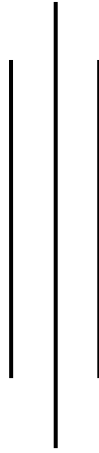
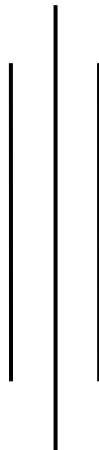


CAUSES BEHIND DELAYS IN HOUSING RECONSTRUCTION PROGRESS IN THE
EARTHQUAKE HOUSING RECONSTRUCTION PROGRAMME (EHRP)

A Study of Rural Municipalities of Lalitpur



Submitted to:
District Level Project Implementation Unit (GMaLI)
Manbhawan, Lalitpur



Submitted by:
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EXECUTIVE SUMMARY

At the time of the study, 7,791 households in the study area - Mahankal, Konjosi, and Bagmati rural municipalities in Lalitpur - had been identified as eligible to receive the Government of Nepal (GoN) housing reconstruction grant. Of these, 7,337 had signed the Partnership Agreement (PA) with the GoN, 7,320 had received the first tranche of 50,000 NPRs, 5,737 had received the second tranche of 150,000 NPRs, and 3,850 had received the third tranche of 100,000 NPRs. With just over 50% of households still to access the third tranche, this study was conducted to understand the factors impacting households' progress through the reconstruction process.

The main objective of the study was to find out the causes behind delays in housing reconstruction progress in rural areas of Lalitpur district. The study specifically focused on looking into the reasons why some households have not started to rebuild their house, what factors are affecting the rate of disbursement of the second and third tranches of the housing reconstruction grant and gathering more information on households' plans for the reconstruction of a new earthquake resistant house.

A household survey questionnaire and checklist were developed and both qualitative and quantitative data were collected through the household survey, Key Informant Interviews (KIIs), and Focus Group Discussions (FGDs). The household survey was conducted with 93 people who have received the first tranche of the housing reconstruction grant but who have not progressed to the second or third tranches. Six FGDs were conducted with 175 people who have received the first tranche but not the second or third tranches. Six KIIs were conducted with the ward chairpersons of six different wards. All data collected was categorised, coded, decoded, and analysed according to the study objectives.

The study found that most of the participants in the household survey are illiterate and 73% work in agriculture / livestock farming as their main occupation. A small percentage - 14% - work as wage labour.

In terms of living space, the study found that 50.5% respondents reported not having sufficient living space but of these only 45% have started constructing or constructed a new house. Out of the 93 participants in the household survey, 64% have started constructing or constructed a new house but only 28% have received the second tranche of the housing reconstruction grant.

The study found that of those respondents that have not started rebuilding, 47% reported that financial constraints were the reason they have not started, 19% are working overseas, 16% have not started because of land ownership issues, and 6% have not started to construct new house because they have another house or are living in their earthquake damaged house.

The study explored the factors impacting the disbursement of the second tranche. Of the 72% of respondents who have not received the second tranche, 48% reported that it is because they have not started rebuilding, 44% reported that it is because they rebuilt before the NRA's technical guidelines were introduced and their house is non-compliant, and 8% reported that they built after the technical guidelines were introduced but their house is non-compliant.

Of the respondents that have not received the third tranche of the housing reconstruction grant, 28% reported that it is because they haven't progressed beyond plinth level and 35% reported that it is because their house is non-compliant. There are a large number of non-compliant houses in the study areas.

The study found that more than half of the participants in the household survey who have received the first installment but not started to construct a new house are planning to complete their reconstruction by the end of this fiscal year.

The following recommendations have been developed based on the study findings:

1. The NRA should develop a new policy to address the particular issues for households that rebuilt before the technical guidelines were introduced.
2. Training on the corrections and exceptions manual, how to implement corrections, and how to communicate the corrections process to households needs to be provided to technical staff.
3. The presence of social mobilisers at household / field level needs to be increased. Many issues that households face are not simply technical and teams of technical staff with social mobilisers would be more effective at providing support.
4. The process to access the subsidised loans should be easier.
5. In the study area (rural Lalitpur) the presence of technical staff is very low. The NRA and Building DLPIU Lalitpur should work to increase the presence of technical staff.

CHAPTER I: INTRODUCTION

Background

The 25 April 2015 Gorkha earthquake, and the hundreds of aftershocks that followed, killed almost 9,000 people, injured more than 22,000 people, and caused extensive damage to housing and infrastructure across 32 districts. The Post Disaster Needs Assessment (PDNA) identified 14 districts as most affected and 18 districts as moderately affected and determined that the housing sector was the most affected, representing almost 50% of the disaster impact. In Lalitpur, 28,419 households have been identified as eligible for the housing reconstruction grant of 300,000 NPRs and 1,386 have been identified as eligible for the housing retrofit grant of 100,000 NPRs. The housing reconstruction in Lalitpur covers multiple contexts including heritage settlements, densely populated urban settlements, and rural settlements.

The Government of Nepal (GoN) established the National Reconstruction Authority (NRA) in December 2015 to coordinate and manage the post-earthquake reconstruction. The GoN, through the NRA, has developed the ['Grant Disbursement Procedures for Private Houses Destroyed by the Earthquake'](#) which set out the procedures related to the housing reconstruction and retrofit grants. The housing reconstruction grant of 300,000 NPRs is provided in three tranches to incentivise safe construction practices. The first tranche of 50,000 NPRs is provided when the household signs the Partnership Agreement (PA) with the government. The second tranche of 150,000 NPRs is provided on completion of the foundation. The third tranche of 100,000 NPRs is provided on completion to roof band level. Once the roof is on and the house is complete a completion certificate is provided to the house. The process is similar for the retrofit grant, with the first tranche of 50,000 NPRs provided on signing the PA. The second tranche of 50,000 NPRs is provided on completion of the retrofit work.

The NRA have deployed engineers, sub-engineers, and assistant sub-engineers to provide households with technical support and guidance as well as conducting the inspections associated with the tranche disbursement process. There are four Partner Organisations (POs) working on housing reconstruction in Lalitpur where there has been a much lower level of PO support than other districts throughout the recovery.

Whilst many households have already progressed, or are progressing, through the housing recovery programme, there are households that have not progressed to the second tranche or third tranche of the housing reconstruction grant. There are a wide range of factors that affect how households progress through the housing reconstruction grant process and these need to be better understood in order to provide targeted assistance to support households through the reconstruction process.

Study Objectives

The major objective of this study was to understand the factors that are impacting on households' progress through the post-earthquake housing reconstruction. The specific objectives of the study were:

1. To find out why some households that have received the first tranche of the housing reconstruction grant have not started to rebuild,
2. To find out why some households have not been able to receive the second and third tranche of the housing reconstruction grant even though they have received the first tranche of the grant, and
3. To find out, why some households who have received the second tranche have not been able to receive the third tranche of the housing reconstruction grant.

Limitations of the Study

Most areas in Lalitpur face the same issues regarding the tranche disbursement for the housing reconstruction grant. However, as this study covers only rural areas in Lalitpur, the findings of this study may not be applicable for urban areas in the district. Also, this study may not cover all the factors impacting tranche disbursement for the housing reconstruction grant. This study also focused on the housing reconstruction grant and does not cover the challenges associated with the housing retrofit grant.

CHAPTER II: METHODOLOGY

Research Design

This was a field-based, exploratory study that attempted to explore the factors impact earthquake housing reconstruction progress in the study areas in Lalitpur district. Quantitative and qualitative methods were used to explore the reasons why some households have not been able to progress to the second and third tranches of the housing reconstruction grant.

Study Area

The study area is Mahankal, Konjosyom, and Bagmati rural municipalities in Lalitpur district. These areas were selected for the study as the number of households that have not progressed to second and third tranche of the housing reconstruction grant is higher in rural areas of the district than urban areas.

Population and Sample

The population for the study is all households eligible for the housing reconstruction grant who have received the first tranche of the grant but have not received the second or third tranche. 93 people who received the first tranche but have not received the second or third tranche took part in the household survey. The ward offices were requested to inform all households that had received the first tranche but not the second and third tranches that the survey was taking place and that anyone interested to participate needed to be at the ward office on a particular day. The survey was then conducted with everyone present in the ward offices on those days. Six Focus Group Discussions (FGDs) were conducted with 175 people who have received the first tranche but not the second or third tranches across different wards of the three rural municipalities. Six Key Informant Interviews (KIIs) were also conducted with ward chairpersons of the rural municipalities. The participants in the FGDs and the KIIs were selected purposively.

Data Collection Tools and Techniques

Because of the nature of the research questions and objectives, both quantitative and qualitative data were collected. Quantitative data were collected from the household survey and review of the housing reconstruction grant disbursement data and qualitative data was collected through the FGDs and KIIs.

Survey Questionnaire

The survey questionnaire is provided in Annex A. Each questionnaire was checked, verified, and cleaned at the end of each day to minimise the possibility of incorrect information at the time of data entry in SPSS software.

All household survey participants were provided with information on the purpose of the study and had to agree to take part before proceeding with answering the questions. Where participants were illiterate the questionnaire was completed in the presence of a witness.

Document Review

As part of the study the Earthquake Housing Recovery Programme (EHRP), NRA MIS, and Building District Level Programme Implementation Unit (DLPIU) databases were reviewed to understand the overall status of housing reconstruction and tranche disbursement in the study area.

Focus Group Discussion

Six FGDs were conducted during the data collection. All six FGDs were conducted in different wards of the three rural municipalities. The FGDs were focused on discussing the factors that are impacting on households' progress towards getting the second and third tranche of the housing reconstruction grant. The number of people participating in the FGDs ranged from 15 to 65 .

Key Informant Interview

KIIs were conducted to collect qualitative data. Six ward chairpersons were selected purposively as KII participants and the interviews were conducted based on a checklist which was developed for the KIIs. The KII checklist is provided in Annex B.

Data Processing and Analysis

After data collection the data was encoded in SPSS software. It was tabulated under different headings according to the study objectives. Qualitative data were also categorised into different themes and topics. Quantitative data is presented in tables, graphs, charts, and figures in this report. Quantitative and qualitative data are discussed sequentially.

CHAPTER III: ANALYSIS AND DISCUSSION

This chapter presents the overall findings of the study with analysis and discussion of these findings.

Housing Reconstruction Context in the Study Area

There are three rural municipalities in Lalitpur; Mahankal, Konjyosom, and Bagmati. Across these three rural municipalities 7,791 households have been identified as eligible for the GoN housing reconstruction grant. The graph below presents the spread of eligible households across the three rural municipalities, as well presenting the numbers of households that have enrolled, have received the first tranche, have received the second tranche, and have received the third tranche of the housing reconstruction grant.

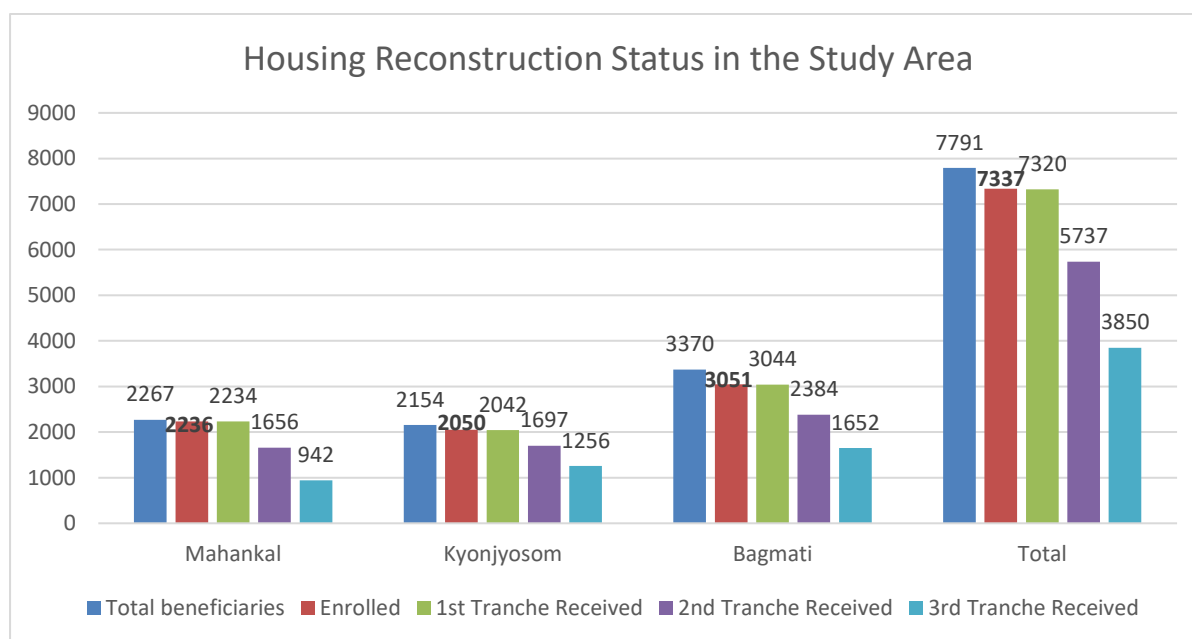


Figure 1 - Housing Reconstruction Progress in Study Area

Figure 1 clearly shows the significant gap between the number of households that have received the first tranche and the number that have received the second and third tranches. Across the three rural municipalities covered in the study area, more than 50% of households have not received the third tranche and 27% have not received the second tranche.

Gender of the Respondents

Almost 70% of participants in the household study were male, reflecting the higher number of men who are the head of household listed as eligible for the housing reconstruction grant.

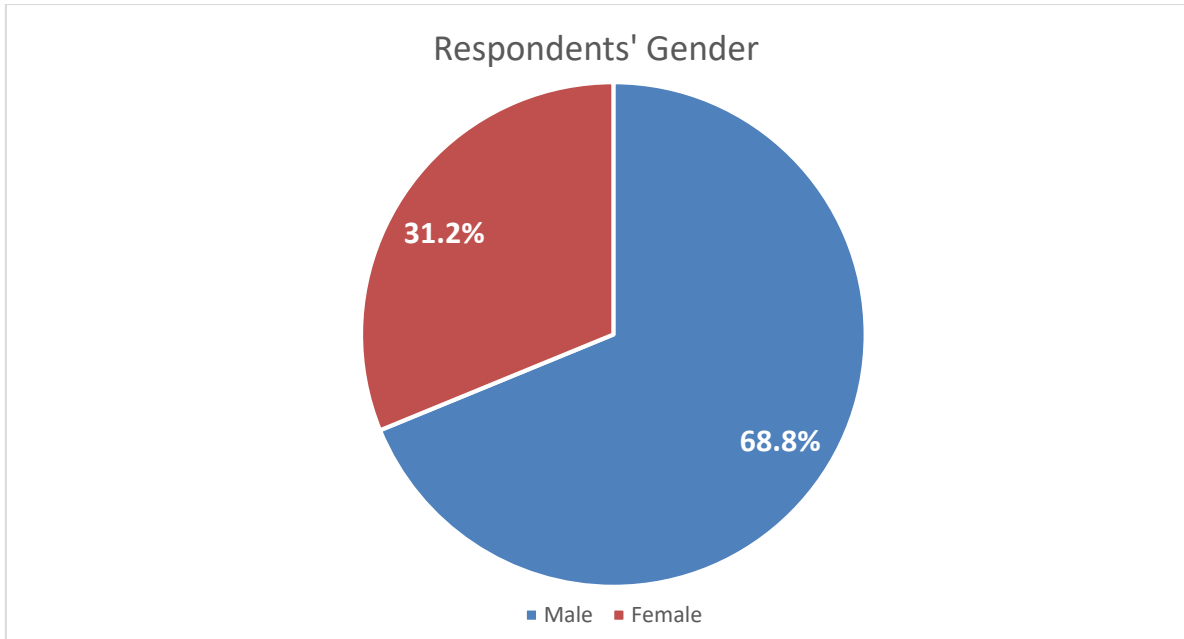


Figure 2: Respondents' Gender

Figure 2 shows the percentage of male and female respondents to the household survey. The percentage of men involved in the household survey is higher than the overall number of women eligible for the housing reconstruction grant. Based on this it is inferred that the number of women who have received the first tranche but have not received the second and third tranches is higher than the number of men who have received the first tranche but not the second and third tranches.

Respondents' Education Level

More than 50% of participants in the household survey are illiterate, 34% spent 5 years or less in school, and 15% spent 12 years or less in school.

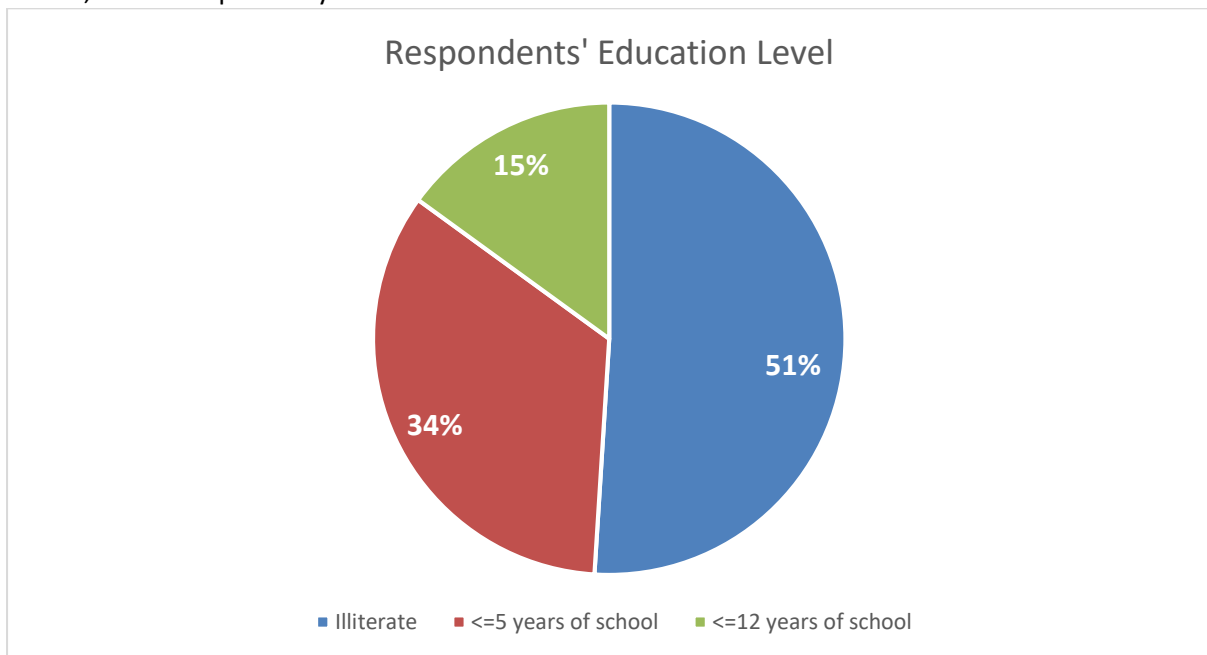


Figure 3 - Respondents' Education Level

Respondents' Occupation

Almost 90% of participants in the household survey were farmers and labourers. Respondents were able to select more than one response.

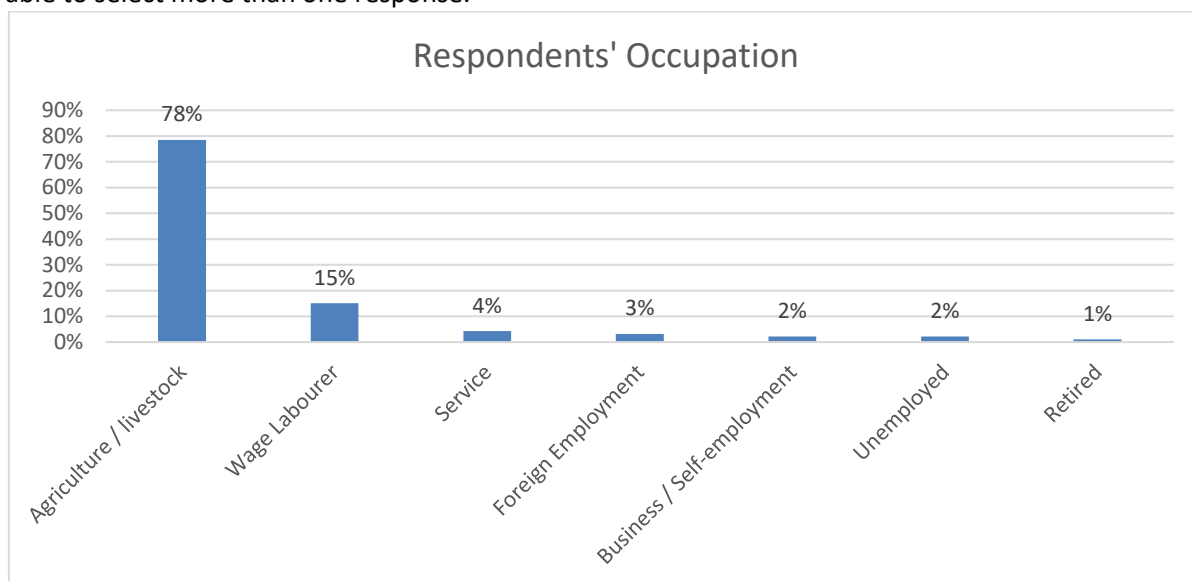


Figure 4 - Respondents' Occupation

Relationship Between Current Living Space and Starting Reconstruction

The study found that the controversy between the room sufficiency for living and starting to make new house. Some of the beneficiaries argues that their house space/rooms are not sufficient to their family, however, they are not constructing new house. Below table present the relationship between the room sufficiency and starting to make new house.

Table 1 - Relationship Between Current Living Space and Starting Reconstruction

		Starting to make new house		Total
		Yes	No	
Room sufficiency in present residential house	Yes	37	9	46
	No	21	26	47
Total		58	35	93

Table 1 shows that 49.5% of respondents have sufficient space for their living requirements in their current living space. Of these, 80% have started to build a new house. The table also shows that 50.5% respondents do not have sufficient living space but of these, 55% have not started to rebuild. The study found that the highest percentage of people who have not received the second and third tranches are people who do not have adequate living space in their current housing / shelter.

Constructed New House and Received Second Tranche

The study found that there is a significant gap between the number of people who have rebuilt and the number of people who have received the second tranche (disbursed on completion of foundations). This can be seen in Figure 5 below:

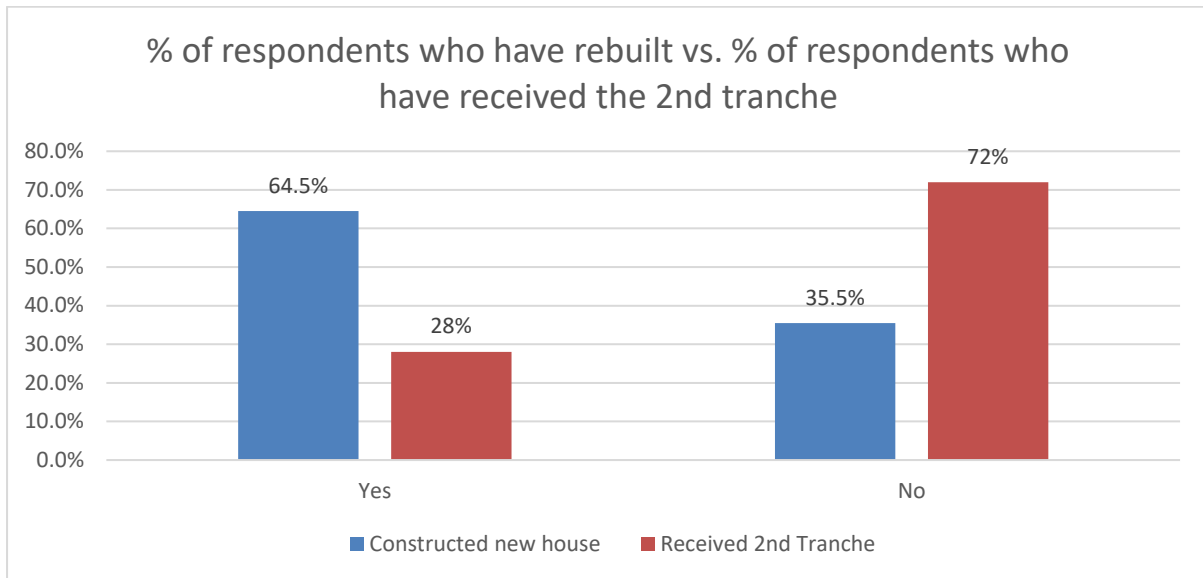


Figure 5 - % of respondents who have rebuilt vs. % of respondents who have received the 2nd tranche

This gap was discussed during the FGDs and most people shared that they cannot access the second tranche because their houses are non-compliant. One of the FGD participants said:

“My house completely collapsed in the earthquake. Very soon after, I rebuilt my house. At that time the NRA had not been established and the criteria for the reconstruction grant had not been introduced. But my application for the second tranche has been denied because my house has been categorised as non-compliant”.

The study found that most houses constructed after signing the Partnership Agreement (PA) with the government are compliant but most houses which were constructed before signing the PA are non-compliant. One of the ward chairpersons shared during a KII:

“Some houses are non-compliant because they constructed their houses before the NRA introduced the minimum criteria. So, the NRA should develop a different policy for those people.”

The study found that there are two major reasons why households are not progressing to the second tranche:

1. They have not started to construct a new house, or
2. They constructed their house before the NRA introduced the technical requirements for the tranches and their houses have been found to be non-compliant.

Reasons for Not Starting to Construct New House

Almost half of the survey respondents who have not started to construct their house reported that the main reason is financial constraints. The full set of reasons reported in the survey is presented in the graph below:

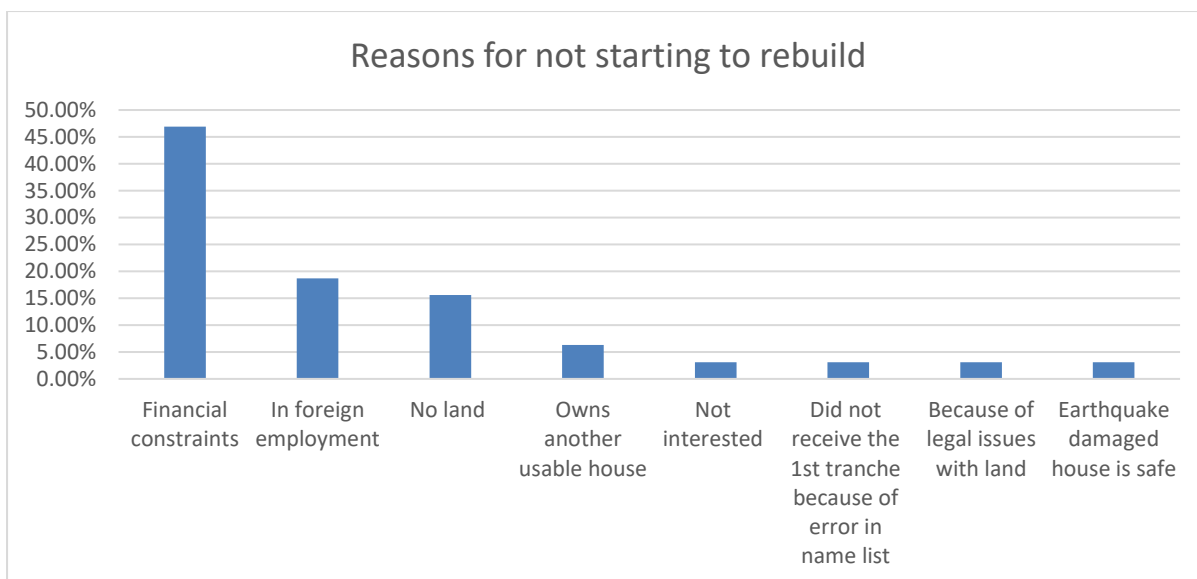


Figure 6 - reasons for not starting to rebuild

During the FGDs some participants shared that they have not been able to start rebuilding because of land ownership issues. In some parts of the rural municipalities people don't have land ownership documents but the land they live on has been in their family for decades. According to the NRA policy, these people can sign a PA with the government, but only if the land owner provides permission for them to rebuild on the land and provides a copy of the land ownership documentation. During the FGDs, one participants shared:

"I was able to sign the partnership agreement because my father in law gave permission for us to build on the land and provided a copy of the land ownership card. However, this was just for the enrollment process. As you know, we don't have the land ownership card and we can't construct a new house. We can't move away from where we have been living because our livelihood activities are tied to this place. So, we are not constructing a new house. Some people have constructed their houses on public land, but the engineers and the ward are not recommending them for the second tranche."

During the KIIs, the impact of land ownership issues was also discussed. One ward chairperson said:

"The partnership agreements have been signed as per the NRA guidelines, but we can't recommend these households for the second tranche because of land ownership issues. The NRA have provision to provide up to two lakhs to these households, so they can buy land, but people are not interested in this scheme because their livelihood activities are tied to where they have been living. The NRA should take a new decision on this."

Some of the survey respondents reported that the head of household is working overseas, and the family are waiting for the head of household to return before starting to construct. One of the respondents said:

"My husband is in foreign employment and I have two small children. I don't have time to collect construction materials because it they have to be purchased from urban areas of Lalitpur. So, we have not started to construct a new house. My husband is coming back to Nepal next week and we will reconstruct within this year."

So, the study found that there are people who have not started to reconstruct yet, but who are planning to rebuild.

Reasons for not Receiving the Second Tranche

Where survey participants had not received the second tranche, for the majority (48%) it is because they have not started to rebuild, for 44% it is because they rebuilt before the NRA published technical guidelines and the house is non-compliant, and for 8% it is because they rebuilt after the NRA published technical guidelines and the house is non-compliant.

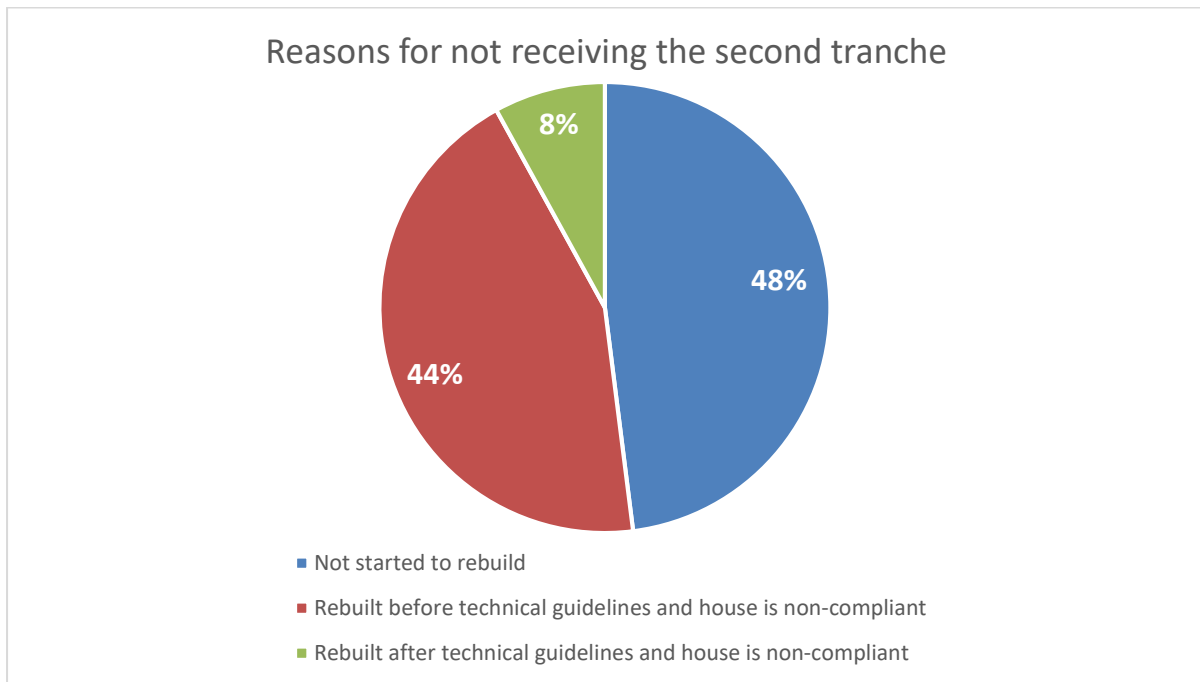


Figure 7 - reasons for not receiving the second tranche

During a KII, one of the ward chairpersons said:

“Some beneficiaries’ houses totally collapsed in the earthquake. They reconstructed their houses very quickly after the earthquake. At that time the NRA had not been formed and no guidelines for housing reconstruction had been introduced by the GoN. All of the houses constructed during that time are non-compliant. These people have received the first tranche, but they cannot progress to the second and third tranches.

One of the FGD participants shared:

“My house totally collapsed in the earthquake and I spent 8 months living in temporary shelter. After that I reconstructed my house, but I didn’t know about the NRA’s technical criteria at that time. When I have requested the second tranche, the inspection engineers said that they can’t recommend my house for the second tranche. I didn’t get any suggestions from the inspection engineers on how to apply corrections so that my house can be compliant. They just said that I either have to wait to the end of the project or build another house”

Reasons for not Receiving the Third Tranche

None of the participants in the household survey have receive the third tranche. Figure 8 below presents the reasons that respondents have not received the third tranche.

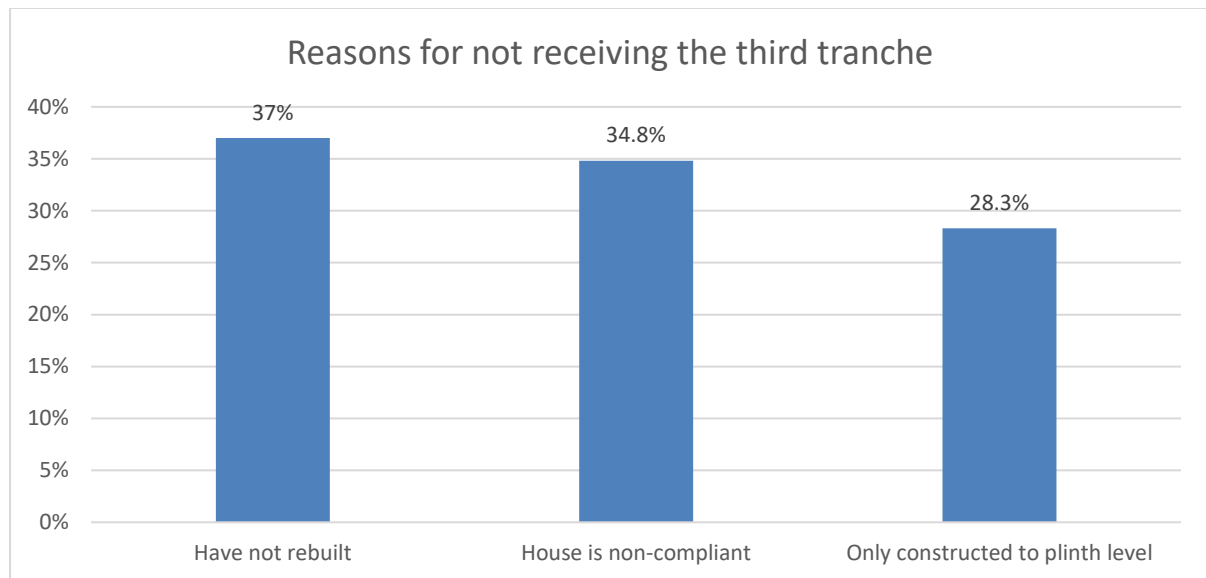


Figure 8 - reasons for not receiving the third tranche

As discussed above, there are two types of non-compliant house in the study area; non-compliant houses constructed before NRA technical guidelines were introduced and non-compliant houses constructed after NRA technical guidelines were introduced. During the FGDs some participants that they constructed their house based on a design that had been provided by the inspection engineers. But then some of the engineers were changed and the new engineers refused to approve this design. One of the FGD participants said:

“I constructed my house according to the advice provided by the engineer. The engineer agreed that I could include a double door on the front of the house. But when this engineer left, the new engineers said that this is non-compliant.”

During the KIIs, the ward chairpersons shared that there are also cases of non-compliances because people have chosen to build their houses with more storeys than the number allowed under the guidelines, or with room sizes that exceed the allowed limits. I

Plans for Housing Reconstruction

More than half (55%) of survey respondents said that they will construct a new house, or if they had already started construction said they will complete their house. However, 45% of respondents said that they are not interested to construct a new house. Some of these people argue that they have already built a house and they will not be able to construct another to meet compliance requirements. They feel the government should provide the housing reconstruction grant for these houses. There are also respondents who have not constructed a new house and have no plans to.

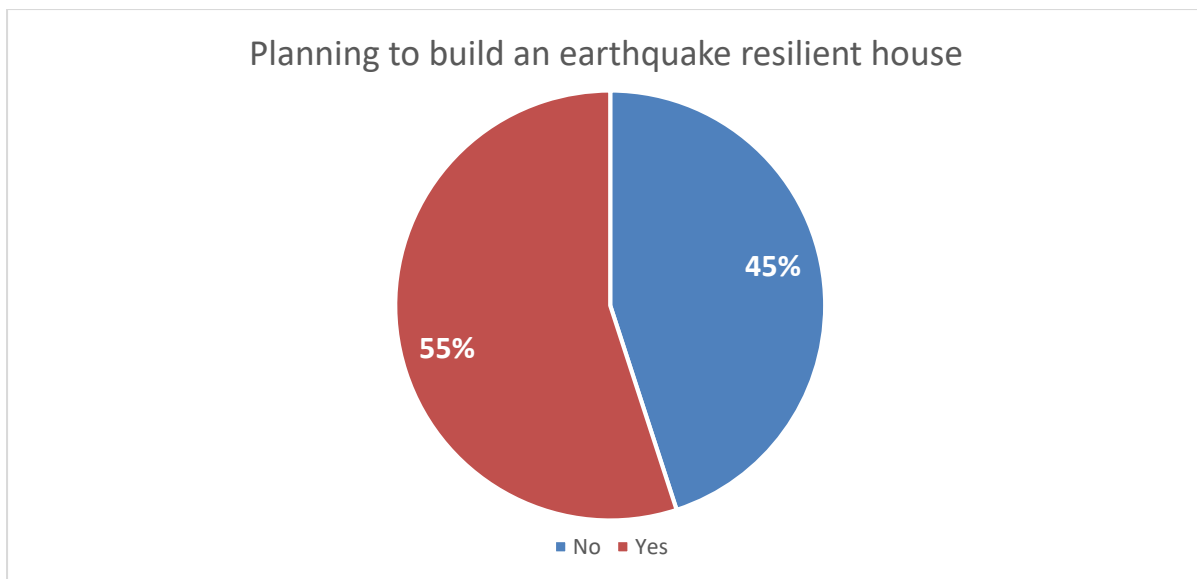


Figure 9 - planning to build an earthquake resilient house

During the FGDs, most participants who had received the second tranche but not progressed beyond plinth level were planning to complete their house within this year. Participants who are facing land issues are only planning to construct a new house if the GoN provides permission to rebuild in their existing place, otherwise they are not interested to build a new house. However, as they are living in temporary shelters on public land this is not a long term option and they will need support to find a suitable reconstruction option. Some of the FGD participants who rebuilt before the NRA introduced technical guidelines are planning to construct new houses so that they can access the second and third tranches. One FGD participant said:

“I constructed my house before the NRA introduced technical guideline. The engineer has said that this house is not earthquake resistant. So, I am planning to construct another house in another plot of same location.”

During the KIIs, one ward chairperson said:

“Some beneficiaries have received the second tranche after completing their house up to plinth level. But now some of them are not in contact and some have migrated, so it is likely that some of them will not complete construction of their house.”

Expected Timeframe for Housing Reconstruction

Of the households that do want to rebuild, 85.4% plan to complete their construction by the end of Jestha, 12.5% plan to complete by the end of Chitra, and 2.1% plan to complete by the end of Magh.

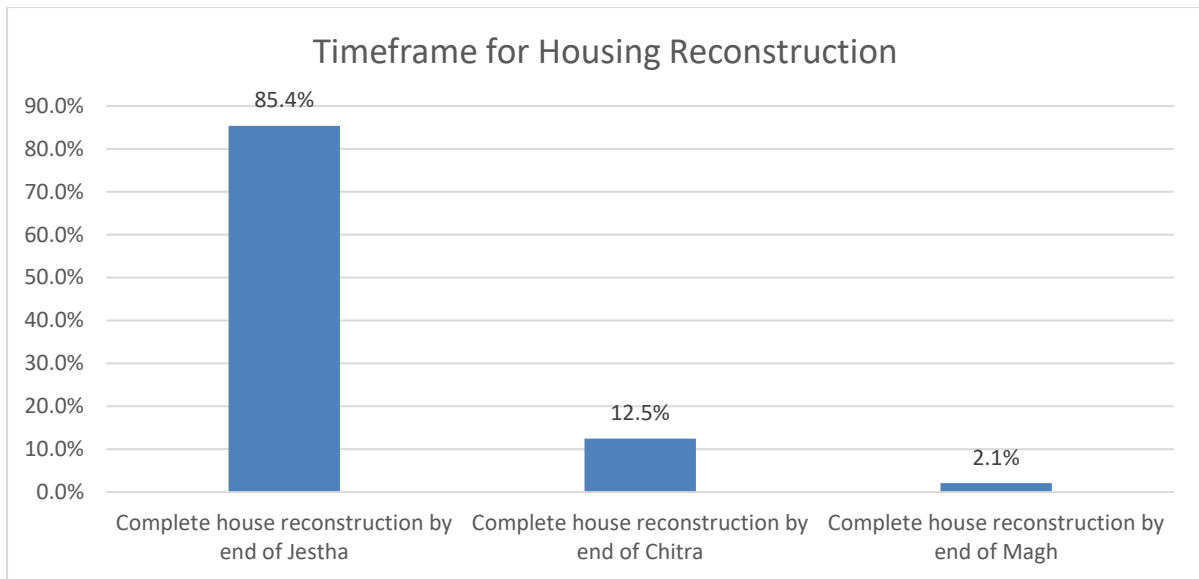


Figure 10 - timeframe for housing reconstruction

Plans for Return of First Tranche

Of the survey respondents who have not started to construct a new house or who have constructed a non-compliant house, 55% are not going to construct a new house or are not interested to correct their house. The graph below presents the intentions of these respondents regarding return of the first tranche:

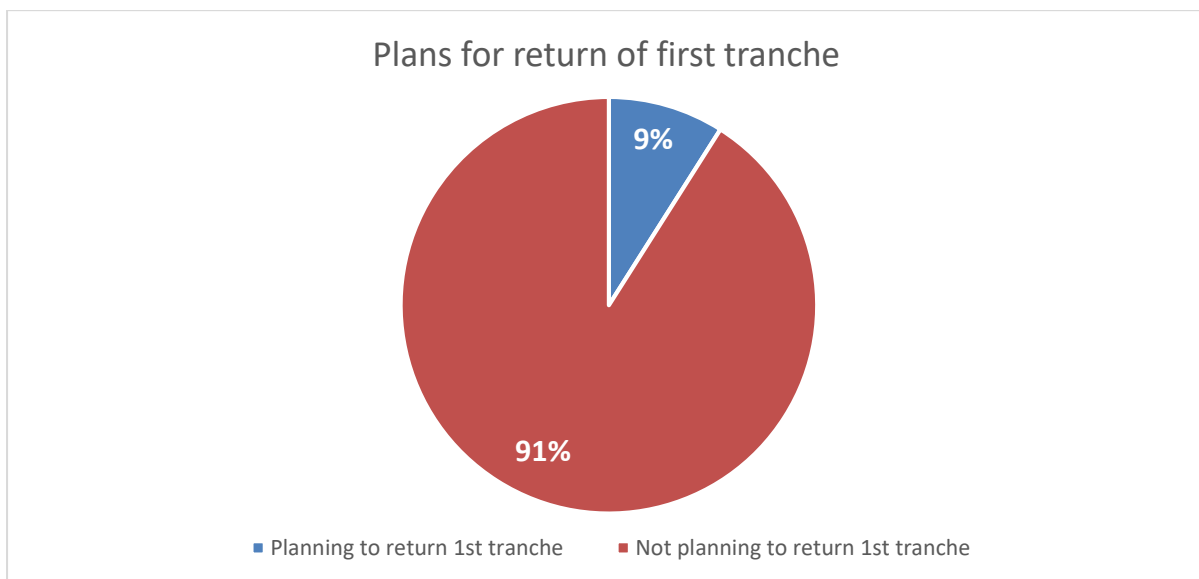


Figure 11 - plans for return of first tranche

The GoN and NRA has requested people who are not interested to construct new houses or who have received the first tranche on the basis of incorrect information to return the first tranche. However, the study found that only 9% of survey respondents are planning to return the amount.

CHAPTER IV: CONCLUSIONS

This study explores the different factors affecting housing reconstruction progress in rural Lalitpur. More than half of survey respondents (50.54%) reported not having adequate living space, but they are not able to start reconstruction because of land ownership issues, financial constraints, and the head of household being in overseas employment. However, the study also found that some people are not following the technical guidelines because they do not allow them to build a house that meets their living requirements and some houses are now non-compliant because the number of storeys and / or the room sizes exceed allowed limits.

The survey found that there are a large number of non-compliant houses, some that were built prior to the NRA reconstruction programme launching and some that were built after. During FGDs, participants shared that they are not receiving information on how to apply corrections, that they do not want to apply corrections, or that they intend to build another house in order to meet the technical requirements. This clearly indicates that more investment and support is required so that engineers in the field can provide clear information on correction requirements, and household can be supported through this process.

Most survey respondents who had not started to reconstruct are planning to rebuild. However, they are hoping for favorable decisions from the NRA to make this possible, e.g. additional financial assistance, provision of land ownership cards, etc. However, there are respondents who are not interested to rebuild and some who have migrated from the villages and will not reconstruct.

The NRA has requested the return of the first tranche by people who are not interested to rebuild or who have received the first tranche based on incorrect information. The survey found that just 9% of respondents who don't plan to rebuild will return the first tranche. This indicates that recovery of the first tranche will be challenging.

The following recommendations have been developed based on the study findings:

1. The NRA should develop a new policy to address the particular issues for households that rebuilt before the technical guidelines were introduced.
2. Training on the corrections and exceptions manual, how to implement corrections, and how to communicate the corrections process to households needs to be provided to technical staff.
3. The presence of social mobilisers at household / field level needs to be increased. Many issues that households face are not simply technical and teams of technical staff with social mobilisers would be more effective at providing support.
4. The process to access the subsidised loans should be easier.
5. In the study area (rural Lalitpur) the presence of technical staff is very low. The NRA and Building DLPIU Lalitpur should work to increase the presence of technical staff.

Annex A: Household Survey Questionnaire

राष्ट्रिय पुनर्निर्माण प्राधिकरण, जिल्ला आयोजना कार्यान्वयन ईकाई (अनुदान व्यवस्थापन तथा स्थानिय पूर्वाधार) ललितपुरबाट HRRP को सहयोगमा सञ्चालित **दोस्रो तथा तेस्रो किस्ता नलिनुका कारणहरु** सम्बन्धि अध्ययनको लागि तयार गरिएको प्रश्नावली

नमस्कार !

मेरो नाम हो । म नेपाल सरकार, राष्ट्रिय पुनर्निर्माण प्राधिकरणले सञ्चालन गरिरहेको निजी आवास पुनर्निर्माण कार्यक्रम अर्न्तगत जिल्ला आयोजना कार्यान्वयन ईकाई, ललितपुरले आयोजना गरेको गणनाका लागि सोधकर्ताको रुपमा काम गरिरहेको छु । हामी अहिले राष्ट्रिय पुनर्निर्माण प्राधिकरणले भूकम्प पिडित लाभग्राही भनि कायम गरेका तपाईं लाभग्राहीहरुले किन दोस्रो तथा तेस्रो किस्ता लिनु भएन ? भन्ने सिलसिलामा अध्ययन सञ्चालन गरिरहेका छौं । यस अध्ययनबाट आएको प्रतिफलले राष्ट्रिय पुनर्निर्माण प्राधिकरणलाई भावी योजना निर्माणको लागि सहयोग पुग्नेछ । आशा छ यहाँ ले हामीलाई सहयोग गर्नुहुने छ ।

खण्ड क लाभग्राहीको परिचय		
१) पूरा नाम (ऐच्छिक) :		३) लिंग : <input type="checkbox"/> पुरुष <input type="checkbox"/> महिला <input type="checkbox"/> तेस्रो लिंगी
२) जात/जाति :		नगरपालिका: _____ ६) वडा नं. :
८) परिवार संख्या:		
९) शैक्षिक योग्यता <input type="checkbox"/> पढन र लेख्न नसक्ने <input type="checkbox"/> ≤ ५ <input type="checkbox"/> ≤ १२ <input type="checkbox"/> ≤ स्नातक <input type="checkbox"/> ≤ स्नातकोत्तर		
१०	घर मुलीको मुख्य पेशा	<ul style="list-style-type: none"> • कृषि/पशुपालन • व्यापार/स्वरोजगार • वैदेशिक रोजगार • नोकरी/जागिर • परम्परागत पेशा • ज्याला मजदुरी • बेरोजगार • अन्य खुलाउनुहोस
ख : हाल बसिरहेको घरको अवस्था		IP
ग १	तपाईंको परिवार हाल कुन घरमा बसिरहनुभएको छ ?	<ul style="list-style-type: none"> • भूकम्पले क्षति भएको पुरानै घर • अस्थायी टहरा • भूकम्प पछि निर्माण गरेको नयाँ घर • भूकम्पले क्षती नभएको अर्को घर • भाडाको घर • नातेदारको घर • अन्य
ग २	हाल बसिरहेको घरको संरचनात्मक अवस्था कस्तो छ?	<ul style="list-style-type: none"> • अस्थायी टहरा • ढुङ्गा र माटोको जोडाई • ढुङ्गा र सिमेन्टको जोडाई • ईट्टा र माटोको जोडाई • ईट्टा र सिमेन्टको जोडाई • आर सि सि • अन्य(खुलाउनुहोस)
ग ४	हाल बसेको घरको कोठा पर्याप्त छ छैन ?	<ul style="list-style-type: none"> • छ • छैन

घ: दोस्रो तथा तेस्रो किस्ता नलिनुको कारणहरु		IP
घ १	तपाईंले घर निर्माण गर्न शुरु गर्नुभयो?	<ul style="list-style-type: none"> गरे (गरेको भने घ ३ मा जाने) गरेको छैन
घ २	किन गर्नु भएन ?	<ul style="list-style-type: none"> बस्न योग्य अर्को घर भएर घर बनाउन ईच्छुक नभएर परिवारका अन्य सदस्य पनि लाभग्राही भएको भएर घर बनाउन जग्गा नभएर घर बनाउनको लागि पैसा नभएर घर बनाउन न्यूनतम क्षेत्रफलको जग्गा नभएर नगरपालिकाले तोकेको न्यूनतम मापदण्ड नपुग्ने भएकोले नाम /नामावली फरक परेकोले पहिलो किस्ताको रकम नै प्राप्त गरेको छैन जग्गाको लालपूर्जा नभएर अंशवण्डा सम्बन्धी मुद्दा चलिरहेकोले गैह्र सरकारी संस्थाले घर निर्माण गरिदिएकोले सहज प्रकृयाबाट ऋण सुविधा उपलब्ध हुन नसक्ने देखेर अन्य(खुलाउनुहोस)
घ ३	के दोस्रो किस्ता लिनुभयो?	<ul style="list-style-type: none"> लिए लिएको छैन (घ ६ मा जाने)
घ ४	दोस्रो किस्ता नलिनुको कारण के हो?	<ul style="list-style-type: none"> मापदण्ड आउनु भन्दा पहिले नै बनाएको घरको मापदण्ड नपुगेकोले सम्झौता पछि बनाएको घरको मापदण्ड नपुगेकोले प्राविधिकहरु घर निरीक्षणमा नआएकोले नयाँ घर नै नबनाएकोले अन्य
घ ५	तेस्रो किस्ता लिनु भयो ?	<ul style="list-style-type: none"> लिए (यही समाप्त गर्ने) लिएको छैन
घ ६	तेस्रो किस्ता किन नलिनु भएको?	<ul style="list-style-type: none"> बनाएको घरको मापदण्ड नपुगेर दोस्रो किस्ता पछ्याडि घर नै नबनाएकोले घर नै नबनाएकोले अन्य
घ ७	अब घर निर्माण गर्ने विचार गर्नु भएको छ वा छैन ?	<ul style="list-style-type: none"> घर निर्माण गर्छु घर निर्माण गर्ने विचार छैन (घ ७ मा जाने)
घ ८	घर निर्माण कहिले सम्म सम्पन्न गरि सक्नुहुन्छ ?	<ul style="list-style-type: none"> माघ मसान्त भित्र चैत्र मसान्त भित्र जेठ मसान्त भित्र

घ ९	घर निर्माण नगरेमा पैसा फिर्ता गर्ने बारेमा के विचार गर्नु भएको छ ?	<ul style="list-style-type: none"> • फिर्ता गर्छु • फिर्ता गर्ने विचार छैन । 	
घ १०	के व्यवस्था भयो भने आवास निर्माण गर्नुहुन्छ ?	<ul style="list-style-type: none"> • लालपूर्जाको व्यवस्था भयो भने • थप अनुदानको व्यवस्था भयो भने • नगरपालिकाले मापदण्ड नपुगे पनी नक्सा पास गरिदिएमा • जिविको पार्जनको व्यवस्था भएमा • घर निर्माण गर्नको लागि सरल कृणको व्यवस्था गरिदिएमा • घर निर्माण गर्ने सोचमा नै छैनौं 	

Annex B: Key Informant Interview Checklist

- Reconstruction progress in the Ward
- Tranche disbursement status
- Reasons for delays in claiming 2nd tranche by beneficiaries
- Reasons for delays in claiming 3rd tranche by beneficiaries
- Conducive procedures from Ward Office endorsed to facilitate reconstruction by beneficiaries
- Conducive procedures from Ward Office endorsed to deal with key reconstruction issues of beneficiaries
- Advocacy done by Ward office to DLPIUs (Building and GMaLI) to facilitate reconstruction by beneficiaries
- Relevant support forwarded from Ward office with Ward level stakeholders to facilitate reconstruction by beneficiaries
- Support provided by Ward office in inspection process by DLPIU engineers
- Further support needed to facilitate the relevant issues in reconstruction in wad areas