and challenges pertaining to vulnerable support and takes a closer look at best practice examples by partner organizations and directly from the field, from Nepal's housing recovery, to address the key challenges faced in the recovery of vulnerable beneficiaries. Further, the research suggests recommendations to strengthen local-level coordination mechanisms between POs, local government and vulnerable groups.

*Keywords: vulnerable, capacity, housing recovery, inclusion, socio-technical assistance*

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# 1. Introduction

## 1.1 Nepal's Context

Nepal is mainly a rural country, but it is also one of the most rapidly urbanizing countries in the world (UNDESA, 2018). The economic growth in Nepal has shown an upward trend in recent years, and was 7.1% in 2019 (World Bank, 2019). But it is expected to drop between 1.5-2.8% in 2020 due to the broad disruptions resulting from the Covid-19 pandemic (World Bank, 2020). According to the Multidimensional Poverty Index, 28.6% Nepalis were multidimensionally poor in 2017 (considering health, education and general living standards) (MPPN, 2017). Further, poverty in Nepal is explained by the poverty headcount ratio (of 1.9USD), which reduced to 8% in 2019 from 15% in 2010. Approximately 31.2% were at the higher poverty threshold of between 1.9 and 3.2USD a day and face significant risks of falling back into extreme poverty due to various shocks and stresses from the loss of livelihood, remittances and price inflation as impacts of COVID-19 (World Bank,2020).

Nepal's economic vulnerability is exacerbated by other forms of vulnerability as well. Out of total 282 local units within 32 earthquake affected districts, under the new Federal Republic Administration structure, 34% (96 Municipalities) are under urban sector and 66% (186 Rural Municipalities) are under rural sector across 32 earthquake affected districts. The Kathmandu valley is the most urban densely populated area that is made up of 6% urban sector and 1 % rural sector that includes three districts namely Kathmandu Lalitpur and Bhaktapur (Palika Profiles, 2020). Housing typologies in urban areas are mostly reinforced cement concrete (RCC), a shift from traditional brick masonry during the pre-earthquake period.

Nepal is a multicultural, multiethnic and multilingual country with geographical diversity having a wide variety of housing typologies across the country with houses being constructed using hollow concrete blocks and steel frame structure to hybrid structures. Similarly, housing typology varies from urban to rural areas. Most houses in rural areas are built with stone and mud mortar masonry (SMM) as compared to RCC framed buildings in the urban areas. (18 Moderately Affected Districts, 2018, p.8). Houses, which were two storied and four- roomed and usually made up of SMM before the 2015 earthquake, have now been replaced by load bearing Brick and Cement Mortar Masonry (BMC) structures and are usually single storey with two rooms in the post-earthquake (HRRP Bulletin, May 2020).

The country's geographical location, along with the threats of climate change make it susceptible to various kinds of disasters, deeming it "among the environmentally most vulnerable countries in the world" (UN CDP, 2018, p. 19). Nepal lies on a fault line between two major tectonic plates, and lying in a high seismic zone, Nepal has experienced 6 highly damaging earthquakes throughout its history (Thapa, 2018, p.83). In addition to the monsoon flooding, Nepal faces two

more kinds of floods due to climate change impact: glacial lake outburst floods, and a kind of flood called “Bishyari”, occurring due to landslides blocking river flow (UN CDP, 2018, p. 19).

## **1.2 Impacts of the Gorkha Earthquake, 2015**

Nepal was struck by a 7.8 magnitude earthquake on 25 April 2015 followed by many more aftershocks including a big aftershock on 12 May 2015. It led to a massive loss of life and property, with 8,979 casualties and 22,308 injured. The earthquake affected most rural areas, 30 % of damage was in urban areas. Over 604,930 houses were destroyed and 288,856 houses were damaged (PDNA Volume A, 2015).

The PDNA states that the most poor and vulnerable were “disproportionately” impacted by the 2015 Nepal earthquakes. The damage was spread across 32 out of Nepal’s 77 districts, out of which 14 were categorized as “most-affected” districts, and 18 were categorized as “moderately affected” districts. (18 Moderately Affected Districts, 2018).

The table below from the PDNA indicates the most severe impact per capita was in populations living in six districts with the least Human Development Index (HDI) rating (Dolakha, Sindhupalchowk, Gorkha, Nuwakot, Rasuwa, and Dhading). These areas were affected above the average of 130,000 NPR per person. On the other hand, districts with a higher HDI rating (Kathmandu, Lalitpur, Bhaktapur, Kavrepalanchok, and Makwanpur), were impacted to a value of less than the average of 130,000 NPR per person.

<b>District</b>	<b>Per capita Disaster Effects, NPR/ person</b>	<b>HDI</b>
Dolakha	255,860	0.459
Sindhupalchowk	233,370	0.455
Gorkha	209,080	0.481
Nuwakot	204,930	0.466
Rasuwa	179,700	0.461
Dhading	149,580	0.461
Kavrepalanchowk	119,200	0.520
Ramechhap	112,740	0.468
Bhaktapur	78,770	0.573
Okhaldhunga	74,500	0.468
Sindhuli	57,865	0.440
Lalitpur	52,765	0.601
Kathmandu	49,495	0.632
Makawanpur	43,760	0.497

*Source: Estimations by PDNA Team and UNDP*

### **1.3 Earthquake Recovery Program**

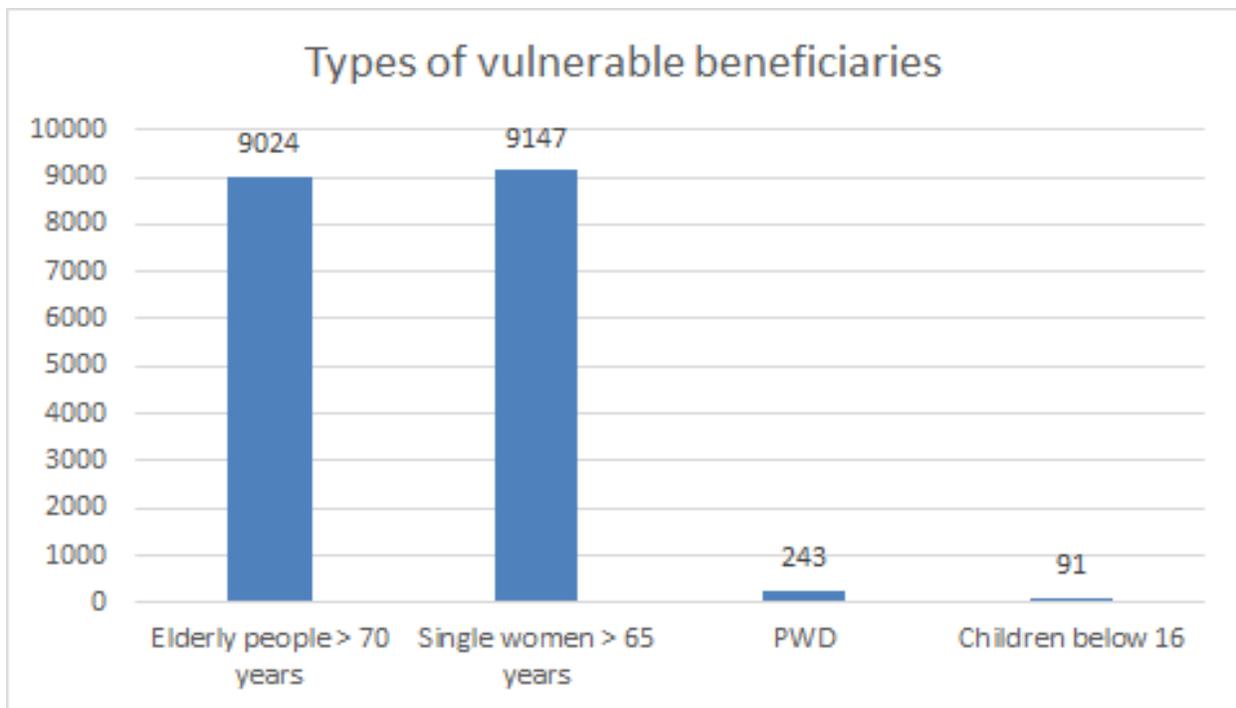
The Government of Nepal (GoN) established the National Reconstruction Authority (NRA) on 25 December 2015, nine months after the earthquake, and launched an owner-driven housing reconstruction program, where eligible earthquake beneficiaries are provided with financial assistance along with socio-technical assistance (STA) (NRA Establishment Act, 2015). The GoN provides financial assistance of a 300,000 NPRs grant in three tranches upon compliant reconstruction by the individual earthquake beneficiaries. The first tranche of 50,000 NPRs is provided upon signing of an agreement to participate in the program, the second tranche of 150,000 NPRs is provided upon completion of construction up to plinth level, and the third tranche of 100,000 NPRs is provided upon completion of roof-band level. A retrofitting grant of 100,000 NPRs is provided to households whose homes have been partially damaged, wherein 50,000 NPRs is provided on signing of agreement and the remaining 50,000 NPRs is given at completion of retrofitting. (NRA Tranche Disbursement Guideline, 2016).

NRA, as the primary entity of the GoN, has been overseeing the overall reconstruction of the damaged infrastructure of private housing, school buildings, health institutions, cultural heritage

and public buildings across 32 earthquake-affected districts. As of 30 June 2020, 832,408 households have been identified as beneficiaries in NRA's Reconstruction Program, out of which 785,957 have signed a partner agreement (PA) for private housing reconstruction (CLPIU GMaLI, 2020). Of the total PAs signed, 18,505 beneficiaries, (2% of the total PA signed beneficiaries), have been identified as vulnerable beneficiaries, based on four criteria: i. Single women who have completed the age of 65 years; ii. Senior citizens who have completed the age of 70 years; iii. Orphan child under the age of 16 years; iv. Persons with disability who have obtained the disability identity card (red and blue cards only) in accordance with the procedural guideline for the identification of the vulnerable beneficiaries affected by the earthquake, 2015 (NRA Procedure, 2017).

There have been various definitions of social vulnerability in the last 2 decades. In an academic study published by the International Journal of Disaster Risk Reduction, vulnerability indicators were developed by examining 43 peer-reviewed articles. The top 5 indicators were Gender, demographic attributes, socio-economic status, public resources, and disability and special needs (Fatemi et al., 2017, p. 219-227). In accordance to the above indicators, NRA's vulnerability criteria for Nepal's housing recovery has included gender, demographics and disability as criteria for its 18,505 vulnerable beneficiaries, but it has excluded socio-economic status and access to public resources. There is no existing research on the impacts of the limited criteria set by NRA.

The NRA identified 18,505 vulnerable beneficiaries from the total eligible earthquake beneficiaries from its database following the procedural guideline for the identification of vulnerable beneficiaries. Out of 18,505 vulnerable beneficiaries, 62.6% are elderly (> 70 years), 36% are single women, 1% people with disability and 0.4% child headed beneficiaries as shown in the chart below. (HRRP Bulletin, April 2020, p. 17)



Source: Authors

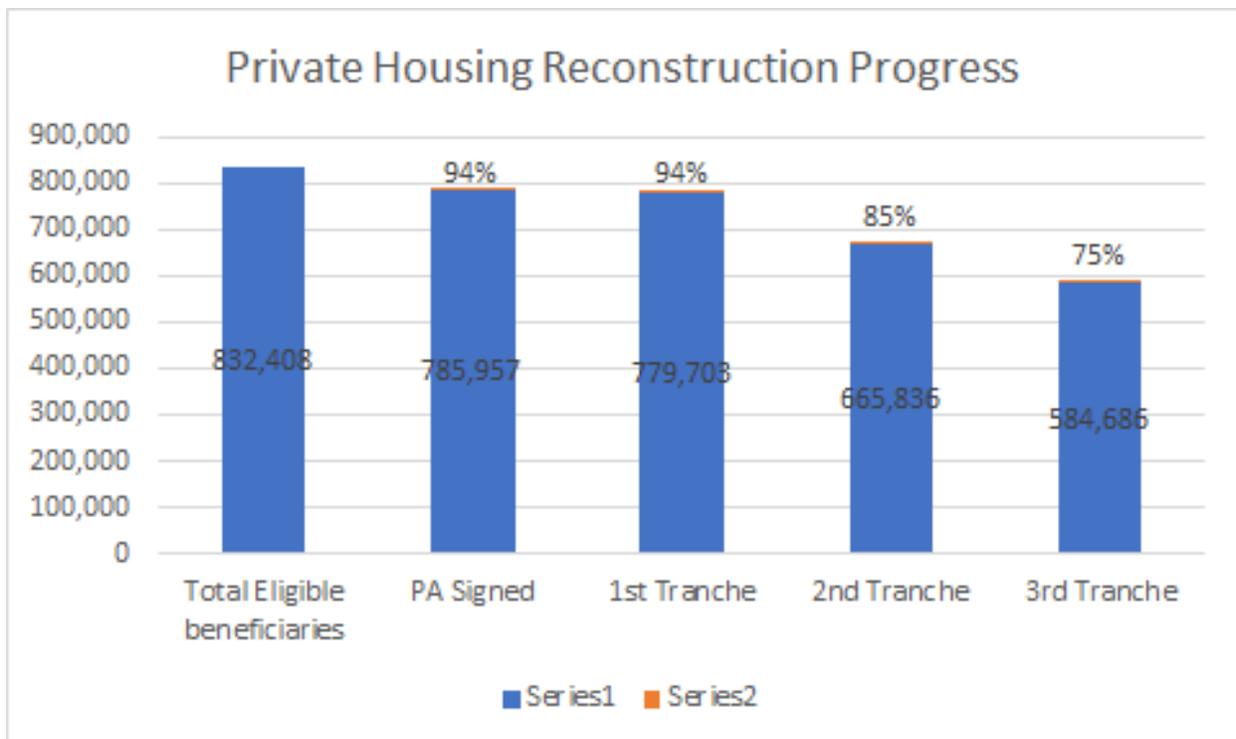
## 2 Aim of the Research: “Vulnerability” in Housing Recovery

The targeted support to vulnerable beneficiaries has been very limited, and their progress in reconstruction has been very slow, with many still living in damaged homes or temporary shelters, 5 years after the earthquake. There is little research to uncover the specific hurdles and the successes in the recovery of vulnerable beneficiaries. This paper analyses the pressing challenges faced by vulnerable beneficiaries in reconstruction, through the lens of secondary data from HRRP, NRA and partner organizations. In addition, the paper also highlights the good approaches that have proved successful by partner organizations and case stories from the field collected by HRRP’s district officers. Through this analysis, the paper advocates for concrete measures by various stakeholders to meet the gaps and fast track the housing recovery of vulnerable beneficiaries such that in the true sense, “no one is left behind”.

## 3. Housing Recovery in Nepal

### 3.1 Recovery Status of all Beneficiaries of NRA’s Reconstruction Program

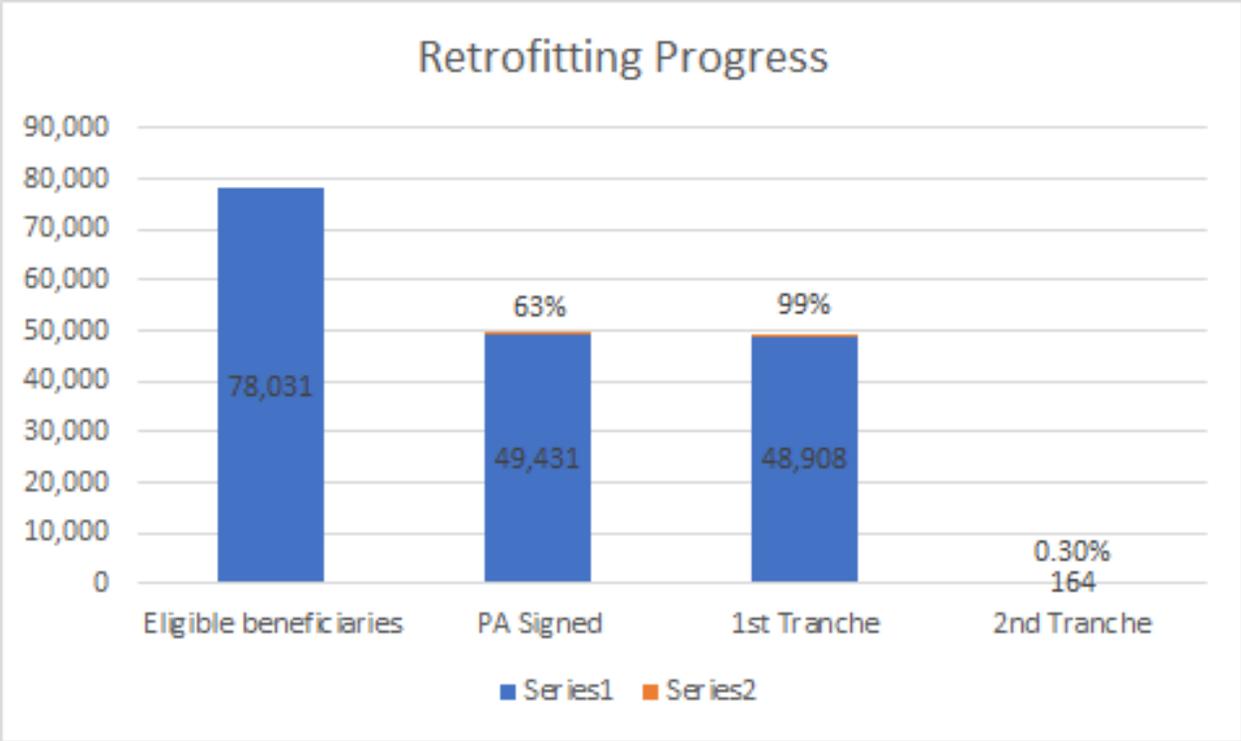
As of 30 June 2020, out of the total surveyed 1,046,019 beneficiaries, 832,408 are eligible for housing reconstruction grants of NPR 300,000 and 78,031 beneficiaries are eligible for housing retrofitting grants of NPR 100,000 respectively. Under housing reconstruction grants, out of 832,408 eligible beneficiaries, 785,957 beneficiaries have signed their partner agreement (PA) for housing reconstruction, out of which 94% (779,793) have received first tranche of 50,000 and 80% (665,836) have received second tranche of 150,000 followed by 70% (584,686) have received third tranche of 100,000.



Source: CLPIU-GMaLI, 2020

6% (46,451) eligible beneficiaries are yet to sign their partner agreement for housing reconstruction program. Who are those that have not signed the PA and for what reasons have they not signed the PA? Are they vulnerable? It needs verification to include them in the housing recovery program as the housing reconstruction program is running in the final year. The NRA has already issued public notice requesting all the eligible beneficiaries to contact GMaLI Offices for the PA to ensure that no one is left behind in the housing reconstruction program.

Likewise, As of 30 June, under retrofitting grants, out of 78,031 eligible beneficiaries, 49,431 beneficiaries have signed PA, out of which 63% (49,431) have received first tranche of NPR 50,000 and 0.30% (164) have received second tranche of NPR 50,000. 37% (28,600) are yet to sign the PA for retrofitting grants. This indicates that there is a knowledge and information gap on the retrofitting process as it has not been trickled down at the community level. This could have been for various reasons of lack of understanding first within the NRA technical staffs followed by at the beneficiary level, who are yet to receive orientations on such technology and retrofitting processes. HRRP research report on technical staff survey, out of 492 respondents, only 49% received general training prior to deployment. 30% received orientation on repair and retrofit Manual followed by 38% receiving orientation on the correction and exception manual. (NRA DLPIU technical staff survey report, 2018. p. 9)

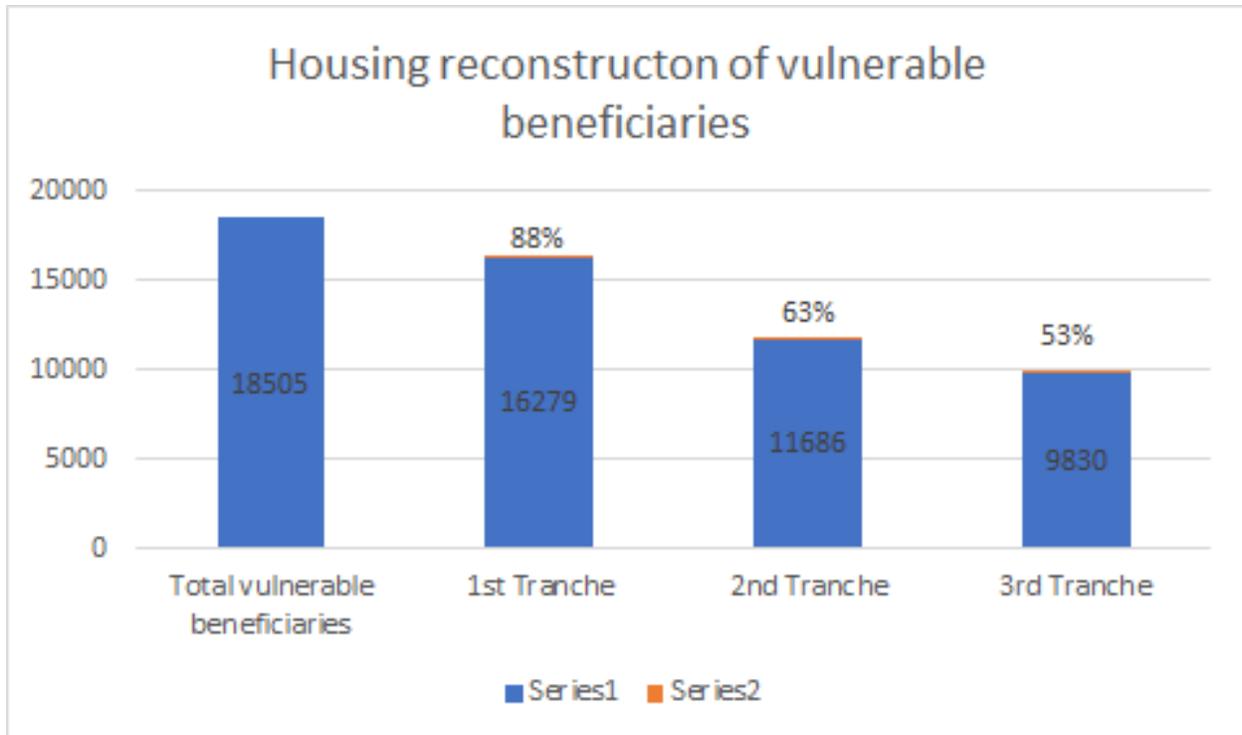


Source: CLPIU-GMaLI,2020

**3.2 Recovery Status of Vulnerable Beneficiaries Enlisted in NRA’s Reconstruction Program**

NRA reconstruction strategy states that it would prioritize vulnerable populations ensuring that everyone will be included with the leave no one behind concept (NRA strategy, 2015). The recovery of vulnerable beneficiaries is very slow. In July 2018, HRRP reported that only 27% of the NRA identified vulnerable beneficiaries had completed their housing reconstruction and 29% were in the process of reconstructing their houses. 39% had not even started their reconstruction and 5% had stopped their reconstruction (HRRP WB Stakeholder Consultation, 2018, p.5).

As of June 2020, out of the total 18,505 identified vulnerable beneficiaries, 88% (16,279) have received the first tranche, 63% (11,686) have received the 2nd tranche and 53% (9,839) have received 3rd tranche. (HRRP Bulletin, June 2020). The housing reconstruction for vulnerable beneficiaries is very slow due to various reasons, major being the lack of STA, financial constraint, lack of coordination and information gap with the beneficiaries.



Source: HRRP Bulletin, June 2020

### 3.3 Role of Local Authorities in the Recovery of Vulnerable Beneficiaries

HRRP report highlights that the local government officials will be the only actors supporting at the community level once the POs exit out from their project locations after the project period ends. HRRP 4W reports that there are currently 11 POs supporting housing recovery and are set to reduce further at the end of this year 2020. The report further states that the local officials have demonstrated their capacities to take on the technical assistance activities that are required to complete housing reconstruction of vulnerable beneficiaries. The NRA also signed a Memorandum of Understanding (MoU) with all municipalities as part of housing reconstruction reflection workshops held across earthquake affected districts between November 2018 and February 2019. The MoU covered the roles and responsibilities between the signatories to the MoU including management of resources inclusive of human and financial resources for reconstruction activities along with gradual hand over of housing reconstruction data, documents and strengthening local capacity to manage reconstruction as part of localization of reconstruction programs. However, there are some gaps in materializing the full implementation of the MOU. The municipalities need to be provided with more delegation of authority and responsibility in the overall planning, managing and implementing post-earthquake reconstruction action plans with budget allocation, which then would enable them to have a positive impact on the overall planning and budgeting for the reconstruction programs at local level. (HRRP, Reconstruction Facilitators at local level, 2019 p.30).

## 4. Research Methodology

HRRP conducted a series of research during 2018 to 2020 with a wide range of reconstruction stakeholders on various issues of housing reconstruction to identify key gaps and challenges that were impacting a household's reconstruction process in order to offer more effective and targeted support towards vulnerable beneficiaries. It also conducted various interactive sessions and workshops to learn from partners' perspectives. A workshop was organized focusing on supporting vulnerable households: learning from the field experiences in July 2018. HRRP's report on 1) Community Reconstruction Committee, 2018; 2) Women in Reconstruction, 2018 and 3) Impact of COVID-19 on Post Earthquake Recovery and Reconstruction, 2020, are the key secondary sources used for this research paper.

Secondary data were also collected from NRA reports, and publications including CLPIU-GMaLI and CLPIU-Building that are made available through their websites. Secondary information was also collected from HRRP Bulletins, field reports, partner organizations' reports and partners' sharing sessions including regular interactive working sessions among the members of the Vulnerable Support Working Group (VSWG)<sup>4</sup>.

The research faces limitations of little research on vulnerability in Nepal's reconstruction and this data is not always openly available. Hence this research has extracted issues and potential for vulnerable beneficiaries from a range of secondary sources. "The Humanitarian Evidence Program", suggests that globally there is little to no evidence on how vulnerability criteria must be prioritized in the humanitarian shelter sector (Humanitarian Evidence Program, 2017) — an area of concern in Nepal's recovery as well, considering that NRA's vulnerability criteria excludes some beneficiaries that are socio-economically vulnerable. The inclusion and exclusion of vulnerable beneficiaries has not been analyzed in this study due to limited time and resources amidst the COVID-19 outbreak.

## 5. Challenges Faced in the Recovery of Vulnerable Beneficiaries

Vulnerable groups, such as the poor, households in remote areas, single women, elderly and historically marginalized groups did not rebuild their house mainly because of lack of finance and construction material including lack of STA and those who built were in debt trap and exploitation. (TAF, 2017 p.77). The joint advocacy report by HRRP and CFP reports that women lack meaningful participation in the reconstruction process because men are given preference in the beneficiary list, to avoid additional challenges as the vulnerable and marginalized households including women need social mobilization support for their low level

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<sup>4</sup> The VSWG was set up in May 2018 and is facilitated by HRRP. The group regularly shares their field experiences from the field and supports each other in designing vulnerable support programs for the vulnerable beneficiaries.

of literacy.( CFP & HRRP , 2017. p.20-24). There have been lapses in the information flow from central level to local level. As stated by the NRA field technical staff that 73% respondents reported that their biggest challenge faced in sharing information with households was that it was difficult to convey complex concepts, which could be the result of lack of training and communication skills (25%). (HRRP, DLPIU Technical Staff Survey Report,2018. p.12)

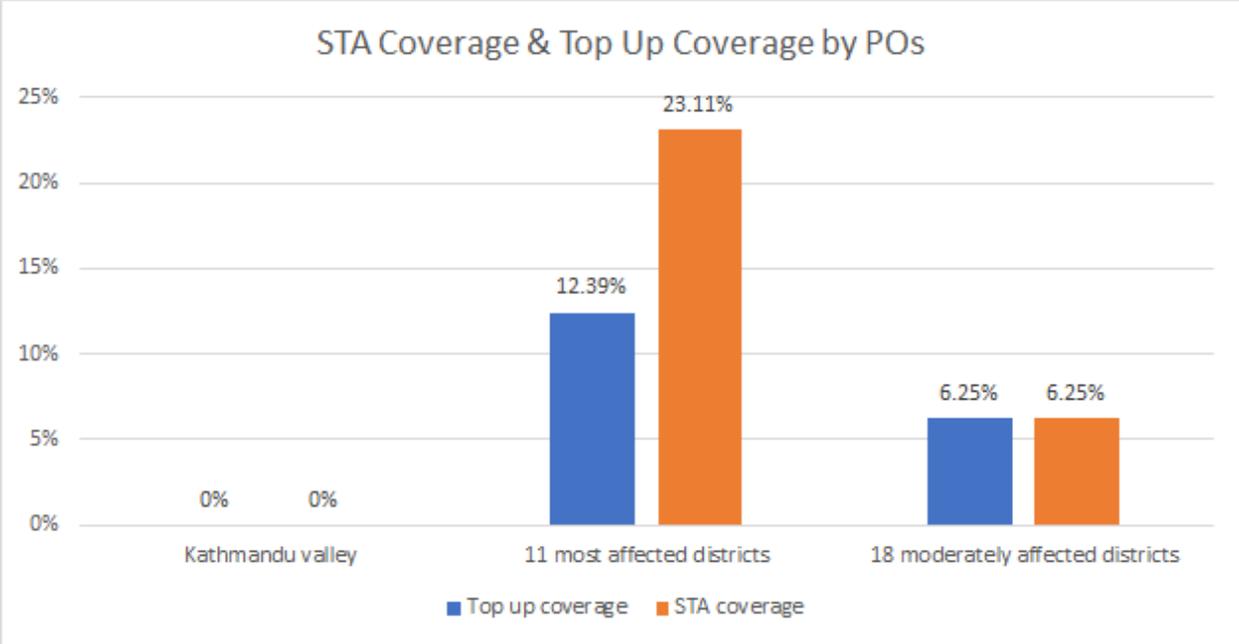
Based on the Common Feedback study from 2017, only 71% of out of the total 2100 HHs surveyed, felt that their reconstruction needs were being addressed. The vulnerable beneficiaries had difficulty understanding the complex tranche disbursement process as they must go through multiple verification processes within government entities. This is a long process and requires a lot of follow up with different government entities. (CFP, 2017).

The most common challenges of vulnerable beneficiaries are broadly categorized into 5 themes of access to STA, access to finance, issues pertaining to coordination and communication, gender mainstreaming and impact of COVID-19.

### **5.1 Access to STA:**

STA is directly proportional to compliant house reconstruction and is one of the important components of owner driven housing reconstruction. GoN has provided grant assistance of 300,000 NPR for housing reconstruction and 100,000 NPR for retrofitting along with a core package of STA that include: door-to-door technical assistance, demo house construction, household and community orientation, short mason training, vocational mason training, reconstruction committees and helpdesk. NRA DLPIU-Building engineers, sub-engineers, assistant sub-engineers, mobile masons and social mobilizers have been deployed for the purpose of providing STA and housing inspection for the grant release process. (Core Socio-Technical Assistance Package, 2017, p. 3-14). However, the STA coverage and implementation of it depends on the well-trained human resources and the presence of POs in the districts. The STA coverage in the 14 most affected districts excluding Kathmandu valley has been far better due to high number of partners presence and early deployment of NRA engineers as compared to 18 moderately affected districts due to less partners' presence and late deployment of NRA engineers.

The graph below gives the status of the partners' support to vulnerable beneficiaries in terms of STA coverage and top up coverage across the 32 earthquake affected districts. The partners top up coverage has been 12.39% and STA coverage has been 23.11% in the 11 most earthquake affected districts and none for the Kathmandu valley districts (Kathmandu, Lalitpur and Bhaktapur). 18 moderately affected districts have less STA coverage (6.25%) and top up coverage (6.25%) coverage due to lack of partners. (Coverage of POs, 2018).



Source: Authors

The global pandemic, COVID-19, has affected the housing reconstruction sector, including the housing reconstruction of vulnerable beneficiaries as there was no possibility of accessing STA, housing tranches and construction materials due to complete nationwide lockdown. This has pushed further behind the vulnerable beneficiaries in the housing reconstruction process. (HRRP COVID-19 Impact Assessment, 2020. p.18)

**5.2 Access to Finance**

Compared to the median cost of construction as 6,75,000 NPRs across the 14 districts, the total grant amount is less than 50% of the construction cost. In the Valley, the median reconstruction cost is 25,00,000 NPRs for Bhaktapur, 22,50,000 NPRs for Kathmandu, and 12,00,000 for Lalitpur (Urban Status Paper, 2018). For these areas the grant could be 0.05% of the reconstruction cost, thus contributing insignificantly to the heavy costs involved. Along with making more finance accessible, it is critical to address the reduction of reconstruction costs to increase affordable reconstruction. The Habitat for Humanity Nepal report<sup>5</sup> published in 2020 states that cash grants alone are not adequate for housing reconstruction strategy and requires additional measures to address affordability. For example: the earthquake beneficiaries built safer homes but were still small despite taking loans, which did not meet their family needs (HfH Nepal, 2020).

HRRP survey report on cost of construction states that over 55% of households had taken loan or were planning to take a loan to finance reconstruction of their homes (HRRP Cost of

<sup>5</sup> Habitat for Humanity (HfH) Nepal Report: Four Lessons from 2015 Nepal Earthquake Housing Recovery. <https://drive.google.com/file/d/1Skydo30gvvDqPfVZAuc5brU6KDeSVLuQ/view>

Construction, 2017). The NRA Executive Committee Meeting (ECM) held on 8 May 2020, approved the additional top-up support guideline, to support vulnerable beneficiaries struggling with their housing reconstruction. The NRA ECM agenda item 7 explicitly states that all vulnerable beneficiaries, eligible for housing reconstruction grant, should not have taken a third tranche of the government grant and should be endorsed by Ward Chairperson followed by Municipal Chairperson or Municipality Mayor with final endorsement by the District Facilitation Committee. This is again a rigorous process and makes it complex for the vulnerable beneficiaries. This is considered unfair for those vulnerable beneficiaries, who completed their house reconstruction by taking loans.

Most of the partners, respondents including direct beneficiaries reported financial constraints as a major problem for vulnerable beneficiaries. This is also corroborated by the Asia Foundation Aid Recovery report. (IRM, 2017, p.11). They are encountered by many limitations and do not have an adequate source of income. Many depend on daily wage labor. Nepal Rastra Bank (NRB) issued guidelines for subsidized interest loan provisions for earthquake housing beneficiaries through banks and financial institutions but have not been properly implemented at the community level due to reluctance from banks and financial institutions. One of the daily national papers reported that the 5 percent interest rate subsidy loan provision issued by the government has not reached beneficiaries. (The Kantipur Daily Paper, 2 July 2020 p.5). The NRB report, as of 12 April 2020<sup>6</sup>, only 200 eligible earthquake beneficiaries, which is 0.024% of the total eligible housing reconstruction beneficiaries, have accessed these loans. This indicates that government policies and procedures haven't been implemented properly at the grassroots level, targeting the most vulnerable and marginalized section of populations. HRRP research report on women in reconstruction states that 90% of respondents did not start reconstruction due to lack of money, 30% due to complicated tranche processes and 7% due to unavailability of trained workers (HRRP Women in Reconstruction Report, 2018). Amidst the heavy costs and less access to soft loans, informal borrowing has increased over the last 5 years. Based on the Independent Recovery Monitoring Study, in June 2015 14% respondents had borrowed, compared to 39% in October 2019 (IRM, 2020, p.6). The CFP survey report states that financial resources (82%) and building materials (39%) were the top two reconstruction needs. (The Inter Agency Common Feedback Project, 2017)

### **5.3 Lack of Coordination and Communication:**

HRRP study report on the "18 Moderately Affected Districts" states that lack of clear and uniform understanding on reconstruction policies, guidelines and reconstruction processes have created misinformation and confusion among the beneficiaries. The report further states that there is also limited coordination and communication between NRA DLPIUs field engineers and new local bodies (18 Moderately Affected Districts, 2018 p.23).

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<sup>6</sup> KII with NRA Banking Coordination Specialist, 18 June 2020

Habitat for Humanity Nepal in its recent report on “The four lessons from 2015 Nepal Earthquake Housing Recovery” states that thousands of earthquake beneficiaries did not receive adequate information, training and advice due to uneven and inadequate coverage of STA. (HfH Nepal, 2020. p.9). The Asia Foundation further reports that local government offices are often the key information providers for communities. (TAF, 2017)

The IRM thematic study report conducted by the Asia Foundation reports that beneficiaries had low awareness and understanding on the soft loan provisions and retrofitting. This had impacted on the vulnerable beneficiaries as the information had not trickled down to beneficiary level due to lack of formal communication and coordination channels from central to local level. The beneficiaries were not able to understand that the reconstruction grants were provided to build safer homes following the building code standards. There was a coordination and communication gap from top to bottom (TAF, 2016). Local government offices were not able to effectively coordinate due to lack of communication on the roles and responsibilities of local government and often overlapped duties which reduced efficiency in the work performance. (TAF, 2017)

HRRP (2018)<sup>7</sup> reports that as part of the earthquake response program, JICA through their community mobilization program intensified coordination and communication support for vulnerable beneficiaries, addressing the information gaps. They focused on coordination and communication through dedicated social mobilizers, mobile masons to facilitate coordination meetings with local government officials especially the DLPIU-GMaLI, DLPIU-Building, Rural/Municipal officials, field engineers and other reconstruction stakeholders at the local level. Through coordination meetings, they provided accurate and adequate information on the housing reconstruction process to all the vulnerable beneficiaries and local level reconstruction stakeholders. They discussed the reconstruction issues and challenges in such coordination meetings at the ward/*Tole*<sup>8</sup> level to resolve common construction problems. They provided household and community orientations including door to door visits. CRCs were engaged in the management of bulk procurement and transportation of construction materials at discounted price supporting vulnerable beneficiaries. The outcomes of strong coordination mechanisms and effective communication skills resulted in the high reconstruction rate of vulnerable beneficiaries.

The NRA did a recruitment of approximately 242 social mobilizers and 798 mobile masons to effectively coordinate reconstruction activities of vulnerable beneficiaries in the beginning of January 2020. As outlined in the recruitment guideline of social mobilizers and mobile masons, some major tasks of social mobilizers include coordination and communication among reconstruction actors and facilitate reconstruction process, communication of NRA guidelines and procedures, public awareness raising, tracking the reconstruction/ retrofitting progress and identifying reconstruction challenges with local solutions and most importantly facilitating to

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<sup>7</sup> HRRP (2018). Supporting vulnerable households to reconstruct, learning from field experiences, JICA Presentation at the learning workshop organized by HRRP, Lalitpur, 12 July 2018.

<sup>8</sup> *Tole* is the smallest informal administrative unit within wards

provide STA to housing reconstruction and retrofitting beneficiaries. Similarly, tasks of mobile masons include providing door to door visit, provide technical assistance to vulnerable beneficiaries, awareness raising on NRA guidelines and policies, identifying reconstruction problems and help to resolve with the support of field engineers and District Reconstruction Facilitation Committees (Guideline on Community Reconstruction Committee, 2016). These social mobilizers and mobile masons jointly with other field technical staff are expected to mitigate coordination and communication gaps in the housing reconstruction of vulnerable beneficiaries and communities. Therefore, it is very critical to strengthen coordination and communication mechanisms at all levels of government institutions, and among all reconstruction actors, so that vulnerable beneficiaries could speed up their housing reconstruction after clarity on housing reconstruction information

#### **5.4 Lack of Gender Mainstreaming for Women in Reconstruction**

Women still play a sidelined role in the reconstruction process. Out of the 453 female beneficiaries surveyed for HRRP's study on women in reconstruction, 41% respondents reported that they are illiterate. Further, 25% of the respondents reported that the housing reconstruction process was complicated and 14% reported that it was not easy because of complicated tranche processes (30%), and lack of trained workers (7%). It is positive to see that when this survey was undertaken in 2018, almost 80% of the women surveyed knew where to access information regarding the reconstruction process. At the same time, 32% of respondents who had received government second tranche, and 45% of the respondents who had received government third tranche reported that they constructed their houses without receiving technical assistance. The CFP survey reports that there is still a trend of women feeling less informed than their male counterparts. 67% female stated that they had the information needed to access reconstruction support as compared to 76% male. These evidences point to a gap in STA coverage, especially for women.

Gaps also exist in the number and employability of trained female masons. Although this does not fit implicitly in the discussion of vulnerable beneficiaries, it is important to consider the systemic issues of gender mainstreaming in reconstruction, which includes the topic of masons. HRRP's study on women in reconstruction notes that 23% respondents out of 376 trained masons surveyed reported that they faced challenges of balancing their household daily chores, discrimination in the pay and gender discrimination from households and the contractors. Further, 52% are currently working and 2% reported of being out of job even after the training. Of those currently working, 51% reported working as laborer and 31% working as assistant masons. Women were not respected and were perceived as less professional and were limited to the traditional role of laborers and assistant mason roles despite graduation from mason's training (short term and long-term vocational training). (HRRP, Women in Reconstruction, 2018). Very few women have taken roles as contractors and proven to be very successful after a lot of struggle. The gaps in assistance to women in reconstruction is both an urban and rural reconstruction issue. The Urban Recovery Technical-Working Group facilitated by HRRP conducted Focus Group Discussions to prioritize the biggest barriers to urban housing recovery.

The insufficient access to technical supervision was found to be one of the most critical challenges faced by women in reconstruction, along with their overall “less” participation in recovery compared to male counterparts (UR-TWG, 2020).

The Asia Foundation in the IRM report published in 2017, reports that vulnerable groups, such as poor households in remote areas, Dalits, single women, elderly and historically marginalized groups, are the ones that are struggling to reconstruct their homes or have taken high interest loans for reconstruction. (TAF, 2017, p.77)

### **5.5 COVID-19 Impact on Recovery of Vulnerable Beneficiaries**

Nepal faced a strict, complete lockdown for 84 days from 24 March to 15 June 2020 to curb transmissions through the COVID-19 pandemic. Even after 15 June, the lockdown has been opening gradually in phases, and besides the health sector, it has severely impacted livelihoods, food security, education and more. The informal economy has been crushed in this period, adding to the already burgeoning risks faced by poor and vulnerable communities (Shneiderman et al., 2020).

The COVID-19 pandemic has further pushed back the housing reconstruction of vulnerable beneficiaries. The construction material supply chain has been disrupted. There are very less technical staff in the field for inspection of housing reconstruction progress and provide socio-technical support when needed. Trained masons are also limited in the field. The nation was locked down for nearly 3 months impeding the reconstruction process. Although the NRA has issued COVID-19 safety protocols during reconstruction, it is very challenging for vulnerable beneficiaries to implement unless they are supported with COVID-19 precaution equipment.

The earthquake housing recovery has been affected considerably; as recorded by HRRP’s COVID-19 Impact Assessment in May 2020, most respondents have anticipated a 3-6-month delay in the reconstruction process. A major challenge through this period has been the availability of materials in both rural and urban areas, and that of masons in urban areas. Further, only 16% of the staff was on field, thus 83% of field supervision was not carried out. In terms of technical support to vulnerable beneficiaries, only 34% of technical staff (from total 125 respondents), reported that they support vulnerable households. More importantly it was observed that this does not pertain just to the lockdown period, 66% reported that they were not supporting vulnerable beneficiaries’ reconstruction prior to the pandemic either. Only 33% masons reported supporting the construction of Vulnerable Households, with only 10% of the total masons having a target for Vulnerable Households reconstruction. 43% of the masons reported not getting any support to identify vulnerable households.

## 6. Successful Approaches for Housing Reconstruction Targeting Vulnerable Beneficiaries

Partners have applied different approaches to support vulnerable beneficiaries and most commonly applied approaches by partners are cash grant support, in-kind support and STA support. Partners shared their field experiences on supporting vulnerable beneficiaries in regular meetings organized by HRRP supported Vulnerable Support Working Group (VSWG). The most common challenges for partners to support vulnerable beneficiaries are that they are geographically dispersed, which brings additional challenges in terms of communication, construction management, quality assurance, facilitation support to link to government support, construction material transport and skill development for livelihood opportunities. They stated that there is also complexity in the information flow from central to local level and vice-versa due to limited means of communication with beneficiaries and promotes exclusion of vulnerable beneficiaries from reconstruction. Further different vulnerabilities have different needs and partners have accordingly responded to cater in support of their housing reconstruction. The following partners have applied effective modalities of supporting vulnerable beneficiaries.

**6.1 JICA:** As evident from the JICA Presentation at the workshop organized by HRRP in July 2018 (VSWG, 2018), JICA has been supporting Nepal's reconstruction program specially in Sindhupalchowk and Gorkha districts. They have been supporting the housing reconstruction of more than 56,087 households including 885 vulnerable households from the NRA list through the Community Mobilization Program (CMP). In the JICA working area, 46% of vulnerable beneficiaries were able to complete their housing reconstruction as compared to 64% of non-vulnerable beneficiaries after intensive special technical support to vulnerable beneficiaries through CMP. In this, CRCs played an important role in supporting the identification of vulnerable beneficiaries listed by NRA to provide targeted support for vulnerable beneficiaries. JICA engaged CRCs in the planning and management of reconstruction activities along with reconstruction action planning, preparing work schedules of mobile masons to provide technical support to vulnerable beneficiaries, collective and bulk procurement of construction material on credit, and transportation management of construction materials. They mobilized a total 47 technical assistance teams in 47 previous village development committees (VDCs)<sup>9</sup> with the formation of 542 CRCs. They mobilized 548 mobile masons, 47 engineers and 47 social mobilizers for the housing reconstruction of a total 56,087 including 885 vulnerable beneficiaries, at the average cost of NPR 570 per beneficiary per month. **The 15th NRA Steering Committee Meeting held on 5 May 2019, approved JICA's extension of CMP to additional 37 VDCs, which were not covered by other donor agencies, reaching to 68 VDCs from previous 47 VDCs because of the 75.5% reconstruction success rate in its working areas. (NRA Steering Committee Meeting, 2019)**

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<sup>9</sup> Nepal's administrative structures were village development committees (VDCs) as the lowest unit, which has been converted into Rural Municipalities since Nepal adopted its new federal democratic republic structure in 2015.

Similarly, other partner organizations have played a vital role in the recovery and reconstruction of earthquake affected beneficiaries including the vulnerable beneficiaries. Partners working under the housing reconstruction sector have continued to support the housing reconstruction of vulnerable beneficiaries using different approaches in accordance with the NRA NGO mobilization guideline, 2016 (Procedures for Operation of Non-Governmental Organizations for Reconstruction and Rehabilitation, Second Amendment, 2015). A few other successful approaches adopted by some partners that have supported the housing reconstruction of vulnerable beneficiaries are briefly mentioned hereunder (VSWG, 2018):

**6.2 National Society for Earthquake Technology (NSET):** NSET through the “*Baliyo Ghar Program*” have supported Dhading, Dolakha, Nuwakot and Kathmandu with blanket technical support focusing on housing reconstruction of vulnerable beneficiaries. They have been supporting the housing reconstruction of 1,404 vulnerable beneficiaries from the NRA list. They have provided comprehensive socio-technical assistance through engagement of CRC along with the formation of vulnerable support working groups at the *tole* level to ward level and municipal level for reconstruction management including coordination, communication, on-the job training, short mason training, drawings, cost estimation, market facilitation for construction material, labor management, mason mobilization and accessing government tranche among others.

**6.3 CARE Nepal:** CARE through their “Stronger Communities and Safer Habitat: Promoting Self-recovery” program have supported housing reconstruction of 1234 vulnerable beneficiaries from the NRA list in Dhading, Gorkha and Sindhupalchowk districts. They have mobilized skilled masons, carpenters and social mobilizers as champions of reconstruction and provided continuous socio technical assistance that include demo house construction, door to door visit, household and community orientation and short mason’s training, vocational training (OJT) to support housing reconstruction of vulnerable beneficiaries.

**6.4 UNDP:** UNDP through their “Community Infrastructure and Livelihood Recovery Program” have been supporting housing reconstruction of earthquake beneficiaries including the beneficiaries most at risk through in-kind construction material support and socio technical assistance that included: households and community orientation, door to door visit, demonstration house construction, on-the-job (vocational) training, mason’s training and capacity building activities among others (UNDP, GHRP, 2020).

**6.5 Nepal Red Cross Society (NRCS):** NRCS has supported housing reconstruction of 1,538 vulnerable beneficiaries through a blanket approach in Rasuwa and Ramechhap districts. They have provided targeted STA and the top up support to vulnerable beneficiaries.

**6.6 Practical Action (PA):** PA has supported housing reconstruction of 347 vulnerable beneficiaries from NRA list in Lamjung and Makawanpur districts. They have provided STA and top up support to these beneficiaries through the supply chain project.

**6.7 Catholic Relief Services (CRS):** CRS has supported housing reconstruction of a total 1,324 housing reconstruction beneficiaries including 281 vulnerable beneficiaries from NRA list in

Gorkha and Okhaldhunga districts. Out of 1324, CRS supported 244 vulnerable beneficiaries in Gorkha and 37 vulnerable beneficiaries (provided direct reconstruction grants - 24 HHs, demo-house construction -13 HHs & top up support-243 HHs) in Okhaldhunga district. They provided STA which included: on-the job training (OJT), mason's training, door to door visit and household and community orientations including reconstruction management training to CRCs and coordination with Forest User Groups for the management of timber to support vulnerable households. (Telephonic KII, 06 July 2020)

**6.8 People in Need (PIN):** PIN through their “Hamro Ghar Project”<sup>10</sup> have implemented housing reconstruction programs targeted to vulnerable households in Dhading and Chitwan. They have supported 229 vulnerable beneficiaries from the NRA list. However, they have defined vulnerability from a socio-economic perspective and have profiled the capacity of vulnerable households and their communities’ to address reconstruction needs of vulnerable beneficiaries by promoting the prevailing tradition of sharing unskilled labor also known as “*Parma or allo pallo*” where community members come together and support one another on a rotational basis through unskilled labor contribution to complete the house reconstruction. (PIN, 2019, p.2).

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<sup>10</sup> Hamro Ghar Project is a shelter reconstruction program targeted to vulnerable households and is jointly implemented by PIN, SWN, BC and PHASE Nepal

## Partners' Support to Vulnerable Beneficiaries:

Partner Organizations	Program Name	District Names	#Vulnerable HHs support
CARE Nepal	Stronger communities & safer habitat: Promoting Self-recovery	Dhading, Gorkha & Sindhupalchowk	1234
NSET	Baliyo Ghar Program	Dhading, Dolakha and Nuwakot	1404
NRCS	Nepal earthquake recovery program	Rasuwa & Ramechhap	1538
PIN	Hamro Ghar Project	Chitwan & Dhading	229
PA	The Supply Chain Project	Lamjung & Makwanpur	347
CRS	Earthquake Recovery & Reconstruction Project	Okhaldhunga, Gorkha and Kavre	1324
UNDP	Gorkha Housing Reconstruction Project	Gorkha & Nuwakot	2500 (UNDP, GHRP, 2020)

HRRP reports that partner's reconstruction approaches in their geographic locations have certainly helped to increase the housing reconstruction rate of vulnerable beneficiaries. While analyzing housing reconstruction progress, 72% of the vulnerable beneficiaries in Dhading and Gorkha have received the third tranche followed by Sindhupalchowk (68%) and Dolakha (67%) due to partners STA coverage in these districts. Districts without partner's presence have less housing reconstruction rate. Partners' role in coordination of regular meetings with local level officials, facilitation in market assessment, collective procurement and technical assistance and advice to vulnerable beneficiaries have been beneficial and taken as successful approaches by the partners and as well as vulnerable beneficiaries.

## 7 Case Studies

### **Mrs. Eet Maya Nepali, Ward-8, Bhimeshwor Municipality, Dolakha:**

Mrs. Eet Maya Nepali, a 70-year old, single woman, from Bhimeshwor Urban Municipality, Boch-8, Mane Dada is a vulnerable beneficiary in NRA list. At the beginning, she was not confident enough of reconstructing her house within the government grant of NPR 300,000 as she had no other source of income. She was illiterate and was unaware about the technical support from ward offices and partners. UNDP came as a helping hand for her house construction and supported in-kind construction materials like cement and rebars equivalent to

NPR 50,000 along with three days mason's refresher training with funding support from European Union Civil Protection and Humanitarian Aid. UNDP through door-to-door household visit facilitated in accessing government tranche and other supports of form fill up, house design, construction layout, cost estimate, including coordination services of connecting with NRA engineers for timely house inspection and government tranche release process. Eet Maya completed her house reconstruction and has received all three tranches. She expressed her gratitude towards UNDP for the motivation and building her self-confidence for her house reconstruction. She was able to reconstruct her house in 5 weeks at the total cost of NPR 550,000 including 300,000 government grants.



Mrs. Eet Maya Nepali interacting with the Chief of District Coordination Committee in Dolakha (Mr. Dabbal Pandey) and Deputy Mayor of Bhimeswor Municipality (Mrs. Kamala Basnet) Photo: HRRP

**Mr. Kuma Maharjan, Thalkhu, Ward-6, Dakshinkali Municipality, Kathmandu:**

Kuma is a senior citizen whose house was badly damaged by the Gorkha earthquake. Since then, he has been living in a temporary shelter with his brother who is also a senior citizen. His daughter looks after them. Due to poor economic and weak health conditions, reconstruction of his house has been challenging as the damaged house is still to be demolished. On 31 December 2018, DLPIU-GMaLI organized an orientation and consultation program in Dakshinkali Municipality as part of the Environment and Social Management Plan (ESMP) under the Environment and Social Management Framework during which the municipality identified debris management in Thalkhu as their sub-project. The site was verified by the municipality engineer and Environment and Social Development Specialist and was approved by the Municipality upon verification of the site. As per the approved sub-project of ESMP, the Municipality demolished the damaged houses along with debris management at the identified location, about 300m away from the settlement area. The budget for demolition and debris management is estimated to be approximately 70,000 NPRs. Mr. Maharjan has now received the first tranche of the housing reconstruction grant and has been able to reconstruct his house with the support from the ward office that has taken care of his house reconstruction. With the technical assistance of the ward office, he constructed a two-room load bearing house with brick and cement mortar masonry structure at the cost of 300,000 NPRs.



Kuma Maharjan inside his temporary shelter (Left) & the outside of his temporary shelter (Right).

**Mrs. Padam Kumari Magar, Ward-4, Manthali Municipality, Ramechhap:**

This is a successful story of a 79-year-old, single woman, Ms. Padam Kumari Magar, who has started her house reconstruction amidst the COVID-19 pandemic lockdown in the country. The DLPIU-Building, ward office, mobile masons, social mobilizers including her son-in-law have been supporting her house reconstruction. Her house is being reconstructed as a demo house construction as part of on-the-job-training for the 11 mobile masons and 3 social mobilizers at the guidance of DLPIU-Building in Ramechhap district. Her son-in-law has managed accommodation for the mobile masons, travelling from far distance and to minimize the risk of COVID-19 transmission. The mobile masons and others involved in the house reconstruction are complying with COVID-19 safety protocols. The masons and technical staff that are supporting the house reconstruction of Ms. Padam, are determined to complete her house on time before the monsoon. She has received the first tranche and reconstruction is progressing fast during COVID-19.



Padam Kumari in front of her house that is under construction. Masons are busy working following COVID-19 safety protocols of maintaining physical distance.

## 8. Discussion and Conclusion

The impact of the Gorkha earthquake followed by COVID-19 has been enormous on the vulnerable HHs, affecting livelihoods and posing additional barriers in the reconstruction process. **Reconstruction has not resumed to normalcy due to discontinuity in the supply chain of construction materials, mobility challenges and unavailability of skilled human resources including mobile masons.** With the reconstruction program running in the final year of its mandated time frame, not many vulnerable beneficiaries listed in the NRA list have progressed with their housing reconstruction and are further challenged by the COVID-19 pandemic. The NRA has now recruited approximately 798 out of targeted 988 mobile masons and 242 out of 250 targeted social mobilizers who are currently working in the 14 most affected districts in addition to more than 3000 deployed field technical staff to provide technical assistance and support in the housing reconstruction process of private housing beneficiaries, with special targeted support to vulnerable households.

While some partners have adopted a successful modality of supporting the vulnerable, there is still a big gap in support provisions of finance and STA. A big chunk of vulnerable beneficiaries has been left behind in the Kathmandu valley districts due to lack of partners presence combined with urban complexity and issues related to urban reconstruction. The Post Disaster Recovery Framework developed by NRA states: “provide specialized assistance to people with special needs. Enhance the coping mechanism of the most vulnerable”, indicating that it is a priority need to fulfill in the GoN’s housing reconstruction program.

In general, partners providing coordination and communication services along with special targeted STA, and financial top-up support to vulnerable beneficiaries, has helped to increase the self-confidence of the vulnerable beneficiaries. In particular, the partners’ engagement with local authorities, CRC and their facilitation in the coordination and communication, construction material procurement, mobilization of field engineers, trained masons, social mobilizers, carpenters, follow up with banks and other entities involved in tranche release process, has greatly influenced to speed up housing reconstruction of vulnerable households. The establishment of revolving funds by some of the local governments have been very positive to motivate vulnerable beneficiaries for their house reconstruction. Diversified approaches most commonly cash grant support, top up support (in-kind & cash) have been adopted by the partners to support housing reconstruction of vulnerable including targeted STA support, such as house design, drawings, enrolling them in the mason training and on-the-job vocational training, demo house construction, door-to-door household visit, household and community orientations, aimed at empowering and motivating vulnerable households towards safer and earthquake resistant house reconstruction.

**Despite all these efforts, research findings (CFP, 2017; COVID-19 Impact Assessment, 2020) have revealed that finance and construction materials continue to be the top two priority needs**

for housing reconstruction beneficiaries, and specifically for vulnerable beneficiaries due to multiple challenges associated with illiteracy, immobility, economic status, social exclusion and lack of opportunities to participate in the decision-making process. In this regard, the Government needs to rethink not only in terms of providing access to finance, but also how to make housing reconstruction affordable for all by reducing the cost of construction, most importantly for vulnerable households.

The HfH Nepal (2020) reports that there needs to be more options for vulnerable households and urban households to access to finance if housing recovery, reconstruction and retrofitting are to be faster. (HfH Nepal, 2020. p.18).

The Coordination and communication mechanisms are vital in the reconstruction process and need to be strengthened, especially at the level of local reconstruction authorities. The coordination mechanisms should be reinforced by the subsidiary coordination starting from district-level up to *Tole* level. If the coordination mechanism stops at the ward level, then there is a possibility of excluding vulnerable beneficiaries. Hence the smallest informal administrative unit of *Tole* must be updated and active, to maintain the information flow. This coordination mechanism has been successfully implemented in programs by JICA and NSET. It is very positive that the NRA Executive Meeting held on 8 May 2020 approved additional top up support of NPR 50,000 for the vulnerable beneficiaries on the condition that they should not have received government third tranche and must not have taken top up support from partners. Further they should be recommended by various government officials such as ward chair, rural municipal chair/Municipality Mayor followed by final endorsement by the District Reconstruction Committee Chair. This makes it complex for vulnerable beneficiaries if they are not facilitated either by partners or government field staff.

Likewise, COVID-19 has affected all sectors of the people's daily life. Vulnerable households who rely on daily wages for their survival, should be provided with special aid packages in times of COVID-19 crisis, when they have no daily wage earnings. After the relaxation of the lockdown since 14 June 2020, reconstruction actors are gradually reviving their house reconstruction following the COVID-19 safety protocols and taking extra precautionary measures for health safety. There is still a lack of planning, coordination, communication and guidance to mobile masons to provide effective targeted support for vulnerable households. Field engineers need to consult, monitor and mentor mobile masons with capacity building activities to maximize their technical assistance to housing reconstruction of vulnerable households. Vulnerable households need to be supported by each reconstruction actor including partners and the government to fulfill requirements of COVID-19 safety protocols by vulnerable or otherwise they could face additional risk of COVID-19 threat and could be left behind.

## 9. Recommendation:

For vulnerable beneficiaries to speed up their reconstruction process, it is very important that local governments own the housing reconstruction program to adopt housing reconstruction standards through building code implementation to make their communities resilient from disasters. To address major challenges relating to safer house reconstruction of vulnerable, following recommendations have been made:

- Focus on optimum utilization of socio-technical assistance human resources such as Social Mobilizers, Mobile Masons and field engineers including petty contractors along with capacity building initiatives of these groups;
- Develop separate technical assistance for vulnerable beneficiaries, to be facilitated by NRA engineers, social mobilizers, mobile masons and municipalities.
- Ensure soft loan accessibility to vulnerable households by effective implementation of government policies and guidelines;
- The technical assistance to vulnerable beneficiaries should include innovation on low-cost construction, in addition to the considerations of structural safety and compliance;
- Initiation from Municipal level to support in building the houses for economical and administrative assistance for vulnerable beneficiaries;
- Authorize local government to identify vulnerable groups and approve as beneficiary (if any left behind) to contribute in localization of the reconstruction efforts.
- Implement MoUs signed between the NRA and local municipalities with adequate provisions of budget, human resources to prepare and implement reconstruction action plans, which will help in expediting the housing reconstruction of vulnerable households;
- Strengthen coordination and communication mechanism from central to local level and vice-versa to improve information flow system for uniform understanding of housing recovery and reconstruction processes including housing reconstruction policies;
- Promote women in reconstruction to enable them to lead housing recovery and reconstruction as they are less likely to migrate/transfer from the origin of their hometown. They have better understanding of issues related to vulnerable beneficiaries as most of the NRA identified vulnerable beneficiaries are single women and elderly people.
- Engage local governments for localization and sustainability of housing recovery and reconstruction programs as they are the most trusted people for information, advice and guidance by local communities including vulnerable households.

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